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# ► Promoting Gender-Sensitive Business Environment Reform in South-East Asia

## A Compendium of Solutions





# **Promoting Gender-Sensitive Business Environment Reform in South-East Asia:**

**A Compendium of Solutions**

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## ► Foreword

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An enabling business environment can contribute to the creation and growth of micro, small and medium enterprises and ultimately to decent and productive employment as well as economic activities that are environmentally sustainable. By removing obstacles to doing business, business environment reform (BER) contributes to inclusive growth, job creation and poverty reduction.


BER should consider gendered constraints and how the enabling environment affect both male-owned and women-owned business to ensure that men and women equally can engage in entrepreneurial activities. This is important not only to achieve the UN Sustainable Development Goals, and particularly SDG 5 to “Achieve gender equality and empower all women and girls” but eliminating gender inequity could also add US\$370 billion a year by 2025 to South-East Asian economies according to estimates by the McKinsey Global Institute.

In South-East Asia, approximately 30 percent of businesses in the formal sector are today women-owned. However, most women entrepreneurs operate micro and small businesses in the informal sector that are characterized by low-value addition and low productivity. This indicates that there are still various constraints to women’s entrepreneurship in the subregion and that it is essential to apply a gender lens when engaging in BER.

This compendium was prepared by the ASEAN Confederation of Employers (ACE) in collaboration with the International Labour Organization (ILO) to present work undertaken by employers’ organizations in South-East Asia to contribute to a more gender-sensitive business environment and to advance women’s entrepreneurship development. While it does not provide an exhaustive overview of ongoing or completed initiatives, it highlights key interventions and aims to serve as a repository of emerging practices that can be further added to over time. We want to take the opportunity to express our gratitude to the employers’ organizations that agreed to participate in the Call for Solutions, which was launched at the annual meeting of ACE in July 2022, and who generously contributed to this initiative.

We hope that the compendium will spur further dialogue and partnerships and encourage employer’s organizations as well as other stakeholders to take further action to advance women’s entrepreneurship development and improve the enabling environment in South-East Asia.

Hariyadi B. Sukamdani



*ASEAN Confederation of Employers*

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*International Labour Organization*

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This compendium was conceptualised and produced by the International Labour Organization (ILO) in collaboration with the ASEAN Confederation of Employer's Organisations (ACE).

Abhirup Bhunia (ILO Consultant) led analyses and drafting of the compendium under technical guidance of Severine Deboos (ILO, Team Leader, Enabling Environment for Sustainable Enterprises) and Sara Andersson (ILO, Project Technical Officer, Rebuilding Better).

Erysa Poetry and Diana M Savitri (ACE Secretariat) provided invaluable support in facilitating coordination with Employer and Business Membership Organisations (EBMOs) across the ASEAN region, with technical support from Dong Eung Lee (ILO, Senior Specialist on Employers' Activities).

Our special thanks go to all the EBMOs who submitted written responses to the *Call for Solutions* launched by the ILO/ACE – which, along with follow-on primary interviews with EBMO representatives, and a secondary review of literature were the key sources of information analysed to prepare this compendium.

We are also thankful for technical inputs on the draft document by Joni Simpson (ILO, Senior Specialist, Gender, Equality and Non-discrimination) Virginia Rose Losada (ILO, Global Coordinator and Technical Officer, WED) and Judith Van Doorn (ILO, Enterprise Formalization Specialist).



## ► Introduction

### Context, and about the compendium

A business environment conducive to the creation and growth of sustainable enterprises can enable inclusive growth, job creation and poverty reduction. In its recent publication *Putting Gender at the Heart of Business Environment Reform*<sup>1</sup>, the ILO reiterated the importance of ensuring gender-responsive business environment reform (BER) processes that takes into consideration women's differential constraints to doing business. Considering core BER policy areas from the ILO's Enabling Environment for Sustainable Enterprises programme while drawing upon the ILO's Women's Entrepreneurship Development programme, the paper proposes several entryways for incorporating gender in BER as well as highlights specific barriers impeding the realisation of women entrepreneurs' full economic potential and contribution to the economy<sup>2</sup>.

While it is ultimately the role of government to ensure that conditions for an enabling business environment are in place, public and private stakeholders should be involved in the different stages of the process. Uniquely positioned in their representative role to advocate for reform and to act as interlocutors to propose priority areas and policy solutions, Employer and Business Membership Organizations (EBMOs) are key stakeholders in the BER process. As such, they can play an important role in ensuring women's representation and that gender is mainstreamed in the reform process.

This compendium presents collated solutions collected in June – September 2022 by EBMOs to improve the enabling environment for women entrepreneurs in South-East Asia. Applying the previously referred ILO paper as the analytical lens, the compendium aims to serve as a repository

#### ► Working definition of gender-responsive BER

Business environment reform (BER) is the combination of enabling conditions that improve enterprise start-up and growth prospects, and can be of political, economic, and social nature. Gender-responsive BER specifically accounts for the dynamics of gender inequalities. Examples of gender-responsive BER interventions that are particularly within an EBMOs ambit include broadening women's participation in networks/dialogues; improving access to market information; business development services; advocacy for gender-sensitive policy; among others.

of emerging practices and spur further dialogue on how to improve the business environment for women entrepreneurs in the subregion. It will be launched in a regional workshop organized jointly by the ASEAN Confederation of Employers (ACE) and the ILO in December 2022.

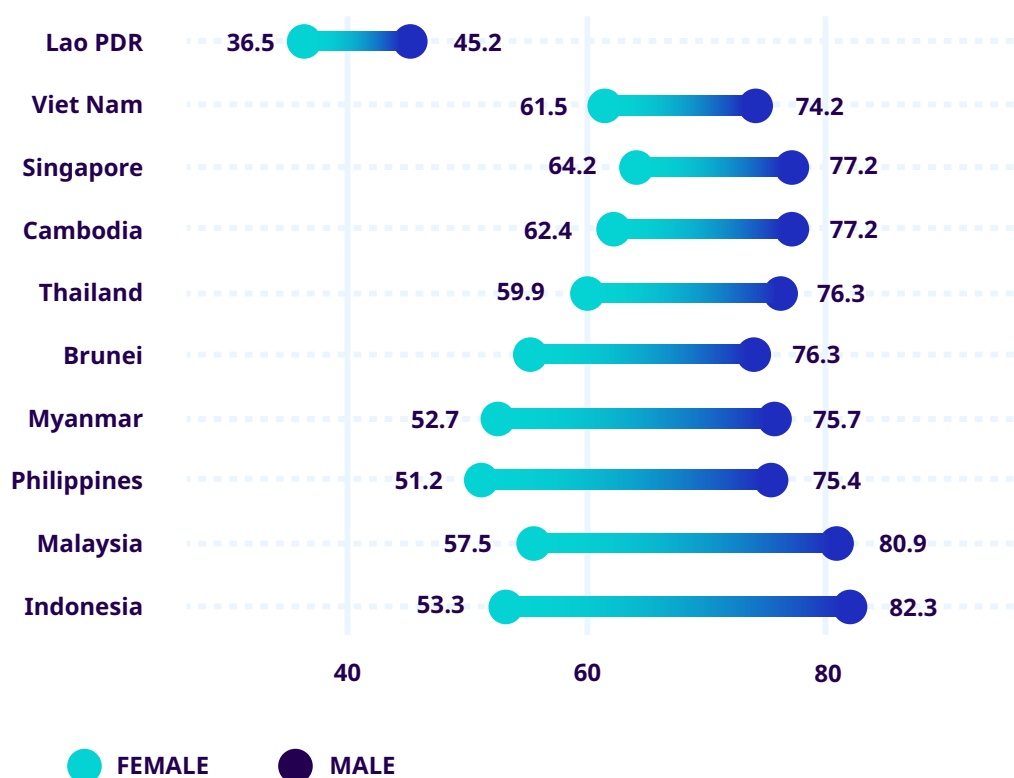
### Overview of women's entrepreneurship and women's general economic participation

Women are playing an increasingly active role in South-East Asian economies. In terms of labour force participation rates (LFPR), the region has surpassed most other world regions. As of 2022, LFPR of women aged 25-54 in South-East Asia was 72 percent compared to a global average of 51.6 percent and not much behind that of Northern America and Europe (77.5 percent). However, within the region, gender gaps still persist in the region's labour markets, hindering women's full economic participation.

1 [https://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/publication/wcms\\_824775.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_824775.pdf)

2 <https://asean.org/wp-content/uploads/2021/01/Action-Agenda-on-Mainstreaming-Women%E2%80%99s-Economic-Empowerment-WEE-in-ASEAN.pdf>

▶ Graph 1: ASEAN Gender Gap in LFPR (15+)



Source: ADB (2022)

Within the subregion, women do not have the same access to quality jobs as men. A third of women in South-East Asia are employed in the agriculture sector, a large proportion of unpaid labour falls on women, and 58 percent of women are still paid less than their male counterparts across employment types and sectors<sup>3</sup>. Available research suggests that women typically hold low-skills tech jobs, more prone to vulnerability from rapid technological and digital change<sup>4</sup>.

