A Gender-Inclusive Southeast Asia through Entrepreneurship
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Preface

While many development indicators demonstrate that the lives of women in Southeast Asia have improved drastically, endemic problems continue to keep women from fulfilling their potential.

Today, over 70% of women remain employed in the informal sector, one in three women are victims of intimate partner violence, and many rural areas lack access to critical maternal healthcare. These challenges slow the region’s progress towards meeting the 2030 Agenda for Sustainable Development, specifically on the Decent Work and Economic Growth, Gender Equality and Good Health and Well-being Goals. They are also too deeply entrenched in Southeast Asian society to be resolved by any single actor, and a concerted effort will be required from the ecosystem for sustained change. In recognition of this, SPF has defined Women’s Empowerment as one of its priority areas since 2016, supporting a body of research-informed projects, generating recommendations for key stakeholders, and investing through a gender lens. These are aimed at advancing women’s rights, well-being, and socioeconomic growth in the broader Asia region.

Traditionally, much of the progress in gender advancement has been led by governments, civil society and philanthropies. However, SPF believes that entrepreneurship can play a significant role in addressing gender issues as well.

Entrepreneurs, whether they be the emerging class of social entrepreneurs, or for-profit businesses, are well placed to lead change, and are increasingly viewed by society as responsible for improving the lives of women. Through their use of market-based approaches, entrepreneurs are uniquely positioned to absorb risk and rapidly innovate while ensuring financial sustainability. In addition, once they achieve product-market fit, certain business models allow them to scale and reach some of the most vulnerable and underserved people in the world.

We believe entrepreneurs can enrich women’s lives in three main ways

1 **Product and service provision, serving women as customers**
Using their research and development capabilities and distribution networks, entrepreneurs can develop new solutions that improve the lives of women, or take existing solutions to underserved women

2 **Linkage effects, serving women in the supply chain**
Entrepreneurs can procure from and supply to groups that empower women, integrating them into value chains they previously did not have access to

3 **Internal policies and norms, serving women as employees and leaders**
For their own employees and leaders, entrepreneurs can design and execute gender-transformative policies, and therefore impact many women (in large industries) or set examples to follow within the market

Apart from the above, entrepreneurs also contribute to women’s advancement through functions that may not directly relate to their core activities such as awareness building and advocacy, marketing and fundraising campaigns, donations to civil society organizations, and thought leadership in the market.

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1 Figure does not include employment in agriculture; should this be included, the figure is likely to be higher
To play this role successfully, entrepreneurs must be aware of how they can solve endemic problems women face and be incentivized and supported to do so. Within this context, SPF’s Asia Women Impact Fund commissioned this research to inspire entrepreneurs to work on some of the most acute, deeply-rooted issues women face in Southeast Asia, and draw support from ecosystem actors such as investors and government entities.

While our analyses and findings may not fully reflect the nuanced realities observed by on-the-ground practitioners, it highlights the key gender issues in Southeast Asia based on existing country level data and interviews with experts.

To identify the most urgent issues affecting women in Southeast Asia, SPF worked with Dalberg Advisors to develop the Women’s Empowerment Framework (Page 12), which reviewed the region’s progress across key indicators.

The framework is anchored on the XX-factor Framework developed by the University of Pennsylvania’s Center for High Impact Philanthropy. It captured seven dimensions of women’s empowerment: employment, education, health, personal safety, formal representation, time, and decision-making. Indicators across these dimensions were measured using both qualitative and quantitative data sources, a complete list of which are detailed in the footnotes and the bibliography. Key findings were refined through interviews with select gender experts in the region.

Within these dimensions, a range of issues could be worked on to improve women’s lives. This report suggests a focus on three of the most critical areas:

1. Vulnerability of work and lack of financial resilience for women
2. Violence against women
3. Poor access to maternal healthcare for the underserved

These indicators were chosen based on where the region underperformed significantly compared to more developed OECD nations, as well as indicators in which even OECD countries performed substantially poorly.

If the latter are not addressed, they are likely to persist despite economic growth. In particular cases, an issue meets both criteria. Further nuances within the issues were added based on whether:

1. Certain sub-issues required additional attention as they had larger gender gaps (e.g., domestic work within vulnerable employment, intimate partner rape within intimate partner violence); and
2. Country or sub-country level stories displayed acuteness of the issue discussed (e.g., the Philippines for its Maternal Mortality Rate (MMR), Vietnam for women garment factory workers)

It is important to acknowledge that other ways of evaluating critical issues (e.g., issues that show the largest gender gap in the country) may result in other challenges being elevated. However, since routes to empowerment are mutually reinforcing (i.e., improving the lives of women within these critical issues can unlock other benefits and vice-versa), we believe the areas defined in this report are good starting points.

In conclusion, this report provides thought starters through a broad regional lens, keeping in mind key country-level nuances.

Where relevant, and to encourage discussion, high variations in income and culture across countries are highlighted. Similarly, how gender issues manifest in more populous countries in the region, such as Indonesia, is also emphasized.
Southeast Asia is one of the fastest growing regions globally. The region is expected to see over 5% GDP growth over the next five years, compared to a global average of 3.5%. The combined economies of Southeast Asia make it the fifth largest economy in the world, behind the United States, the EU, China, and Japan. All eleven countries in the region are developing and urbanizing. The labour force is evolving as agriculture declines and manufacturing and services come to the fore.

These developments have propelled women forward in the areas of work, decision-making, education, and health. Women in Southeast Asia are working; female labour force participation rate is at 56%, which is above the OECD average. Women are relatively well represented in parliament and in senior management, falling only slightly short of OECD averages. They fare comparably on household decision-making, literacy, and life expectancy. Female deaths by communicable disease have also decreased by half in the last two and a half decades alone.

Yet, these improvements have not translated into gains for all women, and in some cases, have not permeated all domains of life for most women.

