Women’s Entrepreneurship: Lessons and Good Practice

National case studies from Cambodia, Indonesia, Malaysia and Philippines
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The report stands alongside and complements a broader regional study of the challenges and opportunities for women entrepreneurs under the ASEAN Economic Community (AEC): *Fostering women’s entrepreneurship in ASEAN: Transforming prospects, transforming societies* (ESCAP, 2017).
# TABLE OF CONTENTS

Acronyms and abbreviations ............................................ Page 6

1. Introduction ............................................................... Page 8
   1.1 Gender inequality creates additional barriers for women entrepreneurs
   1.2 Lessons and good practices for growth in women’s entrepreneurship
   1.3 Fostering women’s entrepreneurship within the AEC: The wider context

2. Country snapshots .......................................................... Page 11
   2.1 Profile of women entrepreneurs across the four countries
   2.2 Policy, institutional and programmatic architecture for women’s entrepreneurship

3. Lessons and good practices highlight ways forward .......................................................... Page 15
   3.1 Addressing systemic issues should underpin all efforts
   3.2 National policy frameworks provide essential foundations for women’s entrepreneurship growth
   3.3 Policy and institutional coherence vital for maximising impact
   3.4 Rule of law is a key element of an enabling environment for entrepreneurship
   3.5 Effective gender equality champions within government are key to progress.
   3.6 Civil society advocacy is critical to ensuring women entrepreneurship priorities are addressed
   3.7 Effective entrepreneurship support requires balance of broader and targeted approaches
   3.8 National programmes are important - but local focus really makes the difference
   3.9 Microfinance – pathways to growth essential to broaden opportunities for women entrepreneurs
   3.10 Value-chain engagement by women entrepreneurs provides a key opportunity for growth
   3.11 Building partnerships and networks can multiply bargaining power of women entrepreneurs
   3.12 Ease enterprises into formalization through tax and administrative reforms
   3.13 Data gaps on women’s entrepreneurship need to be addressed to promote evidence-based policy making.
   3.14 There is a need to better monitor and evaluate existing programmes
   3.15 The bigger picture matters - ASEAN integration offers important opportunities for women entrepreneurs

Annex ............................................................................. Page 43

**Annex 1:** Organizations representing the voices of women entrepreneurs in Cambodia, Indonesia, Malaysia and the Philippines
Good practice examples

1) Malaysian national plans and budgets provide platform for promoting women’s entrepreneurship
2) Cambodian women combine capacity building with policy advocacy
3) Great Women Project (GWP) demonstrates power of government / civil society collaboration in the Philippines
4) Philippines Rural Micro Enterprise Promotion Program (RuMEPP) mainstreams support to women entrepreneurs in efforts to reduce rural poverty
5) Tulong Sa Pag-unlad Inc (TSPI): Targeting financial products to maximize impact
6) Amanah Ikhtiar Malaysia (AIM): Providing pathways out of dependence on microfinance
7) Sari-Sari Store Training and Access to Resources (STAR) Program: Tapping into public/private partnerships to reach those at bottom of value chain
8) Farmer Livelihood Development (FLD): Linking skills with markets through partnerships in Cambodia

Tables and boxes

Table 1: MSMEs in national economies of Cambodia, Indonesia, Malaysia & the Philippines
Table 2: Definitions of SMEs in case study countries
Table 3: Key elements of policy and institutional architecture for women’s entrepreneurship
Table 4: Cambodia: Key policies, plans and interventions

Box 1: Local government programmes in Indonesia show the way
Box 2: Reaching for the stars: Lives transformed
### ACRONYMS AND ABBREVIATIONS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACW</td>
<td>ASEAN Committee on Women</td>
</tr>
<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
</tr>
<tr>
<td>AEC</td>
<td>ASEAN Economic Community</td>
</tr>
<tr>
<td>AIM</td>
<td>Amanah Ikhtiar Malaysia</td>
</tr>
<tr>
<td>APEC</td>
<td>Asia Pacific Economic Cooperation</td>
</tr>
<tr>
<td>ASEAN</td>
<td>Association of Southeast Asian Nations</td>
</tr>
<tr>
<td>ASSPUK</td>
<td>Women’s Small Business Network (Indonesia)</td>
</tr>
<tr>
<td>AWEN</td>
<td>ASEAN Women Entrepreneurs Network</td>
</tr>
<tr>
<td>BAC</td>
<td>Business Advisory Council (ASEAN)</td>
</tr>
<tr>
<td>CDC</td>
<td>Council for the Development of Cambodia</td>
</tr>
<tr>
<td>CLMV</td>
<td>Cambodia, Lao PDR, Myanmar, Vietnam</td>
</tr>
<tr>
<td>CNCW</td>
<td>Cambodia National Council for Women</td>
</tr>
<tr>
<td>CSES</td>
<td>Cambodia Socio-economic Survey</td>
</tr>
<tr>
<td>CWBF</td>
<td>Cambodia Women’s Business Federation</td>
</tr>
<tr>
<td>CWEA</td>
<td>Cambodia Women Entrepreneurs Association</td>
</tr>
<tr>
<td>DA</td>
<td>Department of Agriculture and Agro-Based Industry (Philippines)</td>
</tr>
<tr>
<td>DOLE</td>
<td>Department of Labour and Employment (Philippines)</td>
</tr>
<tr>
<td>DOST</td>
<td>Department of Science and Technology (Philippines)</td>
</tr>
<tr>
<td>DSWD</td>
<td>Department of Social Welfare and Development (Philippines)</td>
</tr>
<tr>
<td>DTI</td>
<td>Department of Trade and Industry (Philippines)</td>
</tr>
<tr>
<td>ECC</td>
<td>Economic Census of Cambodia</td>
</tr>
<tr>
<td>ERIA</td>
<td>Economic Research Institute for ASEAN and East Asia</td>
</tr>
<tr>
<td>ESCAP</td>
<td>Economic and Social Commission for Asia and the Pacific</td>
</tr>
<tr>
<td>FEM</td>
<td>Federation of Women Entrepreneur Associations (Malaysia)</td>
</tr>
<tr>
<td>FLD</td>
<td>Farmer Livelihood Development (Cambodia)</td>
</tr>
<tr>
<td>GAD</td>
<td>Gender and Development</td>
</tr>
<tr>
<td>GEM</td>
<td>Global Entrepreneurship Monitor</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GMAP</td>
<td>Gender Mainstreaming Action Plan (Cambodia)</td>
</tr>
<tr>
<td>GWP</td>
<td>Great Women Project (Philippines)</td>
</tr>
<tr>
<td>ICT</td>
<td>Information and Communication Technology</td>
</tr>
<tr>
<td>IDP</td>
<td>Industrial Development Plan (Cambodia)</td>
</tr>
<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
</tr>
<tr>
<td>Acronym</td>
<td>Full Form</td>
</tr>
<tr>
<td>---------</td>
<td>-----------</td>
</tr>
<tr>
<td>IFC</td>
<td>International Finance Corporation</td>
</tr>
<tr>
<td>ILC</td>
<td>International Labour Conference</td>
</tr>
<tr>
<td>ILO</td>
<td>International Labour Organisation</td>
</tr>
<tr>
<td>IWAPI</td>
<td>Indonesian Business Women’s Association</td>
</tr>
<tr>
<td>KFP</td>
<td>Khmer Farmer Products (Cambodia)</td>
</tr>
<tr>
<td>MAF</td>
<td>Ministry of Agriculture, Forestry and Fisheries (Cambodia)</td>
</tr>
<tr>
<td>MCSME</td>
<td>Ministry of Cooperatives, Small and Medium-Sized Enterprises (Malaysia)</td>
</tr>
<tr>
<td>MECD</td>
<td>Ministry of Economic Cooperation and Development (Malaysia)</td>
</tr>
<tr>
<td>MFI</td>
<td>Micro Finance Institution</td>
</tr>
<tr>
<td>MIH</td>
<td>Ministry of Industry and Handicraft (Cambodia)</td>
</tr>
<tr>
<td>MITI</td>
<td>Ministry of International Trade &amp; Industry (Malaysia)</td>
</tr>
<tr>
<td>MOA</td>
<td>Agriculture and Agro-Based Industry (Malaysia)</td>
</tr>
<tr>
<td>MOF</td>
<td>Ministry of Finance (Malaysia)</td>
</tr>
<tr>
<td>MOWA</td>
<td>Ministry of Women’s Affairs (Cambodia)</td>
</tr>
<tr>
<td>MWFCD</td>
<td>Ministry of Women, Family and Community Development (Indonesia)</td>
</tr>
<tr>
<td>MSME</td>
<td>Micro, Small and Medium-sized Enterprises</td>
</tr>
<tr>
<td>NAWEM</td>
<td>National Association for Women Entrepreneurs of Malaysia</td>
</tr>
<tr>
<td>NEP</td>
<td>National Employment Policy (Cambodia)</td>
</tr>
<tr>
<td>NSDP</td>
<td>National Strategic Development Plan (Cambodia)</td>
</tr>
<tr>
<td>NR</td>
<td>Neary Rattanak (5-year strategic plan for gender equality, Cambodia)</td>
</tr>
<tr>
<td>NWM</td>
<td>National Women’s Machinery</td>
</tr>
<tr>
<td>PCW</td>
<td>Philippines Commission on Women</td>
</tr>
<tr>
<td>RuMEPP</td>
<td>Rural Micro Enterprise Promotion Program (Philippines)</td>
</tr>
<tr>
<td>SMEs</td>
<td>Small and Medium-sized Enterprises</td>
</tr>
<tr>
<td>OECD</td>
<td>Organisation for Economic Cooperation and Development</td>
</tr>
<tr>
<td>SMEs</td>
<td>Small and Medium-sized Enterprises</td>
</tr>
<tr>
<td>SMEDF</td>
<td>Small and Medium Enterprise Development Framework (Cambodia)</td>
</tr>
<tr>
<td>SMEPPF</td>
<td>Small &amp; Medium Enterprise Promotion Policy Framework (Cambodia)</td>
</tr>
<tr>
<td>STI</td>
<td>Science, technology and innovation</td>
</tr>
<tr>
<td>TESDA</td>
<td>Technical Education and Skills Development Authority (Philippines)</td>
</tr>
<tr>
<td>TSPI</td>
<td>Tulong Sa Pag-unlad Inc (Philippines)</td>
</tr>
<tr>
<td>WB</td>
<td>World Bank</td>
</tr>
<tr>
<td>WEE</td>
<td>Women’s Economic Empowerment</td>
</tr>
</tbody>
</table>
1. INTRODUCTION

1.1 Gender inequality creates additional barriers for women entrepreneurs

It is no exaggeration to describe SMEs as the backbone of ASEAN economies. Estimates based on data provided by the Global Entrepreneurship Monitor (GEM) indicate that some 61.3 million women entrepreneurs across the ten ASEAN countries own and operate businesses. Overwhelmingly, they are small and medium-sized enterprises (SMEs) which account for more than 96 per cent of all businesses; between 52 and 97 per cent of domestic employment; between 23 and 58 per cent of Gross Domestic Product (GDP) and between 10 and 30 per cent of total exports across ASEAN.

However, as GEM and other data shows, a large proportion of women entrepreneurs across the region remain concentrated in low value-added, lower-skilled retail and service businesses, particularly at the micro level in the informal sector. Underpinning this situation are the barriers they encounter as a result of discrimination and inequalities arising out of social and cultural norms, gender stereotypes, lack of access to decision-making and unequal access to resources. The triple burden of work, household demands and unequal family responsibilities carried by women across the region further undermines their ability to participate fully and equally in economic activities.

Although a number of challenges are faced by all micro, small and medium-sized entrepreneurs across the region, research and anecdotal evidence indicate that women are comparatively more often affected by these issues than men and with higher intensity. Among the many specific constraints women entrepreneurs face, access to finance and credit is widely cited by a wide range of global, regional and national studies as pivotal.

Women entrepreneurs also face greater challenges than their male counterparts in a number of other areas including the impact of lower levels of educational attainment; restricted access to and use of information and communication technology (ICT); fewer opportunities to develop key business skills and less access to international market opportunities.

As a result of the additional barriers they face, many women entrepreneurs will be constrained from fully taking advantage of the opportunities for growth and development offered by the ASEAN Economic Community (AEC), which was introduced at the end of 2015. Such opportunities include improvements in areas such as physical and ICT infrastructure; access to ASEAN markets and potential reductions in production costs. On the other hand, one of the biggest challenges facing SMEs in this context will be to remain competitive in the face of increased competition, particularly in the CLMV grouping of Cambodia, Lao People’s

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1 For the purposes of this report, the terms small and medium-sized enterprise (SME) is used throughout the text on the understanding that it also encompasses micro-sized businesses. The OECD definition of a micro enterprise is that it has less than 10 employees. Source: OECD (2006). The SME Financing Gap (Vol 1): Theory and Evidence. Paris. OECD Publishing
Democratic Republic, Myanmar and Viet Nam. The SMEs best placed to take advantage of the opportunities available are likely to be those able to maximize the value of ICT tools; access business networks and support services; form partnerships for mutual benefit; and become part of local and international value chains.

