

INNOVATIONS AND GOOD PRACTICES ON ONE-STOP HUBS TO SUPPORT WOMEN ENTREPRENEURS

A Regional Discussion Paper



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Abbreviations

ACE	Action Community for Entrepreneurship
ACRA	Accounting and Corporate Regulatory Authority
AED	Agency for Enterprise Development
CamDX	Cambodia Data Exchange
CWE	Catalyzing Women’s Entrepreneurship
DTI	The Department of Trade and Industry
FFMH	Female Founders Mentoring Hours
GAD	Gender and Development
MSMEs	Micro, Small and Medium Sized Enterprises
ORS	One-Roof System
OSS	One Stop Shop
OTOP	One-Town-One-Product
SCORE	The SME Competitiveness Rating for Enhancement
SDGs	Sustainable Development Goals
SEWA	Self Employed Women’s Association
SMEs	Small and Medium Sized Enterprises
SMERA	SME Roving Academy
STEAM	Science, Technology, Engineering, Arts and Mathematics
WE Hub	Women Entrepreneurs Hub
WEP	Women Entrepreneurship Platform

I. Introduction

Entrepreneurship helps promote innovation, offer employment and income generation opportunities, as well as address multiple challenges that can contribute to the achievement of the Sustainable Development Goals (SDGs). It offers diversity through business participation and opportunity, and has the potential to contribute to women's empowerment, as well as help create opportunities to bridge regional and urban-rural gaps. Entrepreneurship is a critical element for driving economic growth. In Asia Pacific, micro, small and medium sized enterprises (MSMEs) are the backbone of the economy, accounting for an average 97 per cent of all enterprises and 69 per cent of the national labour force.¹

Although many enterprises, both female and male-owned, face challenges, women entrepreneurs face additional layers of constraints, undermining their ability and potential to contribute to the economy. This is largely owing to existing gender inequalities in terms of gendered roles and the care burden, lower female labour force participation rates, and lower levels of engagement of women in wage employment and the formal sector, as compared to men. In the small and medium sized enterprise (SME) sector, women-owned enterprises are found to be consistently smaller, concentrated in less profitable sectors, and often part of the informal sector as they face barriers to registration and formal start-up, and are further limited in their ability to access capital and finance for scale up and growth. Advancing entrepreneurship is a pathway to advancing women's economic empowerment. While at the same time increasing their participation in the economy could add an additional US \$12 trillion to annual global output by 2025, and add \$3.8 trillion to the total regional GDP in Asia Pacific.² But gender disparities in entrepreneurship continue to limit the economic potential for women, their families, communities, and countries.

Recognizing these gaps, and the opportunity that comes with supporting women's entrepreneurship, several countries are taking positive policy measures and creating better infrastructure to foster women's entrepreneurship. The objective of this paper is to showcase good practices of portals and hubs in the Asia Pacific region in support of women's entrepreneurship. The different types of approaches highlighted in the paper range from one-roof system (ORS) to facilitate business registration processes, entrepreneurship hubs which provide access to networks and knowledge, and one-stop shops (OSS) that offer support covering the life-cycle of a woman entrepreneur's journey. The paper also discusses good practice examples of building an entire ecosystem to support entrepreneurs, which may not specifically target women, but could be adapted towards this end. For ease of reference, the different approaches are referred to, under a generic term of OSS. This paper aims to build a case and spur discussion among countries in the region to adopt a comprehensive support system that can accelerate the potential of women's entrepreneurship in the region.

¹ ADB. 2020. Asian Development Outlook 2020 Supplement: Lockdown, Loosening, and Asia's Growth Prospects. Manila. <https://www.adb.org/publications/ado-supplement-june-2020>.

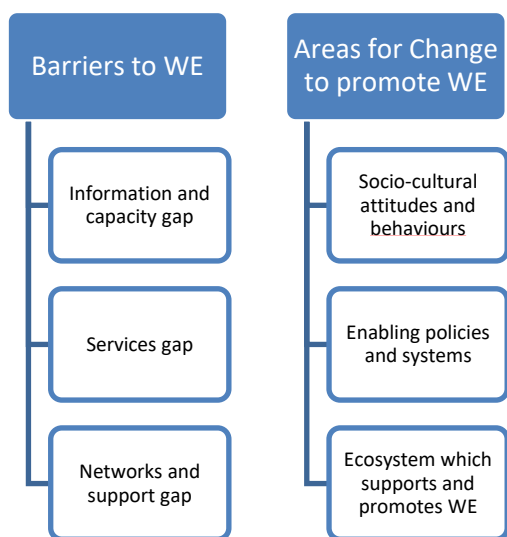
² McKinsey Global Institute, The Power of Parity: Advancing Women's Equality in Asia Pacific (New York, McKinsey and Company, 2018).

II. One-Stop Hubs: their relevance and benefits for women entrepreneurs

A large majority of women entrepreneurs remain in the informal sector, owing to (i) cultural expectations and barriers which lead to them bearing a disproportionate burden of unpaid care and domestic work; (ii) regulations and legislation which discriminate against them and limit their access to resources; (iii) limitations of human and social capital, which in turn restricts women entrepreneurs' access to finance and market. Aggregation of women's businesses in the informal sector is detrimental to their longer-term growth and expansion potential, as well as impedes their ability to access government support, subsidies or any social protection provisions. For governments as well, this informality reduces compliance, and lowers the ability to collect taxes from unregistered women-owned businesses.

Gaps that often act as barriers for women entrepreneurs and can be addressed through different OSS models by addressing:

- limited access to information about how to register their business and how to seek financial assistance;
- limited access to services and finance to start-up, manage and grow their business;
- limited networks or support structures that can provide mentorship and a peer support structure.

