



# Strengthening Women's Entrepreneurship in ASEAN

Towards increasing women's  
participation in economic activity



# **Strengthening Women's Entrepreneurship in ASEAN**

*“Towards increasing women's participation in economic activity”*

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## Foreword

Ensuring that women have equal access to the “three E’s” that unlock economic opportunity – education, employment and entrepreneurship – is critical to forge stronger, more sustainable and inclusive growth. Women’s full participation in the labour market boosts productivity and drives innovation, and more broadly, women’s economic empowerment plays a fundamental role in building more cohesive societies. Removing barriers to equality between women and men remains a challenge shared by governments around the world, including OECD countries. However, given structural challenges such as the digital transformation, looming population ageing and a shrinking labour force, it will be more important than ever that Southeast Asian governments mobilise all of their available talents, both male and female.

While Southeast Asian women have made considerable gains in education, this has not yet translated into full access to employment or entrepreneurship. Data indicates that women’s participation in the ASEAN labour market could be further strengthened, with greater access for women to quality jobs. Moreover, women-owned micro-, small- and medium-sized enterprises (MSMEs<sup>1</sup>) are often of smaller scale and scope than firms owned by men, with many remaining at the micro level or in the informal sector, despite their potential to expand beyond borders and take advantage of the opportunities offered by improved regional integration.

The ASEAN Economic Community (AEC) has put emphasis on gender equality since its inception. To tackle remaining gaps in outcomes between men and women in the region, the AEC has recently begun to increase its focus on supporting women’s entrepreneurship, in particular within the context of the ASEAN Strategic Action Plan for SME Development 2016-2025.

Developed in partnership with ASEAN, this report discusses labour market participation of women and women’s entrepreneurship in the ASEAN region today. It takes stock of key challenges women are facing, analyses the policy landscape, identifies gaps, and proposes recommendations to advance the role of women in the labour market, as entrepreneurs and business owners, presenting best practice examples from both the region and the OECD. The first chapter provides an in-depth account of recent trends in labour market gaps between men and women in ASEAN countries. It advances a comprehensive set of policy options and practices to build inclusive and resilient labour markets in the region, reaping the full benefits of women’s participation. In its second and third parts, the report complements and builds on other studies on different aspects of women’s entrepreneurship that have been carried out in the ASEAN region in recent years. It provides data and analysis for all 10 of the ASEAN member states along with a detailed overview of policies and programmes specifically geared to support women’s entrepreneurship and the development of women-owned MSMEs, at both the national and the community level in ASEAN. In doing so, it expands the analysis on women’s

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<sup>1</sup> While the report looks at all ASEAN countries, each ASEAN Member State may have its own definition of MSMEs.

entrepreneurship in the region, and provides further insights on the policies needed to address the main gender gaps that are holding back women's entrepreneurship.

The methodology to develop this report is based on a systematic review of primary and secondary sources of information. It includes official statistics and draws upon relevant reports developed by other international organisations and local stakeholders. It also includes an extensive review of the programmes, projects and initiatives to support the development of women entrepreneurs and women-owned enterprises in ASEAN member states. Sources of information to collect country-level data were based on an in-depth desk research, including government websites (particularly ministries and agencies dedicated to women's economic empowerment/gender equality, MSME development, and trade promotion), financial institutions, business support-providing organisations, women entrepreneurs' associations, civil society organisations, and donor organisations. Additional information was sourced from published reports on the strength of the ecosystem for women's entrepreneurship in some of the countries, as well as economic profiles. Finally, the inputs were enriched by direct feedback from stakeholders at the national level, in addition to interviews with experts.

The report has benefited from extensive consultation with stakeholders from the region. It was initially discussed with the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME) in Kuala Terengganu, Malaysia on 16 May 2017. Its preliminary findings were subsequently presented at the ASEAN MSME Summit in Manila, the Philippines on 14 July 2017, as well as during the OECD Southeast Asia Regional Forum on 24 August 2017 in Bangkok, Thailand. It was officially launched in September 2017 at the margins of the ASEAN Economic Ministers Meeting (AEM) in Manila, the Philippines. It builds on work conducted on MSME issues in the ASEAN region within the framework of the Canada-OECD Project for ASEAN SMEs (COPAS), as well as gender-related work conducted for OECD member and partner countries. Through an extensive consultation process, the report received feedback from the ASEAN Committee on Women (ACW) as well as the ASEAN Women Entrepreneurs Network (AWEN) and other relevant stakeholders.

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It was written under the authority of Mr. Stefano Scarpetta, Director, Directorate of Employment, Labour and Social Affairs, and Mr. Andreas Schaal, Director, Global Relations Secretariat. Mr. Alexander Böhmer, Head of Southeast Asia Division, spearheaded the project. It results from of a joint effort between the Global Relations Secretariat and the Directorate for Employment, Labour and Social Affairs, building on its recognised expertise on gender issues. Ms. Rodora Turalde-Babaran, Director together with Mr Miguel Musngi, Senior Officer, from the Human Development Directorate and Ms. Nora'in Ali, Assistant Director together with Mr Fadhlan Rifki Weno, Officer, from the Enterprise & Stakeholders Engagement Division coordinated the work at the ASEAN Secretariat and ensured its relevance and alignment.

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Chapters 2 and 3 were prepared by Ms. Lois Stevenson, Expert Consultant, under the guidance and supervision of the OECD Global Relations Secretariat. Mr. Arthur Pataud and Ms. Annie Norfolk Beadle, Policy Analysts, Global Relations Secretariat, OECD, provided substantive research and editorial contributions.

The authors also engaged with relevant stakeholders with expertise on the region. Ms. Joni Simpson, Senior Specialist, Gender, Equality & Non-Discrimination, International Labour Organization (ILO) shared views on the project, while members of the ASEAN Women Entrepreneurs Network (AWEN) were consulted to act as respondents: Ms. Datin Paduka Hajah, President, Women's Business Council, Brunei Darussalam; Ms. Keo Mom, President, Women Entrepreneurs Association, Cambodia; Ms. Dyah Anita Prihapsari, President, Business Women's Association, Indonesia; Ms. Chanthachone Vongsay, President, Business Women's Association, Lao PDR; Ms. Farida Zahari, WENA Secretariat, Women Entrepreneur Network Association, Malaysia; Ms. Hnin Wai, General Secretary, Women Entrepreneurs' Association, Myanmar; Ms. Pacita Juan, President, Women's Business Council of the Philippines; Ms. Selina Gan, General Manager, Council of Women's Organisations, Singapore; Ms. Nguyen Thi Phuong Thao, Deputy Manager, Women Entrepreneurs' Council, Vietnam. Ms. Datuk Yatimah Sarjiman, Director General of the Department of Women's Development, Ministry of

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## *Acronyms and abbreviations*

ACCMSME: ASEAN Co-ordinating Committee for MSMEs

ACLEDA: Association of Local Development Agencies, Cambodia

ACW: ASEAN Committee on Women

ADB: Asian Development Bank

AEC: ASEAN Economic Community

AMEN: ASEAN Mentors-Entrepreneurs Network, ASEAN-BAC

ANGIN: Angel Investment Network Indonesia Women Fund

APEC: Asia-Pacific Economic Cooperation

ASEAN: Association of Southeast Asian Nations

ASEAN-BAC: ASEAN Business Advisory Council

ASEC: ASEAN Secretariat

ASPPUK: Association for Women's Small Business Assistance, Indonesia

AWARE: Association of Women for Action and Research, Singapore

AWEN: ASEAN Women Entrepreneurs Network

BDS: Business Development Support

BFL: Banque Franco-Lao

BIAC: Business at OECD

BIC: Business and Innovation Centres

BTPN: Bank Tabungan Pensiunan Nasional, Indonesia

BWED: Bumiputera and Women Exporters Development, Malaysia

CAMFEBA: Cambodia Federation of Employers and Business Associations

CBFW: Cherie Blair Foundation for Women

CCDKM: Research Center of Communication and Knowledge Development, Thailand

CCT: Conditional Cash Transfer

CEDAR: Centre for Entrepreneur Development and Research, Malaysia

CGC: Credit Guarantee Corporation, Malaysia

CEDAW: UN Convention on the Elimination of All Forms of Discrimination against Women

CMA: Cambodia Microfinance Association

COPAS: Canada-OECD Project for ASEAN SMEs

CSR: Corporate Social Responsibility

CWBF: Cambodia Women Business Federation

CWED: Capital Aid Fund for Women's Economic Development, Vietnam

DBP: Development Bank of the Philippines

DOLE: Department of Labour and Employment, the Philippines

DTI: Department of Trade and Industry, the Philippines

EBO: Established Business Owner

ERIA: Economic Research Institute for ASEAN and East Asia

FOSB: Female-Owned Small Businesses

FREE: Franchising Regional Enterprises (by Women), the Philippines

GAD: Gender and Development

GDP: Gross Domestic Product

GEM: Global Entrepreneurship Monitor

GEN: Gender Equality Network, Myanmar

GIZ: Gesellschaft für Internationale Zusammenarbeit – German Development Agency

G-PSF: Government Private Sector Forum, Cambodia

GR-VCA: Gender-Responsive Value Chain Analysis

ICIC: Initiative for a Competitive Inner City

ICT: Information and Communications Technology

Strengthening Women's Entrepreneurship in ASEAN

IFC: International Finance Corporation

ILAW: Inclusive Lending for Aspiring Women Entrepreneurs Business Loans Programme, the Philippines

ILO: International Labour Organization

INKOWAPI: Parent Co-operative of Indonesia Women Entrepreneurs

ITC: International Trade Centre

IWAPI: Indonesian Business Women Association

IWFCI: International Women's Federation of Commerce and Industry, Singapore

JICA: Japan International Co-operation Agency

KOWEA: Korean Women Entrepreneurs Association

LKPP: Government Goods and Services Procurement Policy Agency, Indonesia

LNCCI: Lao PDR National Chamber of Commerce and Industry

LBWA: Lao Business Women's Association

MARC: Myanmar Access to Rural Credit

MATRADE: Malaysia External Trade Development Corporation

MCA: Millennium Challenge Account

MCWEF: Malaysian Chinese Women Entrepreneurs Foundation

MDEC: Malaysia Digital Economy Corporation

MFI: Micro Financial Institution

MSME: micro, small and medium enterprise

MoWA: Ministry of Women's Affairs, Cambodia

MoWE-CP: Ministry of Women's Empowerment and Child Protection, Indonesia

MWEA: Myanmar Women Entrepreneurs' Association

MyWIN: Malaysian Women Innovation Academy

NCWA: National Committee on Women's Affairs, Myanmar

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NEDA: National Economic Development Authority, the Philippines

NGO: Non-Governmental Organization

OECD: Organisation for Economic Co-operation and Development

OJK: Indonesian Financial Services Authority

OOSC: Out-of-School Children

OPIC: Overseas Private Investment Corporation

OSMEP: Office of SME Promotion, Thailand

PCW: Philippine Commission on Women

PDoWA: Provincial Department of Women's Affairs

PDR: People's Democratic Republic, Lao

PISA: Programme for International Student Assessment

PPS: Public Procurement Service

PPSW: Centre for Development of Women's Resources, Indonesia

RCBC: Rizal Commercial and Banking Company, the Philippines

RPN: Regional Policy Network

SAP-SMED: ASEAN Strategic Action Plan for SME Development

SCB: Standard Chartered Bank, Malaysia

SIGI: Social Institutions and Gender Index

SME: Small and Medium Enterprise

SOE: State-Owned Enterprise

STAR: Sari-Sari Store Training and Access to Resources Programme, the Philippines

STEM: Science, Technology, Engineering and Mathematics

TEA: early-stage entrepreneurial activity

TESDA: Technical Education and Skills Development Authority, the Philippines

TOT: Training Of Trainers (workshops)

TWoSA: Thai Woman SMEs Association

UN-APCICT: United Nations Asian and Pacific Training Centre for Information and Communication Technology for Development

UNCTAD: United Nations Conference on Trade and Development

UNESCO: United Nations Educational, Scientific and Cultural Organization

VCCI: Vietnam Chamber of Commerce and Industry

VPBank: Vietnam Prosperity Commercial Bank

VWEC: Vietnam Women Entrepreneurs Council

VWU: Vietnam Women's Union

WBC: Women's Business Centre, United States

WBC: Women Business Council, Brunei Darussalam

WBL: Work-Based Learning

WDC: Women's Development Centres

WEA: Women Entrepreneurs' Association

WEC: Women's Enterprise Centre

WED: Women's Entrepreneurship Development

WEDGE: Women's Empowerment, Development and Gender Equality Plan, the Philippines

WEDP: Women Exporters Development Programme, Malaysia

WEFP: Women Entrepreneurs Financing Programme, Malaysia

WENA: Association of Bumiputera Women Entrepreneur Network of Malaysia

WEOF: Women Entrepreneurs Opportunity Facility

WIFI: Women ICT Frontier Initiative

WIGB: Women in Global Business Initiative, Indonesia

WIL: Women in Laos

WISE: World Indicators of Skills for Employment

WMI: Women's Microfinance Initiative, Uganda

WMW: WENA Mentoring Women for Global Businesses

WTOP: Women Trade Outreach Programme

WOUGNET: Women of Uganda Network

## *Executive Summary*

Rapid economic growth in Southeast Asia since the turn of the century has led to remarkably improved socio-economic conditions, with expanded and enhanced employment opportunities, gradually rising wages and better living standards. Yet, the dividends of this strong and multifaceted dynamism have not, so far, been evenly shared between men and women. Whereas economic growth and better targeted social policies have contributed to shrinking gender gaps in educational attainment, significant disparities remain in women's labour force participation, job quality and earnings in the region.

This report – developed jointly by the OECD, ASEAN and national stakeholders – seeks to better understand the causes behind these persistent gaps and advances policy solutions to help close them. It is structured around three chapters: Chapter 1 provides an overview of progress made in achieving gender equality in employment and education, analyses women's overall participation in economic activity, and highlights the remaining challenges to reduce outstanding gaps in a wide range of labour market outcomes. It compares the situation in ten Southeast Asian countries to OECD countries, and provides a comprehensive set of policy options drawing upon international good practice examples. Chapter 2 examines the participation of women in entrepreneurial activity and provides an overview of existing policies and institutional structures to support women's entrepreneurship in ASEAN member states. Chapter 3 presents the framework for, and description of, country-level and regional programmes supporting the development of women entrepreneurs and their enterprises, and highlights examples that could inspire policy makers to further promote women's entrepreneurship within ASEAN member states. Finally, the annexes highlight cross-country comparisons of the policy and programme dimensions covered in Chapters 2 and 3.

### **Closing gaps in education and labour market outcomes**

Equal access to educational opportunities at all levels of schooling is essential to equip women with the skills and knowledge they need to seize economic opportunities throughout their lifetimes. While countries in Southeast Asia have made great strides towards achieving universal primary enrolment, girls are at greater risk of being excluded from basic education, due in part to competing household responsibilities. And despite the fact that girls often outperform boys at school, their chosen fields of study – often education, humanities and the arts – tend to limit their access to well-paying professions later on.

Notably, women's overall participation in the labour force is high in Southeast Asia compared to their OECD counterparts, particularly in the region's low-income countries. The female labour force participation rate in Cambodia, Lao PDR, Viet Nam and Myanmar averages around 80%, and 50-70% in Thailand, Singapore, Malaysia, the Philippines, Indonesia and Brunei Darussalam. This compares to a rate of just under 60% in OECD countries.

However, these figures do not necessarily translate into optimal economic outcomes for women in the region. For example, in the low income countries, women's labour force participation tends to be driven by economic necessity rather than opportunity. Many women across the region are relegated to work in low value-added and informal jobs, whilst they continue to receive significantly lower wages than their male counterparts.

### **Removing barriers to women's entrepreneurship**

As women entering the labour market are disadvantaged in finding quality paid employment, they must often look to other sources of income, notably self-employment. This fact is witnessed by the high self-employment rates<sup>2</sup> for women in the region – roughly 50% compared to an average of 13% in OECD countries. Where women operate their own businesses, these tend to be in the most disadvantaged sectors, predominantly in agriculture; even those specialising in industry or services tend to concentrate on a limited number of activities, such as catering, tailoring, beauty and food processing. Women-owned businesses often lag behind male-owned enterprises in terms of size, productivity, and tend to be less profitable, with little potential for further expansion. They are also less resilient to the impact of adverse economic shocks.

Coupled with the markedly lower female participation rates in the region's higher-income countries, these findings suggest that more must be done to address gender imbalances in Southeast Asia. International experience shows that inherited customs and social norms create pressures by reinforcing gender stereotypes, thus constituting one of the main constraints for female employment and entrepreneurship. As women need to balance business or employment with the demands of family and household care, they have to pursue economic activities that offer less career opportunities, are less innovative and typically confined to traditional roles.

### **Way forward**

This report acknowledges the significant progress made over recent years in terms of female educational attainment and ASEAN governments' commitment to address gender imbalances across Southeast Asia. For example, all ASEAN countries have ratified the 1979 UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and are working actively towards the achievement of the Sustainable Development Goals across the region. However, more can be done to address the full range of barriers to the sustainability and growth of women employment and business undertakings, including through stronger policy dialogue at the regional and country levels to share experiences and disseminate good practices. It is essential if women are not to be left behind in the AEC global integration process.

To improve labour market outcomes for women, the report recommends that policy makers focus on the following priorities: closing remaining gender gaps in education, facilitating women's access to STEM-related jobs, easing access to quality employment for female workers, making parental leave more effective and ensuring better financial education for women.

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<sup>2</sup> "Self-employment rates" denotes the average share of working women who are self-employed, including as unpaid family workers

Targeted policies are also necessary to drive further progress on women's entrepreneurship at the national and regional levels. The report provides policy options for governments to help women-owned and women-led enterprises get **better access to markets** (through enhanced gender mainstreaming of public procurement policies, export promotion activities, and supply chain initiatives, and efforts to improve the product quality and innovativeness of women-owned enterprises), **finance sources** (through greater gender-responsiveness of financing programmes and providers), **business support services** (through greater gender-responsiveness of business support providing organisations, and development of women-targeted enterprise centres, incubators, entrepreneurship/business management training and mentoring initiatives) as well as the **integration of ICT tools** in their business operations.

A more detailed overview of specific recommendations and tools to support reform – including a checklist of policies and programmes that could be implemented – is available in the following “Key Messages and Recommendations” section.

## *Key Messages and Recommendations to Strengthen Women's Entrepreneurship in ASEAN*

The economic growth achieved by the Southeast Asia region over the past few decades has been accompanied by considerable gains in women's access to labour markets. In 2015, the average female labour force participation rate in Southeast Asian countries was close to 67%, exceeding the OECD average by over 7 percentage points. The region's male/female wage gap also steadily decreased between 2010 and 2015, although it remains significantly higher than the OECD average.

The majority of ASEAN governments have adhered to international instruments or apply elements of international recommendations to tackle gender discrimination, notably the OECD Gender Recommendations and the CEDAW. They have also worked to implement national gender mainstreaming strategies to address gender gaps in access to government programmes and services.

However, adopting a mainstreaming approach does not replace the need for targeted gender-specific policies and programmes, both at the national and regional level. Although the region has made strong progress in reducing gender gaps, there continue to be significant divergences in performance between countries, often the result of different inherited customs and social norms, as well as individual economic development patterns. Given this diversity, no one set of policy recommendations can be developed that are uniformly applicable to the region. This report thus aims to better understand the driving forces behind women's economic participation and entrepreneurship across the region and provide policy makers with recommendations on a range of policy levers and good practices that can help unleash women's full potential.

This section provides policy makers with an easily-accessible overview of the report's key messages and outlines the main recommendations contained in the three following chapters.

### **A comprehensive policy framework is needed to tackle gender gaps in Southeast Asia**

Gender gaps can arise from a broad range of market and policy failures in areas such as access to education and labour markets, as well as in working time arrangements for mothers and fathers. These gaps also have a negative knock-on effect on women's entrepreneurship. For example, unequal access to education can hamper the productivity and profitability of women-owned businesses later on. Women's inability to access labour markets may incite women to start their own businesses, however often those businesses are necessity-based and their growth is hindered by women's lack of professional experience. Finally, women continue to bear the main brunt of unpaid household tasks and the provision of care to children, the elderly and disabled family members.

All in all, the evidence presented in this new report suggests that efforts to foster women's entrepreneurship must start with policies that tackle the underlying causes of gender gaps and gender discrimination, and cut across a range of policy areas. The OECD

Gender Recommendations as well as other international instruments such as CEDAW provide this framework.

In this regard, the report identifies three key priorities for Southeast Asia:

- First, concerted policy action should be taken to close remaining gender gaps in education and access to capital that continue limiting women's economic opportunities. Higher educational attainments have not been fully translated into better labour market outcomes yet, but progress can be seen already. More could be done to encourage girls to pursue studies in STEM subjects and to encourage female participation in tertiary education. Improving women's financial literacy is equally important.
- Second, combining financial education with knowledge on, and access to formal financial services (such as current accounts) and with entrepreneurial training is a powerful tool to improve women's overall economic, financial and entrepreneurial prospects.
- Third, interventions could be made to address all the factors that hamper the inclusion of women into labour markets, such as constraints on women's time. Improving access to early childhood care and educational institutions has proved not only to significantly free up women's time and facilitate labour market participation, but also to have a positive impact on child development. Making parental leave more effective through strengthening and encouraging the take-up of both maternity and paternity leaves can also contribute to reducing gender disparities in various labour market outcomes.

Further, policy making could focus on improving job quality and labour market security for female workers. Tackling social norms that promote stereotypical gender role models and removing gender biases from public laws and regulations is crucial to curb gender discrimination in the formal labour market. Addressing informality is key to improving the stability of female employment, reducing gender pay gaps and counteracting occupational segregation. Policy interventions that have proven effective in reducing the prevalence of informality in labour markets include increasing the benefits of formalisation, reducing the costs of formal employment and strengthening enforcement mechanisms.

### **Targeted policies to boost women's entrepreneurship can help overcome barriers and unleash firm development**

Although policies to improve women's access to education and labour markets – such as those mentioned above – are essential to advancing women's broader economic participation, additional measures are required to foster women's entrepreneurship. Creating an environment where women with a viable business idea are able to make it a reality, is necessary for developing a dynamic, resilient and inclusive economy. Measures aiming at rising entrepreneurial prospects of productively self-employed women are the key to fostering growth and improving quality of female owned businesses. Policies that reduce the risk women face in engaging in a new entrepreneurial activity – such as the terms of external financing – could go still further. Increasing the number of female employers and women in leadership positions can set the pace for other women to follow.

Research has shown that the most common barriers hindering the development of women's entrepreneurship in Southeast Asian countries are the prevalence of inherited

customs and social norms which create specific pressures on women, and access to finance. Support from husbands and families are important for women willing to engage in entrepreneurship activity. Limited access to capital and credit, which is often linked to gender inequality in property and land rights, hampers the potential for women's businesses to expand. In addition, a lack of business knowledge and skills, and a limited access to business networks and networking activity in certain countries where these could be further developed, are also common barriers that restrict women's entrepreneurship in the region. Large disparities in job quality and remuneration between men and women in the Southeast Asian region are also reflected in the low prevalence of women in leadership positions.

These limiting factors have tended to reduce the growth ambitions of women-owned businesses and led them to be concentrated in low productivity sectors in the informal economy, generally with low levels of profitability. While the AEC Blueprint is creating new trade and investment opportunities in the region, policies are needed to increase the competitiveness of MSMEs, particularly those that suffer from structural imbalances, in order to generate increased prosperity. Consequently, at the enterprise level, women's entrepreneurship in the ASEAN region should be supported by gender-sensitive and responsive MSME policies and strategies (gender mainstreaming) in order to reduce the risk of women being left behind in the ASEAN Economic Community integration process.

In order to ensure that the broad policy framework tackles the obstacles of women entrepreneurs, national MSME development strategies could place further emphasis on gender inclusiveness and recognition of the potential economic gains from ensuring greater participation of women in their various support programmes and services. Establishing a clear focal point on women's entrepreneurship with government-wide accountability, and working on a co-ordinated basis to design and implement a comprehensive strategy to foster women's entrepreneurship development, would ensure that the range of actions implemented are properly coordinated among the various institutions

Finally, gathering more information on the existing obstacles through commissioned studies and collection and reporting of gender-disaggregated data on MSME ownership, including a gender analysis of the characteristics of MSMEs and their performance would help policy makers get better understanding of the existing problems and bottlenecks and would allow them to act more efficiently by developing more relevant policies.

**The WED assessment framework is a helpful tool for governments to assess the effectiveness of their national programmes and apply some of the policy recommendations listed below**

Policy makers can make use of an internationally accepted framework to review and analyse the WED dimensions of their national-level programmes. The framework focuses on the dimensions of access to finance, provision of business development services, access to markets, and access to ICT and production technologies. Applying this framework to ASEAN countries has led to a comprehensive set of policies for strengthening enterprise support programmes for women entrepreneurs as presented in the section below.

## Policy recommendations

### 1. Closing the gender gaps in education and labour market outcomes (Chapter 1)

- **Close remaining gender gaps in education.** Policy makers should focus on further reducing the direct and indirect costs of schooling for poor families, as well as on improving the quality of teaching. Apprenticeships can be used as a tool to close gender gaps in the school-to-work transition, particularly in the case of lower-income families. Conditional cash transfer programmes could also be considered.
- **Fight gender discrimination in the formal labour market.** Existing legal barriers impeding women's access to the labour market should be lifted. Access to justice should be ensured, and stereotypes and misperceptions fought through affirmative action for women.
- **Free up women's time and promote flexible employment.** Policy intervention should work on freeing up women's time by easing the burden of household responsibilities on them, and by encouraging men to participate more actively in household and family care. Greater flexibility in work scheduling can also help women in juggling household responsibilities with career advancement.
- **Make parental leave more effective.** Strengthening and encouraging the take-up of both maternity and paternity leave may help level the playing field between men and women, by reducing the relative cost of hiring female workers and by encouraging new fathers to share responsibility for childcare-related activities.
- **Curb informal employment.** An effective strategy to reduce informal employment should encompass a broad range of policies aimed at reducing the costs of formalisation, increasing its benefits and strengthening enforcement of labour codes. Special attention should be paid to removing labour market obstacles hindering women from being hired in formal paid jobs. It is also important to eliminate administrative impediments that prevent the expansion of women's entrepreneurial activities.
- **End violence against women.** All countries should have a modern legal framework to deal with violence against women and especially domestic violence. Such a system should include special courts and the possibility for judges to issue protection orders. Countries that lack encompassing legislation on sexual harassment should introduce it. Such legislation should cover not only employment, as is typically the case, but also education.

### 2. Supportive policies and institutional structures for the promotion and strengthening of women's entrepreneurship (Chapter 2)

- **Ensure proper policy and institutional support for promotion of women's entrepreneurship.**
  - Countries should increase the level of gender inclusiveness in national MSME development strategies and alignment of MSME development policies and measures with policy directions set in national women's empowerment and gender equality

strategies. This could be facilitated by closer linkages between the ministries responsible for women's affairs and the ministries responsible for MSME development and more effective implementation of gender mainstreaming in MSME policies and measures.

- ASEAN could consider strengthening the emphasis on women's entrepreneurship development in its Strategic Action Plan for SME Development by mainstreaming gender across all of the strategic goals. This action would provide an enhanced level of guidance to member states on MSME-related actions to support the development of women entrepreneurs and women-owned MSMEs at the national level.
  - Business and industry associations, including chambers of commerce and industry, should be encouraged to extend and increase their memberships to businesswomen and aim to mainstream their interests and concerns in policy dialogue with the government.
  - Governments should establish formal mechanisms for conducting policy dialogue with women entrepreneurs and ensure that they are represented in public-private dialogue fora and consulted on legislative and policy reforms.
  - ASEAN countries should establish the appropriate institutions to ensure the coherence of policies and actions to support women's entrepreneurship across ministries and agencies. The designation of clear governmental focal points could be an effective tool in achieving this. Such a mechanism can help to improve the leadership and co-ordination of WED policies and programmes across relevant ministries and agencies and promote joint and complementary actions in support of WED.
- **Improve the MSME sector knowledge base on gender dimensions.**
    - Policy makers should work to develop accurate and comprehensive databases with sex-disaggregated data on MSME ownership and performance as inputs to create better informed and evidence-based public policies, measures, and programme interventions.
    - A workable definition for "woman-owned business" should be established in order to develop criteria for targeted government incentives, such as public procurement.
    - ASEAN countries could benefit from carrying out more systematic analyses of the barriers to women's entrepreneurship, to include: the distinct nature of barriers for start-ups and growth-oriented enterprises, and the gender gaps to be addressed in the MSME policy framework and business support ecosystem. Performing this assessment of the environment for women's entrepreneurship development at the ASEAN-country level, could serve as the foundation for national comprehensive strategies and action plans.

### 3. WED-based enterprise support programme options (Chapter 3)

- **Facilitate improved access to credit and education on financial products.**
  - Raise the ceiling on micro-credit loans, so women entrepreneurs have greater access to more funding to expand their microenterprises.
  - Help women micro-entrepreneurs transition from micro-credit to standard bank financing.
  - Strengthen policy actions to improve women entrepreneurs' access to bank financing and close the gender gap in business lending (e.g. issuing instructions to banks to allocate a certain percentage of their loan portfolio to women-owned SMEs).
  - Offer technical assistance in designing gender-responsive products and services in order to address the unmet demand of women entrepreneurs in the ASEAN countries for start-up and growth financing.
  - Negotiate low-interest credit lines for relending to women-owned enterprises.
  - Design special guarantee provisions for women-owned MSMEs in government-backed SME credit guarantee schemes.
  - Provide gender-sensitivity training to bank managers and credit officers.
  - Combine financial literacy education and training with access to formal financial products.
- **Facilitate better access of women entrepreneurs to business development support (BDS) services, including in rural areas.** The provision of gender-sensitive and responsive BDS services is critical to the goal of supporting more women to start viable enterprises and improve their chances for success.
  - Gender mainstreaming of BDS-providing organisations may be required, including provisions of gender-sensitivity training to counsellors and advisors in SME support centres (especially government-supported centres) to increase the level of gender awareness in dealing with women clients.
  - Support BDS providers with technical assistance in modifying the content, delivery, and facilitation approach of training and advisory services to be more gender-responsive.
  - Harness new technologies in improving the outreach of BDS services to women entrepreneurs in remote areas; this can be accomplished through mobile delivery and information communications technologies (ICTs).
  - Ensure women have equal and formalised opportunities to participate in entrepreneurial and business management skills programmes, including equal opportunities for young women to participate in “Start-up Weekends” and other entrepreneurship challenge competitions.

- Support existing self-employed women with viable enterprises with advice and technical assistance so they can scale up their activities and integrate into the formal economy.
  - Increase mentoring opportunities for women entrepreneurs. Successful examples include training women as mentors, then matching women entrepreneurs with mentors. Every effort should be made to create awareness among women entrepreneurs of the recently announced ASEAN Mentors-Entrepreneurs Network (AMEN) and to engage their participation in the offer of mentoring matches.
  - Gender diversity should be promoted in government-funded and sponsored mixed incubator and accelerator programmes. Bridging the gender gap in access to the supports available in these facilities can help businesses grow and create jobs. In some cases, it may be advisable to introduce women-focused business incubators to help women entrepreneurs with high-potential business ideas scale-up their businesses. This is becoming a more common practice in many countries, with some evidence of this approach emerging in the ASEAN region as well.
- **Improve access to markets for women-owned enterprises.** Women entrepreneurs can be disadvantaged in accessing markets due to lack of information, networks, skills, productive resources, capital, and expansion capability. Within the context of the market opportunities created by the ASEAN economic integration, dedicated efforts to bring women entrepreneurs into larger markets should be a policy priority. This would entail programmes and initiatives to improve their export potential and opportunities, open up procurement opportunities for women-owned SMEs, and ensure that women-owned enterprises are integrated in the supply chains of large corporations and anchor firms. Specifically, governments could:
    - Develop export-readiness programmes targeting women entrepreneurs (using models in Malaysia and the Philippines as a source of inspiration).
    - Seek guidance from the UN International Trade Centre on good practices in gender-responsive public procurement policies, regulations and procedures with the objective of increasing the participation of women-owned SMEs in public procurement offers.
    - Create and roll-out supplier development programmes for women-owned MSMEs with support from governments and donor organisations.
    - Develop programmes that enable women-owned MSMEs to take advantage of corporate supplier diversity policies and programmes.
  - **Develop initiatives to build the ICT skills and capacity of women entrepreneurs.** In order to reduce gender gaps in digital inclusion, digital literacy and use of ICTs are important tools for the empowerment of women entrepreneurs in order to improve the productivity of their enterprises. Various initiatives are in place in the different ASEAN countries to improve women's ICT knowledge and skills generally, with some focused specifically on women entrepreneurs. Governments can strengthen their efforts through the following actions:

- Develop dedicated programmes to build and strengthen the ICT skills and capabilities of women entrepreneurs, including the application of ICT-enabled technologies to improve their efficiency and broaden their market access.
- Ensure women are fully integrated in government-supported programmes and initiatives aiming to facilitate ICT-based start-ups.
- Support women entrepreneurs associations in their efforts to aid women entrepreneurs in using ICTs to improve the performance of their enterprises.
- Enter in discussions with the United Nations Asian and Pacific Training Centre for Information and Communication Technology for Development (UN-APCICT) to implement the “Women ICT Frontier Initiative” (WIFI) programme. This can serve as a vehicle for building the ICT capacity of women entrepreneurs.

## Chapter 1: Closing gender gaps in the labour markets of Southeast Asian countries

*This chapter provides an account of recent trends in labour market gaps between men and women in ten Southeast Asian countries, namely: Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Viet Nam. It discusses the progress achieved so far towards gender parity in education and provides an analysis of the remaining challenges to reduce outstanding gaps in a wide range of labour market outcomes. Although patterns of gender inequalities differ across Southeast Asian countries, the evidence available suggests that improving job quality of female workers remains an important challenge for policy makers in the region. Building on data analysis the chapter provides a comprehensive set of policy options and practices to foster inclusive and resilient labour markets in Southeast Asia, reaping the full benefits of women's potential.*

## 1. Introduction

Against the benchmark of the OECD Council's Recommendation on Gender Equality (OECD, 2013a), this chapter provides an up-to-date account of gender inequalities in Southeast Asia. Southeast Asian countries differ widely in terms of inherited customs and social norms. Economic development patterns are also very different. This being said, some common acting forces can also be identified, with the chapter proposing a comprehensive framework for eliminating gender inequalities in the region. The key building blocks of such a framework include the policies aimed to close remaining gender gaps in skills and education and to ensure equal access to labour markets to women from all socio-economic backgrounds; the policies to promote the reconciliation between work and family life and to ensure equal working conditions for mothers and fathers; and the relaxation of women's time to facilitate flexible employment arrangements. All in the context of well enforced policies to fight gender discriminatory practices.

Section 1 provides a comprehensive discussion of gender equality in education. Section 2 paints a broad picture of employment and labour market outcomes with selected OECD countries as comparators. Section 3 proposes a set of policies drawing on the experiences of OECD member countries and partnering emerging economies. The key findings and policy insights of the chapter are outlined below:

## 2. Main findings

- Current provision of pre-primary education is not sufficient to release time for mothers to participate in the labour market. Even though enrolment rates for pre-primary education (children between the age of 3 and 5) in Southeast Asian countries are broadly the same among boys and girls, they tend to be considerably low relative to the standards of the OECD countries. This being said, pre-primary enrolment rates vary significantly across Southeast Asian countries.
- While the case for endowing children with quality education applies to both boys and girls, girls remain more likely than boys to be excluded from education. Primary enrolment rates of at least 90% are the norm across the region, with boys and girls enjoying broadly similar enrolment rates. However, there remain several millions of out-of-school children (OOSC) of primary school age in the region, and the likelihood to be excluded from basic education is stronger for girls. Reflecting more widespread household responsibilities that girls generally absolve.
- This picture contrasts with the fact that girls tend to outperform boys at school, although gender gaps remain in subjects which foster job creation. For the four ASEAN countries covered by the Programme for International Student Assessment (PISA), girls systematically outperform boys in some key competences that can be acquired at school. This is the case in reading while, at the same time girls are no less good than boys in math and science. However, differences persist in the fields of study pursued. In most Southeast Asian countries females tend to dominate in education, humanities and art faculties, while lagging behind in sciences and engineering.

- Economic progress achieved by the Southeast Asia region over the past few decades has prompted considerable gains in terms of female labour market inclusion. In 2015 female labour force participation in Southeast Asian countries was close to 67%, thus exceeding the OECD average by about 5 percentage points.
- A mixed picture characterised by strongly unequal labour market outcomes across countries and groups of women. Gender gaps in labour market participation are significantly smaller for women living in the low income countries of the region. However, work decisions of these women are likely to be the outcome of coping strategies in the face of relatively more difficult economic conditions. Correspondingly, their labour market outcomes are relatively poor. By contrast, in the higher income countries of Southeast Asia, where in principle women are more likely to access jobs of better quality, the scope for reducing gender gaps in participation remain large. Important gender disparities are displayed by the most disadvantaged socio-economic groups, even though such disparities are not easily captured by the indicator of labour participation.
- Self-employment is common but female-owned businesses are in general of lower quality and less profitable than male-owned businesses. Unlike in many industrialised economies, in Southeast Asia working women are more likely than working men to be self-employed – the share of self-employed women among working women is on average 4 percentage points higher than observed for working men. The high prevalence of female business ownership often comes to the detriment of the quality of the businesses. Not only do female-owned businesses typically concentrate in the most disadvantaged sectors, predominantly in agriculture, but even when operating in industry or services, such businesses concentrate in a limited number of activities, such as catering, tailoring, beauty and food processing and lag behind those of men in terms of occupational strategy, size and productivity.
- Women continue to bear the main brunt of unpaid household tasks. Given local social norms and stereotypical perception of the role of women in the family, women typically carry out the bulk of unpaid work related to providing care to children, elderly and disabled family members.
- Women are often involved in informal sector. However, there is no clear-cut evidence suggesting that women are more likely than men to participate in informal economic activities in Southeast Asian countries.
- Gender pay differences remain remarkable. Although earning inequality between men and women has tended to diminish over the past few years for the Southeast Asian region, women continue to earn significantly lower wages than men.
- Limited access to capital and credit hampers the potential for women activities to expand. Women more often than men face problems associated with lack of initial capital or limited access to investment credit necessary to develop their businesses. There is also evidence of limited access to financial institutions by females in the Southeast Asian region.

- Leadership positions remain largely dominated by men. Large disparities in job quality and remuneration between men and women in the Southeast Asian region are also reflected in the low prevalence of women in leadership positions in both the public and private sectors.
- Going forward, raising female labour force participation will be a key to mitigate the impact of looming population ageing. From a longer-term perspective, further reductions of gender gaps across Southeast Asian labour markets will be essential to prevent the region's labour force from shrinking due to population ageing.

### 3. Policy implications

Building on the above evidence and informed by recent OECD work on closing gender gaps in labour markets of emerging economies (OECD, 2016a), a comprehensive set of policies is derived below for consideration by policy makers in Southeast Asian countries:

- Closing remaining gender gaps in education. Policy makers could focus on further reducing the direct and indirect costs of schooling for poor families. Conditional cash transfer programmes, which make income support dependent on school attendance, have proved to be especially effective in a number of countries. Policy makers should move beyond a narrow focus on boosting female enrolment and concentrate as well on the contents and quality of teaching. Gender segregation by field of study and the resulting knowledge gaps in scientific subjects could be addressed by removing gender bias in curricula. Apprenticeships can also be used as a tool to close gender gaps. Work-based learning (WBL) and apprenticeship schemes can facilitate the transition from school to work and encourage labour market participation among young women at high risk of becoming inactive.
- Facilitate access to credit. Introducing policies to facilitate the establishment of credit-records would help relax credit-constraints on women. Closing gaps in financial literacy and business-knowledge is equally important. Combining financial education with access to formal financial products and with entrepreneurial education is a key to improve women's overall access to economic, financial and entrepreneurial opportunities (OECD, 2013b, 2017). When inheritance laws favour men, they should be changed.
- Free women's time and promote flexible employment. Policy action should aim to free women's time by easing the burden of household responsibilities and by encouraging men to participate more actively in housework. It could also promote greater flexibility in the workplace. Subsidised childcare focusing on low-income households has proven to be very successful in enhancing women's employment in emerging economies. In rural areas or urban areas with limited infrastructure provision, the time spent on domestic activities can be reduced through investing in infrastructure, such as water, sanitation, electricity, energy generation and roads. Finally, greater flexibility in working time arrangements can also contribute to facilitate women's access to the labour market and reduces gender disparities.

- Make parental leave more effective. The vast majority of countries in the world have a law requiring employers to grant women a period of paid or unpaid leave following the birth of a child. Maternal leave constitutes a cornerstone of modern welfare states and can have positive impacts on female labour market outcomes. The costs of maternity leave could be collectivised. In most OECD countries, the benefits paid during maternity leave (either a fraction or the entirety of the worker's wage) are covered entirely by the government or are part of a social insurance system. Strengthening and encouraging the take-up of paternity leave may help level the playfield between men and women by reducing the relative cost of hiring female workers and by encouraging fathers to carry out childcare-related activities. It may also be beneficial for children's development.
- Promoting smooth transitions from self-employment to prosperous entrepreneurship are a key to curbing informal employment. Informal employment continues to be widespread throughout the emerging world, particularly among women, and policy measures to reduce informality can be expected to have positive effects on female labour market outcomes. An effective strategy to reduce informal employment should encompass a broad range of policies aimed at reducing the costs of formalisation, increasing its benefits and strengthening enforcement of labour codes. Special attention should be paid promoting smooth transitions from self-employment toward prosperous entrepreneurship, along with minimising existing disincentives to formality that disproportionately affect women, such as high marginal tax rates on secondary earners. Removing obsolete legislation that impedes women's access to certain sectors of the economy will further reduce reliance on informal employment.
- Fight gender discrimination in the formal labour market. Specific legislation prohibiting discrimination in hiring and pay on the basis of gender could be introduced when absent. Discrimination against pregnant women must also be addressed. Access to the legal system should be made as simple as possible, and the costs of legal action kept low to allow poorer workers to file complaints against abuses. Employers should face a transparent schedule of sanctions and enforcement should be swift to minimise uncertainty. When discrimination is the result of persistent stereotypes and misperceptions, affirmative action can play an important role by helping women to seize good job opportunities and prove their worth. Further, a growing body of research shows that careful behavioural design can help employers overcome deep-seated (and often unconscious) gender biases.
- End violence against women. Throughout the world, violence against women is a dramatic human right violation and a major public health problem. Globally, over half of all women experience violence in their lifetime. Sexual violence and intimate partner violence are the most prominent forms of violence against women. Violence against women and especially domestic violence by an intimate partner can have major repercussions for female labour market outcomes. By limiting women's voice and agency within the household, and their control over household finance and assets, domestic violence may adversely affect women's human capital accumulation, occupational choices and entrepreneurial initiative. All countries should have a modern legal framework to deal with violence against women and especially domestic violence. Such a system could include special courts and the possibility for judges to issue protection orders. Countries that lack

encompassing legislation on sexual harassment should introduce it. Such legislation could cover not only employment, as it is typically the case, but also education.

### ***3.1. Education gender gap is rapidly closing, but important challenges remain ahead***

Investing in formal education is essential to reaching equality in employment opportunities for women and men and is a key driver of economic growth. Education increases cognitive and non-cognitive skills, strengthens productivity and provides individuals with a greater ability to further develop their knowledge and skills throughout their lives. Increased education is also associated with better health and more investments in children's education and well-being (OECD, 2013c).

Educational achievements of women have spill-over effects within families and communities and across generations. In addition to better individual economic prospects, there is growing evidence that the education of mothers has very strong social returns. Better educated mothers fully recognise the gains of education, including financial education and health care, and know how to seek them for themselves and their children (OECD, 2012). Girls who have been educated are likely to marry later and have smaller and healthier families. There is a correlation between girls' education and reduced child and maternal mortality.

Increasing school attendance among future generations is closely linked to the educational attainment of parents but the education of the mother is often more influential than that of the father (UNFPA, 2013). For example, by exerting a greater influence in household decisions an educated mother can secure more resources for the education of the children. An educated mother has more likelihood to be in the labour force, thus in a position to contribute directly to the costs of schooling, and to be aware of the positive returns to schooling.

#### ***3.1.1. Pre-primary education is too limited to release time for mothers to participate in the labour market***

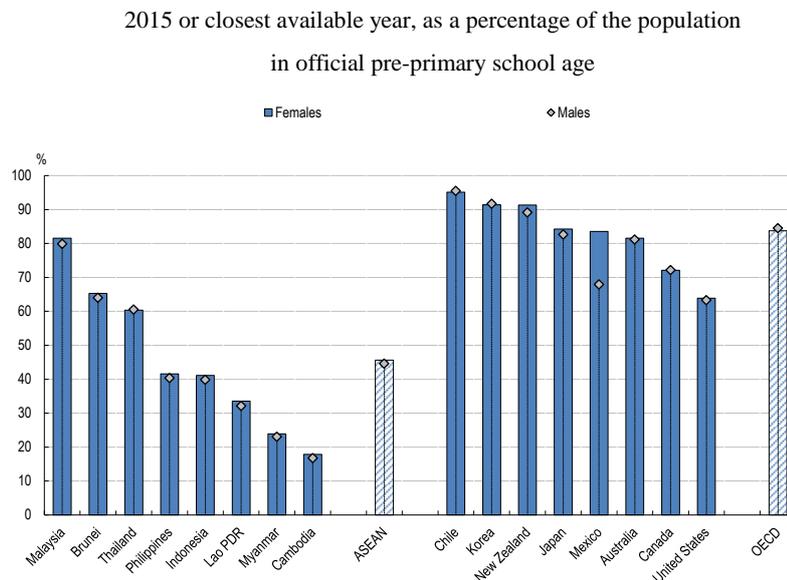
For a start, participation in pre-primary education is a key to help children develop social, cognitive and analytical skills. And there are indications that the resulting positive effects are largest for children coming from disadvantaged families (OECD, 2011). Pre-school participation yields benefits in academic achievement, behaviour and education progression and attainment. Results from the OECD Programme for International Student Assessment (PISA) show that 15-year-old students who attended pre-primary education perform better on PISA than those who did not, even after accounting for their socio-economic backgrounds (OECD, 2013d and 2013e). Further to having positive effects on child development, with potentially positive returns in further stages of education, access to pre-primary institutions plays a crucial role in releasing time of mothers to make their way in the labour market and find a remunerated job. These are essential pre-conditions to closing gender gaps.

Even though enrolment rates for pre-primary education (children between the age of 3 and 5) in Southeast Asian countries are broadly the same among boys and girls, they tend to be considerably low relative to the standards of the OECD countries (Figure 1.1). This being said, pre-primary enrolment rates vary significantly across Southeast Asian

countries. At the bottom end lie the low-income countries – Lao PDR, Myanmar and Cambodia – where one third or less of all children in the corresponding age population are enrolled in pre-primary education. At the opposite end of the spectrum, the same enrolment rates in Thailand, Brunei Darussalam and Malaysia range between two-thirds and four-fifths. Countries such as the Philippines and Indonesia have pre-primary enrolment rates somewhere in the middle between these two extremes.

The availability of an adequate infrastructure, capable of ensuring the provision of quality and affordable childcare services that are accessible from the neighbourhood of the households is essential to enable the participation of children in pre-primary education and to free their mothers' time to participate in productive activities. While pre-primary education is not compulsory in OECD countries, it is encouraged and partially or completely subsidised. This is the case also in the Southeast Asian countries where non-governmental organisations and international donor agencies also contribute to various early child-care programmes, both the provision of services and financially.

**Figure 1.1. Net pre-primary school enrolment rates, by gender**



*Note: Net enrolment rates refer to the total number of pupils in the official pre-primary school age group who are enrolled at the pre-primary education level, expressed as a percentage of the corresponding population.*

*a) Data refer to 2015 for Brunei, Cambodia, Lao PDR, Malaysia, the United States and Chile; to 2014 for Indonesia, Myanmar, Thailand, Australia, New Zealand and Mexico; to 2013 for Korea; to 2012 for Canada; to 2009 for Philippines; and to 1999 for Japan.*

*b) ASEAN and OECD are unweighted averages of 8 and 35 countries respectively.*

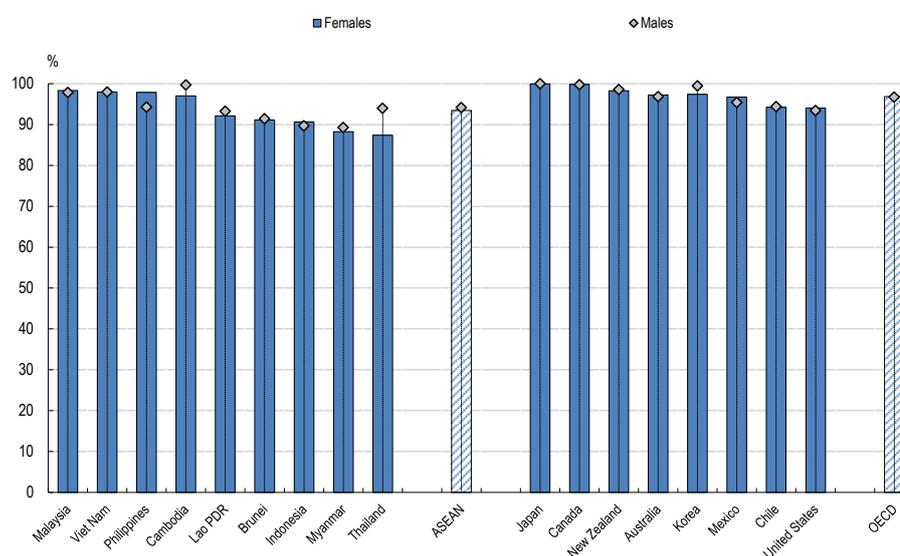
Source: UNESCO Institute for Statistics (<http://data.uis.unesco.org/>) and WISE database (<http://stats.oecd.org/Index.aspx?QueryId=62769>).

### 3.1.2. The case for endowing children with quality education in Southeast Asia applies to both boys and girls

All Southeast Asian countries have a legal provision for free and compulsory education for at least some levels of basic education<sup>3</sup>. Thanks to this essential pre-condition, countries in the region have made significant progress over the past decade towards achieving universal primary education. As a result, while still below the average of the OECD countries, primary enrolment rates of at least 90% are the norm across the region (Figure 1.2, Panel A), with boys and girls enjoying broadly similar enrolment rates.

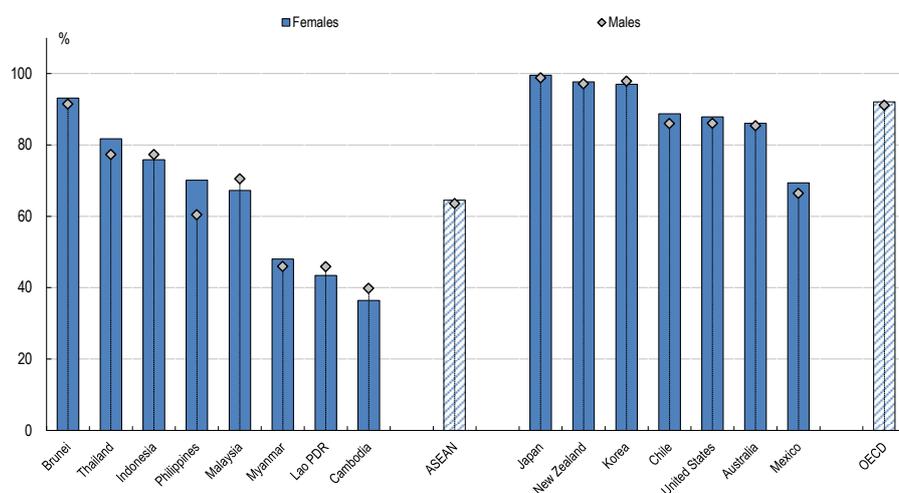
**Figure 1.2. Net enrolment rates in primary and secondary education, by gender**

2015 or closest available year, as a percentage of the population in official primary and secondary school age  
Panel A. Primary education



<sup>3</sup> See UNESCO (2014) for a comparative review and analyses of educational institutional settings in Southeast Asia.

Panel B. Secondary education



Note: Net enrolment rates refer to the total number of students in the official primary/secondary school age group who are enrolled at the primary/secondary education level, expressed as a percentage of the corresponding population. Data for secondary education do not make distinction between lower and upper levels of secondary education.

a) Data for primary education refer to 2015 for Malaysia, Lao PDR, the United States and Chile, Australia, New Zealand; to 2014 for Japan and Mexico; to 2013 for Philippines, Thailand, Indonesia, Viet Nam, Brunei, Myanmar and Korea; to 2012 for Cambodia; and to 1999 for Canada.

b) Gender disaggregated data for Viet Nam are not available, the figure refers to the total primary net enrolment rate.

c) Data for secondary education refer to 2015 for Malaysia, the United States and Chile, Australia, New Zealand; to 2014 for Japan and Mexico; to 2013 for Philippines and Korea; to 2012 for Cambodia, Thailand, Indonesia, Brunei; to 2010 for Myanmar; and to 2009 for Lao PDR.

d) ASEAN and OECD are unweighted averages of 8 and 35 countries respectively.

Source: UNESCO Institute for Statistics (<http://data.uis.unesco.org/>) and WISE database (<http://stats.oecd.org/Index.aspx?QueryId=62769>).

Even though Southeast Asian countries have relatively high rates of primary school enrolment and have made major strides towards achieving universal primary enrolment, in 2015 there were 3.6 million of out-of-school children (OOSC) of primary school age in the eight countries for which the information is available (Table 1.1). OOSC are children of primary school age who are not enrolled in school. The percentage share of OOSC in the total number of primary school-aged children varies considerably across Southeast Asian countries, reaching about 7% in Indonesia and Lao PDR, 9% in Thailand and 11% in Cambodia.

Household's socio-economic conditions and geographic location are primary determinants of non-participation in primary education. Many poor families simply cannot afford the costs associated with transportation, uniforms and schooling materials. Furthermore, they generally ignore the future implications of being an out-of-school child today, both evaluated in terms of future forgone earnings opportunities and lower well-being (such as worsened nutrition, hygiene and health care conditions, for example). Rural areas, where enrolment rates are generally lower than in urban areas and children and teachers often have to walk long distances to get to school, have the highest prevalence of OOSC.

**Table 1.1. Total out-of-school children in a selection of ASEAN countries**

2015 or closest available year

	Number			Percentage of OOSC in total primary school age population	Percentage of females and males in total number of OOSC	
	Total	Females	Males		Females	Males
Cambodia	213 482	102 789	110 693	11.40	48.15	51.85
Indonesia	2 008 214	1 043 640	964 574	7.12	51.97	48.03
Lao PDR	55 667	29 391	26 276	7.29	52.80	47.20
Malaysia	58 264	24 327	33 937	1.91	41.75	58.25
Myanmar	284 278			5.47		
Philippines	402 181	70 648	331 533	3.25	17.57	82.43
Thailand	454 421	302 683	151 737	9.19	66.61	33.39
Viet Nam	126 913			1.89		
Sum:	3 603 420			Average: 5.94		

*Note: Out of school children refer to children in primary education age who do not attend any educational institution.*

*a) Data refer to 2015 for Cambodia, Lao PDR, Malaysia and Thailand; to 2014 for Indonesia and Myanmar; and to 2013 for Philippines and Viet Nam.*

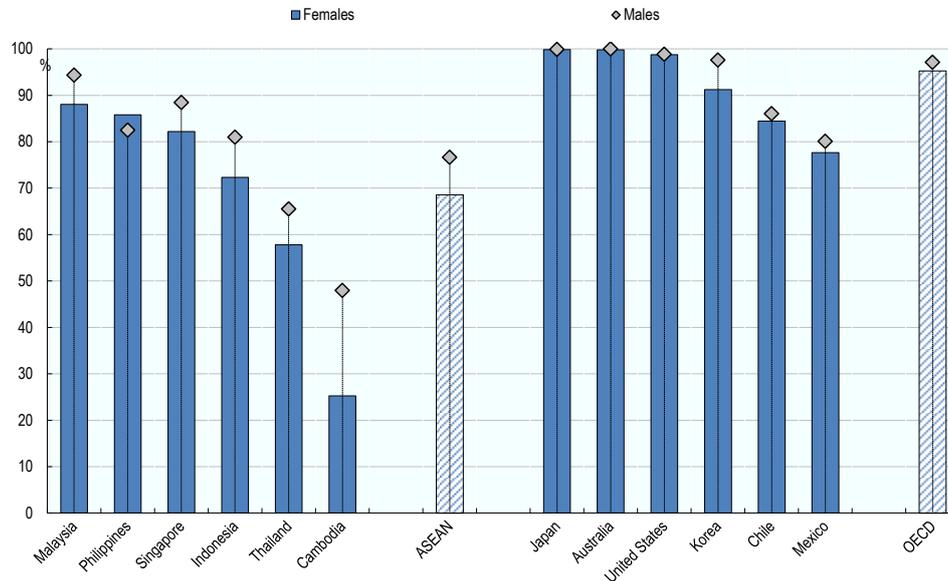
Source: UNESCO Institute for Statistics (<http://data.uis.unesco.org/>) and WISE database (<http://stats.oecd.org/Index.aspx?QueryId=62769>).

### 3.1.3. However, girls remain more likely than boys to be excluded from education...

Both boys and girls are exposed to the risk of becoming an OOSC. However, the weights do not apply equally. Reflecting more widespread household responsibilities that girls generally absolve, the likelihood to be excluded from basic education is stronger for girls. Moreover, families that cannot meet the costs associated with sending all children to school are more likely to concentrate their efforts on the education of sons, since the presumption is that they will support their parents financially later on. Table 1.1 shows that the share of OOSC-girls is indeed more pronounced in some of the countries characterised by the highest overall incidence of OOSC – Thailand in particular, but also Indonesia and Lao PDR. Furthermore Figure 1.3 complements this evidence by showing that among the Southeast Asian adult population more men than women attain primary education, with the gender gap equalling some 8 percentage points. Box 1.1 provides a review of the overall costs of OOSC.

**Figure 1.3. Proportion of adults (aged 25+) who have completed primary education**

2014 or closest available year, as a percentage of the corresponding male/female population



Note: Share of population with completed primary, education refers to total number of males and females ages 25+ who have finalised at least primary level of education, expressed as a percentage of the corresponding male/female population aged 25+.

a) Data refer to 2014 for Singapore, Indonesia, the United States and Mexico; to 2013 for Philippines, Thailand and Chile; to 2012 for Australia; to 2010 for Malaysia, Japan and Korea; and to 2009 for Cambodia.

b) ASEAN and OECD are unweighted averages of 6 and 35 countries respectively.

Source: UNESCO Institute for Statistics, Educational Attainment 25+.

Education policies in advanced and emerging economies aim to have young people enrolled and complete at least secondary education. Once again, the figures available suggest that there are important heterogeneities within Southeast Asia. Indeed, enrolment rates at secondary education vary considerably across countries in the region. For the region as a whole they average 65%, corresponding to about 25% less than the average of the OECD (Figure 1.2, Panel B). In addition, the aggregate figures mask important gender differences across countries. More girls than boys are enrolled in secondary education in Myanmar, the Philippines and Thailand, while the opposite is true in Cambodia, Lao PDR and Malaysia. Nevertheless, these differences tend to offset between each other, implying that enrolment rates in secondary education are roughly similar for boys and girls for the Southeast Asian region taken as a whole.