1.2 Lessons and good practices for growth in women’s entrepreneurship

It is to identify lessons and good practices which enable women entrepreneurs within ASEAN to address these challenges and grow their businesses that this report has been produced. The foundations of the report are provided by a set of national case studies which examine the situation of women entrepreneurs, as well as the wider policy and institutional environments within which they operate, in Cambodia, Indonesia, Malaysia and the Philippines.

15 key lessons and good practices were identified by the four case studies, as follows:

i. Addressing systemic issues should underpin all efforts.

ii. National policy frameworks provide essential foundations for women’s entrepreneurship growth.

iii. Policy and institutional coherence is vital for maximizing impact.

iv. Rule of law is a key element of an enabling environment for entrepreneurship.

v. Effective gender equality champions within government are key to progress.

vi. Civil society advocacy is critical to ensuring women entrepreneurship priorities are addressed.

vii. Effective entrepreneurship support requires a balance of broader and targeted approaches.

viii. National programmes are important - but local focus really makes the difference.

ix. Pathways to growth beyond micro-finance are essential to broaden opportunities for women entrepreneurs.

x. Value-chain engagement by women entrepreneurs provides a key opportunity for growth.

xi. Building partnerships and networks can multiply the bargaining power of women entrepreneurs.

xii. Enterprises can be eased into formalization through tax and administrative reforms.

xiii. Data gaps on women’s entrepreneurship need to be addressed to promote evidence-based policy making.

xiv. There is a need to better monitor and evaluate existing programmes.

xv. The bigger picture matters - ASEAN integration offers important opportunities for women entrepreneurs.

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5 Abony and Masato, United Nations Economic and Social Commission for Asia and the Pacific. (2015). What the ASEAN Economic Community Will Mean for Businesses. A Look at the Case of Myanmar. ESCAP: Bangkok

6 Cambodia: Meta Hem; Indonesia: Kaitlin Shilling; Malaysia: Sulochana Nair; The Philippines: Lucita S. Lazo.
1.3 Fostering women’s entrepreneurship within the AEC: the wider context

The report stands alongside and complements a broader regional study of the challenges and opportunities for women entrepreneurs under the AEC: *Fostering women’s entrepreneurship in ASEAN: Transforming prospects, transforming societies* (ESCAP, 2017). This study highlights two key levers for change. These are greater access to and use of innovative technologies, especially those made available through the ICT revolution; and creative approaches to making finance and credit available to women entrepreneurs, including new options such as crowdfunding, impact investment and ‘gender lens’ investment.

As well as being critical in their own right, these two levers also contribute to unlocking progress in other constraint areas that need to be addressed if women entrepreneurs are to be empowered to capitalize on the AEC growth opportunities. These include education and training; access to business support and networks; and opening new market opportunities.

The regional study further sets out the following recommendations for action by ASEAN Governments in association with United Nations and other international agencies, civil society organizations and business sector actors. The recommendations *inter alia* draw on the lessons and good practices identified by the four country case studies.

**Recommendation 1:** Address systemic factors exacerbating gender inequality, including in entrepreneurship.

**Recommendation 2:** Implement ASEAN commitments to support women-owned and operated SMEs.

**Recommendation 3:** Enhance access to innovative financing for women entrepreneurs.

**Recommendation 4:** Incentivize the use of ICTs by women entrepreneurs.

**Recommendation 5:** Promote innovation and growth-oriented business environments for women-owned and operated SMEs.

**Recommendation 6:** Engage women entrepreneurs in shaping national economic and entrepreneurship policies.

**Recommendation 7:** Strengthen business support and capacity development services for women entrepreneurs.

**Recommendation 8:** Reduce the costs of doing business for women entrepreneurs.

**Recommendation 9:** Facilitate participation of women entrepreneurs in domestic and international value chains.

**Recommendation 10:** Ensure that the status of women entrepreneurs is well captured in national statistical systems.

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7 Key among these are the Strategic Action Plan for ASEAN SME Development 2016-2025; the ASEAN Plan of Action on Science, Technology and Innovation 2016-2025; the Vientiane Declaration on Transition from Informal Employment to Formal Employment towards Decent Work Promotion in ASEAN (2016); the Declaration on the Advancement of Women in ASEAN (1988); and the Work Plan of the ASEAN Committee on Women for 2016-2020
2. COUNTRY SNAPSHOTS

2.1 Profile of women entrepreneurs across the four countries

A number of common features of women’s entrepreneurship emerged across the country studies from Cambodia, Indonesia, Malaysia and the Philippines. The following stand out among these:8

- The overwhelming concentration of women entrepreneurs in the informal economy, thereby limiting their mobility and opportunities for growth as well as restricting them to lower productivity, lower-value added, lower-skilled, labour intensive and vulnerable circumstances. Reflecting wider ASEAN trends, women entrepreneurs in the four countries are particularly concentrated in the retail, food and hospitality sectors.

- The persistent impact of discriminatory gender norms which are reflected in the unequal burden of unpaid family responsibilities, constraining employment options, working hours and the location of work. The triple burden of jobs, childcare and housework carried by women in the countries studied means that the informal economy often offers the only employment opportunities with sufficient flexibility, autonomy and geographical proximity to allow women to combine paid work with family responsibilities. The ‘time poverty’ faced by women further restricts their opportunities to undertake further education and training, network with others, expand their ICT skills and grow their markets. As the country studies illustrate, discriminatory gender norms furthermore restrict the ability of many women to take out loans in their own right to start and develop their businesses.

- The importance of microfinance as an initial source of support to start and continue a business for many women entrepreneurs at the community level. However, the limitations of such financing for many women was evident in the country studies, highlighting the
need for pathways out of informal micro-enterprise towards growth and formalisation of their businesses.

- Growing recognition in government policy, programmes and budgets of the critical role of women entrepreneurs in economic development and providing employment (refer to Annex 1). This is increasingly reflected at regional level in ASEAN policies, strategies and action plans.9

Table 1: MSMEs in the national economies of Cambodia, Indonesia, Malaysia and the Philippines

<table>
<thead>
<tr>
<th>Country</th>
<th>MSMEs as % of all businesses</th>
<th>MSMEs as % of workforce</th>
<th>Micro-enterprises as % of all businesses</th>
<th>Women Entrepreneurs in MSMEs (%)</th>
<th>Sector concentration of women in MSMEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambodia</td>
<td>99.8310</td>
<td>71.7511</td>
<td>97.6412</td>
<td>60</td>
<td>Wholesale and retail trade, accommodation and food services</td>
</tr>
<tr>
<td>Indonesia</td>
<td>9913</td>
<td>9714</td>
<td>9915</td>
<td>2316</td>
<td>Textiles and Garments</td>
</tr>
<tr>
<td>Malaysia</td>
<td>97.3</td>
<td>57.5</td>
<td>77</td>
<td>20</td>
<td>Services</td>
</tr>
<tr>
<td>Philippines</td>
<td>99.58</td>
<td>61.6%17</td>
<td>89.78</td>
<td>63 (GIZ)</td>
<td>Food processing, jewellery, garments, furniture</td>
</tr>
</tbody>
</table>

The definitions of the SME have far-reaching consequences on industrial development and SME promotion. Without an agreed base definition of SME, government policies lack common legal foundation. The definitions also determine the legality and eligibility of an SME for incentive measures created by various government agencies to promote its development. Another consequence is the lack of consistent statistical data for future policy development. The following table is indicative of the variability in definitions of SMEs to be found across ASEAN.

Table 2: Definitions of SMEs in case study countries

Cambodia

<table>
<thead>
<tr>
<th>Type</th>
<th>Number of employees</th>
<th>Asset (excluding land)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>1 – 10</td>
<td>Less than USD 50,000</td>
</tr>
<tr>
<td>Small</td>
<td>11 – 50</td>
<td>USD 50,000 – 250,000</td>
</tr>
<tr>
<td>Medium</td>
<td>51 – 100</td>
<td>USD 250,000 – 500,000</td>
</tr>
</tbody>
</table>

Source: SME Development Framework 2005

9 Ibid.
10 Cambodia Inter-censal Economic Survey 2014 (CIES 2014)
11 Ibid.
12 Ibid.
14 Ibid.
15 Ibid.
16 Tambunan 2015
17 http://www.dti.gov.ph/businesses/msmes/msme-resources/msme-statistics
## Indonesia

<table>
<thead>
<tr>
<th>Type</th>
<th>Asset (not including land or buildings)</th>
<th>Annual Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>Less than 50 million rupiah</td>
<td>Less than 300 million rupiah</td>
</tr>
<tr>
<td>Small</td>
<td>50 million - 500 million rupiah</td>
<td>300 million - 2.5 billion rupiah</td>
</tr>
<tr>
<td>Medium</td>
<td>500 million - 10 billion rupiah</td>
<td>2.5 billion - 50 billion rupiah</td>
</tr>
</tbody>
</table>

*Source: Minor, Small & Medium Enterprise Act; see www.dcmsgme.gov.in/Policies/highlights_of_international_policies/Indonesia%20Policy.pdf*

## Malaysia

<table>
<thead>
<tr>
<th>Type</th>
<th>Manufacturing</th>
<th>Services &amp; Other Sectors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sales</td>
<td>Employees</td>
</tr>
<tr>
<td>Micro</td>
<td>Less than RM 300,000</td>
<td>Less than 5</td>
</tr>
<tr>
<td>Small</td>
<td>RM300,000-RM15 million</td>
<td>5-75</td>
</tr>
<tr>
<td>Medium</td>
<td>RM15 million to RM50 million</td>
<td>75-200</td>
</tr>
</tbody>
</table>

*Note: Sales figures are in Ringgit Malaysia. Source: SME Corp. Malaysia; see www.smecorp.gov.my/index.php/en/policies/2015-12-21-09-09-49/sme-statistics*

## The Philippines

<table>
<thead>
<tr>
<th>Type</th>
<th>Number of Employees</th>
<th>Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>1-9</td>
<td>P 3 million or less</td>
</tr>
<tr>
<td>Small</td>
<td>10-99</td>
<td>P3,000,001 to 15 million</td>
</tr>
<tr>
<td>Medium</td>
<td>100-199</td>
<td>P15,000,001-100 million</td>
</tr>
<tr>
<td>Large</td>
<td>200 or more</td>
<td>P100,000,001 and above</td>
</tr>
</tbody>
</table>

*Note: Assets are recorded in Philippine Peso. Source: Rafaelita Aldaba, DTI Assistant Secretary, May 2015.*

### 2.2 Policy, institutional and programmatic architecture for women’s entrepreneurship

The following overview of key policies, institutions and programmes in the four focus ASEAN countries provides a snapshot of the national architectures within which women’s entrepreneurship is developing and growing.
Table 3: Key elements of policy and institutional architecture for women’s entrepreneurship

<table>
<thead>
<tr>
<th>Cambodia</th>
<th>Indonesia</th>
<th>Malaysia</th>
<th>Philippines</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Key policies, strategies and laws</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Industrial Development Policy 2015-2025</td>
<td>Law No. 1/2013 on Micro-Finance</td>
<td>Annual National Budget statements since 1997</td>
<td>The Magna Carta of Women (MCW, RA 9501)</td>
</tr>
<tr>
<td>National Employment Policy 2015-2025</td>
<td>National Strategy for Financial Inclusion for Indonesia</td>
<td>Presidential Decree 9/2000 on gender mainstreaming</td>
<td>A range of other specific legislation in areas including Barangay Micro Business Enterprises (BMBEs); Social Reform and Poverty Alleviation; and a Magna Carta for Small Enterprises</td>
</tr>
<tr>
<td><strong>Key institutions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SME Sub-Committee (inter-Ministerial)</td>
<td>Ministry of Cooperatives, Small and Medium-Sized Enterprises (MCSME)</td>
<td>Ministry of Women, Family and Community Development (MWFCDC)</td>
<td>The Philippines Commission on Women (PCW)</td>
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<td>Ministry of Industry and Handicraft (MIH)</td>
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<td>Ministry of Economic Cooperation and Development (MECD)</td>
<td>Departments of Trade and Industry (DTI); Agriculture and Agro-Based Industry (DA); Labour and Employment (DOLE); Social Welfare and Development (DSWD); and Science and Technology (DOST)</td>
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<td>Ministry of Women’s Affairs (MoWA)</td>
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<td>Ministries of Finance (MOF), International Trade &amp; Industry (MITI), Agriculture and Agro-Based Industry (MOA)</td>
<td>Technical Education and Skills Development Authority (TESDA)</td>
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<td>University of the Philippines Institute of Small Scale Industries</td>
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3. LESSONS AND GOOD PRACTICES HIGHLIGHT WAYS FORWARD

A number of shared lessons concerning the factors which enable or hinder the development of women’s entrepreneurship emerged across the four country case studies. The following summaries of shared lessons are illustrated by good practice examples in each country.