Furthermore, 43.89 percent of all female employment in East Asia and Pacific is vulnerable. Many women are own-account workers or engage in unpaid labour with said vulnerability stemming from informality and uncertainty of incomes and social security. This mirrors the world average of 43.98 percent, while it is much higher than the OECD average of 11.44 percent<sup>5</sup>.

3 <https://www.unescap.org/events/2022/apfsd-side-event-accelerating-womens-economic-empowerment-agriculture-value-chains>

4 [http://apskills.ilo.org/downloads/chapter-10-achieving-gender-equality-job-quality-and-diversity-in-the-science-technology-engineering-and-mathematics-fields-1/at\\_download/file](http://apskills.ilo.org/downloads/chapter-10-achieving-gender-equality-job-quality-and-diversity-in-the-science-technology-engineering-and-mathematics-fields-1/at_download/file)

5 <https://databank.worldbank.org/>

In most countries in the region, women are still under-represented in senior managerial positions and women CEOs are typically a small minority<sup>6</sup>. Recent data from the World Bank suggests a wide variety in the percentage of firms with a female top manager – with countries like Vietnam (22.4 percent), Indonesia (22.1 percent) and Philippines (29.9 percent) scoring much worse than Cambodia (57.3 percent) and Thailand (64.8 percent)<sup>7</sup>.

In some countries, such as Cambodia (46.2 percent), Vietnam (51.1 percent) and Thailand (64.4 percent), female participation in ownership of firms is quite high, while other countries such as Lao PDR (36.5 percent) and Indonesia (22.1 percent) do not fare as well<sup>8</sup>. Informality, low-value addition and low productivity tend to characterize women's entrepreneurship in the region<sup>9</sup>, with women-owned businesses mainly operating in the agriculture or services sectors, focusing on activities such as catering, tailoring, beauty and food processing<sup>10</sup>. Throughout the region, women entrepreneurs tend to operate micro enterprises in the informal sector. An estimated 67 percent of women across categories of employment (including self-employment) in ASEAN are found in the informal sector<sup>11</sup>. The rate of informal employment in the region is generally higher for women compared to men except in Vietnam, Brunei Darussalam, and Malaysia. Except for Brunei Darussalam, informal employment rate is also higher in rural areas compared to urban areas.<sup>12</sup>

## Overview of enabling environment for women entrepreneurs

This section provides a brief overview of economic, social and political elements in the enabling environment, and how it affects women entrepreneurs' ability to do business.

### Economic elements

The policy environment in the region often covers thematic areas such as entrepreneurship development for women and youth. For example, the Action Agenda on Mainstreaming Women's Economic Empowerment adopted by the ASEAN Secretariat aims to advance the enabling environment for women MSMEs. According to the ASEAN SME Policy Index, 2018<sup>13</sup> published jointly by OECD, ERIA and ASEAN Secretariat, although women's economic empowerment figures prominently in national strategies of the region, addressing women's unique challenges and barriers to entrepreneurship require more robust planning and implementation. The report finds that only few ASEAN countries have strong strategies for women's entrepreneurship that are accompanied by targets in important areas such as access to finance, market access and product development support. Examples include Vietnam (National Strategy on Gender Equality 2011-20) which encourages new enterprise creation by women, and Lao PDR's National Strategy for the Enhancement of Women SMEs.

6 [https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms\\_645601.pdf](https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms_645601.pdf)

7 <https://www.enterprisesurveys.org/en/enterprisesurveys>

8 But this data is based on a survey of manufacturing firms only, thus only providing a limited and incomplete picture of women's role and status in the economy.

9 [https://www.unescap.org/sites/default/files/ESCAP-FWE-ASEAN-full\\_0.pdf](https://www.unescap.org/sites/default/files/ESCAP-FWE-ASEAN-full_0.pdf)

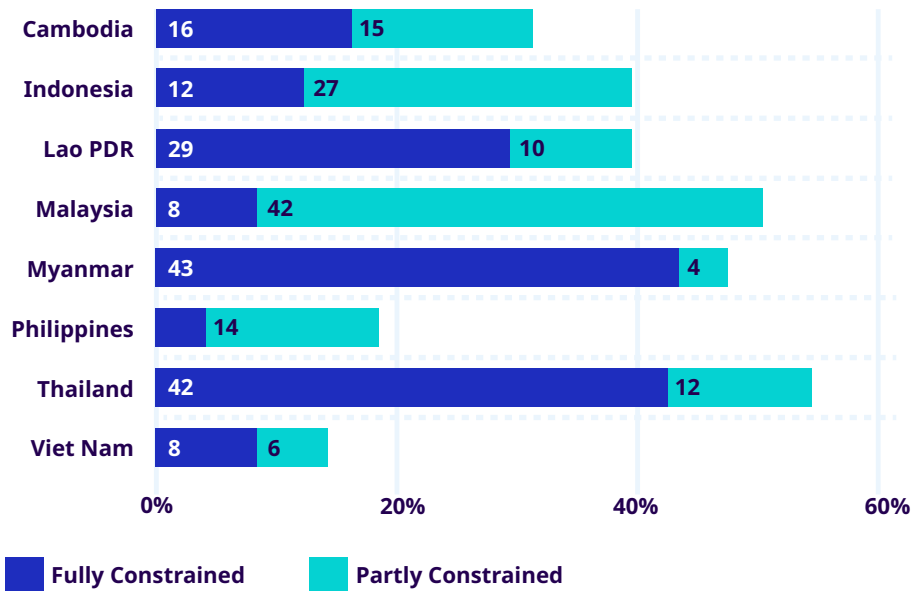
10 [https://www.oecd.org/southeast-asia/regional-programme/Strengthening\\_Womens\\_Entrepreneurship\\_ASEAN.pdf](https://www.oecd.org/southeast-asia/regional-programme/Strengthening_Womens_Entrepreneurship_ASEAN.pdf)

11 [https://data.unwomen.org/sites/default/files/documents/Publications/ASEAN/ASEAN%20Gender%20Outlook\\_final.pdf](https://data.unwomen.org/sites/default/files/documents/Publications/ASEAN/ASEAN%20Gender%20Outlook_final.pdf)

12 <https://asean.org/asean2020/wp-content/uploads/2021/01/Regional-Study-on-Informal-Employment-Statistics-to-Support-Decent-Work-Promotion-in-ASEAN-2019.pdf>

13 <https://asean.org/wp-content/uploads/2021/09/Report-ASEAN-SME-Policy-Index-2018.pdf>

► Graph 2: SME Finance Gaps (% of women SMEs in ASEAN with financial constraints)



Source: ADB (2022)

The finance gap for women MSMEs is a major barrier to women entrepreneurship. Governments in the ASEAN region have attempted to respond to challenges pertaining to the finance gap for women entrepreneurs. According to Asian Development Bank's SME monitor from 2020, government financial assistance for MSMEs in the region often focuses on thematic groups including women-led MSMEs. Several thematic financing programs are available to women-owned MSMEs in the subregion. For example, Malaysia's SME Bank have a financing programme for women entrepreneurs. Likewise in Indonesia, the National Financial Inclusion Strategy 2016 targets three sub-groups, including micro and small businesses and women. In Vietnam, 21 percent of MSMEs are female-owned and the government wants to increase this to 30 percent by 2025. The Ministry of Finance manages a state-owned Women Support Fund with a corpus of D100 billion (\$4.27 mn) to support women-owned businesses.

Still, only 5–6 percent of women microenterprises, 12–15 percent of women-owned small firms, and 17–21 percent of women-owned medium-sized enterprises were reported to have adequate access to financing in ASEAN economies.<sup>14</sup> According to the SME Finance Forum, women's finance gap as a share of GDP ranges from 1.66 percent in Malaysia and 3.19 percent in Vietnam to 4.58 percent in Myanmar and 8.94 percent in Lao PDR.<sup>15</sup>

IFC estimates that 39 percent of women SMEs in Indonesia are fully or partially financially constrained, and 42 percent of them in Thailand are fully financially constrained, where fully and partly financially constrained SMEs are defined as firms who find it challenging to obtain any credit at all, and those who are only partly successful in obtaining credit, respectively.

Lack of clear enablers for women to own land and property titles cuts into their potential use as collateral for credit, thus further affecting the gender

14 <https://www.adb.org/sites/default/files/publication/459551/women-entrepreneurship-lessons-asia-pacific.pdf>

15 <https://www.smefinanceforum.org/data-sites/msme-finance-gap>

gap in finance/credit. According to the World Bank's Women, Business and the Law Report (2022), some countries such as Cambodia, Vietnam and Laos get the perfect score on legal gender equality including in terms of inheritance and property, but others such as Indonesia, Malaysia and Myanmar still have regulatory inequalities to contend with.

Other innovative financing mechanisms such as supply chain finance, or impact investments and VC funding are also much less easily accessible to women due to various issues including lack of awareness and capacity amongst women entrepreneurs and a general lack of gender lens among investors. In a recent survey of women SME owners in South-East Asia, 57 percent of respondents said lack of awareness about new financing models were a hindrance to accessing credit<sup>16</sup>.