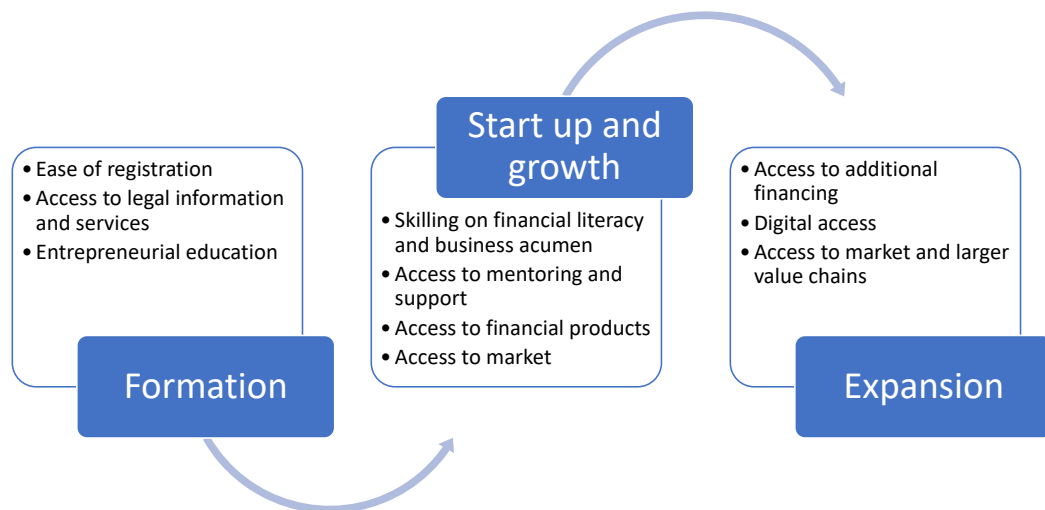


The positive developments to promote MSMEs and entrepreneurship in the region are not typically targeted towards women-owned and managed enterprises, despite them being sizable in number and facing distinct challenges compared to their male counterparts. To address these gaps, a broad range of changes are needed- from long-term cultural and attitudinal shifts about the roles and capacities of women; to government policies, systems and an enabling ecosystem for women to access services, develop their capacities, grow and expand upon business opportunities. Targeted interventions through an OSS which can bridge information gaps, provide greater access to services, and connect women entrepreneurs with a broad network can be an important step in democratizing the entrepreneurial journey for women.

An OSS which centralizes databases and registration processes can have several benefits for women entrepreneurs by making it easier to transition from the informal to the formal sector- from savings in time and cost, to increased productivity. Simplified and streamlined processes can also help to create a more transparent and business friendly climate to bring in additional investors, both large and small, domestic and foreign- thus increasing access to additional capital and financing. Women-owned enterprises are likely to be big winners of administrative simplification offered through an OSS, as they often bear the biggest barriers to entry and burden of compliance.

III. Building blocks for a one-stop hub that can support women entrepreneurs

To overcome the challenges faced by women entrepreneurs, an OSS should ideally provide comprehensive and integrated support across the life-cycle of a woman entrepreneur's journey. These should include building blocks that cover the formation, start-up and growth, as well as expansion and acceleration of their enterprise. Some critical elements are discussed below.



Registration and compliance: Support for acquiring a business license and registration is an important step for women entrepreneurs to transition their business into the formal sector, and thus have more access to finance, subsidies, and skills for their business. Women entrepreneurs face legal, regulatory and social barriers which include complex and time-consuming application procedures. Thus, an OSS should be able to provide easily accessible information as well as a streamlined process that makes business registration efficient. This should also include information related to taxation, and other legal requirements that women must be aware of, to ensure compliance. On-line and other forms of easily accessible regulatory information and services can increase the rates of formalization of women MSME's and improve public service delivery to such enterprises.

Access to finance: The barriers in accessing finance for women entrepreneurs can have significant implications. High regulatory and capital costs of starting-up a business and requirements such as the need for bank accounts tend to be a major roadblock for women entrepreneurs.³ On one hand, women are less likely to be able to assemble collateral or formal documentation, while on the other hand financial institutions tend to have limited exposure to small businesses due to a higher risk perception. Women entrepreneur's limited financial and digital literacy can further compound these challenges, often leading them to informal sources of finance like moneylenders with

³ United Nations Economic and Social Commission of Asia and the Pacific, Asian Development Bank and UN Development Programme (2015). Technology, Finance and Statistics for Sustainable Development in Asia and the Pacific Asia-Pacific Regional MDGs Report 2014/15. Bangkok: ESCAP, ADB and UNDP.

higher rates of interest. For example, 19.4 per cent of Cambodian women turn to informal sources to borrow money, compared to less than 5 per cent of adults turning to such sources globally.⁴ There are new approaches like impact investing, capital market financing, digital financial services and crowdfunding that can expand financial accessibility for women entrepreneurs. It would be extremely valuable for women to have access to consolidated information on financing options. An OSS can also include provision of training services and linkages with organizations that are investing in financial or digital literacy skilling. This type of integrated package of services and support on financial access can help women entrepreneurs meet their start up, as well as further growth requirements.

Training and capacity building: Entrepreneurship education and training is another important element for women, and in particular for a new and younger cadre of women entrepreneurs to receive relevant skills and knowledge in areas of digitalization, entrepreneurial leadership, business planning and operations management. Several non-profits, industry associations, international development actors as well private sector companies are investing in skilling women entrepreneurs. Consolidation of information about these initiatives, and collaboration can ensure equity in benefits of such capacity building efforts across sectors and regions, size of the enterprise, as well as create multiplier and magnified impact by improving access to information about opportunities.

Digital skills: As most OSS systems will rely on the use of technology, it is important to invest in digital skills of women, which remain low in many countries and can pose a major challenge for the adoption of technology. A complementary approach of creating simplified digital applications, while investing in or collaborating with partners to enhance digital literacy and skills of women entrepreneurs should ideally go hand-in-hand.

Access to a network: Network development as a mechanism for enhancing the entrepreneurial potential of women can be another integrated feature of an OSS. Being connected with other entrepreneurs can provide exposure to role models and mentors, and provide connections to relevant stakeholders and potential business opportunities. Women entrepreneurs can benefit from being part of networks in a number of ways- by building a strong social capital base, being able to access entrepreneurial learning and knowledge-sharing, as well as promoting their mental health and well-being.