3.1 Addressing systemic issues should underpin all efforts

Addressing the systemic issues that constrain the ability of women to establish, improve and grow business enterprises should underpin all efforts to promote women’s entrepreneurship, whether governmental, business sector or civil society. Strong policy and regulatory frameworks play a vital role in helping to enable such approaches.

Key in this regard is addressing the gender power dynamics and social norms which perpetuate an unequal distribution of care and household responsibilities; see men as the primary (and often sole) breadwinners and undermine the autonomous ability of women to take actions to obtain finance and other opportunities critical to being a successful entrepreneur in their own right.

The Malaysia case study, for example, observes that women not only have to face the double burden of work in the domestic as well the paid employment spheres but also have to contend with further challenges arising from a well embedded patriarchal system. “In some parts of the country, even when women are engaged in entrepreneurship, the locus of decision making continues to remain with the men. Many women who have initially entered the labour force tend to leave to take up their traditional gender roles after marriage. As a result, general initiatives for entrepreneurship development are not largely subscribed by women who are inadvertently left out of both policies and programmes.”

In the case of Indonesia, a number of laws passed at the local level are compounding rather than easing the difficulties of women entrepreneurs in this respect, for example by requiring spousal permission to receive loans, often in contradiction to constitutional requirements at national level. Addressing these legal measures would be a strong step towards improving women’s access to finance and markets at local level in Indonesia.

The Cambodia findings further emphasize that changes to long-standing social norms require huge efforts and time. “These issues are also interwoven with other problems such as the quality of education provided to the overall population and the application of the rule of law. Until violence and discrimination against women are fully addressed, women will always remain at a disadvantaged position, both socially and economically. Since most women entrepreneurs are involved in family-run businesses, their empowerment should begin within their household.”
3.2 National policy frameworks provide essential foundations for women’s entrepreneurship growth

The importance of national enabling policy, legislative and regulatory frameworks is emphasized by all the studies as a key factor in promoting women’s entrepreneurship (directly and indirectly). The Philippines case study argues that governments have a key role in “sustaining and maintaining an enabling policy and institutional environment for entrepreneurial growth and transformation of microenterprise.” The study points to the positive impacts of overarching legislation to promote women’s economic empowerment (WEE) as well as laws and policies to improve the competitiveness and sustainability of women’s micro-enterprises.

The Cambodia case study likewise notes that the country has policies and measures in place to address challenges faced by all entrepreneurs as a whole and female entrepreneurs in particular, and that these are laid out in a “systematic and logical way.” Table 4 lists the key policies and plans which provide the overall framework within women-owned enterprises operate in Cambodia, ranging from the overall strategic directions set out in the Rectangular Strategy III through to documents at a more programmatic level.

In the Malaysia, the primary framework for development of women’s entrepreneurship is provided the five-year development plans, annual budget statements and instruments such as the SME Master Plan. The Indonesia case study observes that relevant national policies don’t specifically highlight women’s entrepreneurship per se, but that a number of initiatives at programmatic level target women entrepreneurs, including with government support.

Table 4: Cambodia: Key policies, plans and interventions

<table>
<thead>
<tr>
<th>Policy or strategy</th>
<th>Implementation timeline</th>
<th>Summary of notable interventions</th>
</tr>
</thead>
</table>
| Rectangular Strategy (RS III)            |                         | • Align other policies with SME development policies  
                                            |                                          | • Empower women in both private and public sector                                               |
| National Strategic Development Plan (NSDP) |                         | • Improve investment environment, good governance, competitiveness, financial services and productivity  
                                            |                                          | • Improve livelihood through gender mainstreaming in development programs                         |
| Industrial Development Plan (IDP)        |                         | • Strengthen SME development framework  
                                            | 2005 … 2010 … 2013 2014 2015 2016 2017 2018 … | • Develop industrial skills and transfer technologies                                         |
| National Employment Policy (NEP)         |                         | • Capacity building on entrepreneurship  
|                                          |                         | • Mainstream soft-skills at high school level and entrepreneurship at vocational level               |
### Good practice 1:
**Malaysian national plans and budgets provide platform for promoting women’s entrepreneurship**

The importance of mainstreaming gender equality, including women’s entrepreneurship, into core government policy processes is demonstrated by the last 25 years of Malaysian National 5 Year Development Plans. The Malaysia study observes that this is a crucial “the first step in ensuring that women are mainstreamed and issues pertaining to women are given budgetary allocations. If this is not done then women’s issues will be forgotten and relegated to the back burner.” The various priorities areas for attention below can also be tracked through successive national budgets.

Building on commitments in successive Development Plans to gender equality, the Eighth Malaysia Plan (2001-2005) introduced references to entrepreneur development and enhancing
women’s involvement in business. Broad strategies were proposed in business-related areas such as marketing, accounting, budgeting and planning to be implemented by the Government and NGOs. In addition, programmes to enable women entrepreneurs to be more competitive in terms of production, product quality and design as well as packaging and labeling were highlighted, along with the utilization of ICT in business. The government also reiterated its commitment to continue to provide funds under the Women Entrepreneurs Fund to enable more women to participate in business.

Following Plans reinforced and expanded these initiatives in areas including community childcare and nursery centres in selected housing areas; the consolidation and integration of financial assistance and training programmes; the creation of a special window to enable more women to obtain loans; implementation of the ‘home office’ concept to facilitate the involvement of women in business; and attention to the needs of single mothers.

The Tenth Malaysia Plan (2011 – 2015) and Eleventh Malaysia Plan (2016-2020) are significant in that women’s rights and interests are mainstreamed into broader contexts, rather than being the focus of dedicated chapters. The Tenth Malaysia Plan includes measures to improve women’s participation in entrepreneurial activities through greater collaboration between the Department of Women Development and institutions such as Amanah Ikhtiar Malaysia (AIM), the NGO providing microcredit to poor and low-income households, with a particular focus on women (see Good Practice Example 6).

The current Eleventh Malaysia Plan reiterates commitments to increase women’s participation in the labour force and entrepreneurship, and to expand accessibility to quality early childcare and childhood education (ECCE) for childcare service. Particular initiatives to support women’s entrepreneurship include the Micro Credit and Small Business Loan Scheme, Get Malaysia Business Online (GMBO), and Women Exporters Development Programme in both the public and private sectors.

3.3 Policy and institutional coherence vital for maximizing impact

Ensuring synergies and coherence between relevant national policies, institutional arrangements and programmes is further identified by the case studies as a key element in creating a strong enabling environment for women’s entrepreneurship.

The Cambodian study highlights the multidimensional nature of challenges to be addressed by entrepreneurship policies and the need for coordination and complementarity across government agencies. “Women’s entrepreneurship clearly represents a huge cross-cutting sector” and interventions to tackle the challenges they face need to be “highly interconnected and interdependent.” While the country has several policies in place to support women’s entrepreneurship, “translating these policies into actual interventions remains to be realized given the multitude of constraints and challenges to overcome.”

Several Cambodian ministries reported a lack of funds to implement projects deemed necessary to achieve the government’s development targets, including with respect to women’s entrepreneurship. A key concern in this context is sustainability, with “a huge financial reliance on development partners and international donors, who may have different and sometimes conflicting agendas.”

The Philippines study notes the impact that can flow from strong central policies, such as the legislation on Women’s Economic Empowerment (WEE), which can drive developments across government. However, it also documents the diversity of government agencies mandated to provide technical and financial assistance to MSMEs, including the Department
of Trade and Industry (DTI), Department of Agriculture (DA), the Department of Labor and Employment (DOLE) and the Department of Social Welfare and Development (DSWD). The report observes that “without one agency coordinating such programmes, duplication is very likely and monitoring results and impacts poses a huge difficulty.”

A key lesson from the Philippines study is the importance of the role played by the Philippines Commission on Women to provide leadership, advocacy and coordination within this context, helping to ensure that the priorities and needs of women entrepreneurs are central to the overall SME policy and institutional ecosystem (refer Section 4.4).

In the case of Malaysia, national planning commitments and budget underpin efforts to build momentum and coherence across the government system, with a focus in successive National Plans and Budgets on the position of women entrepreneurs. The Malaysia study further highlights the need to address regulatory and institutional challenges that currently affect the effective implementation of entrepreneurship programmes. This would require “a paradigm shift in the way in which future national policies for entrepreneurship are formulated and executed. There is a need for improving coordination among various agencies that are involved in entrepreneurship development, revisiting of regulations and removal of those that hinder growth and development of entrepreneurs …”

The Indonesia study further highlights the issues caused by lack of coherence across different policy areas: “The stark reality is that women face obstacles presented by other policies, such as the Marriage Act of 1974 which identifies men as the head of household – affecting women’s ability to apply for loans, and to secure tax deductions if they are the sole, or primary, income earner for the family.”

### 3.4 Rule of law is a key element of an enabling environment for entrepreneurship

A stable and predictable business and wider socio-economic environment is important for entrepreneurs to plan ahead with a degree of confidence and grow. The Cambodian study particularly highlights the crucial importance of the rule of law in this context. “As long as business owners distrust their supposedly supportive government officials in handling their business dealings such as tax collection, dispute resolution and other legal matters, the transformation of the business sector from an informal to a formal one remains elusive.” The report further noted that micro and small women entrepreneurs can be particularly vulnerable to official interference.

The Philippines study also observed the reluctance of many women micro entrepreneurs to formalise their businesses in response to government efforts in this regard, due to concerns about official interference and the greater costs of meeting the requirements of formal registration.

All studies highlighted the importance of clear information about business regulations and programmes being available to women entrepreneurs to enable them to make decisions about the formalization of their business and to know where to go for support and advice. In the case of Indonesia, for example, the study observes that “repeated research has shown that there is a high degree of informality and that businesses are consistently confused about what

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is required to register their business properly. Work with both the local government and local banks to help socialize these requirements to the business community would provide a pathway to both finance and markets.”

3.5 Effective gender equality champions within government are key to progress

As already indicated, national women’s ministries and agencies have a key role to play in fostering women’s entrepreneurship through policy advocacy and collaboration with other parts of the governmental system, including ministries of finance as well as national planning ministries and agencies.

In Malaysia, growing recognition of the critical importance of women’s role all spheres of development culminated in the creation of the Ministry of Women and Family Development in 2001 and the Cabinet Committee on Gender Equality chaired by the Prime Minister in 2004. The Ministry is responsible for ensuring the effective implementation and coordination of programmes for women and families, charting new directions for the advancement of women and strengthening the institution of the family.

The Indonesian Ministry of Women Empowerment plays a key role in implementation of Indonesian commitments to gender equality, including coordination of the inter-ministry National Working Group on Gender. Promoting women in the economy, including their role and contribution in SMEs, is a key priority for the ministry. To monitor and evaluate the implementation of policy, an annual national coordination meeting is conducted chaired by the Minister of Women Empowerment. This brings together senior officials, women’s studies centres, NGOs and the private sector, at national and sub-national levels.

The Philippines study noted the importance of the respective women’s ministries and agencies being credible and effective in their advocacy role through having an understanding of the dynamics of entrepreneurship and what sorts of interventions will have greatest impact. The Philippines Commission on Women (PCW) used the Great Women Project (refer good practice example 3) as a key source of expertise and experience in this regard, successfully influencing government line agencies to prioritize and support women entrepreneurs. As part of its ‘gender champion’ role, the PCW actively participated in drafting the National MSME Plan for 2010-2016, coordinating gender-responsive inputs and gender-focused consultations throughout the planning process.

The Ministry of Women’s Affairs (MoWA) in Cambodia is tasked to encourage public institutions, civil society and the private sector to integrate gender equality into their policies and development programmes at all levels. It also acts as a facilitator and coordinator for gender mainstreaming across different government bodies. Within the MoWA, the Department of Woman Economic Empowerment (DWEE) promotes women’s entrepreneurship, including through women’s business associations such as Cambodian Women Entrepreneurs Association (CWEA) and Cambodia Women Business Federation (CWBF). The Women’s Development Center (WDC), under the auspices of DWEE, provides vocational training on handicraft skills to women in 14 provinces.

Beyond the role of the national women’s machineries as advocates for women’s entrepreneurship within government, the studies highlighted the need for other relevant government agencies to be open to constructive policy engagement with women entrepreneurs and their associations and networks. Avenues for such engagement include
regular opportunities for policy dialogue, multi-stakeholder forums and trade fairs. Regular monitoring of the implementation of policies and regulations related to women entrepreneurs to ensure consistent application, including at sub-national levels, is also crucial.