### **Box 1.1. Assessing the economic costs of Out-of-School children (OOSC) in Southeast Asia**

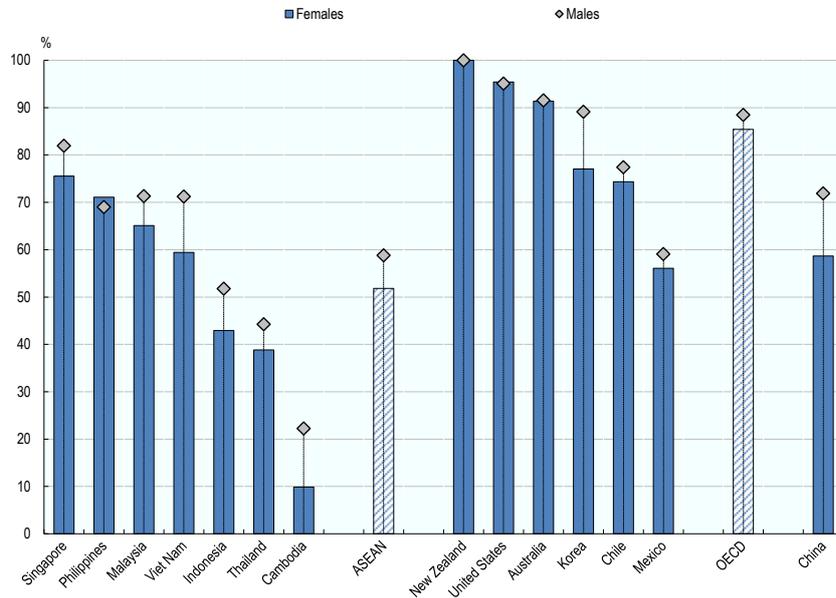
Recent work by UNESCO (2015) allows gauging the economic costs of OOSC. It shows that the direct earning losses of OOSC – for boys and girls combined – vary substantially across a selection of ASEAN countries – from around 0.1% of GDP in Viet Nam to 0.6% in Indonesia. However, these estimates likely underestimate the total cost of OOSC in each country, insofar as they do not take into account the non-income losses of not being enrolled in primary education (such as health gains and the benefits for poorer families of a closer engagement in social life thanks to the opportunity to send their children to school). Accounting for such indirect, non-earnings costs, the UNESCO report finds the cost of OOSC to be on average three times higher. Furthermore, even for ASEAN countries with very low OOSC rates – such as Viet Nam, for example – the estimated economic gain from achieving universal primary enrolment exceeds the estimated increase in public spending required to enrol those OOSC in primary school.

The comparison between the two panels of Figure 1.2 underscores that in Southeast Asia roughly 30% fewer children are enrolled in secondary education than in primary education. This crude indicator of the extent of drop outs suggests that many children still strive to stay in education beyond basic schooling. Indeed, for the OECD the incidence of drop outs appears to be significantly less pronounced than for the Southeast Asian countries.

Although drop outs of broadly similar magnitudes are observable for boys and girls in Southeast Asia, the aggregate picture probably masks markedly different gender patterns across socio-economic groups. Indeed, UNESCO (2015) reports of significant gender enrolment gaps at the secondary level in some communities in Indonesia and Viet Nam where early marriage is common. In addition, SAMEO Secretariat (2004) suggests that ethnic minority girls are the most disadvantaged in secondary education. Furthermore, in several countries – Lao PDR, Malaysia, Myanmar and Viet Nam – free education covers only elementary schooling. This creates the condition for a sudden increase in the cost of education that families must meet, thus affecting their perception about the benefits of continuing with secondary education. The higher cost of studying, combined with the immediate loss in earnings from work clearly exacerbates the incentive to abandon education, with girls from poor families being particularly exposed to this risk. Furthermore, early marriage, typically rooted in poverty and inequality, may contribute to higher prevalence of female dropouts. Taken together, these dynamics may help explaining why among the Southeast Asian adult population more men than women attain secondary education, with a gender gap of about 7 percentage points in favour of men at the lower secondary education level (Figure 1.4).

**Figure 1.4. Proportion of adults (aged 25+) who have completed secondary education**

2014 or closest available year, as a percentage of the corresponding male/female population



Note: Share of population with completed secondary education refers to total number of males and females who have finalised at least lower level of secondary education, expressed as a percentage of the corresponding male/female population aged 25 and over.

a) Data refer to 2014 for Singapore, Indonesia, New Zealand, the United States, Australia, and Mexico; to 2013 for Philippines, Thailand and Chile; to 2010 for Malaysia, Korea and China; to 2009 for Viet Nam and Cambodia.

b) ASEAN and OECD are unweighted averages of 7 and 35 countries respectively.

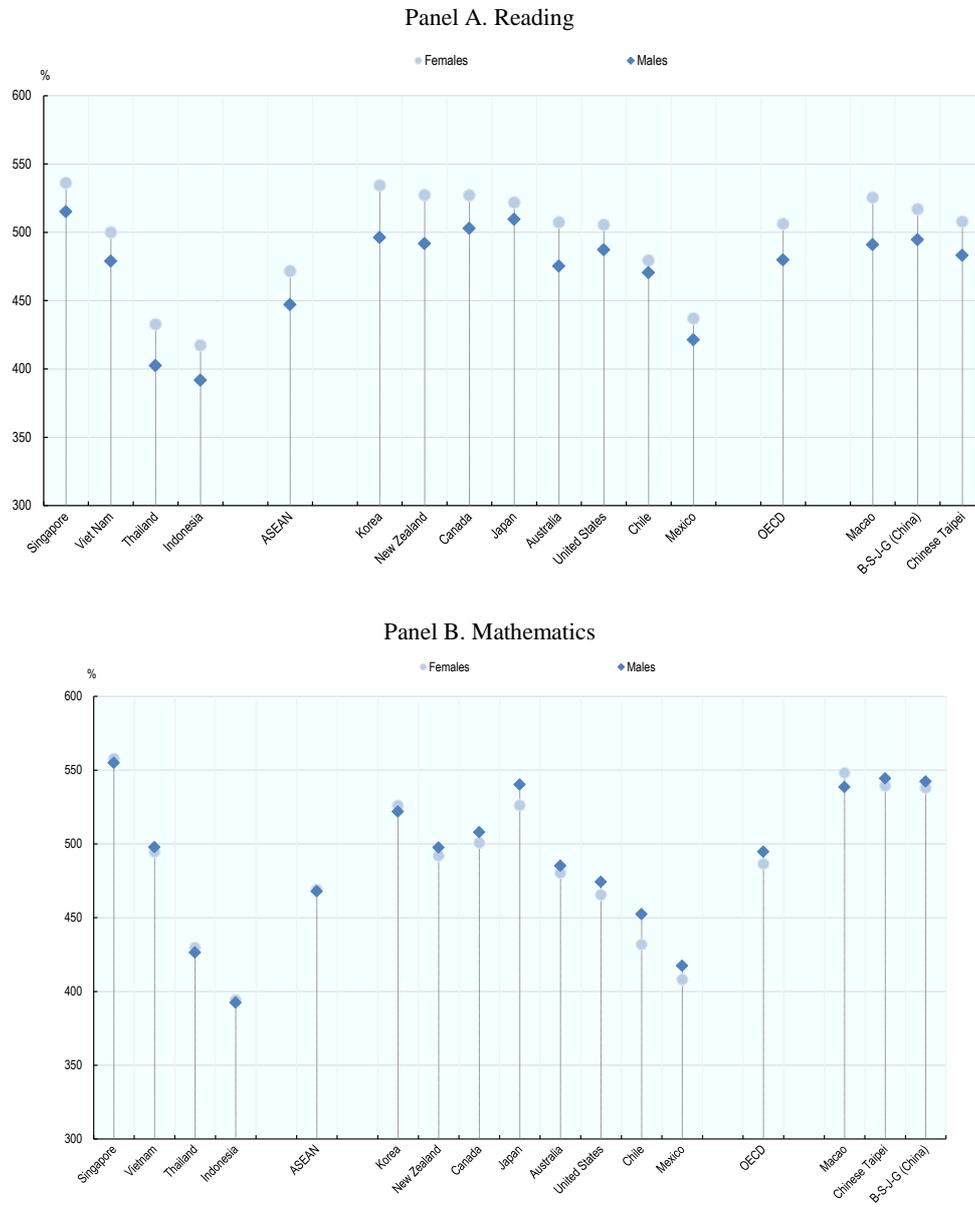
Source: UNESCO Institute for Statistics, Educational Attainment 25+.

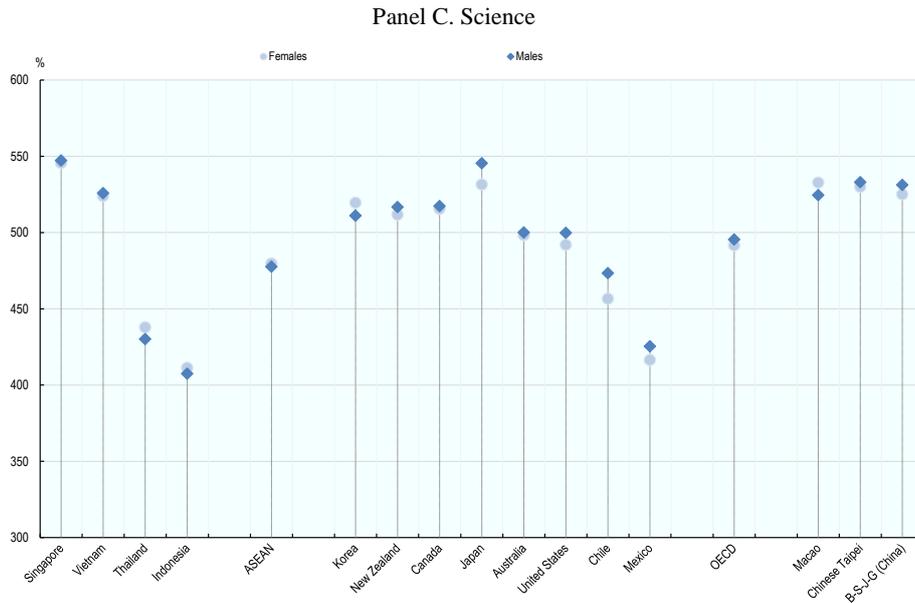
### 3.1.4. ...which is at odds with the fact that girls tend to outperform boys at school

Strong skills in maths, reading and science are fundamental to high academic achievements. The OECD Programme of International Student Assessment (PISA) provides the global benchmark for the quality, equity and efficiency of school systems by testing the skills and knowledge of 15 year-old students in these three areas. A glance at the latest results for the four Southeast Asian countries covered by PISA (Figure 1.5) suggests that despite the fact that the propensity of girls to complete secondary education is lower than that observed for boys, they systematically outperform boys in some key competences that can be acquired at school. This is the case in reading while, at the same time girls are no less good than boys in math and science.

Recent OECD work on closing the gender gaps in the labour markets of a selection of emerging economies confirms that girls typically outperform boys in reading. However, unlike the evidence observed in Southeast Asia, elsewhere in the emerging economies girls tend to lag behind in mathematics, with the picture depicted in science varying across the economies reviewed by the OECD study (OECD, 2016a). The Southeast Asia context remains characterised by a significant variation of absolute levels of performances across countries, with Singapore and Viet Nam two strong performers in the international comparison.

Figure 1.5. Comparison between boys and girls in PISA Student literacy levels, 2015





*Note: The OECD Programme for International Student Assessment (PISA) tests literacy in three core competences: reading, mathematics and science. Assessment of literacy is based on a 1 000-point scale defined based on levels of proficiency. PISA proficiency levels range from 1 to 6, where, higher levels correspond to the knowledge, needed to perform tasks of large complexity; middle proficiency levels represent skills allowing drawing adequate inferences and applying simple inquiry strategies; and lower levels stand for ability to address simple problems using straightforward reasoning. For more details, see PISA 2015 Technical Report (<http://www.oecd.org/pisa/data/2015-technical-report/>).*

*a) B-S-J-G is an acronym for Beijing, Shanghai, Jiangsu and Guangdong.*

*b) ASEAN and OECD are unweighted averages of 4 and 35 countries respectively.*

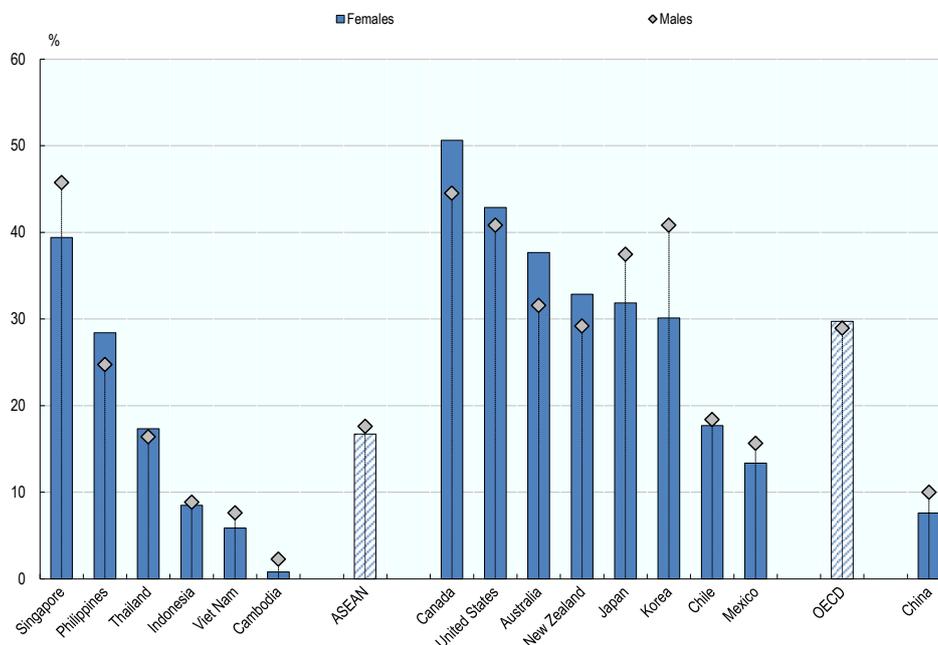
Source: OECD Programme for International Student Assessment (PISA) 2015.

### 3.1.5. Gender gaps remain in subjects which foster job creation, although they are less marked than elsewhere

Although female demand for tertiary education in Southeast Asia continues to grow and female educational attainments could improve at this level of education (Figure 1.6), differences in graduation rates remain. For example, in Singapore the share of adult women with tertiary education approximates 40%, a figure far exceeding the OECD average. The same share in the Philippines is close to the OECD average (28% as compared with 30%), with significantly more women than men completing tertiary education. By contrast, completion rates of tertiary education for women in Indonesia and Viet Nam do not exceed 10%, while in Cambodia are as low as 1%. Higher education attainments therefore resonate well the differences across countries in the level of per-capita incomes.

**Figure 1.6. Proportion of adults (aged 25+) who have completed tertiary education**

2014 or closest available year, as a percentage of the corresponding male/female population



*Note: Share of population with completed tertiary education refers to total number of males and females who have finalised at least the first level or tertiary education, expressed as a percentage of the corresponding male/female population aged 25 and over.*

*a) Data refer to 2014 for Singapore, Indonesia, Australia, Mexico, New Zealand, Korea and the United States; to 2013 for Philippines, Thailand and Chile; to 2011 for Canada; to 2010 for Japan and China; to 2009 for Viet Nam; and to 2007 for Cambodia.*

*b) ASEAN and OECD are unweighted averages of 6 and 35 countries respectively.*

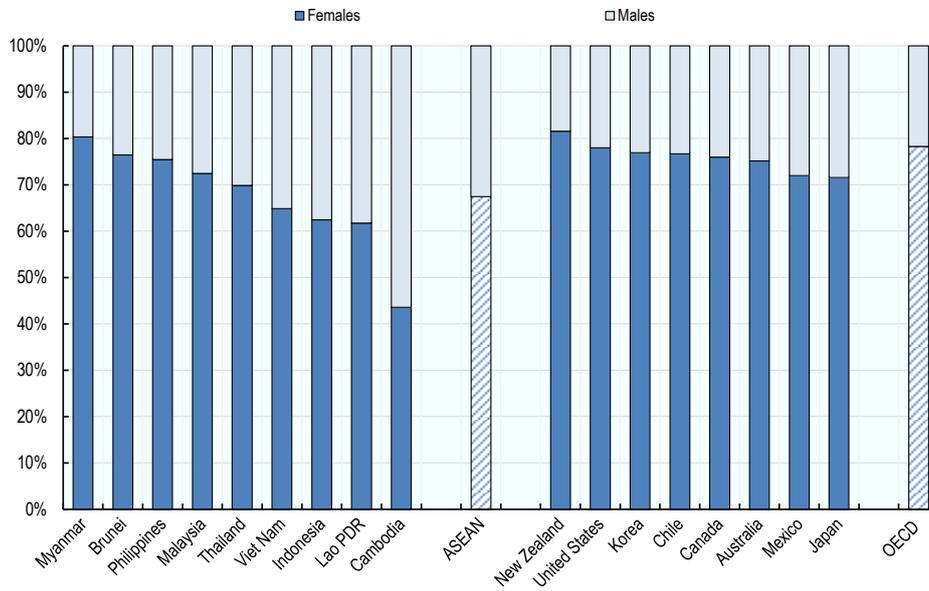
Source: UNESCO Institute for Statistics, Educational Attainment 25+.

Not only educational attainments differ at the tertiary education level. Significant gender differences persist in the fields of study pursued. In a pattern common to other parts of the world, OECD and emerging economies alike, in most Southeast Asian countries females tend to dominate in education, humanities and art faculties, while lagging behind in sciences and engineering (Figure 1.7). Yet, in a number of Southeast Asian countries gender gaps in science, technology, engineering and mathematics (STEM) subjects appear to be less marked than elsewhere in the comparator countries, including in OECD countries. Importantly, in Thailand, Myanmar, Brunei Darussalam, Malaysia and Indonesia, women make for more than half of graduates in science.

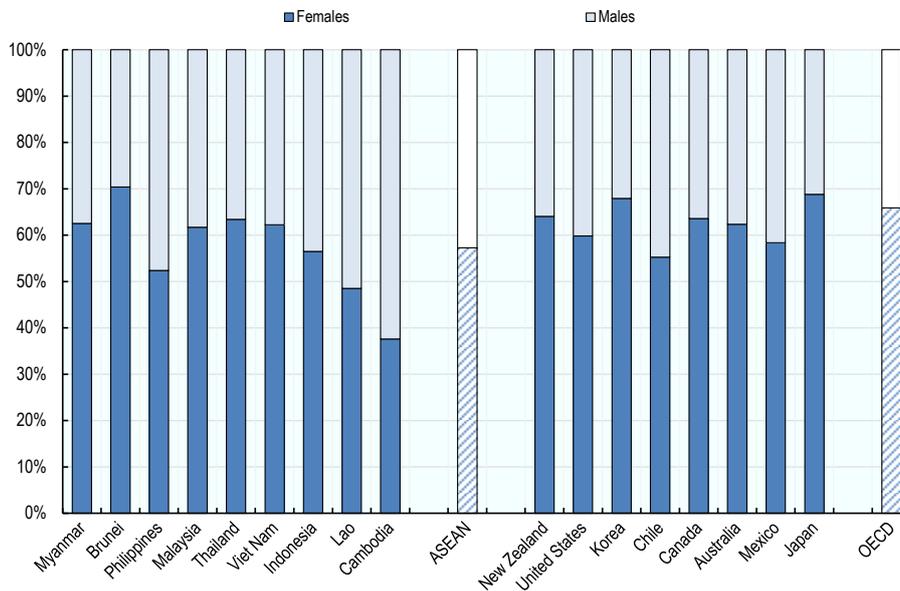
**Figure 1.7. Graduates by field**

2014 or closest available year, gender distribution of total number of graduates in each field

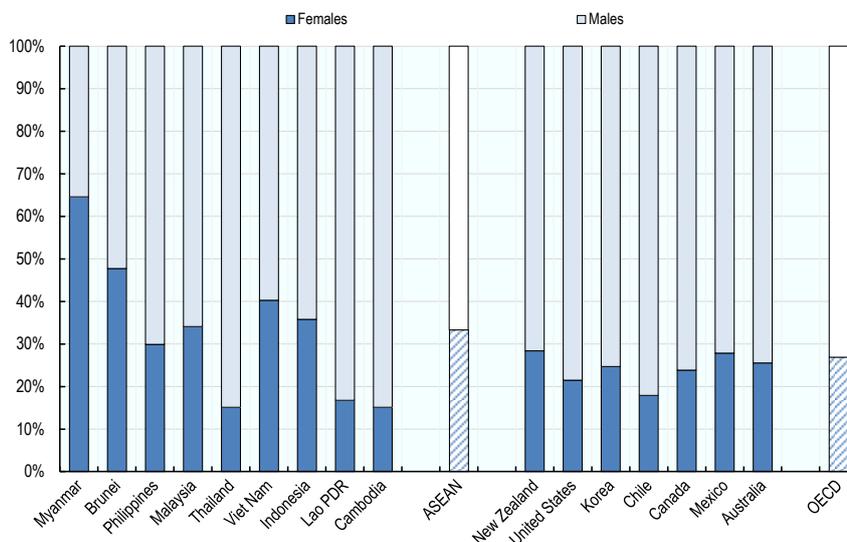
Panel A. Education



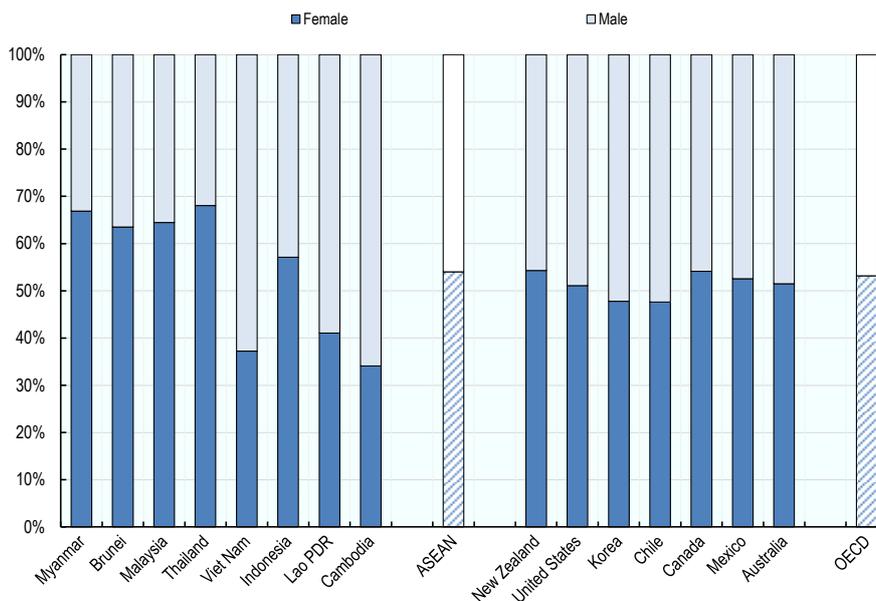
Panel B. Humanities and arts



Panel C. Engineering, manufacturing and construction



Panel D. Sciences



Note: Shares refer to number of male and female graduates in each field of study expressed as a percentage of all individuals graduating in relevant field in a given year.

a) Data refer to 2015 for Brunei, Cambodia, Lao PDR, Malaysia, Thailand and Viet Nam; to 2014 for Indonesia, Philippines, Australia, Chile, Japan, Mexico, New Zealand, Korea and the United States; to 2012 for Myanmar; and to 2002 for Canada,

b) ASEAN and OECD are unweighted averages of 9 and 35 countries respectively.

Source: UNESCO Institute for Statistics, Tertiary Indicator.

### 3.2. Gender gaps in labour market outcomes are shrinking but progress remains uneven

In the past few decades, growing numbers of women have accessed the labour markets of Southeast Asian countries. Today women remain longer in employment over their life

course and their stronger earnings provide an essential contribution to poverty reduction. Despite the shrinking gender gap in labour market participation, progress has been uneven across countries and socio-economic groups. Where gender gaps in labour participation are low – as in Southeast Asian low income countries, for example – this is often the outcome of coping decisions to counter adverse economic circumstances. As a result, jobs remain mainly concentrated in agriculture and low productive service activities, where women work in precarious jobs and at low pay conditions.

A large share of working women are self-employed and own smaller and less profitable businesses than men as a result of credit and other constraints. Self-employed women are more likely than self-employed men to work informally. Important gender gaps persist in hours-worked, wages, occupations, career progression and unpaid work. There persist therefore notable differences in job quality between men and women.

Further to occupying poorly-paid jobs in labour-intensive sectors, when in employment, many women in Southeast Asia remain responsible for unpaid household and care responsibilities. Again this holds particularly true for women in low-income economies where low education attainment limits their work opportunities to low-skilled jobs and often informal occupations.

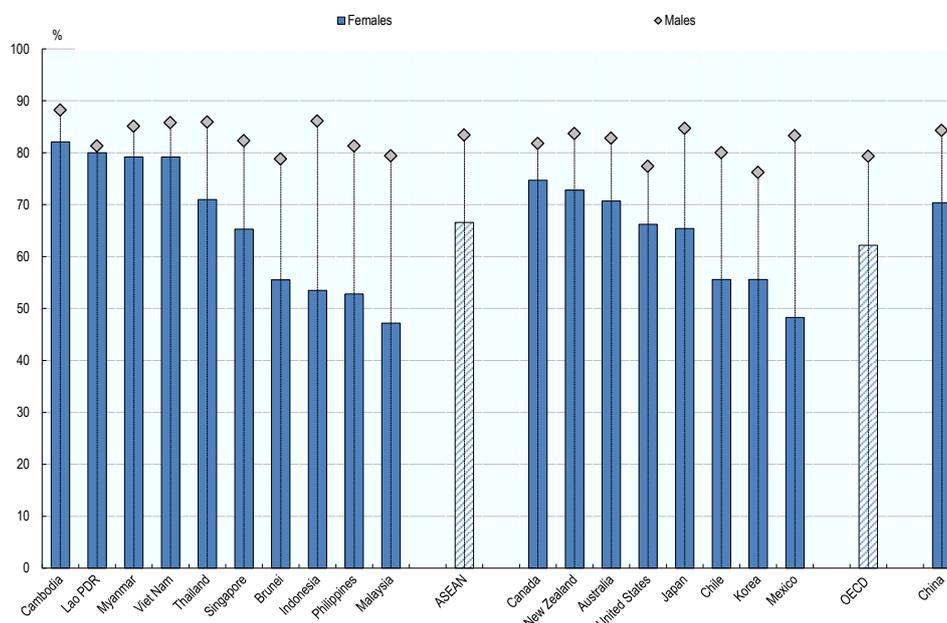
On the whole, mobilising all available female talents remains a top priority to achieve stronger, more sustainable and more balance long-term economic growth in Southeast Asia. In perspective, it will be essential to prepare the Southeast Asian economies to face the looming challenges posed by population ageing – with a particularly rapid demographic transition being expected in Brunei Darussalam, Singapore and Thailand. The ADB and ILO estimate that women's limited access to quality jobs causes a loss in economic growth to the Asia/Pacific region of around USD 42 to 47 billion per annum (ADB/ILO, 2011).

### *3.2.1. A mixed picture characterised by strongly unequal labour market outcomes across groups of women*

Economic progress achieved by the Southeast Asia region over the past few decades has prompted considerable gains in terms of female labour market inclusion. In 2015 female labour force participation in Southeast Asian countries was close to 67%, thus exceeding the OECD average by about 5 percentage points (Figure 1.8). At the same time, the gap in labour market participation between women and men was 17%, a level similar to that observed in the OECD average.

**Figure 1.8. Labour force participation rates**

2014, as a percentage of the corresponding male/female population 15-64



Note: Labour force participation rates are calculated as ratios of males and females in labour force aged 15-64 in the total corresponding population.

a) Data refer to 2014 for all countries.

b) ASEAN and OECD are unweighted averages of 10 and 35 countries respectively.

Source: ILO, Key Indicators of the Labour Market.

No doubt more and more women in Southeast Asian countries can join the labour force by choice, responding to rising economic conditions, educational attainments and the growing opportunities to work and to progress in their careers. At the sector level this pattern certainly reflects the growing demand for qualified labour from the service sector (see below). However, it would be simplistic to pretend to explain the high level of women labour market participations in Southeast Asia with the dynamism of the economy alone (Verick, 2014). The picture is more complex and diverse. For some socio-economic groups female participation rates continue to be predominantly spurred by the engagement of women in subsistence activities – more out of necessity than choice. For other groups, the transition of the households from rural to urban areas, with the husbands shifting to industry out of agriculture, may even result in temporary withdrawals of women from the labour force – reflecting their increased engagement in domestic duties.

There seems to be evidence that these contrasting sources of pressure play a role in Southeast Asia. Women participation rates are typically higher in the low income countries of the region – i.e., Cambodia, Lao PDR, Myanmar and Viet Nam. The proportion of the female population that can afford to stay out of the labour force is relatively small in these countries and as a result the female labour force participation averages about 80%, with the corresponding gender gaps being small. By contrast, the labour market participation of women ranges between 70% and 50% in Thailand, Singapore, Malaysia, Philippines, Indonesia and Brunei Darussalam, a situation also

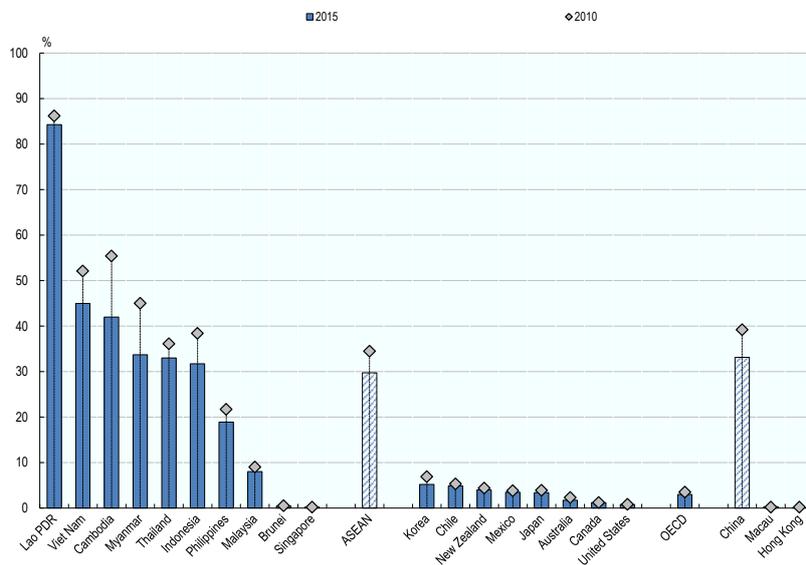
associated to sizeable gender gaps in labour market participation between men and women (ranging between 20-40 percentage points).

The above differences in gender participation rates have a counterpart in the structure of employment by sectors (Figure 1.9). More specifically, in the low income countries of Southeast Asia, where the gaps in labour force participation between men and women are comparatively small, women are more likely to be employed in the agriculture sector and in services – although to a less extent in the latter than the former. Brunei Darussalam, Singapore, Malaysia and the Philippines portray a different picture. At least 70% of women are employed in services in these countries, corresponding to a share quite close to the OECD average.

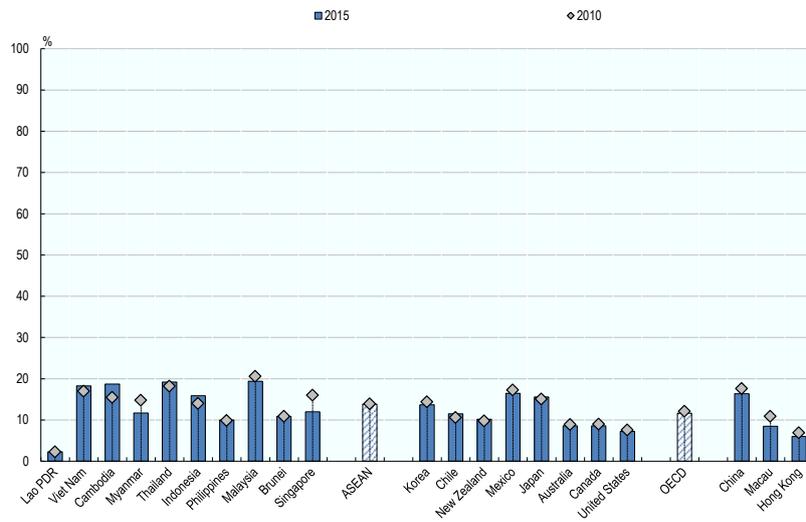
**Figure 1.9. Female employment by sectors**

As a percentage of total employment

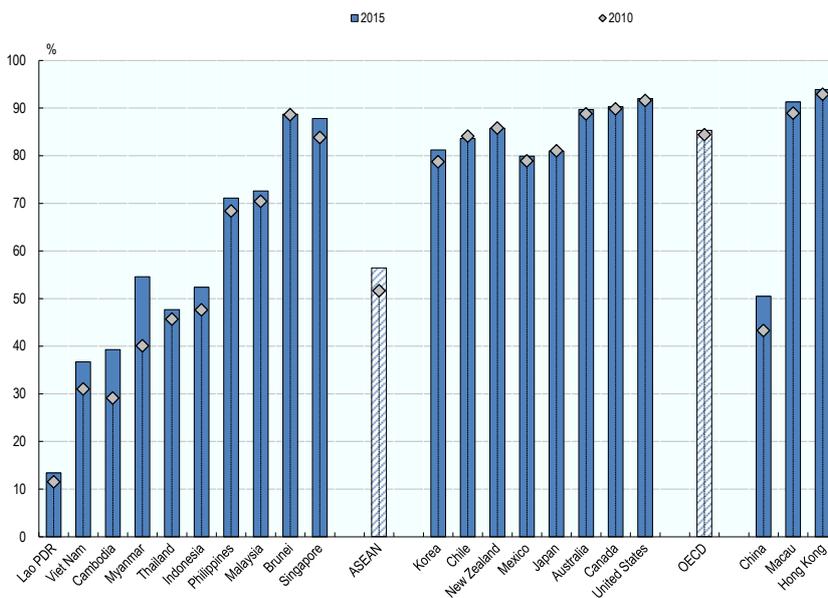
Panel A. Agriculture



Panel B. Industry



Panel C. Services



Note: Employment rates by economic activity are ILO modelled estimates. They correspond to shares of all working women employed in each sector. The employed comprise all persons of working age 15-64 who are in paid employment or self-employment.

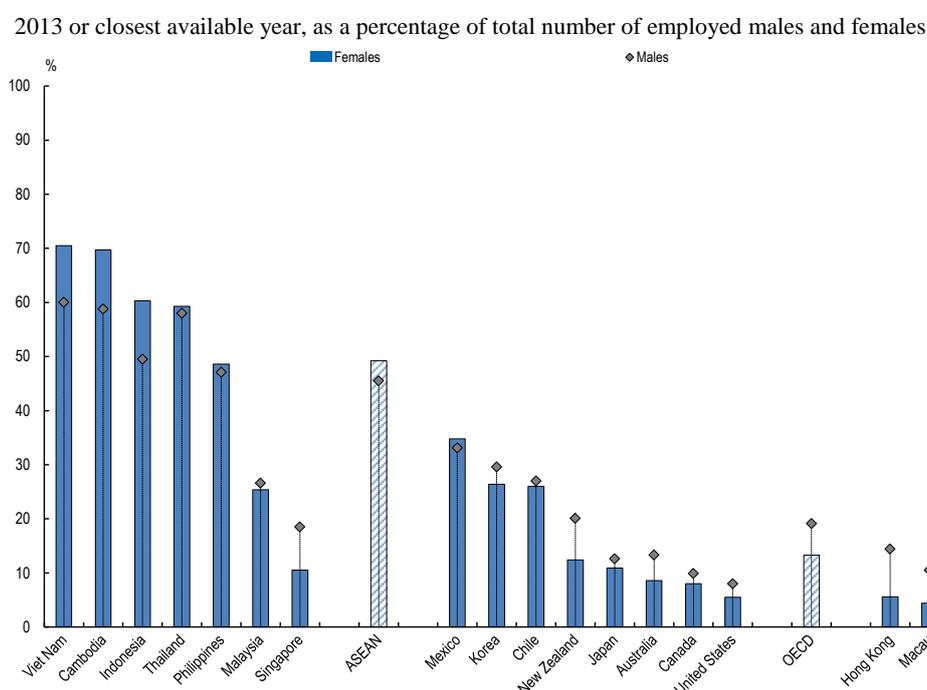
a) ASEAN and OECD are unweighted averages of 10 and 35 countries respectively.

Source: OECD Employment Database, ILO, Key Indicators of the Labour Market.

All in all, some women fare far worse than others in Southeast Asia. Gender gaps in labour market participation are significantly smaller for women living in the low income countries of the region. However, the decisions to participate of these women are likely to be the outcome of coping strategies in the face of relatively more difficult economic conditions. Correspondingly, their labour markets outcomes are relatively poor. By contrast, in the higher income countries of Southeast Asia, where in principle women are more likely to access jobs of better quality, the scope for reducing gender gaps in participation remain large. Important gender disparities are displayed by the most disadvantaged socio-economic groups, even though such disparities are not easily captured by the indicator of labour participation, which portrays the aggregate picture.

### *3.2.2. Self-employment is common but female-owned businesses are low quality and less profitable*

Self-employment is a very common form of labour market engagement across developing economies. For Southeast Asian countries, the average share of working women who are self-employed amounts to roughly 50%, compared to 13% in the OECD region (Figure 1.10). Unlike in many industrialised economies, in Southeast Asia working women are more likely than working men to be self-employed – the share of self-employed women among working women is on average 4 percentage points higher than observed for men (if one includes labour force data for own-account self-employment, employers, and unpaid family workers). The prevalence of female self-employment and the gender gap in business ownership differ markedly across Southeast Asian countries (see more detail in Chapter 2) and (much like many other labour market indicators) seem to closely mirror the level of economic development.

**Figure 1.10. Share of self-employment in total employment, by gender**

*Note:* Shares correspond to the ratios of self-employed to total number of employed males and females. Self-employment includes employers, own-account workers, members of producers' cooperatives and contributing family workers.

*a)* Data refer to 2013 for Viet Nam, Indonesia, Thailand, Malaysia and Singapore; to 2012 for Cambodia and Hong Kong; to 2011 for Mexico, Korea, Chile, New Zealand, Japan, Australia, Canada, the United States, Macau, Philippines; and to 2008 for the Philippines.

*b)* ASEAN and OECD are unweighted averages of 7 and 35 countries respectively.

Source: ILO Key Indicators of the Labour Market and WISE database.

The sectorial composition of aggregate output may also explain the dynamics of female self-employment. In Viet Nam, Cambodia and Indonesia, where women account for a prominent share of the self-employed, women are likely to resort to low-revenue agricultural self-employment due to lack of alternative opportunities. As economies grow and shares of industry and service sectors in the markets increase, the character of self-employment and the participation of women changes. In upper-middle income economies, such as Malaysia and to a certain extent Thailand, the overall share of females relying on own economic activities is smaller and proportions of men and women who are self-employed more equal. This seems to reflect the fact that as household incomes increase, the prevalence of low-income subsistence self-employment, made up mostly by women, declines (Gindling and Newhouse, 2014).

The strong prevalence of female self-employment in the poorest countries of the region comes to the detriment of the quality of the businesses. Female-owned businesses typically concentrate in the most disadvantaged sectors, predominantly in agriculture. Even when operating in industry or services such businesses concentrate in a limited number of activities, such as catering, tailoring, beauty and food processing (ASEAN Secretariat, 2016) and lag behind those of men in terms of occupational strategy, size and productivity. Existing evidence shows that female owned businesses in OECD countries tend to be smaller and less profitable than male-owned businesses (OECD, 2016a). They

are also less resilient to economic shocks and have lower chances to survive in markets. Numerous works suggest that women are more likely than men to operate in informal sector, although availability of data on this matter for Southeast Asian countries is scarce (see below). Overall, female self-employment activities are disadvantaged in terms of job quality, earnings and labour security, often remaining trapped in low productivity, subsistence activities with low propensities to grow above the micro-scale.

### *3.2.3. Women continue to bear the main brunt of unpaid household tasks...*

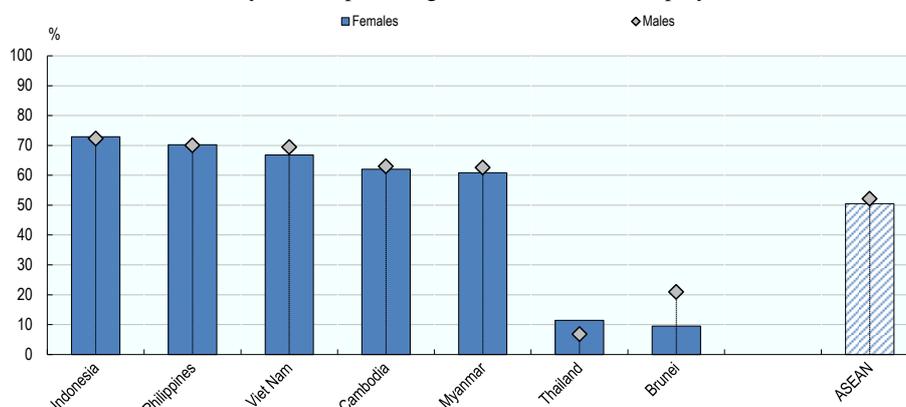
Given local social norms and stereotypical perception of the role of women in the family, women typically carry out the bulk of unpaid work related to providing care to children, elderly and disabled family members. Moreover, females often hold some specific household responsibilities, such as looking for fuel or providing food. Availability of data on unpaid work for Southeast Asian region is very limited but estimates for the entire Asia/Pacific region suggest that, on average, women spend roughly five hours a day into these activities, compared to less than two hours devoted by men (OECD, 2014b). Unequal division of responsibilities at the household level exacerbates existing disparities in formal job market outcomes and limits opportunities of women to integrate successfully into labour markets.

### *3.2.4. ... and are often involved in the informal sector*

Informality can exert an important drag to the establishment of well-functioning and competitive markets in Southeast Asia with inclusive and resilient labour markets. Precise data on the size of the informal sector are not readily available for the region. According to the ILO, the informal sector in Viet Nam could account for up to 20% of country GDP, while in Indonesia an estimated 40% to 80% of small scale producers operate informally. In addition, the available data show that the share of employment in the informal (non-agriculture) sector is also high in Southeast Asian countries, exceeding 50% of total employment in Indonesia, Philippines, Viet Nam, Cambodia and Myanmar (Figure 1.11). While informality is widespread – spanning across a wide range of sectors, both agricultural and non-agricultural – it is likely to predominate among small scale producers and distributors of goods and services (ILO, 2015).

**Figure 1.11. Share of informal employment in total employment****(Non-agricultural sector)**

2015 or closest available year, as a percentage of total number of employed males and females



Note: Share of informal employment in total employment refers to non-agricultural sector. For more details on the calculation of the indicator refer to [http://www.ilo.org/ilostat-files/Documents/description\\_IFL\\_EN.pdf](http://www.ilo.org/ilostat-files/Documents/description_IFL_EN.pdf).

a) Data refer to 2015 for Myanmar, 2014 for Brunei and Thailand, to 2009 for Indonesia and Viet Nam and to 2008 for the Philippines.

b) ASEAN is an unweighted average of seven countries.

Source: ILO, ILOSTAT.

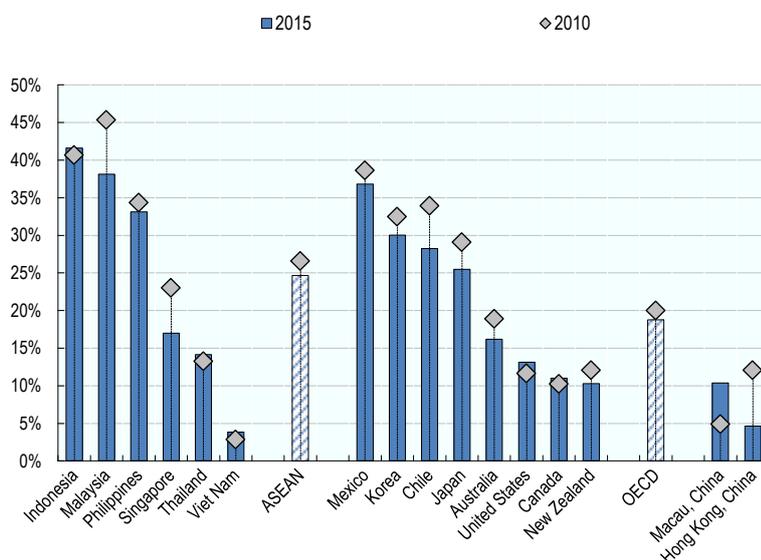
High shares of informal economic activities contribute significantly to increasing economic inequalities and worsening the position of most vulnerable women. The international experience shows that workers in the informal sector are more prone to poverty, have worse working conditions, less employment protection and less adequate wages. They are also precluded from access to training. However, there is no clear-cut evidence suggesting that women are more likely than men to participate in informal economic activities in Southeast Asian countries. Only for Thailand the data available indicate that informal employment is visibly higher for women than men. It should be taken into account however that data on non-agricultural sectors tend to underestimate the size of informality. This reflects the fact that many microenterprises in emerging economies operate in the informal agricultural sector and female workers in rural areas are more prone to operate informally. In many cases running micro and small scale informal businesses is a preferred option for women to contribute to family income (ASEAN Secretariat, 2016).

### 3.2.5. Gender pay differences remain remarkable

Gender pay disparities remain one of the most persistent forms of gender inequality in the labour market and are particularly pronounced in less developed regions of the world. For the Asia/Pacific region at large, gender pay gaps are still remarkable. Wage disparities can be attributed primarily to occupational segregation and occupational inadequacy but social norms assuming stereotypical secondary role of women in contributing to household welfare also play a non-negligible role in setting wages for female workers on the market. Available evidence suggests that gender earnings inequality has tended to diminish over the past few years for the Southeast Asian region taken as an average (Figure 1.12). Although average earnings for both men and women have increased, faster

growth of female wages contributed to shrinking earnings gap. Nevertheless, in all Southeast Asian economies, women continue to earn significantly lower wages than men.

**Figure 1.12. Gender wage gaps**



*Note: The gender pay gap is defined as the difference between male and female average wages over male average wages.*

*a) Data for 2010 for Viet Nam correspond to 2009.*

*b) ASEAN and OECD are unweighted averages of 6 and 35 countries respectively.*

Source: ILO, Global Wage Database.

### 3.2.6. The hampering role played by limited access to capital and credit

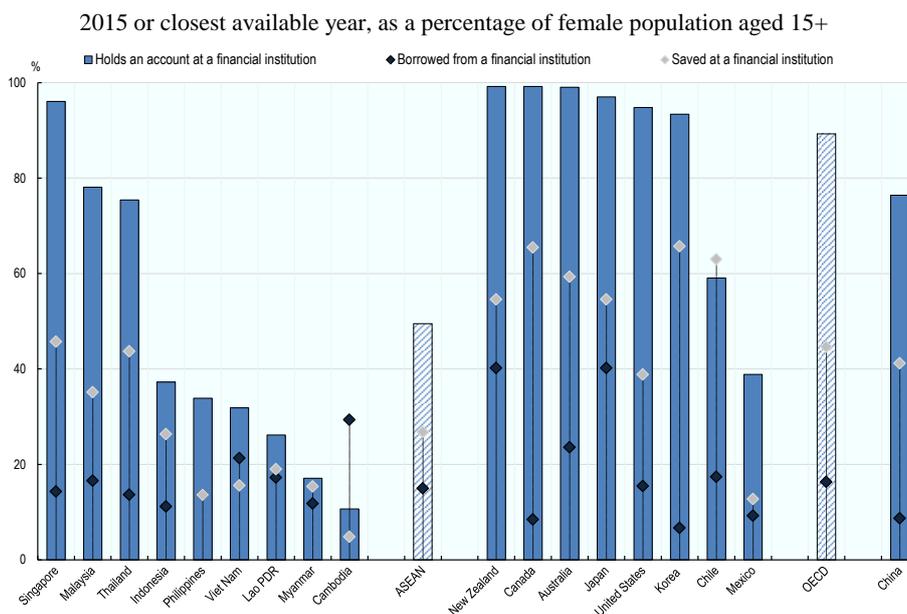
One key factor hampering the potential of women to start new businesses is the relatively limited access to financial resources. Women more often than men face problems associated with lack of initial capital or limited access to investment credit necessary to develop business. Work done by the ASEAN Secretariat (2016) suggests that the causes of this phenomenon are deeply rooted as they include gender disparities in the transmission of wealth and social norms which favour males control over household resources (see also, OECD, 2016a).

Furthermore, access to formal loans, especially those suited for investment purposes, is likely to be closely linked to possessing some basic financial products, such as a current accounts, which women in the poorest countries of the region prevalently miss. There is clear evidence of limited access to financial institutions by females in the Southeast Asian region (Figure 1.13). Even though women appear to be better than men in some areas of short-term money management behaviour, they have a number of vulnerabilities in other aspects of financial behaviour (OECD, 2013b). The average share of women who hold an account in a financial institution in the region amounts to 50% compared to 90% in the OECD region, and prevalence of saving at a financial institution is approximately 18 percentage points lower in Southeast Asia than in the OECD. Women's access to financial services goes hand in hand with the level of economic development of countries, with the highest financial inclusion of women in high income Singapore, followed by

upper-middle income Malaysia and Thailand, with low income countries ranking at the bottom.

The OECD Development Centre Social Institutions and Gender Indicator (SIGI Database) measures the impact of laws and socioeconomic factors on women’s status (OECD, 2014a). Although actions have been taken by Southeast Asian countries over the years to limit gender differentiations in asset laws, the SIGI Database shows that control over family assets remains largely granted to men in a number of countries, particularly under inheritance laws, which restrict the financial independence of women. In Malaysia men and women do not have the same inheritance rights, for example. Although the Constitution mandates equal rights over owned and inherited land and non-land assets, women’s ownership and inheritance remain regulated by religious laws. Work carried out by the World Bank suggests that religious codes and norms extend to the majority of the population in Indonesia and Malaysia and to a small minority of the population in the Philippines and Singapore (World Bank, 2012b). Furthermore, there are indications that the recently adopted legislation to promote better gender equality in the access to land assets remains poorly implemented and enforced. These problems are exacerbated by the interactions between formal and informal institutions governing the access to and ownership of assets. The SIGI Database shows that most Southeast Asian countries have medium to highly discriminatory family codes.

**Figure 1.13. Financial inclusion of females**



Note: “Holds an account at a financial institution” denotes the percentage of females respondents aged 15 and over who report having an account (by themselves or together with someone else) at a bank or another type of financial institution; “Borrowed from a financial institution” denotes the percentage of female respondents aged 15 and over who report borrowing any money from a bank or another type of financial institution in the past 12 months; “Saved at a financial institution” denotes the percentage of female respondents aged 15 and over who report saving or setting aside any money at a bank or another type of financial institution in the past 12 months

a) Data refer to 2014 for all countries except for Lao PDR for which data are as of 2011.

b) ASEAN and OECD are unweighted averages of 8 and 34 countries respectively (OECD average excluded Iceland). Source: Global Findex: Global Financial Inclusion Database.

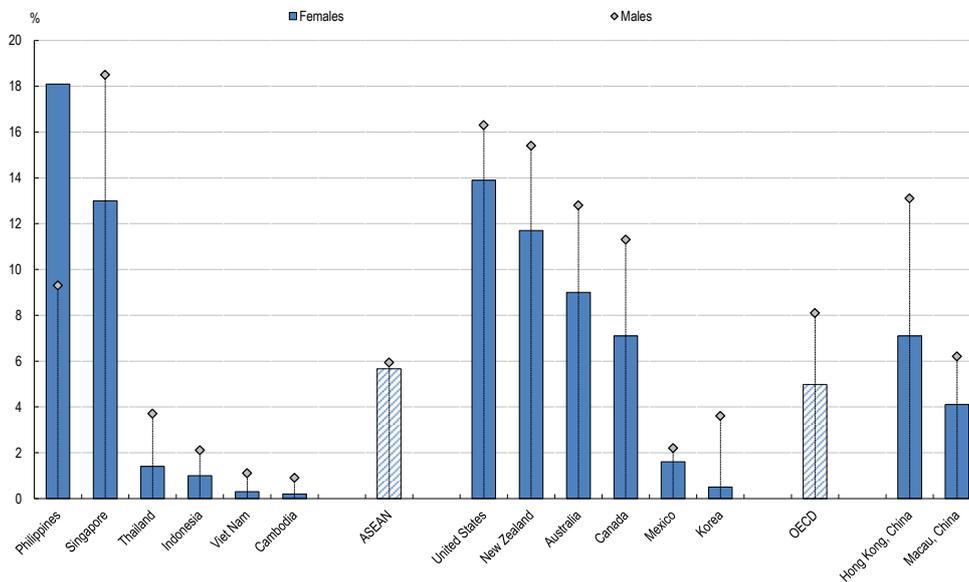
Research on 98 developing nations based on Data from Global Financial Inclusion (Findex) shows a significant gap between males and females in the use of financial products such as savings and credit (Demirguc-Kunt et al., 2013). Similarly, results of the PISA assessment of financial literacy from 2012 suggest that 15-years-old boys tend to outperform girls in their knowledge on personal finance. This result is consistent across all the OECD countries as well as emerging economies included in the study (except for Colombia). It is likely to be the case of Southeast Asian countries. Besides broader issues hampering women's access to capital and credit, Chapter 3 discusses the specific policies that can boost access to finance for the development of women's entrepreneurship.

### *3.2.7. Leadership positions remain largely dominated by men*

Large disparities in job quality and remuneration between men and women in the Southeast Asian region are also reflected in the low prevalence of women in leadership positions. Although women become more present in labour markets, more often start their own (typically small scale) businesses, and are more visible on the political scene nowadays than in the past, there are still huge disparities in terms of female employment in high level and managerial positions. Data show that the share of females in senior or middle management positions ranges widely across countries with the overall high average for the region being inflated by the exceptional rates in Singapore and the Philippines (Figure 1.14). Available literature suggests that even when women possess relevant competences they often face a 'glass ceiling' preventing them from reaching top executive positions (ILO, 2015). Traditional gender role models hamper access of women to decision-making roles. Overall, women tend to concentrate in low and middle level managerial positions. According to ILO (2015) relatively low exposure of women to diverse managerial experience is an important factor weakening their chances to be selected for top positions.

**Figure 1.14. Share of employed females who are in management positions**

2013 or closest available year, as a percentage of total number of employed males and females



Note: The shares refer to the proportions of males and females at senior and middle management positions in total employment of corresponding populations.

a) Data refer to 2013 for Indonesia and Macau; to 2012 for Singapore; to 2011 for Thailand, Cambodia and Hong Kong; to 2008 for Philippines, the United States, New Zealand, Australia, Canada, Mexico and Korea; to 2004 for Viet Nam.

b) ASEAN and OECD are unweighted averages of 6 and 35 countries respectively.

Source: OECD World Indicators of Skills for Employment (WISE)

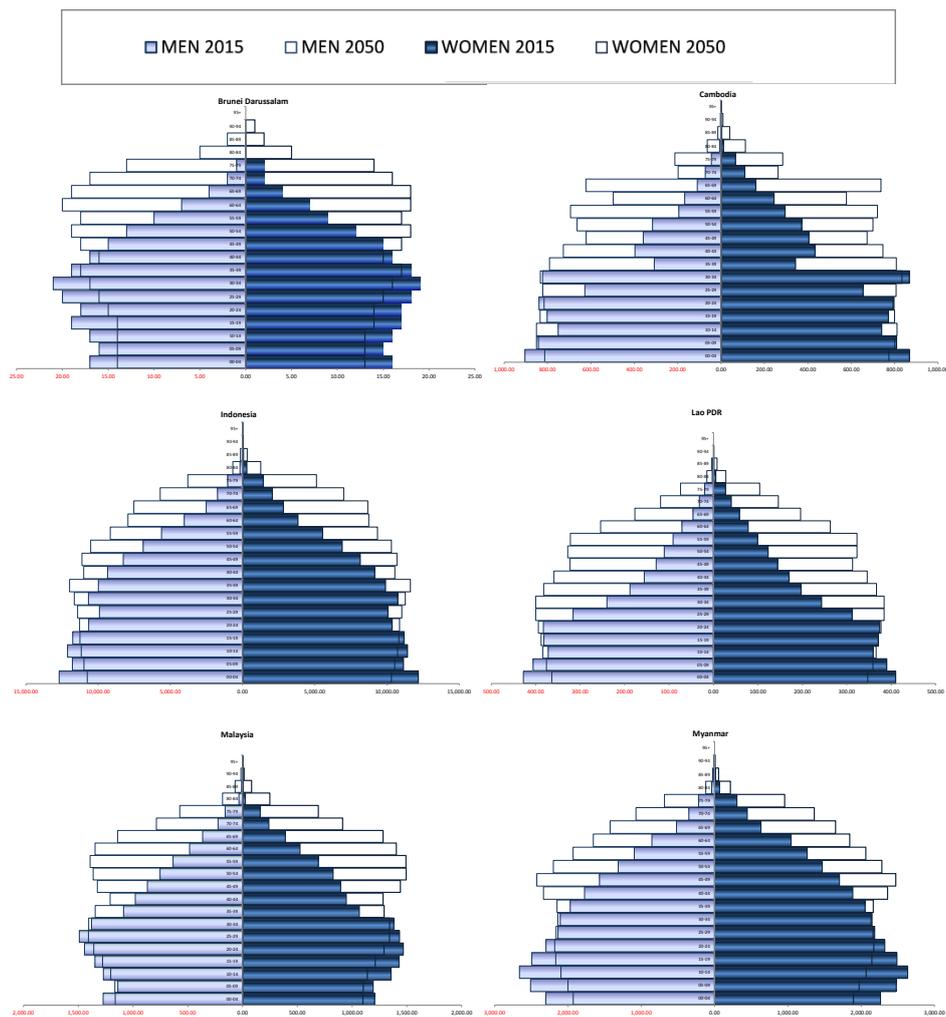
### 3.2.8. Female labour force participation is a key to mitigate the impact of looming population ageing

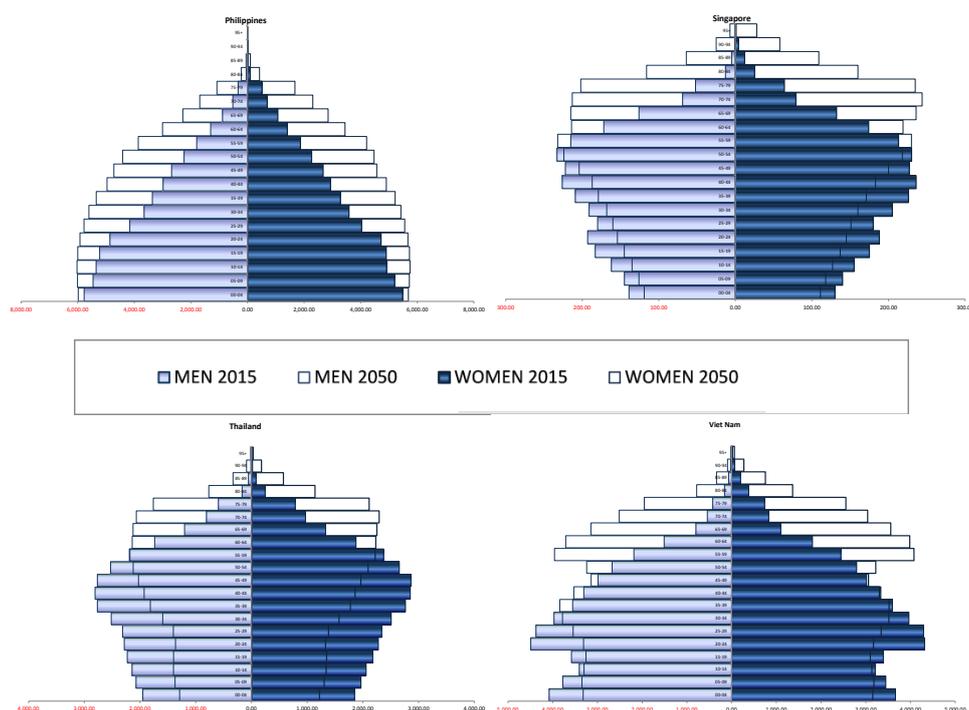
From a longer-term perspective, further reductions of gender gaps across Southeast Asian labour markets will be essential to prevent the region's labour force from shrinking due to population ageing. Reduced fertility combined with extended length of lives in Southeast Asia over the next decades will result in a rapid demographic transition, with notably increased share of elderly in the population, along with declining number of working-age people (Figure 1.15). In turn, a shrinking workforce and an increasing number of social security recipients due to population ageing will create policy challenges for labour markets, which will need to be remodelled to give all groups of workers, not only women but also youth and older workers, for example, opportunities to become well-integrated in the world of work, while at the same time fostering the sustainability of pension systems.