For example, despite high labour force participation, women are concentrated in the informal economy, typically in lower-paying, vulnerable, and traditionally feminine jobs. Despite high primary and secondary education completion rates amongst women, enrolment rates in tertiary education are still low when compared to their peers in OECD countries. Although women make decisions, this agency is constrained in certain critical areas, such as over their own bodies and assets. For example, high rates of domestic abuse undermine women’s bodily autonomy; and in agriculture, an industry that employs the highest number of women in the region, men largely decide which crops to grow, and what technology to deploy. Additionally, women may be living longer, but maternal health indicators are not improving fast enough, inhibiting countries from meeting their Sustainable Development Goal (SDG) targets around Good Health and Well-being.

The Women’s Empowerment Framework for Southeast Asia provides an organizing framework that can be used to mobilize action across entrepreneurs, private and public sectors, and civil society, to ensure that the region’s fast-paced economic growth translates into gains for all women.

This framework establishes what it means to “improve the lives of women” in Southeast Asia, and highlights where entrepreneurship can play a significant role.

4 Southeast Asia is the second fastest region, behind South Asia
5 Data from IMF DataMapper
6 Data from the World Bank, for 2016
7 Data from the World Bank
8 Global Health Data Exchange
9 Lengga, 2015
The vision for a gender-inclusive Southeast Asia

The Women’s Empowerment Framework for Southeast Asia outlines a bold vision for a gender-inclusive Southeast Asia across seven mutually reinforcing dimensions:

- **Economic empowerment**: Ability to achieve economic success and stay financially secure.
- **Personal safety and mobility**: Freedom from violence and other harmful practices that undermine the bodily autonomy and mobility of women.
- **Formal representation**: Representation within political governance and formal employment in positions to drive key decisions.
- **Education**: Access to knowledge and education opportunities in order to cultivate learning and expand possibilities in life.
- **Health**: Freedom from disease and pain, with adequate access to healthcare and the ability to lead a fulfilled and flourishing life.
- **Time**: Freedom from the unequal burden of unpaid work and the prerogative to use that free time for study, paid work and/or personal needs.
- **Decision-making**: Agency to make important decisions relating to a woman’s life; across the dimensions of her personhood, family, community and work.

*Note*: “Time” and “Decision-making” are cross-cutting dimensions that play the role of enablers more than the others.
Figure 1 tracks Southeast Asia’s performance in women’s empowerment across these dimensions, relative to OECD countries.

It is important to note that while OECD countries are used as a benchmark due to their economic status, there are some indicators where OECD countries themselves perform poorly (e.g., intimate partner violence, and women’s enrolment in technical courses). Therefore, in those dimensions, it is crucial that OECD averages are not viewed as aspirational targets for the region. In addition, Southeast Asia would also be expected to perform better on some measures as its economy improves (e.g., deaths by communicable diseases and child marriage), even though it underperforms significantly on them today.

The ratings on Figure 1 suggest that the critical gaps to achieving women’s empowerment in Southeast Asia lie in Economic Empowerment, Personal Safety and Mobility, and Health.

Within these dimensions, this report focuses on three key areas:

1. Vulnerability of work and lack of financial resilience for women
2. Violence against women
3. Poor access to maternal healthcare for the underserved

Southeast Asia falls significantly behind its global, more developed peers in issues related to vulnerability of work, lack of financial resilience and poor access to maternal healthcare. In violence against women, we predict that this will likely remain critical and persist despite the region’s development. The region’s poor performance across these issues also precludes it from fulfilling the 2030 Agenda for Sustainable Development and achieving gender equality through the empowerment of all women and girls.

The next section of this report details these critical issues and provides examples of entrepreneurs regionally and globally that are helping to address them.
Critical issues holding women back
Despite high secondary education completion rates among Southeast Asian women, their workforce participation is primarily in informal, vulnerable sectors.

Close to 60% of women aged 15 and above in Southeast Asia work, and this contributes to the highest labour force participation rate the region has ever seen among women. Women’s secondary education completion rates are near universal, and on par with developed countries. While these bright spots of success in work and education may suggest that Southeast Asian women are economically empowered, a more nuanced interpretation of the data demonstrates that this is not necessarily accurate, as the majority of Southeast Asian women work in the vulnerable, informal economy. This precludes women from accessing the social protection gains of formal employment, such as consistent wages, collective bargaining, gender-sensitive employee policies, and legal protections. Women in these jobs also face high rates of sexual harassment with little or no legal recourse.

11 The International Labour Organization defines vulnerable employment as contributing family workers and own-account workers, calculated as a percentage of total employment. However, for the purposes of this report, vulnerability also refers to work in poor quality employment.

12 “Informal workers make cities work for all: 3 stories from Thailand, India and Colombia”, Eco-Business, 2018
Employment conditions are challenging in agriculture, where most women in the region work, as they struggle to afford high input costs, have limited bargaining power, and are at the risk of losing their jobs.

Women are more likely to be engaged in low productivity, subsistence agriculture than men, and are concentrated at the production end of the value chain, automatically becoming the most vulnerable to climate change shocks such as floods and droughts. For example, women farm labourers suffer losses in income during periods of natural disasters, affecting their already tenuous financial positions. The high costs of agricultural inputs such as seeds, fertilizers, and pesticides also disproportionately affect women, as without land titles they cannot access credit, extension, or subsidies. Given deeply-rooted patriarchal systems, women also have limited decision-making power – often, men decide what crops are to be grown and what technology is to be deployed on agricultural fields. Adding to these difficulties, it is also estimated that technology and mechanization will displace up to 10 million jobs in agriculture by 2028, making women’s already tenuous grip on agricultural jobs even weaker.

In manufacturing, where women form over 70% of the region’s workforce in Textiles, Clothing, and Footwear (TCF), women report a strong correlation between sexual harassment and overtime. The TCF industry provides employment to nine million workers in the region, forming more than a quarter of the manufacturing workforce. More than two thirds of these workers are in Indonesia and Vietnam, and most of these workers are women. Vietnam is also the third largest exporter of footwear, and the fifth largest of clothing in the world. Nearly half of women in Vietnam’s garment factories suffered at least one form of violence and harassment in 2018, with abuse ranging from groping and slapping, to threats of contract termination and rape. This violence is also highly correlated with overtime; violence and harassment were nearly four times more likely during the high season than the rest of the year.