3.6 Civil society advocacy is critical to ensuring women entrepreneurship priorities are addressed

The vital role of women entrepreneur, business and other civil society networks in representing the particular concerns of women in business and helping to shape and implement government policies is particularly highlighted by the four studies. Feedback indicated the number and diversity of such organizations and initiatives. A listing of these in the four countries surveyed is included in Annex 1.

The Cambodia Women Entrepreneurs Association (CWEA), for example, has played an important role in bringing challenges faced by women entrepreneurs to the attention of the government. Successes have included the approval of a five-year tax exemption for silk imports, a reduction in interest rates on loans by a major bank and the opening of a one-window service to reduce complex bureaucracy and time for new business registrations. 

In the Philippines, a leading example of successful advocacy to put women’s entrepreneurship at the centre of governmental agendas is the previously mentioned Great Women’s Project (GWP). With funding from the Canadian Government, the GWP played a key role in strengthening the capacity of the Philippines Commission on Women and its predecessor to mainstream women’s economic empowerment, including entrepreneurship, within national and local government policies and programmes. The Women’s Business Council of the Philippines (WBCP) further brings together the country’s top women business leaders and entrepreneurs to advocate for their interests. It was named among global best practices in "Enabling Women's Businesses to Flourish" by the Bureau of Gender Equality, International Labour Office, Geneva Switzerland.

In Malaysia, the Federation of Women Entrepreneur Associations Malaysia (FEM) and the National Association for Women Entrepreneurs of Malaysia (NAWEM, along with several bodies representing particular population groups and technical interests, provide national platforms for women entrepreneurs to engage with government in both the development of policy and delivery of programmes.

While not so directly focussed on policy advocacy, the Indonesian Business Women’s Association (IWAPI) and Women’s Small Business Network (ASSPUK) both provide important vehicles through which women entrepreneurs engage with government counterparts and strengthen their own capacity.

**Common factors and lessons**

One common factor for success of such efforts which stood out across the country studies is the importance of constructive relationships with the respective governments, based on shared interests and priorities. Such relations have three core elements: (i) advocacy to promote change at policy and programmatic levels; (ii) alignment with government policies

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19 Based on interview with CWEA’s president
where priorities and interests intersect; and (iii) partnerships with government agencies to multiply impact and enhance access to resources. The added-value of international partnerships and donor support likewise stands out as a common factor, while also raising questions about dependence on external resources and long-term sustainability.

Most of the national bodies surveyed for the ESCAP study, as well as some others with a more specific constituency, take a multi-faceted approach which combines research, advocacy and the delivery of capacity development programmes in their mandates and activity. This approach draws on capacity development initiatives to ground and inform policy inputs on the one hand, while simultaneously strengthening the ability of the membership to implement policy outcomes, on the other.

While highlighting the role and influence of the country’s two main national bodies of women entrepreneurs, the Indonesia case study also observes that many women entrepreneurs do not feel that they need any special attention. Rather, they seek many of the same services and opportunities that men entrepreneurs need from government – improved business environment, better access to finance, and clear information on regulations, licensing and taxation. Women in Indonesia are just as likely, therefore, to join the same business associations as men do, while also being members of women’s associations.21

At the core of effective associations of women entrepreneurs and businesswomen lies the power of networking. As well as broadening business contacts, formal networks can be a means of accessing mentoring and other forms of peer support. Business associations, for example, commonly offer a range of services and opportunities, including access to information on business services, relevant policies, regulations and taxation; training in management and business skills; access to government officials; credit credentials and access to loan packages; and collective platforms to advocate for reforms in government policies and regulations.22

Rapidly developing ICT technologies provide an increasingly vital and immediate means to further such links. The finding of the Asia Foundation study that women on average are 12 percent less likely to be aware of emerging technologies reinforces the importance of addressing the digital divide in ASEAN societies.23

At the same time, the country studies drew attention to the time poverty constraints which limit the ability of many women entrepreneurs to participate in networking initiatives. This in turn reduces access to the information, personal support, education and training, and opportunities to influence government policies – local and national – that networking can provide.

Good practice 2: 
Cambodian women combine capacity building with policy advocacy

Background

The core of advocacy efforts to promote women’s entrepreneurship in Cambodia is provided by two main national bodies which bring together women’s entrepreneurs. The first of these, the Cambodian Women Entrepreneur Association (CWEA) was established in 2011 through the joint initiative of a group of women entrepreneurs and the Ministry of Women’s Affairs (MoWA). The CWEA provides a platform for established women entrepreneurs in particular to bring their concerns to the attention of the government, the wider business community and the media.

The key roles of the CWEA are advocacy on issues of concern to its 300 members and enhancing member capacity through technical support, training, coaching, mentoring, business matching, promoting trade and study tours. Regular training sessions cover areas such as entrepreneurship and business management skills; legal frameworks for joint venture businesses; and business conflict resolution. The association draws on the diverse background and experience of its members to create a pool of knowledge and opportunities to support other women to enhance their entrepreneurial leadership.

The CWEA also organises business networking events and conducts “business matching” for members to join domestic and internal trade shows to showcase their businesses and gain access to new markets. The CWEA has become an important ally of the MoWA and partnered with large private organizations and international development partners such as UN Women and the International Financial Corporation (IFC).

The second national body is the Cambodian Women Business Federation (CBWF), a newly established women-led federation that closely supports women entrepreneurs, associations, and communities. From its inception in late 2014, the CBWF has worked with 70 members and 15,000 women producers and service providers in 17 different sectors. The CBWF concentrates its efforts on supporting young start-up women entrepreneurs who are engaged in micro and small businesses, and producer groups in rural communities.

The key priorities of the CBWF are (1) advocacy on behalf of women entrepreneurs; (2) capacity development for members through in-house and external training; (3) linking with local and international business networks; and (4) product promotion and marketing for members. As part of its start-up support role, the CBWF has provided looms to women silk producers and worked with Coca Cola to start-up soft drink businesses using Coca Cola push-carts.

Advocacy achievements

Building on its diverse range of membership activity, the CWEA’s advocacy and lobbying committee has played a vital role in bringing the challenges faced by women entrepreneurs to the attention of the government.

Through the influence of members who are part of the government’s Working Group No 3 on Manufacturing, as well as collaboration with other bodies such as Federation of Associations for Small and Medium Enterprises of Cambodia (FASMEC) and MoWA, the CWEA has successfully achieved change in some key policy areas. These have included a five-year tax exemption for silk imports and...
the opening of a one-widow service to reduce complex bureaucracy and time for new business registration.

Another tangible achievement has been CWEA’s success in negotiating a deal between its members and a commercial bank (Mega Bank) to reduce annual interest rates on loans from the original rate of 8 to 9 percent to only 6 to 6.68 percent, applicable to loans between USD 50,000 and USD one million. In its advocacy efforts for women entrepreneurs, the CWBF has worked closely with the Ministry of Industry and Commerce (MIC), Ministry of Rural Development (MRD), MoWA and other ministries to address women entrepreneurs’ challenges and include them in governmental policy and programme development processes. In this context, the Federation has built a good relationship with the MIC and been invited to provide inputs for policy development, as well as to participate in business matching events and trade shows in domestic and international markets to showcase the products of Cambodia’s women entrepreneurs.

Key success factors

A number of factors have contributed to the success of the CWEA and the CWBF in promoting the interests of women entrepreneurs in Cambodia. These include:

- The diverse membership base of each organization, which enhances credibility and adds weight to their policy advocacy efforts as a collective voice of women entrepreneurs
- Seeking common ground and synergies with governmental counterparts in both delivering jointly on national policy commitments and influencing priorities and directions
- Combining policy advocacy with capacity development of members, which helps to ensure that advocacy efforts both reflect and are well grounded in the needs and experience of the membership.
- Seeking partnerships (e.g. the CWEA’s collaboration with FASMEC) and using membership connections (e.g. on the government’s Working Group No 3 on Manufacturing) to promote policy agendas on behalf of women entrepreneurs.

Good practice 3:
Great Women Project (GWP) demonstrates power of government / civil society collaboration in the Philippines

Background

As well as directly benefitting thousands of women entrepreneurs, the “Gender-Responsive Economic Actions for the Transformation of Women (GREAT Women) Project” in the Philippines played an important role in building the credibility of the Philippines Commission on Women (PCW) as an advocate of women’s economic empowerment.

With support from the Canadian Government, GWP had three objectives to this end: (i) building the capacity of the national machinery for women in promoting women's economic empowerment

27 At the time of the project design stage, it was known as the National Commission on the Role of Filipino Women (NCRFW), now known as the Philippine Commission on Women.
(WEE); (ii) enhancing the national enabling environment for WEE; and (iii) enhancing the local enabling environment for WEE.

At project inception in 2006, Gender and Development (GAD) policies had been promulgated and line agency awareness of gender mainstreaming had been raised across the Philippines Government system. Yet, the implementation of such policies was slow largely due to limited gender mainstreaming ‘know-how’ at that time. National agencies did not necessarily keep track of whether or not national policies and mandates were being implemented.

Further, the implementing rules and regulations of national laws were insufficient to guide the local government units (LGUs) on gender mainstreaming. In the eyes of the line agencies at that time, PCW did not have the expertise on economic governance for it to persuade the agencies to integrate gender. Thus, PCW had to cultivate its understanding and experience base in women’s economic empowerment, including through entrepreneurship development, to be able to guide the line agencies at national and local levels.

With the support of the GWP, the Commission successfully partnered with the various national line agencies to persuade them to integrate women’s economic empowerment concerns into their current national and local microenterprise development initiatives in areas such as training, technology, occupational safety and health, and social protection. As well, PCW partnered with selected local government agencies to integrate WEE concerns into their local economic and enterprise development initiatives.

An offshoot of the domestic success of GWP was the launch on 27 May 2015 of the ‘GREAT Women in ASEAN’ initiative to expand markets and outreach for the sale of products, increase employment opportunities and improve livelihoods.

**Achievements of the GWP**

At a general level, the Project had achieved a number of positive results by the end of Phase I in February 2014. These included:

- An improved policy framework for women’s economic empowerment at national and subnational levels of government.
- An enhanced profile for the Philippines Commission on Women as an innovator in advancing women’s economic empowerment (WEE), including in Philippine Government Cabinet cluster meetings, at the UN and at regional conferences of ASEAN, the ADB and APEC.
- The adoption by other national government agencies and local government units of specific WEE measures and dedicated budget allocations that have both improved responsiveness to women’s economic needs and promote improved services for women, especially those working in the informal sector;
- Increased leveraging of government resources in support of women’s economic empowerment initiatives.

At a more specific level, the Project had shown the following results:

- Almost 14,000 women micro-entrepreneurs nation-wide increased their access to public and private sector programmes and services, helping to expand their market access opportunities. These results have contributed to positive changes in their lives, including through increased community participation and improved gender relations in the households surveyed.”

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29 Ibid
• More than 8,000 women were trained in areas such as marketing and negotiation, business development, equipment and credit. They were further informed of their economic rights and opportunities. A number were sponsored to attend trade fairs and exhibitions as a means of promoting product development and expanding their markets.
• The harmonization of key government programmes in support of women micro entrepreneurs at local level, including the development of a Gender-Responsive Value Chain Analysis (GR-VCA) approach to determine women and men’s roles, profits, opportunities and constraints in the value chains of subsector enterprises.30
• An increased outreach of the Philippines Commission on Women across the government system at national and local levels, contributing to increased knowledge and skills of government personnel, in areas including gender analysis, gender and development planning and budgeting, integrating gender into micro-enterprise development programmes, and results-based management.
• Adoption by local government units of 98 policies that address women’s economic empowerment, including Gender and Development Codes and Revenue/Incentives Codes, ordinances and executive orders.
• Increased incorporation in national economic development policies of local experiences, models and lessons in women's economic empowerment. There is also more coordination between non-governmental associations and local government units on gender-responsive economic policies, programmes and services.

Key success factors for the GWP

Several factors stood out in the GWP’s success this regard. These were:
• the direct focus on the needs of women entrepreneurs and the concrete results achieved – the latter in turn encouraged greater participation by women entrepreneurs
• the importance of an approach to gender mainstreaming and women’s economic empowerment that was both systemic and systematic
• the forward-looking approach which directly targeted the need for women entrepreneurs to prepare for both the challenges and opportunities of the AEC
• the emphasis on partnerships with government agencies at national and local level, and with the private sector.

3.7 Effective entrepreneurship support requires balance of broader and targeted approaches

The four national case studies revealed a large and complex array of programmes designed by governments, civil society organizations and the business sector to support entrepreneurship in general (over 200 in Malaysia alone), with a number specifically targeted at women entrepreneurs.

Broader programmes are important ...