Closing the gender gap will play a fundamental role for mitigating the negative consequences of population ageing. Given that the demographic structures of Southeast Asian countries differ markedly, a shrinking workforce will hit at different points in time. However, by 2050 all countries except for Philippines will have to be able to deal with swelling ranks of retirees with reduced number of contributors to social funds. The gains from an effective integration of women in labour markets will be twofold. First, women will offset the impact of a shrinking labour supply, maintaining of which is necessary to preserve economic growth. Second, they will increase the pool of tax payers and

contributors to social security, ensuring sustainability of public pension systems and facilitating the financing of increased public expenditure associated with population ageing. Mobilising unused female labour capacity, through reducing gender gaps and encouraging women to participate in labour markets should start as soon as possible to ensure resilience and a smooth transition of ‘baby boomer’ cohorts into retirement. Early integration of women into labour force is also important so as to avoid creating pension debt, arising from the accumulation of pension liabilities during the demographic transition.

**Figure 1.15. Demographic projections for Southeast countries**





Note: Data are expressed in thousands. Data for 2015 refer to fact population in a country as of 1 July 2015. Data for 2050 are probabilistic projections.

Source: UN DESA, Population Division, World Population Prospects (<https://esa.un.org/unpd/wpp/Download/Standard/Population/>)

### 3.3. A policy toolkit to address gender gaps

An effective strategy to curb gender gaps in the labour market should encompass a number of policy domains. This section proposes a comprehensive toolkit for policies building on the OECD Recommendation of the Council on Gender Equality in Education, Employment and Entrepreneurship and following the scheme set out in the 2016 edition of the OECD Employment Outlook, which includes a dedicated chapter on “Closing gender gaps in the labour markets of emerging economies”.

#### 3.3.1. Closing remaining gender gaps in education

A priority for policy makers could be the focus on further reducing the direct and indirect costs of schooling for poor families. Conditional cash transfer (CCT) programmes, which make income support dependent on school attendance, have proved to be especially effective in lessening both direct and indirect cost of education in a number of countries, particularly in Latin America. By conditioning social assistance on children’s school attendance, such interventions effectively succeed in aligning parents’ incentives with the students’ best interests. A number of such programmes have been effectively implemented in several countries across the world and a large literature has documented their effectiveness (see Rawlings and Rubio, 2005, for a review of the impacts of CCTs in several emerging economies).

Policy makers could move beyond a narrow focus on boosting female enrolment and concentrate as well on the contents and quality of teaching. Gender segregation by field of study and the resulting knowledge gaps in scientific subjects should be addressed by removing gender bias in curricula, raising awareness on the likely consequences of

choosing different fields of study and by facilitating women's access to STEM-related jobs and creative careers through apprenticeships and counselling. Academic institutions could be supported by providing incentives to women scientists, creating formal sponsoring programs for women in tech and coding programs, or mentorship and training bootcamps for women and girls. The experience of Viet Nam is particularly telling in this regards, with Box 1.2 providing a detailed discussion of Viet Nam's high scores in PISA and the policy drivers that explain this particular success story.

### **Box 1.2. Explaining Viet Nam's high scores in PISA**

Outstanding performance of Vietnamese students is one of the biggest surprises revealed by PISA test. The OECD Programme for International Student Assessment (PISA) is a worldwide study covering all member and several non-member nations, and aims at evaluating 15-year-old school students' performance on reading, mathematics and science. Viet Nam participated in the programme twice so far, joining the study in 2012 and repeating it in 2015. In both rounds it performed remarkably well, ranking the 8th in science, 17th in maths and 20th in reading in the 2012 edition, and 10th, 24th and 32nd respectively in 2015.

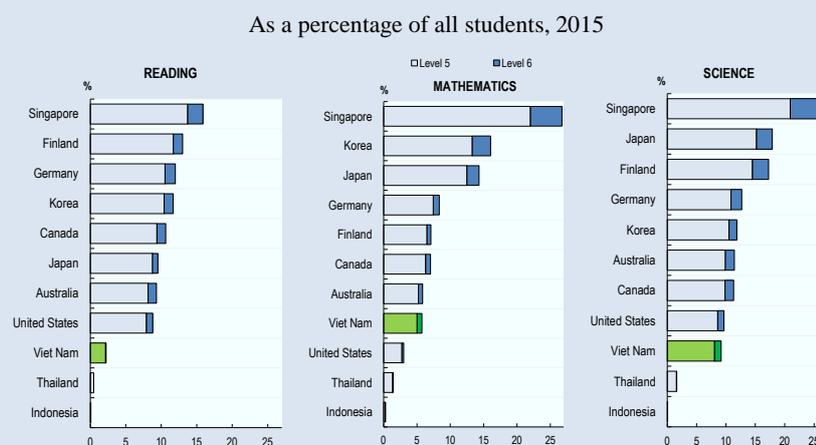
The biggest surprise of Viet Nam's high performance lies in that as the only low income country, it does overall almost as good as many industrialised countries, scoring above the OECD average in some competences. With an average result in science competency 525, achieved in 2015, it outranks countries like Germany, Canada, Korea, Australia and the United States, leaving far behind countries from ASEAN region such as Thailand and Indonesia. Viet Nam's average score in maths is also higher than the OECD average, while in reading it is roughly as good as it. 9% of Vietnamese students are top performers in science at Proficiency Levels 5 or 6, which is comparable with results of the United States. In maths, around 6% of students – twice more than in the United States – achieve the top performance levels.

A World Bank study by Prandekar and Sedmik (2016), aiming at explaining what drives the exceptionally high results of Viet Nam in PISA 2012 compared to other countries at similar level of development, concludes that several factors contribute to its outstanding performance: effective educational policies, quality school infrastructure as well as highly motivated teachers, parents and students. Forward looking policy makers have made basic education in Viet Nam a priority. Viet Nam's curriculum has been designed to allow students to gain deep understanding of core concepts and master core skills, and its regular revisions are set to every 5-10 years (Schleicher, 2016). Investments in educational infrastructure made over the last years have effected in well-functioning physical facilities and high quality educational resources, which are non-negligible for learning process.

The focus on teachers and investments in their professional development is another important factor explaining Viet Nam's commitment to education. Performance of teachers is monitored and evaluated on a more frequent basis than in other countries, however high achievers are likely to be rewarded with salary increases, promotions, scholarships and training. Strong emphasis on professional development of teachers entails provision of a wide portfolio of

skill improvement opportunities, comprising exhaustive obligatory minimum preparation. For instance, secondary teachers are required to participate in in-service training 30 days out of a year (UNESCO, 2014). Also, teachers are likely to be motivated by the fact that their profession is highly valued in Vietnamese society. Parents of Vietnamese children additionally support teachers through their strong commitment, taking active part in children's education, closely following up with schools. They have high expectations from both educational institutions and children, and tend to encourage children to continuously improve their performance. Finally, students themselves reveal a very serious attitude towards education and approach their studies with diligence. Data from background questionnaire accompanying the PISA test suggest that Vietnamese students are focused, disciplined, and work hard. They skip few days from school, are less likely to be late, and spend considerable extra time on studying at home. Noteworthy, high level of access to early childhood educational and care institutions as well as high level of enrolment of children in pre-primary schooling seem to go along with better performance of students at later stages of education. Overall, there is a wide consensus on that a big part of Viet Nam's success should be attributed to strong political commitment, mindful choice of educational policies, and investment in teachers.

**Figure 1.16. Share of students achieving the top proficiency levels 5 and 6**



*Note: PISA study tests literacy in three core competences: reading, mathematics and science. Assessment of literacy is based on a 1 000-point scale which can be interpreted in terms of levels of proficiency. In PISA 2015 proficiency levels range from 1 to 6. The two highest proficiency levels 5 and 6 represent to the knowledge and skills needed to perform tasks of high complexity which require multiply inferences. Lower cut scores for specific levels differ between the competencies, and in PISA 2015 they correspond to: 633.33 for level 5 and 707.93 for level 6 in science; 625.61 for level 5 and for level 6; 698.32 in reading; 606.99 for level 5 and 669.30 for level 6 in mathematics. For more details see PISA 2015 Technical Report (<http://www.oecd.org/pisa/data/2015-technical-report/>).*

Source: OECD Programme for International Student Assessment (PISA) 2015.

Apprenticeships can also be used as a tool to close gender gaps. Work-based learning (WBL) and apprenticeship schemes can facilitate the transition from school to work and encourage labour market participation among young women at high risk of becoming

inactive. Moreover, apprenticeships can be an effective measure to encourage women who have completed their science, technology and mathematics studies to work in scientific fields (OECD, 2012). Evidence from OECD countries shows that even when women pursue STEM studies, they are less likely than men to subsequently work in physics, mathematics and engineering. The design of effective apprenticeship systems requires concerted action between the public and the private sector. Employers could work closely with schools (particularly, but not exclusively, with technical and vocational education and training institutions) to ensure that curricula reflect the needs of the labour market, and to design apprenticeship schemes that are well-suited to the students' competences.

### 3.3.2. *Facilitate access to credit*

Throughout the world, female entrepreneurs are less likely to make use of bank loans than their male counterparts (OECD, 2012). As access to credit and collateral is fundamental for business growth and innovation, this may partly explain why female-owned enterprises tend to be smaller and less productive (Bruhn, 2009; IFC, 2016). Introducing policies to facilitate the establishment of credit records would help relax credit constraints on women. Closing gaps in financial literacy and business knowledge is equally important. Several countries have made women a target group of their national strategies for financial education (Grifoni and Messy, 2012). For example, the Indonesian National Strategy on Financial Literacy, launched in 2013, targets specifically MSMEs and women, among other vulnerable groups; as part of this strategy, the financial regulator (OJK) provides business support/guidance, entrepreneurial education and general financial education with a focus on small enterprises (OECD, 2017).

A broad range of programmes in several countries – including, Indonesia and Malaysia, for example – have also proven successful in raising women's financial literacy and business skills, including by providing information, support and training on financial product awareness, basic accounting and financial management (Cherie Blair Foundation, 2014; Al Mamun and Ekpe, 2016; OECD, 2017). Combining financial education with access to formal financial products and with entrepreneurial education is a key to improve women's overall access to economic, financial and entrepreneurial opportunities (OECD, 2013b, 2017). Further detail on these points across the ASEAN member states is elaborated in Chapter 3.

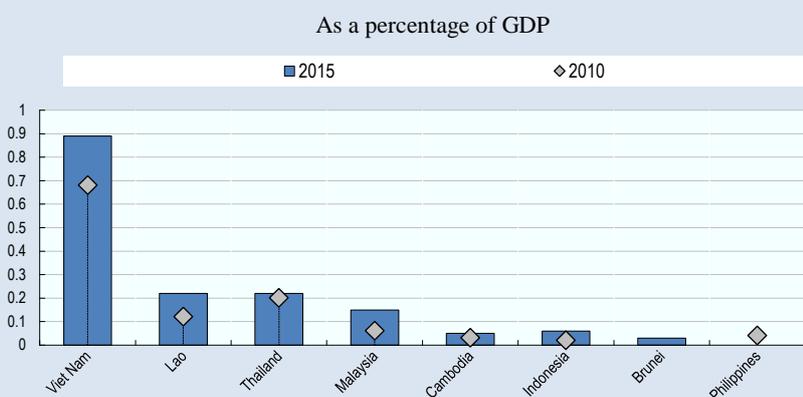
### 3.3.3. *Free women's time and promote flexible employment*

Despite their increased participation in the labour market, women continue to absorb most housework and family care throughout the world, including Southeast Asia. This places significant constraints on their time availability for paid employment with detrimental effects on their labour market outcomes. In particular, household commitments may force women to seek less competitive career paths and greater flexibility at work, which puts them at a disadvantage in occupations that reward long and inflexible working hours. In turn, this acts as a leading explanation for the persistence of the gender pay gap (Goldin, 2014).

### Box 1.3. Early Childhood Education and Care (ECEC) Policy in Southeast Asia

Goal 4 of the 2030 Agenda for Sustainable Development is to “Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all”. One of the targets associated with this goal commits to ensuring that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education. How distant Southeast Asia is from reaching universal access to pre-school education varies across countries and relates to different factors: level of economic development, incidence of poverty, government spending on education, educational policies and political commitment. Public spending for Early Childhood Care by countries in the region is generally small (relative to GDP). It typically amounts to a fraction of one percentage point of GDP, although it has increased recently.

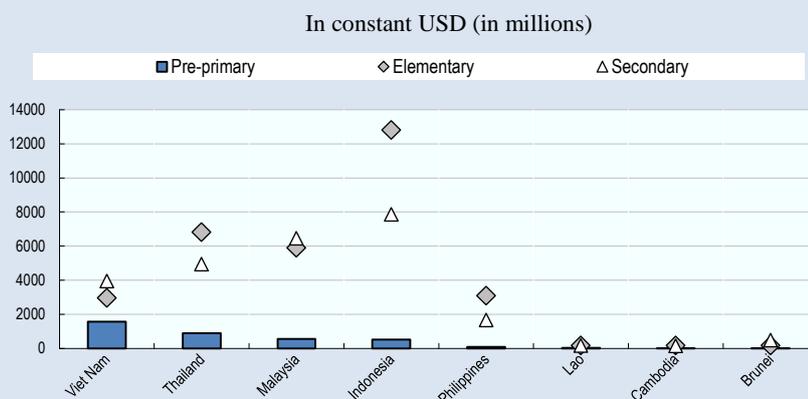
**Figure 1.17. Government expenditure on pre-primary education**



*Note: Data for 2015 refer to 2016 for Brunei; 2015 for Malaysia; 2014 for Cambodia, Indonesia and Lao; 2013 for Thailand and Viet Nam; Data for 2010 refer to 2009 for Philippines.*

Source: UNESCO Institute for Statistics (<http://data.uis.unesco.org/>)

**Figure 1.18. Government expenditure on education**



*Note: Data refer to 2015 for Cambodia, Lao, Philippines, Myanmar and Vietnam; to 2014 for Brunei, Thailand and Singapore and to 2012 for Cambodia. Source: UNESCO Institute for Statistics (<http://data.uis.unesco.org/>)*

Policy action should aim to free women's time by easing the burden of household responsibilities and by encouraging men to participate more actively in household duties. It could also promote greater flexibility in the workplace. Subsidised childcare focusing on low-income households has proven to be very successful in enhancing women's employment in both rich countries as well as emerging economies (Ahn, 2012; Baum, 2002; Crawford, 2006). Such programmes have been introduced in Mexico (Estancias Infantiles) and Colombia (Hogares Comunitarios), as well as in Argentina and Brazil. In Southeast Asia, Indonesia, the Philippines and Cambodia have made significant strides over the past years to prioritise early childhood development and to encourage enrolment of children in early childhood education and care (see Box 1.4 for a discussion of the example of Indonesia). These programmes are seen to have helped increasing women's labour market participation and hours worked (Mateo Diaz and Rodriguez-Chamussy, 2013; Paes de Barros et al., 2010). In some countries, where publicly provided childcare services are lacking, such programmes have often been provided by private actors and NGOs (World Bank, 2012a).

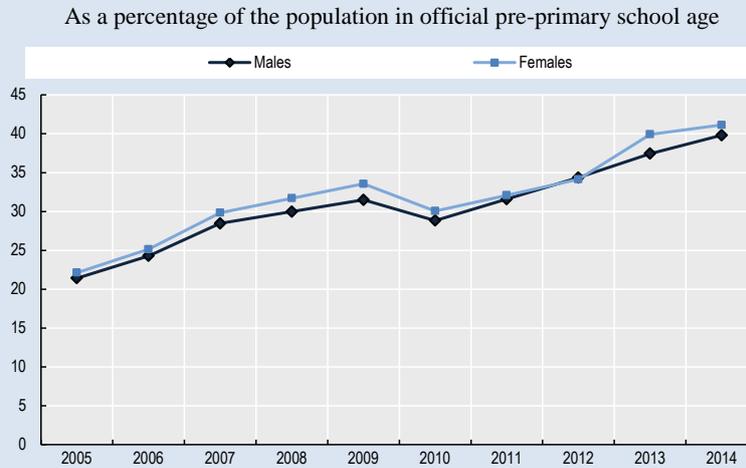
**Box 1.4. Supporting early childhood services in Indonesia**

Since the early 2000s Indonesia has put considerable efforts in the expansion of programmes and financing mechanisms to stimulate access to pre-primary education by children from the poorest and most vulnerable families. Starting from 2002, the Ministry of National Education (MONE) has provided subsidies to support the provision of early childhood education services by private institutions and non-profit organisations. “Block grants” were used to provide public funding to local level initiatives, allocating the funds directly to the local governments and leaving them considerable implementation autonomy. The grants covered the costs of materials and teacher training for formal programmes, along with subsidies to non-formal programmes.

In 2006 a new model of block grant subsidies was created, aiming primarily at supporting community-based non-formal services. This programme has operated through local community governments in matching funds and allocating resources. The programme has targeted around 738 000 children aged 0-6, living in 3 000 villages within 50 districts characterised by high prevalence of poverty and low enrolment rates in early childcare institutions.

The main novelty of the programme lies in the focus on local governments and community and their involvement in decision making. Local level decisions, supported by general guidelines from the central institutions, are particularly effective to increase enrolment of children from disadvantaged backgrounds and in remote areas. The programmes through its novel design and focused targeting succeeded in addressing several challenges that used to constraint access to early childhood education, such as limited number of facilities, unequal distribution of services between rural and urban areas, poor staffing and lack of financial capacity of families to cover tuition fees.

Notable progress has been made by Indonesia in the past years towards expanding access to institutional childcare. Although rigorous assessments of the direct effects block grant programmes are not yet available, descriptive statistics indicate that their contribution to the overall improvement in access to early childhood facilities may have been significant. Net enrolment rates almost doubled within less than a decade, increasing from 22% in 2005 to 41% in 2014, were associated to positive spill-over effects on children well-being. The mortality rate for children below 5 years old declined from 41/1 000 births in 2005 to 28.2/1 000 births in 2014, while prevalence of stunting in children under 5 years declined from 40% in 2007 to 36% in 2013.

**Figure 1.19. Evolution of net enrolment rates in OECD programmes in Indonesia**

Note: Net enrolment rates refer to the total number of pupils aged 0-6 who are enrolled at ECD, expressed as a percentage of the corresponding population.

a) Data for 2008 and 2011 are approximated through linear interpolation.

Source: UNESCO Institute for Statistics.

The range of policies that may help to free women's time extends far beyond childcare services and care for the elderly. In rural areas or urban areas with limited infrastructure provision, the time spent on domestic activities can be reduced through investing in infrastructure, such as water, sanitation, electricity, energies and roads. Water and electrification projects can reduce the time that women spend collecting water and fuel, and can increase productivity through increasing the length of the working day. Evidence for Lao PDR suggests that electricity extends the hours available for both productive and leisure activities, particularly for women and girls (World Bank, 2011). Clearly, potential solutions are not equally applicable across countries and policy makers should select the most appropriate design for each specific context.

Finally, greater flexibility in working time arrangements facilitates women's access to the labour market and reduces gender disparities. Evidence from the United States shows that industries where working arrangements are more flexible typically display lower gender pay gaps (Goldin, 2014). Those are typically industries where tasks can be easily split into self-contained units that can be more easily distributed among multiple workers without requiring each one of them to work long (and inflexible) hours. Companies can also consider enacting a flexible working time schedule, in association with their human resources departments, in order to consider providing flexible working time to those who work in certain sectors in which work can be executed from a different location than the workplace (notably through teleworking or co-working areas). Technological progress (particularly the fast development of ICT) is the primary driver of increased flexibility. Where possible, governments should encourage technological transformations that are conducive to more flexible work arrangements and eliminate unnecessary legislative obstacles. Infrastructure investment can also help in this respect. Promoting fast Internet

access in disadvantaged regions, for instance, could play an important role in helping parents work more flexibly.

#### *3.3.4. Make parental leave more effective*

The vast majority of countries in the world have a law requiring employers to grant women a period of paid or unpaid leave following the birth of a child. Maternal leave constitutes a cornerstone of modern welfare states and can have positive impacts on female labour market outcomes. Recent evidence from OECD countries shows that paid maternity leave increases the likelihood that women work, as it gives them an incentive to work prior to childbirth and offers them employment protection to facilitate their return to the labour market afterwards (Adema et al., 2015). However, when maternal leave is excessively costly for employers (and paternal leave is considerably less generous), it may also play a role in perpetuating gender gaps by increasing the cost of employing a woman relative to a man. In order to avoid this perverse effect, a number of measures can be introduced.

The costs of maternity leave could be collectivised. In most OECD countries, the benefits paid during maternity leave (either a fraction or the entirety of the worker's wage) are covered entirely by the government or are part of a social insurance system (WBL Database, 2016). That is also the case in a number of Southeast Asian countries (Myanmar, Philippines, Singapore and Viet Nam), but in several others employers have to pay part of the benefits (Thailand), half the benefits (Cambodia), or the full amount (Brunei Darussalam, Indonesia, Lao PDR and Malaysia). By increasing the cost of hiring women, this latter setup may have a significant detrimental impact on female employment.

Strengthening and encouraging the take-up of paternity leave may help level the playfield between men and women by reducing the relative cost of hiring female workers and by encouraging fathers to carry out childcare-related activities (Adema et al., 2015; OECD, 2017). It may also be beneficial for children's development. As well as affording fathers the opportunity to support mother and child directly after childbirth, father-specific leaves are likely to encourage them to engage in parenting and, to some degree at least, promote male unpaid work within the household. Moreover, father-specific leave is likely to reduce grounds for leave-associated employer discrimination against female employees: as long as mothers remain the main, almost exclusive, users of leave, there is a risk that employers will be less likely to hire young women on permanent or regular employment contracts and investing less in their career opportunities and training than in men's (see also OECD, 2012). That risk would be reduced if large numbers of young fathers would take up child-related leave not just for one or two days, but for months at a time. Furthermore, the evidence from across the OECD suggests that the provision of father-specific leave may also affect fathers' involvement in parenting and/or housework, their working hours, their own well-being, and the well-being of their children (OECD, 2016b, 2016c, 2017).

In several Southeast Asian countries the law mandates employers to give fathers a period of paternity leave (Myanmar, Philippines, Singapore, Lao PDR and Indonesia). However, the number of days of leave granted to men is typically low compared to women. In Japan and Korea family and gender policy provide for one year of paid leave for both parents as an individual entitlement as a tool towards helping both parents to stay in work and have as many children as they would like to at the time of their choosing. In this sense, Korea and Japan are leaders in parental leave policies for fathers, not just in Asia, but across the

OECD. In Korea, parents have to take leave parental leave sequentially (Box 1.5), In Japan, both parents also have an individual entitlement of one year of paid leave, they have to use this before the child's first birthday – or until the child turns 15 months old if both parents take some leave. Nordic countries often have “mummy and daddy quotas”, or specific portions of the overall parental leave period that are reserved exclusively for mothers or fathers. Iceland and, since 1 January 2016, Sweden reserve 12 weeks for both parents. Other countries offer “bonus periods”, where a couple may qualify for some extra weeks of paid leave if both parents use a certain period of leave. Germany, for example, provides two months of additional parental leave payments if both parents claim the parental leave allowance for at least two months.

#### **Box 1.5. Child-related leave supporting parents with very young children in Korea**

To help parents with the reconciliation of work and family life when children are young, Korean policy has developed a system of child-related leaves that facilitates the provision of full-time personal parental care to very young children until their second birthday. The Korean system has three types of employment protected child-related leave: maternity, paternity and parental leave (see Kim, 2016 for an overview). Since the early 2000s, the Employment Insurance system provides financial supports for maternity and parental leave, and policy moved to increase the generosity of provisions by increasing payment rates as well as the age of the child up to which parents can use parental leave.

**Maternity leave.** A period of 60-day maternity leave was introduced in 1953 and since then employers are responsible for continued wage payments to mothers on leave. However, the EI system reimburses employers up to certain limit depending on firm size. In 2001 the leave period was extended to 90 days, and employers are reimbursed by the EI system for 30 days of leave taken up to a ceiling of KRW 1 350 000 (USD 1 209). For workers in small and medium enterprises (SMEs), EI reimburses from 2006 onwards employers for 90 days of leave up to an amount of KRW 4 050 000 (USD 3 627).

**Paternity leave.** The employer must give three to five days' leave to fathers whose spouses give birth, upon the employee's request. The first three days are fully paid for by the employer since 2012. Leave must be taken within 30 days after child-birth.

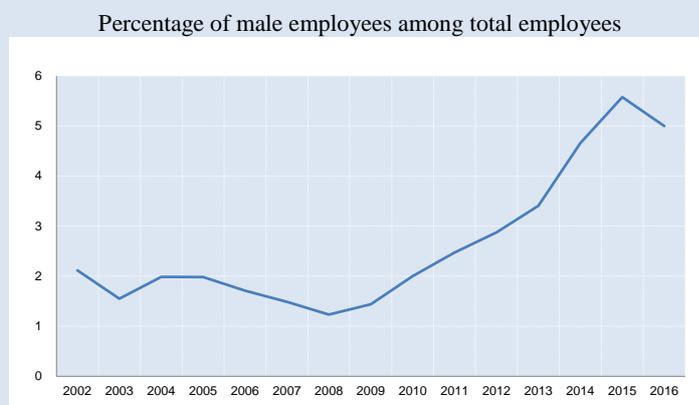
**Parental leave.** An entitlement to unpaid parental leave until the child's first birthday was introduced in 1988 for female employees only. In 1995, male employees also became eligible for parental leave, but only one parent could take parental leave at a time. Since its introduction, the age of the child up to which leave can be taken has also increased: from the first birthday in 1998 to age 8 – entering the second grade in elementary school in 2014. From 2006 onwards, the age of the child up to which parental leave could be taken was increased to the fourth birthday, and one year parental leave became a parent's individual entitlement. Since the introduction of income support during parental leave through the EI system, payment rates have increased from: KRW 200 000 (USD 178) per month in 2001, to KRW 500 000 (USD 448) in 2007.

In 2011, the flat-rate payment structure was reformed into an earnings-related payment worth 40% of the employee's ordinary wage (i.e. for contractually agreed working hours regardless of bonuses and/or overtime pay) up to a ceiling of KRW 1 million (almost USD 900) per month.

**Take-up of leave.** The extension of duration and increase in payment rates have contributed to an expansion in the number of employees taking maternity leave and parental leave in the private sector, the number of workers taking maternity leave increase fivefold from 2002 to 2015 when almost 100 000 mothers took maternity leave (MOEL, 2010, 2016a and 2016b). In 2015, there were about 90,000 employees who took parental leave, which suggest that most mothers who took maternity leave also used parental leave. However, not all non-regular workers are entitled to maternity leave and many mothers still withdraw from the labour force around child birth: in 2015, the share of mothers in the private sector taking maternity leave accounted for 22% of new-born babies.

Male employees taking parental leave accounted for 8.5% of those taking parental leave in 2015 (MOEL, 2017). The number has increased sharply since 2011 (Figure 1.21) when the parental leave allowance changed into an earnings-related payment (see above). The average length of leave taken by fathers in Korea is 8.2 months, compared to 9.8 months for mothers in 2015 (MOEL, 2016b). Clearly, taking fathers have a hard time deciding to take leave, but when they do, they take leave for a considerable period of time.

**Figure 1.20. Paternal leave in Korea**



Source: Ministry of Employment and Labour, Korea.

In order to encourage fathers to take parental leave after the mothers, the “Daddy’s month” was introduced in October 2014. In case one parent (usually the mother) takes parental leave first and the other parent (usually the father) takes parental leave afterwards, the allowance for the first month for the second parent was 100% of the ordinary wage up to a maximum of KRW 1 500 000 (USD 1 350). From 2016, this “daddy’s month” was extended to three months. This measure is expected to further increase the use of leave by fathers and is illustrative of Korean’s policy drive towards a more equal sharing of leave between parents and increasing father’s involvement in caring for children.

Source: OECD (2017), A Decade of Social Protection Development in Selected Asian Countries, OECD Publishing, Paris, <http://dx.doi.org/10.1787/9789264272262-en>.

### 3.3.5. *Promote prosperous entrepreneurship and curb informal employment*

Fighting informality requires a set of concerted policy actions involving several pillars: promoting smooth transitions from self-employment toward prosperous entrepreneurship; increasing the benefits of formalisation; reducing the costs of formal employment; and strengthening enforcement mechanisms (see OECD, 2015b; and OECD, 2008, Chapter 2 for a detailed discussion).

Economic growth achieved in recent decades in Southeast Asian countries has had many positive effects on enterprise developments across the region. However, data suggest that in some countries the phenomenon of subsistence self-employment, trapping workers in small-scale low-revenue activities, is still pervasive, especially among women. This may reflect the fact that not every business owner has the potential to become a successful entrepreneur (Banerjee and Duflo, 2011). For many self-employed workers transitioning toward wage employment could be a better solution. There is evidence indicating that household welfare is higher for wage and salaried employees, followed by non-agricultural own-account workers, and is lowest for agricultural own-account and wage workers (Gindling and Newhouse, 2014). This suggests that in low-income contexts, interventions aimed at raising entrepreneurial prospects of the self-employed should target the self-employed with the highest potential for expansion, but who typically constitute a small group. The involuntarily self-employed, who do not necessarily have far-sighted entrepreneurial objectives, may benefit more from policies that facilitate shifts in the nature of work, first from agricultural labour into non-agricultural self-employment, and then into wage and salaried jobs. An example of a policy intervention aiming at creating off-farm employment opportunities for the most disadvantaged self-employed is India's National Rural Employment Guarantee Act. Under the programme workers are guaranteed 100 days of non-agricultural employment a year, which allows them to benefit from more stable earnings, along with the exposure to a regular labour experience.

High rates of taxation (including relatively high social security contributions) tend to discourage low-paid workers from formalising. To counter this problem, countries like Mexico provide low-wage earners with tax credits to incentivise formal employment (OECD, 2015b, Chapter 1). This is particularly important for women as their earnings are often cumulated with the earnings of a working husband when calculating tax liabilities (and hence attract higher marginal rates). In countries where female labour force participation is still relatively low and informal employment is common, appropriate tax incentives could be devised to tackle this problem. One solution is to apply (or, at least, offer the option of) separate taxation for spouses, as is typically the case in OECD countries. In addition, even when the tax treatment of secondary earners is perfectly neutral, a careful design of tax schedules may encourage spouses to split working hours among them. A more progressive system, for instance, may encourage female employment, since the total tax liability of a household will be higher when the husband earns all the income.

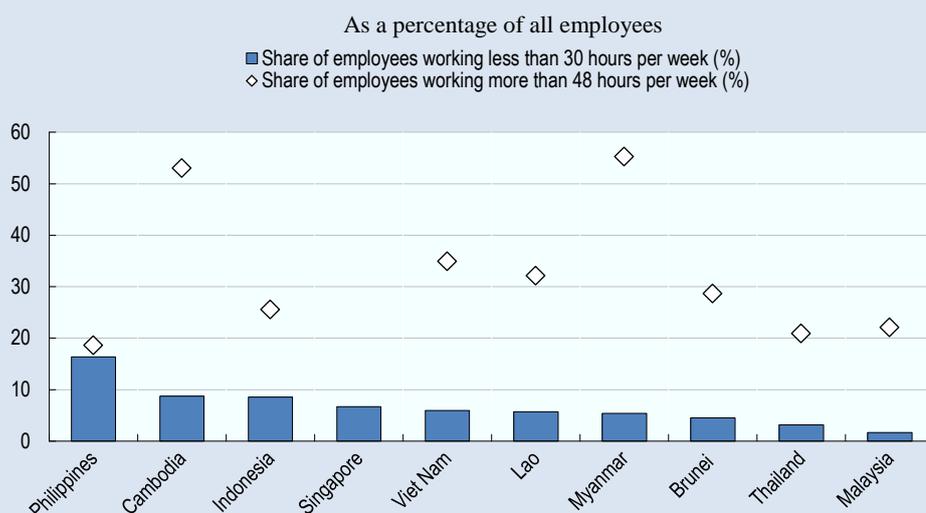
One key determinant of informality is whether or not workers through their employment relationship are covered by social protection arrangements and improving social protection coverage among these workers is a key policy challenge. Aware of the lack of social protection among workers in informal employment, in 2012 Viet Nam set a coverage target for the social insurance equal to 50% of the workforce by 2020. To help achieve this target in light of population ageing and economic slowdown, Viet Nam reformed its Social Insurance Law in November 2014. Key adjustments include

extending the scope of application of the law to all employees with contracts of at least one month duration, including migrant workers, improving voluntary participation among the self-employed and workers with non-standard employment contracts, clarifying the definition of the reference wage used to calculate contributions, allowing more flexibility to payment schedules, matching voluntary contributions with government subsidies, and strengthening labour and social insurance inspection (OECD, 2015b). Many countries maintain legislation that, by discouraging certain forms of employment, inadvertently harms women's economic opportunities and encourages informality. Most notably, existing regulation may discourage part-time work, either by means of implicit fiscal disincentives (e.g. high mandated minimum social security contributions) or by placing excessive restrictions on the use of part-time contracts. Argentina provides an interesting example about how the issues could be tackled. When Argentina removed a ban on part-time work, the result was a significant shift from informal work to formal part-time employment among women (Bosch and Maloney, 2010; World Bank, 2012a). The desirability of such policies will depend on the specific circumstances of each country and on a careful assessment of the potential drawbacks that removing existing regulations might entail (such as the potential scarring effects of part-time work on women's career progression).

#### Box 1.6. Part-time work in Southeast Asia

Part-time work promotes higher labour force participation and can be a viable alternative to inactivity for many. Whereas it is becoming an important employment scheme in many OECD countries, it remains sporadic across Southeast Asian countries where much higher proportions of workers tend to work excessive hours. Groups with traditionally low labour force participation – such as mothers – constitute the bulk of part-time workers across the OECD (OECD, 2010).

Figure 1.21. Incidence of part-time among employees



Note: Data refer to 2015 for Cambodia, Lao, Philippines, Myanmar and Vietnam; to 2014 for Brunei, Thailand and Singapore and to 2012 for Cambodia

Source: UNESCO Institute for Statistics (<http://data.uis.unesco.org/>)

However part-time work is also associated with penalty may also involve trade-offs in the form of lower earnings potential and less job security. There is some evidence that the such a “penalty” is compensated by the premium advantage of a better work-family life balance for many part-time workers who can opt in favour of this work solution. However, for other part-time workers, the premium does not compensate for the penalty, at least in terms of its impact on even though this may have implications in terms of job satisfaction and career prospects. In addition, some part-time workers may fail to take into account the longer-term adverse impacts of part-time work on poverty risk, career progression and retirement income.

Source: OECD, 2010

### 3.3.6. *Fight gender discrimination in the formal labour market*

Part of the gender gap may be driven by discrimination on the part of employers, potentially driven by preferences (Becker, 1957), misperceptions and statistical discrimination (Arrow, 1973; Phelps, 1972; Donohue, 2005; Caria and Falco, 2014). In order to tackle these problems of preferences, information and misperception, several policy options are available, including affirmative action initiatives. The idea behind such policies is to help create a critical mass of women in key sectors by promoting preferential hiring and by setting quotas. Reaching such a critical mass helps to change social norms and curbs the informational problem, as women are given the opportunity to prove their abilities to employers and to the public. Some controversy remains on the potential adverse effects of affirmative action policies in terms of efficiency, but existing studies from the United States suggest that such effects may be small (Holzer and Neumark, 2000). For the system to be effective, carefully designed sanctions for non-compliance need to be in place. Moreover, to prevent efficiency losses from occurring, the affirmative action initiatives could be removed once the desired critical mass is attained.

Active labour market policies that are specifically tailored to women’s needs are another useful tool to help female workers seize good jobs and give employers the opportunity to experiment with a diverse labour force. In addition, competition policy and lower product market regulation can help to drive inefficient discriminatory practices out of the market (Weichselbaumer and Winter-Ebmer, 2007; OECD, 2008, Chapter 3). In countries where social norms, traditions or customary practices enhance discrimination, however, interventions of this kind may not be sufficient. In such cases, the education system could place a stronger focus on curbing discriminatory social norms among youth, while broader awareness campaigns can help to foster change in employers’ views. The latter should be combined with specific policies to foster change in hiring and management practices. A growing body of research shows that careful behavioural design can help employers overcome deep-seated (and often unconscious) gender biases. An interesting example was the introduction of blind auditions in US orchestras in the 1970s, which significantly increased the fraction of female musicians that were hired (Goldin and Rouse, 2000). Similar results could be attained by removing names from résumés before scrutinising job applicants (see Bohnet, 2016 for a detailed discussion of such designs). Measures of this kind will not only reduce the gender gap, they are also likely to increase firm productivity as they allow hiring decisions to be based solely on talent. Throughout the OECD, employers are increasingly aware of the value of diversity in the workplace

and they are showing a growing willingness to take concrete steps to promote it (BIAC and Deloitte, 2014).

Jobs are often obtained through social networks and personal connections (Cingano and Rosolia, 2012; World Bank, 2012). Therefore the weaker position of women in the labour market results in weaker networks, which in turn sustains gender gaps in access to employment and job quality. Specific interventions may be devised to strengthen women's networks. Such programmes typically aim to build women's social capital, but need not be limited to that objective. For example, they may be coupled with training and upskilling programmes. A prominent example is the Self Employed Women's Association in India which gathers together a large number of informal sector workers and entrepreneurs in order to represent their interests, and provides support, information and training.

Another important instrument in the fight against discrimination is a legal framework that explicitly outlaws gender discrimination in hiring practices and pay, and defines a transparent structure of sanctions. In most Southeast Asian countries the labour law prohibits direct discrimination based on gender and regulates national provisions to prohibit direct and indirect discrimination. Yet in practice women continue to experience various forms of discrimination (ASEAN Secretariat, 2016). This points to the fact that once a legal framework is in place to fight discrimination, public authorities should ensure that the laws are enforced, which first and foremost requires that workers and employers are informed about the law. Existing evidence from OECD countries shows that the public is often ill-informed about workers' rights (OECD, 2008, Chapter 3). This can be a crucial problem as existing laws can only be effective insofar as victims of abuses make use of the tools available to them. National equality bodies exist in a number of OECD countries and part of their workload consists of informing individuals of their legal rights. Similarly, firms are often ill-informed about the legal rules they should abide by. Providing employers with a code of good practice can help them to navigate the existing legislation, which can often be complex, and reduce non-compliance.

Awareness of legal instruments against discrimination may not be sufficient to induce victims of abuses to make use of them if the cost of taking legal action is high and the benefits uncertain, and there is a lack of conveniently accessible psycho-social support services. Lowering the burden of proof for plaintiffs and shifting it to employers can be a step in the right direction, but could be accompanied by measures to help complainants gather the necessary evidence to initiate the case and sustain the costs of the trial (OECD, 2008, Chapter 3). In the early 2000s, most European countries lowered the burden of proof for plaintiffs, who are now only required to provide evidence of differential treatment without having to prove that it was indeed due to discrimination.

### 3.3.7. *End violence against women*

Throughout the world, violence against women is a dramatic human rights violation and a major public health problem. Globally, over half of all women experience violence in their lifetime. Sexual violence and intimate partner violence are the most prominent forms of violence against women. Gender-based violence not only causes pain and suffering but also undermines workplace productivity, diminishes national competitiveness, and stalls development (ILO (2011). Recent estimates suggest that, globally, one woman in three has experienced physical and/or sexual intimate partner violence or non-partner sexual violence in her lifetime. Intimate partners commit 38% of murders of women (WHO, 2016). According to UN Women, the widespread prevalence of violence against women

is a serious issue in East and Southeast Asia, particularly with regard to domestic violence and marital rape, child marriages, and trafficking in women and girls. Despite considerable progress in establishing policies and programmes, implementation has been far slower. This gap is largely the result of deeply entrenched cultural values, attitudes and practices that are rooted in gender stereotypes and ultimately justify exploitative behaviour and violence against women.

Violence against women and especially domestic violence by an intimate partner can have major repercussions for female labour market outcomes. By limiting women's voice and agency within the household, and their control over household finance and assets, domestic violence may adversely affect women's human capital accumulation, occupational choices and entrepreneurial initiative. All Southeast Asian countries have explicit laws on domestic violence, except Myanmar (Women, Business and the Law Database, 2016). Protection orders are a very important element in a legal framework on domestic violence and they have shown to be an effective tool to increase victims' safety, reduce further violence and contain the costs of legal action (United Nations, 2010; World Bank, 2015). Protection orders for domestic violence exist in Southeast Asian countries except Lao PDR and Myanmar.

In many parts of the world, women are also exposed to a severe risk of violence outside their home. Recent estimates indicate that 7% of women globally have been sexually assaulted by someone other than a partner (World Bank, 2015). This can pose severe constraints on women's labour market opportunities. For instance, fear of violence can influence the hours when women feel safe working and the commute they feel safe taking on. It may also affect the types of jobs women feel safe taking on, as the risk of violence in the workplace may change across occupations. In addition, violence can take the form of sexual harassment in both employment and education. All Southeast Asian countries have legislation that specifically addresses sexual harassment except Indonesia. Neither in Indonesia nor in Viet Nam, is there enforcement of any criminal penalties for sexual harassment (see World Bank, 2015 for further details). Moreover, while legislation on sexual harassment in employment is fairly common (relevant regulations have been enacted in Cambodia, Malaysia, Philippines, Singapore, Thailand and Viet Nam), many countries (namely Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar and Viet Nam) do not have specific legislation on sexual harassment in the workplace and could introduce it.

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## Chapter 2: Policies and institutional structures in support of women's entrepreneurship development in ASEAN member states

*The first part of this chapter presents a brief description of the participation of women in entrepreneurial activity and as owners of micro, small and medium enterprises (MSMEs) in the ASEAN countries and the challenges they face in starting and growing businesses. The core of the chapter focuses on an overview of existing policies and institutional structures that promote and support the development of women entrepreneurs and women's entrepreneurship in the ASEAN region. Lastly, it offers suggestions to ASEAN governments on actions to strengthen the policies and institutional structures in favour of the entrepreneurship development of women.*

## 1. Introduction

Female entrepreneurship is a key driver of innovation, growth and jobs. However, to unleash the full potential of women entrepreneurs in Southeast Asian countries, a number of cultural, employment and economic barriers, as outlined in Chapter 1, need to be addressed. At the national level, laws and policies that support gender equality and their effective implementation (gender-sensitive legal and policy environment) are essential so that women's entrepreneurship development (WED) can thrive, such as women's equal rights to land assets, property, and credit access, as well as control over economic resources. The ASEAN Secretariat recommends targeted interventions to ensure that Southeast Asian women benefit from the ASEAN Economic Community (AEC) integration, and has set out measures to ensure its gender-responsiveness (ASEAN Secretariat, 2016, p. 5). These measures include improving access to finance for women entrepreneurs through subsidised loans and other financial incentives, addressing the persistent gender-based discrimination in national policies relating to occupational choices and asset ownership, and gender mainstreaming across AEC pillars and sectoral bodies.

As a precursor for the overview discussion of supportive policies and institutional structures for WED in the ASEAN region, which comprises the major components of this chapter, the first section presents supplementary data (to that presented in Chapter 1) on the role of women in entrepreneurial activity, e.g. self-employment and micro, small and medium enterprises (MSMEs) ownership, and a summary of the key challenges facing the development of women entrepreneurs.

## 2. Policy implications

Based on the overview analysis brought forward in this chapter, a comprehensive set of policies and policy actions is proposed below for consideration by policy makers in Southeast Asian countries in support of women's entrepreneurship development. These will apply to ASEAN member states that have not already implemented such actions.

## 3. Policy improvements

- Strengthen the emphasis on/ inclusion of WED in the ASEAN Strategic Action Plan for SME Development, placing more emphasis on addressing the needs of women entrepreneurs across all five strategic goals of the plan.
- Improve the level of gender inclusiveness in national MSME development strategies, and their cognisance of the potential economic gains from ensuring greater participation of women in their various support programmes and services. Ensure alignment of SME policies and measures with the relevant strategic priorities laid out in the national women's empowerment/gender equality strategy and action plan.
- Ensure alignment of MSME policies and measures with the relevant strategic priorities laid out in the national women's empowerment/gender equality strategy and action plan. This may require closer linkages between the ministries responsible for women's affairs and the ministries responsible for MSME development and more effective implementation of gender mainstreaming in MSME policies and measures.

- Develop systems for collection and comprehensive reporting of sex-disaggregated data on MSME ownership, including a gender analysis of the characteristics of MSMEs and their performance, in order to better inform policy development (Cambodia is a good model to examine, especially its comprehensive gender analysis of the 2011 Economic Census).
- Commission studies on the barriers to WED (country-level), including on the challenges women entrepreneurs face in starting, managing and growing a business, with a view to assessing the extent to which these barriers affect different groups of women entrepreneurs and how these are being addressed through remedial measures. The purpose is to better inform the development of appropriate policies, measures, and programme interventions.
- Appoint an inter-ministerial committee, with private sector representation, to oversee the production of a national WED strategy to call a higher level attention to the specific quantitative targets, policies and programmes essential for increasing and strengthening women entrepreneurs and women-owned enterprises in the country. As the foundation for development of the strategy/action plan, conduct an assessment review of the framework conditions and support environment for WED in the country (i.e. a national WED assessment study).

#### *Enhancing the institutional structure for WED*

- Appoint an advisory committee or establish a mechanism on women's entrepreneurship development, such as a Women's Business Council, to advise the government on appropriate policy directions.
- Establish a clear focal point for WED inside government to improve the leadership and co-ordination of WED policies and programmes across relevant ministries and agencies and promote joint and complementary actions in support of WED. Establish WED focal points or desks in the economic ministries, including in the ministry responsible for MSMEs.
- Establish a network of women's enterprise centres in the country with a view to providing business development support to women entrepreneurs and meeting their needs in a women-friendly environment.
- Strengthen the role of women entrepreneurs in business and industry associations by encouraging chambers of commerce and SME associations to establish businesswomen committees or women entrepreneur working groups, such as in the examples in Cambodia, Malaysia, and Viet Nam.
- Establish formal mechanisms for conducting policy dialogue with women entrepreneurs and their representative organisations and mainstreaming their concerns and issues; ensure that women entrepreneurs are represented in public-private policy dialogue fora and consulted on legislative and policy reforms.

### 3.1. *Women as entrepreneurs and business owners*

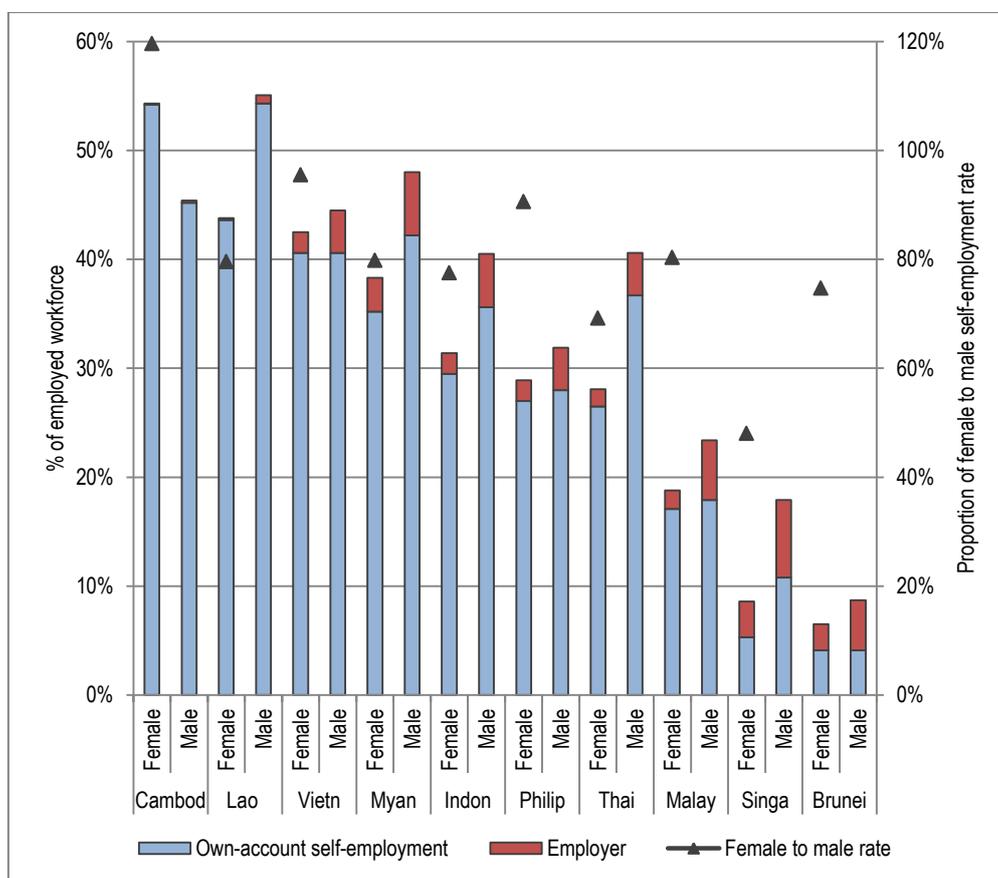
#### 3.1.1. *Gender differences in self-employment*

Self-employment levels in general are related to the level of economic development of a country; countries at a lower level of development tend to have higher self-employment rates than countries at a higher level of development. In the lower-middle-income countries of Cambodia, Indonesia, Lao PDR, Myanmar, and Viet Nam, total self-employment rates (as a percentage of all employed workers) reach as high as 49%, while in the high-income countries of Brunei and Singapore, the self-employment rates are about 8% and 13% respectively.

Female self-employment rates vary across the countries, from over 40% in Cambodia, Lao PDR and Viet Nam (high of 54% in Cambodia) to a low of 6.5% in Brunei (Figure 2.1). With the exception of Cambodia, where working women are more likely than working men to be self-employed, self-employment rates are lower for women than men (average of 30% for women, compared to a male average of 35.6%). The ASEAN female self-employment rate is about 77% of the male rate, ranging from a high of over 119% of the male rate in Cambodia to a low of 48% in Singapore. The particularly low female self-employment rates in Brunei and Singapore indicate greater paid employment opportunities for working women in those countries. On the other hand, it could also indicate less promotion of entrepreneurship as a valued option for women.

Figure 2.1 also shows the division between the own-account self-employment rate and the employer rate. On average, working men in the Southeast Asian countries are 2.24 times more likely to be employers than working women (male average of 4.1%; female average of only 1.8%). The employer share of the self-employment rate averages 17.3% for males and only 11.6% for females. Singapore and Brunei stand out in this analysis, because although they have the lowest total female self-employment rates in Southeast Asia, the employer rate accounts for a much higher share of the total rate, at around 37% in both countries, suggesting that self-employed women in these two countries are more likely to be creating jobs for others. Because the female labour force participation and employment rates are lower than the male rates, there are fewer self-employed women than men in Southeast Asia, except in Cambodia, where self-employed women slightly outnumber self-employed men.

**Figure 2.1. Female and male self-employment rates by own-account employment and employers, ASEAN countries**



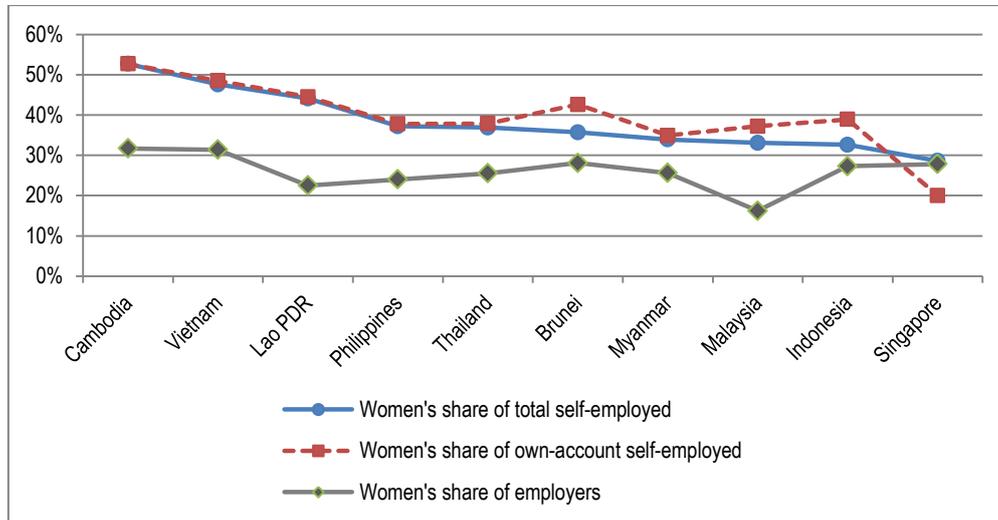
Note: Self-employment data is reported for two categories: the own-account self-employed who work alone without employees, and employers who are self-employed but employ others. Self-employment rates are calculated as a percentage of the employed workforce.

Sources: Brunei: LFS 2014 (DOS and ILO, 2015); Cambodia: Socio-Economic Survey 2014 (NIS, 2015); Indonesia: LFS, August 2016 (BPS-Statistics Indonesia, 2016); Lao PDR: LFS 2010 (LSB, 2012); Malaysia: LFS 2015 (DOS, 2016a, b); Myanmar: Population and Housing Census 2014 (MIP, 2016); Philippines: Gender statistics on labour and employment 2016 (PSA, 2016); Singapore: LFS 2016 (Ministry of Manpower, 2017); Thailand: Informal Employment Survey 2015 (NSO, 2015); Viet Nam: LFS 2015 (GSO, 2016).

Women’s share of total self-employment in each of the countries is presented in Figure 2.2, showing differences in their share of the own-account self-employed and employers. On average, women account for 39.5% of the own-account self-employed and 26% of the employers, but some variances exist across the countries. Interpretation of the relatively high share of women among employers in Cambodia needs to take into consideration that only 0.2% of working males and females are employers, so even though women’s share of all employers exceeds 30%, the base is tiny.

Because the female labour force participation and employment rates are lower than the male rates, there are fewer self-employed women than men in Southeast Asia, except in Cambodia, where self-employed women slightly outnumber self-employed men.

**Figure 2.2. Women's share of the own-account self-employed, employers and the total self-employed across the ASEAN countries**



Sources: Calculated based on data in: Brunei: LFS 2014 (DOS and ILO, 2015); Cambodia: Socio-Economic Survey 2014 (NIS, 2015); Lao PDR: LFS 2010 (LSB, 2012); Malaysia: LFS 2015 (DOS, 2016a, b); Myanmar: Population and Housing Census 2014 (MIP, 2016); Philippines: Gender statistics on labour and employment 2016 (PSA, 2016); Singapore: LFS 2016 (Ministry of Manpower, 2017); Thailand: Informal Employment Survey 2015 (NSO, 2015); Viet Nam: LFS 2015 (GSO, 2016).

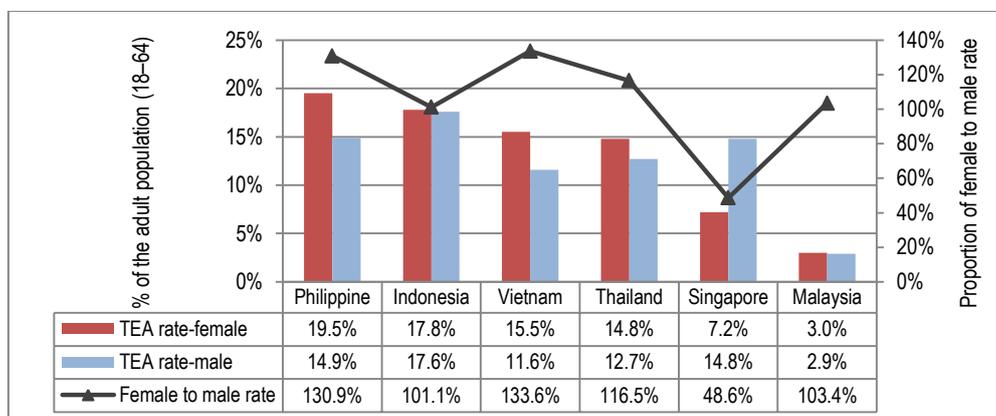
The policy implication for countries with the highest levels of female self-employment, 38% to 54% of working women (e.g. Cambodia, Lao PDR, Viet Nam and Myanmar) would be to remove labour market obstacles hindering women from being hired in paid jobs (i.e. ensuring that they have more opportunities for productive employment) and invest more in building their entrepreneurial and business management skills to raise their capability and capacity to develop their microenterprises beyond the survivalist stage. Programmes to strengthen the viable enterprises of existing self-employed women and employers would also help these to operate in the formal sector and scale up their activities. On the other hand, in Brunei and Singapore, the self-employment rates in general are relatively low, which could suggest lost economic opportunities because there are too few entrepreneurs. Thus, in these two countries, more effort could be extended to encourage entrepreneurial activity in general, and especially so among women, where the female self-employment rates are below 10% (of the working women). This is especially the case for Singapore, where the self-employment rate for women is only half the rate for men, suggesting more efforts are specifically needed to promote entrepreneurship as an option for women.

### 3.1.2. Gender differences in the level of entrepreneurial activity

The Global Entrepreneurship Monitor (GEM) provides another source of data to examine gender differences in entrepreneurial activity. Six ASEAN countries (Indonesia, Malaysia, the Philippines, Singapore, Thailand, and Viet Nam) participated in GEM studies in 2014 or 2015. Key findings show that women are more likely to be involved in early-stage entrepreneurial activity than men (i.e. either actively trying to get a business started or own a new business that is less than 42 months old), except in Singapore where the female rate is less than half the male rate (Figure 2.3). The overall female early-stage entrepreneurial activity (TEA) rate for the six countries is 105.7% of the male rate.

Notable, however, is the very low TEA rate for both men and women in Malaysia (only 3.0% for women and 2.9% for men).

**Figure 2.3. Female and male early-stage entrepreneurial activity rates in 6 ASEAN countries**

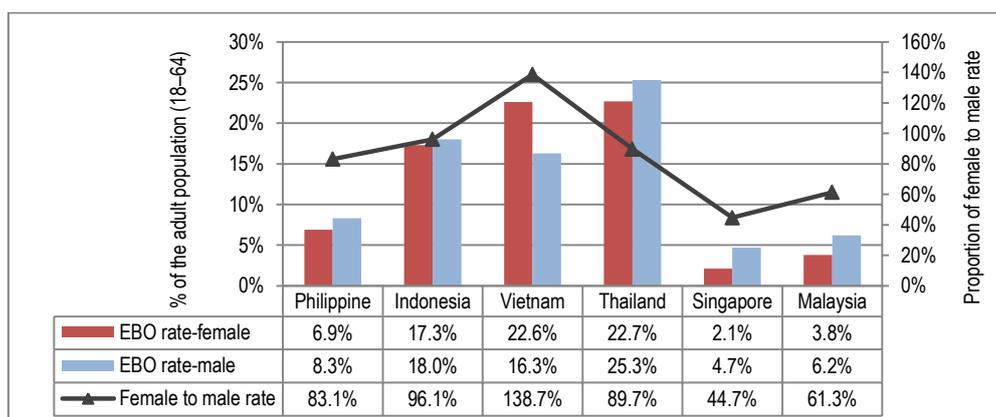


Note: The early-stage entrepreneurial activity (TEA) rate is a total of the percentage of the adult population (18–64) that is actively trying to get a business started (i.e. nascent entrepreneur) and owner of a young business that is no more than 42 months old (i.e. new business owner).

Sources: 2014 data for Singapore: Chernyshenko et al. (2015), Global Entrepreneurship Monitor 2014: Singapore Report. 2015 data for the remaining ASEAN-5: Xavier et al. (2016), ASEAN Regional Entrepreneurship Report 2015/2016.

The picture changes somewhat when considering the percentage of the adult population with an established business (i.e. owning a business that has been in operation for more than 42 months). In this case, the male rate exceeds the female rate in all countries but Viet Nam (Figure 2.4). This means that men are more likely than women to own an established business (the average female rate is only 85.6% of the male rate). Again, the largest gender difference is in Singapore, where women are only half as likely as men to own an established business.

**Figure 2.4. Female and male established business owner rates in 6 ASEAN countries**



Note: EBO = established business owner, the owner of a business that is more than 42 months old.

Sources: 2014 data for Singapore: Chernyshenko et al. (2015), Global Entrepreneurship Monitor 2014: Singapore Report. 2015 data for the remaining ASEAN-5: Xavier et al. (2016), ASEAN Regional Entrepreneurship Report 2015/2016.