⁴ Demircuc-Kunt, A., Klapper, L., Singer, D & Van Oudheusden. (2015). The Global Findex Database 2014: Measuring Financial Inclusion around the World. Policy Research Working Report 7255, World Bank, Washington, DC

IV. Case Studies/ Good Practices Examples

4.1 Government-led initiatives

This section showcases examples and approaches of one-stop hubs that have been created to promote an entrepreneurship ecosystem, as well as target the development of women-led enterprises. The examples are in no way a comprehensive listing of all efforts, but rather a small showcase of good practice examples that can spur discussion and inspire other countries to take positive actions to foster women's entrepreneurship.

Women Entrepreneurs Hub (WE Hub) | Telangana, India

About the initiative

WE Hub is India's first and only State led incubator to promote and foster women's entrepreneurship by way of incubation, access to government services and creating a collaborative network for women-led enterprises to thrive. WE Hub's mission is to ensure that women entrepreneurs have access to technical, financial, governmental and policy support required to start-up, scale up and sustain, and accelerate growth. Their vision is three-fold:

- Incubate businesses and enable women entrepreneurs from various sectors to start-up, scale and sustain, and grow their business.
- Build an ecosystem through multi-stakeholder collaborations with international aid agencies, corporates, government entities, and incubators to create programs and mechanisms to enable girls and women to pursue entrepreneurship.
- Make government schemes accessible and operational through policy research, and implementation support.

The key objective

To provide an OSS service to women led start-ups and promote Hyderabad as a business destination for women entrepreneurs from across India.

Key features and services

The scope of work for WE Hub covers high potential urban women, rural women as well as female students, encouraging and investing in more girls to join in science, technology, engineering, arts and mathematics (STEAM). WE Hub offers a range of services, including:

- **Pre-incubation:** Facilitating innovators to build their start-ups by synergizing their business plan with global best practices, and helping them move from ideation to prototype creation.
- **Incubation:** Enabling women to transition from their prototype to establishment of their business and start-up, by extending support in mentoring, business strategy, go to market, investor pitching and interventions based on industry needs and current market trends.

- **Acceleration:** Assisting women led enterprises scale up into self-sustaining businesses with the objective of enabling and capacitating them to achieve tangible outcomes that will help them overcome challenges in their ventures.

Differentiating features

- √ Targets women entrepreneurs
- √ Life-cycle approach to supporting women entrepreneurs
- √ Leaving no-one behind- focus on indigenous and rural women
- √ State level and decentralized model
- √ Multi-stakeholder partnerships
- √ Physical location to overcome digital and literacy barriers
- √ Coordination mechanism across government services

Why WE Hub is a good practice

WE Hub is able to bridge the rural-urban divide and foster women’s entrepreneurship across all demographics.

While WE Hub has a strong digital presence and offerings, their physical presence as well as last mile linkages built across local government field officers helps them to effectively reach rural and remote pockets. Its physical incubator has helped to overcome challenges of literacy and access barriers for women entrepreneurs.

Being a government/state entity, WE Hub is able to check on policy effectiveness and support women entrepreneurs with information and hand-holding on how to access a range of government services. WE hub supports women across the entire entrepreneurship journey of overcoming complexities of business registration, preparing them to access finance, and capacitating them with skills to manage and grow their enterprise.

WE Hub also serves as a strategic consulting partner to other government departments by coordinating linkages across government agencies that can help deliver better support and services to women entrepreneurs. For instance, working with the Department of Rural Development, Telangana to run the Rural self-help groups Women Entrepreneurship Promotion Program, and working with the Department of Tribal Welfare to create a Tribal Women Entrepreneurship Promotion Program in Telangana. Such collaboration also helps WE Hub to reach last mile and more vulnerable pockets of women.

One of the biggest strengths of WE Hub has been their ability to leverage a range of partnerships, across corporates, government agencies, and development actors to amplify support for strengthening women’s entrepreneurship.

The model of WE Hub is also reaching other states in India, that can benefit from learning and replicating programs. To this end, exchange initiatives for pre-incubation are taking place with the Government of Gujarat, as well as in Jammu and Kashmir.

Website

<https://wehub.telangana.gov.in>

Women Entrepreneurship Platform (WEP) | India

About the initiative The Women Entrepreneurship Platform (WEP) was launched by Niti Aayog⁵ in 2018 to provide an ecosystem for budding and existing women entrepreneurs across the country. The main purpose of the WEP is to:

- enable collaboration among peers, partners and industry players for promotion of women's entrepreneurship
- address the information asymmetry for women entrepreneurs through a dynamic knowledge portal
- offer capacity building programs to enable scalability and sustainability of women-owned and led enterprises
- showcase role models by recognizing exceptional women change-makers across India

The portal houses three modules, a knowledge bank, an events section and a community module- gamified and personalized, with content in regional languages as well.

The key objective To be an aggregator platform that is accessible to women entrepreneurs, aspiring as well as established, to seek the most relevant information and services in their entrepreneurial journey.

Key features and services As an aggregator platform, WEP hosts information and services relevant to women entrepreneurs. It facilitates key partnerships in order to bring crucial content, workshops, campaigns and other avenues of learning and growth to its users, from experts in the industry. Through its partnerships, services are offered in six main focus areas:

- **Community and Networking:** Building a robust network of women entrepreneurs to enable an ecosystem of support, learning, collaboration and mentorship
- **Funding and Financial Assistance:** Providing funding assistance and information on financial management for launch and expansion of enterprises
- **Entrepreneur Skilling and Mentorship:** Imparting essential entrepreneurial and management skills to stimulate innovation and sustainability
- **Compliance and Tax Assistance:** Leveraging knowledge partners for resources around taxation, audit, business licensing and regulations
- **Incubation and Acceleration:** Connecting women to incubation and acceleration programs for speeding up the growth of start-ups and early-stage enterprises
- **Marketing Assistance:** Enhancing marketing capabilities and competitiveness to demonstrate the impact of prevalent market scenario on the activities of the enterprise

⁵ Niti Aayog is a public policy think tank of the Government of India. niti.gov.in

Differentiating features

- √ Targets women entrepreneurs
- √ Serves as an aggregator of resources and services
- √ Integration of user-insights and engagement of women to develop its digital platform
- √ Strong defined partnerships framework
- √ Tackles social norms by recognizing and creating a new narrative of women's entrepreneurship potential

Why WEP is a good practice

Since WEP serves as an aggregator platform, the development process of the portal was an important one, to ensure user-friendliness and accessibility for potential and existing women entrepreneurs.⁶ To this end, behavioral insights workshops with experts as well as surveys with potential users were carried out, to feed into the development of the WEP and to ensure that it responds to the challenges and information needs of women entrepreneurs. A gamma testing exercise was also carried out, which brought forth additional insights, leading to new features that could potentially transform the networking and support experience on the community module. In order to translate this refined vision into reality, the WEP team reached out to partners with prior expertise, to revamp and develop a more tailored and responsive portal for women entrepreneurs.