‘Generic’ entrepreneurship programmes which are not designed to be gender-specific were seen as an important part of the broader enabling entrepreneurship development environment. The Philippines experience showed, for example, that the broadly-based Rural Micro Enterprise Promotion Program (RuMEPP, refer to good practice example 4), has been an effective vehicle for fostering women’s entrepreneurship. However, the project

30 http://www.pcw.gov.ph/publication/topics/GREAT%20Women%20Project
implementers need to “be conscious of the gender issues that challenge women entrepreneurs and of the fact that no such project is in fact gender neutral.” For example, government agencies such as the Philippines Department of Trade and Industry (DTI) were required to make extra effort to sensitize implementing staff at the local level to gender concerns in order to successfully implement RuMEPP.

The Indonesia study stated that both targeted and broad-based interventions are needed to enable women entrepreneurs to grow and develop their enterprises, but in the latter case it is important to ensure gender considerations are given full and explicit attention. The study argued that the rigorous application of a gender lens to the analysis of entrepreneurial challenges and constraints is necessary to determine the most effective interventions for women entrepreneurs at all levels – national and local, policy and programmatic.

The Indonesia experience also highlighted the need to develop programmes for targeted sectors or industries that are responsive to women’s specific needs. Businesses in food production, for instance, face particular constraints around sourcing raw materials as well as storing and transporting the final product. This is a sector dominated by women, and thus programmes which address problems in this sector can have a strong impact on women owned businesses, even if they are not targeted specifically.

... but targeting raises chances of success for women entrepreneurs

At the same time, the importance and value of targeted programmes which are specifically aimed at supporting women entrepreneurs was a key theme in the national case studies. The Malaysia study observes that, while many governmental and non-governmental programmes have been developed to support entrepreneurship, many have proven to be not well suited to the needs of women entrepreneurs. In this context, programmes with an exclusive focus on women remain important “until such a time when issues pertaining to gender and women have been fully mainstreamed.”

Amanah Ikhtiar Malaysia (AIM) is widely seen as the most successful programme promoting entrepreneurship among women in Malaysia (refer to good practice example 6). Key factors identified as contributing to the success of AIM include its specific focus on the needs, circumstances and concerns of women entrepreneurs. This is particularly reflected by the focus within its micro credit programme on the formation of women’s groups. These not only provide social capital but also are a source of peer support through weekly meetings of the borrowers and provide pathways for women out of reliance on micro-enterprise through education, training and networking.

The Malaysia case study concludes that “in designing women entrepreneurship programmes, the government and other relevant agencies should ensure that the programmes are suitable for women entrepreneurs taking into account their particular backgrounds. In addition, relevant business associations and women entrepreneurs should be involved earlier in the identification and design stages of programmes.”

Similarly, one of the key success factors identified for the Philippines Great Women Project was its direct and specific focus on the needs of women entrepreneurs. To sharpen and guide support for women entrepreneurs, particular attention was given to the study and identification of barriers to WEE. These included the discriminatory concentration of women into lower-paying jobs; inadequate access to and control over production resources and markets; and lack of market-driven skills and knowledge.
Guided by this understanding, the project facilitated access to productive resources by women’s micro businesses through specific alignment of services to the needs of the women, ensuring that the process was both demand-driven and well-grounded in local contexts. For example, the project helped small scale women entrepreneurs in the bamboo industry to address challenges related to lack of capital, poor quality products and lack of product development opportunities.

**Tailoring of products and training crucial to impact**

The tailoring of financial and credit products to the particular needs of women entrepreneurs, micro to large, is another important factor in successful business support. As noted elsewhere, micro-finance institutions have played a strong role in supporting women’s entrepreneurship at the informal micro-enterprise level in each of the countries studied. While this continues to be important, larger loans and different types of capital are also needed to help develop the ‘missing middle’ and enable women to move beyond the micro-economy.

Such an approach was identified as being important in Indonesia, where requirements for collateral have made it difficult for women to access credit as it is often their husband who will use the house to guarantee a loan for his business. Gender-targeted approaches make a difference in this context in areas ranging from trade credit to revolving loans, equity, seed funding and project financing – helping to create opportunities to access finance that does not require women entrepreneurs to secure their husband’s permission to put up their home as collateral.

The positive impact of specifically targeting training approaches to women entrepreneurs was highlighted in the Cambodia case, with clear links demonstrated between the gaining of new vocational entrepreneurial leadership skills on the one hand, and improvements in livelihoods and social status on the other.

However, the study emphasized the importance of ensuring that the skills provided are grounded in the local context, market-oriented and marketable. “The development of training curricula to cherish entrepreneurial skills requires understanding of both economic and social preconditions and represents another uncharted frontier for some designated training centres who are still offering traditional training programs. Unless the training curricula on vocational skills are market-oriented and attractive with sufficient focus on building entrepreneurial skills, and sufficient operational funding and qualified trainers are secured, the current development and promotion of women entrepreneurship through vocational training remain a half-baked intervention.”

The Indonesia case study further highlighted the importance of developing training programmes which are responsive to sector needs in specific locations, rather than relying on generic programs at the national level which are not well attuned to the actual context in which entrepreneurs are operating their businesses.

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Good practice 4:
Philippines Rural Micro Enterprise Promotion Program (RuMEPP) mainstreams support to women entrepreneurs in efforts to reduce rural poverty

Background

The Philippines Rural Micro Enterprise Promotion Program (RuMEPP) provides an example of a broader approach which successfully integrated a focus on the particular interests of women entrepreneurs. Operational for seven years (2007-2013), RuMEPP was implemented by the Department of Trade and Industry (DTI) assistance from the International Fund for Agricultural Development (IFAD). RuMEPP was DTI’s showcase for contributing to the “inclusive growth and poverty reduction” thrust of the Philippines Development Plan (2011-2016). It further contributed to the Philippines Government’s medium-term plan (2004-10) to create around a million new jobs.

The programme design directly addressed the reality that about 92 percent of the 800,000 enterprises in Philippines were at micro level, where women were the majority of owners and operators and about 60 percent of enterprises were under performing due to lack of management/business support and poor access to finance. The government aimed to revitalise these microenterprises because their underperformance had a huge bearing on the country’s ability to reduce rural poverty and unemployment.

RuMEPP’s development goal was “increased economic development and improved job generation resulting in reduced rural poverty among 200,000 poor rural households”. The three expected outcomes were: (i) the Small Business Corporation (SBC) and micro-finance institutions (MFIs) provide better financial services to micro-enterprises; (ii) micro-enterprises receive effective and responsive business development services; and (iii) micro-enterprises benefit from the programme-promoted improved policy environment.

Achievements of RuMEPP

Two outcome surveys provided information on the initial impacts of RuMEPP; the final impact assessment was yet to be carried out at the time of writing.  

- Women represented 79 percent of the RuMEPP beneficiaries and were actively involved in the whole cycle of business operations and major decision-making. Many of them were housewives and had no regular jobs or their own sources of income before participating in the programme.
- RuMEPP enhanced the self-esteem of women beneficiaries and improved their social standing by supporting their engagement in economic activities which augmented household income.
- 58 percent of microenterprises that received assistance in the first half of implementation were still operating when the programme was completed in 2013. The demand for microfinance exceeded targets by 64 percent, with demand continuing after programme completion.”
- 95 MFIs were accredited against a project target of 75, although the availability of an adequate number of MFIs in priority target provinces remained a challenge. The availability of qualified MFIs became a key determining factor for distribution of RuMEPP credit funds among provinces, especially in rural areas.

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34 In addition, DTI provincial and regional offices in Programme areas documented RuMEPP success stories in print and video formats that were disseminated through the SME Centres in each province. PMU also published More Than Cash, a compendium of case stories from the field that highlighted effective strategies and implementation experiences from the 19 target provinces.
35 Executive Summary, Project Completion Report, 19 Feb 2015.
36 Ibid.
• The asset size of assisted microenterprises increased by 46 percent and profits increased by 67 percent.37 About a third of microenterprises assisted moved to a higher level of development based on their assets.
• 57,510 jobs were created at the end of the first semester of 2013 for a 115% accomplishment rate. Based on the outcome survey, about a quarter of the microenterprises generated an average of 2.3 additional full-time employees and about 17 percent of these enterprises hired an average of 3.2 part-time employees.

The RuMEPP model is now being scaled up into a new DTI regular programme - the “Big Push for SMEs”.

**Key success factors**

The careful targeting of RuMEPP interventions, including:
• focusing on the active or enterprising poor with existing micro-enterprises that met project criteria
• actively addressing the particular needs and circumstances of women entrepreneurs
• enabling poor rural people to be part of programme planning to ensure activities pinpointed the key policy issues and opportunities
• a focus on the poorest regions within Philippines, and within these regions on 19 poorest provinces, with the concentration of resources in a limited area to avoid diluting impact38
• an integrated approach which built institutional capacity as well as individual enterprise capacity through simultaneously:
  - creating an enabling environment for entrepreneurship by strengthening the capacity of microfinance institutions
  - providing assistance to micro-entrepreneurs with meagre assets.

**Good practice 5:**

**Tulong Sa Pag-unlad Inc (TSPI): Targeting financial products to maximize impact**

**Background**

There are many microfinance institutions supporting women entrepreneurs in the Philippines. Among them is *Tulong Sa Pag-unlad Inc (TSPI)*. 39 It is one of the pioneer microfinance institutions in the Philippines and has been responsible for setting-up six other MFIs in the Alliance of Philippine Partners in Enterprise Development (APPEND) network. TSPI is a non-stock, non-profit development organization which operates 67 branches throughout the country. It is one of the largest MFIs in the Philippines in terms of the number of active borrowers and the value of its gross loan portfolio.

Women comprise the major clients of TSPI. TSPI offers three main financial products: the TSPI Kabuhayan (Livelihood) Program (TKP), the Association for Social Advancement (ASA) Program, and the Small and Micro Enterprise Development Program (SME). Each programme adopts a distinct methodology designed to cater to different target groups among the poor, including loans for business, housing, education and other purposes; savings; and micro-insurance.

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37 Ibid, para 85, p. 27.
38 Source: IFAD; http://operations.ifad.org/web/ifad/operations/country/project/tags/philippines/1253/project_overview
39 tspi.org; http://www.bwtp.org/arcm/Philippines/II_Organisations/Microfinance%20Providers/TSPIDevelopmentCorporation.htm
Modus operandi

The livelihood programme targets poor women via a modified Grameen Bank model. Loans provided for micro-enterprises range from Php 500 - 20,000; require group guarantee (20 members); mobilize weekly savings; and extend micro-insurance benefits. A graduation model for clients of this programme offers loans for business expansion, ranging from Php20,000 to Php50,000.

The social advancement programme targets low-income women and men micro-entrepreneurs. It adopts the modified ASA (Association for Social Advancement in Bangladesh) model, with loan size ranging from Php 1,000 - 50,000. It involves group membership (10-40 members) but adopts individual responsibility in loan payment. To secure a loan, it requires three co-makers. Like the livelihood programme, it mobilizes weekly savings and extends micro-insurance benefits.

The SME programme caters to the needs of tricycle drivers and operators as well as other small entrepreneurs. The programme provides credit for business expansion and job creation. Loans are secured by collateral. The current programs under this are: SAKBAYAN or Sasakyan ng Bayan (Transport for the Masses), the TAP (Tricycle Drivers & Operators Assistance Program) and ILAP (Individual Loan Assistance Program). To complement the financial services, TSPI also provides a capability-building programme for clients involving leadership skills development and values formation on the one hand, and entrepreneurship development on the other.

Key success factors

TSPI highlights the ongoing value of micro finance which targets poor women in particular at the micro-enterprise level. Key to the success of the programme have been:

- the tailoring of financial support products and approaches to the client and their particular needs and capacities.
- the provision of pathways to growth and development via making ‘next step’ support options available
- learning from and adapting the experience and good practice or other countries, particularly that of the micro-finance movement in Bangladesh
- a multi-faceted approach which combines financial support with leadership and entrepreneurship skills development, as well as loans to address other key life requirements, such as housing, education and insurance.

3.8 National programmes are important - but local focus really makes the difference

Local action and outreach is critical to fostering women’s entrepreneurship. A recurrent theme in the cases studies was the observation that “national policies are important but unless implemented they mean nothing” (Indonesia case study). Thus, the engagement of local government entities and local branches of national agencies is vital in encouraging and supporting women entrepreneurs – and ensuring that national policies are commitments are actually implemented.

In the Indonesia case, there are particular localities which are particularly conducive to interventions in support of women’s entrepreneurship. For example, Bandung has a strong emerging market for modern Muslim fashion, which would benefit from a suite of local interventions to improve access to market and access to credit for women entrepreneurs. Even
if initiatives to address business constraints at local level are not specifically targeted from a gender perspective, they can bring benefits to women owned businesses in all sectors.

As indicated previously (good practice example 3), the Philippines Great Women Project, working with the Philippines Commission on Women, put considerable emphasis on strengthening local government capacity to deliver effective policy and programmatic outcomes for women entrepreneurs in their locality.

Box 1: Local government programmes in Indonesia show the way

The move to decentralization in Indonesia since 1999 has greatly empowered local government, particularly at the city and district levels. As a result, while the national government has a large number of programmes in place to support entrepreneurs, the more effective programmes are often found at the local level.