GEM reports also examine the motivations for starting a business, focusing on whether the prime motivation was “necessity”, or “opportunity” driven. Gender-disaggregated data on this dimension is only available for five of the countries (exclusion of Singapore), revealing that a higher percentage of women than men are driven by some kind of economic necessity with particularly large gender gaps in the Philippines, Thailand and Viet Nam (10 to 12 percentage points higher for women than men; compared to only a 4 percentage point difference in Indonesia and a 1 percentage point in Malaysia) (Xavier et al., 2016). GEM data also indicate that early-stage women entrepreneurs have lower growth expectations than their male counterparts, with fewer intending to add any employees within the next five years and fewer having international aspirations for growth of the business (which may in part be sector-related).

### 3.1.3. *The role of Southeast Asian women in MSME ownership*

It is not possible to produce a comparison of Southeast Asian countries on the share of women-owned MSMEs among all MSMEs, due to either the absence of official sex-disaggregated data or the unreliability of data sources. However, based on existing information, women own:

- 19.7% of MSMEs in Malaysia (defining a woman-owned SMEs as one in which women hold 51% of the equity or a woman is the managing director or chief executive officer of the business and owns at least 10% of the equity)<sup>4</sup>.
- 23% of MSMEs in Indonesia (a share that increases to over two-thirds for informal, micro and small enterprises) (Tambunan, 2015, p. 136, based on data from the Indonesia National Agency for Statistics).
- 25% of MSMEs in Viet Nam<sup>5</sup>.
- 53% of registered MSMEs (female-led) in the Philippines (official data from the Department of Trade and Industry).
- 60% of MSMEs in Lao PDR<sup>6</sup>.
- 65% of MSMEs in Cambodia (women-led, but not necessarily the owner<sup>7</sup>) but only a third of the registered businesses, and less than 1% of the businesses with more than 10 employees (NIS, 2013, based on the 2011 Economic Census).

Over half of MSMEs in Brunei (based on various newspaper articles; no available official data). Similar data was not evident for Myanmar, Singapore and Thailand.

Collecting and reporting on sex-disaggregated MSME ownership data should be a priority in the ASEAN countries because of the important policy input this type of data can

<sup>4</sup> “Economic Census 2011: Profile of SMEs”, SME Corp. Malaysia, at:

<https://www.smeCorp.gov.my/index.php/en/policies/2015-12-21-09-09-49/sme-statistics/>

<sup>5</sup> “Support for female entrepreneurs in short supply”, 19 October 2016, Vietnam Economic Times, at: <http://www.vneconomicstimes.com/article/vietnam-today/support-for-female-entrepreneurs-in-short-supply/>

<sup>6</sup> Result from the 2013 Economic Census as reported to the OECD by the Director of Policy Research Division, Department of SME Promotion, Lao PDR Ministry of Industry and Commerce in May 2017.

<sup>7</sup> The Economic Census report refers to a “woman representative establishment”, defining it as an establishment that is managed by a woman/women, not always the owner(s) (e.g. a woman-led enterprise), thus, there is likely over-reporting of the number of establishments “owned” by women.

provide to the government. For example, Cambodia's comprehensive gender analysis of its economic census data implies that priority should be given to encouraging women to start higher growth-potential enterprises and implementing strategies to remove barriers to the formalisation and growth of existing women-owned enterprises, such as through actions to strengthen their production and product quality, business management skills, and capacity to access markets, including supplier arrangements with large-scale enterprises. By way of contrast, Malaysia and Indonesia could focus on policies to increase the number (and share) of women-owned MSMEs, in addition to strengthening the growth potential of existing women-owned MSMEs.

#### *3.1.4. Challenges and barriers hindering the development of women's entrepreneurship in ASEAN countries*

Several studies and reports have enumerated the barriers to female entrepreneurship in ASEAN countries and the major challenges facing women entrepreneurs<sup>8</sup>. Some of the reports identify different sets of challenges for start-ups versus growth-oriented firms (infoDev, 2014), for informal women micro entrepreneurs versus formal MSMEs (PCW, 2014), and for women starting enterprises versus managing an operating MSMEs (Asia Foundation, 2013a; IFC, 2016). This section presents a synthesis of the most common of the identified challenges.

The two most common reported challenges, across all ASEAN countries, are the prevalence of inherited customs and social norms constituting social pressures, and access to financing. The deeply-entrenched cultural values regarding the primary role of women as wives and mothers (i.e. "family first", social and cultural expectations for women's role in households, traditional views of appropriate work for men and women) are often a limiting factor to women's pursuit of work outside the home, influencing both the type of work they do and the sectors in which they might choose to start a business (ADB, 2015, Asia Foundation, 2013a). This impediment to women's entrepreneurship can take a number of forms, including lack of support from husbands and families. The need to balance the business with demands of family and household care, cited as a major challenge for women in all ASEAN countries, is a contributing factor in the predominance of women's enterprises in non-capital intensive micro-scale activity related to their traditional roles (food, sewing, personal services, etc.), often home-based, and their lesser capacity to expand the business due to time constraints. This burden of domestic responsibilities is significantly greater for women than men in business operation and expansion, creating a significant gender disadvantage. The persistence of traditional gender roles also limits the ability of women entrepreneurs to break into the modern business sphere (Asia Foundation, 2013a), and impacts significantly on their

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<sup>8</sup> There has been no systematic ASEAN-wide study of the barriers to women's entrepreneurship or the challenges faced by women entrepreneurs. This synthesis is based on identification of the common barriers and challenges noted in reports on specific ASEAN countries: Cambodia (ITC-ILO, 2015); Indonesia (Asia Foundation, 2013a; MCA-Indonesia et al., 2014; Bank Indonesia, 2016, IFC, 2016); Lao (MBI, 2016); Malaysia (Tanusia et al., 2016); Philippines (PCW, 2014); Thailand (MSDHS, 2014); Vietnam (Hampel-Milagrosa et al., 2010; MBI and HAWASME, 2016); or clusters of countries (e.g. Malaysia, the Philippines and Thailand (Asia Foundation, 2013b) and Cambodia, Lao PDR and Myanmar (infoDev, 2014). No evidence of similar reports was found for Brunei and Singapore, however, women entrepreneurs in these two countries are likely to share many of the common challenges identified in the other Southeast Asia countries.

ability to engage in export activity (due to the time constraints of managing their traditional role expectations) (Asia Foundation, 2013b).

Access to financing also constitutes a major and common barrier facing women entrepreneurs in Southeast Asian countries. In several of the countries, this is related to complicated lending procedures (e.g. reported in Lao PDR, Malaysia, the Philippines, and Thailand) and the inability of women to meet the collateral requirements for bank loans. The lack of collateral can be due to low property ownership and land rights. This is particularly noted in Cambodia (ITC-ILO, 2015), Lao PDR (MBI, 2016); and Myanmar (ADB, 2016) where rights to property and land are highly vulnerable, or where property is traditionally registered in the name of the husband or a male relative. In addition, many women entrepreneurs count on limited knowledge of existing financial tools and services. They often tend to lack confidence in negotiating a loan (associated with financial literacy needs) and lack credit histories and track records in business. Micro-credit may be available to women entrepreneurs, but the interest rates are high and loan ceilings generally very low, which limits the scale and growth-potential of a woman's enterprise activity. It is also difficult for women to trade-up to larger loans from banks and secure long-term financing required for business expansion. In some of the countries, scepticism of financial institutions towards women-owned businesses is seen as a constraint, such as reported in Malaysia (Tanusia et al., 2016).

The third most common challenge for women's entrepreneurship is the lack of knowledge and skills in starting, managing and growing a business, with significant gaps in formal knowledge of marketing, management and good business practices, and insufficient training and technical assistance in financial management, production, and other business-related skills (although this is seen as the top barrier in some countries<sup>9</sup>). The majority of women in ASEAN countries are starting their enterprises without the benefit of prior business experience, formal training or assistance, and their weak entrepreneurial and business management skills impact on the scale, sustainability and growth of their enterprises.

The fourth most common challenge appears to be the lack of access to business networks and networking activity, which means that women have less opportunity than men to learn from the experiences of others and develop contacts of benefit to their enterprise activity, including market information. In many of the countries, business-membership organisations do not have many women members, and in some countries, cultural constraints may limit women's networking, especially with male-dominated networks, as noted in the case of Cambodia (infoDev, 2014). The time constraints of women entrepreneurs is one of the factors in their ability to participate in formal networking activity as many events are scheduled when they are expected to be at home. In each of the ASEAN countries, there are examples of women forming themselves into women entrepreneurs' associations and clubs (see Annex 8), which provide networking and confidence-building opportunities for them as well as other important value-added services, such as information, seminars and workshops, linkages to markets, and, in some cases, access to financing. Most of these women's networks have limited reach and

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<sup>9</sup> For example, in the Tanusia et al. (2016) study of the barriers and enablers to women's entrepreneurship in Malaysia, the top barrier for women entrepreneurs is related to knowledge, skills and abilities, e.g. lack of management and entrepreneurial management skills, lack of negotiation and bargaining skills, lack of knowledge, lack of proper training on management and production skills upgrading, lack of business ideas, etc.).

capacity, although some, such as the Indonesian Business Women Association (IWAPI), village and district level “micro small business women’s networks” (e.g. Indonesian KPUKs and JAPUKs), and women’s co-operatives, count on tens of thousands of members.

Finally, a number of other barriers and challenges have been noted in the literature, often in reference to individual countries. For example, in Indonesia and Myanmar, women entrepreneurs are reported to be disadvantaged in business registration because the required business documents are usually recorded in the husband’s name as head of the household, even though the business functionally belongs to the wife (MCA-Indonesia et al., 2014; ADB, 2016). Lacking formal ownership restricts the freedom of a woman entrepreneur to make her own decisions about the allocation of resources ensuing from enterprise activity and thus her economic power.

Studies have also found that women’s SMEs lag behind male entrepreneurs in the use of technology (Asia Foundation, 2013b); women entrepreneurs in rural areas experience limited access to markets due to poor ICT and transportation infrastructure (PCW, 2014); the lower education and literacy levels, compared to their male counterparts, create difficulties for women entrepreneurs in dealings with the government (ITC-ILO, 2015); the curtailed freedom of women’s movements and access to public spaces limits their access to markets, networks and information, and thus, the potential of their microenterprises (ITC-ILO, 2015; Urbano and Dickinson, 2016). As well, in some countries, married women need their husbands’ consent for critical legal transactions, including bank loans, and due to industry restrictions and cultural expectations tend to cluster their activities in the low-earning segments of sectors (e.g. retail, hospitality and personal services) (MSDHS, 2014).

For governments not having done so, it would be useful to carry out a systematic study of the impediments to women’s entrepreneurship in the country, with a view to assessing the extent to which these barriers affect different groups of women entrepreneurs and how these are being addressed through remedial measures.

### 3.2. Policy support for women’s entrepreneurship development

The framework dimensions for reviewing national-level policies to support women’s entrepreneurship development in ASEAN countries are presented in Table 2.1:

**Table 2.1. WED framework dimensions - policy support and institutional structures**

WED as a stated policy priority
<ul style="list-style-type: none"> <li>• In national development plans.</li> <li>• In relevant legal texts (gender quality law, SME law).</li> <li>• In women's empowerment and gender equality strategies.</li> <li>• In national MSME policy/strategy documents.</li> </ul>
Institutional structures in support of WED
<ul style="list-style-type: none"> <li>• National government-level focal point for WED with responsibility for championing policy in favour of WED and co-ordinating policy and programmes across government.</li> <li>• Presence of WED-focused, publicly-supported and/or private institutions to better serve the needs of women entrepreneurs. Prevalence and strength of national women entrepreneurs' associations.</li> <li>• Formal mechanisms for consulting with women entrepreneurs and their representative bodies on legislative and policy reforms, and for including issues affecting WED in public-private sector policy dialogue.</li> </ul>

*Note: This framework is adapted from the OECD-MENA Women’s Business Forum framework (OECD 2010; 2012) and the International Labour Organization (ILO) WED assessment framework described at: [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/documents/publication/wcms\\_504169.pdf/](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_504169.pdf/).*

### *3.2.1. WED is stated as a policy priority in the national development plans of some Southeast Asian countries*

At least in principle, governments in all ASEAN countries are committed to gender equality and women's empowerment. This is evident in national development plans and other strategic documents. In some of the countries, the national development plan makes explicit reference to supporting women entrepreneurs. For example, one of the strategic objectives of Cambodia's "Rectangular Strategy" for Growth, Employment, Equity and Efficiency Phase III, the 5-year plan to 2018, is to enhance gender equality and improve the status of women, calling for easier access to SME credit for women entrepreneurs and expanded opportunities for women to develop their professional and knowledge capacity, including strengthening their entrepreneurial skills as part of improved vocational education and training (Royal Government of Cambodia, 2013). In addition, the National Strategic Development Plan 2014-2018 (Royal Government of Cambodia, 2014) places a large priority on gender equality in all aspects of Cambodian life, including the economic empowerment of women and their role in enterprise development, setting out specific actions to train women in entrepreneurial skills and provide better access to business development services.

On the other hand, in a number of the countries, national development plans are less explicit about the importance of women's enterprises to the country's economic development. For example, the Lao government's commitment to promoting gender equality and the advancement of women is reinforced in its 5-year national socio-economic plans with specific references to empowering women through equality rights in the labour market and upgrading of their technical knowledge and training in agricultural production, handicrafts and services, but without mention of women's entrepreneurship per se. Although the "share of women among owners of businesses/enterprises" is stated as one of the performance indicators in the Lao PDR's 8th National Socio-Economic Plan 2016-2020 (Ministry of Planning and Investment, 2016), the sections on SMEs and entrepreneur development do not explicitly reference the role of women and how the performance indicator would be realised. Indonesia's National Medium-Term Development Plan 2015-2019 states the commitment of the Indonesian government to the promotion of gender equality and women's economic empowerment, highlighting improvement in women's contribution to the economy from the non-agricultural sectors as a priority as well as in the availability of data and analysis of the gap in gender-responsive policies in the areas of industry, trade and SMEs. Gender mainstreaming is one of the policy instruments laid out in the national development plan that is to be applied in ministries and agencies. In Brunei, the national development plans commit to "inclusive" development for all citizens, but are not explicit on the role of women as economic generators (as entrepreneurs or SME owners), except for references to encouraging equal opportunities for women in the workforce.

Governments in a number of the Southeast Asia countries have adopted gender-responsive budgeting, including Indonesia (in four pilot ministries), Malaysia, the Philippines, and Thailand. The Philippines stands out in terms of national budget allocation for programmes to support women's entrepreneurship and women-owned SMEs. As well, the Malaysia's annual government budget includes line item budget allocations for programmes targeting women entrepreneurs, e.g. financing schemes, women business incubation programmes, women exporter programmes, etc.

### *3.2.2. WED is often a stated policy priority in gender equality and MSME laws, but in varying degrees*

The most direct legal basis for the promotion and support of WED would be found in a law for the promotion of SMEs. Six of the Southeast Asian countries have adopted SME laws (see Table 2.2). Cambodia, Malaysia and Singapore do not have an SME law, and in 2015, Brunei was only in the process of drafting one. The SME-related laws in Indonesia and Myanmar<sup>10</sup> do not make any references to women and the Lao PDR SME law makes only one general reference that relates to application of the SME law to female entrepreneurs.

There are four SME-related laws in the Philippines. It is the only Southeast Asian country to have a law on support for women-owned enterprises (“An Act Providing Assistance to Women Engaging in Micro and Cottage Business Enterprises, and for Other Purposes”, Republic Act No. 7882 of 1995) that is implemented by the Bureau of SME Development in the Department of Trade and Industry (DTI). There is a sense among Filipinas that the Act was not broad enough in scope (e.g. does not address women’s access to business support services), and according to the Philippine Commission on Women, unlikely that the public financial institutions are meeting the 5% obligation (PCW, 2014); however, the existence of the law sends a strong signal regarding the need to support women’s enterprises in the country. The Barangay Micro Business Enterprises Act (2002) and the Magna Carta for MSMEs (2008) do not make specific reference to the inclusion of women MSMEs, although the Magna Carta for MSMEs does require government agencies to submit periodic reports on the gender responsiveness of their MSME policies and programmes to the MSME Development Council. The PCW has recommended that the Barangay Micro Business Enterprises Act and the Magna Carta for MSMEs be amended to mainstream gender issues, in line with the women’s empowerment and gender quality plan (PCW, 2014, p. 43). The 2013 “Go Negosyo Act” is more gender-inclusive by making explicit statements about the mandate of MSME support centres to provide women entrepreneurs with access to information, support, training and credit facilities.

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<sup>10</sup> According to the Myanmar Gender Equality Network (GEN), the drafting of laws and law enforcement practices in Myanmar rarely considers the gender perspective and sensitivity to gender issues (GEN and GJC, 2016, p. 31).

**Table 2.2. Comparison of the gender inclusion of MSME-related laws in ASEAN**

Country	SME laws in place	Inclusion of women/women-owned SMEs
Indonesia	Law of Republic of Indonesia Number 9 of 1995 concerning Small Business; replaced by Law of the Republic of Indonesia Number 20 of 2008 regarding Micro, Small and Medium Business (President of the Republic of Indonesia, 2008)	Makes no reference to women, female, or gender inclusiveness.
Lao PDR	Law on Small and Medium Sized Enterprises Promotion of 2011 (Lao PDR, 2014).	Makes one reference to women in Article 17 on "Creating and developing entrepreneurs": "The government supports and facilitates all interested sectors to be part of creativity and entrepreneurs development, especially female entrepreneurs, through various forms mainly the entrepreneurial training, establishing the entrepreneur centres, and franchising business operation" (Lao PDR, 2014, p. 6 of English text).
Myanmar	The Small and Medium Enterprises Development Law (Pyidaungsu Hluttawa Law) No. 23, 2015 (Republic of the Union of Myanmar, 2015).	Makes no reference to women, female or gender inclusiveness.
Philippines	"An Act Providing Assistance to Women Engaging in Micro and Cottage Business Enterprises, and for Other Purposes", Republic Act No. 7882 of 1995 (Republic of the Philippines, 1995). Implemented by the Bureau of SME Development in the Department of Trade and Industry (DTI).	Passed in recognition of the special role women play in development. Mandates support for women entrepreneurs in micro and small enterprises. Obligates government financial institutions to give priority to financial assistance of up to PHP 2 million to NGOs engaged in developing women's enterprises; loans of up to PHP 50 000 to existing women entrepreneurs (in operation for at least one year with a daily inventory of goods of no more than PHP 25 000, or a business equipment book value of no more than PHP 50 000); and loans of up to PHP 25 000 to potential women entrepreneurs starting a non-retail business with a maximum capitalisation of PHP 25 000, upon certification from the Technical Education and Skills Development Authority (TESDA) or other government-accredited training institutions that appropriate training has been completed. Further stipulated that the government financial institutions would allocate up to 5% of their lending portfolio for this purpose and that TESDA would provide the training to potential women entrepreneurs at no cost.
	The Barangay Micro Business Enterprises (BMBEs) Act of 2002.	Makes no specific reference to or provisions for women-owned microenterprises.
	The Magna Carta for Micro, Small and Medium Enterprises R.A 9501, Republic of the Philippines, 2008.	Does make references to inclusion of women MSMEs. Rule 8, clause 14 of the rules and regulations for implementing the Magna Carta states that government agencies are to submit to the MSME Development Council periodic reports on the gender responsiveness of their MSME policies and programmes, upon which the MSME Development Council shall act (BMSMED, 2008).
	"An Act Promoting Job Generation and Inclusive Growth through the Development of Micro, Small and Medium Enterprises", Republic Act No. 106411 (Republic of the Philippines, 2013), commonly referred to as the "Go Negosyo Act".	Stipulates that operation of MSME support (Negosyo) centres are to "encourage women entrepreneurship by giving women access to information, support, training and credit facilities" (Republic of the Philippines, 2013, p. 3). Also restructured the MSME Development Council to add a representative from the Philippine Commission on Women and broadened its mandate to include the formulation of policy on women's entrepreneurship and conducting research on women's entrepreneurship.
Viet Nam	Decree No. 9/2001/ND-CP and Decree No. 56/2009/ND-CP on supporting the development of SMEs.	Stated that support programmes for women-owned SMEs were to be prioritised, but no specifics.
	A new draft law on support for SMEs to replace the 2009 Decree was discussed at the 14th National Assembly in October 2016.	No available information on the degree of gender inclusion in the law.

*Note: The Thai SME Promotion Act B.E 2543 of 2000 is available in Thai only and could not be reviewed.*

The second legislative basis for promoting WED may be found in a gender equality law, particularly if there are references to women's rights to carry out independent business activity. Four of the ASEAN countries have stand-alone gender equality laws: Lao PDR (Law on Protection of Women, 2004); the Philippines (Magna Carta on Women, 2009); Thailand (Thailand Gender Equality Act, 2015); and Viet Nam (Law on Gender Equality 2006)<sup>11</sup>. Of these, the laws in Lao PDR, the Philippines and Viet Nam make references to the protection of women's rights to engage in business production and services.

The strongest statements can be noted in the gender laws in Viet Nam and the Philippines. The Viet Nam Law on Gender Equality 2006, which in addition to requiring government entities to undertake policies and strategies to meet gender equality goals, states that "men and women are equal in setting up a business, carrying out business and production activities, managing business and are equal in accessing information, capital, markets and labour sources" (Soviet Republic of Viet Nam, 2006, Chapter II, Article 12).

The Philippine Magna Carta on Women secures the rights of women to livelihood, credit, capital, and technology, stating that "all possible assistance shall be provided to women, including returning women migrants, in their pursuit of owning, operating and managing business enterprises..." emphasising equal access to credit and availability of training and technology, information, packaging and marketing, and social protection (Sections 23 and 26, see BMSMED, 2008). It further states that all departments and agencies, state universities and colleges, government-owned and -controlled corporations, and local government units "shall adopt gender mainstreaming as a strategy to promote women's human rights and eliminate gender discrimination in their systems, structures, policies, programmes, processes, and procedures (Section 36), and requires government entities to allocate 5% of their annual budgets for Gender and Development (GAD) programmes and activities (Section 37).

### *3.2.3. Integration of WED in gender equality and SME development policies and strategies is becoming a common practice in ASEAN countries, but could be strengthened*

In the ASEAN countries, policy support for WED can be found in either the national gender equality strategy/action plan or the national MSME development strategy, or both (see Annex 1 for country comparisons of the respective situations).

Eight of the countries have national gender equity strategies and/or action plans: Brunei, Cambodia, Lao PDR, Malaysia, Myanmar, the Philippines, Thailand, and Viet Nam. In some cases, the gender equality strategy or action plan is concerned primarily with women's legal, equality, employment and other rights and less about women's economic empowerment in terms of enterprise development. Five of the national gender policies/strategies are very explicit about the promotion of entrepreneurship as an economic empowerment tool for women: Brunei, Cambodia, Lao PDR, the Philippines and Viet Nam. The related action plans in Cambodia, Lao PDR, and the Philippines further articulate concrete policy directions/actions specific to WED.

Seven of the countries have specific documents outlining their national MSME policies, strategies or masterplans: Cambodia, Lao PDR, Malaysia, Myanmar, the Philippines,

<sup>11</sup> In Malaysia, a Gender Equality Act was still under development in 2016. Although the government of Indonesia drafted the Gender Equality and Justice Bill in 2010, its adoption continues to be stalled.

Thailand, and Viet Nam. (In Indonesia and Singapore, although there does not appear to be a national SME development strategy, the ministry/agency responsible for SMEs has its own strategy.) Of the seven national SME development strategies, only three include specific references to women (to varying degrees) or point to policy actions in their favour, those in Lao PDR, the Philippines, and Viet Nam.

Only three of the countries cover aspects of WED in both strategies: Lao PDR, the Philippines and Viet Nam. The policy focus on WED is more developed in Cambodia, Lao PDR, Malaysia, and Viet Nam than in Brunei, Myanmar, Singapore, and Thailand, and is the strongest in the Philippines. Overall, the policy impetus tends to be coming primarily from the ministries responsible for women's affairs/empowerment and driven by the requirement for gender mainstreaming across ministries and agencies.

#### *3.2.4. A gender policy gap in most MSME development strategies and plans*

The lack of attention to women's entrepreneurship and integration of the gender perspective in most of the MSME development strategies/plans creates a policy gender gap. Overall, it would be beneficial if national MSME development strategies were more gender inclusive and cognisant of the potential economic gains from ensuring greater participation of women-owned MSMEs in their support programmes and services. A couple of examples taken from Annex 1 will illustrate.

Cambodia's Five Year Strategic Plan for Gender Equality and Women's Empowerment 2014-2018 includes relatively strong objectives regarding the development of women's entrepreneurship (4 of the 15 objectives) and outlines specific actions to achieve each of these objectives in the Strategy's Action Plan (MoWA, 2014, p. 17), however, the 2005 SME Development Framework was gender-blind with no identification of women as a specific target group for SME development or SME promotion activities (SME Secretariat, 2005)<sup>12</sup>. The Japan International Co-operation Agency (JICA) recommended that the Cambodia SME policy make alignment with strategies and policies projected by the Ministry of Women's Affairs (MoWA), provide and secure fair business conditions for gender issues in SME promotion, design the necessary and relevant measures to facilitate women-owned SMEs to take advantage of their conditions, and include measures and projects available for women business owners and entrepreneurs (JICA, 2015). A comprehensive SME policy is to be issued, but it remains to be seen whether it incorporates a robust level of policy and programme support for women-owned SMEs.

A second example comes from Singapore. Although Singapore has the largest gender gap in self-employment and entrepreneurial activity rates in the ASEAN region, there is no evidence of any distinct policy initiatives or programmes targeting the development of women's entrepreneurship or the growth of their SMEs. The policy measures and programmes of SPRING Singapore, the enterprise development government agency governmental SME support body, are gender-neutral, open to both women and men on an equal basis. However, there is no evidence on the share of women-owned enterprises among beneficiaries of any SME and business start-up support programmes. In addition, the Office for Women's Development in the Ministry of Social and Family Development, responsible for gender policy initiatives in the Singapore government, makes no mention of any initiatives to foster women's enterprises. As Singapore continues to strive to build

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<sup>12</sup> It could be noted that there are few effective policy measures to develop Cambodian SMEs in general as the country is in the very early stages of private sector development.

world-class technology companies, there may be a need to particularly address the low presence of women entrepreneurs, especially in the technology space and given the few technology start-ups led by women. In this regard, the Office for Women's Development (OWD) in the Ministry of Social and Family Development, the national focal point on women, provides an online list of schemes, assistance and resources for women, including starting businesses, seeking business or corporate mentors, and expanding professional networks<sup>13</sup>.

### *3.2.5. Stronger integration of WED dimensions across strategic goals of the ASEAN-level Action Plan for SME Development could provide important guidance to member states*

The national-level focus on WED might be strengthened in the future with stronger emphasis on WED dimensions in the ASEAN Strategic Action Plan for SME Development 2016–2025 (SAP-SMED). Of the five strategic goals outlined in the SAP-SMED, women are only specifically referenced under Goal E to promote entrepreneurship and human capital development, stating as one of the desired outcomes that “human capital development for MSMEs will be enhanced especially for women and youth, including through the provision of entrepreneurial and business skills (ASEAN Secretariat, 2015, p. 11). Within the scope of this desired outcome, the action plan specifies action items to establish vocational training and counselling centres for microenterprises, women and youth, and to “provide a platform to promote and facilitate women’s participation in SMEs” through capacity building, market access, branding and packaging activities for women entrepreneurs (p. 34), with the objective to empower women entrepreneurs to move up the value chain and support the creation of the ASEAN brand.

The inclusion of women as a specific target group with identified lines of action is an advancement over the ASEAN Strategic Action Plan for SME Development (2010–2015) which did not outline any specific actions to target the entrepreneurial development of women or opportunities for women-owned SMEs, thus, it appears that women’s entrepreneurship has increased in ASEAN-level SME policy importance since 2010. However, the gender-inclusiveness of the 2016–2025 SAP-SMED could be strengthened by weaving action items to support women’s entrepreneurship throughout the other four strategic goals: promoting productivity, technology and innovation; increasing access to finance; enhancing market access and internationalization; and enhancing the policy and regulatory environment. Since the main purpose of the SAP-SMED is to serve as a practical implementation guide for the ASEAN member states in formulating a common vision, strategic goals and desired outcomes to develop their SME sectors, it would optimally include stronger statements about WED-relevant actions for all of the strategic goals. This would assist countries in developing more gender-responsive national SME development strategies and actions plans.

<sup>13</sup> “Singapore's female tech stars battle gender gap”, 20 October 2015, CNBC, at: <http://www.cnbc.com/2015/10/20/singapores-female-entrepreneurs-wrestle-techs-gender-imbalance.html/> ; <https://www.msf.gov.sg/policies/Women-Celebrating-Women/Pages/Schemes-Assistance-and-Resources-for-Women.aspx>

### *3.2.6. The Philippines as a good practice example in integrated policy support for WED*

The good practice example in policy support for WED comes from the Philippines, which has the most gender-inclusive development plan for women's MSMEs. The policy foundation for WED is stronger in the Philippines than in the other ASEAN countries because of the early law on providing assistance to women in micro and cottage businesses, which mandates financial and training support (Republic of the Philippines, 1995) and the 2009 Magna Carta of Women, which calls on public financial institutions and microfinance institutions to formulate and implement policies, plans and programmes to give women easy and preferential access to capital and credit for business enterprises. The Magna Carta on Women further calls on public business supporting entities, such as the Department of Science and Technology, Technical Education and Skills Development Authority (TESDA), the Department of Labour and Employment (DOLE), the Department of Trade and Industry (DTI), the Technology Resource Centre (TRC) and others, to ensure availability of skills and business-related training and livelihood capability programmes for potential and existing women entrepreneurs, including training on packaging, marketing, product development, upscaling enterprises and venturing into exports, and to also ensure the availability and access of women to business guides, business matching, business templates for start-ups, and business counselling (PCW, 2010).

Both the Magna Carta of Women and the General Appropriations Act state that government entities are to allocate 5% of their annual budgets for Gender and Development (GAD) programmes and activities. For the economic ministries, this means development of actions to ensure the participation of women in their programmes and activities (e.g. trade ministry, ministry responsible for MSMEs, ICT ministry, etc.).

Finally, the 2013 "Go Negosyo Act" mandates the Negosyo (business support) centres to "encourage women entrepreneurship by giving women access to information, support, training and credit facilities" (Republic of the Philippines, 2013, p. 3), so they will be monitored on how well they respond to the needs of women entrepreneurs. The Go Negosyo Act also restructured the inter-departmental MSMED Council, adding a representative from the Philippine Commission on Women and broadening the functions of the Council to include conducting research on women's entrepreneurship and providing policy direction on women's entrepreneurship to enable more opportunities for women to engage in entrepreneurship.

Building on this, the Women's Empowerment, Development and Gender Equality (WEDGE) Plan 2013–2016 (PCW, 2014) includes a whole chapter on women in informal enterprises and MSMEs, outlining a series of strategies to promote and support women's entrepreneurship (see Box 2.1). Under the Gender-Responsive Economic Actions for the Transformation of Women (GREAT Women) Project<sup>14</sup>, funded by Global Affairs Canada and ongoing since 2007, the PCW has, jointly with the DTI, led a government-wide

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<sup>14</sup> The Great Women Project (GWP) has delivered gender mainstreaming training to over 18 000 government officials and other programme delivery agents, and funded many programmes and projects to support and strengthen women micro entrepreneurs. From 2007–2013, GWP projects in all economic ministries reached over 13 000 micro women entrepreneurs, and projected to reach another 12 000 women entrepreneurs in phase II of the GWP (2014–2020), which focuses on the scaling up of women's microenterprises in the value chain.

gender mainstreaming initiative to push for the inclusion of gender-responsive actions in the policies and programmes of line ministries. This is facilitated by the creation of a Gender Working Group in each ministry.

The result in the Philippines has been a much more gender-responsive MSME development policy. The Micro, Small, and Medium Enterprise Development (MSMED) Plan for 2011 to 2016 clearly recognises the contribution to the country's economic growth potential of Filipina women as business owners, integrates gender as a thematic area throughout the strategic lines of the plan, and makes provision for gender mainstreaming of its programmes on business environment, access to finance, access to markets, and MSME productivity and efficiency, including defining "gender-responsive outcomes" for each of these pillars and setting out the indicators for monitoring and evaluation of the outcomes (MSMEDC, 2012). Various ministries are involved in executing initiatives within the MSME Development Plan, including the Bureau of MSMEs in the DTI, all of which have integrated gender-responsiveness as a component of all projects and programmes.

**Box 2.1. Treatment of women's entrepreneurship in the women's empowerment and gender equality strategy – an example from the Philippines**

The Philippines Women's Empowerment, Development and Gender Equality (WEDGE) Plan 2013–2016 dedicates an entire section to the gender-strengthening of MSMEs. This includes a presentation of the status of women in the MSME sector and the challenges faced by women entrepreneurs in starting and growing a business, a list of policy and programme actions to address those challenges based on the existing context, and an action plan matrix with indicators, delivery targets over the three years, and accountable entities for implementation of each action.

The strategies proposed to harness the potential of women in MSMEs include the following:

**Service Delivery**

- Ensure full implementation of gender as a thematic area of the Micro, Small and Medium Enterprise Development (MSMED) Plan 2011–2016, particularly in the four outcome portfolios.
- Improve co-ordination of services and programmes of government agencies supporting women-owned MSMEs.
- Provide assistance in organising potential women entrepreneurs into co-operatives or business associations for the purpose of starting business ventures.
- Improve access of women entrepreneurs to relevant business information and linkages, such as trade fairs, sub-contracting opportunities, business matching, product design, and other information that will help them grow their businesses.
- Ensure the availability of business development services, such as training, counselling, and consultancy services to women entrepreneurs, including access to financing.

- Utilise existing promotional instruments and measures for MSME development such as gender-sensitive value chain analysis and implementation.

### **Capability Building**

- Conduct/sustain enterprise development-related capacity development activities for women micro entrepreneurs (e.g. good manufacturing practices, how to start a business, packaging and labelling, ISO 22000: 2005 Food Safety Management System marketing seminar, product development).
- Expand and sustain the conduct of livelihood training courses and other capacity development initiatives for women entrepreneurs, potential women entrepreneurs, and students (e.g. on starting and managing a business).
- Incorporate a module on cultivating the entrepreneurial spirit among women in existing livelihood training and information/promotional activities (to encourage them to consider starting their own businesses).
- Motivate women entrepreneurs to move from survivalist income-generating activity to micro and small enterprises through the provision of training focused on packaging, product development, marketing, etc.

### **Monitoring**

- Develop an integrated monitoring and sex-disaggregated database system on MSMEs as a main source of data for gender-responsive planning and decision-making for the sector.
- Process and analyse data from the Business Permit and Licensing Offices of the local government units (LGUs), by sex of registrants, to determine the number of women going into business and the progress of their businesses.

### **Advocacy**

- Develop and intensify community-based information dissemination on available skills training, technical services, and resources available to prospective women entrepreneurs.
- Seek the support of women's groups and civil society organisations to help intensify the promotion of entrepreneurship among women at the local level.
- Grant awards to successful women entrepreneurs who have overcome barriers and graduated from micro to small or from small to medium enterprises (to acknowledge their achievements and serve as role-models for other women).

### **Policy Development**

- Formulate gender-responsive policy reforms by mainstreaming gender issues in the amendment of laws on MSMEs and Barangay enterprises.
- Formulate a co-ordinated strategy framework/plan among government agencies towards improving the business environment.
- Harmonise existing laws related to the definition of MSMEs that are inconsistent and that limit women from enjoying the benefits provided in said laws.

Source: PCW (2014), Women's Empowerment, Development and Gender Equality (WEDGE) Plan 2013–2016, pp. 38–50.

### *3.2.7. Value to ASEAN member states of developing a national WED strategy or action plan*

None of the 10 ASEAN countries currently has a formal national strategy or comprehensive action plan for WED, although the Philippines is the most advanced in terms of having all of the foundation pieces for developing one. In Brunei, Indonesia, and Malaysia, government support for women's entrepreneurship is largely through gender mainstreaming strategies, but few initiatives directly target women entrepreneurs. In Lao PDR, the National Strategy for Advancement of Women 2006–2010 included as one of its six target areas “to support SMEs owned by women to be able to be expanded and access regional and international markets” and outlined some policy directions to achieve this (Prime Minister of Lao PDR, 2006), but this would fall short of being a comprehensive national WED strategy.

The goal of a national WED strategy and action plan is to articulate a national vision for WED, define objectives, targets and milestones for enhancement of WED, specify the actions to achieve targets, assign roles and responsibilities of each stakeholder group in implementing the actions, establish implementation timelines for each action, specify performance indicators, and outline the mechanism for monitoring, evaluation and progress reporting (Stevenson and St-Onge, 2013). Development and implementation of the national WED strategy would preferably be overseen by an inter-ministerial steering or advisory group with representation of key private sector stakeholders. To be successful and secure buy-in of relevant stakeholders, the formulation of a national WED strategy/action plan needs to evolve from a highly consultative process with participation of governmental and agency officials, business associations, including businesswomen's associations, financial institutions, business support providers, NGOs, and even donor organisations. The foundation for the development of the strategy/action plan would optimally be an assessment review of the framework conditions, support environment, and ecosystem for WED in the country (i.e. a national WED assessment study) that would identify policy and programme gaps given the state of women's entrepreneurship in the country and the impediments to starting and building viable and sustainable enterprises.

Producing a specific WED strategy in a stand-alone document would call a higher level attention to the specific quantitative targets, policies and programmes essential for increasing and strengthening women entrepreneurs and women-owned enterprises in the country. The aim should be to develop a pipeline for women entrepreneurs, including initiatives to promote entrepreneurship as an option for girls and women, build the capacity of women to start and scale sustainable enterprises and move up the value chain, and facilitate their growth potential, including entry into international markets. In this respect, the strategy would recognise that women entrepreneurs are not a homogeneous group. The challenges and needs for each segment (e.g. poor and disadvantaged women with subsistence enterprises, millennial young women, growth-oriented women entrepreneurs, etc.) will be different and call for appropriate policy and programme actions tailored to address their unique challenges.

The WED targets will differ by country depending on the current state of women's entrepreneurial activity and economic contribution. In countries with low rates of female self-employment and entrepreneurial activity levels (e.g. Brunei, Singapore), it will be important to create the conditions for more women to become entrepreneurs. In countries with high rates of female self-employment and entrepreneurial activity levels, but clustered in low productivity microenterprises and predominantly in the informal economy (e.g. Indonesia, Lao PDR, Myanmar, Viet Nam), it will be important to help

build their entrepreneurial, financial literacy and business management skills, improve their access to information, finance and markets, and ease the business registration process so they are better able to join the formal economy and grow their businesses. In some countries (e.g. Malaysia, Singapore), it may be appropriate to target an increase in the percentage of women-owned high-growth enterprises. The WED strategy would also identify and seek to strengthen the ecosystem for women's entrepreneurship. This would require developing or strengthening partnerships between the government, women entrepreneurs' associations and networks, private sector entities, non-governmental organisations, and international donors and foundations.

The potential value of developing a national WED strategy can be illustrated in the case of Viet Nam, which is the only ASEAN member state with a specific target for increasing the share of women-owned SMEs among all SMEs - to 30% by 2015 and to 35% or higher by 2020 (set in the National Strategy on Gender Equality 2011–2020)<sup>15</sup>. Earlier decrees on support for SMEs (Decree No. 9/2001/ND-CP and Decree No. 56/2009/NP-CP) stated that support programmes for women-owned SMEs were to be prioritised, but did not issue any instructions on what these priorities should be, how to deploy them, what agencies should be responsible for the support, where the resources would come from, or define what is meant by a “woman-owned enterprise”. Consequently, efforts to implement the policy have not progressed (MBI and HAWASME, 2016), which could have been greatly assisted by preparation of a national WED strategy to provide clear guidance.

### ***3.3. Institutional structures to support women's entrepreneurship proven to be effective in OECD countries***

Experience shows that dedicated institutional structures for co-ordinating policy measures and initiatives in support of women's entrepreneurship are effective. A case in point is the success of the Office of Women's Business Ownership in the US Small Business Administration. Institutional support should in principle match each country's policy commitment and strategy to support women's entrepreneurship, and take the form of institutional bodies created inside the government (i.e. focal point for WED) with responsibility for promoting women's entrepreneurship and co-ordinating efforts to support the development of women entrepreneurs and their enterprises, including regulatory issues, such as business registration and licensing arrangements (OECD, 2012). To ensure women entrepreneurs have an entry point for accessing MSME support measures of the government, many countries also establish women's business/enterprise centres to provide business development support (BDS) services, often with a priority given to marginalised women. In addition, and to complement the institutional arrangements, women's business associations, in particular, have been found to play a key role in providing services to support women entrepreneurs and advocating with policy makers on their behalf. Finally, the institutional structure should include formal mechanisms for consulting with women entrepreneurs on their needs and providing a venue for expression of their advocacy concerns in public-private policy dialogue.

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<sup>15</sup> Decision 2351/QĐ-TTg approving the National Strategy on Gender Equality for the 2011–2020 period, at: <http://www.chinhphu.vn/portal/page/portal/English/strategies/strategiesdetails?categoryId=30&articleId=10050924>)

### *3.3.1. Limited evidence of a national-level government focal point for WED in ASEAN countries*

Co-ordinated policy leadership is an integral component for achieving an improvement in the environment for women entrepreneurs. The best way to support coherent policy implementation is to designate a single government body responsible for co-ordinating and streamlining efforts related to WED (OECD, 2012). This body would also assume a role in advocating across ministries and agencies to ensure that gender impacts are considered in the formulation of legislation, regulations and policies affecting the start-up and operation of a business, and for championing gender mainstreaming in relevant ministries, agencies, financial institutions and business support organisations (Stevenson and St-Onge, 2013). The responsible entity might take the form of an office for women's business ownership, such as the model adopted by the US Small Business Administration, or at a minimum an inter-ministerial WED working group led by a key government ministry.

To improve the leadership and co-ordination of WED policies and programmes across relevant ministries and agencies, ASEAN governments should consider establishing a clear WED focal point that can work across government for joint and complementary policies and actions in support of WED.

Few of the Southeast Asian countries appear to have such a clear WED policy focal point (see Annex 2). In Brunei, the role is played by the Women Business Council of Brunei Darussalam (WBC), which was established in 2000 under the direct supervision of the Ministry of Industry and Primary Resources, with the specific mandate to oversee the economic and business development of women. To achieve its mandate, the WBC organises awareness sessions, seminars, training courses, and meetings and works closely with the ministry responsible for women's affairs.

Although not officially the focal point for WED in Lao PDR, the Lao Women's Union (LWU), which is equivalent to a ministry and mandated to implement gender mainstreaming strategies in the country, promotes women-owned MSMEs and creates opportunities for them by improving their access to financing, management knowledge, and markets. In Cambodia, the Ministry of Women's Affairs (MoWA) seems to be the driver by virtue of its responsibility for the gender equality and women's empowerment plan, which does include objectives for supporting women's enterprise development.

In Indonesia, Malaysia, Thailand and Viet Nam, there are no WED focal points; at best, any policies and programmes in support of women's entrepreneurship are the outcome of gender mainstreaming strategies. In Singapore, there is no policy focus on women entrepreneurs, nor a designated WED focal point anywhere in the government.

The strongest WED focal point and WED policy co-ordination role in the ASEAN member states is that played by the Philippine Commission on Women (PCW), which is responsible for implementing the Magna Carta of Women, the women's empowerment and gender equality plan, and gender mainstreaming strategies, and jointly with the DTI (which houses the Bureau of Small and Medium Enterprise Development) and in collaboration with other key government partners, the Great Women Project.

### *3.3.2. Creation of women's enterprise centres can fill an institutional gap in providing policy supports to women entrepreneurs*

The creation of women's enterprise centres (WECs) is a long-established model in many OECD countries for better serving the advisory and counselling needs of women

entrepreneurs, and helping them to both overcome the challenges of starting a new business and their obstacles to sustainability and growth. In the United States and Canada, for example, the governments initiated women enterprise centres more than two decades ago and continue to provide funding support for their operations. In the US, the Small Business Administration initiated (and funds) the Women's Business Centre (WBC) initiative in 1988, that by 2016 had expanded to a network of more than 100 WBCs across the country to assist women in starting and growing their businesses<sup>16</sup>. The most comprehensive example in Canada is the government-funded Women's Enterprise Initiative in the four Western Canadian provinces that supports a network of Women's Enterprise Centres (WECs) which delivers training, mentoring, counselling, and loan programmes to women starting or expanding their businesses<sup>17</sup>. These initiatives were based on early evidence that women were largely under-served by the mainstream business support centres due to gender-insensitivity to their needs (time and mobility constraints, etc.), absence of women counsellors and trainers, and inadequate promotion of services to women; and to ongoing evidence that women, particularly at the start-up stage, feel more comfortable in women-friendly environments and prefer to seek their advice and guidance from enterprise centres targeting women specifically (Orser and Elliot, 2012). The existence of WECs increases the likelihood that potential and early-stage women entrepreneurs will take advantage of support services offered.

Increasingly, governments in developed economies are adopting the approach, and it continues to be promoted as a good practice in developing, transition and emerging economies (see examples from South Korea and Mexico in Box 2.2).

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<sup>16</sup> See: <https://www.sba.gov/tools/local-assistance/wbc/>

<sup>17</sup> See: [http://www.womensenterprise.ca/aboutus/our\\_partners/](http://www.womensenterprise.ca/aboutus/our_partners/)

### **Box 2.2. Establishment of women's small business development centres – government initiatives in South Korea and Mexico**

#### **The case of South Korea**

In 1998, the Korean President established a Presidential Commission on Women Entrepreneurs to examine approaches to improving the rates of women's business creation, enhancing the status of women entrepreneurs and raising social awareness about women's entrepreneurship. The "Act on Assisting Female-Owned Businesses of February 1999" provided a legal basis for support programmes to promote start-ups by women, improve their business management capabilities and business performance, and ensure that national and local governments give preference to women entrepreneurs in their general SME programmes. The Act specified that a comprehensive support system for women's entrepreneurship would be put into place.

Starting in 2007, the government, through the Korea Women Entrepreneurs Association (KOWEA), with funding by the Small and Medium Business Administration (SMBA), established the Women Enterprise Supporting Centers (WESCs) to promote entrepreneurship among women and support the development of their businesses. By 2014, there were 15 regional WESCs in locations across the country, each delivering programmes to women entrepreneurs, including access to information and resources, entrepreneurship education and training, incubation services, management development and mentoring activities, and marketing support. The WESCs also offer entrepreneurship "mind-set" and skills training to female college students who are then invited to apply to the Women Business Start-up Competition. The most promising start-ups from the competition can transition to the start-up business incubators housed in the WESCs. By offering a pipeline of connected programmes, the WESCs are able to build demand for entrepreneurial activity among women and guide them through the start-up and growth phases.

Sources: Chun and Lee (1999), "Women Entrepreneurs in SMEs in Republic of Korea"; "Women Enterprise Support Center", KOWEA, at: [http://www.industrykorea.net/BCS\\_Com/Project/PDF/%EC%9E%91%EC%97%85%EC%A4%91/140430-KOWEA.pdf/](http://www.industrykorea.net/BCS_Com/Project/PDF/%EC%9E%91%EC%97%85%EC%A4%91/140430-KOWEA.pdf/)

#### **The case of Mexico**

"Women Moving Mexico" (Mujeres Moviendo México) is an initiative of the National Institute of Entrepreneurship (INADEM), the national government body for implementing SME and entrepreneurship policy in Mexico. A core component of the Women Moving Mexico project, launched in 2014, is the establishment of Women Small Business Development Centres (WSBDCs) in Mexican states to serve the needs of women in starting and growing their enterprises. The pilot for the centres was initiated by INADEM in partnership with "Create Communities of Social Entrepreneurs" (a civil society organisation established in 2010 to work with marginalised and low-income women), the National Institute of Women, Mexican states, and other public and private associations. The WSBDCs offer training in business skills, technical assistance, and counselling and advisory services to women. The initiative also includes an online diagnostic and assistance platform for potential and existing women entrepreneurs and an entry point to INADEM's larger "Moving Mexico" Entrepreneurship Support Network.

During 2014, INADEM expected about 10 000 Mexican women entrepreneurs to benefit from access to WSBDCs services and network contacts. With the success of the pilot, in 2015, INADEM invited proposals from state governments to create WSBDCs (as State points) with up to MEX 4 million of funding for each one from the National Entrepreneur Fund under the conditions that they were able to provide adequate space and equipment, personnel trained in the methodology with a gender approach for the Women Moving Mexico Programme, and capacity to deliver the package of national Entrepreneur Support Network services.

Source: INADEM website; <https://www.inadem.gob.mx/fondo-nacional-emprededor/resultados-de-las-convocatorias-2015/>

WECs can be found in only three of the ASEAN countries: Cambodia, the Philippines, and Viet Nam, with one to be established in Lao PDR in late 2017 (see Annex 3). Two of the identified examples of WECs are initiatives of the government. The first example is that of the one-stop Women's Enterprise Development Desks in the Philippines that have been established in a number of local government units (LGUs) as co-operative efforts between the Great Women Project and municipal alliances. These facilities deliver comprehensive services to women micro entrepreneurs, including information support, entrepreneurship training, business counselling, mentoring, financing support, product development, product promotion, access to market services and help with business planning. They also organise trade fairs and facilitate women's access to common service facilities, such as production or processing centres, trade depots and display centres built for women micro entrepreneurs in local sites of the Great Women Project. The common facilities are intended for consolidation, production, upgrading and marketing of women's products (see "Common Service Facilities for Women Micro Entrepreneurs", published by the Philippine Commission on Women<sup>18</sup>).

The second example is the network of Women's Development Centres (WDCs) in 14 provinces in Cambodia. Under the management of the Ministry of Women's Affairs (MoWA) and the respective Provincial Departments of Women's Affairs (PDoWA), the WDCs were originally designed to offer vocational training to enable women to pursue a livelihood and participate in economic activities (e.g. handicraft production, hairdressing, food processing, tailoring). Some of the WDCs, through a donor-funded project in 2006–2010, were upgraded to deliver entrepreneurial skills and knowledge to prepare women to start or improve their own businesses, including business counselling and support services to improve the quality of their products and supply arrangements (FCM International, 2012). Following the recommendation of the Asian Development Bank (ADB) (ADB, 2015), the MoWA later expanded the upgrading of service offerings to . On a regular basis, the MoWA also delivers Training of Trainers workshops in financial literacy to PDoWA and WDC staffs. Since 2016, the MoWA, with donor support, has been improving the WDCs' business development services for local women through the use of information and communications technologies (ICTs) and ICT literacy training and skills development.

<sup>18</sup> <http://www.pcw.gov.ph/publication/great-women-project-common-service-facility-brochure/>

In Cambodia and Viet Nam, and soon-to-be Lao PDR, WECREATE centres (Women's Entrepreneurial Center of Resources, Education, Access and Training for Economic Empowerment) are donor-initiated institutions and funded by the US Department of State Lower Mekong Initiative (see Box 2.3 for a description of their activities and services). Early results are very promising; the challenge will be sustainability of the centres when the donor funding ends. As well, more than one such centre is needed to serve women entrepreneurs outside capital regions and build momentum. Small business support centres are part of government strategy in most of the Southeast Asian countries and provide their services on a gender-neutral basis. However, there is no systematic monitoring of the share of women among clients of these centres, so no official data exists on whether women are being equally or under-served. The government of the Philippines stands out in requiring MSME support centres (Negosyo Centers) to be inclusive of women participants in the delivery of their programmes and services. The other countries could model this approach from the Philippines, complementing this effort with a gender-responsive analysis of services and gender-sensitivity training of officials working in the publicly-funded and government operated business support centres.

**Box 2.3. WECREATE Women Entrepreneurial Centers – Cambodia, Viet Nam and Lao PDR**

The goal of the Lower Mekong Initiative WECREATE Centers is to empower women entrepreneurs to either start a new business or take their existing business to the next level. They support women entrepreneurs with resources and advice, training assistance in advancing their business plans, mentoring and coaching, and networking opportunities, and provide a co-working space, a workshop area, plus childcare services (a very gender-responsive aspect). WECREATE Centers have a training facility designed to provide tailored training sessions to meet the needs of women entrepreneurs as they meet the challenges of growing their businesses. They also operate the Start-up Academy, a 15-week programme of free training and mentoring to help women entrepreneurs jump-start their businesses and match with investors, while at the same time supporting the transition of informal women business owners to become legally registered businesses. The Centers also organise WECREATE Challenge Weekends, a 2-day intensive “build-a-business” workshop to challenge women-led teams to develop a business model for new business ideas.

The WECREATE Cambodia Center was launched in Phnom Penh in September 2015, with plans to establish satellite WECREATE Centers around Cambodia and to train Phnom Penh and other mentors to help the women entrepreneurs. From September 2015 to February 2017, WECREATE Cambodia assisted 1 338 women entrepreneurs, who created 100 new businesses and 915 jobs.

The Viet Nam WECREATE Center opened in Hanoi in October 2016. From October 2016 to February 2017, the Hanoi Center helped over 180 entrepreneurs and established 18 start-up groups (in the Start-up Academy). The plan for 2017 is to train about 1 400 businesswomen and create 121 new enterprises that will

generate more than 2 200 new jobs.

The WECREATE Center in Lao PDR is under development and scheduled to launch in late 2017. The project is being undertaken in partnerships with the Lao Women's Union (LWU), the Lao Handicraft Association, the Lao National Chamber of Commerce and Industry LNCCI), the Lao Business Women's Association (LBWA), and the Lao Microfinance Institution, and with the support of the Lao government.

Sources: "WECREATE Women's Entrepreneurship Centers Fact Sheet", US Department of State, at: <https://2009-2017.state.gov/r/pa/prs/ps/2015/02/237487.htm/>; "Successful Female Cambodian Entrepreneur Sees Doing Business as a Lifelong Learning Process", 17 February 2017, at: <http://www.voacambodia.com/a/successful-female-cambodian-entrepreneur-sees-doing-business-as-a-lifelong-learning-process/3727349.html/>; "Workshop seeks to help women promote startups", 17 February 2017, People's Army Newspaper, at: <http://en.qdnd.vn/economy/news/workshop-seeks-to-help-women-promote-startups-478230/>

### *3.3.3. Women entrepreneurs' associations are a key component of the institutional support structure for WED*

One of the challenges expressed by women entrepreneurs in the ASEAN and other regions of the world is their lack of access to business networks, which are traditionally very male-centric<sup>19</sup>. Not only can chambers of commerce and industry and other business-membership associations be unwelcoming environments for women, many of the networking meetings are also held at times when women are required to attend to family responsibilities. Engagement in business networks is very important for women entrepreneurs in order to gain information, share experiences, learn from mutual sharing of knowledge, and build confidence. For many decades now, women entrepreneurs in many countries have formed into their own associations to fill the networking and mutual support gap. The same is the case in the ASEAN region.

Women entrepreneurs' associations (WEAs) are present in all 10 of the countries (see Annex 8). Some of these have been in place for many years, but the majority has been formed since 2000, and many of these since 2010 or later. Malaysia, Singapore and Viet Nam appear to have the largest number of WEAs (with the majority of those in Singapore springing up within the past 10 years).

In promoting WED, governments find it very useful to be able to consult with WEAs on the policy needs and challenges of women entrepreneurs and to partner with them in the delivery of support programmes to women. In Myanmar, for example, the National Committee on Women's Affairs (NCWA) partners with the Myanmar Women Entrepreneurs' Association (MWEA) on projects and supports the development of their organisation. However, unless WEAs have significant capacity and recognition, their ability to support the development of women-owned SMEs may be limited. In spite of the large number of WEAs, and women's groups and clubs in Viet Nam, they are not necessarily considered official channels for disseminating government information to

<sup>19</sup> In Cambodia, for example, there are several mixed gender business and sector membership organisations, but these organisations do not make sex-disaggregated data on membership available and have no specific programmes catering to women and their business needs (ITC-ILO, 2015, p. 6). The majority of women entrepreneurs do not belong to these associations, so cannot benefit from BDS services available to members.

women entrepreneurs, nor consulted on the types of support programmes needed by women entrepreneurs (MBI and HAWASME, 2016, p. 17). Thus, strengthening the role of WEAs would contribute more significantly to promoting and advancing WED.

In recent years, there has been a trend in many developing and emerging economies for chambers of commerce and industry or other key sector associations to establish businesswomen committees. In the ASEAN region, this is illustrated by the establishment of the very active Vietnam Women Entrepreneurs Council (VWEC) formed in the Vietnam Chamber of Commerce and Industry (VCCI) in 2001; formation of a Women's Working Group in the Cambodian Federation of Employers and Business Associations (CAMFEBA) in 2015; and creation of a Women's Wing in the Malay Chamber of Commerce. The main objective of these women sub-groups inside major business associations is to focus more acutely on the needs of women members, while at the same time, attracting more businesswomen to join as members.

#### *3.3.4. The ASEAN Women's Entrepreneurship Network (AWEN) is an important advancement in the region*

An important achievement in the region was the launch of the ASEAN Women's Entrepreneurship Network (AWEN) in April 2014 to serve as a platform for the promotion, development and empowerment of women entrepreneurs in the ASEAN region and to help them address the challenges they face in finance, networking and training. AWEN focal points (country co-ordinators) have been established in each of the ASEAN countries, primarily represented by a WEA (Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, Singapore and Viet Nam), but in some cases represented by the government entity, such as a Women's Business Council or federation of women's organisations (Brunei, Philippines), or the ministry responsible for women's affairs (Thailand).

In order to address the networking and information needs of women entrepreneurs, AWEN facilitates the sharing of information, knowledge and experience between WEAs to enhance their role in assisting women entrepreneurs to start businesses, improving their business management and skills, and facilitating their access financial institutions, markets and business opportunities. The aim is to ensure that women entrepreneurs contribute significantly to the promotion of commercial and economic activities within the region and benefit from increased economic co-operation between ASEAN member states and other countries. In this regard, AWEN also plays an important policy advocacy role for a favourable business environment to support women's entrepreneurship.

#### *3.3.5. Evidence that formal mechanisms for mainstreaming issues affecting women entrepreneurs in public/private policy dialogue are being strengthened - impact of this depends on strength of government action to implement gender-sensitive policy reforms and programmes*

Public-private policy dialogue is essential to ensure that policies take into account the needs of entrepreneurs and MSMEs. As women entrepreneurs may face different legal, regulatory and other constraints in the business environment, it is important that their representative bodies are given the opportunity to regularly meet with policy makers to ensure that women have a voice in the design of business climate strategies and policies, and that the needs of women business owners are taken into consideration (OECD, 2012).

Broad-based consultative public-private sector dialogue mechanisms and practices are not deeply entrenched in the Southeast Asian countries in general; however, there appear to be formal mechanisms in Cambodia (Government Private Sector Forum [G-PSF]), Lao PDR (Lao Business Forum), and Viet Nam (recent establishment of the Private Sector Dialogue Forum). There is no information on the representation of women entrepreneurs' associations or women's empowerment groups in these policy forums, except for the G-PSF in Cambodia. The Cambodia Women Entrepreneurs Association (CWEA) is represented in 8 of the 10 working groups of the G-PSF and a member of the CWEA is vice-deputy of the G-PSF Working Group on Manufacturing and SMEs. It is noted that the Cambodia Federation of Employers and Business Associations (CAMFEBA) established a Women's Working Group in 2015 to focus on the needs of women, issues from which may be brought forward in regular dialogue sessions between the CAMFEBA and the government and flow through to the G-PSF agenda. In fact, the Cambodia Strategic Plan for Gender Equality and Women's Empowerment 2014–2018 encourages the participation of women in the G-PSF through the Ministry of Women's Affairs and businesswomen associations, and calls for the integration of issues affecting women-owned businesses into the Forum agenda (MoWA, 2014, p. 29).

As a member of the Lao National Chamber of Commerce and Industry (LNCCI), the Lao Business Women's Association (LBWA) can bring issues affecting women entrepreneurs to the attention of the broader business community. Through the LNCCI membership in the Lao Business Forum, the LBWA has access to the formal public-private sector dialogue processes. Also noted is the formation of the Vietnam Women Entrepreneurs Council (VWEC) inside the Vietnam Chamber of Commerce and Industry (VCCI), the existence of a Women's Wing in the Malay Chamber of Commerce, and a Women Entrepreneurs Development Committee in the Malaysian Chinese Entrepreneurs Association, actions which increase the potential that issues affecting businesswomen will be raised in policy discussions between these chambers and the government.