Southeast Asia has the highest outflow of migrant domestic workers in the world; 83% of these workers are women, and they often report abuse by their employers and have limited legal protections. Of the 20 million migrants leaving their homes in Southeast Asia every year, more than one million work as domestic workers in other Southeast Asian countries. This amounts to one in five women migrant workers in the region being employed as domestic workers. Typically, employment flows between poorer Southeast Asian

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12 ADB and ILO, 2011; “Informal workers make cities work for all: 3 stories from Thailand, India and Colombia”, Eco-Business, 2018
13 CISCO, 2018
14 Chang, Ryhant and Huynh, 2016
15 Hodal, 2019
16 Napier-Moore, 2018
17 ASEAN, 2017
18 Estimated based on the proportion of migrant domestic workers among migrants in the Southeast Asia and Pacific region in Napier-Moore, 2018
19 ASEAN, 2017
Hayma was paid poorly and given little rest time by her employer in Singapore, who also held her passport and her mobile phone. When she was eventually made to work illegally for her employer’s family food establishment, she approached the police seeking help. However, the law didn’t protect her, given she faced ‘no physical abuse’ at the hands of her employer. She had to go back to a furious employer who then took her wallet and locked her in the house.

(XINGHUI 2019)

Women are concentrated in such vulnerable work because they commonly bear the burden of unpaid work, causing them to self-select out of formal jobs, and seek informal, “flexible” employment.

In Lao PDR, Cambodia, and Thailand, women spend thrice as much time on unpaid work as men. This includes performing household tasks and the unpaid care of family members, both young and old. Such time-consuming responsibilities divert them from formal sector jobs. As a result, women either move into the informal sector, which provides more flexibility, or they turn to self-employment.

The limited supply of tertiary institutions in the region, coupled with a preference for “feminine” subjects, lead to low tertiary enrolment amongst women. Despite universal rates of secondary education completion, only 38% of women enter university in the region compared to 80% of women in OECD countries. Even when women do attend university, they are typically enrolled in “feminine” graduate and vocational courses, relating to garments, food, health, and service sectors, that offer bleak employment prospects. Finally, women also find it more difficult to transition into, and stay within the formal workforce. Qualified women may often be hired at lower rates than men due to discriminatory hiring practices. Typically, they are forced to quit due to insensitive parental leave policies, or to escape a hostile work environment and sexual harassment.

20 ASEAN, 2017
21 ILO, Worker, Helper, Auntie, Maid?, 2016
22 Xinghui, 2019
23 Data from OECD, 2016
24 Data from the World Bank database, 2016-2017
25 Foster, 2011
26 “The costs of sexual harassment in the Asian workplace”, BBC, 2017
We believe the labour market will increasingly demand a workforce equipped with 21st century skills, particularly STEM skills, making it even harder for women to find formal employment in the future.

The demand for skills related to science, technology, engineering and mathematics (STEM) is expected to grow rapidly, with some estimates suggesting a skills shortage in STEM-related fields of up to 45% in Asia-Pacific. Furthermore, technology advancements are expected to displace traditional jobs in agriculture and create more demand for managers and professionals. Few women will be eligible for such jobs; currently, only about one third of all STEM graduates in Southeast Asia are women. While selected countries such as Myanmar, Thailand, and the Philippines fare well in terms of parity in their STEM workforce, this trend does not extend to the entire region. Paradoxically, more developed countries, correlated with being more gender progressive, are also witnessing a dip in women’s enrolment in STEM. This suggests that in the coming years, women may find themselves increasingly under qualified for formal employment opportunities, and risk falling even further behind.

Apart from being more inclusive themselves, entrepreneurs can also develop solutions to reduce women’s vulnerability in the workplace.

In the short to mid-term, entrepreneurs can develop platforms that help women negotiate for better working conditions. In the longer term, entrepreneurs can invest in preparing women for skilled work. Private investors have consistently invested in vocational and tertiary education in Southeast Asia over the last five years. Entrepreneurs can ride this investment wave and provide tertiary education targeting women, which increases their job readiness for the future. Entrepreneurs can also invest in inclusive hiring and improving female employee’s retention rates; or they can create tools that enable other players in the market to be more inclusive.

27 ILO Regional Office for Asia and the Pacific, 2018
28 CISCO, 2018
29 OECD and ASEAN, 2017
30 Myanmar, Thailand, Philippines, Malaysia, Vietnam have gender parity in their STEM workforce
31 Recent research findings show that countries which are traditionally less gender equal have more women in STEM than their gender progressive counterparts (see Stoet & Geary, ‘The gender equality paradox in STEM education’, 2018). The underlying rationale is that women in developed countries engage with a broader set of choices as they select their tertiary courses and are less concerned by job security pressures, hence self-selecting out of tertiary courses seen as more masculine
32 Roland Berger, 2017

The company’s turnover was nearly USD 300,000 in its first year of operations and it provided welfare services tailored to female employees.

Providing equity to domestic workers enabled the company to design employee welfare services suited to an all-women workforce. For cases of domestic violence, the company provides a halfway house, a counsellor for both the worker and her husband, and linkages to the police. For daily sustenance, interest-free loans, bank accounts and linkages to insurance companies are provided. For health security, the company provides home visits by a nurse, a subsidy on all outpatient costs and an interest-free health loan for inpatient expenses. As of 2016, The Maids’ Company had trained over 1,500 domestic workers and successfully placed them in over 3,000 homes.

33 Excerpt from Recasting India: The Inspiring Story of the Creation of The Maids’ Company, (Source: Scroll.in)
Women’s economic empowerment in Southeast Asia is also held back by low financial inclusion, underpinned by their lack of asset ownership.

