# Policy Recommendations for Action:

Drawing on the research results generated from the first year’s research with first-hand data collected from the in-depth interviews, we provide the following actionable recommendations. The planners of all governmental and non-governmental organizations among all APEC economies are encouraged to take actions in four areas-Access to Capital, Access to Market, Skills and Capacity Building, and Women’s Leadership, to empower women entrepreneurs by utilizing affordable and female-friendly ICTs.

The main purpose is to provide an enabling environment for women entrepreneurs and their micro and small enterprises by enhancing relevant collaboration and partnership among government officials and other key stakeholders

We would like to call your attention on promoting partnership among the government entities, private sectors, academia, NGOs, and social welfare organizations to support the continued data collection, monitoring and impact evaluations.

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| **Action Line 1: Access to Capital** |
| **Key Findings:** Some of the initiatives provide financial loans to support women start-ups as seed funding in their early stage. However, lack of financial literacy, and dependency on family consent over credit decision have limited their ability to gain access to capital. Most women still rely on their own savings or informal mechanisms for financial supports in their businesses. The absence of direct utilization of ICT-enabled tools to gain access to capital also signals the fact that innovative ICT solutions to facilitate access to capital have not been introduced to women entrepreneurs in APEC economies.  |
| **Recommendations*** Encouraged innovative ICT solutions e.g. crowdfunding to ensure that women entrepreneurs have, both formal and informal, access to finance.
* Ensure privacy, ownership, and cyber security when preparing ICT-enabled solutions for women’s access to capital.
* Secure women’s access to finance and capital by pursuing partnerships among relevant stakeholders, e.g. academics of digital learning, NGOs, private sectors including financial and ICT service providers and distributors.
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| **Action Line 2: Access to Market** |
| **Key Findings**： E-commerce is one of the key enablers for entrepreneurs’ market expansion. Entrepreneurs can reach potential customers in the global marketplace by utilizing e-commerce or other ICT-enabled tools to break geographic boundary. However, there are significant barriers that make it difficult for women entrepreneurs to take full advantages of deploying e-commerce platform: (i) product type (ii) expensive transaction cost. In this research, most of women engaging in e-commerce are owners of micro or small businesses, selling perishable food products. Their target market is normally restricted to domestic or even regional level as the expensive shipping cost is not acceptable or unaffordable for either customers or the business owners.  |
| **Recommendations*** Design and provide training programs emphasizing on cost-effective packaging, branding, and food processing hygiene practices for women owners of micro and small enterprises to meet customers’ demand and governmental regulations in a self-sustaining manner.
* Establish the investment rules and public-private-partnership environment so that private capital can be attracted to invest in rural infrastructure to lower the transportation and marketing costs.
* Encourage women entrepreneurs to use e-commerce platform by promoting partnership between project sponsors/organizers and ICT service providers/distributors to design sustainable plans with affordable rates for women entrepreneurs.
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| **Action Line 3: Skills and Capacity Building** |
| **Key Findings**：Participating in training courses on ICT-enabled tools or business related skills is beneficial for women participants because: 1. Confidence built up and self-esteem improved
2. Knowledge on e-business-related skills increased
3. Social circles enlarged
4. Businesses digitized

However, inflexible or non-customisable course modules and curriculum reflect the lack of gender-sensitive perspective.  |
| **Recommendations*** Promote a women-centric learning environment by offering time-flexible curriculum or customizable course modules.
* Mainstream gender perspectives in the learning projects by providing gender-sensitive trainings to the trainers.
* Encourage women entrepreneurs to utilize e-learning services e.g. online learning or mobile learning platforms, which are convenient, flexible, and can break the geographical boundary.
* Encourage the involvement of women specialized in ICT or women in ICT-related businesses to design/plan ICT applications/programs tailored for women entrepreneurs’ needs.
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| Action Line 4: Women’s Leadership |
| Key Findings: Participating in ICT-training projects brings opportunities for participants to network with people outside of their original social circles. Some of these people serve as the participants’ role models e.g. government officers or successful women entrepreneurs. Such social and business circle expansion serves not only women’s professional advancement, but also as emotional comforts.The networking activities for women business owners at start-up stage tend to focus on emotional comforts, whereas women owners of mature businesses tend to focus more on entrepreneurial activities, such as partnership opportunity seeking, knowledge and best practices sharing, leadership and communication skills building.  |
| **Recommendations**Increase the visibility of successful women entrepreneur role models.Enhance effective networking between the role models and the project participants via social media operated on mobile-based applications.Encourage the involvement of successful women entrepreneurs in open and inclusive dialogue on development of mainstreaming ICT-related policies and strategies that improve the environment that foster business growth. |