In all of the countries, WEAs and/or women's business councils, women's unions (which are very strong in Lao PDR and Viet Nam) and, in some cases, gender equality advocacy groups, such as the Gender Equality Network (GEN) in Myanmar and the Association of Women for Action and Research (AWARE) in Singapore, play a role in representing the interests and concerns of women in business and lobbying for gender-sensitive and responsive reforms (see Annex 2). Some WEAs may also maintain a close relationship with certain ministries, for example the Thai Woman SMEs Association (TWO SA) with the Office of SME Promotion (OSMEP); the Cambodia Women Entrepreneurs Association (CWEA) and the Cambodia Women Business Federation (CWBF) with the Ministry of Commerce, Ministry of Industry and Handicrafts and the Ministry of Women's Affairs (MoWA); and the Myanmar Women Entrepreneurs Association (MWEA) with the National Committee on Women's Affairs (NCWA). In Malaysia, SME Corp. holds regular dialogue sessions with the WEA presidents to solicit their input on issues affecting the development of women in business, and in 2009 formed the Women Entrepreneurs Panel<sup>20</sup> to advise on the design, implementation and monitoring of development programmes for women entrepreneurs.

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<sup>20</sup> The panel consisted of successful entrepreneurs, experts and industry leaders from both public and private sector players, and including representatives from the Department of Women Development, Amanah Ikhtiar Malaysia (AIM), the Central Bank and the Ministry of Finance.

Government appointed or endorsed women's councils, which act as consultative bodies to advise the government on policy and legislative issues, exist only in Brunei (Women's Business Council of Brunei Darussalam), Malaysia (the National Advisory Council for Women), and the Philippines (the Women's Business Council of the Philippines, Women BizPH). This approach could be modelled in the other ASEAN member states.

In summary, there appears to be a moderate level of advocacy strength for the interests and concerns of women entrepreneurs. The test of this is how well governments respond through implementation of gender-sensitive policy reforms and programmes.

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## Chapter 3: Support programmes for development of women entrepreneurs and their enterprises

*This chapter presents an overview of national-level programmes and initiatives to promote and support the development of women entrepreneurs and women's entrepreneurship. It focuses on financing programmes, provision of business development support (BDS) services, improving access to markets, and integration of information communication technologies (ICTs) in business operations. In addition to highlighting cross-country comparisons in Annexes, the chapter also profiles a number of examples of support programmes for women entrepreneurs from the different countries that may be interest to others. Lastly, it offers suggestions to ASEAN governments on actions to strengthen the support ecosystem for the emergence and growth of women entrepreneurs and women-owned businesses.*

## 1. Introduction

The majority of governments in the ASEAN region rely heavily on gender mainstreaming strategies to address gender gaps in access to government programmes and services. This includes micro, small and medium enterprise (MSME) support programmes and initiatives and access to financing and other resources necessary to start and operate successful businesses. The ILO points out that adopting a mainstreaming approach does not remove the need for gender specific interventions through targeted policies and programmes, arguing that both mainstreaming and gender specific strategies may be required to address direct and indirect discriminatory practices (inadvertent or otherwise) (ILO, 2009). This is particularly true in contexts where strong socio-cultural barriers to women's economic participation are prevalent and women do not have equal access to labour markets, information, leadership roles, services, and the resources needed to support the development of sustainable enterprises.

Consequently, at the enterprise level, women's entrepreneurship in the ASEAN region should be supported by gender-sensitive and –responsive MSME policies and strategies (gender mainstreaming), while, at the same time, complemented by targeted programmes to address gender-specific barriers and needs. The other point to be mindful of is that gender mainstreaming requires considerable time and effort to put into place and execute effectively. For example, the first phase of the Gender-Responsive Economic Actions for the Transformation of Women (Great Women) Project in the Philippines delivered gender mainstreaming training to over 18 000 government officials and other programme delivery agents over five years in order to receive the results it is currently seeing, as well as developing several tools to guide gender mainstreaming approaches. This chapter focuses primarily on targeted programmes and initiatives to support women's entrepreneurship development (WED) in the ASEAN member states. The framework dimensions for reviewing the relevant national-level programmes are presented in Table 3.1.

**Table 3.1. WED framework dimensions – enterprise support programmes**

<u>Access to finance</u>
<ul style="list-style-type: none"> <li>• Financial institutions seek to improve the provision of financing for women entrepreneurs.</li> <li>• Existence of financing programmes specifically targeting women entrepreneurs/women-owned enterprise to support their business development needs from start-up to growth.</li> <li>• Programmes to improve the financial literacy of women entrepreneurs.</li> </ul>
<u>Provision of business development support (BDS) services.</u>
<ul style="list-style-type: none"> <li>• Providers of BDS services targeted seek to improve women's access to and use of these services.</li> <li>• Existence of programmes/initiatives specifically targeting women entrepreneurs that better respond to and address their needs.</li> </ul>
<u>Access to markets.</u>
<ul style="list-style-type: none"> <li>• Efforts to improve women's access to export markets.</li> <li>• Targeting of women-owned entrepreneurs in government procurement policies and measures.</li> <li>• Efforts to integrate women-owned enterprises in to supply and value chains.</li> </ul>
<u>Access to ICT and production technologies.</u>
<ul style="list-style-type: none"> <li>• Specific initiatives to encourage women to make use of ICTs in the operation of their businesses.</li> <li>• Initiatives to encourage women to start businesses in technology-oriented fields (i.e. close the gender gap).</li> </ul>

*Note: This framework is an adaptation of the OECD-MENA Women's Business Forum framework (OECD 2010; 2012) and the ILO WED assessment framework described at: [http://www.ilo.org/empent/areas/womens-entrepreneurship-development-wed/WCMS\\_504170/lang--en/index.htm/](http://www.ilo.org/empent/areas/womens-entrepreneurship-development-wed/WCMS_504170/lang--en/index.htm/).*

## 2. Policy implications

For countries that have not already done so, a comprehensive set of policies for strengthening enterprise support programmes for women entrepreneurs is derived below for consideration by policy makers in Southeast Asian countries:

### *Improve women entrepreneurs' access to financing*

- Raise the ceiling on micro-credit loans so women entrepreneurs have more room to access microfinance to expand their microenterprises.
- Implement programmes that help transition women micro entrepreneurs from micro-credit to bank financing as they grow their businesses.
- Strengthen policy actions to improve women entrepreneurs' access to bank financing, such as by issuing instructions to banks to allocate a certain percentage of their loan portfolio to women-owned SMEs; providing gender-sensitivity training to bank managers and credit officers and orientation on the positive gains from lending to women entrepreneurs; offering technical assistance in designing products and services to better meet the needs of women, and/or negotiating low-interest credit lines for relending to women-owned enterprises.
- Consider making special guarantee provisions for women-owned MSMEs in government-backed SME credit guarantee schemes and designing guarantee products especially for women's SMEs. As a foundation for this, identify the gender gap in participation levels of women in existing credit guarantee funds by collecting sex-disaggregated data on the SME guarantee clients.
- Partner with women's organisations and training institutes to deliver financial literacy training to aspiring and existing women entrepreneurs.

### *Facilitate better access of women entrepreneurs to BDS services*

- Establish women's enterprise centres as entry points for women to access a range of business support services.
- In designing entrepreneurial skills training programmes, consider the targeting of different market segments of women entrepreneurs (e.g. young educated women, disadvantaged rural women, homemakers, etc.). Ensure young women have equal opportunity to participate in Start-up Weekends and other entrepreneurship challenge competitions.
- Integrate entrepreneurial skills training with delivery of vocational and technical skills training programmes to women.
- Develop more regularised training opportunities for women entrepreneurs to improve their management skills. Focus more of this training on helping women develop growth plans/strategies for their businesses.
- Reach women entrepreneurs in rural areas with BDS services, perhaps through mobile delivery. (The village business incubation programme in Jordan could be another example to follow.)

- Provide gender-sensitivity training to counsellors and advisors in government-supported SME support centres to increase the level of gender awareness in dealing with women clients; provide technical assistance in modifying the content, delivery, and facilitation approach to be more gender-responsive.
- Promote gender diversity in government-funded and sponsored mixed incubator and accelerator programmes to bridge the gender gap in access to the supports available in these facilities to help businesses grow and create jobs. Funding for incubation and acceleration activities (in cases where this exists) could be tied to the gender diversity approaches and outcomes realised by these incubators and accelerators. In some cases, it may be advisable to introduce women-focused business incubators to help women entrepreneurs with high-potential business ideas scale-up their businesses.
- Scale up existing mentoring schemes (training women as mentors, matchmaking of women entrepreneurs with the mentors).
- Ensure that the recently announced ASEAN Mentors-Entrepreneurs Network (AMEN) of the ASEAN BAC is inclusive of women mentors and that every effort is made to create awareness among women entrepreneurs of the service and to engage their participation in the offer of mentoring matches.

#### *Improve access to markets for women-owned enterprises*

- Develop export-readiness programmes targeting women entrepreneurs, learning from the models in Malaysia and the Philippines, but with a view to scaling them to build the export capacity of a larger number of women entrepreneurs.
- Seek guidance from the UN International Trade Centre on good practices in gender-responsive public procurement policies, regulations and procedures with a view to increasing the participation of women-owned SMEs in public procurement offers.
- Develop and roll-out supplier development programmes for women-owned MSMEs, which could be accelerated in ASEAN countries with support from governments and donor organisations.
- Develop programmes that enable women-owned MSMEs to take advantage of corporate supplier diversity policies and programmes.

#### *Develop initiatives to build the ICT skills and capacity of women entrepreneurs*

- Develop dedicated programmes to build and strengthen the ICT skills and capabilities of women entrepreneurs, including the application of ICT-enabled technologies to improve their efficiency and broaden their market access.
- Strengthen efforts to ensure women are fully integrated in government-supported programmes and initiatives aiming to facilitate ICT-based start-ups.

- Provide support to women entrepreneurs' association in their efforts to support women entrepreneurs is using ICTs to improve the performance of their enterprises.
- Enter into discussions with the United Nations Asian and Pacific Training Centre for Information and Communication Technology for Development (UN-APCICT) to implement the "Women ICT Frontier Initiative" (WIFI) programme in the country as a vehicle for building the ICT capacity of women entrepreneurs.

### ***2.1. Access to financing is a major impediment for ASEAN women entrepreneurs***

Access to finance is one of the most significant impediments to the development of women's entrepreneurship in the ASEAN countries, especially for women entrepreneurs who want to grow their enterprise beyond a micro-scale. Women entrepreneurs in these countries depend heavily on informal financing sources to start and operate their businesses, including money lenders, village banks, women's rotating savings and lending groups, and microfinance institutions (MFIs), many of these unregulated and small in scale. In general, the women entrepreneurs have difficulty trading up to bank financing and often lack confidence in approaching banks and sufficient financial literacy to present bankable proposals. The situation varies considerably by country. A cross-country analysis of this goes beyond the scope of this report, but Annex 4 presents a comparison of the financing schemes directed to women entrepreneurs in the different ASEAN countries, by type of financing – microfinance, bank finance, and government financing schemes.

*Microfinancing sources are widely used by women entrepreneurs in most Southeast Asian countries, but pose some limitations*

The microfinance sector is pervasive or rapidly-emerging in several of the countries (e.g. Cambodia, Indonesia, Lao PDR [village banks], the Philippines, and Viet Nam). Women make up a large percentage of microfinance borrowers, partly because they make up a large proportion of the informal, microenterprises and partly because of the small size of credit loans and the most-oft use of the group lending approach. In Brunei, women-led businesses account for 56% of loan applicants for the government Micro-Credit Financing Scheme (Ministry of Culture, Youth and Sports, 2013); in Cambodia, women make up 80% of microfinance borrowers (ERIA and OECD, 2014, p. 70); in Lao PDR, women entrepreneurs account about 80% of borrowers from licensed MFIs belonging to the Lao PDR Microfinance Association<sup>21</sup>; and in Myanmar, women borrowers account for 83% to 100% of credit clients from several NGO-operated microfinance funds (the Myanmar Microfinance Law of 2012 caps microfinance loans at MMK 500 000, the equivalent of less than USD 400, which definitely poses limitations on the scale of an enterprise's activity).

<sup>21</sup> Lao PDR Microfinance Association, "MFA Performance Monitoring & Benchmarking System Evolution of Selected Performance Ratios From 2013–2015", May 2016, at: [https://laomfa.org/wp-content/uploads/formidable/8/Evolution\\_of\\_selected\\_performance\\_ratios\\_Dec\\_2015\\_Eng.pdf/](https://laomfa.org/wp-content/uploads/formidable/8/Evolution_of_selected_performance_ratios_Dec_2015_Eng.pdf/)

Apart from the microfinance institutions serving both men and women, there are a number of micro-credit schemes specifically targeting women micro entrepreneurs (as per Annex 4), such as the microfinance funds for women operated by the Lao Women's Union, the Myanmar Women's Union, and the Viet Nam Women's Union; the TemanNita Micro-credit Scheme for Women Micro Entrepreneurs in Malaysia; the Enterprise Asia "Women Entrepreneurship Fund" in Malaysia that provides micro-credit to seed fund women's start-ups; and the Capital Aid Fund for Women's Economic Development (CWED) in Viet Nam; plus a number of women-focused NGOs in different ASEAN countries.

In Malaysia, the government itself is financing micro-credit programmes for women entrepreneurs. In 2015 MYR 1.8 billion of the national budget was allocated to the Islamic Microfinancing Scheme Amanah Ikhtiar Malaysia (AIM) for loans to women entrepreneurs; the 2017 budget allocated MYR 300 million to TEKUN Nasional (a micro-credit agency), a portion of which will be applied to the TemanNita Micro-credit Scheme for Women Micro-entrepreneurs (loans of MYR 1 000 to MYR 20 000 under the group-lending model), and MYR 20 million to the Malaysian Chinese Women Entrepreneurs Foundation (MCWEF) for micro loans of between MYR 5 000 to MYR 10 000 to Malaysian Chinese women starting or expanding their businesses.

In some instances, women entrepreneurs' associations (WEAs) or women's unions will partner with banks to deliver micro-credit programmes for women, such as the co-operation between the Parent Co-operative of Indonesia Women Entrepreneurs (INKOWAPI) and the Danamon Bank to provide micro-loans to co-operative trainees; the partnerships with banks developed by the Viet Nam Women's Union to provide credit for new businesses, including household enterprises; and the partnership between the Indonesia Association for Women's Small Business Assistance (ASPPUK) and the Maybank, whereby the Maybank provided a revolving fund of IDR 1 billion to ASPPUK to provide micro-credit to women micro entrepreneurs.

While there appear to be a number of avenues for women entrepreneurs to access micro-credit (with the possible exceptions of Thailand and Singapore), it is insufficient in terms of supporting women to expand their businesses. For this, access to bank financing is essential, but policies are needed to help women micro entrepreneurs upscale from micro-credit mechanisms and transition to bank financing. A good practice example is the Women's Microfinance Initiative (WMI) from Uganda (Box 3.1). The WMI ties the credit to training, counselling, advisory services, including financial literacy training, and structures its micro-credit support to enable women clients to upscale to bank financing after completing a series of micro-credit loans.

### **Box 3.1. The Women’s Microfinance Initiative (WMI) – A good practice from Uganda**

The Women’s Microfinance Initiative (WMI) is an interesting model in providing microfinance to women. It started operations in rural Uganda in 2008 to provide microfinancing opportunities for poor women in rural areas. In its actions, it was responding to research by the Women of Uganda Network (WOUGNET) indicating that rural women are typically excluded from access to financial services for systemic reasons, such as: complicated paperwork, lack of collateral, demands for a male guarantee, transportation availability or expenses, and illiteracy. WMI now has loan hubs in four Uganda regions.

WMI delivers the “Transition to Independent Banking Programme”, a comprehensive loan programme using the group-lending methodology (solidarity groups with 20 members) that also offers training to new borrowers in business skills, financial literacy and record-keeping along with peer mentoring, technical support, on-site follow up and on-going access to resources.

Loans for new enterprises start at up to USD 150 for a 6-month term and the woman can access follow-up loans every five months to help her grow the business. After 18 months, the loan amount can increase to USD 250. At the end of 24 months, the woman repays her last loan to the WMI and is ready to graduate to independent bank loans from PostBank Uganda, which is a unique feature of the WMI programme. The partnership with the Postal Bank provides women with an opportunity to transition into a regulated credit environment, and is the first in Uganda to pair a village-level microfinance initiative with conventional banks.

Since inception to October 2016, the WMI has lent USD 4.1 million to almost 10 000 borrowers, about 35% of whom have graduated to conventional bank lending. A 2014 study of borrowers from the first lending cycle in 2008 revealed that 82% were still in business. The WMI attributes the high survival rate to the extensive business training and follow-up, which strengthens the borrowers’ ability to manage and expand their operations. The longitudinal impact on the women entrepreneurs is impressive, with many diversifying into higher opportunity businesses, creating jobs in their communities, buying land in their own name, and dramatically improving their livelihoods (IFC, 2011). The programme has since expanded to Kenya and Tanzania.

Sources: IFC (2011), Strengthening Access to Finance for Women-Owned SMEs in Developing Countries; Women’s Microfinance Initiative, at: <http://wmionline.org/WMI-Executive-Summary-2014.pdf>; “Women’s Microfinance Initiative - Loan Programme Activity October 2016”, at: <http://wmionline.org/Borrower-Loan-Summary-October-2016.pdf>; “Women’s Microfinance Initiative 2014 Longitudinal Study on Business Operations”, at: <http://wmionline.org/dataanalysis/profile/WMI-Status-of-Original-Borrowers-2014.pdf/>

*Closing the gender credit gap in access to bank financing critical to enabling women entrepreneurs to grow their enterprises*

Banks are not generally meeting the needs of women entrepreneurs in the ASEAN countries. The presence of development banks is somewhat positive for women's access to financing, but more needs to be done to encourage commercial banks to lend to women-owned SMEs.

Although women entrepreneurs account for a high percentage of microfinance borrowers in many of the countries, they have difficulty moving up to larger loans from banks because they are often unable to provide financial records, meet the collateral requirements, and cope with the stringent loan application and lending procedures, plus, they may encounter prejudicial attitudes of credit officers. Thus, they are challenged to grow their businesses beyond the microenterprise scale.

Goldman Sachs puts the credit gap for formal and informal women-owned SMEs in Viet Nam as high as 12% of its GDP, which is considered "exceptionally high" (Global Markets Institute, 2014, p. 21). The Global Markets Institute (2014) further projects that closing the credit-gap-to-GDP ratio for formal women-owned SMEs in a country such as Viet Nam (where this gap is one of the widest in emerging economies) by 2020 could produce a 25%–28% gain in income per capita by 2030 (Global Markets Institute, 2014, p. 1). According to the International Finance Corporation (IFC), the financing gap for women-owned businesses in Cambodia is USD 172 million a year, with an estimated 10 000 formal women-owned SMEs facing difficulties obtaining loans from financial institutions<sup>22</sup>. The IFC further projects the potential demand for credit from women-owned SMEs in Indonesia at USD 6 billion (IFC, 2016, p. 38)<sup>23</sup>.

To enable the growth of women's enterprises to create jobs, contribute to economic growth, and empower women economically, Southeast Asian governments should consider policy actions to improve their access to bank financing. The example from India (Box 3.2) illustrates possible policy options to address the issue, which includes issuing instructions to banks to allocate a certain percentage of their loan portfolio to women-owned SMEs. This could be accompanied with gender-sensitivity training of credit officers and technical assistance in designing products and services to better meet the needs of women.

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<sup>22</sup> "IFC Helps ACLEDA Bank Plc. Increase Lending to Small Businesses and Women-owned SMEs in Cambodia", IFC News release, 16 February 2016, at: <http://ifcextapps.ifc.org/ifcext%5Cpressroom%5Cifcpressroom.nsf%5C0%5C5D202C0607C1E06F85257F5B0033A42D/>.

<sup>23</sup> Although Bank Indonesia has instructed banks to allocate no less than 20% of their total loan portfolio to the MSME sector by 2018 (so every bank has loan programmes for MSMEs), women are largely "un-bankable" because they cannot meet the collateral requirements (IFC, 2016). Some Indonesian banks and financial institutions do try to reach out to women entrepreneurs, but usually target them with micro-credit schemes using the group lending methodology with a borrowing limit of IDR 10 million, not large enough for a woman to grow her business (World Bank, 2016, pp. 47–48). However, it is interesting to note that banks in Indonesia are active in the microfinance sector, which increases the potential for women to become bank customers and scale-up to larger loans over time.

### **Box 3.2. Policy options for easing bank financing for women-owned SMEs – the case of India**

In the early 2000s, the Government of India drew up an action plan for public sector banks to increase women's access to bank finance, including SME financing, based on evidence that women were only receiving 2.36% of total lending volume. The Reserve Bank of India (RBI) issued instructions to all public banks to allocate a target of 5% of aggregate bank lending to women borrowers, with further instructions to report on the share of total credit allocated to women and the lending allocations to women-owned SMEs. In 2009, the aggregate net bank credit to women increased to 6.3%, with 25 banks reaching the target (IFC, 2011).

To increase opportunities for women entrepreneurs to qualify for bank loans, the government's Credit Guarantee Fund Scheme for Micro and Small Enterprises extended the guarantee coverage for women-owned businesses in case of default to 80% of the bank loan instead of the standard 75%.

To further ensure more inclusive banking for services for women and empower women economically, in 2013, the government established the Bharatiya Mahila Bank, India's first all-women's public sector bank, which by 2016 had over 100 branches across the country. The rationale for creating a women's bank was based on the low level of participation of Indian women in the formal financial market, either as savers or borrowers. Women were "shy" of entering traditional banks and interacting with banking officials, and at the same time, these banks had little time to interact with customers, especially women (BMB, 2014). With a mission to "empower women economically" as a vehicle for empowering India, the women's bank focuses on the financing needs of Indian women with special attention to economically neglected, deprived, and underbanked rural and urban women.

The bank has developed a range of women-centric loan products to support sectors of preference for women entrepreneurs, including special loans to assist women in: 1) establishing catering and food businesses; 2) running beauty parlours, salons and spas; and 3) starting day care centres, as well as offering women entrepreneurs a 1% reduction in the interest rate on the SME Easy Loan for traders, manufacturers and services. Because financial literacy is a key driver to the bank's activities, it also holds financial literacy camps every Saturday where it creates awareness among women of banking products, facilities and services, serving both to build demand for its services and to educate women on how to develop their interests and passions into income-generating activities.

Sources: IFC (2014), *Improving Access to Finance for Women-owned Businesses in India: A Research Report on Opportunities, Challenges, and the Way Forward*; BMB (Bharatiya Mahila Bank) (2014), *Annual Report 2013–2014*; New Delhi; <http://bmb.co.in/about-us/>. Previously profiled in OECD (2012), *Women in Business: Policies to Support Women's Entrepreneurship Development in the MENA Region*, and Stevenson (2016), "Evolution of Public Policy Support for Women's Entrepreneurship in OECD and G20 Countries – Background Paper", prepared for the OECD.

*Women-targeted financing initiatives of development banks in some ASEAN countries could be replicated by others*

There are instances of good practice initiatives to facilitate women's access to bank credit in the ASEAN countries, such as the SME Bank Malaysia "Women Entrepreneurs Financing Programme" and the "Inclusive Lending for Aspiring Women Entrepreneurs (ILAW) Business Loans Programme" of the Development Bank of the Philippines (see Box 3.3). These programmes offer models that could be replicated or adapted for use in other ASEAN countries. They are also interesting in that they both include capacity building components for the women borrowers through either management training or mentoring and advisory services.

**Box 3.3. Financing schemes for women entrepreneurs – good practices from development banks in Malaysia and the Philippines**

**SME Bank Malaysia Women Entrepreneurs Financing Programme (WEFP)**

In 2015, the government-owned SME Bank Malaysia launched its Women Entrepreneurs Financing Programme (WEFP) designed exclusively to be accessed by sustainable women-owned SMEs (in operation for more than two years) in need of working capital or financing to acquire fixed assets. MYR 2 billion (about USD 45 million) was allocated for the programme to finance sharia-compliant loans of MYR 500 000 to MYR 2.5 million.

Women own and manage about 20% of Malaysian businesses, but the number is expected to increase to 30% over the next five years. This level of growth in the number of women-owned SMEs is considered essential if the SME contribution to GDP is to reach the 41% target by 2020 set in the SME Masterplan 2012–2020.

Gearing loans specifically to women is in line with the Bank's mandate to cater to specific target groups that get less attention from other financial institutions, which is the case for women entrepreneurs in Malaysia. In order to access the WEFP, applicants are required to attend the Leaders Acceleration Training Programme (LEAP) organised by the Centre for Entrepreneur Development and Research (CEDAR), the training, consultancy and research arm of SME Bank. The integrated coaching-financing programme is designed to accelerate the growth of women's companies and improve their competencies, while at the same time, providing an opportunity for the bank to assess the applicant's ability to manage a business. Once the loan is granted, the bank continues to provide business coaching to the women entrepreneurs to help them expand their business.

Source: <http://www.smebank.com.my/financing-for-women-entrepreneurs/>

**Inclusive Lending for Aspiring Women Entrepreneurs (ILAW) Business Loans Programme of the Development Bank of the Philippines**

In early 2015, the Development Bank of the Philippines (DBP) created the ILAW lending window to provide financial support to women entrepreneurs and help them grow their businesses beyond micro-credit. This initiative was inspired by the Women's Business Council Philippines (WomenBizPH) in response to a

recommendation of the APEC Women and Economy Forum that a gender lens be adopted in establishing financial support and training for women's businesses.

Besides the dedicated financing window for women, the ILAW programme includes simplified lending procedures, flexible collateral policies and repayment schedules (not to exceed ten years), and co-operates with WomenBizPH to offer mentoring and advice to ILAW borrowers. Eligible businesses must be woman-owned and directed with business assets not exceeding PHP 100 million (can also include co-operatives where women are the majority of members). Applications from start-ups are also considered on a case-by-case basis.

The minimum loan amount is PHP 300 000, can cover up to 90% of the project costs, and be used for working capital, financing of confirmed purchase orders and letters of credit, acquisition of fixed assets, or purchase of a franchise.

By March 2016, the DBP had approved ILAW loans to 49 women-owned enterprises and released PHP 367 million of loan funds.

Sources: "Inclusive Lending for Aspiring Women (ILAW) Entrepreneurs Program Business Loan" brochure at: <https://www.devbnkphl.com/UserFiles/ILAW.pdf/>; Aurora Garcia, "Why financing women entrepreneurs can turn around economy", Philippine Daily Inquirer, 28 March 2016, Women's Business Council Philippines, at: <http://business.inquirer.net/208942/financing-women-entrepreneurs-can-turn-around-economy/>.

*IFC loans to ASEAN banks instrumental in focusing banks on lending to women-owned enterprises and reducing the gender credit gap*

The IFC is instrumental in supporting domestic banks to orient their products and services to women entrepreneurs and ease their access to bank financing. This is especially important in the ASEAN region because of the large unmet potential demand for financing from women-owned SMEs. In recent years, the IFC/World Bank has approved significant loans to banks in the ASEAN countries for relending to women-owned SMEs, as well as technical assistance in some cases (Box 3.4).

**Box 3.4. IFC lending to ASEAN banks to facilitate financing of women-owned/managed SMEs**

**Cambodia:** In February 2016, the IFC extended a syndicated loan of USD 50 million to the Association of Local Development Agencies (ACLEDA) Bank to boost lending to Cambodian SMEs, of which half will be used to support (formal) women-owned enterprises. With this loan, the Bank expects to increase its outstanding portfolio of loans to women-owned enterprises to more than USD 1.5 billion by 2019. In May 2016, the ACLEDA Bank got a syndicated loan from the IFC of USD 160 million for lending to women-owned SMEs, USD 70 million of which came from the Women Entrepreneurs Opportunity Facility (WEOF), a partnership fund of the IFC and the Goldman Sachs 10 000 Women Initiative. Further, in November 2016, the Overseas Private Investment Corporation (OPIC) committed a USD 30 million loan to the ACLEDA Bank for dedicated financing to women-owned SMEs, to be carried out in partnership with the Goldman Sachs Foundation 10 000 Women Initiative.

While the ACLEDA Bank reports that over half of its SME loans are to women-owned SMEs, it struggles with a supply and demand gap due to insufficient funds to give larger loans and longer repayment terms. The investments made by OPIC and the IFC to capitalise ACLEDA Bank loans to women-owned SMEs will help to address the gender financing gap and enable women to grow their businesses.

**Indonesia:** In 2010, the IFC entered into a co-operation agreement with the Bank International Indonesia (BII, now the Maybank) to improve its reach to women-owned SMEs.

In 2015, the IFC provided a USD 300 million loan to the PT Bank Tabungan Pensiunan Nasional (BTPN) to increase lending to micro and small businesses and women entrepreneurs. The funding is expected to expand access to sharia finance for up to 2 million women entrepreneurs over four years.

**Lao PDR:** In 2015, the IFC provided a risk-guarantee facility to the Banque Franco-Lao (BFL) for a portfolio of loans to women-owned SMEs in Lao PDR. One of the key lending targets for the facility was women entrepreneurs who would have been ineligible for financing due to lack of a business history or inability to provide a sufficient guarantee. In fact, the BFL intends to increase its market share in Lao PDR by supporting women as a distinct market segment and launching a Women's Market programme.

**Philippines:** The IFC provided support to the Rizal Commercial and Banking Company (RCBC) to develop the "Women's Enterprise Loan Programme" that was launched in 2012. The programme provides small loans for start-up businesses and business growth loans to women entrepreneurs operating a business that has been profitable for at least three years. Women are served by the RCBC network of dedicated women's champion account managers who will even conduct their meetings at the client's office.

**Viet Nam:** In 2012, the IFC issued a syndicated loan of USD 25 million to the Orient Commercial Bank for lending to SMEs, of which USD 5 million (under the IFC Banking on Women programme) was set aside exclusively for lending to women-owned and managed businesses.

In September 2016, the IFC loaned USD 12.5 million to the Vietnam Prosperity Commercial Bank (VPBank) for exclusive lending to women-owned MSMEs. This is expected to increase the VPBank loan portfolio to women-owned MSMEs by more than USD 160 million by 2020.

Source: Various IFC press releases.

In addition, the World Bank-funded “Small and Medium Enterprise Access to Finance Project” in Lao PDR (2014–2019) will issue USD 15 million of credit lines to Lao commercial banks to encourage them to lend to SMEs with limited collateral, at least 20% of which are to be women-owned SMEs. Participating banks in this project include Sacombank, Lao-China Bank, and ST Bank.

The Sacombank, a major SME financing bank in Viet Nam has taken a step further by opening all-female branches (with an all-female staff) in Ho Chi Minh City and Hanoi serving only women clients, with specific targeting of women entrepreneurs and women managing medium and large scale family businesses. The first of these “Eighth of March” branches was opened on International Women’s Day in 2005. Sacombank has developed special financial services for women entrepreneurs and co-operates with Women’s Clubs to organise seminars and training for women, such as sales skill training for small traders, and business management training.

*Greater use could be made of government-backed credit guarantee schemes to improve bankability of women-owned enterprises*

A policy tool available to governments to encourage banks to lend to women entrepreneurs is through loan guarantee programmes. In some countries, SME credit guarantee agencies/schemes will make special guarantee provisions in case of bank loans to women-owned SMEs, most commonly by raising the percentage rate on the guarantee portion of the loan. This compensates for the lesser capacity of women to meet banks’ normal collateral requirements, reduces the banks’ risk in lending to women-owned SMEs, and increases access to bank credit for women who would otherwise be “un-bankable”.

Credit guarantee schemes were noted in six of the ASEAN countries: Indonesia, Malaysia, the Philippines, Singapore, Thailand, and Viet Nam. The only credit guarantee scheme with special provisions for women-owned SMEs appears to be the Credit Guarantee Corporation (CGC) Malaysia. In 2009, the CGC entered into an agreement with the Standard Chartered Bank (SCB) Malaysia to offer the “Portfolio Guarantee Scheme for Women Entrepreneurs” through which the SCB aimed to disburse MYR 100 million of partially guaranteed loans to women-owned SMEs over 18 months (in amounts from MYR 100 000 to 500 000 with 80% of the loan guaranteed by the scheme), targeting enterprises that have been in operation for at least five years and are seeking to expand. The use of the portfolio guarantee model also enables a simplified application and approval process, thus accelerating the turnaround time for loan disbursements. Based on the success of the Scheme, the CGC was looking at partnering with more financial institutions.

Government-backed SME credit guarantee schemes in other ASEAN countries could consider making special guarantee provisions for women MSMEs designing guarantee products especially for women’s SMEs. As a foundation for this, existing credit guarantee

funds should collect sex-disaggregated data on their SME guarantee clients to identify the gender gap in participation levels.

*Emergence of “fintech” lending likely to have a positive effect on women entrepreneurs’ access to financing*

Another innovation that is likely to be favourable to women entrepreneurs is the implementation of online financing. The Indonesian Financial Services Authority (OJK) recently released a regulation on financial technology (fintech) lending, which stipulates rules in the provision of lending services based on information technology<sup>24</sup>. This will become an important alternative for “un-bankable” individuals and MSMEs to access funds to start and develop their businesses, and particularly beneficial to women, who from their smartphones will be enabled to obtain broader financial access; plus, peer-to-peer lending models on web platforms may open up opportunities for women entrepreneurs (as they have in other countries).

*Government funding schemes can address market failures in the allocation of financing to women-owned enterprises*

Governments in many countries make use of direct and indirect public interventions, such as SME development funds or government-based credit guarantee schemes, to promote improved access to SME financing or to encourage certain types of SME investment behaviour, such as technology upgrading. These interventions may be necessary when market failures of various kinds are preventing an allocation of financing to particular groups, such as start-ups with little collateral and credit history and women entrepreneurs (Freeman, 2015). In the ASEAN countries, cultural factors also play a role in the extent to which women entrepreneurs and women-owned enterprises can gain equal access to finance, relative to their male counterparts (Freeman, 2015). This provides rationale for government intervention on behalf of women entrepreneurs.

Government financing schemes for SMEs were noted in a number of the ASEAN countries: several schemes in Brunei; the SME Development Fund in Lao PDR; the Small Business Finance Programmes in the Philippines several government-backed SME loan schemes in Singapore; and the SME Development Fund in Viet Nam (see Annex 4). None of these programmes target women-owned SMEs specifically and most of the programmes/funds do not report any sex-disaggregated data on beneficiaries. However, the DTI Philippines reports that women-owned businesses account for 45% of beneficiaries to its Small Business Finance programmes<sup>25</sup>.

Malaysia and Thailand both have government-backed or direct funding programmes for women entrepreneurs. In Malaysia, this includes the funding allocations to the Chinese

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<sup>24</sup> “Fintech lending opens up opportunities for SMEs”, 18 January 2017, Jakarta Post, at: [http://www.thejakartapost.com/academia/2017/01/18/fintech-lending-opens-up-opportunities-for-smes.html?fb\\_comment\\_id=1221344447960817\\_1222074134554515#f39b64cff23893/](http://www.thejakartapost.com/academia/2017/01/18/fintech-lending-opens-up-opportunities-for-smes.html?fb_comment_id=1221344447960817_1222074134554515#f39b64cff23893/)

<sup>25</sup> DTI sex-disaggregated data as reported in its Gender and Development Overview, at: <http://dti.gov.ph/programs-projects/gender-and-development#gender-and-development-overview/>. Also noted is that all programmes are gender mainstreamed through the requirements for Gender and Development (GAD) Action Plans and the reporting of data on the percentage of female participants.

Islamic Financing Scheme, the TemanNita Micro-Credit Scheme for Women Micro Entrepreneurs, and the Malaysian Chinese Women Entrepreneurs Foundation, as highlighted in the previous section on microfinancing. In addition, the 2017 national budget also allocated MYR 50 million to TEKUN Nasional to provide start-up loans for women professionals to establish businesses, to be implemented in collaboration with professional associations and bodies. Another government-supported initiative is the BizWanita Financing for Women Entrepreneurs Scheme launched by the Malaysian Credit Guarantee Corporation (CGC) in 2015 as a direct lending product (Box 3.5).

In Thailand, the Prime Minister established the THB 7.7 billion Thai Women Empowerment Fund in 2012 with the goal to raise the potential of women in all domains. From the Fund, THB 100 million was promised to each province to fund projects promoting the role of women, empowering women's organisations and networks, and supporting women's economic activity. A component of the Empowerment Fund is a revolving fund to support women's job and income generation, which may encompass entrepreneurial activity.

#### **Box 3.5. BizWanita Financing for Women Entrepreneurs Scheme - Malaysia**

In October 2015, the Malaysian Credit Guarantee Corporation (CGC) launched a new direct financing product – the BizWanita Financing for Women Entrepreneurs Scheme – setting aside a total of MYR 30 million to reduce the gap in access to traditional bank financing for women entrepreneurs without credit histories or collateral. The scheme provides collateral-free sharia-compliant loans of between MYR 20 000 to MYR 300 000 to women-owned SMEs (a woman or group of women owning at least 51% of the enterprise and managing operations) to start or expand a business. The financing is accompanied with training and capacity building. The latent demand for this type of financing was illustrated by the approval of 90 applications from women-owned SMEs within the first five months of the launch totalling MYR 10.5 million of financing (CGC, 2016, p. 6).

Sources: <https://www.cgc.com.my/wp-content/themes/crystalline/doc/bizwanita-i-faq.pdf/>; CGC (2016), Annual Report 2015.

*Few initiatives to improve access of women entrepreneurs to equity financing and close the gender gap in business angel and venture capital funding*

The majority of women entrepreneurs in the ASEAN are microenterprises and often in the informal economy, with few leading high-growth firms. Thus the demand for equity financing is somewhat limited. This is coupled with the fact that, with the exception of Singapore, the venture capital industry is not well-developed, albeit emerging rapidly. There was no evidence of venture capital funds focused on investing in women-owned enterprises, although this phenomenon is becoming more common in many countries around the world (Stevenson, 2016). However, two ASEAN initiatives to foster women's access to business angel investments were identified: 1) the angel investment network in Indonesia (ANGIN), which was started in 2012 as a seed fund targeting early-stage investments in women-led start-ups (see Box 3.6); and 2): the Singapore CRIB Angels

Club<sup>26</sup>, an exclusive network of “invited” investors interested in supporting women’s entrepreneurial ventures. CRIB Match events provide the opportunity for Angel Club members to hear pitches from promising women-led ventures and decide if there is an investment match, in which case the deal would be facilitated and involve mentoring, guidance and networking support to the woman entrepreneur.

In recognition of the programme gap at the regional ASEAN level, the ASEAN Women Entrepreneurs Network (AWEN) is in the process of developing its own Women Angel Network, which would be a welcome addition to the financing landscape for women entrepreneurs in the region.

### Box 3.6. Angel Investment Network Indonesia (ANGIN) Women Fund

The ANGIN Women Fund was founded in 2012 by 15 high profile Indonesian female business leaders and successful entrepreneurs as a seed fund targeting early-stage investments in women-led start-ups in Indonesia (in any sector) and a tool to help women grow their own businesses through mentoring and networking. The founding women make up the core angel investors. The Fund was initially supported by the US Department of State’s Global Entrepreneurship Programme.

The concept is that investors will pool their resources to provide pre-seed and seed stage investment in promising women-led ventures or with a business model having a positive impact on women. The seed stage investments range between USD 25 000 and USD 150 000 and are open to co-investment with other angels or venture capital firms. The network does not require the individual investors to make a minimum number of investments per year. Offers are made on a case-by-case basis depending on the sector of the requesting applicant and the experience and knowledge base of the investors. The investors do, however, pay an annual membership fee to help fund ANGIN’s operations.

ANGIN provides assistance to start-ups, including capacity building and monthly mentoring. Since inception, the ANGIN Women Fund has invested in five companies, mostly in the consumer sector, and provided training to 50 women entrepreneurs.

Source: <http://angin.id/about-us/#women/>

*Financial literacy training for women entrepreneurs is an important key to improving their access to financing and the operational performance of their enterprises*

As noted in Chapter 1, the OECD stresses the importance of financial literacy and education to women’s economic empowerment, reporting that women have less financial knowledge than men and lower confidence in their financial skills, which are both factors in women’s lower financial inclusion and access to financial markets than their male

<sup>26</sup> See: <http://www.crib.com.sg/angels/>. CRIB Singapore is a social enterprise aiming to empower women to become successful entrepreneurs, and also operates the CRIB Incubator for Women.

counterparts (Messy and Monticone, 2016; OECD, 2013). This is particularly critical in the context of women's entrepreneurship, as women have less access to formal financing than men, which limits the scale of their start-ups and their capacity to expand their businesses. Thus, financial literacy programmes are a mechanism for increasing women's economic opportunities, building the capacity of women entrepreneurs to access formal financing, and improving the operational performance of their businesses.

The promotion of financial literacy and inclusion is already one of the stated actions under the access to finance pillar of the ASEAN Strategic Action for SME Development 2016–2025, although not with specific reference to women-owned SMEs.

The financial literacy levels are lower among women than men in each of the ASEAN countries, and noted as being particularly low in Brunei, Lao PDR, Myanmar, and Viet Nam. Governments in Brunei, Indonesia, and the Philippines are implementing national strategies to improve financial literacy rates through education and training initiatives; in the case of Indonesia through a national initiative of the Finance Services Authority (OJK) to promote financial inclusion, and in the case of the Philippines by integrating financial education in the school curriculum and community-based training initiatives.

In Cambodia and Indonesia, the ministries responsible for women's affairs/empowerment have called for the delivery of financial literacy programmes for women. The Cambodia Strategic Plan for Gender Equality and Women's Empowerment 2014–2018 includes financial literacy programmes for women as an action item to increase women's access to financial services. The delivery of this training is carried out by the Ministry of Women's Affairs (MoWA) in co-operation with MFIs and the Cambodia Microfinance Association (CMA). In Indonesia, the Ministry of Women's Empowerment and Child Protection (MoWE-CP), in co-operation with the OJK, conducts financial and banking literacy training for women and educates women in rural and urban areas on how to better manage money and other economic resources. Women's financial literacy is also a focus of the Philippines Great Women Project, where under the Gender and Financial Literacy component the project has built the capacity of financial literacy trainers to facilitate training with a gender perspective. This has been delivered to MFIs, local government units, and women micro-entrepreneurs through use of the *Gender and Financial Literacy Training Manual*<sup>27</sup> produced by the project.

In Indonesia and Viet Nam, the banking system is involved in offering financial literacy training to women entrepreneurs. In Indonesia, this is through Bank Indonesia's "Women Empowerment Programme 2013–2016", and in Viet Nam through a two-year project of the LienViet PostBank, in co-operation with the Viet Nam Women's Union, that started in 2016 to deliver financial literacy training to women entrepreneurs on mobile financial services to increase their usage of financial products. In Indonesia as well, some commercial banks, such as Citibank, support financial literacy training to women and encourage them to become microenterprise entrepreneurs, as part of corporate social responsibility (CSR) efforts. In Thailand, the SME Bank delivers financial literacy training to improve competencies of SME owners, but makes no reference to directing any of this specifically to women entrepreneurs.

In some of the countries (e.g. Cambodia and Myanmar) microfinance organisations are playing a role in delivering financial literacy training to clients, the majority of which are

<sup>27</sup> See: <http://www.pcw.gov.ph/publication/gender-and-financial-literacy-training-manual/>

women. Of particular note is the 3-year PACT<sup>28</sup>-Coca-Cola “Swan Yi” Initiative (2013–2015) in Myanmar to empower 24 500 women in Mandalay, Sagaing, and Yangon regions through financial literacy training along with business management and entrepreneurial skills.

In Cambodia, Indonesia, the Philippines and Thailand, some NGOs and women’s associations are active in targeting women with financial literacy training programmes. For example:

- in Cambodia, development partners, such as the ILO, as well as a variety of NGOs, MFIs, foundations, etc., deliver financial literacy training programmes and workshops to women. The social enterprise, SHE Investments, has additionally trained trainers from the Cambodian Volunteers for Community Development in facilitation techniques to deliver financial literacy workshops to women’s savings groups in communities around Cambodia. The Ministry of Women’s Affairs of Cambodia also offers Training the Trainers in financial literacy services to staffs of the Women Development Centres (WDCs) and of the Provincial Departments of Women’s Affairs (PDoWA).
- the Indonesia Centre for Development of Women’s Resources (PPSW) targets grassroots women over 40, some of whom build the capacity to become micro entrepreneurs.
- several NGOs in the Philippines deliver financial literacy training to women, while the Business and Professional Women (BPW)-Makati funds financial literacy programmes for women as part of its “Women Stepping Up PH” Initiative to enhance women’s leadership and empowerment roles.
- in Thailand, the Asia Foundation Aflateen Programme helps to build financial literacy and entrepreneurial skills among adolescent girls and young women in southern border provinces, and other civil society organisations target at-risk and poor women with financial education and literacy programmes, sometimes combined with entrepreneurial skills training.

In Brunei and Lao PDR, it is not evident that financial literacy programmes specifically target women or women entrepreneurs, although some generic programmes also include women participants. For example, the GIZ project in Lao PDR, “Microfinance in Rural Areas-Access to Finance for the Poor”, conducted financial literacy training courses for potential and current members of village banks, where about half of participants were women, and other NGOs also deliver financial literacy training courses, but without evidence that any of them target women specifically. In its assessment of financial literacy in rural Lao PDR, GIZ recommended that, in light of the disadvantaged position of women, financial literacy awareness and training programmes should reach out more to the female population (GIZ, 2015).

In Brunei, Lao PDR, and Viet Nam, in particular, there is a great need for financial literacy programmes targeting women; a national financial literacy and awareness campaign would serve to empower women, build their capacity to start and manage an enterprise, and improve their level of financial inclusion.

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<sup>28</sup> PACT is “Private Agencies Collaborating Together” which operates the Myanmar Access to Rural Credit (MARC) Project that includes a micro-credit component specifically for Myanmar women who want to expand a non-agricultural activity or start a new enterprise.

In Malaysia and Singapore, the financial literacy needs of women did not arise as a major issue.

## ***2.2. Business development support (BDS) services for women – a need for gender mainstreaming as well as for targeted initiatives***

Business development support (BDS) services may cover a range of services used by an enterprise to assist in business start-up, functional operations or growth, such as entrepreneurial and business management training; advice, counselling and consultancy; mentoring and coaching; help with developing business plans and financing proposals; dissemination of business-related information (e.g. business registration regulations and procedures, government assistance programmes, markets, business opportunities, etc.); strategic assistance with upgrading product quality/packaging and growth plans; among other services and support.

BDS services can play a key role in enhancing the skills and abilities of the women entrepreneurs and the performance of their enterprises, but often women are often unable to access essential BDS services because of lack of awareness and information, lack of availability in rural areas, and time constraints due to family responsibilities. Due to cultural constraints, women in some countries may also face mobility restrictions that prevent them from travelling to training and service locations.

Improved access to BDS services could have a significant impact on the development and growth of women-owned enterprises, but this may also entail gender-sensitivity in the design and delivery of the services (e.g. scheduling/location of training offers, mobile advisory/counselling services, use of women advisors and trainers, perhaps even the offer of child care services, etc.) and offering a women-friendly environment.

It should be noted that women entrepreneurs in the ASEAN countries are not prevented from taking advantage of the general BDS services made available to SMEs through government programmes and support structures, such as SME support centres and training initiatives (which vary considerably from one country to the next), but this review focuses primarily on those BDS services specifically targeted to women and responding to their needs.

Optimally, the ecosystem for supporting women entrepreneurs to gain the skills they require to start and manage a business would include an entry point for basic counselling and advice, regularised programmes offering basic training in entrepreneurial and business start-up skills, and opportunities to further develop and enhance their management and growth skills once the business is operational. A valuable tool for helping women entrepreneurs through various stages of business development and growth is through mentorship, therefore, formal mentoring programmes would ideally also form part of the entrepreneurship support ecosystem. A comparison of ASEAN countries on these BDS dimensions is attached as Annex 5.

*Many examples of entrepreneurship skills and business management training programmes exist, but could be regularised, scaled-up, and more systematic in targeting skills needs of different segments of the female entrepreneur population*

There appears be limited capacity in some of the countries to provide regularised entrepreneurial skills training to women entrepreneurs, while in others, the opportunities are much greater. This capacity is somewhat more developed in countries that have

established women business centres, such as the network of Women's Development Centres (WDCs) in Cambodia which combine entrepreneurial training and business development services with access to ICT and ICT literacy training for business development and growth (at some WDCs) as well as with vocational skills training programmes. More recently the WECREATE centres in Cambodia and Viet Nam (soon-to-be in Lao PDR) offer start-up academy programmes to help women start businesses.

In Viet Nam, the Vietnam Women's Union (VWU) is a key body for delivering entrepreneurial and business skills to women across the country. The VWU has trained 400 women as trainers which have delivered business training to thousands of women across 20 provinces. The VWU School for Women Cadres has even set up a "Women and Enterprise" faculty to provide entrepreneurship training for women<sup>29</sup>. The Lao Women's Union also provides entrepreneurship training to women, making use of the "Start Your Business" (SYB) training materials developed by the ILO. In some countries, the ministry responsible for women's affairs has the lead on entrepreneurship training for women, much of which aims to build the capacity of subsistence entrepreneurs, such as the focus on poor, low-income women, and disadvantaged women.

This is the case in a number of the ASEAN countries – priority is given to developing the entrepreneurial capacity of women at the bottom of the pyramid as a poverty reduction and livelihood vehicle. In contrast, there are few entrepreneurship training initiatives focused on women with higher human and social capital. Examples of this are found in Cambodia (the Female Entrepreneurship Training Project to stimulate a new generation of female entrepreneurs); Malaysia (Workshop on Technoentrepreneurship for Women in Science, Technology and Innovation initiated by the Malaysian Technology Development Corporation in collaboration with the NAM Institute for the Empowerment of Women and others); the Philippines (Spark!Philippines Young Women Entrepreneurs Bootcamp); Thailand (Thailand Women Entrepreneurs Start-up Competition, a partnership between the Thai Ministry of Science and Technology and the Embassy of Israel to Thailand); and Viet Nam (SoGal Vietnam initiative to empower the next generation of millennial entrepreneurs and investors and close the gender gap in entrepreneurship, e.g. "HerStartup Vietnam CrowdPitch Competition"). While innovative, these projects are generally small in scale (e.g. able to process a limited number of trainees, focused in central locations) or ad hoc in nature, lacking continuity and sustainability.

The WEAs are notably active in providing entrepreneurship and start-up training opportunities for women. This is evident in a number of the countries, such as the Singapore Mums@Work Mumpreneurs Network that offers start-up workshops to women with children who want to start a home-business; the start-up training provided to women through the Thai Woman SMEs Association (TWO SA) in close co-operation with the Office of SME Promotion (OSMEP); and the Myanmar Women Entrepreneurs' Association (MWEA) which offers classes in entrepreneurship and literacy to women micro entrepreneurs in rural areas in partnership with the National Committee on Women's Affairs (NCWA) and runs incubator training for women-led start-ups in co-operation with Project Hub Yangon.

A particularly interesting model for entrepreneurial skills training for women is demonstrated by the Philippines Technical Education and Skills Authority (TESDA), an agency of the Department of Labour and Employment (DOLE). First of all, it is noted

<sup>29</sup> <http://www.we-apec.com/directory/viet-nam-women%E2%80%99s-union/>

that TESDA created the Women’s Center (in 1998) to cater to the technical and entrepreneurial skills needs of women, including in traditionally male-dominated sectors (e.g. automotive and electronics servicing, welding, etc.), thus promoting an inclusive and gender-fair technical and vocational education and training system. As a partner in the Great Women Project, TESDA further developed standardised gender-sensitive learning materials and trained a pool of core trainers to deliver training to others on gender-infused technical and vocational education (TVET) materials (PCW, 2012a).

One of TESDA’s major, and large scale programmes is the delivery of entrepreneurship training and development to support women in opening and successfully operating small-scale convenience (sari-sari) shops through the “Sari-Sari Store Training and Access to Resources (STAR) Programme”, a collaboration with Coca-Cola Philippines under the Coca-Cola 5X20 initiative to empower women entrepreneurs across their value chain (see Box 3.7).

**Box 3.7. The Sari-Sari Store Training and Access to Resources (STAR) Programme  
– an example from the Philippines**

In 2011, TESDA entered into a 10-year partnership with Coca-Cola Philippines to deliver the “Sari-Sari Store Training and Access to Resources (STAR) Programme”. The programme was designed to empower women as owners of small-scale retail outlets (“sari-sari” shops) through basic entrepreneurship training, peer mentoring, and access to resources, such as microfinance and merchandising support. TESDA co-operates with NGOs, MFIs, and women’s organisations in the recruitment and selection stage (most of the identified women will already be operating sari-sari shops) and also in the post-programme phase for follow-up interventions. TESDA and Coca-Cola work with each cohort of the programme participants over the course of three-years.

In the training and capacity-building component, women are trained in basic entrepreneurial and business management skills particular to the operation of a sari-sari store (weekly half-day sessions for 12 weeks). The course also covers how to manage the business in light of domestic duties, a significant gender issue in the Philippines. In the second component, the training graduates are assisted in accessing microfinance, including financial literacy training for those without a history of dealing with MFIs. The women can also obtain a STAR Loan from Coca-Cola to purchase Coca-Cola products. All of the transactions with the Coca-Cola supplier can be done online via mobile phone (ordering, supplier credit arrangements, and payments). As well, some of the graduates may qualify for the local Coca-Cola bottler merchandising starter-kit, which would provide them with coolers, signage, and store improvements. The final component is access to peer mentoring through the STAR partner NGOs or MFIs, which enables the women to continue building their business knowledge and skills, as well as their confidence.

As of September 2015, STAR had supported 36 000 women in retail operations in 46 locations; with a target to assist 200 000 women in owning and operating their own convenience stores and food stalls by 2020 (ITC-ILO, 2015, p. 6).

Sources: Jenkins et al. (2013), “The Coca-Cola Company’s 5by20 Initiative: Empowering Women Entrepreneurs across the Value Chain”, Harvard Kennedy School, pp. 24–27; ITC-ILO (2015), “Women Empowerment through Business Member Organisations: Philippines Landscape”.

Another programme worthy of mention in the Philippines is the “Balik Pinay! Balik Hanapbuhay! Programme”, an entrepreneurship training initiative of the Department of Labour and Employment (DOLE) that targets returning overseas Filipina women workers for whom becoming self-employed/starting a business is an option for reintegrating into the workforce. From 2011–2015, more than 4 000 of the programme beneficiaries established their own business or used the skills they gained for employment (ITC-ILO, 2015, p. 8).

*The rise of women business incubators is a promising approach to bridge the gender gap in access to start-up and growth supports*

Many entrepreneurship training programmes are classroom-based and delivered over a short time span, one to two week programmes might be common. When the trainees graduate from the programme, hopefully with the beginnings of a business plan, they are left with little follow-up as they engage in trying to actually start the business. Start-up incubator programmes adopt a more intensive approach, working with the entrepreneur over a period of a few months to work on the business model and plan, while also delivering short training courses, providing hands-on guidance and mentoring support, and often some post-incubator follow-up and monitoring. This type of intervention can lead to more successful start-ups with greater chances of survival and growth.

In recent years there has been an emerging emphasis on women business incubators and accelerator programmes, with the launch of several initiatives in a number of countries, most often initiated by successful women entrepreneurs and executives to address a programme gap in supporting the start-up needs of women. This evolution is in response to the fact that women entrepreneurs are under-represented across business incubators and accelerators<sup>30</sup> and thus less likely than male founders to be beneficiaries of the education, mentoring, networking and capital resources offered in incubation and acceleration environments, even though these challenges are generally more acute for women entrepreneurs. The share of women-owned/led firms varies across incubator programmes, but it also appears that the more high-technology the incubator’s focus, the fewer women participate.

The Initiative for a Competitive Inner City (ICIC) study of gender practices in US business incubators concluded that recruitment and selection biases act as barriers to entry into the incubator and accelerator programmes for women, and the programme design and culture issues are a reason for women not wanting to join the programmes (ICIC, 2016). Based on identification of the practices of women-focused incubators and accelerators and the mixed incubators that have been able to attract a more equitable participation of women-led firms among their clients, the ICIC concluded that in order to increase the participation rates of women across incubators and accelerators and to bridge the gender gap in access to the supports available in these facilities to help businesses grow and create jobs, government should promote gender diversity in incubator and

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<sup>30</sup> In Europe, women account for only 26% of clients across the 150 EU-certified business and innovation centres (BICs), an issue flagged in the impact report as one needing to be tackled (EBN, 2016, p. 22). A study of US incubators in 2009 revealed that only 6% of incubating enterprises were women-owned firms (Amezcuca and McKelvie, 2016).

accelerator programmes, while at the same time, paying more homage to the creation of incubators and accelerators that specifically target women entrepreneurs/ women-led enterprises.

In the ASEAN countries, examples of women's business incubators were identified in Cambodia, Malaysia, Myanmar, Singapore, and Thailand (see Annex 3):

- Cambodia – the SHE Incubator Programme launched in 2015 by the social enterprise SHE Investments.
- Malaysia – the I-KIT Single Mother Skills Incubator targeting low-income single mothers (introduced in 2008), and the I-KeuNita Women Entrepreneurship Incubator targeting low-income women (launched in 2010); both initiatives of the Department of Women Development.
- Myanmar - Project-W start-up incubator for women entrepreneurs, launched in 2014 by the private sector-driven Project Hub Yangon in co-operation with the Myanmar Women Entrepreneurs Association (MWEA).
- Singapore – the Business Incubation Programme for Women launched in 2009 by the International Women's Federation of Commerce and Industry-Singapore (IWFCI); and the CRIB Incubator for Women, launched in 2015 by the women-driven CRIB Singapore social enterprise.
- Thailand - two Women SMEs Incubator Centres (TWO SI) operated by the Thai Women SMEs Association, launched in 2008 (and supported by the Office of SME Promotion).

In addition, the donor-funded WECREATE centres in Cambodia and Viet Nam operate a 15-week start-up accelerator programme (Startup Academy) for women entrepreneurs, beginning in 2016, that provides free business training and mentoring to help them launch or expand a business start-up.

The first thing of note is the relatively recent development of these initiatives. The Malaysia incubators for low-income women, one of the incubator initiatives in Singapore, and the TWO SI incubators in Thailand were introduced sometime between 2008 and 2010, while the remainder started in 2014 or later. Secondly, they are mostly not initiatives of the government, except in the case of Malaysia, but of social enterprises or businesswomen associations, which have launched the incubators to fill a gap in gender-responsive facilities for women (see examples of each in Box 3.8). Thirdly, except in the case of Malaysia, the incubator programmes are small in scale with the capacity to incubate only a small number of women-owned start-ups on an annual basis. As well, they are only able to reach women within a limited geographical area.

**Box 3.8. Women business incubators in ASEAN countries****Cambodia: SHE Incubator Programme**

The SHE Incubator Programme is a six-month programme involving monthly 2-day workshops to provide the support and skills necessary for women to improve and scale their existing microenterprises. At the end of the incubator programme, SHE attempts to match the graduates with impact investors. SHE also monitors the impact of the programme. SHE Investments offers full and partial scholarships for women entering the incubator programme.

In 2015, SHE incubated 14 women entrepreneurs (9 in Phenom Penh and 5 in Siem Reap) and 10 women entrepreneurs in 2016. Six months after the 2015 group completed the programme: 100% reported a significant increase in their self-confidence; 85% were planning ahead financially (tracking expenses and using budgets) and felt they had more decision-making power in their households and in their businesses; 64% had improved their personal financial management; 54% had increased their business revenue; 39% had increased their savings; 37% had improved or expanded their businesses, generating increased income for their family; and 23% created more jobs. The 2015 programme was funded by a SHE Investments crowdfunding campaign and the 2016 programme by the Vasudhara Foundation.