The informal sector is particularly faced with financing challenges. An estimated 70-78 percent of informal MSMEs in the developing world need credit but have no access to credit, and another 12-16 percent have access to credit but have financing constraints, nonetheless. A study across five countries in ASEAN suggest that a majority of women-owned SMEs – mostly informal – are unable to access much-needed finance due to lack of documentation of their business operations, lack of collateral, tedious documentation requirements, and lack of a network (for information, advice, and mentorship). Some women choose to not access credit, but this is also linked to lack of awareness about formal financing options and their benefits<sup>17</sup>.

Lack of business knowledge and skills, and restricted access to business networks are further

among the prevalent barriers to women's entrepreneurship in the region. A review of evidence indicates that key areas of training and capacity building support for women entrepreneurs in ASEAN region include essential business skills such as accounting, business planning, digital skills, management including human resource and process management, marketing and leadership. Apart from this, access to networks, clusters and incubators as well as provision of information on government regulations are seen as vital to promote women's entrepreneurship<sup>18</sup>. Women entrepreneurs in the region also lack access to business networks which often hinder tangible business outcomes such as acquiring new knowledge or finding new markets or partners. One study by Asia Pacific Economic Cooperation (APEC) showed that women business owners in Malaysia, Philippines, and Thailand who interacted with business associations were 24 percent more likely to report plans to increase the size of their businesses within three years<sup>19</sup>.

## Social elements

A fair split between both genders in terms of household and care-giving responsibilities is critical for women to participate more fully in the economy and exploit their entrepreneurial potential<sup>20</sup>. Currently, women carry out a disproportionate share of unpaid household tasks including care-giving and chores in South-East Asia. This is attributed to prevailing gender social norms and persistent societal perceptions of traditional roles of women in the family<sup>21</sup>. According to research, care services in ASEAN largely centre around women's maternal and childcare roles, while an oncoming demographic shift towards ageing in the

16 [https://blog.woomomentum.com/wp-content/uploads/Access-to-Financing-Through-Digitalization\\_-New-Opportunities-for-Women-owned-SMEs.pdf](https://blog.woomomentum.com/wp-content/uploads/Access-to-Financing-Through-Digitalization_-New-Opportunities-for-Women-owned-SMEs.pdf)

17 <https://www.womensworldbanking.org/wp-content/uploads/2015/09/Access-to-Finance-of-Women-Owned-SMEs-in-Southeast-Asia-An-Assessment-of-Five-Countries1.pdf>

18 [https://www.unescap.org/sites/default/files/ESCAP-FWE-ASEAN-full\\_0.pdf](https://www.unescap.org/sites/default/files/ESCAP-FWE-ASEAN-full_0.pdf)

19 [https://www.apec.org/docs/default-source/Publications/2013/2/Access-to-Trade-and-Growth-of-Womens-SMEs-in-APEC-Developing-Economies/2013\\_PPWE\\_Access-Trade-Growth-Women-SMEs.pdf](https://www.apec.org/docs/default-source/Publications/2013/2/Access-to-Trade-and-Growth-of-Womens-SMEs-in-APEC-Developing-Economies/2013_PPWE_Access-Trade-Growth-Women-SMEs.pdf)

20 [https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms\\_645601.pdf](https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms_645601.pdf)

21 [https://www.oecd.org/southeast-asia/regional-programme/Strengthening\\_Womens\\_Entrepreneurship\\_ASEAN.pdf](https://www.oecd.org/southeast-asia/regional-programme/Strengthening_Womens_Entrepreneurship_ASEAN.pdf)

region is expected to further intensify women's care work<sup>22</sup>. Moreover, the COVID-19 pandemic has increased this burden on women with 30 percent of women noting an increase in the intensity of domestic work since the pandemic, compared to only 16 percent of men<sup>23</sup>.

Social norms around the role of women in society usually require them to undertake most of unpaid household chore and care work, meaning lesser economic opportunities outside the home as entrepreneurs, as well as modest aspirations. This in turn may also restrict mobility of women entrepreneurs and their interactions which means lesser opportunities to engage with buyers, suppliers, and other entrepreneurs or form business relationships and networks.

Educational attainments barring merely enrolment in primary and secondary education also point to a gender divide. At a regional policy level, the Vientiane Declaration commits ASEAN Member States to cooperate in many of these areas including skills development, technical and vocational education and training for women. 4 out of 10 countries in ASEAN have professional development programmes targeted at women in leadership or in non-traditional vocations.

In the region, it is notable that very few women study science, technology, engineering, and math (STEM) subjects, as well as ICT, which are domains that are predicted to offer greater opportunities for business growth, and higher incomes<sup>24</sup>. A paper on gender digital equality across ASEAN finds that the poor representation of women in the digital economy particularly as entrepreneurs and in leadership positions is linked to societal patterns of exclusion that limit women's access to and use of technology, including the types of digital skills they are able to obtain<sup>25</sup>. Measures to correct the gender digital divide include addressing the

skills gaps, improving digital literacy, and breaking gender stereotypes in STEM education to address the gender divide are an important component of gender responsive BER.

## Political elements

Access to justice in the ASEAN also has multiple gendered constraints as borne out by available research. Gender inequality in society, including e.g. discriminatory religious laws and patriarchy, gender bias in legal systems (e.g., oppressive or inadequate laws, and absence of legislation to address domestic GBVH), and social and economic barriers (lack of legal aid, lack of awareness of legal remedies) are major determinants of limited access to justice for women<sup>26</sup>. Further, institutional barriers to justice include poor law enforcement, gender stereotyping in court practices, and corruption. Poor access to justice has consequences for WED by limiting women's ability to participate freely, fairly and fully in the economy.

In so far as women's participation in politics itself is concerned, some ASEAN countries fare better than the global average including Philippines, Lao PDR and Viet Nam, which are also countries with a high share of women in managerial positions in the private sector<sup>27</sup>, and more generally underlying social conditions that enable a high representation of women. Apart from improving direct political representation, the political elements of BER also entail ensuring that civil society and the private sector amplify women's voices in policy and decision-making platforms and enhance their representation. Representation of women in policy forums and public-policy dialogues in the region is limited, although some momentum is already visible through women's networks and associations in the region. Some of these organisations are able to play a role in representing the

22 <https://www.unescap.org/sites/default/d8files/knowledge-products/SDD-ASEAN-21022-Unpaid-Care-report-v4-9.pdf>

23 [https://data.unwomen.org/sites/default/files/documents/Publications/ASEAN/ASEAN%20Gender%20Outlook\\_final.pdf](https://data.unwomen.org/sites/default/files/documents/Publications/ASEAN/ASEAN%20Gender%20Outlook_final.pdf)

24 <https://www.adb.org/sites/default/files/publication/459551/women-entrepreneurship-lessons-asia-pacific.pdf>

25 <https://www.eria.org/uploads/media/discussion-papers/Gender-Digital-Equality-Across-ASEAN.pdf>

26 <https://www.jesus.cam.ac.uk/sites/default/files/inline/files/Scoping%20Study%20Access%20to%20Justice.pdf>

27 [https://data.unwomen.org/sites/default/files/documents/Publications/ASEAN/ASEAN%20Gender%20Outlook\\_final.pdf](https://data.unwomen.org/sites/default/files/documents/Publications/ASEAN/ASEAN%20Gender%20Outlook_final.pdf)

interests of women in business and advocating for gender-sensitive reforms. A moderate level of advocacy strength providing a platform to voice concerns of women entrepreneurs is seen in the region, with women's associations in countries such as Vietnam, Thailand, Singapore, Malaysia representing women's voices in policy platforms<sup>28</sup>.

Gender-based violence and harassment (GBVH) is also a critical determinant of WED. Recent research not particular to the region sheds light on the intersection of GBVH and women's entrepreneurship, where findings reveal that GBVH at work is a particularly challenging area when it comes to WED. Only 7 out of 10 ASEAN member states have specific legislation addressing sexual harassment in the workplace. For example, Philippines and Singapore have laws protecting women against violence at work and at home<sup>29</sup>. Prevalence of violence against women is recognised as an important issue in the region and this includes domestic

violence and child marriages<sup>30</sup>. Finally, research suggests that GBVH may also be seen as a broad social challenge and therefore may elude the agendas of members of entrepreneurial communities, which have a natural focus on business skills and networks.

As the above review notes, there is significant evidence for gendered constraints to doing business in South-East Asia cutting across a number of economic, social, and political elements that are distinct but related. A range of actions can alleviate these constraints when pursuing business environment reform, including taking a gender mainstreaming approach, widening the social dialogue and elevate women's voices, mapping a greater range of economically active women, in particular from the informal economy; and building a gender-sensitive enabling environment post-COVID<sup>31</sup>.