The city of Bandung, about 150 km outside Jakarta, is an excellent example of the power of mayors in Indonesia. In partnership with the local university, Institut Teknologi Bandung (ITB), the mayor has developed a programme to highlight the “best of Bandung” and market it nationwide. The university, working with various experts, identified and curated businesses ranging from homeware to shoes and fashion to create a guide to the Best of Bandung. Selection in the programme means that the city will support efforts to market the products from these businesses across Indonesia and the region. There is also a Creative Entrepreneur Network that has been supporting the local fashion industry and advocating on its behalf.

The city’s efforts to boost the local modern Muslim fashion industry – one in which there is a large concentration of women entrepreneurs - are an example of how local initiative can be highly successful. Regulations around exporting are handled at the national level and are highly complex, and many small firms either do not export as a result, or rely on larger exporters to bundle their goods with the larger firms. Both local government and firms recognised the huge potential of the Malaysian market for the growing modern Muslim fashion sector, and worked together to bring the market to Bandung through flights by AirAsia direct from Kuala Lumpur to Bandung. These flights are in addition to the flights from Kuala Lumpur to Jakarta, and specifically serve this niche market. While this is certainly a second-best solution for firms wishing to export, many local firms appreciate the opportunity to increase their market access, without increasing their regulatory and administrative burden (Burger, et.al., 2014).

The city has also been working to improve the business environment at the local level, creating an online business licensing system, and moving towards transparency on regulations. These changes at the local level are likely to have more tangible benefits to businesses on the micro and small end of the spectrum as many of those firms would barely interact with the regulations set at the national level.

The Bandung experience shows that local levels of government have tremendous power in Indonesia to improve the business environment, but also provide direct support to important sectors of the local economy. These efforts can improve access to market for firms at the local, national and even regional levels. While the various programmes in Bandung have not been aimed at women specifically, many of the sectors in the Creative Economy (a strong focus for the city government) involve large concentrations of women entrepreneurs who have benefitted directly.
3.9 Microfinance – pathways to growth essential to broaden opportunities for women entrepreneurs

The important role of microfinance in supporting the emergence and survival of women entrepreneurs stands out in each of the four countries studied. Often in combination with informal sources of funding such as communal banks, self-help groups and savings associations, microfinance has clearly played a vital role in addressing gaps in recent decades by reaching out to women at community level who were excluded from formal financing, including in rural areas.

However, the country studies also clearly indicate that microfinance, in itself, is not enough. Their findings validate many international studies which raise concerns that microfinance, in isolation from other broader initiatives to support women entrepreneurs, can result in the locking of women into micro-level activity, with risks of actually increasing women’s vulnerability and pushing households further into debt.

Additionally, many microfinance lenders are outside established regulatory frameworks, creating potential additional risks for borrowers.\textsuperscript{40} The reports argue that much more is needed, including new innovative approaches, to enable women to have the opportunity to become owners of small, medium and large business which operate higher up the value chain, employing more workers and making a larger contribution to inclusive and sustainable economic development.

Accordingly, all the good practice examples of microfinancing programmes for women entrepreneurs highlighted by the country studies emphasise the importance of pathways out of microfinance and micro-enterprise. Such pathways include access to further educational opportunities, business-skills training, social safety net programmes to take the pressure off family finances, access to wider networking and mentoring opportunities, and financing packages which are specifically targeted to the particular needs for women entrepreneurs seeking to graduate from a low base.\textsuperscript{41}

**Good practice 6:**
**Amanah Ikhtiar Malaysia (AIM): Providing pathways out of dependence on microfinance**

**Background**

As a poverty-oriented microfinance institution that provides financing only to very poor, poor and low-income households, AIM\textsuperscript{42} is a highly successful replication of the Grameen Bank. However, unlike the Grameen Bank, AIM operates as an Islamic microfinance institution where microcredit

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\textsuperscript{41} The examples of microcredit/microfinance programmes featured in this report which incorporate pathways for development and growth include (1) Manah Ikhtiar Malaysia (AIM) in Malaysia; and (2) the Great Women Project; the Rural Micro Enterprise Promotion Program (RuMEPP); the Sari-Sari Store Training and Access to Resources (STAR) Program; and Tulong Sa Pag-unlad Inc (TSPi) in the Philippines. The latter is part of the Alliance of Philippine Partners in Enterprise Development (APPEND).
provided by AIM is provided without interest, although borrowers (Sahabat) are required to pay a management fee of 10 percent.

Created for the explicit purpose of alleviating poverty, AIM has evolved through the deployment of multiple strategies to become an organization which primarily promotes entrepreneurship among women, with a focus on single mothers and housewives with no fixed income.

AIM takes a holistic approach to providing services to poor women through the integration of social development programmes into its microfinance schemes. Micro credit per se is seen as only the first step in integrating the poor into the broader economy. AIM also provides borrowers with a range of entrepreneurial development programmes including training in entrepreneurship and leadership; financial education; value chain support; and social services including saving and welfare schemes to support borrowers in coping with hardships caused by death, accidents, chronic disease, etc.

Achievements
- After two decades of activity, AIM has transformed the prospects of many women entrepreneurs and their communities, both urban and rural. As of June 2015, 366,631 families all over Malaysia had benefited.
- The funds provided to the AIM Sahabat have not only financed economic activities, but have also enhanced skills and knowledge which are essential to longer business success and broader community development initiatives.
- Studies have shown that the Sahabat are able to increase their average household incomes four times after joining AIM, with more than 10 percent of AIM borrowers having moved into Malaysia’s high-income category.
- AIM’s outreach is now broadening as a result of achievements to date, with an increasing number of borrowers who are technically savvy and adaptable to changes (including unemployed graduates). AIM has also been proactive in catering for ‘second generation’ borrowers (Gen Y) by developing a specific microfinance scheme called i-Bisnes with funding up to MYR5,000. In addition, AIM provides consultancy services for existing businesses that are in the process of becoming bigger and more established.

Lessons learned
- Providing micro credit in itself is not sufficient. Most of the micro credit borrowers are very poor and low-income households with low levels of education and no skills or experience in running businesses. A unique set of skills is needed by the participants to be able to channel the financing they received into productive activities that will give them sustainable incomes.
- The economic performance of AIM borrowers is contingent upon a range of factors. These included the amount of money borrowed, education level, age, gender, assets owned before joining AIM, and area of residence. The finding that education levels contributed significantly to economic performance spurred AIM’s commitment to education, including business training.
- Aligning government and AIM objectives and priorities has multiplied the impact and outreach of AIM programmes.
- AIM’s entrepreneurship ‘ecosystem’ approach - combining finance, capacity development and social development - has been critical in ensuring that the poor have a sustainable source of income and do not fall back into poverty. With its extended focus on additional types of entrepreneurial services, AIM has been able to distinguish itself from other types of micro credit schemes and bring about sustainable change.
3.10 Value-chain engagement by women entrepreneurs a key opportunity for growth

The Cambodia case study highlighted the difference that can be made by value chain and power relations analysis in identifying the right measures to support women entrepreneurs. It drew attention to the need for interventions supporting women entrepreneurs to focus on the whole value chain of the business to ensure market linkages and profit sharing from the point of origin to the final sale. Particular priority is put on the need to help rural producers (particularly small farmers who are the origin of most value chains in the country), to seize market opportunities, gain reasonable and fair business deals, and make higher-quality products. Such steps contribute to increased employment and economic growth for rural areas, ultimately boosting the whole value chain performance.

The Philippines case study further highlighted the potential in the food processing and other value adding economic activities for women-owned enterprises to be purposively “pushed up the value chain ladder” through provision of technology, marketing and other essential assistance. The study argues that this needs to be systematically guided and nurtured in order for microenterprises to accelerate their growth and lift productivity levels.

“The entrepreneur is a crucial factor because she drives the growth of an enterprise. Continuing training and education to update their knowledge and skills, and proactive search for information contribute to the success of the enterprise. Even if the entrepreneur is not the actual success factor, it is the entrepreneur who operationalizes the factor, initiates the activity and makes changes happen. This means a woman entrepreneur must be deeply motivated to overcome structural and sector-specific constraints and setting long term goals and for success to upgrade successfully.”

The Philippines study further noted the importance of family wealth as a factor in expanding businesses. To ensure that opportunities exist for all women entrepreneurs, it proposes that a two-pronged approach is needed: (i) to upgrade women entrepreneurs’ capacities and (ii) to make the business environment more enabling and supportive. *Inter alia* this requires a focus on enhancing women entrepreneurs’ knowledge and skills through improving access to quality education, making education compulsory and affordable, and reducing the quality gap between public and private educational institutions.

The impact of the Philippines Great Women Project in improving local and national enabling environments for women entrepreneurs was highlighted by the country study, enabling many women to “go up the value chain.” Among other initiatives, the project supported the Department of Trade and Industry (DTI) to harmonize its programmes in support of women micro-entrepreneurs at local level and develop the Gender-Responsive Value Chain Analysis (GR-VCA) to determine women and men’s roles, profits, opportunities and constraints in the value chain of subsector enterprises. DTI likewise mainstreamed gender in its organization by influencing the National Micro, Small and Medium Enterprises Development Plan 2010-2016, strengthening its GAD Focal Point System and GAD Plan, among other initiatives.
Good practice 7:
Sari-Sari Store Training and Access to Resources (STAR) Program: Tapping into public/private partnerships to reach those at bottom of value chain

Background

The Sari-Sari Store Training and Access to Resources (STAR) Program, also known as the Coke-Hapinoy Program, was launched in mid-2011, to transform women “sari-sari” (variety) store owners into better entrepreneurs. A sari-sari store is a convenience store that is ubiquitous in the Philippines. Estimates on the number of sari-sari stores range from 750,000 to one million. In many ways the sari-sari stores serve as the ‘pantry extension’ of about 20 households each, allowing women to support their households while earning a living. The store owners are at the bottom of the value chain, have low educational levels, do not have formal business training and are largely shut out of opportunities given to supermarkets and wholesalers.

The programme is based on a partnership between Coca-Cola Philippines (CCP), the local bottling partner Coca-Cola FEMSA Philippines (FEMSA) and the Technical Education and Skills Development Authority (TESDA). TESDA is a government agency that focuses on technical and vocational education and is headed by a Cabinet-level position. More than 20 NGOs, microfinance institutions (MFIs), and local government entities across the country also participate in the programme. The partnership will continue to 2020 to ensure the sustainability and continuity of the STAR Program, even after Coca-Cola Philippines completes its target of empowering 200,000 women micro entrepreneurs by 2020.

Through the programme, women micro entrepreneurs receive three years of customized support in the form of training and other forms of capacity building as well as access to resources and peer mentoring. After completing their training, many women continue to gain skills, build confidence, and receive advice through their local STAR partner NGOs or MFIs. Membership in one of these organizations has proved to be a valuable opportunity for long-term peer mentoring and networking through, for example, weekly and monthly meetings.

At the end of three years of participation in the STAR Program, participants are evaluated on business sustainability and economic empowerment in areas such as decision-making, reinvestment of profits in the store, and family health and education spending.

The STAR Program is considered as a good practice because it (i) is inclusive and focuses on women; (ii) illustrates public-private partnership; (iii) has proven relevant and appropriate to a Philippines reality affecting thousands of women; and (iv) is scalable and sustainable.

Achievements

- Since 2011, the STAR Program has empowered more than 36,000 women micro entrepreneurs in 46 locations in the Philippines. By the end of 2015, 22 provinces and cities were covered.
- A basis for ongoing support has been created through the STAR Center for Excellence facility which was established by the Coca Cola Company at the TESDA Women’s Center. In 2015, the STAR

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45 “The Nielsen Company estimated that in 2000 there were about 430,000 sari-sari stores on the Philippines. If this number is nearly exact, it would mean that there would have been one sari-sari store in every 26 households. However, there are considerable discrepancies in the various estimates provided over the years. One reason for this lack of clarity is that many sari-sarises still belong to the ‘grey’ market or underground economy, despite efforts by the authorities responsible for registration and taxation.
46 The Coca-Cola Company’s 5 by 20 Initiative: Empowering Women Entrepreneurs Across the Value Chain.
Women’s Entrepreneurship: Lessons and Good Practice

Program had 236 accredited facilitators teaching and training women retailers to become better entrepreneurs. 47  
• Women’s economic capacity has been further strengthened through their participation in a cohesive business network and linking them to enterprise opportunities. 48

Box 2: Reaching for the stars: Lives transformed

The impact of the STAR programme can be seen in the way the women beneficiaries’ lives have changed. 49 For example, a STAR beneficiary Lolita Mendoza, 50 years old, mother of four, shared her success story during the STAR Program Women’s Month celebration attended by former President Aquino, Coca-Cola and TESDA officials and over 5,000 other beneficiaries.