Sources: <http://www.sheinvestments.com/she-incubator-program/>;  
<http://www.sheinvestments.com/2015-pilot-incubator-program/>

**Malaysia: Department of Women Development I-KIT Single Mothers Skills Incubator and I-KeuNita Women Entrepreneurship Incubator Programme**

The Malaysia I-KIT and I-KeuNita incubators for women were launched by the Department of Women Development for the purpose of economically empowering low-income women by assisting them in starting/developing a microenterprise (the I-KIT incubator specifically for low-income single mothers). In both incubation programmes, the women receive intensive skills training, mostly related to traditional areas of women's work (e.g. food, sewing, agribusiness, handicrafts, beauty, etc.), along with entrepreneurship training and assistance in getting a business started, and six months of follow-up monitoring to better ensure their chances of success. In the I-KeuNita Incubation programme, the women starting businesses can receive matching grants from the Amanah Ikhtiar Malaysia (AIM), a microfinance institution.

By the end of December 2015, over 5 000 single mothers had participated in the I-KIT programme, with over 2 500 becoming entrepreneurs after six months. Over 7 700 women had participated in the I-KeuNita incubator, 19% of whom had become entrepreneurs. The 2017 federal budget allocated an additional MYR 2 billion for the I-KIT and I-KeuNita incubator programmes, as well as the Women Career Comeback Programme that may also include entrepreneurship support for women returning to the workforce who would like to start a business.

Source: "Azizah: Women entrepreneurs nationwide number 1.8 million", 18 March 2016, Borneo Post online, at: <http://www.theborneopost.com/2016/03/18/azizah-women-entrepreneurs-nationwide-number-1-18-million/>

### **Myanmar: The Project-W start-up incubator for women entrepreneurs**

Project Hub Yangon was launched in August 2012 to support start-up activity in Myanmar. In 2014, the decision was made to run an incubator programme for women (Project-W incubator) after noting that few women applied to the first general incubator programme in 2013 and also the absence of women in the Yangon start-up scene. An incubator specifically for women was intended to create a supportive environment where women could feel more comfortable asking questions and network with other like-minded women who share many of the same challenges.

The 6-month Project-W incubator programme helps the women refine their business ideas, design business models and launch new ventures. The participants are provided with resources and co-workspaces, weekly workshops, and monthly meetings with local business leaders for advice and guidance. At the end of the incubation period, the women are expected to launch their businesses or at least be ready to test their products in the marketplace. Eight women participated in the 2014 programme and pitched their projects to investors. The second intake accepted 11 women for incubation.

The Project-W incubator project is supported by Norwegian donors and secures sponsorship support from different companies, such as Standard Chartered Bank and CityMart.

Sources: <http://www.projecthubyangon.com/project-w.html/>; “Helping Burma’s Women Entrepreneurs Take Risks”, The Irrawaddy, 14 July 2014, at: <https://www.irrawaddy.com/in-person/interview/helping-burmas-women-entrepreneurs-take-risks.html/>.

A greater impact of women business incubators could be achieved with scaling of the number of physical incubator locations and sources of stable annual funding for operating costs of the incubator programmes. In countries that do not appear to have women business incubators (Indonesia, Lao PDR, and the Philippines), the governments could consider spearheading such initiatives. The need for this may not be quite so great in the Philippines if the generic incubator programmes have been successful in attracting potential women entrepreneurs as the result of Gender and Development Action (GAD) Plan activities.

In developing women business incubators in the future, consideration could be given to developing an incubation model with potential for expanded geographic reach. A good practice example comes from the Jordan Women Business Development Incubator–Irbid (WBDI), which started in 2002 as an “incubator without walls” to provide start-up and BDS services to women micro and small business entrepreneurs in 21 villages in Northern Jordan, focusing primarily low-income rural women (see Lustrati et al., 2012; OECD, 2014). More emphasis could also be placed on targeting women entrepreneurs with more innovative and higher potential business ideas.

*Training in business management skills essential to the sustainability and growth of women's enterprises, but few regularised programmes target the growth needs of women entrepreneurs*

Business management training is generally applicable to entrepreneurs once the business is in operation and they realise the need for enhanced skills to improve its operation and their own management abilities. Because the management development needs of women entrepreneurs will depend on a number of factors, such as the scale of the enterprise, their current level of managerial competence, and the stage of development of the business and its need (e.g. productivity improvements, growth challenges, etc.), management development programmes should be tailored to different groups of women entrepreneurs (e.g. basic training in management of the functional areas of business, more advanced training in growth skills and leadership).

In the ASEAN countries, it is the WEAs, women's clubs and women's unions which are most active in providing management training and support programmes to women entrepreneurs (see Annexes 5 and 8). There appear to be few regularised management development programmes for women, but three government initiatives stand out, two from Malaysia — the MyWiN Academy and the Women Leaders Entrepreneurship Acceleration Programme (Women LEAP), and one from the Philippines — the Franchising Regional Enterprises by Women (FREE Women) Project (see Box 3.9).

### **Box 3.9. Management training for women entrepreneurs – programmes from Malaysia and the Philippines**

#### **Malaysia**

In 2014, the Malaysian Women Innovation (MyWiN) Academy was launched by the Prime Minister's Department, a Cabinet approved initiative, to bring women into the innovation system (<http://mywinacademy.org>). MyWin offers a 6-month long PEAK (Performance, Empowerment, Acceleration, Knowledge) Entrepreneur Track programme for existing women entrepreneurs (25–40 years of age) focused on leadership and innovation. The programme consists of four 3-day “innovation boot camp” workshops and access to mentors with the aim of accelerating growth through innovation. The launch of this initiative is a demonstration of the Malaysian government's commitment, at the highest levels, to empower Malaysian women through thought leadership and entrepreneurial excellence.

The Centre for Entrepreneur Development and Research (CEDAR), the training and consultancy arm of the SME Bank Malaysia delivers the Women Leaders Entrepreneurship Acceleration Programme (Women LEAP) to high-potential women entrepreneurs starting or expanding a business, with the objective of accelerating the growth of their businesses through a programme of training and coaching to enhance their strategic business skills in key functional areas including financial management, marketing, leadership, and technology.

Malaysia also delivers a Women Franchise Programme (an initiative of the Ministry of Domestic Trade, Co-operatives and Consumerism) that focuses on encouraging women to go into business by becoming a micro-franchisee.

#### **Philippines**

The Franchising Regional Enterprises by Women (FREE Women) Project is implemented by the Philippines Franchise Association (since 2014), with support of the DTI and in partnership with chambers of commerce and industry. This franchise training programme, consisting of a series of sessions on “how to franchise your business”, encourages women entrepreneurs in the provincial areas to use franchising as a strategy for growth and assists them in the process. Women selected from the project are given the opportunity to showcase at the annual franchise pavilion.

Another development project catering to the growth of women's enterprises was the Mekong Women's Entrepreneurship Challenge (WEC), a competition that ran in Cambodia, Lao PDR and Viet Nam in 2012–2013 to build the capabilities of women entrepreneurs to grow their businesses. The challenge targeted women entrepreneurs who wanted to take their small or medium enterprises to the next stage (i.e. “growth-oriented” women entrepreneurs). Initiated by World Bank infoDev as a pilot project, the objective was to strengthen the capacity of women to grow their business. Screened through an initial application process, semi-finalists participated in a 3-day workshop on innovation, competitiveness and creativity, and finalists were provided with one-on-one coaching by professional experts, seminars and workshops, training, peer learning, and a USD 5 000

grant to be used to improve or expand the business. Unfortunately the programme only ran for one year, a common problem with donor initiated and financed project activities – lack of continuity.

Basically, there is a need for more formal and broad-reaching business management training and development programmes for women entrepreneurs in ASEAN countries.

*Business counselling services for women entrepreneurs – a common policy priority in OECD and APEC countries*

Enabling access of entrepreneurs and SMEs to business counselling and advisory services is a common policy priority in OECD and APEC countries, including equitable access by women entrepreneurs. As noted in the earlier discussion on the role and importance of establishing women's enterprise centres, these can be critical entry points for women entrepreneurs, especially in the early stages, to receive counselling and advice and avail themselves of a range of BDS services. There are few incidences of such structures in the ASEAN countries and consequently, women are depending heavily on their personal networks for business advice. At the same time, WEAs and similar networks provide an opportunity for members to learn from each other and share valuable experiences. Much of this is relatively informal, although some of the initiatives are more systematic. For example, the Association of Bumiputera Women Entrepreneur Network of Malaysia (WENA) provides an “Entrepreneur Emergency Room 360<sup>0</sup>” business clinic that provides free professional advice and consultancy to women entrepreneurs from established entrepreneurs and industry leaders. More than 3 500 women entrepreneurs benefited from the clinic in 2015.

*Gender-responsive service delivery of SME support centres could improve the representation of women among beneficiaries*

Some of the mainstream business support providers give special consideration to the needs of women entrepreneurs in delivery of business counselling services. For example, the SME Consultation Clinic of the Regional Office of Co-operatives and SMEs of East Java Province in Indonesia allocates specific time for women entrepreneurs to consult on various typical problems faced by women in starting their business (MCA-Indonesia, 2016). This might a good model for other regularised SME support centres, but it often requires alertness to the fact that an adapted facilitation approach is required to adequately respond to women clients in a gender-sensitive fashion, and most BDS providers have not received training in gender-responsive service delivery. It will be interesting to monitor gender mainstreaming developments in the Philippines, in light of the 2013 “Go Negosyo Act” mandating the Negosyo MSME support centres to ensure representation of women entrepreneurs in the delivery of counselling and advisory services.

*Mentoring programmes for women entrepreneurs becoming a promising policy tool with room for further development in ASEAN countries*

Since the early 2000s, mentoring has become more prominent as a policy tool for enhancing the competence of start-up and early-stage entrepreneurs. As part of the continuum of business advisory support, business mentoring is deemed particularly

relevant for entrepreneurs from under-represented and disadvantaged groups based on evidence that they are more likely to lack confidence, entrepreneurial skills and business networks and, consequently, are hampered in their entrepreneurial efforts (OECD and EU, 2013, 2015).

Mentoring differs from counselling/advisory services in that mentoring involves a longer-term relationship between the entrepreneur and a mentor (commonly over several months and up to two years). Mentoring can provide regularised guidance to the novice entrepreneur on how to deal with challenges and achieve success in development plans, whereas counselling services normally consist of short-term interventions to deal with a specific problem facing the entrepreneur.

Mentorship is found to be particularly important for women entrepreneurs. As a form of social capital contribution, mentoring helps compensate for the lesser capacity of women to accumulate human and social capital prior to becoming entrepreneurs, particularly due to limitations in their access to business networks (Blomqvist et al., 2014). The value of mentoring and the mentoring relationship to women entrepreneurs is well summarised in Laukhuf and Malone (2015), particularly its role in enhancing their personal and business growth and fostering a transformational leadership style.

In the past five years or so the issue of mentoring for women entrepreneurs has started to attract more policy attention. In Canada, for example, the 2015 federal budget allocated CAD 150 000 to increase mentorship for women entrepreneurs as part of the Action Plan for Women Entrepreneurs to help women business owners succeed. Responsibility for administering the funds was given to Status of Women Canada and takes the form of a call for proposals from organisations to deliver mentoring to women entrepreneurs. Most of these mentoring services are delivered by government-supported women's enterprise centres and businesswomen networks.

Mentoring initiatives for women entrepreneurs are often implemented by associations of women entrepreneurs or businesswomen associations. For example, in Mexico, The National Institute of Entrepreneurship (INADEM) signed an agreement with the Mexican Association of Women Entrepreneurs (AMMJE) to integrate AMMJE into the national Network of Mentor Entrepreneurs, thereby enabling the association to offer free mentoring consultations to women entrepreneurs with funding support from INADEM. In some countries, mentoring for women entrepreneurs is spearheaded by mainstream business associations or chambers of commerce and industry, such as the case of the Confederation of Indian Industry (CII), which in 2015 launched a regional mentoring programme targeting women entrepreneurs to help in scaling their enterprises.

Foundations and international organisations are also playing an increasing role in initiating and supporting mentoring programmes for women entrepreneurs in developing countries. One example is the Cherie Blair Foundation for Women (CBFW) "Mentoring Women in Business Programme", which is being successfully implemented in developing and emerging countries, including Indonesia and Malaysia. An innovative aspect of this programme is the use of online mechanisms for matching women entrepreneurs with mentors and delivering the mentoring service, which enables women entrepreneurs to benefit from mentoring who otherwise would not be able to participate in a mentoring programme due to remote location, mobility restrictions or time constraints. It also allows matching of these women entrepreneurs with mentors from around the world, which also extends their networks.

In the ASEAN countries, the WEAs commonly offer peer mentoring to their members to help address their knowledge and information needs. Some NGOs and social enterprises also deliver one-on-one mentoring and support to different target groups, for example, the Women in Laos (WIL) organisation provides mentoring to single mothers who are involved in income-generating activities or small business start-ups; Spark! Philippines provides mentorship to young women entrepreneurs; and the Singapore social enterprises, Woomentum, mentors women start-ups on the start-up process and how to prepare pitches for investors. Mentorship is also a feature of WECREATE programmes, women business incubators, and some of the entrepreneurship training programme.

There are, however, instances of more formal mentoring programmes for women entrepreneurs in the region. One is the WENA Mentoring Women for Global Businesses (WMW) programme, an initiative of the Association of Bumiputera Women Entrepreneur Network of Malaysia (WENA) to increase the participation of Malaysian women entrepreneurs in international trade and support them in exporting their products. The programme focuses on building the personal and business capacity of women entrepreneurs through coaching, mentoring, and assessment.

A more elaborate example is the “Mentoring Women in Business Programme” in Malaysia, a programme offering of the Cherie Blair Foundation for Women (CBFW) (see Box 3.10). What makes this mentoring more formal is that the mentors are pre-screened by the CBFW, trained in mentorship skills, and form a roster of global women mentors that can be tapped into to make the best mentoring match with the needs of the women entrepreneurs being mentored. The Malaysia programme was not government initiated or supported, but provides a model that could be emulated by governments, perhaps through a public-private partnership with IT and internet providers. Giving 3G tablets to the Malaysian women entrepreneurs was an instrumental part of the mentoring programme as, first of all, it enabled them to access the mentoring platform and benefit from mentoring professionals in other parts of the world, and secondly, it provided a tool for integration of IT solutions in their businesses.

### Box 3.10. Mentoring Women in Business Programme – Malaysia

The Cherie Blair Foundation for Women (CBFW) launched the pilot of its “Mentoring Women in Business Programme” in 2010 with the of supporting women entrepreneurs in developing and emerging markets by combining mentoring with the use of online communication tools that would better enable them to access mentoring services, which would help overcome start-up and growth barriers due to their lack of business skills, networks and finance. By June 2016, the CBFW had recruited and trained over 2 000 male and female mentors from over 45 countries, and with country partners had mentored 2 000 women entrepreneurs in over 90 developing and emerging economies.

Malaysia started implementing the CBFW mentoring programme in 2012. The Malaysia programme offers a virtual solution to mentoring, enabled by 3G connectivity that allows women entrepreneurs to access online mentoring through a mobile platform. The Malaysia programme takes advantage of the core mentoring component to increase the overall capacity of Malaysian women entrepreneurs to use IT to improve all aspects of their business operations.

With technical support from the CBFW, the Malaysia programme is implemented by the Foundation for Women’s Education and Vocational Training, a non-profit Malaysian company that works closely with government agencies to provide education and skills training to Malaysian women and youth. To prepare for the mentoring component, the women entrepreneurs must first attend a 5-day in-person training to enhance their English communication, business, marketing, and ICT skills and learn how to access the mentoring platform and use online tools to grow their businesses. Qualcomm Wireless Outreach gives each of the women entrepreneurs a Qualcomm Snapdragon-powered mobile tablet and a data plan of 3G internet connectivity through the Tune Talk network. In the ICT training, the women are trained on Google applications that they can use in many operations of their business. This training is considered essential to building the confidence and skills necessary to benefit from a mentoring relationship, but even as a stand-alone training is very beneficial to the women entrepreneurs.

Once trained, the women entrepreneurs are matched with online mentors by the CBFW and engage in one-on-one online mentoring sessions over the course of 12 months (at least two hours of mentoring each month) using online communication tools, such as Google Hangouts or Skype. Between meetings, the mentors and women entrepreneurs keep in contact using Gmail and Gchat. During the mentoring sessions, they work on an action plan to address the woman entrepreneur’s business and skills development needs and achieve specific short- and long-term objectives.

As of July 2015, 200 women entrepreneurs had completed the ICT, business and English training, received a tablet and a 3G data plan, and been matched with a mentor. Feedback forms at the end of the mentoring year revealed that the women entrepreneurs had gained a wide range of skills through the programme and that the mentoring relationship had a positive impact on their businesses. In particular:

- 98% of the women reported an increase in their confidence as a businesswoman;
- 98% improved their English skills and their communication skills;

- 95% gained strategy and planning skills, built networks and made new business contacts;
- 90% were able to access new markets;
- 86% gained marketing skills;
- 75% increased their financial knowledge and awareness of funding options;
- 68% expanded their online presence (e.g. built a new website, launched a new Facebook page, as examples).

Sources: “Mentoring Women in Business: Using 3G Tablets to Train Women Entrepreneurs”, Qualcomm Wireless Reach, 30 July 2015, at: <https://www.qualcomm.com/media/documents/files/malaysia-mentoring-women-in-business.pdf/>; “Accelerating Women’s Entrepreneurship through Mentoring in Malaysia”, Cherie Blair Foundation for Women, at: <http://www.cherieblairfoundation.org/2016/02/15/accelerating-womens-entrepreneurship-through-mentoring-in-malaysia/>; <http://www.cherieblairfoundation.org/mentoring/>.

In early 2017, the ASEAN-Business Advisory Council (BAC) announced the launch of the ASEAN Mentors-Entrepreneurs Network (AMEN) to make mentorship available to ASEAN SMEs to help them grow. It will be important to ensure that the network includes women mentors and that every effort is made to create awareness among women entrepreneurs of the service and to engage their participation in the offer of mentoring matches. Based on the experience in the United Kingdom (UK), special efforts may be required. For example, the UK government-supported Get Mentoring Scheme included specific funding for activities contributing to gender equality in enterprise mentoring, including training of women as mentors and organising “Meet the Mentor” outreach events in communities across the country to build demand among women entrepreneurs for mentoring services and help them identify suitable mentors.

The DTI Philippines also recently announced that a Mentor Me programme was being launched as a service in several Go Negosyo Centres in different provinces, with a focus on mentoring of micro and small enterprises. Given the commitment to gender mainstreaming and inclusive of women in all government programmes, it is expected that women entrepreneurs will benefit greatly from the mentorship opportunity.

### ***2.3. Increased efforts needed to help women entrepreneurs in accessing markets***

Women entrepreneurs can be disadvantaged in accessing markets due to lack of information, networks, productive resources and capital as well as expansion capability. The International Trade Centre (ITC, 2015) focuses particularly on the barriers faced by women-owned enterprises in accessing public procurement markets, corporate supply chains, and export markets, and the remedial actions needed to address the resulting lost opportunities for the growth of their businesses. Recent international trends in government policy actions and programmes and the supplier diversity efforts of large corporations indicate growing attention to the goal of increasing the participation of women-owned enterprises in these large market segments (Stevenson, 2016).

In the ASEAN countries, SMEs in general are not well equipped to produce products of sufficient quality to meet international standards. They lack access to financial resources, market information, markets, and technological innovation, and government support in human resource development, and face a shortage of technicians and skilled workers. Even if SMEs were aware of market opportunities and could produce higher quality

products, the level of compliance capacity would remain weak without targeted interventions.

Women-owned SMEs are at a greater disadvantage because many lack sufficient capacity (micro-scale, higher levels of informality, lower levels of entrepreneurial and management skills) and have less access to information and networks, etc. Thus, dedicated efforts to bring them into larger markets should be a policy priority, especially within the context of the ASEAN Economic Community (AEC). This would entail programmes and initiatives to improve their export potential and opportunities, opening up public procurement opportunities to women-owned SMEs, and ensuring that women-owned enterprises are integrated in supply chains of large companies and anchor firms. Annex 6 presents a cross-country comparison of the different actions seeking to address these issues.

*A number of trade promotion activities for women entrepreneurs, but special efforts needed to improve their export readiness and capacity*

Governments in virtually every country, including in the ASEAN region, have policies and programmes to support export activity, often targeting SMEs which are under-represented both among exporting companies and in the value of exports. However, among SMEs, women-owned enterprises generally lag considerably behind in exporting activity and yet are often not supported with special programmes to enhance their knowledge of exporting opportunities and processes or to improve their capacity to be export-ready. There are, however, exceptions in a number of countries, where governments have undertaken special efforts to address the gender imbalance in exporting SMEs. The Business Women in International Trade (BWIT) Service in Canada illustrates the role that governments can play to support increased export activity of women entrepreneurs. The BWIT Service assists women entrepreneurs with assessment of their market potential in key foreign markets, preparation for market entry, and identifying qualified contacts (see Box 3.11).

### **Box 3.11. Supporting women exporters – The Canadian Business Women in International Trade (BWIT) Service**

In 2011, majority female-owned SMEs accounted for 15.5% of all SMEs in Canada (those with equal male-female ownership represented 18.1% of the SMEs). The majority female-owned SMEs were less than half as likely to export as majority male-owned SMEs: only 5% of the former were exporting compared to 11.8% of the latter (and 10% of SMEs equally owned by males and females) (Industry Canada, 2015a). Research in 2014, indicated that 12% of Canadian SMEs exported to other countries; of these only 11.1% were majority female-owned SMEs (Industry Canada, 2015b). Thus, increasing the exporting potential of women-owned enterprises would contribute to Canada's economic growth, and hence of policy concern.

The BWIT Service is the only national programme in Canada that provides targeted products and services to accelerate the internationalisation of export-ready and export-active woman-owned businesses. In place for about 20 years, the BWIT is part of the Canadian Trade Commissioners Service (TCS). Through the 161 cities worldwide where TCS offices are located, the key goal of the BWIT programme is to increase exporting activity of Canadian women entrepreneurs and help spur the growth of their companies by linking them with international business opportunities. In addition to providing services to assist in this effort, the BWIT programme promotes the benefits of exporting to women entrepreneurs and shares with them the experience of successful Canadian women exporters as inspiration. The programme also assists women entrepreneurs with assessment of their market potential in key foreign markets, preparation for market entry, and identifying qualified contacts. Specifically, the BWIT Service:

- Organises annual women-focused trade missions and one-to-one business matching meetings (in concert with businesswomen associations across Canada) where Canadian women entrepreneurs can meet with women-owned businesses in other countries or with corporations that are interested in buying specifically from women;
- Provides tailored products to assist women entrepreneurs, such as the BWIT LinkedIn Group, the BWIT newsletter, monthly email updates, and a special directory listing of women-owned businesses in the Canadian Company Capabilities database that creates visibility for their businesses and facilitates the contact with procurement professionals worldwide (see: Directory of Women-owned Businesses, at: [http://www.ic.gc.ca/eic/site/ccc\\_bt-rec\\_ec.nsf/eng/h\\_00008.html/](http://www.ic.gc.ca/eic/site/ccc_bt-rec_ec.nsf/eng/h_00008.html/));
- Assists women entrepreneurs in accessing supplier diversity programmes of major corporations that source products and services from women-owned certified businesses, and works with women's business associations and other services providers across Canada, such as supplier diversity certification bodies, to help women entrepreneurs;
- Conducts referrals to other service providers within the Canadian entrepreneurship ecosystem, often partnering with women's enterprise organisations on key initiatives, including trade missions.

Sources: Industry Canada (2015a), "Majority Female-Owned Small and Medium-Sized Enterprises", Special Edition: Key Small Business Statistics, May, Small Business Branch; Industry

Canada (2015b), “Summary of the Survey on Financing and Growth of Small and Medium Enterprises, 2014”, November; “Celebrating 20 Years of Helping Businesswomen”, The Canadian Trade Commissioner Service, at:  
<http://tradecommissioner.gc.ca/canadexport/0001303.aspx?lang=eng>;  
<http://tradecommissioner.gc.ca/businesswomen-femmesdaffaires/aboutus-aproposdenous.aspx?lang=eng/>.

In the ASEAN region, it is important to recognise the valuable contribution of WEAs in all member states in assisting their members to expand their market reach and access. In most cases, this relates to opportunities for women to promote their products within domestic markets through the organisation of local bazaars and trade fairs and participation in national expos, sometimes dedicated solely to the promotion of women’s products (see Annex 6). Participating in such events helps women entrepreneurs to improve the quality of their products and builds a pipeline of women-owned businesses that are readier to enter markets outside of the country.

At the government level, developing the export capacity of women-owned enterprises and increasing their export activity is rarely a target of export strategies in the ASEAN countries. For example, in Cambodia, even though the Ministry of Women Affairs (MoWA) was represented on the committee to update the Cambodia Trade Integration Strategy 2014–2018, the resulting strategy makes no specific reference to inclusion of women in trade integration or promotion efforts. In the Philippines, women’s enterprises account for about 47% of the DTI export promotion services, and special efforts are made to include women’s products in Export Fairs and trade exhibitions, but according to the DTI, women entrepreneurs represent only 5% of participants in the department-supported international trade expositions<sup>31</sup>.

On the other hand, there are a number of government-supported initiatives in the ASEAN countries to showcase the products of women producers in trade shows and exhibitions (also see Annex 6). For example:

- In Brunei, the Women’s Business Council organises trade fairs for women entrepreneurs.
- In Indonesia, the Ministry of Co-operatives and SMEs organises an annual Women’s SME Product Exhibition to give women entrepreneurs an opportunity to display their products to prospective buyers, and the MoWE-CP also runs trade expositions for women entrepreneurs.
- In Malaysia, the External Trade Development Corporation (MATRADE) invites selected women entrepreneurs to participate in its export promotional activities, including missions and visits, and to display their products in the Malaysia Export Exhibition Centre.

Among the ASEAN countries, Malaysia stands out for its export promotion support for women entrepreneurs. MATRADE has established a Bumiputera and Women Exporters Development (BWED) Unit and implements a Women Trade Outreach Programme (WTOP) to encourage women-owned SMEs to export their products. In addition, MATRADE implements the Women Exporters Development Programme (WEDP) to

<sup>31</sup> DTI Gender and Development Report, at: <http://www.dti.gov.ph/programs-projects/gender-and-development#gender-and-development-overview/>

build the export-ready capacity of women-owned SMEs (see Box 3.12). Although the WEDP is small in scale (working with 24 enterprises per year), it serves as a model with potential for scaling-up and replication in other ASEAN countries, particularly because of the emphasis on building the export-readiness capacity of the women's enterprises, which is not a common programme focus in the ASEAN countries.

### **Box 3.12. MATRADE Women Exporters Development Programme, Malaysia**

MATRADE launched the Women Exporters Development Programme (WEDP) in 2005 with the initial aim of producing 200 new women exporters by 2015. The programme is specifically tailored for new or irregular exporters with limited exporting experience but the willingness and capacity to develop the skills to become a successful exporter.

To be eligible for the programme, the enterprise must be at least 51% equity-owned by a woman or group of women, have a woman as chief executive officer or managing director, and meet the Malaysian definition of an SME. Selected women-owned SMEs must have at least three years of operation and a certain level of local market dominance, with preference given to businesses involved in technology-driven, high value-added and knowledge-based industries (considered non-traditional for women). In addition, the women-owned SMEs must be export-ready in terms of having a product or service with export potential and the capacity to cater for export demand, committed to becoming an exporter, willing to dedicate the time and resources of two personnel to ensure success of their involvement in the programme, have an export market plan for MATRADE assessment, and agree to participate in the compulsory training courses before engaging in any export promotional activities.

MATRADE issues an annual invitation for participation in the programme and selects 12 women entrepreneurs for each intake to complete the three-year cycle of training, seminars, assistance in selecting an export market(s), visitations and export promotional activities, all geared to enhance their knowledge, capability (including to meet international product standards) and connections to become sustainable exporters. The women are entitled to participate in three MATRADE export promotional activities each year from a menu of international trade exhibitions, trade and investment missions, and individual business missions. They are also given a 12-month waiver of fees to exhibit their products at the Malaysia Export Exhibition Centre (MEEC) in Kuala Lumpur.

In 2012, MATRADE published a directory of Malaysian women exporters featuring 172 companies covering a broad range of sectors that could serve as a guide for international buyers and importers. By 2016, 109 women-owned SMEs had benefited from the WEDP programme. In 2015, 32 of the participating women entrepreneurs were involved in international export promotion activities that generated MYR 96 million in sales (MATRADE, 2016, p. 106).

Sources: "Women's Exporters Development Programme (WEDP)", at: <http://www.matrade.gov.my/en/malaysian-exporters/services-for-exporters/exporters-development/new-exporters-development/women-exporters-development-programme-wedp/>; MATRADE (2016), Annual Report 2015.

The Women in Global Business (WIGB) Initiative in Indonesia is another programme worthy of mention also because of its focus on building the exporting skills of women entrepreneurs and its possible replication potential in other ASEAN countries (see Box 3.13). Originating in Australia as a joint initiative of Austrade and Australia's state and territorial governments to help women-led businesses participant more fully in trade and investment activities, WIGB is now fully integrated into Austrades' export promotion strategy. Branching out into other countries in Asia, the first WIGB chapter is in Indonesia, but the Australian initiative has developed alliances with women entrepreneurs from Cambodia, Lao PDR, Myanmar, the Philippines, and Viet Nam, which may lead to the formation of WIGB affiliates in those countries in the future.

### **Box 3.13. Women in Global Business (WIGB) Initiative - Indonesia**

An Indonesian chapter of the Australian Women in Global Business (WIGB) initiative launched in Jakarta in March 2015 to foster trade between Indonesian and Australian women exporters. Supported by the Australia Department of Foreign Affairs and the Commonwealth Bank Indonesia, WIGB-Indonesia seeks to deliver export technical assistance to local women-owned or directed SMEs through workshops focusing on certain sectors (e.g. fashion, food sectors) and export training opportunities. The offer of its programmes via digital technology platforms extends its reach to women entrepreneurs throughout the country. In 2016, WIGB-Indonesia launched a pilot mentoring programme to assist Indonesian women to internationalise their businesses over a 9-month period, also based on the Australia model.

Through the partnership with Australia, WIGB-Indonesia is also providing an opportunity for Indonesia women entrepreneurs to learn valuable exporting skills through participation in WIGB training courses in Australia (targeting mature businesses with at least five years of successful operation). In May 2016, 25 Indonesia women entrepreneurs participated in the two-week training course, "International Business Readiness – Fashion and Textile Sector", and in September 2016, another 26 Indonesia women entrepreneurs attended the two-week training course to improve the "International Business Readiness for Women in Global Business (Food Production and Processing)". All of the participants' costs to attend the training sessions in Australia were covered by Australia Awards, an Australian government international scholarships programme.

The food production and processing training covered packaging, marketing, quality, standards, legal and customs regulations, linkages, business visits, and mentoring to prepare the women entrepreneurs for entry into the global food sector market. The fashion and textiles sector training included workshops and industry visits that focused on understanding the business environment, planning for growth, export readiness and access to finance and capital, and involved networking and mentoring opportunities with Australian women leaders of design schools, clothing and textiles manufacturers, fashion design companies, and other networks and industry bodies.

The two-week training courses in Australia were preceded by 2-day pre-course workshops and followed by 2-day post-course workshops three months after the training.

Sources: WIGB-Indonesia (2016), “International Business Readiness for Women in Global Business: Food Production and Processing”, at <http://www.australiaawardsindonesia.org/files/shortcourses/Booklet%20WIGB%20Food.pdf>; “Global Readiness for Indonesia’s Women Entrepreneurs in Fashion and Textile”, AustralianAid, 15 April 2016, at: <http://australiaawardsindonesia.org/news/detail/13/global-readiness-for-indonesias-women-entrepreneurs-in-fashion-and-textile/>.

*Promoting gender diversity in public procurement policies and practices would help unleash the economic potential of women-owned enterprises and address gender inequities in the marketplace*

Government procurement of goods and services makes up a significant amount of GDP in most countries, ranging from 10%–15% in developed economies to 30%–40% in developing countries (ITC, 2014). The International Trade Centre (ITC) estimates the global value of government purchasing of good and services at up to USD 10 trillion per year, but with only about 1% going to women-owned businesses<sup>32</sup>. Governments have in the past used public procurement policies as a tool to promote socio-economic objectives, but few have used public procurement to unleash the economic potential of women entrepreneurs (ITC, 2014). Thus, women entrepreneurs are severely disadvantaged in accessing this significant market, which denies them a major growth opportunity. By promoting gender diversity in their public procurement policies, governments can address inequities in the marketplace, advance the growth potential of women-owned businesses, and introduce qualified women-owned businesses into the supply chain which increases competition and potentially leads to cost savings (Niethammer, 2013).

Only three of the ASEAN countries, Malaysia, Singapore and Viet Nam, target procurement policies towards SMEs,<sup>33</sup> but make no reference to the specific inclusion of women-owned SMEs. For example, the Myanmar “Building Markets – Sustainable Marketplace Initiative” provides training to SMEs on how to access procurement opportunities, but does not specifically target women-owned SMEs.

The only evidence of concrete ASEAN government efforts to bring women-owned enterprises into the public procurement process is in Indonesia, where the Millennium Challenge Account (MCA)-Indonesia Procurement Modernisation Project places strategic importance on gender-sensitivity in national procurement practices. One of the goals is to increase the nation’s prosperity and nation-wide development by enabling greater access of women-owned businesses to procurement opportunities. Starting in 2014, the Government Goods and Services Procurement Policy Agency (LKPP) launched the “Survey on Gender in Government Procurement in Indonesia” to examine how the procurement system can better integrate women-owned businesses (MCA-Indonesia et

<sup>32</sup> “ITC urges governments to increase public procurement from women vendors, International Trade Centre (ITC) Press Release, 15 September 2014, at: <http://www.intracen.org/news/ITC-urges-governments-to-increase-public-procurement-from-women-vendors/>.

<sup>33</sup> It is noted that the ASEAN SME Development Action plan does not deal with the potential of public procurement as a market opportunity for SMEs.

al., 2014<sup>34</sup>), hired more female procurement officers, and held gender-related workshops across the country both to educate and inform procurement officers and to encourage women entrepreneurs to seek government procurement opportunities. However, the LKPP is still in the process of implementing specific rules and procedures for awarding contracts to women-owned businesses.

One of the challenges to overcome is that the majority of women entrepreneurs in Indonesia are operating microenterprises in the informal sector (to engage in procurement contracts, the enterprise must be formal) and concentrated in sectors with low levels of government procurement (e.g. catering, perishable goods, etc.). In addition, the relatively low IT literacy rate among women entrepreneurs is a hindering factor in their access to online procurement mechanisms, which will be an issue as the Indonesian procurement system migrates online. These issues will need to be addressed to ensure women-owned businesses more equal access to procurement market opportunities.

In the Philippines, WomenBizPH has been advocating for the Filipino government to allocate 5% of the procurement budget for women vendors and implement actions to bring more women-owned businesses into the procurement system. Government procurement for women was the theme of a Great Women Forum in March 2016 where WomenBizPH made a compelling presentation on why and how the government should target women vendors in the procurement system.

This could be done within the 5% of government budgets that are supposed to be allocated to Gender and Development (GAD) activities in the Philippines. In the case of the government procurement budget, allocating 5% for procurement to women-owned firms would create a sizable market opportunity for women vendors. The 2016 revised implementation rules and regulations for the Government Procurement Reform Act include reference to “small value procurement”, but no references to any special provisions for women-owned SMEs. No concrete actions have yet been taken to modify procurement systems to ease the process for women entrepreneurs.

The International Trade Centre has been calling attention to the issue of gender disparity in public procurement and encouraging governments to implement a more equitable system to improve the chances of women-owned businesses in bidding and being awarded public tenders. Their report, *Empowering Women through Public Procurement* (ITC, 2014) provides useful guidance and prescriptions for setting procurement policies and regulations to create markets for women-owned SMEs. This may be a valuable resource for ASEAN governments.

A good practice example of a successful procurement strategy for women-owned small businesses is illustrated by South Korea (Box 3.14) and may provide useful lessons to ASEAN countries.

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<sup>34</sup> The main recommendations of the report to implement a more gender-responsive procurement system included: 1) adopting a formal definition of a male and female enterprise to be further incorporated in the data and monitoring system of the National Public Procurement Agency; 2) providing support to strengthen the capacity of women-owned enterprises; 3) improving linkages between public procurement units and women’s business associations for information sharing; and 4) increasing transparency of public procurement coupled with improvements in the e-procurement system (MCA-Indonesia et al., 2014, pp. 49–50).

**Box 3.14. The South Korea Public Procurement Service favours women-owned small businesses**

The Korean “Act on Assisting Female-Owned Businesses of February 1999” states that public procurement entities shall promote the purchase of goods and services manufactured by female-owned small businesses (FOSBs). The Enforcement Decree for the Act set a goal of 5% of the total procurement value of goods and services contracts to be awarded to FOSBs, and 3% of the value of construction contracts. To support this prescribed quota allocation, the government simplified procedures for contracts of up to USD 50 000, making it easier for women-owned supplier companies to compete.

To implement the government procurement policy for FOSBs, the Public Procurement Service (PPS) issued special regulations and rules that included: reserving procurement to FOSBs when the contract price is under KRW 20 000 and no supplier is recommended by the contracting entity; and giving an extra 0.5 to 1.25 points to the bidding company in the contract fulfilment capacity test for goods tenders in cases where it is a FOSB or business with high employment of women or gender parity. In the PPS Regulation on Construction Works Contractors, if the value of the work is below a certain threshold and no supplier is recommended, the head of the PPS office can select a FOSB and sole-source. Also FOSBs are awarded additional extra points in certain categories of procurement contracts, such as those for innovative products.

Verification for public agencies of a list of supplier companies meeting the definition of a women-owned business is provided by the Korean Women Entrepreneurs Association (KOWEA) which manages a certification system for women entrepreneurs. This facilitates public agencies in applying the preferential purchases of their products and services to qualified FOSBs. The KOWEA also promotes procurement opportunities among women entrepreneurs and provides information on bidding procedures. This demonstrates the value of government entities networking with women entrepreneur associations as they seek to reach their procurement targets for contracting to women-owned firms.

The special procurement rules in South Korea led to an increase in the number and share of FOSBs registered with the PPS, accounting for 18.7% of registered companies in 2013, up from 15.5% in 2009. In 2015, FOSBs accounted for 6% of the total value of public procurement from SMEs (6.0% of procured goods, 7.2% of procured services, and 5.1% of construction contracts), a 30% increase over 2014.

FOSBs can also participate in other PPS benefits offered to SMEs in general (e.g. the advance payments programme for delivery of goods contracts, covering as much as 70% of the contract; waived fees for various bidding procedures; and access to the Network Loan that can be negotiated with partner banks covering up to 80% of the contract value without security). These benefits are welcomed by FOSBs as they reduce key obstacles to participation in the procurement process.

Source: “Record-breaking Government Procurement Plan for KRW 85.7 trillion-worth of SME Products in 2016”, Small and Medium Business Administration (SMBA), News Release 3 May 2016.

*Strategic programmes to integrate women-owned enterprises into the supply chains of large corporations would build market opportunities for women entrepreneurs*

In addition to government procurement policy as a mechanism for expanding markets for women-owned enterprises, concrete actions to integrate them as downstream suppliers and sub-contractors in the supply chains of large domestic and foreign firms presents a large market opportunity for women entrepreneurs. Governments in many countries have initiated supply chain and linkages programmes focused on SMEs, so this is a relatively common practice, but even where these exist, often little or no consideration is given to the specific role of women producers in value and supply chain analysis, or to specifically target their participation in supply chain development programmes. Thus, women's firms can be inadvertently or otherwise largely excluded from upgrading strategies that would open them up to these market possibilities.

There appear to be few systematic efforts in the ASEAN countries to integrate women-owned enterprises into supply and value chains. For example, the Cambodian government has begun a process to enable SMEs to join global value chains that entails upgrading of skills and vocational training for workers at all levels, and fostering linkages between SMEs and large manufacturers. Still in the early stages, these efforts do not specify any particular plans to focus on the integration of women-owned SMEs as part of this process.

In some countries, there has been evidence of donor-initiated and funded projects for this purpose, for example, the 2013 IFC project to train women coffee farmers in Northern Sumatra (Indonesia) on good agricultural practices to increase their crop yield, productivity, and linkages to global trader networks.<sup>35</sup> To be more gender-sensitive and responsive, the IFC project made use of female trainers, adjusted the training schedule to accommodate the women's family commitments, and developed gender-specific training materials.

In the Philippines, the Great Women II project (2014–2020) has a focus on gender-sensitivity value chain analysis with the aim of moving women micro entrepreneurs up the value chain. The project has produced a Gender-Responsive Value Chain Analysis (GR-VCA) Framework that was rolled out across the country to inform women micro entrepreneurs on how value chains work, and to train relevant government and other bodies on how to undertake and use GR-VCA. This tool was subsequently used to analyse a number of sectors in order to identify opportunities for women micro entrepreneurs (PCW, 2012b).

Creation of the “Great Women Brand”, an initiative of the ECHOsi Foundation under the Great Women Project, supports the development and vetting of quality products produced by women's supply chains. As part of the project, women entrepreneurs, designers and artists are supported in forming Great Women Collectives where basically the members create their own supply chain groups. The products produced are vetted for inclusion in the Great Women Brand and supported with development and commercialisation programmes so they are able to reach wider markets and meet the requirements of global

<sup>35</sup> “IFC Helps Indonesian Women Coffee Farmers Improve Productivity and Family Income”, IFC Press release, 3 June 2013, at: <http://ifcext.ifc.org/ifcext/pressroom/IFCPressRoom.nsf/0/1144A6AEE8ED0F7585257B83002F4944/>.

buyers.<sup>36</sup> The TESDA and Coca-Cola Philippines STAR programme in the Philippines (profiled in Box 3.7 in the section on BDS services) is another example of corporate efforts to build the capacity of women-owned enterprises as members of the distribution channel.

In Malaysia, there appears to be a number of vendor development programmes with examples of large companies implementing supplier development programmes (SDPs) supporting SMEs, but none of them specifically target women's SMEs. In this regard, SME Corp. Malaysia could develop a pilot programme to encourage a selected number of corporate buyers to implement a SDP specifically for women-owned SMEs.

Cluster development is one of the Indonesian government's priorities for SME development. In 2013, Bank Indonesia with government and donor partners sought to integrate women-owned MSMEs in the Embroidery and Apparel Cluster Development project (see Box 3.15). This might be a model for other countries to explore.

**Box 3.15. Cluster development as effective model for accelerating women-owned MSMEs, an example from Indonesia**

In 2013, Bank Indonesia, in partnership with GIZ and the national and local governments, facilitated the Embroidery and Apparel Cluster Development pilot project which is heavily populated by women-owned MSMEs. Of the 170 SMEs involved in the pilot, about two-thirds were women-owned.

The first stage of the cluster development project for the women-owned businesses involved improving their competitiveness (e.g. mapping the value chain, planning the intervention, and capacity building to upgrade). The second stage focused on improving their social capital and access to finance. In this stage, the women's enterprises were organised into a cluster management co-operative, provided capacity building to develop a profitable business unit in the co-operative, and local banks provided partnership loans of IDR 1 million to the women's co-operatives and women-owned businesses. In the third stage, joint supply and marketing initiatives were arranged for the women's enterprises under a co-operative basis, exhibitions were organised to promote the women's products, linkages were facilitated with apparel factories, and commercial loans of up to IDR 2.9 million were made available to the individual women-owned SMEs to foster growth.

Based on the success of this pilot, Bank Indonesia proposes that the cluster development approach is an effective model for accelerating women self-owned businesses/MSMEs and improving their competitiveness and access to finance and markets.

Source: "Cluster development to support woman self-owned business, access to capital", Bank Indonesia, 16 September 2013, SME Finance Forum, Bali, at: [https://www.smefinanceforum.org/sites/default/files/post/files/466533\\_day\\_2\\_-\\_session\\_7\\_capacity\\_building\\_-\\_widi\\_presentation.pdf/](https://www.smefinanceforum.org/sites/default/files/post/files/466533_day_2_-_session_7_capacity_building_-_widi_presentation.pdf/).

<sup>36</sup> <http://www.echostore.ph/index.php/great-women-brand/>

The Indonesian Ministry of Trade has issued regulations requiring large retail chains (e.g. Carrefour, Hypermart) to source at least 10% of displayed items from domestic household industries, many of which are run and managed by women. To take this regulation further, the government could work with these large retailers to dedicate some of their efforts specifically to developing the supply chain capability of women's enterprises. The Indonesia government also requires state-owned enterprises (SOEs) to buy from local MSMEs and to allocate 2% of their net income for corporate social responsibility (CSR) activities, which includes training and capacity building for MSMEs and provision of production equipment and facilities. Special efforts could be made to target women-owned SMEs as suppliers to SOEs with the necessary support to bring their products and production capacity up to the required standards.

*ASEAN governments could help their women entrepreneurs take advantage of supplier diversity policies of multinational companies*

There is growing evidence of supplier diversity policies in large corporations and multinationals, the goal being to help women entrepreneurs develop their businesses while becoming part of the supply chain. While much of this effort is directed to women-owned firms in developing countries, in the US, over 80% of multinational corporations (MNCs) now require their tier one and tier two suppliers to have supplier diversity efforts (Niethammer, 2013). ASEAN countries should develop programmes that enable women-owned MSMEs to take advantage of these corporate supplier diversity policies.

WEConnect International<sup>37</sup> Indonesia, launched in 2013, trains and certifies women-owned businesses (51% owned, managed and controlled by one or more women) as suppliers of private and public corporations. In this way, WEConnect initiatives expand market opportunities for women entrepreneurs and bridge the gender gap in the participation of women-owned firms in corporate supply chains. The WEConnect Indonesia programme, supported by the ExxonMobil Foundation and the Rockefeller Foundation, coaches women business owners to build capacity in scaling their operations and successfully selling their products and services to major regional and global corporations. It identifies women-owned business with the potential to act as suppliers to corporations and evaluates their "business readiness" to participate as certified Women's Business Enterprise (WBE) vendors in corporate supplier diversity and inclusion programmes. Following the WeConnect market access training and certification (compliance with the universal standards for a WBE; subject to annual renewal), the businesses will have increased access to global supply chains and visibility as certified companies within corporate supplier diversity programmes. Approved companies are recognised by major regional and global corporations as WBEs through the WeConnect International Seal of Certification Process, which provides a formal guarantee to corporations that they are purchasing goods and/or services from businesses meeting the

<sup>37</sup> WEConnect International is a US-based non-profit organisation founded in 2009. It has established affiliates in more than 19 countries, including two in the ASEAN region (Indonesia and Singapore) and developed partnerships with more than 70 large corporations which have committed to sourcing from women-owned companies. (See: <https://weconnectinternational.org/en/>). WEConnect has been a major driver of supplier diversity initiatives and the accelerated attention on the issue of participation of women-owned firms in the supply and value chain activity of major multinational corporations.

universal standards for a Women's Business Enterprise. WEConnect International is launching in Singapore in 2017 with plans to later set up programmes in the Philippines and Viet Nam.

The roll-out of supplier development programmes for women-owned MSMEs could be accelerated in ASEAN countries with support from governments and donor organisations.

#### ***2.4. Promotion of ICT literacy and tools would improve women entrepreneurs' productivity, access to markets and growth opportunities***

Digital literacy and use of ICTs are tools for the empowerment of women entrepreneurs and improvement in the productivity of their enterprises, yet large gender gaps in digital inclusion, including among women entrepreneurs, exist in many regions of the world. The United Nations Higher Level Panel on Women's Economic Empowerment reported that, globally, 23% fewer women than men have access to the internet and are 14% less likely to own a mobile phone (UNHLP, 2016). Closing the ICT gender gap is a critical policy concern because the use of ICT is correlated with business growth for women-owned microenterprises in developing countries (Ilavarasan and Levy, 2010).

ICTs can be leveraged to help women entrepreneurs overcome barriers and constraints in gaining access to information (such as on business support services available and market opportunities); conducting business and financial transactions; addressing challenges associated with mobility constraints; accessing new markets; developing new relationships through online meetings, and gaining knowledge and skills (UNCTAD, 2011). Many women-owned SMEs are at a disadvantage in adopting IT due to lack of awareness, lack of know-how on how to make use of ICT tools, lack of affordability to invest in IT and internet access, and in some countries, adverse cultural norms. Helping women entrepreneurs overcome these challenges through training on the use of IT and its business applications and provision of tablets and Internet data plans will put them in a better position to develop their businesses. Recent improvements in affordability and accessibility of ICTs in many countries are creating better opportunities for women entrepreneurs, including for starting ICT-related enterprises, although the United Nations Conference on Trade and Development (UNCTAD) concludes that insufficient programme or policy attention has been given to the application of ICT tools in existing and new initiatives supporting women entrepreneurs (UNCTAD, 2011).

At least five of the ASEAN countries have adopted national digital economy or ICT strategies (Brunei, Malaysia, the Philippines, Thailand, and Singapore). Developing initiatives to ensure that women are not left behind is essential, including the participation of women-owned enterprises. In ASEAN, there are a number of examples of programmes and initiatives to introduce women, including women entrepreneurs, to ICTs, that are initiated and carried out by the government, ICT providers, community organisations, and women entrepreneurs' associations and networks (see the cross-country comparison in Annex 7).

- In Indonesia, Malaysia, the Philippines, and Thailand, the government has carried out large scale ICT initiatives targeting women. In some cases, these are broad-based in nature, seeking to improve women's ICT knowledge and skills generally, while others are more targeted to women entrepreneurs. For example:
- In Indonesia, the MoWE-CP and the Ministry of Communications and Informatics organise "ICT in Women's Empowerment Roadshows".
- In Myanmar, the Ministry of Education, Ericsson, the UK Department for International Development, and UNESCO are implementing the "Empowering

Women and Girls through Mobile Technology” project (2014–2017), an ICT education programme to improve literacy and numeracy skills of female students in poor areas of the country. This project is not directed at women entrepreneurs, but provides a better foundation for young girls who later decide to become entrepreneurs.

- In the Philippines, the Department of ICT, in partnership with PhilCeNet (e-community network) and Telecentre Foundation, implemented a Digital Literacy for Women Campaign (2011–2012) to train over 10 000 grassroots women in basic ICT skills and digital literacy. In addition, the National Economic Development Authority (NEDA) and the PCW have produced guidelines for stakeholders on the design of gender-inclusive and responsive ICT programmes, including a checklist of “gender in ICT” indicators (see NEDA and PCW, 2010). In 2015, the PCW, DTI, the ECHOSi Foundation, and the Business and Professional Women Network-Makati, with private sector partners, launched the Great Women ICT platform, a mobile application that enables women entrepreneurs and their associations to utilise technology to grow their businesses (e.g. facilitates networking and business meetings, business matching, exchange of goods and services, access to training, seminars and mentoring, supply chain development).
- In Thailand, the Research Center of Communication and Knowledge Development (CCDKM) has provided digital literacy training to over 100 000 marginalised women and girls across Thailand and there are an increasing number of IT promotion programmes in local communities. In particular is the CCDKM platform to train marginalised homeworkers (many of whom are micro entrepreneurs) on the use of ICTs to enhance their local businesses and to trade online through e-commerce solutions.
- The Malaysia Digital Economy Corporation (MDEC) encourages women entrepreneurs to participate in ICT training programmes by co-operating with WEAs in events and publishing articles. For fiscal year 2013, the government allocated MYR 50 million to bring 50 000 SMEs online, with preference given to women entrepreneurs; this consisted of a MYR 1 000 grant to the SMEs to launch a domain-name website to market their business/products.

A recent ICT initiative in Cambodia, the “Women in ICT Frontier Initiative” (WIFI), a partnership between the government and UN organisations, is particularly interesting because of its intensive approach to training women entrepreneurs in the application of ICTs in their business operations (see Box 3.16) and its potential for implementation in other ASEAN countries. The WIFI project in Cambodia is carried out in collaboration with the National One Village One Product Committee under the Council for Agricultural and Rural Development, and with support from the MoWA.

**Box 3.16. The Women ICT Frontier Initiative (WIFI) in Cambodia – a good practice for ASEAN countries**

In June 2016, the United Nations Asian and Pacific Training Centre for Information and Communication Technology for Development (UN-APCICT) launched WIFI as a flagship programme to empower women in the Asia Pacific region through ICT-enabled entrepreneurship. The programme seeks to build the ICT capacity of potential and existing women entrepreneurs through training on how to utilise ICT in support of their businesses to improve their productivity and growth potential. In December 2016, it was launched in Cambodia.

Prior to its full implementation in Cambodia, the APCICT delivered two train-the-trainers (TOT) workshops, one for training of policy makers on the importance of gender-sensitive policies and services to create an inclusive environment for women entrepreneurs, and one for training of women entrepreneurs on the ICT challenges faced by women entrepreneurs and the role of ICT in women's empowerment and business development. Persons trained in the TOT sessions will be able to train others to deliver the WIFI training at the community level in order to expand the pool of training resources.

Following the TOT sessions, a community workshop was held at the National Polytechnic Institute of Cambodia using localised WIFI training modules for women entrepreneurs and students. The modules used in the training delivery cover planning and managing a business using ICT, the application of ICT in various business functions (e.g. inventory management, record-keeping, marketing/sales, etc.), and the use of mobile applications for business.

An accompanying learning tool is the WIFI InfoBank online knowledge platform (<http://wifiiinfobank.unapcict.org>) which enables women entrepreneurs to access freely available learning programmes on ICT literacy and business related tools/applications and select the training programmes suitable for their needs.

The APCICT aims to roll-out the initiative throughout the Asia Pacific in partnership with governments, training institutes, civil society organisations, and women's associations.

Sources: "Women ICT Frontier Initiative Leaflet", United Nations Asia and Pacific Training Centre for Information and Communication Technology for Development, at: [http://unapcict.org/wifi/wifi/WIFI\\_Leaflet.pdf](http://unapcict.org/wifi/wifi/WIFI_Leaflet.pdf); "National Launch of Women ICT Frontier Initiative (WIFI) in Cambodia", at: <http://www.unapcict.org/news/national-launch-of-women-ict-frontier-initiative-wifi-in-cambodia/>.

ICT providers are also instrumental in bring ICTs within use of women entrepreneurs. As per Annex 7, this is evident in Brunei (the BAG Networks "eBunda Women Entrepreneurship Development Programme"), Singapore (Women@Google Singapore "Women Entrepreneurs on the WEB" initiative in partnership with the Athena Network Singapore), and Indonesia ("Usaha Wanita Mobile Service" project – see Box 3.17).

**Box 3.17. The Usaha Wanita (“business woman”) Mobile Service - Indonesia**

The objective of the Usaha Wanita Mobile Service was to introduce Indonesian women entrepreneurs to mobile valued-added services (VAS ) products to enhance their capacity to effectively manage their businesses, improve their business management skills (and confidence), and expand their opportunities to access capital for business growth. It was designed to deliver business training specifically tailored for women entrepreneurs via SMS and as a teaching tool to help women entrepreneurs overcome specific challenges by providing essential business tips and information through VAS. Through mobile access to Usaha Wanita information, Indonesia’s women entrepreneurs can gain knowledge, in Bahasa Indonesian, on how to work with traders, improve distribution channels, get a loan, and start and manage a business, as well as tap into valuable existing networks, all of which will support them in growing their businesses. The service was launched in Indonesia in 2012 as a partnership between Nokia, Indosat, the ExxonMobil Foundation, and the Cherie Blair Foundation for Women. The service to women entrepreneurs was free for one year.

By March 2014, the service had 19 000 women subscribers in Indonesia. Most of the subscribers were young (average age of 31), new to business with little business experience (71% of subscribers had been in business for less than one year), and most had never participated in a business support programme before. The participating women entrepreneurs mostly valued: 1) the practical guidance on how to grow the business; 2) the low cost way to become a better-informed business woman; 3) information showing them how to find new customers; and 4) the tips provided on how to find affordable and easily accessible credit options.

The service was implemented in conjunction with hands-on business development training delivered by Mercy Corps Indonesia to 2 000 Indonesian women entrepreneurs.

Sources: “Usaha Wanita Mobile Service in Indonesia”, Cherie Blair Foundation for Women (<http://www.cherieblairfoundation.org/usaha-wanita-mobile-service-in-indonesia/>); Michigan State University (2014) “Evaluating Business Women: A Mobile Value Added Service for Women Entrepreneurs”, Cherie Blair Foundation for Women.

On a much larger scale, Ooredoo, an ICT network service provider in Myanmar, has trained around 30 000 women to start their own businesses selling prepaid Ooredoo airtime in their communities through the Women Mobile Retail Agents Project in partnership with the Cherie Blair Foundation for Women (see Box 3.18).

### Box 3.18. Women Mobile Retail Agents Project - Myanmar

The implementation of the Women Mobile Retail Agents Project in Myanmar began in December 2013. Ooredoo invested the USD 1 million to execute the project, the Cherie Blair Foundation for Women (CBFW), in partnership with local organisations, selected women for the project and trained them on running a small mobile-based business, and local microfinance organisations were invited to develop an offer to provide financing for the women micro entrepreneurs. The women received a business kit with a mobile phone, marketing materials and an operating guide, along with hands-on training on how to get the business started and run it. The plan was to train the 30 000 women micro entrepreneurs in cycles over two years.

In considering its rationale for the project, Ooredoo was influenced by a number of factors. First of all in 2013, less than 10% of the population had a mobile phone. Just recently licensed to operate a mobile network in Myanmar, Ooredoo needed an effective vehicle for rolling out its service to further economic development in the country. Secondly, already a women's champion, Ooredoo was influenced by research commissioned by the CBFW showing the significant value women can add to the retail distribution channels of mobile companies by selling mobile products (TNS RMS, 2012). Thirdly, the project would provide women with a flexible, low cost business model to increase their incomes through microenterprise, income that would be reinvested in their families and communities to improve well-being.

As well, Ooredoo had already achieved considerable success with a similar project in Indonesia to bring Indonesian women into its retail supply chain. The "Ruma Entrepreneur Microfranchise Initiative" trained 20 000 Indonesian women micro entrepreneurs in selling Indosat airtime in under-served rural areas, forming a network of women who own mobile microfranchise businesses.

Sources: "Ooredoo and Cherie Blair Foundation to Empower Myanmar's Women Entrepreneurs", 26 September 2013, at: [http://ooredoo.com/en/media/news\\_view/ooredoo-and-cherie-blair-foundation-to-empower-myanmars-women-entrepreneurs/](http://ooredoo.com/en/media/news_view/ooredoo-and-cherie-blair-foundation-to-empower-myanmars-women-entrepreneurs/); "Women Mobile Retail Agents in Myanmar", Clinton Global Initiative, at: <https://www.clintonfoundation.org/clinton-global-initiative/commitments/women-mobile-retail-agents-myanmar/>

WEAs can also play a key role in promoting the use of IT among their members. An illustrative example comes for the Indonesian Business Women Association (IWAPI) (40 000 members) which holds the view that its members must master IT so their businesses can go digital and be in a better position to seize global markets. In 2014, IWAPI partnered with Microsoft Indonesia to improve the knowledge and awareness of members on the utilisation of ICT in increasing efficiency, competitiveness and growth of their businesses. Conducting roadshow events in major cities, the programme educates and trains members on Microsoft Office 365, introduces concepts of "clean IT and cyber security"; and provides technology updates, including information on related topics, such as the advantages of using genuine software (given a high incidence of pirated software in Indonesia). Through the Microsoft partnership, IWAPI is also able to offer new joining

members a benefit package consisting of a laptop and Microsoft software package that gives the women entrepreneurs accessibility to the web, Internet and e-marketing.

In Malaysia, a group of women has gone even further by starting an association for women entrepreneurs with online businesses. The e-Entrepreneurs Women Association (eWA) Malaysia was founded in 2011 with the explicit mission to “empower women entrepreneurs with ICT”.<sup>38</sup> It focuses on building the digital literacy of Malaysian women entrepreneurs, helping them set up websites for business and online marketing, and training members to use ICT for business productivity (monthly ICT training courses, online video tutorials), and in 2016, introduced mobile apps and mobile payment technology to all members to facilitate online transactions and increase the presence of women entrepreneurs using Internet technology. The eWA also operates the e-Entrepreneurs Women Trade Centre (eWCT), an e-marketplace where women entrepreneurs can sell their products online (<http://www.ewtc.my>). In Malaysia, as well, eHomemakers, a network of women who work from home or have home-based businesses, encourages homemakers to generate income through ICT activities by educating them on the use of ICTs and promoting tele-trading through an ICT platform. eHomemakers also operates the Salaam Wanita project to train women in marginalised areas of the country in computer skills, handicrafts, and business management.

