



Supporting women entrepreneurs through ICT, business skills training, and innovative financing



United Nations ESCAP

## Enabling Women Entrepreneurs: Key Facts and Figures

**US\$ 5.2  
trillion**

FORMAL MSME  
FINANCE GAP IN  
DEVELOPING COUNTRIES

**US\$ 2.9  
trillion**

DEMAND FOR CREDIT  
IN THE INFORMAL  
SECTOR

WOMEN-OWNED ENTERPRISES

**23%** ARE MICROENTERPRISES

BUT MAKE UP **32%** OF THE  
FINANCE GAP

**41%**

FORMAL MSME  
IN DEVELOPING COUNTRIES  
HAVE UNMET FINANCING  
NEEDS

FORMAL MSMES IN  
EMERGING MARKETS

**162 million**



**US\$ 1.7  
trillion**

WOMEN MSME FINANCE GAP

# Enabling Women Entrepreneurs: Ecosystem, Supply and Demand Side Challenges

## Enabling Digital Ecosystem

- Access to energy
- Identification
- Device ownership
- Mobile network coverage
- Interoperability
- Agent network coverage
- Developed digital payment services

## Supply & Demand Side

- Ability to meet collateral requirements
- Ability to meet customer due-diligence and KYC requirements
- Bankability (record keeping and accounting records)
- Financial & digital literacy
- Additional Social Considerations
  - Socio-cultural norms
  - Control over device ownership in digital financial services
  - Mobility constraints



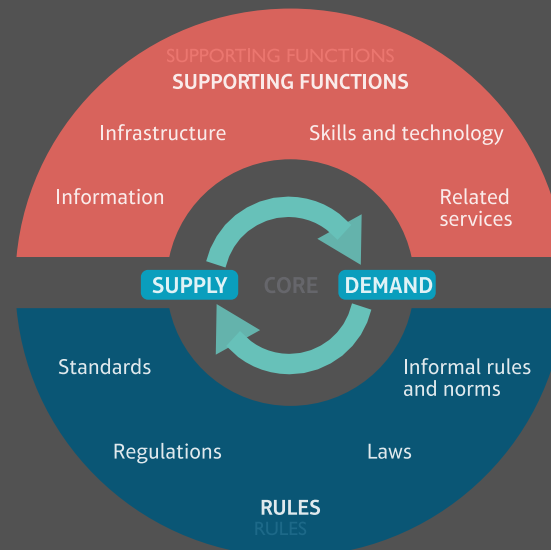
# Catalyzing Women's Entrepreneurship

**Goal:** 20,000 women entrepreneurs have improved ability, knowledge, skills and financing to start-up or expand their business by 2023.

## Achievements To Date

7,205 women entrepreneurs accessed financing  
Unlocked US\$ 59 million in private capital

**Approach:** Market system approach aimed addressing key barriers faced by women entrepreneurs, through policy, ITC and business skills development, and access to finance.