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28 [https://www.oecd.org/southeast-asia/regional-programme/Strengthening\\_Womens\\_Entrepreneurship\\_ASEAN.pdf](https://www.oecd.org/southeast-asia/regional-programme/Strengthening_Womens_Entrepreneurship_ASEAN.pdf)

29 <https://asiapacific.unwomen.org/sites/default/files/Field%20Office%20ESEAsia/Docs/Publications/2021/06/Policy%20Landscaping%20to%20WEPs%20May%2031st%202021.pdf>

30 [https://www.oecd.org/southeast-asia/regional-programme/Strengthening\\_Womens\\_Entrepreneurship\\_ASEAN.pdf](https://www.oecd.org/southeast-asia/regional-programme/Strengthening_Womens_Entrepreneurship_ASEAN.pdf)

31 [https://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/publication/wcms\\_824658.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_824658.pdf)

## Solutions

This section will present emerging practices and solutions that employers' organizations in ASEAN have adopted in the last five years to promote an enabling business environment supporting the creation and growth of women-owned and women-led enterprises. The solutions span across the economic, social and political domains and covers practices implemented as well as advocacy efforts to encourage policy action.

### 1. Imparting capacities to compete in a post-pandemic business environment

<b>Employer's Organization</b>	Employers' Confederation of Thailand (ECOT), Thailand
<b>Solution domain</b>	Gender-sensitive business development services
<b>Solution theme</b>	Economic

**Background/Problem:** Evidence on the economic impacts of COVID-19 bears out that women MSMEs were disproportionately affected by the pandemic. This resonates in the region too, in part due to limited ability of women entrepreneurs to navigate a changing digital economy. For example, the transition to taking businesses online during COVID-19 was challenging for Thai women entrepreneurs due to inhibitory skill gaps<sup>32</sup>. Thailand's digital economy has been growing rapidly creating more business opportunities for MSMEs<sup>33</sup>. The country's gender digital divide has been tailing off but the pandemic exposed underlying inequalities in quality of ICT access<sup>34</sup>. According to a recent survey, digital/ICT skills (e.g., digital marketing) and business planning are among the top three

technical skill gaps that Thai women entrepreneurs encounter<sup>35</sup>.

**Solution:** Since 2021, the Employers' Confederation of Thailand (ECOT) in partnership with the ILO under the Rebuilding Better project has been supporting and strengthening women entrepreneurship and women leadership in MSMEs by providing training, workshops and consultations. ECOT implements both online and in-person activities focusing on highly pertinent areas such as:

- ▶ Developing Business Continuity Plans
- ▶ Planning Return to Work Safely
- ▶ Digitalization of Businesses
- ▶ Digital marketing, and
- ▶ Risk Reduction in Digital Transformation of Businesses, among others.

ECOT's solution has a particular emphasis on helping women-owned SMEs grapple with the economic impacts of COVID-19. To help achieve this, ECOT imparts capabilities to develop and implement mechanisms responsive to the post-pandemic business environment including the ensuing new wave of digitalization. The workshops are open to all, but women form more than 60 percent of the training cohorts. The solution contributes to a more enabling environment for women entrepreneurs by providing direct support services and the modules' focus on recovering from the impact of COVID-19 responds to disproportionate impacts that women-led MSMEs have felt. An internal assessment of needs and aspirations conducted by ECOT suggests that areas of high interest are typically around financial support, digitalization,

32 [https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms\\_835949.pdf](https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms_835949.pdf)

33 <https://www.jpmorgan.com/merchant-services/insights/reports/thailand>

34 <https://unsdg.un.org/latest/blog/bigger-bandwidth-girls-ict-make-way-digital-equity-thailand>

35 <https://www.kenan-asia.org/women-owned-smes-thailand/>



and marketing for new businesses. Therefore, leveraging technology to pivot businesses online is among ECOT's focus areas, hoping to enable women entrepreneurs to make the most of a rapidly growing digital economy. ECOT's training modules respond well to the underlying context of women entrepreneurship in the country, as evinced by available studies as well as ECOT's own assessments.

ECOT explicitly targets women (and men) entrepreneurs who run small businesses and the workshops are sector-agnostic. Participants often belong to sectors such as food processing, small logistics and small retail, but a consistent focus remains on small businesses with no more than 50 employees – thereby targeting the economically vulnerable. While most participants have reported high satisfaction levels with the workshops and demonstrated willingness to learn, occasionally women have had to send stand-in representatives (often, male) given responsibilities at home. According to an ECOT representative “this is particularly true of small women entrepreneurs as they are responsible for caregiving and household chores and do not have the financial wherewithal to hire and pay for these roles.” This is in line with the predominant findings in available literature that suggests that fair split of caregiving responsibilities is an important social determinant of women enterprise development<sup>36</sup>.

**Results:** The numbers of participants in workshops have consistently grown, especially for in-person sessions which are conducive to group activities and interactions. Through strong word-of-mouth outreach, ECOT regularly receives additional participation from acquaintances of existing participants. ECOT is also careful to collect feedback from participants, since their experience suggests that “if a workshop is not relevant or beneficial to them, participation will not be forthcoming”. An ECOT representative said they expect to see participants use the knowledge they acquire in their

entrepreneurial journeys and believes additional follow-up would be useful to track these outcomes over time. The emerging results from the post-event surveys are positive, with 94% indicating they learnt something new from the sessions and reporting intent to change their business practices based on these learnings.

## 2. Building a self-sustaining community of aspirational women entrepreneurs

<b>Employer's Organization</b>	Singapore Business Federation (SBF), Singapore
<b>Solution domain</b>	Gender-sensitive business development services; Access to markets and technology; Representation & participation in policy dialogue
<b>Solution theme</b>	Social, economic

**Background/Problem:** Women entrepreneurs often have less extensive business networks, thereby limiting their potential to grow their businesses through partnerships and associations that such networks tend to afford. Addressing this gap has emerged as a key socio-economic element of gender-responsive BER. There is also a linked political aspect to this, as networks often double up as platforms that accord voice to women in important business dialogues and discourses. According to a recent report analyzing the women entrepreneurship landscape in Singapore, lack of key relationships impeded women-owned businesses' ability to compete effectively and to grow<sup>37</sup>. Regional literature by APEC/Asia Foundation also underscores the lack of peer networks for women entrepreneurs<sup>38</sup>.

36 [https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms\\_645601.pdf](https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-bangkok/documents/publication/wcms_645601.pdf)

37 [https://www.accenture.com/\\_acnmedia/PDF-135/Accenture-Businesseswomen-Grow-Economies-Singapore-Next.pdf](https://www.accenture.com/_acnmedia/PDF-135/Accenture-Businesseswomen-Grow-Economies-Singapore-Next.pdf)

38 [https://www.apec.org/docs/default-source/Publications/2013/2/Access-to-Trade-and-Growth-of-Womens-SMEs-in-APEC-Developing-Economies/2013\\_PPWE\\_Access-Trade-Growth-Women-SMEs.pdf](https://www.apec.org/docs/default-source/Publications/2013/2/Access-to-Trade-and-Growth-of-Womens-SMEs-in-APEC-Developing-Economies/2013_PPWE_Access-Trade-Growth-Women-SMEs.pdf)

**Solution:** The Singapore Business Federation (SBF) launched the Singapore Women Entrepreneurs Network (SG-WEN) in September 2021 to provide a platform for Singaporean women entrepreneurs to come together and collaborate for business growth, and to influence gender-responsive culture and industry-wide policies. Women entrepreneurs from diverse industries and sectoral backgrounds are its members, and members from existing women networks are also encouraged to be part of SG-WEN. Currently 300 member-strong – and starting out with only 50 women – the network hopes to achieve its goals through a multi-pronged approach including:

- ▶ Championing women business issues through engagements with senior government officials as well as data-driven advocacy
- ▶ Knowledge sharing through fireside chats and networking events to spur business transformation and growth
- ▶ Promoting collaboration with other women groups in Singapore, including the women groups of trade associations and chambers, and networking with ASEAN Women Entrepreneurs Network and other overseas groups
- ▶ Recognizing women entrepreneurs for their achievements and successes

According to a SG-WEN representative, Singapore tends to be gender neutral in policies, which can lead to women getting somewhat marginalized. “As a society we tend to be gender neutral.” This tendency therefore discounts the reality that women as a sub-group often face distinct challenges when it comes to entrepreneurship. Due to inherent cultural biases – often subconscious – about women’s role in society, SG-WEN faced initial encumbrances often confronted with questions such as “why a separate chamber for female entrepreneurs?” However, SG-WEN pushed through and once operations kickstarted, the network began receiving support from many stakeholders.

In most contexts, a dedicated platform for women can be a powerful space to catalyze women’s entrepreneurship. SG-WEN’s goal is to generate momentum at the micro, meso and macro levels by enabling each women entrepreneur to “level-up their individual skills”, achieve collaborative capabilities at the organizational level, and then aggregate these results to catalyze women entrepreneurship at the national level. SG-WEN works with women business leaders as well as women entrepreneurs, who have been in business for at least three years. The network does not explicitly target microentrepreneurs/solo women entrepreneurs.