Although governments in some of the ASEAN countries have launched “Start-up Movements” with the purpose of accelerating technology-based start-ups and supporting start-up events, competitions, incubation environments, etc., many more males than females are generally participating. There is little evidence of programmes geared to encouraging and building the capacity of women to start ICT-based enterprises<sup>39</sup> beyond some initiatives of women’s organisations or ICT organisations, such as the Gorgeous Geeks technology network’s “Women Netpreneur” series (Malaysia), the Ooredoo Geek Girls Myanmar Project, and the Singapore Women Start-up Weekend (Athena Network, Singapore) (see Annex 7). More efforts could be made at the governmental level to ensure that women are fully integrated in programmes supporting ICT-based start-ups.

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<sup>38</sup> <http://ewamalaysia.my/about-us/objective/>

<sup>39</sup> A usable definition of an ICT-based enterprise is one put forward by the UK Department for International Development as an enterprise that would not exist without ICTs, such as enterprises producing ICTs as an output (e.g. hardware, software, telecommunications products), using ICTs as a primary, processing technology (e.g. data-entry services, ICT-based distance learning) or providing other ICT-related support activities (e.g. computer training, consulting) (Duncombe et al., 2005, p. 3).

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## *Conclusion*

Southeast Asian countries experienced rapid economic growth over last few decades which led to remarkably improved socio-economic conditions, with expanded employment opportunities, enhanced career patterns, gradually rising wages and better living standards for all. Whereas economic growth and better targeted social policies have contributed to shrinking gender gaps in terms of educational attainments, significant disparities remain in labour force participation, job quality, and earnings. In turn, these disparities have resulted in important differences between men and women in terms of economic resilience, with women remaining significantly more vulnerable to the impact of adverse economic shocks. Much remains to be done to enhance women's participation in economic activity in Southeast Asia.

Looking first at labour market and educational outcomes, this report finds that significant progress has been made in reducing gender gaps in educational participation over recent years. Differences can be observed across countries however, with some still experiencing significant gender gaps in enrolment at the secondary level. This is particularly the case in countries where early marriage is common or where only primary education is provided by the state. Further, it recommends that more work should be done to increase the number of women enrolled in STEM subjects at tertiary level, where they are underrepresented and which tend to be the subjects that foster innovation and job creation. Female labour force participation rates have also generally increased, averaging 67% in 2015 – five percentage points higher than the OECD, but tend to be lower in the region's higher-income countries. Labour market outcomes for females tend to be lower than for their male peers, with considerable and persistent gender pay disparities and leadership positions tending to be dominated by men. Gender-sensitive policies, for instance that enhance parental leave and encourage flexible working hours, could help to tackle remaining disparities.

Concerning female entrepreneurship, the particular focus of this report, it finds that more could be done to develop a comprehensive policy framework for women's entrepreneurship development (WED) in Southeast Asia. Southeast Asian countries have shown considerable commitment to gender issues over recent years, and this is reflected in the fact that almost every country covered by this report has a national gender equality strategy and that at least half have adopted gender-responsive budgeting. However this report finds that few countries have a specifically designated national focal point for coordinating WED policy and none currently have a formal national strategy or action plan for WED. It recommends that each country considers developing a specific WED strategy in a stand-alone document in order to accord more visibility to its specific quantitative targets, policies and programmes. In addition, it is advised that these processes incorporate mechanisms for public-private dialogue, which would be particularly pertinent for fostering women's entrepreneurship but is not a practice

traditionally incorporated in policy development across Southeast Asia in general. Criteria for effective policy and institutional governance are proposed in this report.

In terms of direct policies for WED, this report finds that whilst Southeast Asian countries have a number of policies and programmes in place to foster WED, few analyses have been conducted of the most prohibitive barriers for would-be female entrepreneurs in each country, and policies are not generally targeted to tackle them. The report identifies traditional social norms and access to finance as particularly prohibitive barriers across the region, and proposes policies and good practices to tackle them. It also finds that whilst Southeast Asian countries tend to have a reasonably good support infrastructure for entrepreneurs and MSMEs relative to their levels of development, this could more often segment and particularly target women's needs, for instance by taking into consideration and addressing women's time constraints. As one example, small business support centres are a part of government strategy in most of the ASEAN countries, but generally provide their services on a gender-neutral basis (for instance rarely offering flexible opening hours or mobile services) and there is no systematic monitoring of the share of female clients that attend these centres.

In sum, the quantity and quality of female participation in economic activity – both in terms of employment and entrepreneurship – tends to differ from country to country, but some common patterns can be observed across the region. This is the propensity for women to have more precarious employment, lower rates of formal entrepreneurial activity, and a lower likelihood of being employers, relative to their male counterparts. Women-owned businesses also tend to operate in lower value-added and informal economic activities with lower growth expectations and opportunities than those that are male-owned.

Great progress has been made in the last decade to increase female educational attainment and to develop policies that address persistent gender imbalances in Southeast Asia. This work should be continued, and a more targeted approach adopted that also focuses on developing a coherent policy framework for WED that takes into consideration the implementing country's specific conditions and state-of-play. This report could be used to support this process – offering a review of current conditions, a checklist of policies and programmes to use, and an account of good practice examples of specific support programmes and initiatives that may be of interest to ASEAN countries in terms of replication or adaptation. It could also serve to support a more regular dialogue on the issue, notably under the auspices of the Regional Policy Network on SMEs and the Southeast Asia Regional Programme Gender Initiative. In the context of shrinking populations and an increased focus on inclusiveness across ASEAN, enhancing the economic participation of women is an important and worthwhile goal.

*Annexes*

## Annex 1. Comparison of national policies and MSME strategies vis-à-vis integration of women's entrepreneurship

Country	Policy support for WED in gender strategy/action plan documents	Policy support for women entrepreneurs as a target group in MSME policy documents
Brunei	The Action Plan on Women, developed by the inter-ministerial Special Committee on Family Institution and Women, outlines measures to promote and protect the rights of women and gender equity. One of the eight priority areas covered in the plan, Economic participation, seeks to empower women to be more economically active and references skills training and entrepreneurial development programmes as a means for women to achieve economic self-reliance and contribute to more robust economic growth.	No national level SME policy document; in lieu there is a local development strategy to strengthen the private sector and promote a business friendly environment. Nothing in the documentation makes specific reference to objectives for women. Government support for female entrepreneurs is largely through strategies for gender mainstreaming. Position is that the active participation of women in SMEs is encouraged because they have equal access to SME incentives and entrepreneurial support, such as the financial assistance schemes, and access to ICT capacity building, business counselling, training workshops and seminars, cluster development activities, etc. Many of these programmes are supporting SMEs and the private sector more generally, but few directly target women entrepreneurs.
Cambodia	The MDG Acceleration Framework (MAF) Cambodia Action Plan 2013–2015, launched in 2013, is the first strategic document focusing only on women's economic empowerment in the country. The Action Plan prioritises three areas of intervention: (i) Providing training for jobs for women that are consistent with market demand; (ii) Enhancing MSMEs led by women to ensure that women have the capacity to lead and grow their enterprises and move from the formal to the informal sector; and (iii) Improving livelihoods in rural communities, especially for poor women (MoWA, 2013). However, since 2004, the Ministry of Women's Affairs also periodically produces the Cambodian Gender Assessment, with one chapter focusing on policy recommendations for women's economic empowerment. The Five Year Strategic Plan for Gender Equality and Women's Empowerment 2014–2018 includes reference to WED in 4 of its 15 strategic objectives: (#8) Increase understanding of how to create and strengthen women's formal enterprises; (#9) Facilitate women's equal access to business services relevant for MSMEs; (#10) Enhance networking capacity of women entrepreneurs; and (#12) Ensure women's access to secure financial services (MoWA, 2014, p. 17). Actions to achieve each of these objectives are outlined in the Strategy's Action Plan.	The first SME Development Framework was developed in 2005 (SME Secretariat, 2005) by a government SME Sub-Committee, of which the Ministry of Women's Affairs (MoWA) was a member and for which women's groups and women entrepreneurs were consulted. The framework was gender-blind in other respects with no identification of women as a specific target group for SME development or SME promotion activities. The framework was not further developed into a SME development strategy document. The Japan International Cooperation Agency (JICA), in the report commissioned by the Ministry of Industry and Handicraft on SME policy formulation and SME support measures to strengthen the SME support system, recommended more alignment with the strategies and policies projected by the MoWA and integration (mainstreaming) of gender issues in SME promotion. This included design of relevant policy measures to ensure that women-owned SMEs can take fair and equal advantage, and inclusion of measures and projects for women entrepreneurs and business owners, including increasing the participation of women SMEs in clusters and co-operatives (JICA, 2015). Following submission of the JICA report, the General Department of SMEs and Handicraft in the Ministry of Industry and Handicrafts was to develop the SME policy document (but is not available online). Government policy support for women entrepreneurs is largely through the gender equality initiatives.
Indonesia	"A Roadmap to Accelerate Achievement of the MDGs in Indonesia" states that gender equality will be mainstreamed in all policies and programmes while building greater public awareness of gender issues (Ministry of National Development Planning and Bappenas, 2010), but it is not very specific about the policies and programmes to improve employment or entrepreneurial opportunities specifically for women.	The Strategic Plan of the Ministry of Co-operatives and SMEs 2012–2014 makes several references to women, but always in relation to their role in co-operatives (e.g. strengthening the performance of women's co-operatives; institutional strengthening of consultation forums with women co-operatives; help fund for rural women's co-operatives). Policy measures in support of women's entrepreneurship seem to be a function of agreements between the MoWE-CP and other ministries. For example, the 2010 MOU between the MoWE-CP and the Ministry of Co-operatives and SMEs (MCSME) concerning the Women Empowerment in Gender Initiative, whereby the MCSME agreed to improve and develop women's participation in co-operatives and entrepreneurship. In 2014, the MCSME stated the objective to work with the MoWE-CP to better support women entrepreneurs by improving marketing networks and expanding access to finance.

Country	Policy support for WED in gender strategy/action plan documents	Policy support for women entrepreneurs as a target group in MSME policy documents
		<p>Various policies and programmes are gender-responsive in terms of access to, and participation in, co-operatives and SMEs.</p> <p>The main tool for supporting women entrepreneurs by the MCSMEs has been to strengthen special co-operatives managed by women by providing funding for development of each co-operative through the programme PERKASSA (Women's Health and Family Welfare).</p> <p>In 2015, the MCSME launched the Sahara Programme in co-operation with the Parent Co-operative of Indonesian Women Entrepreneurs (INKOWAPI) to establish Sarhara stalls (warung) in Aceh province and Greater Jakarta where women can sell grocery produce every day and aiding to eliminate the need for them to use middlemen in getting their local products to market.</p> <p>Only 5% of entrepreneurs surveyed in 2013 felt "support tailored to female entrepreneurs was effective" (EY, 2013).</p>
Lao PDR	<p>The National Strategy for Advancement of Women 2006–2010 included a target to "support SMEs owned by women to be able to be expanded and access regional and international markets (Prime Minister of Lao PDR, 2006, p. 11). The strategy included relevant actions under other of the target areas, for example, establishing the appropriate conditions for women in general, and groups of household-headed women, in particular, in order to enable their access to credit for running businesses in production and manufacturing sectors (p. 12). Assigned the Ministry of Industry and Handicraft to formulate policies on investment promotion, tax promotion, marketing and others in order to promote increased SMEs, in particular SMEs owned by women, and to encompass vocational and business training for women in micro and medium industries, such as weaving, crafts, knitting, pottery moulding, and natural dying, goods exhibition. Directed the Ministry of Commerce, the Lao National Chamber of Commerce and Industry and relevant agencies to establish women's business groups in order to increase the potential of women's businesses to compete in regional and international markets (e.g. production groups, commercial groups, services) (p. 13). Recommended that the National Education Strategy increase women's access to professional training in areas related to development planning, finance, banking, business administration, sciences and technology, and foreign languages.</p> <p>The National Commission on Advancement of Women (NCAW), with inter-ministerial representation, is a fully structured set-up for gender mainstreaming of policies and actions, but implementation of gender mainstreaming approach across ministries is making slow progress. Other ministries tend to adopt the position that gender mainstreaming is an issue for the NCAW and the Lao Women's Union.</p>	<p>The Small and Medium Sized Enterprise Development Plan 2011–2015 states that increasing promotion for women to become entrepreneurs is an objective under approaches and measures in the "formation of new entrepreneurs" section (SMEPDO, 2011, section 3.3, point 3.3.3, p. 6 of English section), but no specific actions to achieve this were stated. Basically, the policy directions and actions in favour of women's entrepreneurship and MSME development specified in the National Strategy for Advancement of Women 2006–2010 were not carried forward to the SME Development Plan.</p> <p>A new SME Development Masterplan (2016–2020) is being developed with technical assistance from the World Bank (projected to be completed by September 2017). With the World Bank assistance, the masterplan may be more inclusive of gender issues.</p>
Malaysia	<p>Cabinet Committee on Gender Equality formed in 2004.</p> <p>The National Policy on Women (and Action Plan for the Advancement of Women) (2009 update of original policy of 1989) has the overall objective to ensure equitable sharing of women and men in ownership of resources, the acquisition of information, investment opportunities and benefits, and integration of women in all sectors of development. Includes "economy" as one of the 13 sectors covered in the plan of action, but makes no specific references to the role of women as</p>	<p>The SME Masterplan 2012–2020: Catalysing Growth and Income (NSDC, 2012) states at the beginning of the report that the masterplan applies to all SMEs irrespective of sector, gender, geographic and ethnic background, does not identify women entrepreneurs as a specific target group, or make further references to any initiatives specifically oriented to women-owned SMEs or entrepreneurs.</p> <p>Many of SME Corp. Malaysia programmes do not appear to identify women entrepreneurs as a target group, but in 2009, SME Corp. formed the Women Entrepreneurs Panel to advise on the design, implementation and monitoring of development programmes for</p>

Country	Policy support for WED in gender strategy/action plan documents	Policy support for women entrepreneurs as a target group in MSME policy documents
	<p>entrepreneurs.<sup>40</sup> Each ministry and agencies is requested to appoint a gender focal point to ensure a gender mainstreaming approach. Implementation of the policy and plan depends on the degree of gender mainstreaming of ministries and agencies and their development of programmes for women (which would include SME Corp. as the responsible body for SME policies).</p> <p>The Ministry of Women, Family and Community Development (MWFCD) was established in 2001 as the responsible entity for promoting gender equity and women's development throughout government and to assist the rest of government to become more gender-sensitive in its work. Oversees gender equality, non-discrimination, women's empowerment, and gender mainstreaming. Implements some programmes geared to supporting low-income women and single mothers in starting their own businesses (e.g. two incubator programmes, entrepreneurship training programmes and access to micro-credit).</p> <p>The annual government budget includes line item allocations of budget for programmes targeting women entrepreneurs, e.g. financing schemes, women business incubation programmes, women exporter programmes, etc.</p>	<p>women entrepreneurs. The panel consists of successful entrepreneurs, experts and industry leaders from both public and private sector players, and includes representatives from the Department of Women Development, Amanah Ikhtiar Malaysia (AIM), the Central Bank and the Ministry of Finance.</p> <p>Specific national programmes targeting women SMEs are not evident on the SME Corp. website, but it does partner with different organisations to encourage the participation of women entrepreneurs in skills upgrading (e.g. Women Entrepreneurs Workshop Programme series) and certain other projects to support WED; also organises the National Women Entrepreneur Awards.</p> <p>Other ministries and agencies in conforming to the SME Masterplan do have programmes targeting women entrepreneurs, for example, the MATRADE Women Exporters Development Programme, the Credit Guarantee Corporation BizWanita loan for women entrepreneurs, allocation of micro-credit funds to women entrepreneurs through government micro-credit institutions (AIM and TEKUN), and the Ministry of Women, Family and Community Development women business incubators for low-income women and single mothers. The SME Corp. Annual Report 2015/16 highlights these women entrepreneur support programmes of other ministries (SME Corp., 2016). The Government seems to have recently issued instructions for all government programmes to increase their support to women entrepreneurs. This is driving new programmes, such as the BizWanita direct business loan to women offered by the Credit Guarantee Corporation (CGC).</p>
Myanmar	<p>The National Strategy Action Plan for the Advancement of Women 2013–2022, the 10-year roadmap for addressing gender challenges developed by the Myanmar National Committee for Women's Affairs (MNCWA), does not make any explicit references to "women's enterprises" or "entrepreneurship", but the key objective under the "Women and Economy" pillar of the action plan is to "strengthen systems, structures and practices to ensure fairness and equal rights for women in employment, credit, resources, assets and economic benefits" (MNCWA, 2013, p. 18). The plan also makes reference to the need to research "women's participation in region-specific marketable income-generating activities" and the "economic opportunities and needs of women-led households" (pp. 17, 19).</p> <p>Implementation of the Action Plan for the Advancement of Women and the process of mainstreaming gender equality have not progressed very much, in spite of the formation of a Gender Equality and Women's Empowerment (GEWE) Sectoral Working Group to guide the government in gender mainstreaming (lack of budget and resources, government delays, etc.) (GEN and GJC, 2016).</p>	<p>The Small and Medium Enterprise Development Policy (2015) (Ministry of Industry, 2015) makes no mention of women as a target group or any references to gender inclusion.</p> <p>The inter-ministerial Central Committee for Development of SMEs and Working Committee for Development of SMEs do not include any representation from the national gender machinery, such as the Myanmar National Committee for Women's Affairs, which could be helpful in bringing a gender perspective to the development of SME policy.</p> <p>The Economic and Social Commission for Asia and the Pacific (ESCAP) proposal for a new policy framework for SME development noted that "inequalities for women entrepreneurs" are a constraint to Myanmar's SME development, and suggested that women be supported with entrepreneurial and business management training and loan programmes (to reduce reliance on moneylenders and improve access to financing), and that suitable provisions be made to encourage female entrepreneurs and address gender imbalances in business (Abe and Dutta, 2014).</p> <p>The Central Department of SME Development, located in the Ministry of Industry, does not make any references to women as a target group in its mission. No specific policy actions for women entrepreneurs are noted.</p> <p>In its shadow report to CEDAW, the Myanmar Gender Equality Network (GEN) recommended a gender impact review of all</p>

<sup>40</sup> Information on National Policy on Women at: <http://pmr.penerangan.gov.my/index.php/maklumat-kenegaraan/249-dasar-wanita-negara.html/>

Country	Policy support for WED in gender strategy/action plan documents	Policy support for women entrepreneurs as a target group in MSME policy documents
		<p>legislation, including the SME Law and the SME development policy (GEN and GJC, 2016, p. 20).</p> <p>The USAID report on the ecosystem for women's entrepreneurship in Myanmar states that more can be done to support women in making the transition from informal enterprises to the formal economy, with particular attention to financial literacy, training on accessing formal credit, expanding markets, and using technology (Nathan Associates, 2016c, p. 5).</p>
Philippines	<p>In line with the Magna Carta of Women of 2009, the Women's Empowerment, Development and Gender Equality (WEDGE) Plan 2013–2016 contains a whole chapter on women in informal enterprises and MSMEs, outlining a series of strategies to promote and support women's entrepreneurship (PCW, 2014).</p> <p>In line with the strong commitment of the government to gender equality, women's empowerment, and mainstreaming of gender across all public institutions, the National Economic Development Authority (NEDA) and the Philippine Commission on Women (PCW) published "Harmonised Gender and Development Guidelines for Project Development, Implementation, Monitoring and Evaluation" as a tool to ensure gender responsiveness of all government projects and programmes (NEDA and PCW, 2010). The guidelines are specific about the gender equality results to be expected from gender responsive projects, with several references to the indicators for monitoring project outcomes for women-owned enterprises and entrepreneurs.</p> <p>Requirement for each ministry/agency to ensure the participation of women in their programmes and activities by developing Gender and Development (GAD) plans (under the 2009 Magna Carta of Women) means women-focused programmes and actions will be included in the activities of line ministries, such as the trade ministry, ministry responsible for MSMEs, ICT ministry, etc. The General Appropriations Act states that government entities are to allocate 5% of their annual budgets for GAD programmes and activities.</p>	<p>"Gender" is a thematic area throughout the Micro, Small, and Medium Enterprise Development (MSMED) Plan for 2011 to 2016 document with references to "gender-responsiveness" in each of the pillars of the strategy (e.g. business-enabling environment [business registration process], access to markets, access to finance, and productivity and efficiency (MSMEDC, 2012). In implementing the MSMED Plan, local stakeholders are pushed to consider women's and men's access to resources and opportunities, and their respective constraints in upscaling the enterprise.</p> <p>Many stated policy actions of different ministries and agencies under the Great Women Project.</p> <p>Key economic ministries have established women's focal points, such as the Women's Desk at the Department of Trade and Industry (DTI).</p>
Singapore	<p>There is no national gender equality policy, strategy, or action plan. The principle of equality of all persons before the law is enshrined in the Singapore Constitution. This provision encompasses the non-discrimination of women. There are two main entities overseeing women-related matters.</p> <p>First, the Singapore Office for Women's Development in the Ministry of Social and Family Development is the lead on gender policy initiatives and national focal point on women.</p> <p>OWD provides an online list of schemes, assistance and resources for women, including starting businesses, seeking business or corporate mentors, and expanding professional networks (<a href="https://www.msf.gov.sg/policies/Women-Celebrating-Women/Pages/Schemes-Assistance-and-Resources-for-Women.aspx">https://www.msf.gov.sg/policies/Women-Celebrating-Women/Pages/Schemes-Assistance-and-Resources-for-Women.aspx</a>).</p> <p>Second, the Inter-Ministry Committee (IMC) on CEDAW monitors Singapore's implementation of CEDAW. OWD supports the work of the IMC on CEDAW to effect policy changes and initiatives to benefit women. This is in line with the Government's commitment to a "whole-of-government" approach to</p>	<p>No reference to women entrepreneurs in the SME policy or strategy focus. Overall SME policy focus is on growth and innovation.</p>

Country	Policy support for WED in gender strategy/action plan documents	Policy support for women entrepreneurs as a target group in MSME policy documents
	gender equality policy and the domestic implementation of CEDAW. To ensure the development and effective implementation of gender equality policies, the political authority, human and financial resources, and capacity are drawn from the full complement of Government agencies represented on the IMC on CEDAW.	
Thailand	<p>The National Development Plan for Women 2012–2016 (under the 11th National Social and Economic Development Plan 2012–2016) has two main strategies: to provide equal opportunities among women and men to access resources by developing women's capacity and opportunity; and to promote women's participation in the economy, but lacks specificity on policy directions and actions to foster women's enterprise development.</p> <p>Gender focal points have been created in 131 government departments and agencies to monitor progress in implementing gender equality initiatives in line with the National Development Plan for Women; impact depends on how well the plan is implemented across ministries and provinces.</p>	<p>The SME Promotion Master Plans and SME Promotion Action Plans are in Thai, preventing search for gender inclusion. However, the White Paper reports on SMEs and annual SME reports produced by the Office of SME Promotion (OSMEP) do not include sex-disaggregated data on SMEs or on the beneficiaries of the various SME support programmes and make no other references to women.</p> <p>Women, of course, can take advantage of policy initiatives set forward in the National SME Promotion Masterplan, but there is little evidence of concrete policy actions to specifically foster women's entrepreneurship. The lack of sex-disaggregated data on the beneficiaries of SME support programmes prevents an assessment of the impact of these programmes on women entrepreneurs and women-owned SMEs and identification of any gaps or areas where remedial actions may be in order.</p> <p>In 2012, the government created the THB 7.7 billion Thai Women Empowerment Fund to enhance equal participation of women in the economy, committing an average of THB 100 million to each province for a revolving funding source to be used to develop women's businesses, promote their welfare, and enhance the potential of women's networks.</p> <p>The 1st Five-Year SME Development Plan 2006–2010 made only a general reference to women, stating that incentives and support were to be provided to the development of small enterprises owned by ethnic minorities, women and the disabled (The Prime Minister, 2006). The 2nd SME Development Plan for the 2011–2015 period made the same general statement but elaborated a specific programme to raise the capabilities of MSMEs owned by women by making advisory and training programmes available to support women-owned MSMEs in finding clients and expanding their markets through trade promotion and market connection activities, and raising the quality of their products and services (The Prime Minister, 2012, p. 15). This programme was budgeted at VND 35 billion (about USD 1.5 million) and assigned to the Vietnam Women Entrepreneurs Council (VWEC) as lead implementer. To be more gender-responsive, the Plan could have specified that women entrepreneurs would also be given priority in accessing other of the stated priorities, such as finance and credit; support for technological innovation and the application of new technologies; and increasing land use for SMEs and participating in industrial clusters activity.</p> <p>The government has set a target to increase the number of enterprises to one million by 2020 from the current 500 million. The potential for achieving this target will be enhanced if more women are actively encouraged and supported to engage in entrepreneurial activity. Although government resolutions and laws set out policy directions in support of women's entrepreneurship, these have not materialised into many government programmes targeting female entrepreneurs. For example, the Agency for Enterprises Development (AED), in the Ministry of Planning and Investment, does not have any programming for women entrepreneurs. Neither is there any mention in the White Paper on SMEs 2014 (AED, 2014) of the role and participation of women in the SME sector. This should be redressed in subsequent SME White Papers.</p>

Country	Policy support for WED in gender strategy/action plan documents	Policy support for women entrepreneurs as a target group in MSME policy documents
Viet Nam	<p>Objective 2 of the <i>National Strategy on Gender Equality for the 2011–2020 period</i><sup>41</sup> seeks to narrow the gender gap in economic, labour and employment domains, setting as one of its targets to increase the share of women-owned SMEs among all SMEs to 30% by 2015 and to 35% or higher by 2020, while also enhancing the implementation of laws and policies to promote the development of women-owned SMEs (such as full and equal access to cultivation land, credit sources, market information, law and policy information) so they can benefit from equal opportunity to participate in production and business.</p> <p>The Ministry of Labour, Invalids and Social Affairs (MOLISA) has the lead on developing and implementing the gender equality strategy (designated to the MOLISA Department of Gender Equality), in collaboration with other ministries and the Vietnam Women's Union (VWU) Central Committee.</p>	<p>The 1st Five-Year SME Development Plan 2006–2010 made only a general reference to women, stating that incentives and support were to be provided to the development of small enterprises owned by ethnic minorities, women and the disabled (The Prime Minister, 2006). The 2nd SME Development Plan for the 2011–2015 period made the same general statement but elaborated a specific programme to raise the capabilities of MSMEs owned by women by making advisory and training programmes available to support women-owned MSMEs in finding clients and expanding their markets through trade promotion and market connection activities, and raising the quality of their products and services (The Prime Minister, 2012, p. 15). This programme was budgeted at VND 35 billion (about USD 1.5 million) and assigned to the Vietnam Women Entrepreneurs Council (VWEC) as lead implementer. To be more gender-responsive, the Plan could have specified that women entrepreneurs would also be given priority in accessing other of the stated priorities, such as finance and credit; support for technological innovation and the application of new technologies; and increasing land use for SMEs and participating in industrial clusters activity.</p> <p>The government has set a target to increase the number of enterprises to one million by 2020 from the current 500 million<sup>42</sup>. The potential for achieving this target will be enhanced if more women are actively encouraged and supported to engage in entrepreneurial activity. Although government resolutions and laws set out policy directions in support of women's entrepreneurship, these have not materialised into many government programmes targeting female entrepreneurs. For example, the Agency for Enterprises Development (AED), in the Ministry of Planning and Investment, does not have any programming for women entrepreneurs. Neither is there any mention in the White Paper on SMEs 2014 (AED, 2014) of the role and participation of women in the SME sector. This should be redressed in subsequent SME White Papers.</p>

<sup>41</sup> Decision 2351/QĐ-TTg approving the National Strategy on Gender Equality for the 2011–2020 period, at: <http://www.chinhphu.vn/portal/page/portal/English/strategies/strategiesdetails?categoryId=30&articleId=10050924/>

<sup>42</sup> “Gov’t Sets Ambitious Goal for Business Development”, 2 June 2016, Vietnam Business Forum, Vietnam Chamber of Commerce and Industry, at: [http://vccinews.com/news\\_detail.asp?news\\_id=33513/](http://vccinews.com/news_detail.asp?news_id=33513/)

## Annex 2. Comparison of institutional supports for women's entrepreneurship development (WED)

Country	Government focal point for WED policies and programmes	Mechanisms for public-private dialogue on issues affecting WED
Brunei	The closest there might be to a national focal point for WED is the Women's Business Council of Brunei Darussalam (WBC), established in 2000 under the direct supervision of the Ministry of Industry and Primary Resources to oversee the economic activities and promote the development of women in business. The WBC collaborates with a number of government departments and agencies, including the Department of Community Development in the Ministry of Culture, Youth and Sports, which is the government focal point for women's affairs in Brunei.	Does not appear to be formal mechanisms for public-private sector policy dialogue in Brunei. The Chambers of Commerce and Federation of Brunei Malay Enterprises lobby on behalf of the needs of SMEs, but do not appear to have a focus on the needs of women in business (do not have businesswomen committees of desks). The Council of Women of Brunei Darussalam (CWBD), an advocacy organisation on behalf of women's rights, has a Committee on Business and Entrepreneurship that represents the concerns of women in business to the government. The WBC also provides input to the government on women's entrepreneurship issues.
Cambodia	The Ministry of Women's Affairs (MoWA) has the national mandate to advocate and encourage public institutions, civil society and the private sector to integrate gender equality into their policies and programmes, and to coordinate and facilitate gender mainstreaming across government. This includes women's enterprise development. As strategic gender policy advisor and facilitator, it is also responsible for monitoring and evaluating policies and programmes to assess their contribution to achieving the Government's goals in promoting gender equality and empowerment of women, which includes objectives for supporting women's enterprise development. The inter-ministerial Cambodian National Council on Women (CNCW) is responsible for promoting and monitoring commitment to gender mainstreaming among ministries and government institutions and to annually report their respective progress to the Royal Government (but limited enforcement authority). Chaired by the MoWA, a Technical Working Work on Gender was established in 2004 to provide a forum for discussion and inputs into the formulation of gender-related policies. One of sub-groups is on Women's Economic Empowerment, which includes women's enterprise development. Gender Mainstreaming Action Groups in every ministry develop Gender Mainstreaming Action Plans for the respective ministry's policy and programme development and its implementation. Together, the Ministry of Women's Affairs (MoWA) and the Cambodian National Council for Women (CNCW) constitute the national machinery for the promotion of gender equality and women's empowerment in Cambodia.	Provision in the Five Year Strategic Plan for Gender Equality and Women's Empowerment 2014-2018 states that, through the MoWA and businesswomen associations, women are to be encouraged to participate in the Government-Private Sector Forum (G-PSF) and issues related to women-owned businesses are to be integrated in the agenda (MoWA, 2014, p. 29). This provision led to the Cambodian Women Entrepreneurs' Association (CWEA) being represented in the Cambodian Government-Private Sector Forum (G-PSF), leading to increased visibility and increased recognition of the specific challenges, needs and interests of women entrepreneurs. The CWEA engages regularly in policy dialogue with the government on issues impacting on women entrepreneurs. It is active in 8 of the 10 working groups of the G-PSF, including the Working Groups on Manufacturing, SMEs, Agriculture and Agro Industries, Banking and Financial Services, Tourism, Industrial Relations, and Export Processing and Trade Facilitation. Still formulating official advocacy points with the government as still in the structuring phase. Main contacts are with the Ministry of Commerce, Ministry of Industry and Handicrafts and Ministry of Women's Affairs. Cambodia Federation of Employers and Business Associations (CAMFEBA) promotes an environment for successful business growth and support employers to achieve excellence in business practices; in 2015 established a Women's Working Group to focus on the needs of women.
Indonesia	Does not appear to be one. At best, it might be the Ministry of Women Empowerment and Child Protection (MoWE-CP), but this would not be one of its mandated responsibilities, except through gender mainstreaming promotion and monitoring. Focus on women's entrepreneurship seems to be more on co-operatives, although does enter into agreements with the Ministry of Co-operatives and SMEs (MCSMEs), the Financial Services Authority, the Ministry of Communications and Informatics, and other ministries on programmes for women.	Indonesian Business Women Association (WAPI) has advocacy programmes and engages in efforts to assure that the government puts in place regulations that are pro women entrepreneurs. The Parent Co-operative of Indonesian Women Entrepreneurs (INKOWAPI) advocates to the government on behalf of women's co-operatives. The Indonesian Employers Association (APINDO), with 10 000 members, some of them women, is active in policy advocacy. Maintains close co-operation with the office of the Minister for Women's Empowerment.
Lao PDR	There is no specific focal point for WED; the closest might be the Lao Women's Union (LWU), a large organisation equivalent to a ministry with strong grass-roots linkages and representing more	The Lao Business Women's Association (LBWA) brings issues affecting women entrepreneurs to the attention of the government, and as a member association of the Lao National Chamber of

Country	Government focal point for WED policies and programmes	Mechanisms for public-private dialogue on issues affecting WED
	<p>than 600 000 women. Besides being mandated to implement gender mainstreaming strategies, one of its objectives is to create opportunities for women to access financial resources, raise their SME management knowledge, and improve access to markets for handicrafts and other products produced by women. Many of its projects focus on income-generation activities, micro-credit/savings schemes for women, and promotion of women-owned MSMEs.</p>	<p>Commerce and Industry (LNCCI) is also able to articulate the needs and concerns of women entrepreneurs to the broader business community. The Lao Women's Union is a strong advocate of women's equality and rights, as well as for the promotion of women SMEs and is active in lobbying other parts of government for supportive actions to improve the conditions for women's entrepreneurship. The Lao Business Forum was created in 2005 to facilitate dialogue between the government and business community at the provincial level. One of the goals of the Forum is to help strengthen the role and voice of the private sector in Lao PDR. Through the LBWA membership in the LNCCI, which is one of the main participating business associations in the Lao Business Forum, the LBWA has access to this public-private sector dialogue process.</p>
Malaysia	<p>Does not appear to be clear focal point for WED in the government or systematic co-ordination mechanism for WED policies and programmes. Various ministries and public institutions develop and deliver programmes for women entrepreneurs, such as the Ministry of Women, Family and Community Development (women business incubators), the Credit Guarantee Corporation (BizWanita loan for women entrepreneurs), MATRADE (Women Exporters Development Unit, Women Exporters Development Programme) and the SME Bank (financing and training programme for women-owned SMEs), etc.</p>	<p>Since 2013, SME Corp. has been holding regular dialogue sessions with the Presidents of the women entrepreneur associations to solicit feedback and generate ideas on issues concerning the development of women in business, as well as to inform the associations about government programmes and initiatives. One of the issues discussed concerned developing public procurement policy in favour of women-owned enterprises, which is currently underway. The National Advisory Council for Women, represented by top women leaders, acts as a consultative body to advise the Ministry of Women's Affairs on policy and legislative formulation. This does not necessarily relate to women's entrepreneurship but forms an important advocacy relationship. Existence of a Women's Wing in the Malay Chamber of Commerce increases the potential of issues affecting businesswomen being raised in policy discussions between the chamber and the government. The same is true of the Malaysian Chinese Entrepreneurs Association, which has established a Women Entrepreneurs Development Committee.</p>
Myanmar	<p>No clear focal point for WED. Relevant issues seem to be relegated to the Ministry of Social Welfare, Relief and Settlement.</p>	<p>No formal mechanisms for this. Myanmar Women Entrepreneurs Association (MWEA) has close linkages to the National Committee on Women's Affairs (NCWA). There is no representation from the NCWA or the Ministry of Social Welfare on the government's inter-ministerial SME Development Central Committee or Working Committee (so limited consideration of women's concerns and issues). The Myanmar Federation of Chambers of Commerce and Industry is represented on the SME Development committees, but few of its members are women. There are, however, several gender equality advocacy groups, including the Gender Equality Network (of which the MWEA is a member), that lobby the government for gender-sensitive and responsive reforms.</p>
Philippines	<p>Although not formally designated as the national focal point for WED in the government, the role is effectively played by the Philippine Commission on Women (under the Office of the President), as responsible entity for implementation of the Magna Carta of Women and the Women's Empowerment, Development and Gender Equality (WEDGE) Plan 2013-2016, and jointly with the Department of Trade and Industry (DTI) as lead co-ordinators of the GREAT Women Project. Key economic ministries have established women's focal points, such as the Women's Desk at the DTI.</p>	<p>The Women's Business Council of the Philippines (WomenBizPH), established with government endorsement in 1997, plays a strong policy advocacy role. One of its lobbying successes was the creation of the Inclusive Lending for Aspiring Women Entrepreneurs (ILAW) lending window for women by the Development Bank of the Philippines. In 2016, WomenBizPH initiated the Philippine Women's Economic Network (PhilWEN) as an umbrella group of six leading businesswomen groups for stronger policy and advocacy push.</p>
Singapore	<p>No WED focal point exists.</p>	<p>No formal mechanisms appear to exist. Some of the business women/entrepreneur associations play an advocacy role for</p>

Country	Government focal point for WED policies and programmes	Mechanisms for public-private dialogue on issues affecting WED
		favourable government policies, for example, the Female Founders Network advocates for gender equality in technology entrepreneurship, a field where women are very under-represented in Singapore. The Association of Women for Action and Research (AWARE) Singapore is an active advocacy force for women's rights and gender equality and provides a gender perspective to the government on the national budgets. Its strategic plan for 2014-2018 identifies "economic inclusivity" as one of its four advocacy pillars.
Thailand	Does not appear to exist. The Office of Women's Affairs and Family Development (Ministry of Social Development and Human Security) is the AWEN focal point and as such is the Thai liaison body for women's entrepreneurship at the ASEAN level.	Does not appear to be formal mechanisms in place to ensure participation of women entrepreneurs in policy dialogue. The Thai Woman SMEs Association (TWO SA) works closely with the Office of SME Promotion (OSMEP) but it is not clear how strong the TWO SA is on policy advocacy issues.
Viet Nam	There is no evidence of an Office of Women's Enterprise Development or its equivalent in the Vietnam government, nor a person or group accountable for a women's enterprise development portfolio. With the appropriate gender-sensitivity and mainstreaming support, the focal point for WED could be assigned to the Agency for Enterprises Development (AED).	Public-private sector policy dialogue has not been a traditional practice. The first ever Private Sector Dialogue Forum was held in 2016; a Women Business Owners Policy Dialogue was also to take place. On a periodic basis, the Agency for Enterprise Development (AED) consults with business associations and SMEs on draft legal documents and invites SMEs to register in the AED SME Feedback Database so they can be contacted for input. The Vietnam Women Entrepreneurs Council (VWEC) inside the Vietnam Chamber of Commerce and Industry (VCCI) brings the voice of women entrepreneurs into policy dialogue; however, it is not clear how effectively it is able to play out the advocacy role. The VWEC, the Hanoi Women's Association of Small and Medium Enterprises (HAWASME), the Vietnam Association of Women Entrepreneurs (VAWE), and women entrepreneurs' clubs all act to represent the voice of women in policy dialogue with local and national governments. Many of the business associations are advocating for inclusion of a stronger gender focus in the draft SME Law. However, according to MBI and HAWASME (2016) women entrepreneur associations are not consulted on the types of support programmes needed by women entrepreneurs.

### Annex 3. Comparison of presence of women's enterprise centres and business incubators

Country	Women's enterprise/business development centres	Women business incubators and start-up accelerators
Brunei	None specifically identified.	
Cambodia	Network of Women's Development Centres (WDCs) in 14 provinces under the management of the Ministry of Women's Affairs (MoWA). Expanded mandate to deliver vocational training as well as entrepreneurial skills training and business development services to prepare and support women to start or grow their own businesses, including financial literacy training, business counselling and assistance to improve the quality of their products and supply arrangements. Since 2016, selected="selected="selected" WDCs are integrating access to ICT and ICT literacy training and skill development to improve their business development services. The MoWA is committed to upscale this improvement to all WDCs along with enhancing the still limited capacities and infrastructure. WECREATE Cambodia Center launched in September 2015 in Phnom Penh (partnership of the US State Department and the Lower Mekong Initiative Startup Cup). Although currently dormant (June 2017 <sup>43</sup> ), while operational, it provided extensive training to women entrepreneurs along all components relevant for launching or growing a business.	SHE Incubator Programme, launched in 2015 by SHE Investments, a social enterprise in Cambodia geared towards empowering women entrepreneurs. Six-month month programme (involving monthly 2-day workshops) to provide the support and skills necessary for women to improve and scale their existing micro-businesses, ensuring ongoing success. Uses trained Khmer facilitators. WECREATE Start-up Academy, an accelerator programme for female entrepreneurs that entails 15 weeks of free business training and mentoring to help them launch start-up or expand a business.
Indonesia	None specifically identified.	None specifically identified.
Lao PDR	WECREATE "Women's Entrepreneurial Center" under development; expected to open in late 2017. (Lower Mekong Initiative of the US Department of State).	None specifically identified.
Malaysia	None specifically identified.	I-KIT Single Mothers Skills Incubator Programme skills training and entrepreneurial assistance for low-income single mothers, including six months of follow-up to monitor the early stage development of the business; launched in 2008, under the Department of Women Development. I-KeuNita Women Entrepreneurship Incubator, launched in 2010 by the Department of Women Development to help low-income women start businesses.
Myanmar	None specifically identified	Project-W 6-month start-up incubator for women entrepreneurs in Yangon, started in 2014; delivered by Project Hub Yangon, in co-operation with the Myanmar Women Entrepreneurs' Association with support from Partnership for Change, a Norwegian NGO, and the Kavlifondet Foundation.
Philippines	One-stop Women Enterprise Development Desks set up to deliver comprehensive services to women micro-entrepreneurs throughout the Metro Naga Development Council (MNDC) Alliance municipalities starting in 2011; followed by implementation in other municipalities partnering in the Great Women Project. (MNDC, PALMA Alliance and	None specifically identified.

<sup>43</sup> In November 2016, GriffinWorx, which launched WECREATE Cambodia in June 2015, licensed WECREATE Cambodia and its portfolio through a Memorandum of Understanding to the Spanish NGO, Paz y Desarrollo (PYD), which translates to "Peace and Development". The dormancy of the Centre may be related to this handover transition.

	the Great Women Project).	
Singapore	None specifically identified.	CRIB Incubator for Women one year incubator programme, with co-working spaces, where female-led start-ups receive guidance from a CRIB panel of experts and mentors, and access to CRIB resources, investors and networks, including angel and venture capital investors. Launched in 2015 by CRIB Singapore, a social enterprise aiming to empower and encourage women. Business Incubation Programme for Women (BIPfW) programme of Singapore affiliate of the International Women's Federation of Commerce and Industry (IWFCI), started in August 2009. Offers rental space in the incubator, shared basic services, technology support services, guidance in skills to prepare successful market launch and set up organisational strategies for the business; and assistance in obtaining financing for the start-up companies.
Thailand	None specifically identified.	Women SMEs Incubation Centres (TWoSI), operated by the Thai Women SMEs Association (TWoSA), established in 2008. Runs two incubator sites: one for manufacturing and technology start-ups, and one for spa and design technology and household products. Supported by the OSMEP.
Viet Nam	WECREATE "Women's Entrepreneurial Center" opened in Hanoi in October 2016. (US Department of State under the Lower Mekong Initiative).	WECREATE Start-up Academy, an accelerator programme for female entrepreneurs that entails 15 weeks of free business training and mentoring to help them launch a start-up or expand a business (new in 2016).

## Annex 4. Comparison of financing programmes tailored to women

Country	Microfinance programmes for women	Loan programmes for women entrepreneurs in banks	Government financing programmes for women entrepreneurs
Brunei	There are no micro-credit programmes specifically targeting women entrepreneurs, however, from 2006–2010, women-led businesses accounted for 56% of the loan applicants for the government MicroCredit Financing Scheme (Ministry of Culture, Youth and Sports, 2013).	None identified.	Several government financing schemes for MSMEs, delivered through banks, for which women-owned enterprises can also apply (e.g. Micro-Credit Financing Scheme, Working Capital Credit Fund, Enterprise Facilitation Scheme, Local Enterprise Applications and Products Scheme, Start-up Brunei Grant, the Future Fund for IT start-ups), but no such schemes directly target women entrepreneurs. Some evidence that women-led enterprises may account for a quarter to 60% of the beneficiaries of the various schemes, but sex-disaggregated data is not updated regularly and may be incomplete.
Cambodia	Growing number of microfinance institutions in Cambodia (more than 40 and even more NGOs, plus an abundance of unregistered small service providers and hundreds of informal credit schemes (Nathan Associates, 2016a, p. 3). In 2012, women accounted for 80% of the 1.3 million microfinance borrowers (ERIA and OECD, 2014, p. 79).	There are no special provisions for women's access to financial support from banks and other financial institutions (ITC-ILO, 2015a, p. 8). ACLEDA Bank – half of a USD 50 million loan from the IFC for on-lending to formal women-owned enterprises (February 2016); USD 160 million syndicated loan from the IFC for lending to women-owned SMEs (May 2016); USD 30 million loan from OPIC for dedicated financing to women-owned SMEs (November 2016).	None identified.
Indonesia	Vibrant microfinance sector (something in the range of 60 000 MFIs); state banks also involved in microcredit; limited sex-disaggregated data on borrowers and credit portfolio. Maybank provides microfinancing to Indonesian women; through CSR activity the Maybank partnered with the MFI, KOMIDA and with the Association for Women's Small Business Assistance (ASPPUK), providing each of them with an IDR 1 billion revolving fund for under-privileged women and women micro entrepreneurs (2012). INKOWAPI (Parent Co-operative of Indonesia Women Entrepreneurs) runs a microcredit programme for co-operative trainees in co-operation with Danamon Bank. The associations and networks of women with micro and small businesses (KPUKs and JARPUKs) help to find capital from selected financial institutions and establish their own women's financial institutions	IFC loan of USD 300 million to Bank Tabungan Pensiunan Nasional (BTPN) to increase lending to micro and small businesses and women entrepreneurs (2015); expected to expand access to finance for up to 2 million women entrepreneurs over four years. Bank Internasional Indonesia (BII) and the IFC co-operated to enhance bank products and services to women entrepreneurs, so they could access bank loans more easily (2010). Bank Pundi agreement with the Indonesian Business Women Association (IWAPI) to facilitate savings and micro-lending products for women business owners, available to IWAPI members, which total around 40 000 (2012). Bank Pundi is an affiliate of the Global Banking Alliance for Women. World Bank and Global Affairs Canada-funded Programme for Eastern Indonesia SME Assistance (PENSA-II) (2012–2014) aimed to increase bank lending to MSMEs, especially to women – 88% (155	None identified.

Country	Microfinance programmes for women	Loan programmes for women entrepreneurs in banks	Government financing programmes for women entrepreneurs
	(LKP).	156) of the loans went to women borrowers. <sup>44</sup>	
Lao PDR	<p>Women entrepreneurs account for 42% of the 80 000 borrowers from the 74 licensed MFI members of the Lao Microfinance Association.</p> <p>Women also make use of a large informal (unlicensed) lending system.</p> <p>Many women access their financing through the Village Development Loan Funds, village savings/ lending banks (about 5 000 of them) that help village micro-entrepreneurs develop their businesses (the development of village funds is often supported by international organisations and donors). The low lending amounts are not sufficient to allow for the enterprises to reach beyond a micro-scale.</p> <p>Lao Women's Union has a microfinance fund for women, and sponsors around 3 100 women's savings groups which are a significant source of financing for women entrepreneurs, plus many women micro entrepreneurs establish their own rotating savings and credit associations.</p>	<p>The SME demand for financial services is not well met by commercial banks in Lao PDR (lack of information, internal resources and capacity), and out of reach for most women entrepreneurs.</p> <p>The state-owned Lao Development Bank does lending to SMEs. Many customers are women but no services are designed specifically for women (Nathan Associates, 2016b, p. 6).</p> <p>One of the KPIs for the World Bank USD 20 million "Small and Medium Enterprise Access to Finance Project" in Lao PDR (2014–2019) is that 20% of the loan beneficiaries are to be women-owned SMEs.<sup>45</sup> The project aims to encourage commercial banks to lend to SMEs with limited collateral by providing them with lines of credit for long-term loans in local currency (to purchase equipment, expand business premises, upgrade technology, and scale operations. Sacombank, Lao-China Bank, and ST Bank are involved.</p>	<p>The Small and Medium Sized Enterprise Promotion and Development Office (SMEPDO) in the Ministry of Industry and Commerce established a SME Development Fund in 2010. No evidence that special provisions are made for funding of women's enterprises. The SMEPDO website does not provide a list any SME support programmes).</p>
Malaysia	<p>MYR 30 million government budget allocation to Malaysian Chinese Women Entrepreneurs Foundation (MCWEF) for microcredit loans (between MYR 5 000 to MYR 10 000) to Malaysian Chinese women entrepreneurs starting or expanding a business (2011); plus 2017 budget allocation of MYR 20 million for the same purpose.</p> <p>The Amanah Ikhtiar Malaysia (AIM) Islamic Microfinancing Scheme was allocated MYR 1.8 billion of national budget funds (2015) for micro loans to women entrepreneurs.</p> <p>TemanNita Micro-credit Scheme for Women Micro-entrepreneurs of the microcredit agency TEKUN Nasional (targets poor household clients) – will</p>	<p>SME Bank "Women Entrepreneur Financing—Leaders Entrepreneur Acceleration Programme (WEFP-LEAP)" provides loans of MYR 500 000–MYR 2.5 million for fixed assets or working capital (for women in business for more than two years).</p> <p>The Standard Chartered Malaysia collaborates with the CGC on the Portfolio Guarantee Scheme for Women Entrepreneurs (starting in 2009), through which the Bank aimed to disburse MYR 100 million of partially guaranteed loans to women-owned SMEs over 18 months<sup>46</sup> (in amounts from MYR 100 000 to 500 000 with 80% of the loan guaranteed), targeting enterprises that have been in operation for at least five years and are seeking to expand.</p>	<p>Women Entrepreneur Fund, established in 1998 with MYR 10 million for women in business.</p> <p>BizWanita, Financing for Women Entrepreneurs Scheme targeting women-owned and managed enterprises (Credit Guarantee Corporation, CGC).</p> <p>TEKUN Nasional allocated MYR 50 million to provide start-up loans for women professionals to establish businesses, in collaboration with professional associations and bodies.</p> <p>The Women Franchise Programme, an initiative of the Ministry of Domestic Trade, Co-operatives and Consumerism to encourage women to go business by becoming a micro-franchisee. The programme covers the full cost of participating in a 5-day franchise</p>

<sup>44</sup> "Project profile — Program for Eastern Indonesia SME Assistance (PENSA II)", Government of Canada, at: <http://w05.international.gc.ca/projectbrowser-banqueprojets/project-projet/details/a035355001/>

<sup>45</sup> "Lao PDR - Small and Medium Enterprise Access to Finance Project (P131201)- Implementation Status & Results Report", World Bank, 20 January 2017, at: <http://documents.worldbank.org/curated/en/572941484931595458/pdf/ISR-Disclosable-P131201-01-20-2017-1484931584097.pdf/>

<sup>46</sup> "Credit Guarantee Corporation and Standard Chartered Malaysia Launch New Financing Scheme for Women Entrepreneurs", CGC Press release, 22 October 2009, at: <https://www.cgc.com.my/cgc-scb-launch-portfolio-guarantee-for-women-entrepreneurs/>

Country	Microfinance programmes for women	Loan programmes for women entrepreneurs in banks	Government financing programmes for women entrepreneurs
	<p>receive a portion of the MYR 300 million funding to TEKUN from the 2017 national budget; the TemanNita Scheme uses the group lending methodology (loans of MYR 1 000 to MYR 20 000).</p> <p>Enterprise Asia “Women Entrepreneurship Fund” launched in 2013 in partnership with Tech Outreach, a Malaysian NGO for the empowerment of women; 5-year, MYR 500 000 project to help 1 000 local women develop business plans and provide microcredit to seed fund their start-ups.</p>	<p>The Simpanan Nasional Bank Micro-Credit Scheme programme gives training and guidance to new women entrepreneurs.</p> <p>In 2010, the Standard Chartered Bank Malaysia launched the online Women in Business Resource Centre, an online tool and interactive platform to help women entrepreneurs start and grow their own businesses, offering relevant and topical information and tips, and inspirational video case studies.</p>	<p>development capacity building workshop, plus advisory support, and builds a pipeline of women to qualify for financing to open a franchise (with capital below MYR 50 000) from the ministry’s franchise funding schemes (access to bank financing up to maximum of EUR 11 500 for a micro-franchise with a loan guarantee by the CGC).</p>
Myanmar	<p>The use of informal lending systems by women entrepreneurs is much higher in Myanmar than other lower-income ASEAN countries (World Bank Global Findex database).</p> <p>Myanmar Women’s Union has a microfinance fund serving poor women.</p> <p>BG Microfinance Myanmar, a private company, targets women, using the group lending methodology (in Myanmar since 2015) – has 10 000 borrowers.</p> <p>The Private Agencies Collaborating Together (PACT)’s Myanmar Access to Rural Credit (MARC) Project has a micro-credit component specifically for women who want to expand a non-agricultural activity or start a new enterprise. PACT microfinance initiatives also help women form collaborative savings and credit groups.</p> <p>KBZ Bank Foundation supports microfinance projects for women.</p> <p>Several NGOs operate microfinance funds with a high percentage of women borrowers, e.g. 83% of the World Vision active microfinance clients in 2012 were women (Duflos et al., 2013, p. 36); 100% of Save the Children microfinancing borrowers are women (CENFRI, 2014); and 99% of the micro borrowers of PACT Global Microfinance (Nathan Associates, 2016c, p. 14); 93% of Livelihoods and Food Security Trust Fund (LIFT) clients. All of these MFIs work under the group lending methodology. Microfinance law of 2012 caps microfinance loans at MMK 500 000 (less than USD 400), which may be a limiting factor on the scale of the microenterprise activity, especially its growth potential.</p>	<p>No identified bank initiatives, but the KBZ Bank supports the economic empowerment of women and states that 38% of its loans go to women-owned businesses or predominately women-managed companies (Nathan Associates, 2016c, p. 17).</p> <p>Myanmar Microfinance Bank, established in 2013 – no evidence of special products for women-owned enterprises.</p>	None identified.
Philippines	<p>Microfinance is a major form of finance for women entrepreneurs in the Philippines.</p> <p>The ASA Philippines Foundation, an MFI, targets microloans to poor</p>	<p>RCBC Women’s Enterprise Loan programme (since 2012) has banking products geared needs of women’s businesses, e.g. Small Loans for Start-up Businesses; Business Growth Loans;</p>	<p>The Department of Trade and Industry has some SME Finance Programmes, nothing specifically identified for women, but DTI reports that 45% of the Small Business Finance beneficiaries are women-owned</p>

Country	Microfinance programmes for women	Loan programmes for women entrepreneurs in banks	Government financing programmes for women entrepreneurs
	<p>enterprising women with their own business or self-made products. Presence in all 62 provinces; over 1.2 million active women borrowers and loan portfolio of PHP 9.1 billion (as of February 2017).</p> <p>Ahon Sa Hirap (ASHI), NGO with aim to empower and improve the livelihoods of poor women and their families, especially in rural areas. Group lending model (using Grameen approach to credit); as of September 2016 had 33 branches in 7 provinces, and reached 43 000 women and their families.</p>	<p>dedicated Women's Champion Account Managers; financial training and advisory services; online tool for assessment of financial readiness (partners with IFC on the design of these products).</p> <p>Development Bank of the Philippines - launched "Inclusive Lending for Aspiring Women (LAW) Entrepreneurs Programme Business Loans" (2015).</p> <p>Member-owned CARD Microfinance Rural Bank, Rizal Bank, and CARD SME Bank (members of the Center for Agriculture and Rural Development-Mutually Reinforcing Institutions/ CARD-MRI) offer microenterprise and SME loans to women entrepreneurs as a vehicle for improving the lives of socio-economically challenged women and their families. Close to 1.4 million active loan clients In January 2017<sup>47</sup>; provides a channel for women to graduate from micro to SME loans.</p>	<p>businesses (442 of 981 in 2016<sup>48</sup>). All programmes are gender mainstreamed through requirement for Gender and Development Action Plans and reporting of data on percentage of female participants.</p>
Singapore	<p>Microcredit is not well developed in Singapore generally. A MicroCredit Business Scheme was piloted in 2011 through the POSBank targeting low-income individuals (annual income of less than SGD 30 000) who wanted to start or expand a business but could not access financing through the traditional banking system. Women were not specifically identified as beneficiaries. No information on the outcome of the pilot.</p>	None identified.	<p>SPRING Singapore offers a number of government-backed SME loan schemes (e.g. SME Micro Loans, SME Growth Loans, etc.) and start-ups grants, but none are specifically targeting women entrepreneurs.</p>
Thailand	<p>Many women micro-entrepreneurs, especially poorer women in rural areas, depend on moneylenders and informal loans with high interest rates.</p> <p>Only a few formal MFIs in Thailand. Largest provider of microcredit is the "Village and Urban Revolving Fund", along with network of more than 80 000 village banks (a government-backed and subsidised initiative dating from 2001). Provides micro loans for livelihood, start-ups and business expansion (ceiling of THB 20 000 without collateral). No data on percentage of women among borrowers.</p>	<p>SME Development Bank of Thailand (SME Bank) – no special initiatives or loan products for women entrepreneurs, but has been noted that 50% of SME credit guarantee loan recipients are women-owned SMEs.</p> <p>No dedicated loan products for women entrepreneurs identified in commercial banks. The commercial banks are not generally involved in delivering microcredit products or services.</p>	<p>None specific to women-owned SMEs/ entrepreneurs identified. Exception may be the Thai Women Empowerment Fund, established by the Prime Minister in 2012 to raise the potential of women in all domains – commitment of THB 7.7 billion, with THB 100 million promised to each province to fund projects promoting the role of women, empowering women's organisations and networks, and supporting women's economic activity. A component of the Empowerment Fund is a revolving fund to support women's job and income generation, which may encompass entrepreneurial activity.</p>
Viet Nam	<p>Many microfinance organisations in Viet Nam – many of them rather small. The target of MFIs is usually poor, low-income persons who want to start a business but cannot borrow from banks.</p>	<p>Women entrepreneurs face a significant obstacle in accessing credit from domestic banks because of the requirement for a Land Certificate Title (LCT) as collateral, but most LCTs do not</p>	<p>SME Development Fund (SMEDF), established by the government in 2013, makes loans to SMEs with feasible projects and business plans of up to 70% of the total investment cost within a range</p>

<sup>47</sup> See: <https://www.cardmri.com/>

<sup>48</sup> DTI sex-disaggregated data as reported in its Gender and Development Overview, at: <http://dti.gov.ph/programs-projects/gender-and-development-#gender-and-development-overview/>

Country	Microfinance programmes for women	Loan programmes for women entrepreneurs in banks	Government financing programmes for women entrepreneurs
	<p>Most of the microfinance clients are women because of the small size of credit loans and most-of use of group lending approach.</p> <p>The Vietnam Women's Union (VWU), a key organiser of microfinance programmes, has a number of women development funds under its umbrella that deliver microfinance to women. Also provides a collective guarantee that enables women to access subsidised credit from domestic banks, such as the Vietnam Bank for Agricultural and Rural Development (VBARD) and the Vietnam Bank for Social Policies (VBSP) (ITC-ILO, 2015c, p. 9). VWU has partnered with banks to provide credit for new businesses, including household enterprises; and helped women borrow over VND 10 000 billion (USD 500 million) from banks and from the National Fund for Job Creation.</p> <p>Vietnam Bank for Social Policies (VBSP) (2003), a major MFI, provides credit programmes for poor and near-poor households, and to microenterprises in rural, remote areas. Women make up a significant proportion of customers, but no sex-disaggregated data available on microenterprise users.</p> <p>The Capital Aid Fund for Women's Economic Development (CWED) (member of Mekong Microfinance Organisation) serves poor and disadvantaged groups in Tien Giang and neighbouring provinces who would like to run their small business but do not have enough capital and are unable to access commercial banks or other financial organisations. Collaborates with the Women's Union of Tien Giang province to provide small loans to mainly poor women using a group lending methodology, who use the loans for production, raising livestock and running small business to improve living conditions.</p>	<p>include the woman's name (ITC-ILO, 2015c, p. 9).</p> <p>Sacombank has opened two all-women bank branches (Ho Chi Minh City and Hanoi) serving only women clients, including women entrepreneurs, with an all-female branch staff. Has developed special financial services for women entrepreneurs in these branches. Also co-operates with Women's Clubs to organise seminars and training for women, such as sales skill training for small traders, and business management training.</p> <p>Orient Commercial Bank – USD 5 million loan from the IFC for lending to women-owned and managed businesses (2012).</p> <p>Vietnam Prosperity Commercial Bank (VPBank) – USD 12.5 million loan from the IFC for exclusive lending to women-owned MSMEs (September 2016).</p>	<p>that does not exceed VND 30 billion, requiring the SMEs to contribute 20% or more of the total capital (in equity), and sufficient repayment capacity. Also provides capacity building assistance to supported SMEs. No sex-disaggregated data on loan recipients.</p>

## Annex 5. Comparison of business development services tailored to women entrepreneurs

Country	Entrepreneurship training programmes for women	Business counselling and advice focused on women entrepreneurs	Training in business management, capacity building, upgrading	Mentoring programmes for women entrepreneurs
Brunei	<p>Entrepreneurship programmes exist (e.g. LiveWire, iCentre start-up bootcamps, government schemes, etc.), but none specifically for women identified.</p> <p>Darussalam Enterprise (DARe), a statutory body to encourage the start-up and growth of local enterprises operates a Start-up Bootcamp, an incubator (iCentre) and the Industry Business Academy, a SME learning programme focused on the core knowledge areas for starting, operating and growing a business. The Brunei Women's Business Council has called for support from DARe to set up an academy for developing businesses run by women.<sup>49</sup></p>	None identified.	Brunei Women's Business Council (WBC) co-ordinates seminars and workshops for its members.	None identified.
Cambodia	<p>WECREATE Center, Phnom Penh, Start-up Academy - 15 weeks of free mentoring and business training to help female entrepreneurs launch or expand their business start-up (launched in 2015).</p> <p>The social enterprise, SHE Investments (launched in 2015) partners with other organisations to deliver training and workshops to women on how to start a business.</p> <p>Some Women's Development Centres (WDCs) combine entrepreneurial training with vocational skills training programmes.</p> <p>Recently, the Ministry of Women's Affairs (MoWA),</p>	<p>Women's Development Centres (WDCs) in 14 provinces (under the management of the MoWA) have an expanded mandate to deliver entrepreneurial skills and provide business development services to prepare and support women to start and grow their own businesses, including business counselling, financial literacy training, and support services to improve the quality of their products and supply arrangements.</p> <p>WECREATE Center, Phnom Penh.</p> <p>SHE Investments provides learning forums for members.</p>	<p>WECREATE Center, Phnom Penh.</p> <p>The CWEA runs entrepreneurial leadership and business management training to CWEA members; in 2016, 222 members and 39 non-members participated in this training, supported by the Swiss Agency for Development and Co-operation (CWEA, 2016).</p> <p>The Mekong Women's Entrepreneurship Challenge (WEC) Cambodia (2012–2013) competition targeting Cambodian women entrepreneurs who wanted to take their small or medium enterprises to the next stage. Initiated by World Bank InfoDev as a</p>	<p>Cambodia Women Entrepreneurs' Association (CWEA) offers mentoring to its members to support their economic empowerment, as well as to improve their access to markets and market information.</p> <p>WECREATE and SHE Investments provide mentoring to women entrepreneurs by tapping into local expertise of successful women entrepreneurs.</p> <p>Objective is to help women entrepreneurs enhance their leadership/ management skills, move from the informal to the formal economy, scale their businesses, and improve the performance of their businesses.</p>

<sup>49</sup> "WBC seeks DARe support to set up academy", 3 June 2016, Brunei Times.

