

Expanding Economic Opportunities for Women



The Asia Foundation
Improving Lives, Expanding Opportunities

Women's economic empowerment is widely recognized as a key driver of national and regional poverty alleviation and job creation, and an important milestone toward gender equality. However, women-run businesses are constrained by a set of institutional and cultural barriers. The United Nations has estimated that the Asia-Pacific region would grow by an additional \$89 billion annually if women were able to achieve their full economic potential. It is also widely acknowledged that a woman's income directly translates into gains for her family and community.



The Asia Foundation is committed to improving women's opportunities to engage in entrepreneurship and participate fully in economic life. Working with experienced local partners that include women's business associations and trade groups, chambers of commerce, local NGOs, city municipalities, and subnational governments, the Foundation identifies and addresses legal, regulatory, and cultural constraints that hinder women's economic empowerment. We provide current and aspiring women business-owners with a full range of tools, including access to information and credit, business management training, and networks to help them develop more profitable and productive micro, small, and medium-size enterprises (MSMEs). These efforts raise women's visibility as important actors in the private sector and facilitate their active participation in public-private dialogues so their voices can be influential in local and national policy spheres.

IDENTIFYING AND ADDRESSING GENDER-RELATED CONSTRAINTS TO ECONOMIC OPPORTUNITIES

The Asia Foundation has decades of experience working at the nexus of women's empowerment and economic development. Through quantitative and qualitative research and the implementation of innovative projects, the Foundation addresses a broad range of obstacles that women face.

In **Indonesia, Malaysia, the Philippines, and Thailand**, in partnership with APEC and the U.S. Department of State, the Foundation conducted research to identify specific policy, financial, and cultural constraints to women's ability to start and grow SMEs. The research culminated in a published report, *Access to Trade and Growth of Women's SMEs in APEC Developing Economies*. Identified barriers include access to finance, participation in formal networks, exposure to innovative technologies, and lack of social support systems. Specific recommendations for governments and regional bodies were: to build more inclusive and enabling business environments that increase women's potential to contribute to local, national, and regional economies, such as bringing women-owned SMEs and exporters into the innovation economy through training, mentorship, and access to technology; expanding business opportunities through access to networks; improved financial literacy; transparent and user-friendly government regulations and processes; and more support for the private sector to achieve a positive work-life balance.

In **Vietnam**, with funding from the Australian Department of Foreign Affairs and Trade (DFAT) under the Business Partnerships Platform, the Foundation has facilitated a partnership between the Vietnam Bank for Social Policies (VBSP)

and MasterCard to develop VBSP's first-ever mobile banking platform for poor and low-income populations. In 2016, a Foundation-commissioned gender assessment identified the opportunities and challenges that women encounter when using information technology to access financial services, and the gender differences in men's and women's experiences. The study also evaluated VBSP's operations, particularly in information technology management, to identify gaps and suggest solutions to enhance gender mainstreaming of the bank's regulations and policies. The analysis included quantitative and qualitative research; findings will serve as a baseline to measure gender-related changes resulting from the project's interventions.

In **Malaysia**, the Foundation is implementing a one-year project, Promoting 21st Century Gender Related Labor Reforms, to promote internationally recognized gender-related worker rights and domestic labor laws, broaden women's economic participation, and strengthen trade unions and women's organizations to support women in the workforce. The project conducted a gender analysis of project activities and expected results, including a survey of 300 male and female Malaysian and non-Malaysian workers to identify gender gaps in knowledge, behaviors, perceptions, and impact of labor laws. The survey found that women surveyed were more likely than men to have limited knowledge of their labor rights, and some were experiencing labor rights violations but were not aware. Findings from the analysis informed the project's workplan and outreach activities.

Women's contribution to the economy as employees, as business owners, on farms, and in households doing unpaid care work is critical to sustainable growth and development in **Bangladesh**. Discriminatory gender norms mean that women face considerable constraints to access safe and secure work, occupy senior managerial positions, own competitive enterprises, and effectively engage in the formal economy. The Asia Foundation, in partnership with iDE (formerly known as International Development Enterprises) and with support from the Swedish International Development Cooperation Agency (Sida), is testing an innovative approach to Making Markets Work for the Poor that integrates gender at each stage of the project cycle and explicitly seeks to enhance women's economic empowerment. Through interventions that address specific constraints facing women and facilitate systemic change in the processed and packaged foods and home textiles sectors, the five-year Women's Economic Empowerment through Strengthening Market Systems aims to provide greater opportunities for women in the labor market through the expansion of women-owned and -led enterprises.