A mere 15% of women in the region can access personal loans, and nine out of ten women-owned enterprises do not have access to adequate funding. There is also significant disparity between countries in financial inclusion.

Lao PDR has the lowest percentage of female borrowers of formal loans at 8%, half of the regional average; while Cambodia has the highest in the region at 30%. This primarily stems from women not owning assets that they can use as collateral across the region. On average, approximately one in ten women in the region own agricultural land; even richer countries are far from parity in land ownership.

In certain countries, patrilineal inheritance policies worsen women’s asset deficit.

Inheritance rights enable individuals to improve their social and economic prospects. However, in countries such as Malaysia and Indonesia, where religious laws govern inheritance, women inherit smaller shares of property. In Malaysia, for example, Islamic law dictates that the share of inheritance of a man is double that of a woman in the same degree of relationship.
Low rates of financial inclusion are exacerbated by low rates of financial literacy and confidence among women.

For example, only a quarter of women in Indonesia are financially literate as compared to one third of men.\(^{40}\) This disparity is aggravated by a lack of social networks that can provide advice and information. Women entrepreneurs also perceive formal bank environments as intimidating, undermining their confidence and willingness to access formal credit.

Underserved markets can be captured by designing financial products that are tailored to women’s needs that use mobile technology.

Nearly 85\% of women across Southeast Asia own mobile phones\(^ {41} \), but less than half of them use digital financial services\(^ {42} \), suggesting a lack of gender sensitivity in product design. Women prefer financial products that rely on group or community savings models and need access to credit without elaborate collateral requirements. There is an opportunity for fintech entrepreneurs to design women-centric products with alternative lending models, and for skilling and advisory services to provide financial literacy services to women.

\(^{40}\) Accelerating Financial Inclusion in Southeast Asia with Digital Finance, ADB, 2017

\(^{41}\) Accelerating Financial Inclusion in Southeast Asia with Digital Finance, ADB, 2017

\(^{42}\) Data from the Global Findex Database, 2017

**The network effect**

In Indonesia, Amartha\(^ {43} \) is an online P2P lending platform that couples a group liability model with innovative credit scoring. It has disbursed loans worth USD 16 million to women micro-entrepreneurs in more than 500 villages across several districts.

Amartha developed an online borrowing and lending platform that helps women entrepreneurs access loans. Borrowers are mostly mothers between the ages of 21 and 60 living in remote villages across Indonesia with no collateral, formal business licenses, or credit history. Amartha disburses funds to groups of women to establish joint liability and rates the group’s credit-worthiness by combining behavioural profiles with personality analysis. Lenders can use the platform to scan business profiles and invest in those that best align with their appetite for risk. Amartha also employs field staff to provide business and financial literacy training to increase the chances of borrowers turning a profit and repaying their loans.

This business model has lifted nearly half of Amartha’s borrowers out of poverty in two years, while maintaining near 100\% repayment rates.

Since its inception, Amartha has trained more than 70,000 women to become entrepreneurs.

\(^{43}\) Amartha webpage
Violence against women

Despite improved perceptions of safety, women in Southeast Asia are far from truly safe in their communities.

About the same number of women in Southeast Asia report feeling safe in public as in OECD countries. However, large cities record high rates of sexual harassment. Jakarta, Kuala Lumpur, Bangkok, and Manila all feature in a list of the world’s ten most dangerous public transportation systems for women. Given that more than half of Southeast Asians will live in urban areas by 2030, women’s safety in cities is a growing concern. Moreover, unsafe cities cause families to deter rural women from migrating in search of better jobs. Workplace sexual harassment is rampant, especially among sectors employing low-income women, who have little bargaining power. Cambodia, Lao PDR, and Myanmar continue to be source countries for various types of trafficking from sexual slavery to forced labor and forced marriages.

Survey methods may mask realities on the ground, for e.g., in Myanmar, despite lower levels of violence in public, fewer people perceive their communities as safe owing to a history of conflict. Similar results are likely true in other countries with similar experiences as well.

“Most dangerous transport systems for women”, Thomson Reuters Foundation, 2014
Data from UN DESA
Refer to section on “Vulnerability of work and lack of financial resilience”
Caballer-Anthony, 2018
In parts of Indonesia, the practice of extreme versions of female genital mutilation continue. There are few consequences because Indonesia repealed a 2010 law banning the practice due to religious opposition. Given Southeast Asia’s growing online presence, women also require protection from online harassment, stalking, and other forms of cyberbullying, which curb their agency to use the internet freely.

Women are also unsafe at home, with a third of Southeast Asian women experiencing intimate partner violence (IPV). These figures fluctuate across regions and countries. In Thailand, on average, approximately 70 cases of domestic abuse were reported every day. In Indonesia, domestic violence is the second-highest cause of all violent death. In Myanmar, in conflict-affected regions and among ethnic minorities, 90% of individuals witnessed violence within their families, and most of them attested to this violence being a daily occurrence. High rates of underreporting only exacerbates these figures.

Intimate partner violence does not correlate to poverty rates in Southeast Asian countries (see Figure 2).

While women’s incomes, health, and education are shown to broadly increase, and child marriage to broadly decrease with country incomes, the same cannot be said of women’s safety in the private sphere. For example, despite Malaysia’s and Thailand’s impressive economic growth in past decades, many women in these countries continue to experience violence by an intimate partner.