Leveraging partnerships for specific service offerings, is a foundational strength of the WEP. For instance, private sector partnerships with well-known companies like Whatsapp and TechMahindra are offering mentoring and skill support, while Flipkart has supported the revamp of the portal. WEP has also been successful in bringing in subject area experts, like CAXPert, who serve as WEP's resident taxation and accounting advisory partner to simplify complex taxation and accounting issues for women entrepreneurs through learning sessions as well as one-on-one tailored support. DeAsra Foundation is WEP's knowledge partner and provides critical insights on business management and planning in the fashion, food and beauty sectors, while also regularly updating resources and tools for evaluation, business-assessment, compliance, business management on WEP's knowledge bank. A new partnership engagement and monitoring framework has been developed and is being implemented to streamline the engagement and performance monitoring of on-boarded partners, and to further systematize the partnerships that WEP creates.

WEP also has a complementary off-line module alongside its platform approach, which is done through The Women Transforming India (WTI) Awards, Niti Aayog's annual endeavour to recognize women changemakers and role models. Since 2018, the WTI Awards have been hosted under the aegis of WEP with a special focus on women's entrepreneurship. This initiative helps to create a much-needed cadre of role models for women to identify with, learn from, be inspired by. It also helps to create a broader positive narrative of women entrepreneurs potential.

Website

<https://wep.gov.in>

⁶ Moving the needle, The WEP, March 2021.

http://niti.gov.in/sites/default/files/2021-03/MovingTheNeedle_08032021-compressed.pdf

Sub-portal for women entrepreneurs | Viet Nam

About the initiative A major milestone of the reform process in Viet Nam was the consolidation of its business, tax, statistics and seal registration processes into a single application form, and the introduction of a national unique identification number to serve as an enterprise's tax code. The National SME support portal was developed by the Agency for Enterprise Development (AED), Ministry of Planning and Investment, as a one-stop portal for information about SME support policies, regulations as well as the latest information related to business activities and licenses.

Under the National SME support portal, a new sub-portal for women's enterprise ecosystem is under development. The sub-portal will focus on making resources specific to women entrepreneurs easily accessible and usable. It will also provide support on policies and programmes, mentorship, and e-learning resources. A special area of focus identified for the sub-portal is support on psychosocial services, especially through the provision of self-care resources for women entrepreneurs.

The key objective To provide a platform for women entrepreneurs to access resources, information and knowledge, and to connect them to a broader entrepreneurship ecosystem.

Key features Various services for policy support, innovative financing, mental health support, ICT and digital transformation and e-learning can be accessed by businesses on the sub-portal for women entrepreneurs.

The sub-portal for women entrepreneurs will have the following elements and workstreams, which are currently under development:

- **Policy and Support Programmes:** Providing easy access to information related to the policies and regulations for SMEs in Viet Nam, as well as evidence generated through research and knowledge products to guide future policies and programmes to promote women's entrepreneurship. Both national and local policies for women's entrepreneurship and women-led SMEs will be easily found here.
- **Innovative Financing:** Providing information related to comprehensive financial services, fintech and alternative innovative financing sources for women entrepreneurs such as a women's livelihood bond and impact investing.
- **ICT and Digital Transformation:** Strengthening the skills of women entrepreneurs to use digital tools and technology to scale up and grow their business.
- **E-Learning Center:** Providing on-line training opportunities that can foster women's entrepreneurship. Through a CEO X Stories section, the portal also showcases success stories of women entrepreneurs who can serve as role models and inspire other women into entrepreneurship.
- **Mental Healthcare Corner:** Creating awareness about mental health and how to identify psychological issues that women entrepreneurs maybe faced with. There is also a provision to take a psychological test to recognize and understand the pressures that women may face, and to receive access to resources and psycho-social support and advice. The Mental Healthcare

Corner also introduces relevant support events, experts and activities designed to support the community of women entrepreneurs.

- **Request for Support:** Providing a platform through an online survey tool for women entrepreneurs to share their business plans and request for technical support.

Differentiating features

- √ Sub-portal that targets women entrepreneurs and MSMEs
- √ Engages national and local ecosystem partners who are working to support women's entrepreneurship, to connect and share materials, information.
- √ Provides tools for business and professional development, balanced with a focus on self-care and psycho-social support for women entrepreneurs, including support to help women entrepreneurs respond to Covid-19.
- √ Engagement of women and women entrepreneurs associations as users for designing services and informing policy
- √ Featuring women role models

Why the sub-portal is a good practice

The sub-portal for women entrepreneurs, under the national SME portal provides targeted and tailored support to women. Its features, uniquely position it as an OSS that meets the specific needs and priorities of women entrepreneurs.

In addition to access to knowledge, training and resources, the sub-portal also has some unique characteristics, such as the women's survey which is planned to be conducted quarterly or bi-annually in to order to create a space for women entrepreneurs to provide feedback and voice their specific challenges and needs. The survey findings will be used by AED to inform policies and programmes to further foster women's entrepreneurship in Viet Nam.

Another distinct feature of the sub-portal is the mental health corner. Women entrepreneurs, owing to their gendered roles of performing unpaid care and domestic work in addition to starting, managing and growing their business can manifest itself in mental health or other psycho-social issues. Due to cultural barriers, the issue of mental health is one that is usually conspicuous by its absence in discussions or policy. Thus, the sub-portal provides a unique support service in how women entrepreneurs can identify, recognize and cope with mental health issues.