To streamline SG-WEN’s efforts, the SBF is commissioning sex-disaggregated data on women entrepreneurship. It is finalizing a scope to build robust evidence on the extent of – and barriers – to women entrepreneurship by answering key research questions that will touch upon critical issues such as funding challenges for women entrepreneurs. This is expected to provide specific data points, replacing mostly anecdotal evidence which network members share with SG-WEN.

High among the network’s priorities is to inculcate confidence in women by providing avenues for networking and workshops to upskill and reskill. For example, SG-WEN is aiming to equip women with the skills and confidence needed to navigate the world of funding. Venture capital (VC) firms are invited to take sessions to help women secure funds at par with their male counterparts. The VCs – often perceived as male-dominated industry<sup>39</sup> – in turn can avail opportunities to learn about gender-responsive approaches to investing. This is highly relevant given that global estimates suggest women-owned businesses’ average share of venture capital (VC) funding over the last decade was a mere 1.3 percent.

**Results:** Enabling interactions and building relationships are at the heart of SG-WEN’s assumed pathway to an eventual result of securing tangible business gains for women entrepreneurs. But community-building is a result in and of itself, a SG-WEN representative says, because – in her words – “women often end up finding themselves

39 <https://www.entrepreneur.com/article/321321>

alone in their own little world” in the absence of such interventions. The network relies on creating spaces for interactions complementing classroom sessions. This way the women end up creating their own spaces, such as catch-ups over coffee, which then naturally open up new doors – such as finding new markets, partners or customers. “We believe in relationship-building and that opportunities will follow from it.” SG-WEN’s efforts are in fact responsive to the prevailing context. SG-WEN’s interventions are well received by its members. “Each time we cannot end sessions on time because people linger on.”

SG-WEN is already seeing business opportunities that have flowed from ideas germinated and relationships built during their workshops and interactive sessions. For example, after a recent seminar on Environmental, Social, and Governance (ESG) aspects of business, members with business interests in waste management services, solar energy, and logistics came together and pitched for a Waste Management Congress to be hosted in Singapore – an avenue to take forward conversations around sustainable waste businesses. To track similar outcomes in the future, the network plans to put in place a mechanism that will monitor these developments as they emerge.

### 3. Supporting women SMEs with investment literacy and garnering alternative finance

<b>Employer’s Organization</b>	Indonesian Employers Association (APINDO), Indonesia
<b>Solution domain</b>	Gender-sensitive financial services; Gender-sensitive business development services
<b>Solution theme</b>	Economic

**Problem/Issue:** The funding gap for women-owned SMEs in Indonesia was estimated by

IFC in 2016 to be as large as \$6 billion. While microfinance institutions (MFIs), non-bank finance lenders and banks are active and lend to MSMEs, growth has not been rapid, access is not easy, and alternative financing mechanisms are underexplored. Informal moneylenders are also deeply ingrained within the economy<sup>40</sup>. Women often don’t own assets due to both lack of adequate regulatory enablers on property ownership as well as social norms, making access to credit through collateralization difficult.

**Solution:** The Indonesian Employers Association (APINDO) provides entrepreneurial capacity building through open-source e-Learning, mentoring, digital tools and working capital-matching with a network of funders/investors. APINDO’s partnerships enables it to leverage various organizations expertise to respond to specific needs related to financing. The capacity building efforts are divided into four major tracks:

- ▶ Financial / Working Capital literacy
- ▶ ESG/Sustainable Business empowerment
- ▶ Entrepreneurship development for scaling up, and
- ▶ Digital Tools for doing business

The solution’s unique focus on combining capacity building in financial /investment literacy with direct support on acquiring critical funding is highly relevant in Indonesia where women MSMEs are prone to exclusion from non-asset-based financial access, e.g., Supply Chain Finance (SCF), and formal financing in general. MSMEs in need of SCF are often in growth stage, and also need non-financial services to support their growth potentials. Trade visibility through digital platforms enable better financing opportunities – something that APINDO has put a spotlight on. This integrated entrepreneurial development program, financial literacy empowerment, and Supply Chain Finance facilities are well poised to create an ecosystem-wide impact. The solution is well-aligned with a key plank of gender-sensitive BER – i.e., addressing the credit gap which acts as a major

40 <https://www.adb.org/sites/default/files/publication/646146/asia-sme-monitor-2020-volume-1.pdf>

impediment to women entrepreneurship taking off or entering the growth trajectory.

This is the first time many women entrepreneurs in the program are dealing with formal funding and its mechanisms. Some of them are used to having banking facilities as they avail government schemes, but for many these [e.g., SCF] are completely new instruments, particularly as they are non-asset backed. This is an important intervention for women because men tend to predominantly own assets in Indonesia especially large, fixed assets like business sites and property, and lack of collateral is a key reason why women-owned SMEs are not able to access formal credit as easily as men<sup>41</sup>. APINDO's support creates capacities for women entrepreneurs to exploit alternative financing avenues.

Currently, many women entrepreneurs are going through the due diligence process, which is new to most of them as they are unaccustomed with the world of equity and formal working capital. Therefore, the intervention rightly emphasizes not just financial literacy, but also investment literacy covering aspects such as long-term bank loans, short-term working capital facilities, etc. Apart from the direct capability enhancement results, APINDO is keenly awaiting – and supporting the journey towards – an important commercial milestone, i.e., women SMEs securing funding through trade-based financing instruments. “We will know at the end of the year.”

**Results:** Within 8 months of the program, over 5,400 SMEs have participated in capacity building activities and training; over 200 SMEs have produced sustainable pitch decks; 50+ SMEs have participated in market/investor matching sessions, and are currently going through due diligence processes for financing and further investments. Importantly, women form 57 percent of all SMEs supported, with youth and PWD as distinct sub-groups forming 27 percent and 1.8 percent of

SMEs. 4.3 percent of the Indonesian population has some form of disability<sup>42</sup> making their presence in the project notable from an inclusion and equity perspective.

On account of its trainings in a number of closely related areas in which women SMEs lack the requisite skills, APINDO also anticipates that soon women entrepreneurs will start using digital solutions such as e-billing, on top of the use of e-commerce and social media. Digitalization of businesses – beyond the use of e-commerce and social media – hasn't always been easy. SMEs tend to worry about being too 'visible' in the financial system and thereby attracting new tax implications. Through the host of interventions described above, APINDO hopes to help women entrepreneurs overcome these limitations – which are often a result of gender social norms affecting ambitions and confidence<sup>43</sup>.

## 4. Evidence-based approach to provide tailored training to women entrepreneurs

<b>Employer's Organization</b>	Indonesian Employers Association (APINDO), Indonesia
<b>Solution domain</b>	Gender-sensitive business development services; Access to markets and technology
<b>Solution theme</b>	Economic

**Background/Problem:** Gender gaps in critical skills to run successful businesses is still prevalent in Indonesia. These skills may include lack of vocational/technical skills, ICT/digital skills, business management skills or simply limited experience in running businesses affecting their 'learning-by-doing' journeys. A recent analysis by the World Bank

41 [https://www.ifc.org/wps/wcm/connect/260f2097-e440-4599-91ec-e42d45cf3913/SME+Indonesia+Final\\_Eng.pdf?MOD=AJPERES&CVID=lj8qhPY](https://www.ifc.org/wps/wcm/connect/260f2097-e440-4599-91ec-e42d45cf3913/SME+Indonesia+Final_Eng.pdf?MOD=AJPERES&CVID=lj8qhPY)

42 [https://www.monash.edu/\\_data/assets/pdf\\_file/0003/1107138/Disability-in-Indonesia.pdf](https://www.monash.edu/_data/assets/pdf_file/0003/1107138/Disability-in-Indonesia.pdf)

43 <https://cherieblairfoundation.org/wp-content/uploads/2021/11/Gender-Stereotypes-and-Their-Impact-on-Women-Entrepreneurs-2021.pdf>

and Indonesia's National Development Planning Agency (BAPPENAS) found that it was important to look at diverse categories of women entrepreneurs in the country differentially in order to design the right set of solutions for each<sup>44</sup>. For example, female growth entrepreneurs should be viewed as a distinct segment defined as those with an ambition to grow their firms, including firms who may/may not be already established or growing, and can also include micro firms.

**Solution:** APINDO launched the APINDO UMKM Academy in 2020. The academy aims to build capacity of MSMEs as well as provide assistance for better market access and improved funding availability. Positioned as an ecosystem level intervention, the UMKM Academy works as a strategic incubator and accelerator.

Since mid of 2020, UMKM has conducted 94 webinars covering as many as 18,296 women entrepreneurs, of whom 6,208 women entrepreneurs have joined master classes and mentor groups supported by United Nations Development Fund (UNDP) and Global Reporting Initiatives (GRI) among other institutional partners. These master classes and mentorships focus on various important topics that are geared to benefit women entrepreneurs, including:

- ▶ Digitalization across financing, recruitment, supply chain, marketing domains
- ▶ Access to public market – Digital, Local and International through Business Matching
- ▶ Use of technology for business operations
- ▶ Operating business through sustainability with GRI standards
- ▶ Product innovation
- ▶ Working capital support

- ▶ Supply Chain Connectivity and Global Value Chain access at B20 events

The Academy's sessions are open to all and initially the portal for participants to register/apply did not capture gender data. Subsequently, the feature for collecting participants' gender data was included enabling the creation of a gender-disaggregated database of MSMEs. Some of the most prominent sectors to which these MSMEs belong include food and beverage, textiles, and agro-businesses – all known to be occupations employing millions of women.