Country	Entrepreneurship training programmes for women	Business counselling and advice focused on women entrepreneurs	Training in business management, capacity building, upgrading	Mentoring programmes for women entrepreneurs
	<p>which manages the WDCs, initiated actions to improve the entrepreneurial training programmes and the business development services through access to ICT and ICT literacy training and skill development. The MoWA is committed to upscale this improvement to all WDCs along with enhancing the still limited capacities and infrastructure.</p> <p>Some evidence of project-based, localised entrepreneurship training for women entrepreneurs (e.g. the Female Entrepreneurship Training Project conducted by the University of Sydney Business School and the University of Battambang in the agriculture-based north-western Battambang Province, launched in 2012 to redress gender inequality in business life and stimulate a new generation of female entrepreneurs. From 2012 to the end of December 2014 (3 years), the project graduated 70 women, many of whom are now running their own village level businesses.<sup>50</sup></p>		<p>pilot project. Objective was to strengthen the capacity of women to grow their business. Finalists selected from applications participated in a 3-day workshop on innovation, competitiveness and creativity and the best projects given awards at the end of the programme. Only ran for one year.</p>	
Indonesia	<p>Wanita Wirausaha Femina (Femina Women Entrepreneurship) Programme started in 2007<sup>51</sup> to connect female entrepreneurs to information, suppliers, and customers. Offers seminars to women on starting and scaling a business and on pursuing new ideas and opportunities.</p>	<p>The SME Consultation Clinic of the Regional Office of Co-operatives and SMEs of East Java Province allocates specific time for women entrepreneurs to consult on various typical problems faced by women in starting their business, thus demonstrating gender-sensitivity in the delivery of services (MCA-Indonesia,</p>	<p>Various ministries have run programmes for female entrepreneurs, including training in product packaging, business licensing, ICTs, and patent and intellectual rights; but a scan of government services reveals relatively few direct initiatives or services focused on women entrepreneurs.<sup>52</sup></p>	<p>Not a formal mentoring programme, but the Ciputra-Global Entrepreneurship Initiative (GEP!) business incubator (Jakarta) holds monthly “Lean In Circle” sessions to encourage women entrepreneurs in a peer environment.</p>

<sup>50</sup> “Cambodian Entrepreneurship Project breaking down barriers to women in business”, University of Sydney, 2015 News, 8 January 2015, at: [http://sydney.edu.au/business/news/2015/cambodian\\_entrepreneurship\\_project/](http://sydney.edu.au/business/news/2015/cambodian_entrepreneurship_project/).

<sup>51</sup> <http://www.wanitawirausaha.com/>; <http://www.cherieblairfoundation.org/mobile-services-for-women-entrepreneurs/>

<sup>52</sup> <http://www.we-apec.com/economies/indonesia/>

Country	Entrepreneurship training programmes for women	Business counselling and advice focused on women entrepreneurs	Training in business management, capacity building, upgrading	Mentoring programmes for women entrepreneurs
		2016, p. 25).		
Lao PDR	<p>The National Strategy for Advancement of Women 2006–2010 included policy directions to provide business training to women-owned SMEs, but limited evidence of programmes oriented to women.</p> <p>Lao Women's Union delivers "Start Your Business" (SYB) training to women.</p> <p>World Bank pilot project, "Supporting Talent, Entrepreneurial Potential and Success (STEPS)", in 2011 and 2013, targeted young Laotians through a competition to support young entrepreneurs with plans to start or expand a business; included business skills training, mentorship and seed grants, with a particular focus on young women. Gender targets were to ensure 50% female participation in 1st round and 70% in the 2nd round. Young women accounted for about 60% of the entrepreneurs receiving the training, about two-thirds of those submitting business plans, 57%-73% of the competition finalists, and 73% of the winners in the two competition cycles (World Bank, 2013).</p>	None identified.	<p>The Mekong Women's Entrepreneurship Challenge (WEC) Lao (2012–2013) was a competition targeting Laotian women entrepreneurs who wanted to take their small or medium enterprises to the next stage. Initiated by the World Bank infoDev in 2012 as a one-year pilot, funded by Finland, and supported by the Small and Medium Sized Promotion and Development Office (SMEPDO). Objective was to strengthen the capacity of women to grow their business. Twenty-five semi-finalists were selected from the initial applicants who participated in a 3-day workshop on innovation, competitiveness and creativity, after which the final 10 women participants were selected for the programme of one-on-one coaching by professional exports, seminars and workshops, training, peer learning, and including a USD 5 000 grant to be used to improve or expand the business. The programme only ran for one year.</p>	<p>The Women in Laos (WIL) organisations delivers one-on-one mentoring and support to single mothers involved in income-generating activities or small business start-ups (entrepreneurship is not the only activity – the organisations also delivers job training to the single mothers).</p>
Malaysia	<p>Much of the entrepreneurial skills training targeting women tends to focus on developing the capacity of subsistence entrepreneurs rather than transformative entrepreneurs who have higher potential for earning more than a subsistence income and provide jobs and income for others (UNDP Malaysia and MWFC, 2014).</p> <p>Ministry of Women, Family and Community Development provides entrepreneurship training for poor, low-income women and single mothers through the I-KeuNita and I-KIT</p>	<p>TEKUN (MFI) delivers entrepreneurial and business management skills training to women micro entrepreneurs.</p> <p>Association of Bumiputera Women Entrepreneur Network of Malaysia (WENA) "Entrepreneur Emergency Room 360<sup>0</sup>" business clinic that provides free professional advice and consultancy to women entrepreneurs from established entrepreneurs and industry leaders. In 2015 more than 3 500 women entrepreneurs benefited from the clinic.</p> <p>Several of the other women</p>	<p>The training arm of SME Bank, the Centre for Entrepreneur Development and Research (CEDAR), delivers the Women Leaders Entrepreneurship Acceleration Programme (Women LEAP) to high-potential women entrepreneurs starting or expanding a business, with the objective of accelerating the growth of their businesses through a programme of training and coaching to enhance their strategic business skills in key functional areas including financial management, marketing,</p>	<p>Association of Bumiputera Women Entrepreneur Network of Malaysia (WENA) Mentoring Women for Global Businesses (WMW) programme, providing support to women entrepreneurs in exporting their products through mentoring, coaching, capacity development and assessment.</p> <p>Mentoring Women in Business Programme Malaysia, supported by the Cherie Blair Foundation for Women. 200 mentee-mentor pairs meet twice a month using online tools; the mentored women</p>

Country	Entrepreneurship training programmes for women	Business counselling and advice focused on women entrepreneurs	Training in business management, capacity building, upgrading	Mentoring programmes for women entrepreneurs
	<p>women's incubation programmes.</p> <p>The Women Franchise Programme, an initiative of the Ministry of Domestic Trade, Co-operatives and Consumerism to encourage women to go business by becoming a micro-franchisee. The programme covers the full cost of participating in a 5-day franchise development capacity building workshop, plus advisory support, and builds a pipeline of women to qualify for financing to open a franchise (with capital below MYR 50 000) from the ministry's franchise funding schemes (access to bank financing up to maximum of EUR 11 500 for a micro-franchise with a loan guarantee by the CGC).</p> <p>Week-long Training Workshop on Technopreneurship for Women in Science, Technology and Innovation, September 2016, for women researchers from universities and research institutes who have developed inventions or patents to provide knowledge and tools on how to commercialise their research findings .<sup>53</sup> (Malaysian Technology Development Corporation in collaboration with the NAM Institute for the Empowerment of Women and others).</p>	<p>entrepreneurs' associations provide advice and counselling to members.</p>	<p>leadership, and technology. Malaysian Women Innovation (MyWiN) Academy, established in 2014 by the Prime Minister's Department, and approved by Cabinet, to bring women into the innovation system, offers a 6-month long PEAK (Performance, Empowerment, Acceleration, Know-ledge) Entrepreneur Track programme for existing women entrepreneurs (25–40 years of age) focused on leadership and innovation; includes four innovation bootcamps (3-day workshops) and access to mentors to accelerate growth through innovation<sup>54</sup>.</p>	<p>entrepreneurs receive advice and guidance from mentors in and outside of Malaysia to address their growth challenges.</p>
Myanmar	<p>Many NGOs in Myanmar help disadvantaged women pursue income-generating activities by training them in making and selling products. This includes the Women's Organisations Network.</p> <p>The Myanmar Women</p>	<p>No evidence of a formal system of support to provide counselling and advisory services to women entrepreneurs.</p>	<p>The MWEA offers capacity building sessions in financial management, marketing and communication, etc. to its members.</p>	<p>None identified.</p>

<sup>53</sup> [https://www.mtdc.com.my/index.php/am\\_event/istic-mtdc-training-workshop-for-women-in-sti/](https://www.mtdc.com.my/index.php/am_event/istic-mtdc-training-workshop-for-women-in-sti/)

<sup>54</sup> [http://mywinacademy.org/programs/p-e-a-k-entrepreneurial-track/#.WLTwKW\\_yvIU/](http://mywinacademy.org/programs/p-e-a-k-entrepreneurial-track/#.WLTwKW_yvIU/)

Country	Entrepreneurship training programmes for women	Business counselling and advice focused on women entrepreneurs	Training in business management, capacity building, upgrading	Mentoring programmes for women entrepreneurs
	<p>Entrepreneurs' Association (MWEA) offers classes in entrepreneurship and literacy to women micro entrepreneurs in rural areas in partnership with the National Committee on Women's Affairs (NCWA). The MWEA runs the 6-month long Project W incubator training for women-led start-ups in co-operation with Project Hub Yangon.</p>			
Philippines	<p>The Technical Education and Skills Development Authority (TESDA) operates the Women's Center (TWC) to ensure inclusion of women in all vocational training programmes and to deliver training programmes exclusively for women. A major initiative is the Sari-Sari Store Training and Access to Resources (STAR) Programme in collaboration with Coca-Cola Philippines to deliver entrepreneurship training and peer mentoring to women operating sari-sari shops. As of September 2015, STAR has supported 36 000 women-owned sari-sari operations in 46 locations, with a target to benefit 200 000 women by 2020 (ITC-ILO, 2015b, p. 6). The Department of Labour and Employment (DOLE) "Balik Pinay! Balik Hanapbuhay! Programme, launched in 2011, provides entrepreneurship training to enable returning overseas Filipino women workers to become self-employed/start a business; includes livelihood skills training, the distribution of the starter kits, short training courses on production skills combined with entrepreneurship and business management, business advisory and consultancy services, and linkages to markets and networks. Spark! Philippines, an NGO</p>	<p>The "Go Negosyo" Act ("An Act Promoting Job Generation and Inclusive Growth through the Development of Micro, Small and Medium Enterprises") stimulates that MSME support (Negosyo) centres are to "encourage women entrepreneurship by giving women access to information, support, training and credit facilities" (Republic of the Philippines, 2013, p. 3). Thus, Negosyo Centres have a mandate to ensure representation of women entrepreneurs in the delivery of counselling and advisory services. One-stop Women's Enterprise Development Desks in a number of local government units (LGUs) deliver comprehensive services to women micro-entrepreneurs, including information support, entrepreneurship training, business counselling, mentoring, financing support, product development, product promotion, access to market services and help with business planning.</p>	<p>The Philippine Trade Training Center (PTTC) targets women micro entrepreneurs for technical and entrepreneurial skills training to enable them to upscale their enterprises and become globally competitive; covers product development, management, marketing, and environment-friendly products and procedures (PCW, 2012a). The ECHOsi Foundation (Empowering Communities with Hope and Opportunities through Sustainable Initiatives) delivers an "Intensive Design Clinic Series" that provides training, technical advice and mentoring to women micro entrepreneurs in different regions of the country – covers product assessment, value-added production, business management, building production capacity, proper packaging and labelling, etc., with the aim of improving the capacity and quality of production to prepare the small producers for market access and brand development (under Great Women Project). Philippines Franchise Association implements the Franchising Regional Enterprises by Women (FREE Women) Project to encourage women entrepreneurs in the provincial areas to use franchising as a strategy for</p>	<p>NGO Spark! Philippines provides mentorship to young women entrepreneurs. Business and Professional Women (BPW) Makati implements the Cherie Blair Foundation for Women "Mentoring Women in Business" Programme in the Philippines.</p>

Country	Entrepreneurship training programmes for women	Business counselling and advice focused on women entrepreneurs	Training in business management, capacity building, upgrading	Mentoring programmes for women entrepreneurs
	composed of empowered women and women champions committed to the development of women, launched the first Young Women Entrepreneurs' Bootcamp in the Philippines (in Manila) in 2013, in partnership with the US Embassy – 3-day boot camp for the 27 top high-potential young women entrepreneurs selected from a nation-wide competition; boot camp focused on business and product development guidance and connections with expert, advisors and resources needed to develop their business. (Good project but not offered on an ongoing basis.)		growth and provide assistance in the process. Involves a series of sessions on “how to franchise your business”. Started in 2014, the FREE Women project is supported by the Department of Trade and Industry and in partnership with chambers of commerce and industry. Selected women from the project are given the opportunity to showcase at the annual franchise pavilion. (Noted that 30% of the members of the Philippine Franchise Association are women.) Goldman Sachs 10 000 Women Initiative Programme in the Philippines (run by the University of Asia and the Pacific) targets women entrepreneurs with businesses that are at least 20% women-owned, with a strong desire to grow, in operation for at least one year, and with at least 10 employees. Involves 13 modules covering practical business management education, combined with mentoring, networking, and access to capital, and ending with a business growth plan. 123 Filipino women have participated.	
Singapore	International Women's Federation of Commerce and Industry (IWFCI) Singapore incubator programme to accelerate the growth of women's start-up businesses. Mums@Work Mumpreneurs Network offers start-up workshops to women with children who want to start a home-based business.	No specific reference to the targeting of women clients in the SPRING Singapore SME support centres.	Federation of Business and Professional Women Singapore (FBPWS) organises training workshops for members on a one-off basis.	Women's business associations and networks encourage mentoring among their members. This includes the IWFCI, the FBPWS, Secret (W) Business, Mums@Work Mumpreneurs Network, the Female and Founders Network. Woomentum provides mentoring to women start-ups, specifically on the start-up process and how to prepare pitches for investors.
Thailand	Start-up training provided to women through the Thai Woman SMEs Association (TWO SA) and works closely with the Office of SME Promotion (OSMEP) in this activity.	Nothing specifically identified.	Nothing specifically identified.	None identified.

Country	Entrepreneurship training programmes for women	Business counselling and advice focused on women entrepreneurs	Training in business management, capacity building, upgrading	Mentoring programmes for women entrepreneurs
	<p>Thailand Women Entrepreneurs Start-up Competition Project was women innovators and entrepreneurs, launched in July 2016 by the Embassy of Israel to Thailand, in partnership with the Thai Ministry of Science and Technology; invited entries related to innovations and start-up in ICT, mobile applications, web technologies, digital services, etc. The winner from Thailand participated in a 5-day professional development training for innovative start-ups in Tel Aviv.</p>			
Viet Nam	<p>WECREATE Start-up Academy, Hanoi – 15-weeks of free start-up training and mentoring to help women launch a start-up or expand a business (new in 2016). From October 2016 to February 2017, helped train over 180 entrepreneurs and established 18 start-up groups.</p> <p>Most entrepreneurship training for women is through efforts of the Vietnam Women's Union (VWU) women entrepreneurs' clubs, and the Vietnam Women Entrepreneurs Council (VWEC).</p> <p>The VWU supports business management knowledge and skills development, focusing on business creation and management. Through VWU efforts, 400 women have been trained as trainers and hundreds of thousands of women's businesses have received business training across 20 provinces. The VWU School for Women Cadres has set up a "Women and Enterprise" faculty to provide entrepreneurship training for women.</p> <p>The Hanoi Association for Women Entrepreneurs</p>	<p>The Agency for Enterprises Development (AED) (under the Ministry of Planning and Development) SME technical assistance/support centres have focal points for counselling and consultancy services – no evidence on the outreach to women entrepreneurs or share of women-owned enterprises as a percentage of all assisted SME beneficiaries making use of the BDS services.</p> <p>WECREATE Center, Hanoi offers advice and guidance. The ILO has implemented a project to build the capacity of women's clubs to provide BDS to members, including training on use of the Gender and Training Together - GET Ahead for Women in Enterprise training programme, marketing strategies, basic bookkeeping, etc.</p>	<p>Ho Chi Minh City Association for Women Entrepreneurs (HAWEE) offers training and workshops to members to help the women grow their enterprises (covering productivity enhancement, human resource management, market and capital access, digital marketing, etc.).</p> <p>Da Nang Women's Business Club offers demand-driven training for members that often includes financial management, marketing, business administration, and sector-specific needs.</p> <p>The Mekong Women's Entrepreneurship Challenge (MVEC) Vietnam (2012–2013) competition targeting Vietnamese women entrepreneurs who wanted to take their small or medium enterprises to the next stage ("growth-oriented" women entrepreneurs). Initiated by World Bank infoDev as a pilot project and introduced in Viet Nam in partnership with the Vietnam Women Entrepreneurs' Council (VWEC). Objective was to strengthen the capacity of women to grow their business. Fifty-two women applicants; 22 were selected</p>	<p>Ho Chi Minh City Association for Women Executives and Entrepreneurs (HAWEE) offers peer mentoring services to members.</p>

Country	Entrepreneurship training programmes for women	Business counselling and advice focused on women entrepreneurs	Training in business management, capacity building, upgrading	Mentoring programmes for women entrepreneurs
	<p>(HNEW) offers free training to young female entrepreneurs and supports their start-up efforts. The Vietnam Chamber of Commerce and Industry (VCCI) runs Start and Improve Your Business (SIYB) clubs; a most frequently mentioned source of business training in Vietnam, but participation of women is insufficient — around 20%.<sup>55</sup></p> <p>SoGal Vietnam (branch of a global initiative to empower the next generation of millennial entrepreneurs and investors and close the diversity gap in entrepreneurship), launched in 2016. Provides advisory, coaching, mentorship services, and start-up resources to help launch women's venture ideas. The SoGal Vietnam Summit (June 2016) targeted millennial women with an interest in technology start-ups; included the "Her Startup Vietnam CrowdPitch Competition" for start-up teams with at least one female founder and a workable product, service or prototype. The top five of 20 applicants made pitch presentations at the SoGal Vietnam Summit and the winning team sent to the US to compete in the global "Her Startup Final Competition".<sup>56</sup></p>		<p>for the programme. Finalists participated in a 3-day workshop on innovation, competitiveness and creativity and the best projects given awards at the end of the programme. Only ran for one year.</p> <p>Numerous local women entrepreneurs' clubs offer business training to women through their affiliation with the VWU.</p>	

<sup>55</sup> <http://www.we-apec.com/directory/start-and-improve-your-business-clubs/>

<sup>56</sup> <http://www.sogalvietnam.com/her-startup-competition/>

## Annex 6. Comparison of programmes to integrate women entrepreneurs into markets

Country	Export promotion and readiness schemes for women entrepreneurs; trade promotion activities	Provision for women-owned SMEs in public procurement policies and procurement systems	Supply chain development programmes for women-owned enterprises
Brunei	Women's Business Council organises trade fairs.	Not evident.	Not evident.
Cambodia	National Trade and Integration Strategy 20142018 included a gender analysis of sectors; nothing specific in the strategy on women-owned enterprises. The Ministry of Commerce and Handicraft organises trade shows and explicitly encourages and promotes women entrepreneur's participation and also organises trade shows that focus entirely on women entrepreneur's products. The One Village One Product National Committee organises trade shows all over Cambodia. The Women's Development Centers participate and the Committee explicitly encourages and promotes the participation of women entrepreneurs and women producer groups. The Cambodia Women Entrepreneurs' Association (CWEA) organises trade shows for members' local products.	Not evident.	Not evident.
Indonesia	Objective of the Indonesia-Canada Trade and Private Sector Assistance Project (20142020) is to increase trade and investment opportunities for Indonesian SMEs, including those owned and operated by women. Project requires promotion and monitoring of the participation of women in project activities. Ministry of Cooperatives and SMEs hosts a Women's SME Products Exhibition. Ministry of Women Empowerment and Child Protection (MoWE-CP) runs trade expos for women entrepreneurs. Women in Global Business (WIGB)-Indonesia project fosters trade between Indonesian and Australian women entrepreneurs (initiative of WIGB-Australia supported by the Australia Department of Foreign Affairs and the Commonwealth Bank Indonesia). The Indonesian Business Women Association (IWAPI) plays a major role in helping women entrepreneurs access markets, such as through the annual IWAPI Expo to showcase women's products and organising an IWAPI presence at international trade expositions.	Government Goods and Services Procurement Policy Agency (LKPP) in the process of implementing specific rules and procedures for awarding contracts to women-owned businesses; basic research and analysis completed in 2014 and 2016; no specific targets yet set. The LKPP has held gender-related workshops across the country to educate and inform procurement officers and to encourage women entrepreneurs to seek government procurement opportunities.	Embroidery and Apparel Cluster Development pilot project for women-owned MSMEs (Bank Indonesia with government partners, 2013). Women in Global Business (WIGB)-Indonesia partnership with the International Trade Centre (ITC) to improve women entrepreneurs' access to global value chains. The International Trade Centre (ITC) global SHETrades project is moving into Indonesia.
Lao PDR	The Lao Business Women Association (LBWA) organises study tours and trade exhibitions for its members.	Not evident.	Not evident.
Malaysia	Women entrepreneurs are invited to participate	Not evident.	Lots of vendor development programmes,

Country	Export promotion and readiness schemes for women entrepreneurs; trade promotion activities	Provision for women-owned SMEs in public procurement policies and procurement systems	Supply chain development programmes for women-owned enterprises
	<p>in MATRADE export promotional activities, including trade missions and visits and to showcase their products in the Malaysia Export Exhibition Centre. MATRADE Women's Exporter Development Programme (WEDP). Women Exporters Unit established in the Malaysia External Trade Development Corporation (MATRADE); implements a Women Trade Outreach Programme (WTOP) that includes coaching. The Association of Bumiputera Women Entrepreneur Network of Malaysia (WENA) runs the Mentoring Women in Global Business (WMW) project that supports women entrepreneurs in exporting their products and organises women-focused import-export missions to other countries. The National Association of Women Entrepreneurs Malaysia (NAWEN) facilitates the participation of women entrepreneurs in trade fairs and missions. The Usahanita Bumiputera Women Entrepreneur Association of Malaysia organises business missions inside and outside of the country. Malaysian Chinese Women Entrepreneur Association (MCWEA) promotes the participation of members in trade shows.</p>		<p>including those of large corporations, but no evidence of any that specifically target women-owned enterprises.</p>
Myanmar	<p>The Myanmar Women Entrepreneurs' Association (MWEA) organises activities to improve women's access to bazaars and trade fairs.</p>	Not evident	Not evident
Philippines	<p>Under the Great Women Project and GAD Action Plan, the Philippine Trade Training Center (PTTC) provides training and technical assistance to women micro entrepreneurs on trade-related issues, such as compliance with international standards, e-business, and intellectual property.</p> <p>Women's enterprises account for about 47% of the DTI export promotion services.<sup>57</sup> In 2015, women were reported to account for almost 60% of participants in export-related training courses (close to 16 000 women)<sup>58</sup>, but this also includes women who work for companies. Special efforts are made to include women's products in Export Fairs and trade exhibitions, but according to the DTI, women entrepreneurs represent only 5% of participants in the</p>	<p>Government departments mandated by law to allocate 5% of budgets for Gender and Development (GAD) activities. WomenBizPh lobbying for enforcement of this to favour women-owned enterprises in the procurement system. The 2016 revised implementation rules and regulations for the Government Procurement Reform Act include reference to small value procurement, but no references to any special provisions for women-owned SMEs. No evidence of special efforts to build capacity of women-owned SMEs as suppliers.</p>	<p>Great Women II project (2014-2020) has a focus on gender-sensitivity value chain analysis with the aim of moving women micro entrepreneurs up the value chain. Produced a Gender-Responsive Value Chain Analysis (GR-VCA) Framework that was rolled out across the country to inform women micro entrepreneurs on how value chains worked, and to train government and other bodies on how to undertake GR-VCA. Was used to analyse a number of sectors to identify opportunities for women micro-entrepreneurs (PCW, 2012b). Creation of the "Great Women Brand", an initiative of the ECHOsi Foundation under the Great Women Project, supports the development and vetting of quality</p>

<sup>57</sup> <http://www.dti.gov.ph/programs-projects/gender-and-development#gender-and-development-overview/>

<sup>58</sup> "Factsheet on Women and Men in the Philippines", Philippine Statistics Authority, 29 March 2016, at: <http://psa.gov.ph/content/psa-issues-updates-women-and-men-philippines/>

Country	Export promotion and readiness schemes for women entrepreneurs; trade promotion activities	Provision for women-owned SMEs in public procurement policies and procurement systems	Supply chain development programmes for women-owned enterprises
	department-supported international trade expositions. <sup>59</sup> Network of Enterprising Women (NEW) organises bazaars to showcase women's products and hosts an e-store from which women entrepreneurs can reach broader markets.		products produced by women's supply chains. The products produced through the Great Women Collective, composed of women entrepreneurs, designers and artists who create their own supply chain groups of women, are vetted for inclusion in the Great Women Brand and supported with development and commercialisation programmes to enable wider market access and compliance with the requirements of global buyers.
Singapore	The International Women's Federation of Commerce and Industry (IWFCI) Singapore promotes international trade opportunities for Singapore women entrepreneurs through the network of affiliated IWFCIs around the world.	Not evident.	Not evident at present, but WEConnect launched in Singapore in January 2017.
Thailand	The Thai Woman SMEs Association (TWoSA) undertakes some activities to promote markets for women entrepreneurs.	Not evident.	Not evident.
Viet Nam	Various women entrepreneurs' associations provide trade promotion activities for their members: exhibitions and trade fairs (Vietnam Women Entrepreneurs Council/VWEC; Hanoi Women's Association of Small and Medium Enterprises/HAWASME; Da Nang Women's Business Club), and trade missions to meet with women entrepreneurs in other countries (Ho Chi Minh City Association for Women Executives and Entrepreneurs/HAWEE).	Not evident.	Not evident.

<sup>59</sup> <http://www.dti.gov.ph/programs-projects/gender-and-development#gender-and-development-overview>

## Annex 7. Comparison of ICT initiatives tailored to women entrepreneurs and women-owned enterprises

Country	ICT awareness/literacy training programmes for women	Support programmes and tools to foster integration of ICTs in women-owned enterprises	Start-up programmes for women entrepreneurs with ICT-related enterprises
Brunei	The Darussalam Enterprise (DARE) Knowledge Hub not specific to women, but promotes online businesses for women; holds occasional ICT workshop for women entrepreneurs; inspires young women to enter ICT fields.	The eBunda Women Entrepreneurship Development Programme provides women entrepreneurs access to an ICT-enabled springboard, CENDANA e-business cloud-based online business management system, to build an online presence and cross international boundaries; offers training on how to develop an online business. (CSR initiative of BAG Networks.) eBunda sponsors online subscriptions to accounting software for women's MSMEs so they can accurately record their sales and expenses; offers basic ICT training courses for business women with limited digital skills; plans to launch an ICT classroom for women entrepreneurs in partnership with the Brunei Women's Business Council.	Not evident (although women do participate in the iCentre (ICT business incubator) which has provided incubator services to some women-led start-ups).
Cambodia	In 2016 the Ministry of Women's Affairs (MoWA) initiated actions to improve the entrepreneurial training programmes and the business development services of the Women's Development Centres (WDCs) through providing access to ICT as well as ICT literacy training and skill development at selected="selected="selected" WDCs. The MoWA is committed to upscale this improvement to all WDCs. Cambodian Women in Science and Technology (CWST) Facebook community offers seminars to members on knowledge needs and concerns of women in technology sectors; hosts forums for women working in ICT.	Since 2016, selected="selected="selected" WDCs are able to support local women entrepreneurs and entrepreneurs-to-be through access to ICT and ICT training for business development and growth. The MoWA is committed to extending this programme support in all WDCs. Women ICT Frontier Initiative (WIFI) project launched in December 2016. Provides training to women on how to utilise ICT in support of their businesses to improve their productivity and growth potential. (Asian and Pacific Training Centre for ICT for Development, in collaboration with the National One Village One Product Committee under the Council for Agricultural and Rural Development, and with support from the Ministry of Women's Affairs of Cambodia).	Not evident
Indonesia	MoWE-CP MOU with Ministry of Communications and Informatics organises ICT in Women's Empowerment Roadshows to address the gender gap in ICT, manifest gender equality through an ICT-based society, and increase the capacity and competitiveness of Indonesian women in the AEC era.	Indonesian Business Women Association (IWAPI) partnership with Microsoft Indonesia to improve ICT awareness and utilisation among IWAPI members. Usaha Wanita (Business Woman) project - mobile application to deliver relevant business-related information to women entrepreneurs, launched in 2012; partnership between ExxonMobil Foundation, Nokia, Indosat (an Ooredoo company), and Cherie Blair Foundation for Women.	Ruma Entrepreneur microfranchise initiative - training of Indonesian women micro entrepreneurs in selling Indosat airtime in under-served rural areas. Has trained more than 20 000 women who form the network of women who own mobile microfranchise businesses. (Ruma, an Indonesian social enterprise, and Indosat, an Ooredoo subsidiary.)
Lao PDR	Not evident.	Not evident.	Not evident.
Malaysia	Malaysia Digital Economy Corporation (MDEC) aims to support women entrepreneurs	For fiscal year 2013, the government allocated MYR 50 million to bring 50 000 SMEs online, with	Gorgeous Geeks "Women Netpreneur Series

Country	ICT awareness/literacy training programmes for women	Support programmes and tools to foster integration of ICTs in women-owned enterprises	Start-up programmes for women entrepreneurs with ICT-related enterprises
	<p>by encouraging women to participate in ICT training programmes, co-operating with women entrepreneurs' associations in events, and publishing articles. e-Entrepreneurs Women Association (eWA) offers online training modules covering vocational, advertising/ communications and ICT skills. e-Homemakers, Malaysia (an ICT-based network of stay-at-home mothers across Malaysia) trains low-income and unemployed homemakers in ICT and entrepreneurship/ business skills to enable them to develop their own online home-based businesses. "Gorgeous Geeks: Putting lipstick on technology" network, started in 2008, offers networking sessions, workshops and conferences on women and IT to encourage women to enter the IT industry and to use IT to enable business development.</p>	<p>preference given to women entrepreneurs; consisted of a MYR 1 000 grant to the SMEs to launch a domain-name website to market their business/products. Delivered by the Malaysia Communications and Multimedia Corporation (MCMC). eEntrepreneurs Women Association (eWA) helps women entrepreneurs to set up websites for business and online marketing, and provides training on how to use ICT for business productivity; offers monthly training on ICT courses as well as online video tutorials. In 2016, introduced mobile apps and mobile payment technology to all members to facilitate online transactions and increase the presence of women entrepreneurs using Internet technology. eWA operates the e-Entrepreneurs Women Trade Centre (eWCT), an e-marketplace where women entrepreneurs can sell products online (<a href="http://www.ewtc.my/">http://www.ewtc.my/</a>). eHomemakers, a privately-operated network of women who work from their homes, including home-based women entrepreneurs ("homepreneurs") encourages homemakers to generate income through ICT activities. Educates women on the use of ICTs to improve their skills, and promotes tele-trading for homemakers through an ICT platform. Operates the Salaam Wanita project to train women in marginalised areas of the country in computer skills, handicrafts, and business management.</p>	<p>workshops to equip women with the available tools and solutions to kick-start an Internet-based or online business and meet with the major "e-marketplace - shopping cart" players and e-commerce partners in the Malaysian ecosystem.</p>
Myanmar	<p>"Empowering Women and Girls through Mobile Technology in Myanmar" project, an ICT education programme to improve literacy and numeracy skills of female students in poor areas of the country, 20142017 (Ministry of Education, Ericsson, the UK Department for International Development, and UNESCO). GSMA<sup>60</sup> Connected Women Programme in Myanmar - promoting use of mobile communications and other IT to close the ICT skills gender gap and accelerate growth of the female digital economy; hosting Connected Women conferences in Myanmar. (Ooredoo). Ooredoo Geek Girls Myanmar Project, launched in 2014, links female IT professionals and female students, and supports women interested in writing code and becoming digital entrepreneurs. Includes mentoring. Fosters a friendly environment for innovation and collaboration for Geek Girls Members and provides a "women's space in</p>	Not evident.	<p>Women Mobile Retail Agents Project, started in 2013, to enable 30 000 women by 2016 to start their own businesses by selling prepaid Ooredoo airtime in their communities. Received hands-on training on how to run their businesses and a business kit with a mobile phone, marketing materials and an operating guide. (Ooredoo and Cherie Blair Foundation for Women).</p>

<sup>60</sup> GSMA is the global association for mobile operators (using the Global System for Mobile (GSM) Communications standard).

Country	ICT awareness/literacy training programmes for women	Support programmes and tools to foster integration of ICTs in women-owned enterprises	Start-up programmes for women entrepreneurs with ICT-related enterprises
	the tech scene". (Initiative of Ooredoo start-up accelerator, Ideabox).		
Philippines	The government has provided guidelines for stakeholders on the design of gender-inclusive and responsive ICT programmes, including a checklist of gender in ICT indicators ("Harmonised Gender and Development Guidelines", NEDA and PCW, 2010). Digital Literacy for Women Campaign (2011-2012) to train over 10 000 grassroots women in basic ICT skills and digital literacy. Initiative of the Department of ICT Office with PhilCeNet (e-community network) and Telecentre Foundation.	Some initiatives are carried out under Gender and Development (GAD) Action Plans of relevant ministries and agencies, and under the Great Women Project (specific details not accessible). The Great Women ICT platform launched in 2015, a mobile application easily downloadable on iTunes or Google Play that enables women entrepreneurs and their associations to utilise technology to grow their businesses. Tool for networking, business matching, exchange of goods and services, accessing training and seminars, business meetings, mentoring, and to support their own value or supply chains (Philippine Commission for Women, DTI, the ECHOsi Foundation, and the Business, Professional Women Network-Makati with private sector partners).	Not evident.
Singapore	Singapore Women in Technology (SWIT) Network IT interest group of the Singapore Business and Professional Women's Association as a forum for women professionals to discuss IT issues.	Women@Google Singapore partnered with the Athena Network Singapore to deliver the "Women Entrepreneurs on the Web" (WeOW) initiative (2012), which provided training and education to address the technological barriers faced by women entrepreneurs in Singapore and to help grow their businesses using online tools. Consisted of a 5-month training programme (e.g. webinars, in-person seminars, networking events, and Google hangouts) where women entrepreneurs learned skills to build an online presence and make use of google tools to improve business processes and collaborations. Also included a Student-Partnership component where interested students were trained in Google products to help the women entrepreneurs with their digital marketing campaigns.	Not evident, although women are free to participate in government initiatives to stimulate ICT start-ups; and in 2012, the Athena Network Singapore organised the first Singapore Women Start-up Weekend.
Thailand	Digital literacy training to over 100 000 marginalised women and girls across Thailand by the Research Center of Communication and Knowledge Development (CCDKM). Increasing number of IT promotion programmes in local communities; limited evidence of a specific policy to promote women's technological literacy.	CCDKM - platform to train marginalised homeworkers (many of whom are micro entrepreneurs) on use of ICTs to enhance their local businesses, and trade online through e-commerce solutions.	Not evident.
Viet Nam	Not evident.	Partnership between the VCCI and Microsoft (2014-2017) to raise awareness of ICT applications for SMEs in Viet Nam (e.g. mobile devices and cloud computing; deploying Office 365 among VCCI's members); support activities will also target women entrepreneurs to maximise their potential.	Not evident.

## Annex 8. Women entrepreneurs' associations and networks in the ASEAN countries

Country	Women entrepreneurs' associations	Activities and services provided
Brunei	Women Business Council Brunei Darussalam (WBC); formed in 2000. AWEN focal point in Brunei.	Reach: Number of members not available, but includes businesswomen, academe, government, and civil society organisations. Objective is to promote the development of women's businesses and provide entrepreneurship support for and among businesswomen. Co-ordinate seminars, workshops, trade fairs, business matching, and networking activities. Represents the interests and concerns of women in business with the government and works closely with the Department of Community Development in the Ministry of Culture, Youth and Sports, which is the government focal point for women's affairs in Brunei. Hosts the WBC Excellent Entrepreneur Award to recognise the achievements of women entrepreneurs.
Cambodia	Cambodia Women Entrepreneurs' Association (CWEA); formed in 2012. AWEN focal point in Cambodia.	Reach: More than 400 members; main branch in Phnom Penh, opened second branch in Siem Reap in 2016 with 20 members. Mission: to encourage and support the growth of women-owned businesses in Cambodia. Offers capacity building programmes in production, marketing, accounting and leadership; individual mentoring to members; trade shows for local products of members. Implementing the Empowering Women in Business Development (EWBD) programmes in partnership with the Swiss Agency for Development and Co-operation to deliver mentoring, training and study tours to address issues affecting women entrepreneurs, is a member in 8 of the 10 working groups of the Government-Private Sector Forum (G-PSF); and participates on several government committees dealing with economic matters. Main contacts are the Ministry of Commerce, Ministry of Industry and Handicrafts, and Ministry of Women's Affairs.
	Cambodia Women's Association of Small and Medium Businesses (WASMB), Phnom Penh.	Acts as a forum for the exchange of ideas and experiences for women entrepreneurs in Cambodia; build networks and linkages among members and other national and regional institutions; provides apprenticeships, internships and resources to women.
	Women's Working Group established in the Cambodian Federation of Employers and Business Associations (CAMFEBA) in 2015.	Reach: Not available. Objective is to help the CAMFEBA focus on the needs of women in business and represent their concerns in public-private sector policy dialogue.
Indonesia	Indonesian Business Women Association (IWAPI); founded in 1975. AWEN focal point in Indonesia.	Reach: 40 000 members, 260 branches in 32 provinces. The main umbrella organisation of women entrepreneurs throughout Indonesia with the aim to help Indonesia women become entrepreneurs, empower and strengthen women in SMEs, and increase the ability of members to gain access to new technologies, marketing, and finance. Plays a major role in helping women entrepreneurs to access markets and finance through projects and programmes.
	Many village and district level "women in micro and small business groups" (KPUKs) and Micro Small Business Women's Networks (JARPUKs).	Reach: Not available. KPUKs (village level) and JARPUKs (district level) provide microfinancing and training to the women in small businesses (PUK) so that they can run their businesses more independently and successfully. Also deliver training to improve women's skills, build their confidence and understanding of their rights; help find capital from selected="selected="selected" financial institutions; and build "showrooms" to display PUK products.
	Induk Koperasi Wanita Pengusaha Indonesia (Parent Co-operative of Indonesian Women Entrepreneurs) (INKOWAPI).	Reach: 50 branches, over 30 000 members. Promotes co-operatives as a model for women entrepreneurs; offers financial and business management training programmes, including on marketing and accessing credit and technology. Delivers a microcredit programme in co-operation with Bank Danamon. Plays a major advocacy role for government programmes to support women entrepreneur co-operatives.
	Association for Women's Small Business Assistance (ASPPUK); established in 2001.	Reach: Over 54 NGO members with networks in 22 provinces and 77 districts; membership network of around 10 000 women micro entrepreneurs. Member-NGOs are concerned with developing and empowering women micro entrepreneurs. Through strengthening of these organisations in advocacy, networking and programme activity, the goal is to better support women-owned micro and small enterprises with business assistance, training, networking, and access to credit and markets. Partners with the MoWE-CP, the Ministry of Co-operatives and

Country	Women entrepreneurs' associations	Activities and services provided
		SMEs, foundations, and international donors to deliver support projects through its NGO networks.
Lao PDR	Lao Business Women's Association (LBWA); established in 2004. AWEN focal point in Lao.	Reach: About 300 members (women entrepreneurs with legally registered enterprises). Established by the Lao Women's Union to network women entrepreneurs and businesswomen and improve their knowledge and skills. Members are organised according to nine sectoral sub-groups. Provide opportunities for women entrepreneurs to upgrade their management and business skills to enhance the growth of their enterprises. Organises workshops and seminars, training, study tours and trade exhibitions. Priority of the association's five-year plan (2014-2019) is to build networks between its members and other AEC enterprises. Member association of the Lao National Chamber of Commerce and Industry (LNCCI). In representing and protecting the legitimate rights and interests of Lao businesswomen, the LBWA makes suggestions and recommendations to the government and relevant sectors on advocacy points.
Malaysia	Association of Bumiputera Women Entrepreneur Network of Malaysia (WENA); established in 2003. AWEN focal point for Malaysia.	Reach: Not available. Main objectives are to support the development of women entrepreneurs through the adoption of business-related technology and ICT, research on women entrepreneurs, and building relationships with the public and private sector. Runs the "Entrepreneur Emergency Room 360 <sup>0</sup> " business clinic that provides a no-cost opportunity for women entrepreneurs to receive professional advice and consultancy from established entrepreneurs and industry leaders; provides training opportunities in business planning, marketing, social media and succession planning, and language courses for members; and offers an opportunity for industry cluster networking (food, agriculture, technology, lifestyle, and creative arts sectors). Runs the WENA Mentoring Women for Global Businesses (WMW) programme which supports women entrepreneurs in exporting their products; and organises women-focused import-export missions to other countries.
	National Association of Women Entrepreneurs Malaysia (NAWEM); founded in 1993.	Reach: Over 550 members; branches in Penang, Sabah, Sarawak and Johor. Major objectives are to encourage and support women entrepreneurs and enhance their capabilities, efforts and potential. Performs liaison function between women entrepreneurs and the government. Organises workshops and seminars to enhance leadership, management, marketing and communications skills. Provides advice and counselling to members. Facilitates participation of women entrepreneurs in trade fairs and missions. Hosts an annual NAWEM Women Entrepreneur Awards.
	Federation of Women Entrepreneur Associations Malaysia (FEM); formed in 1996.	Reach: Umbrella organisation of nine women's business associations; approximately 12 000 members (women entrepreneurs and professionals). Formation of the federation was encouraged by the government to represent the interests of all the women associations and foster greater cohesion; focal point for interaction with the government for the successful implementation of national policies to support women's entrepreneurship; represents Malaysian women entrepreneur associations with various international organisations. Provides a networking platform. Publishes an e-directory of women-owned businesses in Malaysia to help market women's products domestically and internationally.
	Bumiputera Women Entrepreneur Association of Malaysia (Usahanita); established in 1981.	Reach: Over 3 000 members in 80 branches in 10 States; member of the FEM umbrella organisation. Objective to support women entrepreneurs and expand their network. Provides training and advisory services; organises business missions inside and outside the country. Offers a portal for members to sell their products.
	Vision Association of Women Entrepreneurs Malaysia (Wawasanita); formed in 1996, transformed in 2012.	Reach: About 1 000 members. Focuses primarily on SOHO women entrepreneurs (small office, home office) with a vision to grow their businesses. Runs various events to support these entrepreneurs. In 2012, partnered with Shamshul Smart Ventures, a business consultancy firm, to launch the "SOHO to Sogo" programme to create opportunities for its members to market their products in local shopping mall complexes. Kuala Lumpur Sogo (one such complex) agreed to give products produced by SOHO women entrepreneurs an opportunity to be promoted and marketed in the shopping mall. If during a pilot period, the products are well received by customers and the entrepreneurs demonstrate that they can generate the capacity to meet the requirements of supermarkets, supplier contracts would follow. To prepare the SOHO women entrepreneurs to compete with larger companies, Wawasanita, in partnership with Shamshul Smart Ventures, provided structured entrepreneurship development training to over 120 of the women entrepreneurs (funded by the Malaysia Department of Women Development) that took place over the course of one year.

Country	Women entrepreneurs' associations	Activities and services provided
	Sabah Women Entrepreneurs and Professionals Association (SWEPA); founded in 1993.	Reach: Number of members unavailable. Provides a network for women entrepreneurs and businesswomen; comments on laws and regulations that have an impact on members' businesses; organises conferences and conventions; offers 2-day entrepreneurship training programme and other professional development and training, including online and social media marketing, and use of ICTs in business operations; provides advice to potential and existing businesswomen; and represents members before government bodies, creating a platform for the voice of businesswomen to heard with the Sabah government;
	Malaysian Chinese Women Entrepreneur Association (MCWEA)	Reach: Not available. Represents Chinese Malaysian women entrepreneurs, Provides a network to upgrade women entrepreneurs and broaden their knowledge of business and technology. Organises training courses, promotes participation in trade shows and hosts women's conferences in co-operation with other bodies.
	eEntrepreneurs Women Association (eWA), Malaysia; launched in 2011.	Reach: Over 300 members. With the slogan: "Empowering women entrepreneurs with ICT", eWA is an association for online women entrepreneurs focusing on building digital literacy for Malaysian women entrepreneurs, helping them set up websites for business and online marketing, and training members to use ICT for business productivity. Offers monthly training on ICT courses, e.g. web development, Facebook marketing, photography, product write up, accounting for SMEs, as well as online video tutorials. Also operates the e-Entrepreneurs Women Trade Centre, where women entrepreneurs can sell their products online ( <a href="http://www.ewtc.my/">http://www.ewtc.my/</a> ).
Myanmar	Myanmar Women Entrepreneurs' Association (MWEA); formed in 1995. AWEN focal point in Myanmar.	Reach: Over 1 700 members. Objectives are to bring attention to the role and capabilities of women as entrepreneurs, promote co-operative efforts and sharing among women entrepreneurs, encourage modern business management methods, and promote linkages with national and international women's associations. Holds regular meetings to facilitate networking and exchanges, organises seminars and workshops to improve the entrepreneurial and business management capabilities of members (including on use of the Internet), acts as a resource for delivery of support programmes, improves women's access to bazaars and trade fairs, facilitates access to financing, and hosts an annual conference. Also airs radio programmes to share information and knowledge with women entrepreneurs. Has strong linkages with the National Committee on Women's Affairs, often delivering joint support programmes.
	AGAPE Women Network; established in 2008.	Reach: Chin women in Chin State (highly patriarchal society, women deprived of formal education, rural villages); around 2 700 predominantly self-employed members organised in 285 groups of 15 members (data may not be recent). A network platform for women aimed at developing their vocational and entrepreneurial/management skills and capacity and fostering economic opportunities. Groups establish savings/credit funds. Supported by the Community Agency for Development (CAD), an NGO, AGAPE groups can access micro-credit and help in starting microenterprises. Has led to the economic empowerment of many Chin women.
Philippines	Women Business Council Philippines (WomenBizPH); established by the DTI in 1997. AWEN focal point in the Philippines.	Reach: Main role is advocacy. In 2016, initiated the Philippine Women's Economic Network (PhilWEN) as an umbrella group for stronger policy and advocacy push. The network brings together six leading businesswomen groups.
	Network for Enterprising Women (NEW); established in 2006.	Reach: Around 50 members, mostly from metro area. Mission is to help aspiring and existing women entrepreneurs by providing a venue for support, guidance and collaborative relationship. Provides avenue for exchange of experience and skills through monthly seminars and networking sessions, an active social media platform, bazaars to showcase women's products, an e-store, and an annual women entrepreneurs conference. Also recognises successful women entrepreneurs through the N.E.W. Filipina Entrepreneur Award.
	Business and Professional Women (BPW) Makati; formed in 2013.	Reach: Had 50 registered members as of 2015. Mission to develop the leadership competencies of professional Filipina women and support the enterprise building capacity of women SMEs. Provides networking and online mentoring and to help women "STEP UP" to leadership and empowered roles. Implements the Cherie Blair Foundation for Women "Mentoring for Women in Business" Programme in the Philippines. Provides special access to no-collateral start-up and business growth loans (up to PHP 300 000) to members through a partnership with the Rizal Commercial and Banking Company (RCBC) in the bank's Women Enterprise Loan programme.

Country	Women entrepreneurs' associations	Activities and services provided
Singapore	Federation of Business and Professional Women Singapore (FBPWS); formed in 2001.	Reach: Not available. Federation of three Business and Professional Women's Associations in Singapore. Promotes the interest of business women, organises networking meetings and events, offers leadership and training workshops on a one-off basis, and encourages mentoring among members.
	International Women's Federation of Commerce and Industry (IWFCI) Singapore; formed in November 2007.	Reach: Not available. Affiliate chapter of the IWFCI global that collectively represents 2 million members. Singapore affiliate seeks to improve access of women entrepreneurs to business networks and resources; provide business matching and training; promote international trade opportunities through the network of affiliated IWFCIs; lobby on issues relevant to women in business. Runs an online business-to-business (B2B) marketplace for women entrepreneurs, and operates a business incubation programme to accelerate the growth of women's start-up businesses. Also hosts an Xtraordinary Woman Award to recognise successful women entrepreneurs.
	Dynamic Entrepreneur Women, women's wing of the Singapore Malay Chamber of Commerce and Industry (DEWI@SMCCI); formed in 2009.	Reach: Not available. Mission is to cultivate a culture of enterprising women and empower women to become successful and dynamic entrepreneurs. Offers a networking platform for women in business, nurtures business growth through development of entrepreneurial and business management skills. Members participate in all activities of the SMCCI, including trade missions and business visits.
	ATHENA Network Singapore; established in 2011.	Reach: 200 paid members (2015 information), but community network reach of 2 000 women entrepreneurs and executives. Vision is to accelerate the business growth of member enterprises. Provides a platform for women to share knowledge and experience and to interact with a growing international online community to foster business contacts and collaborations. Organises monthly meetings to promote networking and learning. Partnered with Women@Google Singapore on the "Women Entrepreneurs on the Web" (WeOW) initiative to provide training and education to address the technological barriers faced by women entrepreneur in Singapore and help grow their businesses. Also organised the first Singapore Women Start-up Weekend (in 2012).
	Secret (W) Business; established in 2012.	Reach: Singapore base with chapters in Bali, Jakarta, Bangkok, and Kuala Lumpur. No information on number of members. A support network for women entrepreneurs, changemakers and innovators. Uses volunteer mentors for women entrepreneurs, organises speed networking events and mastermind sessions, provides one-on-one counselling, disseminates practical online information, and promotes skills sharing among members.
	Mums@Work Mumpreneurs Network; formed in 2010.	Reach: An estimated 2 500 Mumpreneurs in the database. Member-based network for "mumpreneurs" (women with children who run home-based enterprises) and mumpreneurs-to-be. Offers start-up workshops, bimonthly networking teas with speakers, access to mentors, coaches, and experts on issues such as website design and social media marketing strategies. Publishes a directory of Mumpreneur brands, holds large events such as the Mama's Bazaar where the women showcase their products, and hosts an annual Singapore Mumpreneur of the Year Award.
	Female Founders Network; established in 2015.	Reach: not available, but seeks members from students, individuals, women entrepreneurs, and others who support gender equality in business. Through research, events, and networking, highlights the quality and variety of existing female-owned enterprises in Singapore, promotes female role-models to inspire more women to become entrepreneurs and enter the start-up ecosystem, and advocates for gender equality in technology entrepreneurship where women are very under-represented. Aim is to see an increase of 20% in the number of female-led companies in Singapore by 2020, and more with a focus on technology.
	LadyBoss Singapore; created in 2016.	Reach: Not available. Mission is to inspire and empower women entrepreneurs and heads of companies. Provides peer support through networking events with speakers, mentorship, and sharing of information on the LadyBoss online portal. Also produces LadyBoss TV which features interviews and talks with Singaporean women entrepreneurs who share their experiences and tips for success in business.
Thailand	Thai Woman SMEs Association (TWO SA); formed in 2007.	Reach: Not available. Mission is to enhance the participation of women in the economy as entrepreneurs and increase the competitiveness of women's SMEs through the exchange of experience and knowledge and strengthened networks. Provides regular networking sessions; offers training courses on business management, marketing, financial, and IT essentials, and promotes access to markets. Operates two business incubators for women. Works closely with

Country	Women entrepreneurs' associations	Activities and services provided
		the government Office of SME Promotion (OSMEP).
	Federation of Business and Professional Women's Association of Thailand (BPWA); established in 1964. AWEN focal point in Thailand.	Reach: 19 chapters in 20 Thai provinces. Platform for exchange and co-operation.
	Women Professionals and Entrepreneurs Thailand (WP&E Club); started in 2012.	Reach: Not available. All-female support and social group for professionals, entrepreneurs and artists in Bangkok. Hosts private networking events and runs seminars, classes and tutorials.
Viet Nam	Vietnam Women Entrepreneurs Council (VWEC) formed in the Vietnam Chamber of Commerce and Industry (VCCI) in 2001. AWEN focal point in Viet Nam.	Reach: Over 1 000 members and a network of more than 40 councils and clubs across the country. Plays an important role in promoting women's entrepreneurship, e.g. the Golden Rose Award. Delivers entrepreneurship training and consulting services, business advice, trade promotion and fairs, business information, and facilitates access to credit.
	Hanoi Women's Association of Small and Medium Enterprises (HAWASME); established in 1994.	Reach: 2 000 members; 90% are women-owned SMEs producing products across a variety of sectors, such as handicrafts, garments, food, and packaging. Mission is to give members more business networking opportunities, trade promotion, participation in fairs, counselling, training, capacity building, and protecting the legitimate rights and interests of women entrepreneurs, as well as help improve the position of women entrepreneurs in the community.
	Vietnam Association of Women Entrepreneurs (VAWE); launched in October 2014.	Reach: Not available. Aim is to provide a forum for networking and sharing of experience and knowledge and serve as a bridge between business women and government agencies to inform social and economic policies.
	Hanoi Association for Women Entrepreneurs (HNEW); established in 2008.	Reach: Hundreds of members. Objectives are to provide a networking forum for women entrepreneurs to exchange experiences; raise the level of their management knowledge, capability and development; encourage co-operative efforts; and create awareness of the context of international economic integration. Offers free training to young female entrepreneurs and supports their start-up efforts. Actively involved in activities of the Vietnam Women's Union.
	Ho Chi Minh City Association For Women Executives and Entrepreneurs (HAWEE); established in March 2015.	Reach: As at October 2016, had 217 female executives and entrepreneurs from all business sectors (mostly SMEs) and 10 collective members (women business clubs at district levels). Mission is to help Vietnamese women grow their businesses. Regular activities include factory and field visits; workshops and seminars on human resource management, productivity enhancement, technical supports, market and capital access, supply chain, digital marketing; peer-to-peer mentoring; networking and business matching with domestic and international organisations, including trade missions to meet with women entrepreneurs in other countries.
	Da Nang Women's Business Club; established in 2000.	Reach: Over 100 members in the main club; over 220 members in its network of nine sub-clubs that focus on a variety of sectors, e.g. rice noodle production, fish sauce production, dried cuttlefish production, stonework, and mushroom cultivation. Mission to improve members' skills and knowledge; create a network among members; create a forum for exchange of information and support, and foster business linkages among businesses to pool their buying power and reduce costs. Offers demand-driven training (e.g. financial management, marketing, business administration, sector-specific needs) and supports trade promotion by way of business exchange opportunities, exhibitions, and trade fairs.
	Numerous local women entrepreneurs' clubs formed with support of the Vietnam Women's Union (VWU) and donor organisations.	Reach: Over 560 clubs, with more than 20 000 members. These clubs offer business training to women through their affiliation with the VWU. Members of local clubs participate in joint purchasing of raw materials, share equipment, and do group lending. The ILO has conducted a project to build capacity of the clubs to provide BDS to women entrepreneurs, including training on the Gender and Training Together - GET Ahead for Women in Enterprise training programme, marketing strategies, basic bookkeeping, etc.

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## **STRENGTHENING WOMEN'S ENTREPRENEURSHIP IN ASEAN**

### Towards increasing women's participation in economic activity

Increasing gender equality in access to education, employment and entrepreneurship has been an important component of strategies to stimulate greater and more inclusive economic growth around the world. Southeast Asian countries have shown considerable commitment to gender issues over recent years. However, whereas economic growth and better targeted social policies have contributed to shrinking gender gaps in terms of educational attainments in the region, significant disparities remain in women's labour force participation, job quality, and earnings.

Developed in partnership with ASEAN, this report provides a comprehensive analysis of women's participation in the labour market in the Southeast Asia region today. It assesses the progress achieved towards gender equality in education and highlights the remaining challenges to reduce outstanding gaps in a wide range of labour market outcomes. It offers an in-depth analysis of the status of women's entrepreneurship as well as the related policy and programme landscape in all 10 of the ASEAN member states, and proposes measures to advance the role of women as entrepreneurs and business owners in the region.

This report forms part of a series of papers being developed by the OECD specifically for policy makers in the Southeast Asia region to support the design and implementation of entrepreneurship and gender equality policies at both the national and the community level in ASEAN.

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