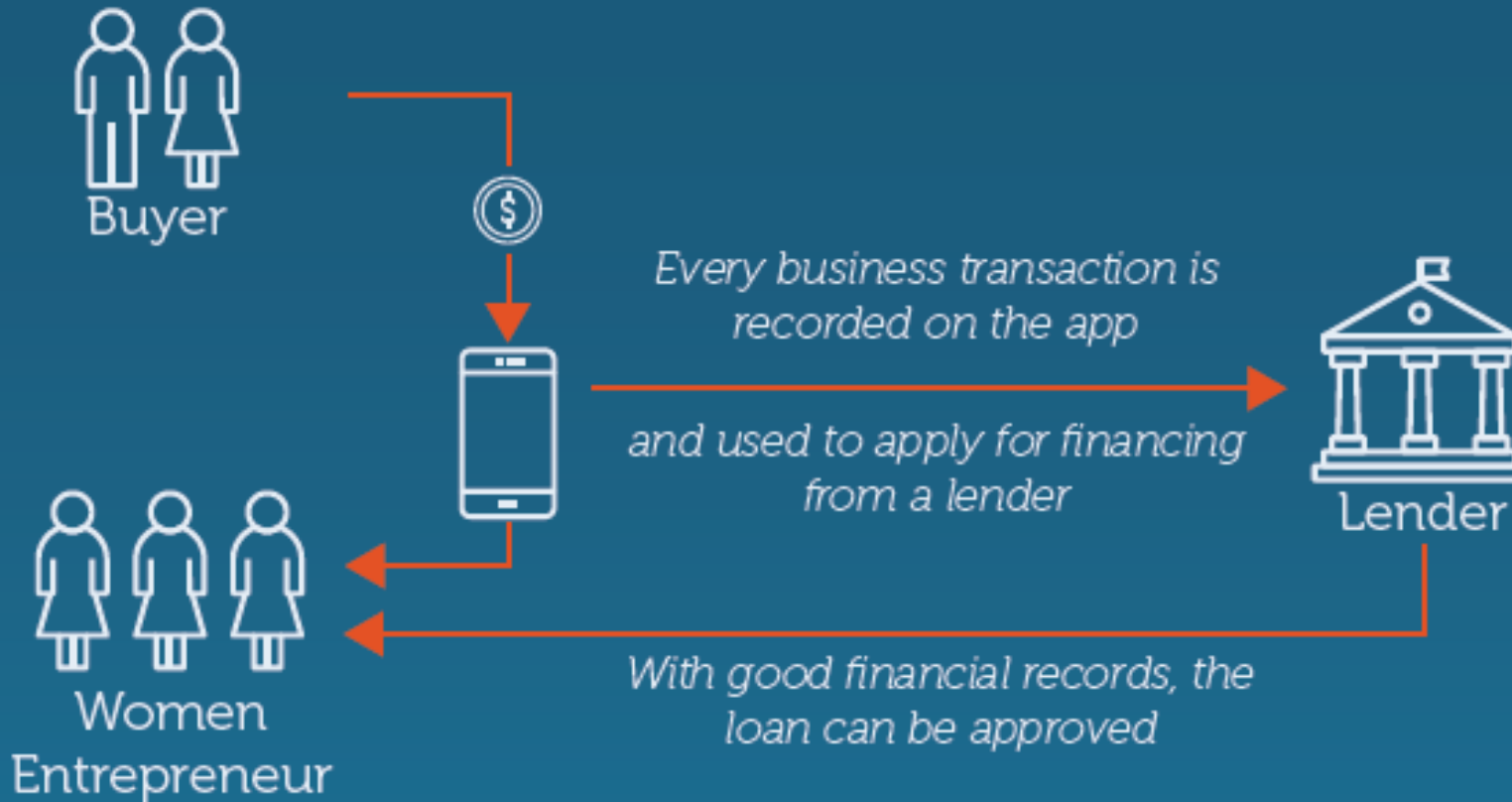
## Target Countries

- ✓ Bangladesh
- ✓ Cambodia
- ✓ Fiji
- ✓ Nepal
- ✓ Samoa
- ✓ Viet Nam



# Case Study of Cambodia

## SHE Investments – Powering MSMEs Financial Inclusion

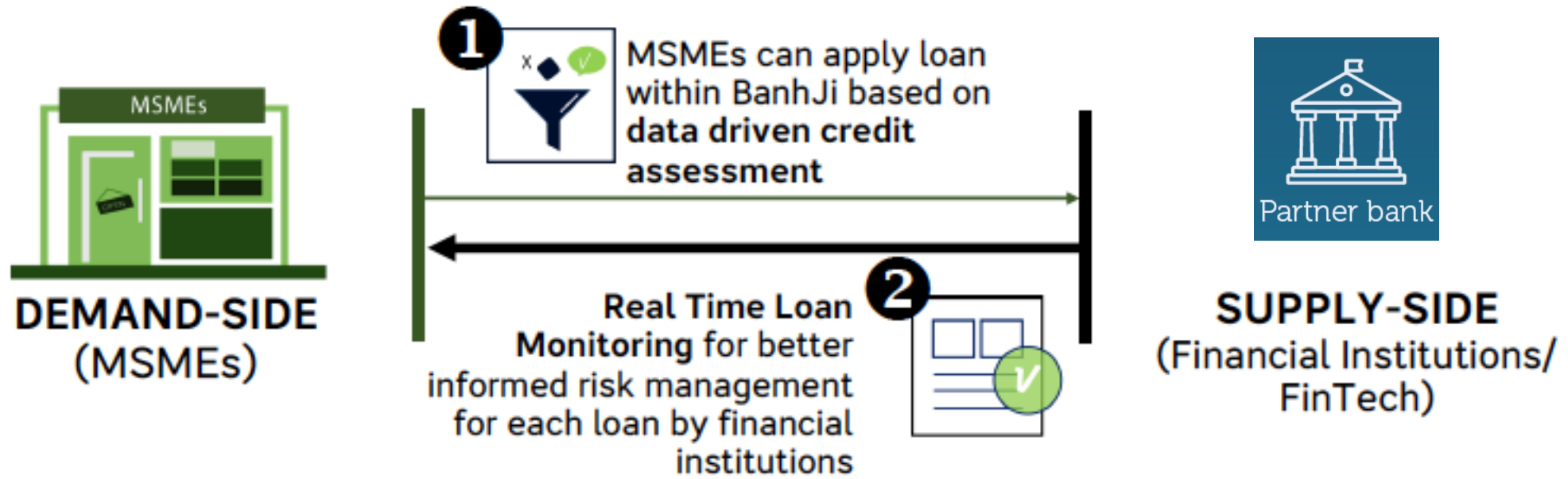


# Case Study of Cambodia

## Banhji – Powering MSMEs Financial Inclusion

**banhji**  
**financing.**

Facilitating MSMEs access to capital financing using transa



# FinTech Solutions: Impacts and findings during COVID-19

1

The digital shift has been unprecedented, but the digital divide needs attention

2

Platforms have helped women entrepreneurs adapt business models quickly

3

Despite the shift to digital (e-commerce) cash is still king

4

The challenges women entrepreneurs previously faces have been exacerbated

5

Investment in the region through impact funds is still happening – although COVID has impacted markets, while investors are cautious, they are still investing

Thank You!



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