UMKM Academy is segmenting entrepreneurs by category. Based on their learnings from running the sessions, the Academy realized that "the spectrum for knowledge and skills is very varied," and so, they evolved the program into different categories. An APINDO representative says: "If you are looking for inspiration you have a different set of programs. If you are already running a business for 2-3 years, you have a different one. If you are already on a high growth path, you have a different training, further disaggregated by size of business."

The solution is a good example of gender-responsive BER in that it specifically addresses the differential capacity needs of women entrepreneurs of various categories in Indonesia, rather than developing modules in a blanket fashion that may or may not address different groups of women and their unique needs. Further, including mindset training as one of the levers of unleashing entrepreneurship is important given that research establishes risk aversion and lack of growth mindsets as contributing factors to why women-led/run enterprises remain small and their potentials under-fulfilled<sup>45</sup>.

The systematic approach to capacity building also includes conducting needs assessments that specifically investigate current conditions of company, the specific problems entrepreneurs have, and categorize such needs into different buckets,

44 <https://documents1.worldbank.org/curated/en/738881467782741648/pdf/AUS5568-P147245-PUBLIC-WomenEntrepreneursinIndonesia-1.pdf>

45 [https://blog.woomomentum.com/wp-content/uploads/Access-to-Financing-Through-Digitalization\\_-New-Opportunities-for-Women-owned-SMEs.pdf](https://blog.woomomentum.com/wp-content/uploads/Access-to-Financing-Through-Digitalization_-New-Opportunities-for-Women-owned-SMEs.pdf)

e.g., marketing/investment, capital, products, so on. Mostly problems are of a financial nature. Sometimes, product development itself requires support and other times the challenge could lie in market access issues. But the moot point remains that the capacity building interventions are evidence-based and tailored to specific needs self-identified by women entrepreneurs.

**Results:** Many MSMEs are actively engaged with the Academy, and demonstrate significant appetite for acquiring new skills and transforming entrepreneurial mindsets. They have learnt new skills in areas such as sustainability standards gearing them up for a rapidly evolving green economy. APINDO also connects MSMEs with expertise to help them customize and improve their products. “So, it is not just theoretical, but operational and readily applicable.” 18,296 women entrepreneurs have benefited from the Academy’s activities. The Academy also conducts post-event surveys, which show a nearly 90 percent satisfaction rate.

## 5. Towards mainstreaming gender diversity and inclusion in businesses

<b>Employer’s Organization</b>	Employers’ Confederation of Philippines (ECOP)
<b>Solution domain</b>	Policy leadership & coordination, GS BDS
<b>Solution theme</b>	Economic, Political

**Background/Problem:** Gender representation and gender sensitivity of institutions are key areas of concern for women’s economic development, and promoting gender equality while striving for more women’s representation in organisations

is considered a key step for WED. In Philippines, the share of women leaders in mid-sized firms although high compared to many other countries went down from 48% in 2021 to 39% in 2022<sup>46</sup>. Meanwhile, about 56% of registered enterprises in the country are female-run/owned<sup>47</sup>. There is an emerging body of evidence that supports a strong business case for diversity and inclusion practices<sup>48</sup> and the links between improved gender representation and a closing gender pay gap are also getting clearer. In 2019, an ILO report also concluded that gender diversity can improve organizational performance<sup>49</sup>.

**Solution:** To promote gender equality, diversity, and women economic empowerment through its services and programs, the Employers Confederation of the Philippines (ECOP) set up a Diversity and Inclusion (D&I) Committee in August 2021. The D&I Committee aims to achieve meaningful progress in diversity and inclusion in the workplace thereby contributing to a domino effect across enterprises in the long-term. On the back of growing interest in D&I worldwide, ECOP essentially revived its long-dormant Women and Gender Committee and expanded its coverage to include people with disabilities (PWD), indigenous people, and non-binary genders. The newly instituted D&I committee was established with the support of ILO. Following an open invite, around ten companies have thus far signed up to the committee.

The setting up of D&I committee is a significant step towards ensuring women’s voices are heard in dialogues and decision-making platforms, a key political element of gender-sensitive BER and a pathway to achieving WED.

A number of activities have since been undertaken in quick succession. This includes beefing up training programs on gender and conducting a survey to map companies that are already implementing D&I programs, and those that are interested. ECOP has adopted a call to action (C2A)

46 <https://mb.com.ph/2022/03/03/ph-remains-third-highest-in-women-leadership-roles/>

47 <https://pcw.gov.ph/micro-small-and-medium-enterprises-development/>

48 <https://www.credit-suisse.com/about-us-news/en/articles/news-and-expertise/strong-diversity-and-inclusion-practices-are-good-for-business-202012.html>

49 [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_700953.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_700953.pdf)

which serves as a guiding framework for the committee to implement D&I. The key elements of the C2A include capacity building, enterprise interventions, forming ethical guidelines, and policy advocacy. The institutionalization process will further cement itself with the establishment of operational guidelines which is amongst ECOP's many plans with the D&I committee. The current thinking around membership revolves around having multiple layers – such as core membership, participation in technical working group, etc.

ECOP has leveraged strong partnerships to achieve this ambitious target of institutionalizing D&I. For example, Philippine Women's Economic Network (PhilWEN) which has its own modules and resource persons on D&I are a new partner of ECOP, with ECOP providing the network to create a system-wide effect. Many members are currently engaged in training delivered by ECOP's Training and Development Department. Likewise, its recent partnership with Women's Business Council Philippines (WomenBIZPh) allows it to strengthen its outreach to small women entrepreneurs, which is a challenge. "We have been focusing on SMEs since the pandemic's impacts have begun to show. We are recruiting more SME members from provinces and regions through our chapters and other chambers," an ECOP representative said. This is particularly important as many women-owned SMEs operate in the informal economy and are not registered with government departments of trade/ industry/ labour. "Many are also in the regions that face hardships including poor access to markets and business development services such as training, or even internet facilities." Even amongst Philippines' registered businesses, 99.6% are SMEs<sup>50</sup>.

Another challenge in mainstreaming D&I has been the pandemic itself. "The priority of enterprises and employers since covid-19 has been to survive and carry out daily operations. D&I was obviously

not on top of their priority lists." ECOP has taken on the challenge of raising awareness on the benefits of D&I. To achieve this, ECOP – among other things – also aims to use the committee to identify champions and promote their good practices.

While ECOP has wide policy influence, right now the focus – apart from capacity building – is more on awareness raising and campaign building rather than on policy advocacy or legislative support. ECOP is also setting up a consultancy desk where companies can avail assistance from ECOP to establish their D&I programs. The focus on generating awareness is a smart move that is likely to inspire sustainable uptake amongst organizations by setting forth the business case<sup>51</sup> for gender (and other forms of) diversity thereby instituting tangible incentives for D&I. Moreover, if leaders lack an understanding of the problem, a solution cannot be solved, let alone enforced<sup>52</sup>. In terms of policy, Philippines already has an elaborate strategic framework underpinning the national Gender Equality and Women's Empowerment Plan 2019-25 (GEWE, 2019-25)<sup>53</sup> which has explicit goals for gender equality and diversity in businesses.

**Results:** Results of ECOP's efforts are already emerging. According to an ECOP representative, male employees are starting to become more gender-sensitive. They are beginning to put on the gender lens during policy discussions, whereas in the past "we only talked of these issues during 'women's month'". Research in Philippines suggests that having these conversations will eventually encourage more women in leadership positions in the private sector to complement its otherwise good record in gender equality parameters<sup>54</sup>.

The D&I committee through institutionalization of processes is able to move the needle on mainstreaming gender equality including incorporating complex subjects such as discrimination in

50 <https://www.ntu.edu.sg/business/news-events/news/story-detail/-realizing-the-full-growth-potential-of-smes-in-ph>

51 <https://hbr.org/2016/02/study-firms-with-more-women-in-the-c-suite-are-more-profitable>

52 <https://www.bcg.com/publications/2019/fixing-the-flawed-approach-to-diversity>

53 <https://pcw.gov.ph/assets/files/2020/05/GEWE-Plan-2019-2025-Results-Matrices.pdf?x12374>

54 [https://pidswebs.pids.gov.ph/CDN/PUBLICATIONS/pidspn1722\\_rev.pdf](https://pidswebs.pids.gov.ph/CDN/PUBLICATIONS/pidspn1722_rev.pdf)

the workplace, and its intersectional impacts on women. Companies have already expressed interest in joining the D&I Committee, and notable examples include Cargill Philippines, Inc., CB&I Philippines Inc., Laguna Metts Corporation, Nestle Philippines Inc., Punongbayan and Araullo, and Wilhemsen-Smith Bell Manning, Inc.