Website (test)

<http://we.business.gov.vn/vi-vn/>

Enterprise Singapore | Singapore

About the initiative

Enterprise Singapore was formed in 2018 as a union of International Enterprise Singapore and SPRING, in order to provide a single agency to champion enterprise development and growth. As a government agency, Enterprise Singapore provides the national standards and accreditation for enterprise development and serves as a one-stop agency for ecosystem development, by connecting enterprises with investors, incubators and accelerators, other stakeholders. It also provides access to information on financial and non-financial assistance, as well as insights on market access on a cross-sector of industries, both within and outside of Singapore.

The key Objective To build capabilities of enterprises to innovate and internationalize, as well as to promote the growth of Singapore as a hub for global trading and start-ups.

Key features and services Enterprise Singapore offers a number of services to build a strong ecosystem for entrepreneurship development. The following building blocks are part of its portal:

- **Industries:** There are two sub-categories under this – Industry type and hub.
 - Industry type sub-section profiles 17 industries including for example, profile of the industry and its future potential, providing guidance on how to start a business in the relevant industry, increasing capacity for scale, expanding internationally and potential partners like start-up incubators/accelerators, industry associations, and peer exchange forums.
 - The industry hub sub-section is further categorized into
 - (i) the infrastructure hub which provides Singapore based infrastructure companies with insights into global and Singapore market opportunities;
 - (ii) the start-up hub which deep dives into the start-up ecosystem, by providing access to various relevant information and external sources that support the development of a start-up, linking up with Singapore’s start-up portal.
- **Overseas Markets:** Providing profiles of international markets that Singapore companies may want to invest in, providing details of particular industries and countries, along with relevant links to relevant portals.
- **Quality and Standards:** Providing information about the quality standards and accreditations that companies may aspire to attain, further linking to the Singapore Accreditation Council where entrepreneurs can apply for accreditation on a select number of standards.
- **Financial Assistance:** Outlining various financial assistance categories, along with detailed information on information related to amounts, tenor, risks and where to apply.
- **Non-Financial Assistance:** Providing information and access to Singapore’s start-up portal, business toolkits, professional skill development and training programs for Singapore companies, foreign companies in Singapore, and individuals looking to develop capabilities.

Differentiating features

- √ Provides a coordinated ecosystem approach for entrepreneurship development
- √ Transparent and clear processes and service offerings
- √ Aggregator of services to cover the life-cycle of an entrepreneur
- √ Agile and topical by adapting to the context, such as up-to-date COVID-19 related support

Why Enterprise Singapore is a good practice While, Enterprise Singapore does not have a specific focus on promoting women’s entrepreneurship, its efforts are extremely well coordinated and provides a transparent and efficient business climate for all types and sizes of enterprises to start, grow and thrive. With a multi-pronged approach, Enterprise Singapore serves as a central point for Singapore and foreign companies, well as individuals. It is also up-to-date in adapting to the context specific needs, and providing information and support related to COVID-19 pandemic.

As the focal agency, its biggest strength is in being able to provide a comprehensive suite of services which are easily accessible and link up with other specialized portals and service providers, such as:

- The Accounting and Corporate Regulatory Authority (ACRA), which functions as the focal point and ORS for business registration, as well as the regulator of financial reporting, public accountants and corporate service providers.
- The SME Centre@ASME, which is a one-stop bespoke centre for business growth of SMEs in Singapore. It provides a range of services including in-depth diagnostic advisory, capability workshops, group-based upgrading projects based on SME's business needs and guidance on available Government's assistance, as well as monthly pro bono legal and data analytic clinics with leading business experts.
- GoBusiness Gov Assist portal features an e-Adviser that suggests schemes best suited to a company's business needs, based on its answers to a short questionnaire. Businesses can then book an appointment with a business adviser at one of the SME Centres via the portal to further discuss the results from the e-Adviser. It also hosts the Business Grants Portal which is a one-stop portal for businesses to apply for and track grants without having to approach multiple agencies.
- Start-up Singapore which is a comprehensive support portal for founders, investors, and incubators and accelerators is also connected through Enterprise Singapore.
- It also works closely with other intermediaries such as the Action Community for Entrepreneurship (ACE), which is an association supporting innovation players and start-ups. Cocoon Capital is a venture capital fund, which partners with Enterprise Singapore on the Female Founders Mentoring Hours (FFMH) to provide the largest mentoring hours initiative for female entrepreneurs in Southeast Asia.

Website <https://www.enterprisesg.gov.sg/>

MyAssist MSME | SME Corp Malaysia | Malaysia

About the initiative SME Corp Malaysia is a central coordinating agency, under the Ministry of Entrepreneur Development and Cooperatives that formulates overall policies and strategies for SME's and coordinates implementation of SME development programmes across all ministries and agencies.

It has been given the responsibility to develop and implement the MyAssist MSME platform, which is a one-stop online platform offering a new norm solution for business facilitation including advisory services, financial facilities information, trade facilitation information, technology support, business matching and e-commerce opportunities. MyAssist MSME is an initiative under Malaysia's National Economic Recovery Plan (PENJANA) and was launched on 30 June 2021.

The key objective MyAssist MSME provides continuous advisory and business facilitation services for SMEs in the face of the current challenging environment. The Portal is intended to:

- Provide SMEs with a breadth and depth of advice and customised guidance through business counselling services;

- Offer SMEs a better access to information on programmes across ministries, agencies and financial institution; and
- Enhance consumption of products and services of SMEs through promotion and marketing

Key features

MyAssist MSME Portal has six main offerings:

- MeetMe: Advisory services from business counsellors, industry experts and related Agencies.
- Webinar: Organisation of pocket talks, seminars, workshops and pitching sessions on various topics on SME development
- MatchMe: Online business matching sessions
- Government Facilities: Collection and dissemination of information on incentives and development programmes for SMEs by ministries, agencies and financial institutions
- *e-Dagang* (e-Commerce): Online business opportunities for SMEs
- *e-Pameran* (e-Exhibition): Online exhibition for SMEs to promote product and services online

Differentiating features

- √ One-stop online business advisory platform to address issues and highlight opportunities for businesses
- √ Connectivity across various ministries, agencies and private sector

Why SME Corp is a good practice

While MyAssist MSME does not target women entrepreneurs specifically, the services offered is comprehensive in nature, from providing capacity support and financing options to help SMEs scale up and grow, to provision of long-term market access opportunities. The Portal is a conducive virtual ecosystem for rapid growth and expansion of high-quality SMEs that are resilient and globally competitive.