FIGURE 2 Rate of intimate partner violence relative to poverty rates for countries in Southeast Asia

Percentage of women, 2017
Intimate partner violence (%)

<table>
<thead>
<tr>
<th>Country</th>
<th>Poverty Rate (%)</th>
<th>IPV (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singapore</td>
<td>5%</td>
<td>25%</td>
</tr>
<tr>
<td>Malaysia</td>
<td>10%</td>
<td>40%</td>
</tr>
<tr>
<td>Thailand</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td>Indonesia</td>
<td>30%</td>
<td>60%</td>
</tr>
<tr>
<td>Myanmar</td>
<td>40%</td>
<td>70%</td>
</tr>
</tbody>
</table>

49 France-Presse, 2017
50 Data from Facebook Statistics 2019; Timor-Leste, Myanmar, and Lao PDR have the lowest rates of internet penetration at ~33%
51 Intimate Partner Violence (IPV) is domestic violence by a current or former spouse or partner in an intimate relationship against the other spouse or partner. This can take different forms (physical, sexual, psychological)
52 The State of Conflict and Violence in Asia, 2017
53 The State of Conflict and Violence in Asia, 2017
54 In the case of child marriage and forced marriages of young women, girls living in poverty in rural areas are more than twice as likely to be married than girls living in urban areas. This is because the harms of marrying early are more understood with education, and the need to sell girls into marriages reduces when communities are not marked by poverty and violence
55 For sexual harassment in the workplace, reducing vulnerability at work is a solution; please refer to section on ‘Vulnerability of work and lack of financial resilience’
56 Poverty data from the World Bank; IPV data from the Georgetown Institute for Women, Peace and Security
Economically developed regions may have comparatively lower rates of violence, but absolute numbers remain high.

According to World Health Organization (WHO) estimates, nearly a quarter of women in high-income countries and in the Western Pacific region have experienced intimate partner violence in their lifetime.\(^5\)

In Southeast Asia, many families normalize violence against women within the household, and discourage women from reporting incidents.

Girls are often raised with unforgiving codes of conduct that teach them to be servile. Boys, on the other hand, learn implicitly to use violence as a disciplining tool. Religious and moral codes often justify this status quo. Young women internalize these norms, leading to underreporting of domestic abuse. For example, among ethnic minorities in Myanmar, three quarters of individuals surveyed stated that domestic abuse and family violence should be resolved within the household.\(^6\)

In certain countries, violence against women is also legitimized through learning and community platforms.

Socializing children to accept violence against women starts at a young age, often implicitly or explicitly through the education system. “Chhab Srey” or “The way to be the perfect Cambodian Woman” is a poem that is part of Cambodia’s school curriculum. It idealizes demure girls, who accept a subordinate position in society.\(^5\) While parts of it were removed in 2007, shorter versions of it continue to be taught across the country. Notably, 96% of Cambodian men and 99% percent of Cambodian women think that a woman should obey her husband, and 67% of women believe they should tolerate violence to avoid breaking up the family.\(^6\) In Malaysia, the Obedient Wives Club recruited young brides to “equip them with the tools necessary” to lead fulfilling married lives and avoid divorce. The group espoused the notion that domestic violence is caused by the shortcomings of wives, and therefore proposed that wives be obedient and satisfy their husbands sexually.\(^6\)

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56% Women’s safety in cities matters, as 56% of Southeast Asians will live in urban areas by 2030

57 Economically developed regions may have comparatively lower rates of violence, but absolute numbers remain high.

58 In Thailand, 69 cases of domestic abuse were reported every day over the last decade

59 Domestic violence is the second highest cause of all violent deaths in Indonesia

60 In conflict-affected areas of Myanmar, 90% of Burmese have witnessed violence within their families

57 Data from WHO Factsheets

58 The State of Conflict and Violence in Asia, 2017
59 Saka, 2016
60 Emma Fulu, et al., 2013
61 Gooch, 2011
Intimate partners who are violent enjoy a culture of impunity for multiple reasons.

Men who perpetrate non-partner rape face more serious consequences than men who perpetrate intimate-partner rape, as marital rape is often not criminalized, despite the fact that it is more common. Singapore only recently repealed marital immunity for rape, an antiquated law that treated wives as “women who irrevocably gave consent for sex with their husbands through marriage”. Indonesia continues to fight religious opposition to passing a sexual violence bill because conservative groups believe that it “violates Muslim values, puts too much emphasis on women’s rights and promotes sex outside marriage.” Where criminalization exists, complex and humiliating procedures, insensitive law enforcement personnel, and lenient sentencing results in low conviction rates, or few legal consequences. This discourages women from reporting intimate partner rape and reinforces entitlement amongst men.

Tackling IPV requires scalable innovations that change behaviour and reimagine education.

Solutions that tackle violence against women must undo centuries of embedded patriarchal norms, as these norms are likely to persist despite education and higher income levels. The unlearning of gender roles should occur not just for men, but also women, who often internalize these norms and treat violence as acceptable.

62 Emma Fulu, et al., 2013
63 Zhu, 2016
64 Walton, 2019

Fighting patriarchal practices

Solidaritas Perempuan (SP) is an umbrella feminist organization in Indonesia, that organizes grassroot actors to champion gender justice and ending violence against women.

SP is particularly concerned with women’s rights and empowerment amongst Indonesia’s Muslim community. Through its work, it influences changes in local and national policies and practices, specifically surrounding the issues of women safety.

SP’s vision is to end the ideology of patriarchy in Indonesia.

Intended outcomes include improved access to and control over resources between men and women, and changed values, attitudes and behaviours around violence against women.

SP uses information as a tool to address violence against women, and disseminates information to the wider community to inform and mobilize action.

For example, SP catalogues injustices against women to build a case for redress and change. In the past, SP has recorded instances of discriminatory policy and punishment against women to understand the nature of cases and determine areas in which it is able to advocate for judicial repeal, and ultimately criminalize discriminatory practices.

65 Solidaritas Perempuan webpage
Poor access to maternal healthcare for the underserved

Southeast Asia is meeting basic goals in women’s health.

Life expectancy is 75 years for women, which is on par with OECD countries. Deaths from communicable diseases among women, while still high, especially in poorer countries, have reduced considerably and is expected to continue to do so with economic development.

However, women’s reproductive and maternal health indicators are below par.