## 6. Preparing organisations to provide gender-responsive business services and products

<b>Employer's Organization</b>	Employers' Confederation of Philippines (ECOP)
<b>Solution domain</b>	Policy leadership & coordination, GS BDS
<b>Solution theme</b>	Economic

**Background/Problem:** Even though an estimated 23% of employers in the region were women in 2020, women's specific needs in the financial and business development services market often remain unrecognized or unaddressed. According to research, taking into account gendered needs of clients can improve the effectiveness of financial and business development service providers and even increase their client base<sup>55</sup>. The negative effects of the Covid-19 pandemic which were disproportionately felt by women entrepreneurs can also be mitigated by tailored support (services/products) that aims to help women address specific gendered barriers they encounter in business<sup>56</sup>.

**Solution:** ECOP is this year participating in the Women's Entrepreneurship Self-Check (WE-Check)<sup>57</sup> process – an ILO organisational

assessment for gender-responsive business development support. Armed with insights from the WE-Check exercise, ECOP will be able to provide more gender-responsive services to women entrepreneurs in the near future. ECOP was selected to participate in the WE-Check process after participating successfully in a Call for Applications launched on the 2022 International Women's Day and is undergoing the first WE-Check conducted in Asia.

WE Check is an institutional tool that guides organisations to conduct a self-assessment of the extent to which they target and serve women entrepreneurs, and to build capacity to address gaps that emerge. WE Check focuses on three key assessment areas:

- ▶ *Clients and Outreach:* How well does the organization/business development service provider (BDSP) know, target and reach its clients?
- ▶ *Products and Services:* How well do the organization/BDSP's products/services meet the needs of entrepreneurs?
- ▶ *Strategy and Operations:* Does the organization/BDSP commit to gender equality and gender mainstreaming?

ECOP's participation in the WE-Check process entails firstly a preparatory step wherein objectives are defined through engagement with senior management, and a team (as well as an external facilitator) is selected and trained, followed by development and communication of a WE Check plan. The second step is the conduct of the self-assessment and entails data collection and analysis, and the development of a report followed by a workshop. The final step includes implementation of pilot activities and their monitoring, followed by compilation of lessons learned and a review of the WE Check Action Report, leading to ILO certification.

55 <https://www.womensworldbanking.org/insights-and-impact/new-research-finds-that-key-to-women-led-business-growth-lies-in-tailored-financial-services/>

56 [https://www.apec.org/docs/default-source/Publications/2021/4/Harnessing-Fintech-Skills-of-Women-led-MSMEs-in-Promoting-Inclusive-Growth-Against-COVID-19/221\\_PPWE\\_Harnessing-Fintech-Skills-of-Women-led-MSMEs.pdf](https://www.apec.org/docs/default-source/Publications/2021/4/Harnessing-Fintech-Skills-of-Women-led-MSMEs-in-Promoting-Inclusive-Growth-Against-COVID-19/221_PPWE_Harnessing-Fintech-Skills-of-Women-led-MSMEs.pdf)

57 [https://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/documents/publication/wcms\\_762156.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/documents/publication/wcms_762156.pdf)



Results: This extensive and methodological process is aimed at yielding results that support women entrepreneurs – an under-served and untapped market – with targeted products and services thereby contributing to gender equality. Specifically, the WE Check process is expected to help participating organizations understand the extent to which their strategies, policies, products and services are positioned to serve women entrepreneurs in their market; and take action by adapting products and services to fit these needs. Importantly, the process has a clear focus on the organization’s commitment to gender equality and its mainstreaming in day-to-day operations. This intervention is poised to generate momentum towards gender equality in businesses across organizational levels and departments through evidence-based interventions.

## 7. Peers as role models to spur entrepreneurial drive among young women

<b>Employer’s Organization</b>	Indonesian Employers Association (APINDO), Indonesia
<b>Solution domain</b>	Gender-sensitive business development services
<b>Solution theme</b>	Economic

**Background/Problem:** At 29 percentage points, Indonesia has the highest gender gap in labour force participation rate (LFPR) in the ASEAN region. Its poor ranking in the Global Gender Gap Index (101<sup>st</sup> globally) is attributable also largely to inequalities in economic participation and opportunity, as well as educational attainment<sup>58</sup>. Gender social norms and lack of avenues for business networking are well-acknowledged as barriers

to women’s full participation in the economy including as entrepreneurs. Lack of a social support system is also noted as a roadblock to women entrepreneurship in Indonesia<sup>59</sup>.

**Solution:** To improve women’s labor force participation rates that have stagnated in Indonesia, APINDO supports young people (18-29 years) to find decent jobs as well as entrepreneurial opportunities. Since 2018, APINDO has delivered entrepreneurship training and vocational training in partnership with Plan International Indonesia under the aegis of the Wired for Work program – with almost 70 percent of its cohort comprised of young women.

The program’s entrepreneurship track includes teaching modules such as developing business concepts, and planned interactions with impact investors and angel networks. On the basis of business tasks completed by participants and presented to a panel of business-owners and experts, the program selects ‘champions’ who then share their experiences with their peers. Evidence on women entrepreneurship bears out that having female role models often plays a vital role in encouraging peers to become entrepreneurs or take up self-employment<sup>60</sup>, and so APINDO’s focus on having champions from the peer groups is notable for providing desired inspiration to potential and budding women entrepreneurs. This is particularly germane to young women who might need that additional nudge to fully capitalize on their potentials. “Young people are sometimes not sure or don’t feel confident about their ideas. Or in some cases, they might find a job and their entrepreneurial journey could stop there,” an APINDO representative says. Out of the 14 champions selected so far, 8 are women.

The program also involves the provincial leadership council of APINDO (DPP APINDO) to get them to share their entrepreneurship experience, and thereby improve awareness regarding the value of developing local economic potentials. While

58 [https://www3.weforum.org/docs/WEF\\_GGGR\\_2021.pdf](https://www3.weforum.org/docs/WEF_GGGR_2021.pdf)

59 <https://www.wipo.int/ipadvantage/en/details.jsp?id=12395>

60 <https://www.oecd.org/gender/data/can-role-models-encourage-woman-to-step-off-the-beaten-path-and-become-entrepreneurs.htm>

retaining a pan-Indonesia focus, drilling down into the sub-national domain can be very meaningful in terms of deepening and broadening impact.

**Result:** The solution addresses WED by overcoming a key-socio economic barrier, i.e., limited networking opportunities often exacerbated by restrictive social norms, by providing for networking platforms as well as allowing peer role models to emerge from within the cohorts. Gender stereotypes and cultural expectations that inhibit women's entrepreneurship are still entrenched across society<sup>61</sup>, and so the attempt to reward entrepreneurial acumen by selecting 'champions' is likely to produce role models for other women and advance women's entrepreneurship through peer effects. The peer effect is expected to emerge as one rewarded young women entrepreneur inspires another, and so on.

## 8. Empowering women MSMEs to navigate a digitalising economy and international trade

<b>Employer's Organization</b>	Vietnam Chamber of Commerce and Industry (VCCI), Vietnam
<b>Solution domain</b>	Gender-sensitive business development services; Policy leadership & coordination; Representation & participation in policy dialogue
<b>Solution theme</b>	Economic, Political

**Background/Problem:** Vietnam's economy is one of the most well-integrated into global

value chains, and its trade openness also ranks highly in the Asian continent<sup>62</sup>. Trade and GVC integration have notably improved jobs and incomes including for women<sup>63</sup>. However, women MSMEs among other marginalised sections of the economy may sometimes experience difficulty in approaching the benefits of international free trade<sup>64</sup>. Concurrently, the country is rapidly digitalising. By one estimate, the e-commerce market in Vietnam is expected to grow by 4.5 times between 2021 and 2026<sup>65</sup>. Women still don't have the requisite capacities to participate fully in the digital economy and reap the benefits of scale that e-commerce affords<sup>66</sup>. VCCI's own needs assessment studies reinforce this gap strongly.