Website

<https://www.myassist-msme.gov.my>

Negosyo Center Program, Department of Trade and Industry | The Philippines

About the initiative

The Department of Trade and Industry (DTI) is the executive department of the Philippines government tasked as main economic catalyst to enable an innovative and competitive business environment. DTI has three workstreams- work, business and consumers in an integrated platform. The business workstream- *negosyo* provides a range of services and support offerings to entrepreneurs, from information on how to register a business and select a business name, to connecting with financial services, increased market access and mentoring and upskilling for business growth. The Negosyo Center Program is responsible for promoting ease of doing business and facilitating access to services for MSMEs, building on the Republic Act No. 10644, also known as the “Go Negosyo Act” which seeks to strengthen MSMEs.

The Philippines has adopted a whole of government approach on gender mainstreaming, pursuant to the Magna Carta Republic Act 7192 and its accompanying gender and development (GAD) legislations and policies. This essentially mandates every single department and agency to have its own GAD plans and budgets, across all sectors. DTI’s GAD programs focus on women’s participation

and benefits in livelihood as well as promoting entrepreneurial activities.

The key objective To reduce inequality and poverty by expanding economic opportunities in industry and services, and by increasing the access particularly of MSMEs, cooperatives and overseas Filipinos to these opportunities.

Key features The Negosyo (business) workstream of the DTI portal has numerous features, with a comprehensive development and promotion program for MSMEs through its 7Ms approach of MSME development: Mindset, Mastery, Mentoring, Machine, Money, Market, and Models of Negosyo. The main features include:

- **Business registration:** Supporting the start of the entrepreneurial journey by registering a business name through the Business Name Registration System (BNRS), including resources on YouTube seminars and trainings to support the registration and acquiring a business name.
- **Connecting with e-commerce:** Aligned with the E-Commerce Roadmap, the DTI's e-commerce page provides a range of support and skills building for MSME's to understand the potential of e-commerce, how to set up their business online and how to sell their products, thus broadening their consumer and market base.
- **Capacity building:** Providing several capacity building and skilling opportunities through the SME Roving Academy (SMERA), which is a continuous learning program for the development of MSMEs to become competitive in the domestic and international markets, through the establishment of provincial, regional and national entrepreneurship development networks. The SMERA is carried out in partnership with business development providers, LGUs, trade and industry associations as well as NGOs. The Kapatid Mentor ME program is also meant to infuse an entrepreneurial mindset and support a culture of entrepreneurship.
- **Localizing support to MSMEs:** Promoting ease of doing business and facilitating access to services to MSME's through the Negosyo Center Program. Through this program, centers have been established nationwide in order to decentralize government support and stimulate entrepreneurship development through local DTI offices, LGUs, NGOs and malls. The centres are a great way to support other decentralized initiatives that target non-urban MSMEs through the one-town-one-product (OTOP) and GoLokal! Concept Store.
- **Public-private collaboration:** The Shared Service Facilities (SSF) Project, is a flagship project to improve MSME productivity, competitiveness, and efficiency through better access to technology, machinery, tools and systems under a shared system. It is a public-private partnership initiative being implemented through cooperators who can house machinery and equipment and make it accessible to MSMEs, within a particular industry. The SSF is currently operational across 30 provinces.
- **Access to finance:** Financing initiative - Pondo sa Pagbabago at Pag-asenso (P3) Program assists micro entrepreneurs by providing easily accessible, affordable and cost efficient micro loans with 2.5% monthly interest. The program aims to boost the micro enterprises sector, while reducing their dependence on informal moneylenders.

- Differentiating factors**
- √ The GAD and gender mainstreaming mandate of the Philippines, ensures gender-responsiveness of DTI’s vast range of initiatives for MSMEs
 - √ The Negosyo online platform provides a single entry point with links to a comprehensive suite of end-to-end services
 - √ Innovative initiatives using a PPP modality, like the SSF
 - √ Decentralized physical support structures through local Negosyo centres, combined with online portal as a centralized information hub
 - √ Increased access to market through e-commerce

Why DTI’s Negosyo Center Program is a good practice

DTI’s 7Ms philosophy provides a comprehensive and end-to-end solution for the growth and development of MSMEs in the Philippines.

The SSF initiative, the SMERA and the e-commerce site, all leverage and capitalize on the potential of the private sector to contribute to the growth and development of the MSME sector through their innovations, resources and knowledge.

There is a big focus on ensuring that the national commitment, policies and roadmaps are implemented in a decentralized and localized manner, by working in close coordination with LGUs and other stakeholders and setting up Negosyo centres to support MSMEs across the country. The program started in 2014, and today there are more than 1000 Negosyo Centers across the country.

In addition to the physical Negosyo Centers, the online portal mirrors these services and is able to provide a single entry point for business registration, tax purposes and other business development support for MSMEs.

The P3 initiative to support financial needs of micro-enterprises in particular, is demonstrative of the central role of micro enterprises in the overall MSME landscape in the Philippines, and the fact that they face the biggest challenges in accessing formal and secure financing options.

The whole of government approach on gender mainstreaming, with DTI’s own GAD plans and commitments enable the range of support services for MSMEs to be accessible and responsive to the particular needs of women.

Website <https://www.dti.gov.ph/negosyo/>
<https://dtinegosyocenter.online/>

One-Roof System (ORS) | Cambodia

About the initiative With only 3.5 percent of all enterprises being registered,⁷ the Royal Government of Cambodia is investing in new policies and initiatives to promote MSME and entrepreneurship development. The ORS system is a key initiative towards this end, aligned with the Industrial Development Policy 2015-2025 which is targeting an MSME business registration rate of 80 to 95 per cent.