Lolita Mendoza had been running a small sari-sari store for six months when she heard of the STAR Program. After three months of training from March to May 2014, Mendoza’s small variety store and carinderia (street canteen) started earning from P1,300 to P2,400 a day, a far cry from the P500 to P700 she used to make before she joined the STAR Program.

From the programme, she learned how to compute the right mark-up for products and to understand her customers and competitors. She also learned the importance of limiting household expenses to fit within the profit earned from daily sales. Her family also learned “not to treat the sari-sari store business as an extension of their kitchen.”

“We also learned the leadership skills necessary to succeed as entrepreneurs and gained the confidence to dream big,” she said of her co-STAR programme participants. With other participants, Lolita started the STAR Eagle Marketing Cooperative, a wealth-building co-op where the group developed its own platform for making loans available for business purposes. 50

3.11 Building partnerships and networks can multiply bargaining power of women entrepreneurs

The Cambodian case study emphasizes the value of deliberate steps to build sustainable partnerships which can help women entrepreneurs strengthen their social and business networks, benefit from skill and experience sharing, and increase their bargaining power with suppliers and buyers alike. The example of the national NGO Farmer Livelihood Development (FLD, good practice example 8) is used to illustrate the added-value of partnerships to rural women entrepreneurs, who received crucial support in marketing and product innovation as a result. Creating interdependent business practice through partnerships is seen as a viable means of sustaining women entrepreneurs in their business and building their capacity to adapt to changes.

48 Ibid
50 http://business.inquirer.net/189720/training-program-empowers-women-entrepreneurs#ixzz3zMLOjtDU
The value of partnerships at the ASEAN regional level was highlighted by the Philippines study, with the ASEAN Women Entrepreneurs Network (AWEN) given as an example. AWEN provides a recognized platform within ASEAN for the promotion, development and empowerment of women entrepreneurs. The Women Entrepreneurs Working Group of the ASEAN-Business Advisory Council (BAC) have also conducted a number of outreach activities with women’s business and other associations in ASEAN including with some members of AWEN. Their aim is to encourage partnerships and networking among women entrepreneurs to share experiences, potentially open up market opportunities and facilitate inputs into relevant ASEAN policy processes.  

**Good practice 8:**

Farmer Livelihood Development (FLD): Linking skills with markets through partnerships in Cambodia

**Background**

Farmer Livelihood Development (FLD) was created in 2002 to address poverty in rural areas through improving productivity; promoting and creating jobs; and strengthening micro and small enterprises.

As part of its women’s economic empowerment focus, FLD implemented projects on Employment Opportunities for Young Women (EYOM) from 2007 to 2009 and Young Women Entrepreneurs’ Development (YWED) from 2009 to 2013. The dual purpose of these projects was to promote economic and social empowerment so that women can make the transition from traditional farming to establishing and managing productive and profitable businesses. One of FLD’s core initiatives in this respect was supporting women entrepreneurs to set up a banana chips business, one of 153 business groups FLD helped to create.

FLD’s approach was built on the realization that (i) many development projects focus mainly on providing skills to their beneficiaries, but fail to build market linkage for them to sustain their businesses, and (ii) that few NGO-sponsored projects are able to further support their beneficiaries in the post project phase.

In this context, FLD used an innovative approach of applying business methods to achieve social objectives. The two projects with rural women entrepreneurs were the main catalyst to establish Khmer Farmer’s Products (KFP), which is operated as a social enterprise in marketing products made by FLD’s farmers, mainly banana chips, wild honey and vegetables.

Central to the FLD’s approach is a focus on strengthening vocational and entrepreneurial skills while using business models to create sustainable livelihoods for targeted communities. In the latter case, FLD mobilizes and forms business groups of women entrepreneurs, provides start-up capital and helps to raise their collective bargaining power with suppliers and buyers.

At the same time, FLD supports the improvement of product quality control to ensure market requirements are met. FLD works in partnership with KFP, which connects women entrepreneurs to the market by acting as marketing and sale agent for FLD’s beneficiaries. Through this partnership, 

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women entrepreneurs can both extensively benefit from skill and experience transfer as well as market access and networks.

FLD’s training covers not only technical skills but also small business management and planning skills using a curriculum adapted from courses of the International Labour Organization on “Start Your Business” and “Get Ahead”, which are designed specifically for people with low literacy levels.

At the inception stage of the projects, the women worked together at the processing center to produce banana chips, but later moved the production to their home. They increasingly took over responsibility for product improvement and innovation based on market information provided by KFP. The realities of socio-cultural factors at village level mean that it is difficult for women entrepreneurs to be successful without family support, especially from their husband. FLD thus further supports intra-family gender mainstreaming through coaching and training to both women and men.

Achievements

**Economic impacts:** Overall, the two projects have trained 2,192 women in a wide range of vocational skills—agriculture, handicraft, food processing, etc. With better skills and market linkage, poor women entrepreneurs are able to develop functional business groups and improve their quality standards to meet market demand. Producing banana chips has become a second source of income after farming. The small enterprises which are created also generate jobs for other community members, directly and indirectly employing approximately 100 people in each case.

**Social impacts:** Strengthened social capital and community cohesion are two social impacts arising from the project. As women producers take ownership of their businesses and manage their own profits, they improve their social connectivity and confidence in business negotiation. Once every three months, the women producers meet collectively with their partners to negotiate prices for their banana chips and raise business concerns. Initial conflict over profit sharing was addressed by the women through their business meetings and a deal was reached to ensure a fair share of profits and better community cohesion.

An improvement in social status is another significant outcome of the business. As a result of generating significant income to meet household needs, the women concerned received better treatment from within their households and the larger community.

> “I am proud of my hard work and perseverance when the community calls me “Thao Ke” (patron in English) of banana chip business. I am happy that my economic and social status has improved. I do not only generate income for myself, but also providing jobs to my community people. I am economically independent thanks to the business, so I do not rely entirely on my husband. We now work together to improve our household income.”

*Woman producer interviewed for Cambodia national case study*

### 3.12 Ease enterprises into formalization through tax and administrative reforms

The bulk of women entrepreneurs in the four countries studied in this paper, operate in the informal sector without undertaking formal registration of their businesses. Owing to the informal nature of their business, these entrepreneurs do not benefit from formal support or intervention from the government or international development donors.
Tax policy is particularly relevant to women entrepreneurs in the ASEAN region. In Cambodia, it was found that entrepreneurs are struggling or sometimes even reluctant to upgrade, formalize their businesses seeing no tangible benefits from moving to the formal sector. Additionally, some of them, including men, see potential troubles in the registration. They fear that upon registering their businesses, they will be paying more taxes and that registration opens the door for government officials to bother their businesses.

“Women are mainly engaged in informal micro and small business. They do not want to register their businesses, fearing that they have to pay more taxes and that the government officials would bother their business instead of helping them. They complain that government officials do not help them to prosper their businesses, but instead are looking for problems and ask for money” said one interviewee in the Cambodian study.

Other than the perceived lack of benefits, many business owners are discouraged by the complex and time-consuming processes of the registration. The biggest disadvantage of opting out of registration is that their products cannot be exported, leaving them stuck with micro and small informal businesses without much prospect of expanding.

A time-bound preferential tax treatment for formally registered micro, small and medium-sized enterprises owned by women entrepreneurs would encourage more enterprises to be registered, thereby opening the doors for government support to these enterprises. This should be done bearing in mind (i) the Vientiane Declaration on Transition from Informal Employment to Formal Employment towards Decent Work Promotion in ASEAN (2016) and (ii) the International Labour Organisation Recommendation No. 204 on the transition from informal to formal economies adopted by representatives of governments, employers and workers’ organizations at the International Labour Conference (ILC) on 12 June 2015.

Accelerating the transition towards economic formalization across ASEAN will prove pivotal in ensuring that business and capacity development support reaches women entrepreneurs engaged in SMEs. Additionally, the adoption of streamlined and whole-of-government mechanisms for registration and service provision will enable governments to reduce the administrative and financial burdens involved in establishing, running and expanding a business.

### 3.13 Mitigate data gaps regarding women’s entrepreneurship to promote evidence-based policy making

Key to effective monitoring, evaluation and learning is credible and up-to-date data. The Philippines study highlights the importance of such data to inform policies and programmes at all levels, particularly in light of the current lack of sex-disaggregated data to ascertain how economic development is affecting women and men in different ways. This study observes that this in turn “impedes the refinement of laws, policies, programmes and services to become more gender-responsive. An increased availability of data through national statistical bodies, civil society, academic and other initiatives will help efforts to promote awareness on gender and development (GAD), women’s economic empowerment (WEE) and women’s important contribution to local economic development.”

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A similar situation was reported in the other three counties studied. In the case of Cambodia, reliable data on women entrepreneurs are very scarce as no nation-wide study has ever been carried out which counts all the enterprises in the country and identifies whether these are owned by men or women. Both the Economic Census of Cambodia 2011 (ECC 2011) and the 2014 Cambodia Socio-economic Survey 2014 (CSES 2014), do not distinguish between a male and female owner of a business establishment. However, their data do distinguish between a male and a female representative of an establishment. The Cambodia case study thus considers female representative of a business as an entrepreneur.

In order to harness the synergies between women’s economic empowerment and economic growth for the region, greater attention to the generation of sex-disaggregated data is imperative at national and regional levels to provide a comprehensive evidence basis for policy and programme development. Improved data on women’s entrepreneurship at national and regional is a crucial part of this picture.

3.14 There is a need to better monitor and evaluate existing programmes

As noted in the Indonesia study, there are numerous government and private efforts underway to support entrepreneurship, but “the universe of programmes has not been enumerated, nor have meaningful evaluations been undertaken of most of them. Efforts involving key stakeholder to better monitor and evaluate current initiatives at national and local levels could inform steps to capitalize on what is working and free resources from what is less effective.”

Noting that private sector programmes in support of entrepreneurship and women’s entrepreneurship appear to be more successful, and that businesses find them relevant, the study observes that “the government in particular should not view these programmes as competition, but rather as opportunities to leverage and expand existing efforts.”

The Philippines study also points out the need for systematic monitoring to ensure that the best possible support can be provided to women entrepreneurs to grow their micro enterprises over the long term within the context of ASEAN economic integration. In this regard, the study proposes that both the Philippines Commission on Women, in exercising its oversight functions, and local government units in pursuit of their economic development functions, should closely track progress in promoting women economic empowerment and gender equality with a view to identifying progress, issues, policy gaps and lessons.

3.15 The bigger picture matters - ASEAN integration offers important opportunities for women entrepreneurs

Each of the case studies highlighted the importance for women entrepreneurs of being attuned to the challenge and opportunities offered by changes in their broader economic environment. First and foremost among these at the regional level is the introduction in late 2015 of the ASEAN Economic Community (AEC).

The Philippines country study, for example, emphasized the need for measures to strengthen and professionalize MSME financial and overall business processes in order to assist them to take advantage of the AEC. “We must team up, cluster, and unite to gain larger market
opportunities”55 one interlocutor stated during the study. To ensure that the implications of the AEC were recognized by entrepreneurs, women and men, the Philippines Government reached out widely to the business sector, including SMEs, via means such as forums and information sessions. Promoting SME access to and use of ICT as a core business tool in this context, and ensuring that women entrepreneurs are included in AEC-related initiatives, have been a priority in such efforts.

Opportunities offered by the AEC to women entrepreneurs include improvements in areas such as physical and ICT infrastructure; access to ASEAN markets and potential reductions in production costs. On the other hand, one of the biggest challenges facing SMEs generally in this context will be to remain competitive in the face of increased competition, particularly in the CLMV grouping of Cambodia, Lao People’s Democratic Republic, Myanmar and Viet Nam. 56

The role of governments in helping to provide the conditions for women’s entrepreneurship to flourish is reinforced by policies and platforms adopted at ASEAN regional level. The primary platform for action is the Strategic Action Plan for ASEAN SME Development 2016-2025. The key strategies under this plan are focused on supporting SMEs’ access to finance, markets and internationalisation, human resource development, information and advisory services, and technology and innovation.

Further guidance for ASEAN cooperation in SME development is provided by the ASEAN Plan of Action on Science, Technology and Innovation 2016-2025; the Vientiane Declaration on Transition from Informal Employment to Formal Employment towards Decent Work Promotion in ASEAN (2016); and the Declaration on the Advancement of Women in ASEAN which was adopted by the ASEAN Foreign Ministers in 1988. The latter is backed-up by the Work Plan of the ASEAN Committee on Women for 2016-2020, which includes a prioritisation of measures to promote women’s entrepreneurship.

Particular tools and services developed to date for ASEAN member States’ use include the ASEAN Benchmark for SME Credit Rating Methodology, the SME Service Centre, the ASEAN SME Policy Index and the ASEAN Common Curriculum for Entrepreneurship.