While comparable numbers of women in Southeast Asia relative to OECD nations access contraception, the rates across both regions are low at approximately 60%. In specific countries such as Indonesia, a large proportion of women also use traditional methods, which are all non-barrier and non-medical. The Maternal Mortality Rate (MMR) is falling, but at a slow pace.

Nearly 50% of Southeast Asian countries underperform on maternal mortality rates.

Adolescent pregnancies in Indonesia, Thailand and the Philippines continue to be a concern, threatening women’s health and agency.

Maternal mortality has decreased over the last 20 years, but is still shockingly high.

50%

Lao PDR, Cambodia, and Timor-Leste are not on track to meet their SDG targets.

Data from the Institute for Health Metrics and Evaluation’s Global Health Data Exchange

Contraceptive includes all form of protection a woman or her partner can use against unwanted pregnancy, including traditional methods.

Data from the World Bank, aggregated from UNICEF’s State of the World’s Children Report, United Nations Population Division’s World Contraceptive Use, household surveys including demographic and health surveys and multiple indicator cluster surveys.

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rate. Currently, the regional average is seven times that of OECD nations (see Figure 3). Given that fertility rates continue to remain relatively high in some countries\(^\text{72}\), access to quality maternal healthcare is vital.

While most Southeast Asian nations underperform on MMR, the rates are high in Myanmar, and the challenge is exacerbated in populous countries such as Indonesia and the Philippines.

In Myanmar, major challenges remain towards addressing these rates, stagnating the country's progress in meeting its SDG 3 Goal, on Good Health and Well-being. Lao PDR, Brunei, the Philippines, Singapore, and Indonesia all have higher rates of MMR relative to countries in their income brackets, indicating an urgent need to focus on improving maternal health. With high population densities in Indonesia and the Philippines, the absolute number of maternal deaths is higher within these countries, magnifying the problem.

Within Indonesia, the geographical spread of islands affects specialized healthcare supply.

Indonesia's overall MMR is 126 per 100,000 live births, which is above the regional average and significantly higher than other countries in the same income category such as Sri Lanka. Indonesia also has only 1.07 beds for every 1000 people, placing its healthcare facilities below all other Southeast Asian countries\(^\text{73}\). Specialized private services are concentrated on the island of Java, increasing maternal health services there, while rural areas are left behind. The disparity between urban and rural areas is stark. While Indonesia's capital city, Jakarta, has one of the lowest rates of maternal mortality in the region, West Papua, a rural province, has an MMR, which is ten times as large\(^\text{73}\). Nearly all births in Jakarta are attended to by skilled birth personnel, while less than half of all births in West Papua are attended to by skilled birth personnel\(^\text{74}\). Given that most maternal deaths are caused by haemorrhaging, the presence of a skilled attendant can mean the difference between life and death for women.

\(^{71}\) Data from the World Bank

\(^{72}\) Timor-Leste, Philippines, Lao PDR, Cambodia, Indonesia all have fertility rates that are at or above the world average fertility rate at 2.4

\(^{73}\) Wei Aun, et al., 2017

\(^{74}\) WHO and Ministry of Health, Republic of Indonesia, 2017
Across Indonesia, the Philippines and Thailand, adolescent pregnancies threaten women’s health and agency. One in ten women in Indonesia and the Philippines, aged 15 to 19 are pregnant. 78 In Thailand, 32 out of every 1000 girls under 19 has been pregnant at least once. 79 As mothers below 18 years of age are far more likely to face complications during pregnancy, it is crucial to increase access to healthcare and reduce unplanned pregnancies amongst this demographic. Moreover, high adolescent pregnancies also increase incidences of child marriage, limit young women’s mobility and seal their futures.

Entrepreneurs can raise awareness and improve last-mile access to health services.

Through targeted education initiatives like adolescent school programs on sexual and reproductive health, entrepreneurs can reduce the incidence of unplanned pregnancies, and increase the likelihood that women access safe healthcare options. Alternatively, entrepreneurs can increase geographical access to a broader

In addition to this concern, in the Philippines, norms around contraceptive use drive up rates of maternal mortality. Women in the lowest income quintile in the Philippines, typically concentrated in more rural areas, lack access to skilled birth attendants. With a majority Catholic population, the Philippines has struggled to increase access to contraception amongst its people. Between 1993 and 2011, rates of contraceptive use in the Philippines remained stagnant due to a lack of availability of contraceptives. This contradicts a wealth of research that supports the use of contraceptives to significantly reduce maternal mortality and explains in part the slow decline of MMR within the Philippines. Only in 2014 did the Supreme Court uphold a law passed in 2012 allowing public health centres to hand out contraceptives and teach sex education in schools, an action that continues to receive vocal criticism from the nation’s Church.

1 in 10 women in the Philippines and Indonesia aged 15 to 19 falls pregnant
range of maternal health services, for example by setting up safe abortion clinics and increasing their telemedicine footprint. They can also create affordable healthcare products such as low-cost birthing kits that improve healthcare for women in rural areas.

Running the last mile

Ayzh provides “clean” low-cost birth kits to healthcare providers in rural areas across multiple countries.

Each kit contains WHO-recommended sterile equipment such as gloves, surgical blade and soap that healthcare providers use for safe births. These kits cost USD 3 per unit and they aim to replace crude birthing tools, such as plastic sheets and unsterilized umbilical cord clamps that exacerbate the risk of bacterial infection.

700,000 kits have been sold to date and the enterprise is not only profitable, but has drastically improved birth outcomes in rural hospitals.

The majority of healthcare providers, who have used the kits, recorded that it was useful and delivered better birth outcomes. The kits are sourced and assembled by rural women in India, who act as ‘health and hygiene’ ambassadors in their communities. Kits are distributed to health institutions and other partners in low-resource areas, who then distribute them to mothers.

80 Bai, 2018
81 “Life-Changing Health Kits for Mothers and Newborns,” Grand Challenges Canada webpage
82 “The First 48”, OpenIDEO webpage
Future outlook
Even as countries develop and improve gender parity in many areas, a lack of gender sensitivity during the development process perpetuates inequality.