NETWORKING AND INFORMATION COMMUNICATION TECHNOLOGY

Women-owned and -led businesses have significant potential to contribute to economic growth in **Bangladesh**.



However, women face unique challenges to start and grow businesses. With support from the GSRD Foundation and private individuals, The Asia Foundation supported women's business forums and chambers of commerce in six districts to expand loan opportunities, increase networking among women entrepreneurs, and promote and expand the use of ICT tools for business. The Foundation trained more than 550 women entrepreneurs on ICT skills and how to utilize email and social media to expand their business endeavors, built six e-commerce portals to facilitate women entrepreneurs' access to online marketing and sales, and supported six women entrepreneurs to receive apprenticeships in Dhaka-based ICT firms. Through two national-level public-private dialogues, district-based women entrepreneurs and representatives from agencies such as the Bangladesh Bank discussed policy support needed to jumpstart women's entrepreneurship at the district level, including women's access to finance. Six district-level networking events created opportunities for women entrepreneurs to build networks and share challenges and solutions to overcome barriers.

The Women's Business Center in Mongolia has reached more than 3,000 women, many of them migrants and single mothers.

In **Mongolia**, The Asia Foundation is supporting women's entrepreneurship through the creation of a Women's Business Center (WBC) and Incubator in Ulaanbaatar, with funding from the Korea International Cooperation Agency (KOICA). The WBC and Incubator provides an accelerated four-month business incubation program that supports women entrepreneurs and female-led businesses through the provision of mentoring, consultancy services, training, networking opportunities, and access to capital. Since opening in July 2016, the WBC has reached more than 400 women with networking events, conducted a women's entrepreneurship study tour to Korea for Mongolia government officials, led more than 100 training sessions and workshops for more than 3,000 women at the WBC in Ulaanbaatar and in five districts, and opened an incubator facility. More than 20 percent of the women entrepreneurs who have used the business center to date are single mothers.

The Asia Foundation's three-year South Asia Women's Entrepreneurship Symposium (SAWES) Project, funded by the Depart-

ment of State from 2012-2015, demonstrated the importance of working regionally to improve the business environment and opportunities for women entrepreneurs. The project engaged women entrepreneurs and business associations across South Asia with a focus on **Bangladesh, India, Sri Lanka, and Nepal** to foster women-friendly business environments, increase women's business skills, and to catalyze a regional network of women entrepreneurs in South Asia. SAWES conducted 29 country-level assessments of the institutional capacity of women's chambers of commerce and associations in the four countries to identify potential partner organizations and provide targeted support. Small grants to women's business associations, chambers of commerce, and women entrepreneurs enhanced business and networking opportunities and increased technical capacity. Three exposure tours in the region brought together a diverse group of 75 women entrepreneurs to expand their regional networks and develop their business skills. A Facebook page, entrepreneurship portal, and webinars built women entrepreneurs' ability to network virtually and to integrate technology into their businesses.

SUPPORTING BUSINESS DEVELOPMENT AND ACCESS TO FINANCE

In 2016, with support from individual donors, The Asia Foundation expanded its important partnership with Aflaten to implement a financial literacy and entrepreneurship program for young women and girls in **Thailand's** southern border provinces, which have faced a resurgence of a century-old conflict. The project built girls' and young women's financial literacy and business skills, to improve their ability to budget and spend responsibly, and increase their financial independence. The Foundation partnered with the Nusantara Foundation to conduct a training of trainers workshop of the Aflaten financial literacy and leadership curriculum for 25 instructors representing 11 local groups working to improve the lives of women and youth in southern Thailand. Participating organizations then conducted Aflaten trainings in their community centers or offices and reached 349 girls and young women. Participants reported learning new skills such as how to save, spend, and budget, and said they gained more confidence and a better understanding of their rights and responsibilities. Moreover, through a partnership with People Systems Consultancy (PSC), the Foundation implemented an entrepreneurship activity to provide women entrepreneurs with the skills and tools needed to start or grow their businesses, and to design sales strategies to increase their revenue. A two-month mentoring program provided further critical support to women entrepreneurs to help them apply their practical knowledge to their businesses. Eighty-eight percent of participants improved their businesses as a result of the program, a significant success for this region. On average, monthly incomes of participants more than doubled after the training.