It is vital that the dissemination and implementation of such strategies, plans, measures and tools directly address the particular priorities, needs and circumstances of women entrepreneurs throughout the region. Ensuring that the voices of women entrepreneurs, in all their diversity, are able to help shape their ongoing development and application will be a key factor in ensuring that this happens.

## ANNEX 1

**Organizations representing the voices of women entrepreneurs in Cambodia, Indonesia, Malaysia and the Philippines**

<table>
<thead>
<tr>
<th>Country</th>
<th>Name of organization</th>
<th>Overview of organization</th>
<th>Examples of activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambodia</td>
<td><strong>Cambodian Women Entrepreneurs Association (CWEA)</strong></td>
<td>Established in 2011 under a joint initiative of a group of women entrepreneurs in Cambodia and the MoWA. It is a woman-led association that provides a platform for businesswomen to bring their concerns to the attention of the government, the business community, and the media. Their membership has reached 300, all of whom are business owning women in various sectors.</td>
<td>Provides technical support to women entrepreneurs and strengthens their capacity through workshops, trainings, coaching, mentoring, business matching, business trade and business study tours for its members. The CWEA has become an important ally of the MoWA and further partners with large private organizations and international development partners such as the UN Women and the IFC.</td>
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<tr>
<td>Cambodia</td>
<td><strong>Cambodian Women Business Federation (CBWF)</strong></td>
<td>A newly established women-led federation that closely supports women entrepreneurs, associations, and communities. From its inception in late 2014, the CBWF has worked with 70 members and 15,000 women producers and service providers in 17 different sectors. Unlike the CWEA, that mainly focuses its attention on well-established enterprises, the CBWF concentrates its effort on supporting young start-up women entrepreneurs who are engaged in micro and small businesses, and producer groups in rural communities.</td>
<td>The strategic priorities of the CBWF include (1) lobbying and advocacy work on behalf of women entrepreneurs, (2) capacity development for members in the forms of in-house and external trainings, (3) linking with local and international business networks, and (4) product promotion and marketing for its members. In addition to the strategic priorities, the federation also supports women’s economic empowerment projects. For example, the CBWF provided 10 looms to women silk producers in Banteay Meanchey to kick-start their business. One current CBWF’s project, funded by Coca Cola, is supporting poor urban women to start-up their soft drinks business using Coca Cola push-carts.</td>
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<tr>
<td>Malaysia</td>
<td><strong>Federation of Women Entrepreneur Association Malaysia (FEM)</strong></td>
<td>One of the primary associations for women entrepreneurs in Malaysia. It has approximately 12,000 members and provides an umbrella organization for nine women’s business associations across Malaysia. Works in partnership with SME Corp, the Ministry of International Publication of the first edition of the e-Women Annual Directory, a compilation of woman-owned businesses in Malaysia. The directory markets women’s products domestically and overseas and is a source of information on financial assistance and other business matters for women entrepreneurs. It also acts as a networking platform.</td>
<td></td>
</tr>
</tbody>
</table>

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57 Based on interview with CWEA’s President, 2015  
58 Based on interview with CBWF’s Vice-President, 2015
<table>
<thead>
<tr>
<th><strong>Women’s Entrepreneurship: Lessons and Good Practice</strong></th>
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<tr>
<td><strong>Trade and Industry (MITI), the Ministry of Women, Family, and Community Development, and the Central Bank of Malaysia.</strong></td>
</tr>
<tr>
<td><strong>National Association for Women Entrepreneurs of Malaysia (NAWEM)</strong> The primary multicultural women’s business association of Malaysia. Created after participants in a 1990 National Symposium of Women Entrepreneurs of Malaysia expressed the need for such a group. NAWEM has 300 members and branches in Penang, Sabah, Sarawak, and Johor. NAWEM’s mission is to “provide the leadership and inspiration to act as a conduit to the transformation of the role of women in business into a dynamic force.” The association aims to support women entrepreneurs and business owners; serve as a liaison with government officials; promote women’s leadership in the business sector; run events to support business women; and to receive and give grants to support members. Programmes include eight weeks of skills training for underprivileged women, which provides them with skills to start a small business such as in hairdressing, cooking, or flower arrangement. In addition, NAWEM runs training for its members including a “train the trainer” program and collaborates with other groups to host events supporting women entrepreneurs. These events included the 2012 Regional Workshop for Women Entrepreneurs, organized together with The Asia Foundation.</td>
</tr>
<tr>
<td><strong>Usahanita</strong> A Bumiputera Women Association under the umbrella of the Federation of Women Entrepreneurs Malaysia (FEM). Its 3,000 members are drawn from a range of sectors including law, accounting, dress-making, boutiques, manufacturing, beauty, herbal products and building contractors. Objectives include supporting women entrepreneurs and a network of women entrepreneurs; increasing the quality of training programs; and providing advisory services. Organizes seminars, discussions, and business visits within Malaysia and internationally.</td>
</tr>
<tr>
<td><strong>Association of Bumiputra Women Entrepreneur Network of</strong> A non-profit organization whose aim is to support women’s rights in business and professional spheres. Members are both new and established entrepreneurs. Worked with Kirkby International College in Cyberjaya to provide office space, training facilities, and English language courses for its members.</td>
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<tr>
<td><strong>Malaysia (WENA)</strong></td>
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<td><strong>Peniagawati Malaysia</strong></td>
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<tr>
<td><strong>Vision Women Entrepreneurs Association Malaysia (Wawasanita)</strong></td>
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<tr>
<td><strong>e-Entrepreneurs Women Association (EWA)</strong></td>
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<tr>
<td><strong>Women’s Entrepreneurship: Lessons and Good Practice</strong></td>
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<tr>
<td><strong>online business; (b) support women entrepreneurs’ use of online business; (c) train members to use ICT for business productivity; (d) support members through activities; (e) participate in studies and working papers related to EWA’s mission; (f) work with the government to advance EWA’s mission.</strong></td>
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<tr>
<td><strong>Malaysia Entrepreneurs Network (Kuala Lumpur) Monthly Meetup</strong></td>
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<td><strong>Malaysian Chinese Women Entrepreneurs Foundation</strong></td>
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<td><strong>Women in Business Mentoring</strong></td>
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<tr>
<td><strong>Gorgeous Geeks</strong></td>
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<tr>
<td><strong>Women’s Entrepreneurship: Lessons and Good Practice</strong></td>
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<td><strong>sharing, and mentoring for businesswomen as well as for girls</strong></td>
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<td><strong>While originally targeting women in the technology industry, Gorgeous Geeks now incorporates all women who use technology to build their lives and business. Youth programmes help young women to learn from professionals about corporate and entrepreneurial culture.</strong></td>
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<tr>
<td><strong>Programmes for target existing entrepreneurs, founders, and owners of startups or SMEs, providing them with opportunities for networking, access to finance information, and skills training.</strong></td>
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<tr>
<td><strong>Also targets professionals including executives, managers, or corporate chiefs and tailors specific programming for them, including networking, workshops, and conferences</strong></td>
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<tr>
<td><strong>Hosted events such as the Women Entrepreneur track at the GREAT 2014 conference on “Inspiring Entrepreneurial Leadership.”</strong></td>
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<tr>
<td><strong>Google Business Group (GBG)</strong></td>
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<tr>
<td><strong>A network of professionals, entrepreneurs, and others who aim to become more successful in using web technologies and the internet to develop their business. The group has been active in supporting women entrepreneurs.</strong></td>
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<td><strong>The group is recognized but not managed by Google and has seven chapters across Malaysia.</strong></td>
</tr>
<tr>
<td><strong>Hosted event to support start-up entrepreneurs and events targeting women “technopreneurs.” These events included presentations by successful women entrepreneurs who discussed their use of business-related internet technologies.</strong></td>
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<tr>
<td><strong>Global Women Entrepreneur Leaders (GWEL) Scorecard</strong></td>
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<tr>
<td><strong>Sponsored by Dell Inc. and produced by ACG Inc., is a new data driven diagnostic tool that identifies the impediments to high impact female entrepreneurship</strong></td>
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<tr>
<td><strong>Introduces actionable steps that can be taken to improve the conditions for high impact female entrepreneurship development at the country level.</strong></td>
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<tr>
<td><strong>The 2015 Scorecard covers 31 countries worldwide including 12 APEC economies.</strong></td>
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<td><strong>An interactive presentation of the Scorecard can be found at:</strong></td>
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<tr>
<td><strong><a href="http://powermore.dell.com/gwelscorecard/">http://powermore.dell.com/gwelscorecard/</a></strong></td>
</tr>
<tr>
<td><strong>Additional Scorecard materials including an Executive Summary, info graphics, etc. can be found at:</strong></td>
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<tr>
<td><strong>Philippines</strong></td>
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<tr>
<td><strong>The Women’s Business Council of the Philippines</strong></td>
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<tr>
<td><strong>Established in 1997 to provide a forum and social space to ventilate women’s issues in business and to discuss policies that could be endorsed to government bodies to help women in general and to</strong></td>
</tr>
<tr>
<td><strong>Actively 1) seeks solutions to challenges women generally face in the conduct of their business and promotes women-led and women-owned enterprises through</strong></td>
</tr>
</tbody>
</table>
### Philippines

**Philippines**

(WBCP).

- evolve solutions for their enterprise development concerns.
- Composed of the country’s top women business leaders and entrepreneurs, the WBCP sees itself as the premier advocate and resource for Filipino women in business and has 30-50 active members/women entrepreneurs in its roster.
- The Council was established: 1) to influence economic policies and advocate programs to address women’s business concerns in such areas as technology development, training, and access to markets and finance; 2) to monitor the status of women in the economy and to advocate or undertake programs to advance the status of women workers, entrepreneurs, owners or executives and 3) to forge business alliances and establish commercial networks among women-owned, women-led or managed business and with other business groups.
- networking and through the use of technology.
- The WBCP was cited by the Bureau of Gender Equality, International Labor Office, Geneva Switzerland, as among best practices in the workplace on “Enabling Women’s Businesses to Flourish.”
- The WBCP ‘trail blazed’ the generation of benchmark data on Asian women in business through the conduct of a three country Study (Malaysia, Thailand and the Philippines) in partnership with the Asian Institute of Management, the United Nations Development Programme and the United Nations Office of Project Services.
- In collaboration with the Japan International Cooperation Agency (JICA, WBCP developed modules on entrepreneurship training, i.e., the Business Start-up Course (BSuC) and the Business Improvement, Survival, and Expansion Course (BISEC). These modules, first given in March 1999, at the Women’s Center in the Technical Education and Skills Development Authority (TESDA helped crystallize TESDA’s Program of promoting entrepreneurship.)

### Indonesia

**Indonesia Business Women’s Association (IWAPI)**

- Provides a forum for women entrepreneurs to collaborate and increase participation in the overall economy.
- Their main purpose is to: 1) introduce women entrepreneurs to each other through the network; 2) promote women’s businesses through partnerships with the government at trade fairs; 3) encourage collaboration between women’s businesses; offer opportunities for learning, both on and offline; 4) empower women entrepreneurs through improving their access to financing; and 5) share relevant information and expertise among members.
- Has been very successful in partnering with both government and the private sector to develop programmes to support their members.
- One of the main activities of IWAPI is to promote members businesses through collaboration with the Ministry of Cooperatives, Small and Medium Enterprises and the Ministry of Foreign Affairs. The form of this partnership is largely to include members in trade shows, both domestically and abroad, such as INA Craft (a large handicraft trade show, held in Jakarta), the Indonesian Trade Expo, and the Perth Royal Show in Australia.

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59 [http://www.womenbiz.ph/](http://www.womenbiz.ph/)
IWAPI has over 40,000 members, and chapters across the country. IWAPI has developed a solid reputation and brand, and staff are able to work with government in certain areas, although they have not taken an advocacy role that would put them in the position of pushing the government to more actively support women and women entrepreneurs. Through IWAPI, members can access PUM, a programme funded by the Dutch government to access experts in specific business area who will provide consultation. IWAPI has also partnered with Microsoft to help the company extend its training programs to women.

IWAPI has been successful in partnering with both the government and the private sector to do promotion, and provide some skills training. According to some observers IWAPI has been less effective at promoting specific policies or programmes to promote or advance women’s entrepreneurship. (Interview by case study author with Director University of Indonesia Center for SMEs, 2016).

| Women’s Small Business Network (ASSPUK) | An association of NGOs focused on strengthening women’s micro and small enterprises through trainings and technical assistance. It includes 54 NGOs spread across 20 provinces in Indonesia. Their focus is largely on providing support for NGOs working with women, and to assist in promoting policies for women, although they also conduct their own programmes. | Pilot programme with Maybank Foundation to promote the use of natural dyes with women weavers. ASSPUK also conducts research in partnership with various donor agencies, some of which is targeted at addressing policy and programming gaps by the government. For example, ASSPUK has worked with USAID and various foundations to conduct training programmes and research to inform advocacy on issues of special importance to women. |