Across dimensions, women’s lives in many OECD countries have improved, and legal protections have been instituted to promote equality. However, women still have significant disadvantages. For example, in most OECD countries, less than one-tenth of listed companies have a board of directors chaired by a woman.83 Women continue to be paid, on average, 14% less than men for comparable work.84 This can be traced back to rapid, high-growth development ignoring the unique needs of women, and formal workplaces remaining wilfully ignorant of women’s responsibilities.

83 Data from the OECD, aggregated from EIGE, 2018, Gender statistics database. For Australia, Canada, Chile, Israel, Japan, Korea, Mexico, New Zealand, Switzerland, the United States, Brazil, China, Colombia, India, Indonesia, and South Africa: MSCI Women on Boards: Progress Report, 2017
84 Global Wage Report, ILO, 2018
With rapid development occurring across Southeast Asia, it is conceivable that the region will have a jagged gender trajectory like other OECD nations, unless inclusive, forward-looking systems are designed.

As Southeast Asia develops, the region is likely to see societal shifts similar to other developed countries (e.g., workforce formalization, increase in demand for end-of-life care). Its current position at the cusp of development makes it ideally placed to build gender-sensitive systems through policy and entrepreneurship. Growth in Southeast Asia will expand existing enterprises and bring new enterprises into the ecosystem. Attempting to integrate gender sensitivity once they are already established will likely meet with greater resistance; additionally, ignorance of gender disparities will widen inequities, making it more difficult for women at that time. Thus, entrepreneurs being gender sensitive while designing and developing their systems from the beginning can help the region ‘stay ahead of the curve’.

In this context, we highlight two important future areas for the region where developing gender-sensitive systems will move Southeast Asia ahead of the curve: work and wellness.
The future of women’s work

As Southeast Asia develops and its economy formalizes, more women are projected to enter formal employment, where gender insensitivity will result in discrimination.

The expectation that women act as primary caregivers for their families will result in women having unequal opportunities. Many businesses are likely to be reluctant to recruit female workers, treating them as financial burdens who will eventually avail maternity leave or take time off to care for sick elders. Even when they do recruit them, women may take longer to get promoted, and receive smaller bonuses. With power concentrated in the hands of men, workplace harassment is also likely to disproportionately affect women, as in other, more developed economies.
Proactively improving women’s experiences in formal employment will require both entrepreneurial solutions and sensitized employers who will institutionalize gender sensitive approaches.

Thus far, existing interventions have not been significantly successful. For example, leadership quotas have not yet led to parity, and have not always changed the nature of decision-making at the highest levels of companies. Therefore, employers must commit to equality, and invest time and resources to uphold this commitment. This could include screening for women to correct hiring imbalances or setting up creches for employees’ children. In order to make these investments, employers need to be educated on the importance and benefits of inclusion, as well as have support to design and implement inclusive practices. This support could come in the form of innovative products and services that increase women’s workplace engagement and training, or in the form of organizations that already implement best practices that others can learn from.

Valuing women who work

Macrosentra Niagaboga (MN) is an Indonesian company that was founded in 2004; almost a third of its employees are women.

MN is part of the Cimory Group, a family business in Indonesia, and distributes over 500 consumer goods including dairy, processed meats, eggs, and soy products across the archipelago.

MN has mainstreamed gender across all dimensions of the Environment, Social and Governance (ESG) standards.

Through the development of a bespoke database, MN collects gender-disaggregated data on a range of measures, including promotions, retention, absenteeism, and resignations. Through this effort, MN found their women staff outperform men across a range of indicators, especially at lower level positions. To complement the database and support increased transparency, MN prepared clear guidance on the requisite experience and competencies for both women and men employees to be eligible for future promotions. The newly established career track for women includes a mentorship program where interested employees would have biweekly mentorship sessions with their line managers to expand their growth opportunities within the company. Finally, MN launched its first-ever training program for staff, training employees in induction and career development, gender awareness, and gendered division-specific topics ranging from human resources, sales, finance, and procurement.

MN sees a clear benefit to strengthening its female workforce.

MN has set targets to increase its female workforce, and the company projects that the combination of gendered training materials and clear competencies outlined for all positions will lead to better recruitment, retention, promotion, and capacity building approaches, resulting in greater representation of women throughout the company.
As countries develop and incomes rise in Southeast Asia, lifestyles changes will precipitate an increase in deaths due to noncommunicable diseases (NCDs).

With changing dietary patterns and lifestyles, gender-agnostic conditions such as diabetes, as well as gender-specific illnesses such as breast cancer will see an uptick. Over the last ten years, an increase in NCDs has already been observed in Southeast Asia.85

"The rise in the incidence of noncommunicable diseases due to unsustainable lifestyles has become an increasingly significant source of premature deaths"

UNESCAP

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85 Data from the Institute for Health Metrics and Evaluation’s Global Health Data Exchange
Diagnostic and disease management facilities for gender-agnostic and gender-specific NCDs, coupled with awareness drives, could prevent premature female deaths.

For example, diagnosis of breast cancer occurs later in Malaysia than in Singapore. This is likely due to fewer cancer treatment services and a lack of awareness about breast cancer amongst women in Malaysia. As a result, deaths from breast cancer are higher in Malaysia compared to Singapore, where early interventions such as screening are common.

Over time, trends indicate that depressive disorders have become more prevalent in Southeast Asia, creating an increased demand for mental health services.

The prevalence of depression among women have climbed to 3.5% in the region, just short of the OECD average of 5%. This is in line with the finding that with increasing development, there is greater awareness of, and more importance placed on mental health, causing more individuals to seek help.

Southeast Asia’s ageing population places additional burdens of eldercare on women, increasing their mental stress.

The number of people aged 60 years and above will increase to 15% by 2030 from 9% in 2015. Social norms place the burden of eldercare disproportionately on women, and this is likely to have far-reaching, negative consequences on both women’s time and their mental health.