In **China**, The Asia Foundation has facilitated business development support to more than 600 migrant women

entrepreneurs since 2013. China's economic transformation over the past three decades has generated a wave of hundreds of thousands of migrant women workers moving from rural areas to urban centers in search of jobs. Some of them bring entrepreneurial ambitions of developing their own businesses but have difficulty obtaining basic business skills and credit. The Foundation has partnered with local NGOs in the Yangtze River Delta Region to provide business skills development, business plan design, and training sessions about e-commerce platforms, taxation, and business operations to a select group of 280 migrant women entrepreneurs. The project also provided these women with information and assistance to apply for small loans. After the first year, 41 percent of participants had either launched a new business or were in the process, and those who became business owners also increased their incomes, as well as household and social status.

The Advancing Philippine Competitiveness (COMPETE) project is a five-year USAID-funded project in the **Philippines** to support policy and regulatory reforms that improve the country's business environment. The project includes a strong emphasis on empowering women entrepreneurs through enhanced access to credit and other financial services, and targets SMEs and individual women artisans and handicraft manufacturers. Group training events, focus group discussions, and one-on-one consulting services increased women entrepreneurs' knowledge of business principles and marketing. In addition, COMPETE worked towards increased inclusivity by developing a gender analysis requirement to track the project's social and gender deliverables. By expanding the use of domestic credit through efficient capital markets, technical assistance and training, COMPETE increased lending to SMEs and encouraged effective utilization of USAID's New Loan Guarantee Program for selected cities. Since 2013 COMPETE has helped to train more than 4,000 individual participants, 51% of which were women.

Women Weaving a Better Future through Better Business, a two-year project funded by the U.S. Department of State, works with women weavers in seven municipalities across **Timor-Leste** and supports increasing economic opportunities for women and girls to increase economic independence and



promote tapestry traditions, while also increasing protective factors to mitigate the risk of intimate partner violence. The Asia Foundation led market research and market access identification activities, and with its partners, Alola Foundation and Empreza Di'ak, has supported women's collectives to produce a more diverse range of high-quality woven products, with enhanced labeling and packaging to build demand for artisanal products.

Through trainings, workshops, and internships, women's collectives have increased their awareness of and access to local and international markets, thereby increasing revenue and savings. The project also supported collectives to strengthen business practices and financial management, and established mechanisms to support scholarships and mentoring for adolescent girls who face pressure to leave school early.

The Asia Foundation is a nonprofit international development organization committed to improving lives across a dynamic and developing Asia. Headquartered in San Francisco, The Asia Foundation works through a network of offices in 18 Asian countries and in Washington, DC. Working with public and private partners, the Foundation receives funding from a diverse group of bilateral and multilateral development agencies, foundations, corporations, and individuals.



CASE STUDY: SUPPORTING URBAN FEMALE FARMERS IN VIETNAM

"I have been linked with the farm since my early childhood; I want to continue living by farming and do not want to leave our farm." Mrs. Vu Thi Thuy, a 45-year-old farmer living in Cluster 5 of Giang Bien ward, Long Bien district, is among a group of local farmers who have lost most of their agricultural land to new urban development projects. This was a huge blow to her means of earning income.

Mrs. Thuy used the compensation money that she received for the loss of her land to invest in her family's remaining farming land for vegetable production. Although she tried to learn and apply new cultivation techniques independently, her crop yields were unsatisfactory, and she struggled to find a stable market and connect with private retailers.

Through The Asia Foundation's Sustainable Livelihoods project, implemented with funding from the GSRD Foundation, Mrs. Thuy was trained in new skills and techniques for growing vegetables and applied these lessons to her family's land with technical coaching from the project's experts. As a result, her farm yielded a higher volume and better quality produce, while lowering production costs. Additionally, as a member of a local co-op, Mrs. Thuy learned how to work with other farmers and switched from selling her produce in wet markets to the nearby mobile sale point and to institutional buyers. She took the lead in running one of the mobile sales kiosks in a new urban area in the Giang Bien ward and has been gradually improving her business management skills.

By helping Vietnam's low-income farming communities to develop profitable, higher-value businesses growing safe produce that is reasonably free of pesticides and other contaminants, The Asia Foundation has been able to help women and men farmers increase their income from remaining land, while addressing consumer concerns over the safety and quality of fruits and vegetables.



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