The ORS has been operationalized in its first stage through a Business Registration System on Information Technology Platform (OBR) process, which reduces silos

⁷ UNDESA 2020

between the ministries by connecting their processes in a single platform called Cambodia Data Exchange (CamDX). To enhance the quality of user experience and to expand the scope, the second phase of the OBR was officially launched on September 1 2021. CamDX has been able to facilitate the spontaneous data exchange between OBR Phase 1 and Phase 2. This has helped foster user experience in filling out the application form but also for relevant ministries/institutions to reduce the review period and to ensure data consistency across relevant ministries/institutions.

The key Objective To simplify the process of business registration, harmonize support for MSMEs across sectors, and spur MSME development towards economic growth in Cambodia.

Key features and services As the first stage of the ORS development process, the online business registration enables entrepreneurs to register their business via a single entry digital platform. There is also a non-digital option to cater towards entrepreneurs with limited digital access and skills.

The CamDX platform combines at least four main relevant information systems into a single portal allowing business owners to register and receive licenses to operate their business more efficiently and effectively. The data registered by business owners is then distributed via the CamDX portal to respective information systems within the Ministry of Commerce, the General Department of Taxation, and the Ministry of Labour and Vocational Training.

The portal uses CamDigiKey as its authentication service, which is an advanced and secure mobile single sign-in service to access digital government services. Payment processes to complete the registration process made by the entrepreneur, and the licenses and permits issued by various ministries upon approval, are all done via the platform.

Future plans entail that the second stage of the ORS for business registration, will include additional ministries such as tourism, environment and telecom. In the third and final stage, various public and private sector services such as customs clearance, real estate and vehicle registrations, social protection, mobile telecom, and banking are likely to be included. This expansion will create an end-to-end coordinated system to support business registrations and growth, and harmonize processes and support of different ministries and sectors for SME development. Outreach for the ORS, especially in the provinces will take place through collaborative models with relevant stakeholders, including local government, business associations, women's entrepreneurship support structures. There will also be a focus on ensuring that digital skills can be enhanced as part of broader capacity building support, to ensure that the ORS can be accessed and utilized effectively.

Differentiating features

- √ Single entry for business registration, avoiding repetitive processes
- √ Massive time reduction for business registration
- √ Cost savings through digital and one-time payment system
- √ Connectivity across cross-sector of ministries and departments

Why the ORS is a good practice The ORS is an important step towards supporting business registration in Cambodia. The new IT platform provides a single window for businesses to access all relevant

information regarding business registration, thus making the process efficient by eliminating the need to provide repetitive information. The new system is meant to reduce the overall time business registration from 99 to 8 days, leading to enormous time savings for entrepreneurs.⁸

With a single entry system through CamDX, the platform provides coordinated yet decentralized operations across six participating ministries, thus improving government efficiency. Provision of a secure digital payment method, helps entrepreneurs save cost and creates greater transparency and better accountability in the long-term. This also helps to create a better business environment for increased domestic and foreign investments.

With growing number of businesses registering through the system, entrepreneurs receive legal protection and increased access to government services. While the ORS is not specifically targeting women, there is recognition of the pivotal role of women entrepreneurs in Cambodia as well as the layers of additional challenges they face, compared to their male counterparts. Thus, UNESCAP, through the Catalyzing Women's Entrepreneurship (CWE) program is supporting the government and has developed guidelines for making the ORS gender-responsive.

Website

<https://www.registrationservices.gov.kh/en/home/>

⁸ Cambodia Ease of Doing Business 2020 (World Bank, 2019)

4.2 Emerging trends

While the focus of this paper is on capturing government led initiatives, the private sector can play a complementary role to help multiply the positive impacts for women's entrepreneurship. Digitalization offers a variety of opportunities to accelerate women's entrepreneurship presence and potential. The Asia Pacific region has immense e-commerce potential, both in terms of MSMEs as producers and sellers, and a massive untapped market of consumers. MSMEs in the e-commerce space struggle with basic infrastructure and skills, with such challenges being magnified for women. Although internet and mobile connectivity is on the rise, it remains consistently lower for women than men.⁹ While countries in Asia Pacific continue to work on legal and regulatory frameworks for the e-commerce domain, many private sector led platforms are beginning to target women entrepreneurs. A few examples are highlighted in this section to demonstrate the potential of private e-commerce players to collaborate with government and other women's agencies to provide new opportunities for women entrepreneurs.

The e-commerce giant Amazon has partnered with the Self Employed Women Association (SEWA) and Impulse Social Enterprise for boosting women entrepreneurship through the 'The Saheli Store' for products curated by women entrepreneurs in India, giving them access to customers on its Indian online marketplace. Amazon Saheli

Collaborative approaches help overcome the gender digital divide for women entrepreneurs

Social commerce networks in India are also creating immense opportunities for women entrepreneurs and home makers. Meesho is a reselling platform which requires no investments from women and provides them with an opportunity to have business and income earning prospects from home. Meesho and WE Hub have recently entered into a partnership, wherein WE Hub supported start-ups across Telangana register as suppliers on the Meesho platform enabling them to sell their products on a national e-commerce platform. The partnership is a great way to enable women-led micro enterprises to overcome the digital divide, expand their market access and increase their business potential.

also offers training and skill development workshops in online selling to help women entrepreneurs grow their business on Amazon. Other e-commerce giants like Tokopedia in Indonesia, which already have a share of 10 million MSMEs on their portal, are still eyeing MSMEs as a huge market potential for growth, to develop a broader footprint, cultivate a wider user base and develop additional products. They too, are investing in specific skilling and support programs to target women entrepreneurs.¹⁰

⁹ World Economic Forum, 2020. <https://www.weforum.org/agenda/2020/03/women-ecommerce-developing-countries/>

¹⁰ Strengthening Women Empowerment in Industry 4.0 through Digital Entrepreneurship Training, APEC SME Working Group, March 2021

V. Insights and Key Messages

Building on examples showcased in the paper, several insights and lessons emerge for adapting and developing an OSS to support women entrepreneurs across the Asia Pacific region. Some highlights and messages are outlined below, to spur further discussions.