“...the increase in prevalence of people experiencing a mental disorder could be due to increased awareness of mental disorders, as well as more sources of stress.

TODAY ONLINE (SINGAPORE), 2018”

“Care for older persons is going to be a big issue in the context of demographic changes that are under way in developing countries. Infrastructure [to support older persons] is pretty much non-existent right now, underlining the urgency for countries to start building long term care (LTC) systems.

SHAHRA RAZAVI, UN WOMEN”

Responses to the increase in demand for mental health services can be preventative as well as combative.

Mental wellness innovations can leverage deep mobile penetration in the region, to bring awareness of mental health issues to women and engage them in an affordable and accessible way. These approaches can also attempt to reduce the stressors that women face. For example, investments in eldercare facilities, or awareness drives targeted at men to share household responsibilities can free women’s time and enable them to engage in leisure activities that are good for mental wellbeing.
Building community around health

PatientsLikeMe® is a for-profit patient network and real-time research mobile application for most illnesses and conditions, including depressive disorders and breast cancer.

The mobile application is globally available, and primarily provides a way for people living with lifechanging illnesses to connect. For example, a patient with breast cancer can connect with other women experiencing the same condition, and share their lessons with one another. PatientsLikeMe also collects anonymized data through chat fora, to support pharmaceutical research.

The network has been successful in raising awareness amongst diagnosed patients and providing community-based benefits.

Based on the results of an online survey conducted on ~1300 patients, users perceived the greatest benefit as learning about a symptom they had experienced, with the majority of all users rating the website as “moderately” or “very helpful”. Nearly half the patients found another patient who helped them better understand the benefits and disadvantages of specific treatments for their condition. A fifth of patients with mood disorders also benefitted from the community, needing less inpatient care as a result of using the mobile application service.
Concluding remarks
This report introduces the Women’s Empowerment Framework for Southeast Asia (Page 12), which outlines the vision for a gender-inclusive region. It also presents the critical issues holding women back from reaching their full potential at work, and high standards of safety and health, through the comparison of gender indicators in Southeast Asia with those in more developed OECD countries.

The findings illustrate that over the last decade, the region has seen strong economic growth and improvements in the lives of millions of women. Women are working more than ever before, they are educated, and are living longer. However, despite high labour force participation, women are working in vulnerable conditions, with little social protection. Women are unsafe in their homes, as intimate partner violence is pervasive across the region. Finally, too many women are still dying whilst giving birth, as demonstrated by high maternal mortality rates.

Significant work remains to be done to ensure that these issues are addressed, and that no woman is left behind.

Women require protections from being undervalued and abused in their homes and future workplaces. They should be able to access credit more easily so they can take risks and build wealth. Attitudes about a women’s role in the household need to shift so they aren’t forced to do the lion’s share of unpaid work and sacrifice their careers. Innovation should occur for healthcare to reach all women. While some efforts are being taken to address these issues, immense potential remains to launch a concerted effort to tackle them at scale.

Across the report, we have identified opportunities for entrepreneurs to drive market-based and other innovative solutions to address these critical issues.

Broadly, entrepreneurs can empower women through:

1. innovating on products and services, and their delivery;
2. serving women in the supply chain by procuring from and supplying to groups that empower women; and
3. providing dignified, gender-transformative employment and leadership opportunities for women.

There are many other avenues in which entrepreneurship might address women’s issues, and this report only highlights a few examples. Through these examples, we aim to inspire and encourage entrepreneurs in the region to urgently and boldly act towards fulfilling the 2030 Agenda for Sustainable Development and lead Southeast Asia towards gender-inclusivity.

Alongside entrepreneurs, other ecosystem actors also have an important role to play in realizing this vision.

It would be impossible for any individual actor to reduce the barriers women face without the support of governments, investors, and civil society. A strong enabling environment is a prerequisite to levelling the playing field for women-led businesses and stimulating market-based solutions that can drive women’s empowerment. Without this, solutions cannot reach their requisite scale.

Apart from providing capital for businesses, investors and philanthropies can also have a strong signalling effect on the market.

Through grant-making and investments, traditional and impact investors, and philanthropic organizations already play a strong role in supporting impactful entrepreneurship. They can offer seed funding to test and pilot new ideas, build the capacity of entrepreneurs, support their access to broader investor networks, and create market linkages. Investors can also be more ‘gender smart’, as they have the power to elevate certain issues, design innovative financial instruments that back impactful models, and cast a spotlight on certain entrepreneurs. For
example, they can use the data they have to create a ‘gender sensitivity index’ for start-ups that seek funding within the market. This index would rank companies based on the extent of gender impact they create through their governance and representation, internal policies, and external facing programs. This index can then be used by the rest of the ecosystem to identify and propel the most gender-conscious entrepreneurs forward. These organizations can also commission research, and build capacity within implementing organizations that include governments, non-profits, and businesses to maximize their impact.

Governments can use the power of policy and scale to improve women’s lives, through policy interventions, service provision and public awareness campaigns.

These interventions create a strong foundation upon which all other actors can develop and discover solutions. For example, mandating that employers offer men equal take-it-or-leave-it paternity leave would be a great step in shifting the narrative around childcare as a women's responsibility. Apart from policymaking, governments can also scale solutions using its vast reach, voice and network. It can therefore act as a medium for educational messaging or can source innovative and low-cost products and offer them as public services. For example, government schools can fund the development of, and procure quality sex education, incentivizing entrepreneurs to develop and distribute such content. Where collaboration is possible and market failures exist (which is often the case when it comes to empowering women) governments can also work together to further regional efforts.

Southeast Asia is already moving towards gender inclusion, and deeper collaboration across entrepreneurs, governments, civil society and investors can only accelerate this trajectory.

With its strong economic tailwinds and heartening performance relative to its Asian peers on gender parity, Southeast Asia is already leading the way for gender inclusion. By addressing the critical issues outlined in this report, we believe entrepreneurs can catapult the region further ahead.
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