**Solutions:** The Vietnam Women Entrepreneurs Council (VWEC), an organization established under the executive board of Vietnam Chamber of Commerce and Industry (VCCI) supports women's entrepreneurship and business development through information services, capacity building, policy advocacy, and business development support services. The business effects for women MSMEs are not just targeted domestically, but also includes the ASEAN and international markets. This is notable given Vietnam's rapid strides in merchandise trade, integration into global value chains (GVCs), and improved attractiveness as an FDI destination compared to other economies in the region. For example, VWEC gathers perspectives of women MSMEs who are its members and offers advice through VCCI to the country's trade negotiators. This is just one example of making women entrepreneurs' voices heard in the high tables of policy formulation. It also organizes conferences that provide a platform for women entrepreneurs to garner new information, particularly as they relate to identifying challenges and opportunities of new free trade agreements (FTAs). A representative of VCCI said that the VWEC works closely with the Vietnamese ministries of labour,

61 <https://avpn.asia/blog/understanding-landscape-women-social-entrepreneurs-indonesia/>

62 <https://e.vnexpress.net/news/economy/vietnam-ranks-5th-in-economic-openness-in-asia-fitch-4502987.html>

63 [https://www.wto.org/english/res\\_e/booksp\\_e/women\\_trade\\_pub2807\\_e.pdf](https://www.wto.org/english/res_e/booksp_e/women_trade_pub2807_e.pdf)

64 [https://unctad.org/system/files/official-document/tdb66\\_d4\\_en.pdf](https://unctad.org/system/files/official-document/tdb66_d4_en.pdf)

65 <https://kenny.is/What-are-the-best-ways-to-launch-a-brand-in-Asia-or-Southeast-Asia/SE-Asia-digital-transformation.pdf>

66 <https://alphabetabeta.com/wp-content/uploads/2021/10/vietnam-economic-impact-report-english.pdf>

trade, and planning & investment as well as with women's unions for its advocacy efforts. VCCI leverages its reputation, credibility and influence to push women SME voices in important policy dialogues and decision-making. It also builds capacities of MSMEs to integrate into regional and global supply chains. Advocacy and capacity building support to MSMEs are provided under the overarching enabling policy/regulatory framework set out by the Law 04/2017/QH14 on Support for SMEs, also referred to as the SME Law. Another area of prominent focus for VWEC/VCCI is improving the digital readiness of women entrepreneurs in response to rapid digitalisation of the economy. This is also well-aligned with government priorities evinced through the Government of Vietnam's National Digital Transformation Program, the National Strategy on Industry 4.0 and the Business Support Program for Digital Transformation in 2021-2025.

In its research on digital transformation of women-owned MSMEs conducted in March 2021, VWEC found that 99 percent of surveyed women entrepreneurs reported interest in technology initiatives to enhance business performance but had insufficient information, skills and resources on how to choose and deploy appropriate tech solutions and determine digital transformation requirements of their businesses. To address this need-gap, VWEC is supporting women-owned enterprises adapt to a rapidly evolving business environment through capacity building, forums to exchange knowledge

on digital transformation methods and processes, as well as formal training.

VCCI/VWEC's efforts also include connecting women entrepreneurs through its training alumni networks, which includes a number of former members who have now started their own digital businesses. Targeted business networking sessions organised by VCCI/VWEC allows cross-learning and knowledge sharing for women which can potentially set off a virtuous cycle of peer effects. This is relevant particularly given that avenues for networking amongst women entrepreneurs remain limited in Vietnam<sup>67</sup>. The network initiatives are expected to create further opportunities for many more potential female entrepreneurs, while also enabling the network to self-sustain.

**Results:** VWEC's solutions are geared to address two bottlenecks to WED: firstly, women's digital skill gaps that inhibit their entrepreneurial journeys in a digitalising society, and secondly, limited access to information services that acts as a barrier to business growth. By providing a platform to women's voices in policymaking processes and dialogues (e.g., sharing women MSME perspectives to trade negotiators) the solutions also cater to an important political lever of change.

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67 <https://www.economica.vn/Content/files/PUBL%20%26%20REP/WO%20SME%20in%20VN%20ENG.pdf>

## ▶ Key takeaways

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The solutions – implemented by ECOP (Philippines), ECOT (Thailand), APINDO (Indonesia), SBF (Singapore), and VCCI (Vietnam)– included in this compendium address many key barriers in the business environment faced by women entrepreneurs. The solutions demonstrate that gender-responsive BER can be attempted at various levels including through direct policy influence and societally driven interventions and yielded the following key takeaways:

### Economic:

- ▶ **Information services and training to upskill women entrepreneurs:** The provision of information and support services through awareness generation, training and capacity building cuts across all the solutions presented. These services are in domain areas that are suitable and relevant both contextually as well as responding well to the changing world of work (e.g., digitalisation, e-commerce, ESG, the new normal, VC fund-raising, alternative financing, etc.). Lack of relevant and up-to-date skills is a key socio-economic barrier to women entrepreneurship that the solutions directly address. The solutions also demonstrate the importance of tailoring services to unique needs of women entrepreneurs of different hues.
- ▶ **Constraints to finance addressed through multipronged efforts:** The solutions were often found addressing critical barriers with respect to financing including through training, direct support in securing funding, as well as networking with potential funders. Solutions supported women entrepreneurs in exploring innovative financing such as supply chain finance (SCF) and interacting with venture capital (VC) funds and impact investors, in addition to much-needed awareness generation and training on formal financing and imparting investment literacy. Notably, the solutions

demonstrate that women entrepreneurs are not a homogenous group and may benefit from different types of financing needs to grow their businesses, and even country-specific funding barriers could be divergent.

### Social and Political:

- ▶ **Networks to support peer communities and business relationships:** Networking avenues and community-building are also in prominent focus in these BER solutions, for example by providing interactive sessions with experts, or simply by building a network for women to organise, associate, collaborate and exchange information and learnings. This is highly relevant as women's restricted access to markets and market information limits networking opportunities particularly where business prospects emanate informally through personal networks/relationships, rather than through formal procurement. Evidence suggests that female entrepreneurship is also catalyzed through peer effects, sometimes simply by women training together and developing personal relationships<sup>68</sup>.
- ▶ **Improving representation and diversity in institutions:** Expanding women's voice and representation can be a powerful path for women to challenge restrictive gender norms and expand their economic opportunities. The solutions cater to this political element of gender-responsive BER too, not only through networks which could likely double up as an avenue for collectivising and eventually influencing policy, but also by improving women's representation in employers' organizations (e.g., through ECOP's diversity and inclusion committee). This presents a promise of women inserting themselves deeper into the BER dialogue. There is emerging evidence that more

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68 <https://pubs.aeaweb.org/doi/pdfplus/10.1257/pol.20140215>

women in leadership can lead to improvements in gender pay gap too<sup>69</sup>.

Finally, solutions implemented by the EBMOs were evidence-backed, with notable efforts in collecting data, leveraging research, and building on primary consultations with women entrepreneurs to understand needs and then designing solutions, thereby increasing their relevance and effectiveness. Reflecting good practice, EBMOs also collect post-activity feedback to inform on future iterations and adapt interventions along the way.

The collated solutions reinforce the important role of EBMOs in ensuring business environment reform is gender-responsive. In addition to the above takeaways, below are three suggested recommendations on the way forward for EBMOs to champion more gender-responsive BER in the region, while acknowledging that the scope of this report is neither exhaustive nor fully representative of the gamut of EBMO-led interventions in this area:

1. **Link policy advocacy with BDS** – Multiple strands of efforts were notable on the BDS front, particularly taking up pertinent capacity barriers and skill gaps. However, given the highly multi-faceted nature of barriers to WED as noted in the introductory section, EBMOs may consider devoting more attention to policy advocacy to complement existing capacity building activities. For example, a workshop on procurement targeted at building capacities of women entrepreneurs can be paired with parallel efforts on advocating for gender-responsive public procurement policies or even sharing best practices on policies that aim to increase women vendors' business share in public tenders. Likewise, improving digital

skills of women entrepreneurs can be complemented by advocating for targeted digital inclusion strategies for women.

2. **Design targeted solutions for women entrepreneurs of different hues** – While some of the solutions target women entrepreneurs exclusively, others are provided to benefit both women and men entrepreneurs even though consistently high representation of women were notable. Even when women entrepreneurs were the target, SMEs were sometimes paired with microentrepreneurs. Given that women entrepreneurs are not a homogenous group EBMOs may consider adjusting interventions with specific and potentially unique needs of target groups in mind. For example, women entrepreneurs can be categorized by size of enterprise as well as growth trajectory (nascent, high-growth, etc.).
3. **Focus on social, political factors in conjunction with economic factors** – As the contextual review noted, a multiplicity of social and political factors act as crucial barriers to WED. EBMOs may consider redirecting some of their ongoing and future efforts to address these barriers in totality. For example, including modules on gender norms /social elements as part of workshops on general business concepts (economic factors) may be useful to address some of the social determinants of gender-responsive BER. Likewise, engaging in evidence-based advocacy on childcare support services (social element), or improved legislation to protect women against harassment/violence at work (political element) are examples of suggested pivots to social and political factors for WED.

69 <https://cepr.org/voxeu/columns/gender-gap-top-role-networks>

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## ▶ Annexure

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### List of interview participants

#### Listed in alphabetic order

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SN	Name of interview participant	Organisation/ Position
1	Abigail Roxas-Gorospe	Advocacy, Research & Communications Manager, Employers' Confederation of Philippines (ECOP)
2	Chua Ker Sin	Director, Corporate Research, Planning & External Relations, Singapore Business Federation (SBF)
3	Kornchai Kaewmahawong	Special Project Director, Employers' Confederation of Thailand (ECOT)
4	Lishia Erza	Board Member, SMEs Division, The Employers' Association of Indonesia (APINDO)
5	Nguyen Thi Tuyet Minh	Chairperson, Vietnam Women Entrepreneurs Council (VWEC)
6	Rachel Eng	Council Member, SBF; Chairperson, Singapore Women Entrepreneurs Network (SG-WEN)
7	Ukrish Kanchanaketu	Advisor, ECOT

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