- i. **No one-size fits all approach.** As demonstrated by the examples, each country and model of OSS has a unique approach, designed keeping in mind the specific context, challenges, opportunities and policy landscape for supporting women's entrepreneurship. Some approaches focus on a hub-and-spoke model of aggregating services and information, while others focus on the first step of transitioning women's enterprises from the informal to the formal sector by streamlining the process of business registration.
- ii. **Institutional coordination is key.** No matter what approach is adopted, the success of an OSS will be dependent on creating institutional coordination across different agencies and departments in order to ensure cohesiveness of the information and service offerings. It would thus be important to map the different roles and responsibilities across the government agencies (both vertically and horizontally), in order to establish the right points of connection and to remove repetitive processes and increase efficiency. Local action and outreach are critical to fostering women's entrepreneurship, and local governance systems should be leveraged to implement national policies and regulations, and create more accessible outlets to promote last mile entrepreneurship.
- iii. **Leave no-one behind.** While most approaches to develop an OSS will tend to focus on adopting technology-based solutions, additional barriers for women entrepreneurs in capacity and access need to be considered when developing IT-based platform solutions for business registration and/or other service offerings. Given the gender digital divide, which is further exacerbated in non-urban and rural settings, it is important to consider the magnified burden of barriers and challenges for women entrepreneurs. In such cases, complementary physical locations to offer hands-on support, ensuring that the right communication channels like radio, mobile phones etc are used for outreach to women are important to overcome barriers of limited access, connectivity and education, especially for those in remote areas.
- iv. **Life-cycle approach.** An OSS must keep in mind the overall life-cycle and journey for women entrepreneurs. This includes overcoming socio-cultural challenges that can impact the ability to start a business, lack of financing options which can be a roadblock for start-up and growth of a business, and lack of information and capacity asymmetry that restricts their ability to grow and scale up. Considering the different stages and challenges of their entrepreneurship journey can be an important element in ensuring a more comprehensive set of solutions that an OSS can offer women entrepreneurs.
- v. **Engagement of users.** While developing solutions and platforms for women entrepreneurs, using existing surveys or research that identify needs and priorities in a country/local context should be integrated into the planning process. Where possible, creating user-groups of women entrepreneurs (across regional geographies, ethnicity, phase of growth) to provide feedback into the design of a new platform or service would enable it to be much more responsive to specific challenges that they face, and thus provide much more tailored solutions. Beyond planning and design, integrating user-interface and underpinning two-way communication would enable an OSS to receive continued feedback to improve the systems. This can be done by introducing an accessible mechanism for grievances, a feedback line or regular surveys carried out through the OSS.
- vi. **Support women's entrepreneur networks.** Women's enterprise centers, hubs or networks can offer

consistent peer-to-peer, mentoring and advisory support, that goes beyond trainings and capacity building workshops. Such network development, which systematically incorporates aspects of support, mentoring, and showcasing role models is an important element to create a broader and sustained ecosystem that helps women entrepreneurs coalesce, inspire and be inspired, and help contribute to a new narrative of women's entrepreneurship potential. This can create multiplier effects for promoting women's entrepreneurship- locally, nationally and regionally.

- vii. **Expansion of opportunities through digital platforms.** Initiatives that encourage women to start businesses in technology-oriented fields and support women-owned MSMEs to expand their market access through digital services and e-commerce platforms can significantly help to close the gender-gap in the technology and digital space for women. Social commerce apps and platforms can play a complementary role by connecting women owned businesses with little or no capital to the market through social media platforms. With increase in internet connectivity and mobile penetration, the landscape of the digital e-commerce market is enormous in Asia. An OSS can link up with digital e-commerce platforms and help women MSMEs connect to a broader market and consumer base.
- viii. **Invest in long-term entrepreneurship capacities and skills.** Governments need to take a longer-term view of how an OSS can support a more enabling environment to evolve. As governments look to invest in entrepreneurship education and the technology/digitization infrastructure to support enterprises- these need to be done through a gender lens so as to not create new divides or exacerbate existing inequalities for women entrepreneurs to access opportunities. The education sector in general has been a big winner in narrowing the gender divide in the Asia Pacific region, and new investments in integrating entrepreneurial and digital skills and knowledge within formal education systems must be able to create equitable opportunities.
- ix. **Build post-pandemic resilience of women entrepreneurs.** As countries prepare to build back and recover from the continuing impacts of the COVID-19 pandemic, it is more important than ever to ensure that women are central to this effort, in order to build back better. It is not surprising that the pandemic has made the situation worse and, in some instances, has widened the gender gaps in entrepreneurship, due to their increased domestic and care burden and being in the hardest hit and lower paid sectors. Thus, long-term recovery plans need to build resilience and diversify the entrepreneurship landscape by investing in women's entrepreneurship in non-traditional sectors like technology, finance, infrastructure, and by investing in increased opportunities and access to digital technology.
- x. **Partnerships are key.** While the initiatives discussed in the paper highlight the need for government ownership and leadership in the area of business registration, legal, regulatory and compliance measures, the most effective models also leverage partnerships, across all sectors. The private sector's role in particular can be leveraged across a range of service offerings through innovation, financing and capacity development. At the same time, international development agencies and multi-laterals are also investing in women's entrepreneurship through research, policy reform and capacity building support. Identifying and investing in partnerships to support women's entrepreneurship will certainly result in the whole being more impactful than the sum of its parts.

The discussion paper on 'Innovations and Good Practices on One-Stop Hubs to support Women Entrepreneurs' has been authored by Ms. Radhika Behuria, Expert Consultant, UN ESCAP. The exercise was led by Ms. Sudha Gooty, Programme Manager, UN ESCAP under the overall leadership and guidance of Dr. Srinivas Tata, Director of Social Development Division of ESCAP and Ms. Cai Cai, Chief of Gender Equality and Social Inclusion Section, Social development Division of ESCAP.

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