# Final Meeting of the Innovation for Women and Economic Development Project

Date: 7-8, September, 2016

Venue: Regent Taipei, 3rd floor grand ball room

The APEC Conclusive Meeting of Innovation for Women and Economic Development Project was held on 7 to 8 September at the Regent Taipei. The Host Organization is Department of Gender Equality of Chinese Taipei. Ten APEC Member Economies were participated: Australia, Canada, Chile, Mexico, Peru, The Philippines, Chinese Taipei, Thailand, The United States and Viet Nam.

## *Background*

In APEC's 2012 Leaders' Declaration and the Joint Statement of SME and Women in 2013, both APEC Leaders and Ministers encouraged economies to promote initiatives that use ICTs to combat the constraints on women's time and mobility, as well as enhance access to markets, networks, and information for women-owned and operated SMEs. Subsequently, Chinese Taipei decided to launch this three-year project (2013-2016) to determine the key elements in promoting the economic involvement of women through the use of technology and innovative ICT tools, as well as any possible obstacles that they may encounter.

By bringing together experts, entrepreneurs, and government officials in a structured setting to provide recommendations, the Innovation for Women and Economic Development Project discovered that innovative learning has the potential to become the best approach for helping women to overcome their difficulties and reach their ultimate goal of becoming economically empowered. For the last phase of this project, a final meeting was held with the aim of facilitating a better understanding of how an aspiration for more inclusive economic growth and development can be transformed into practical internal strategies.

## 1. Opening Remarks

**Hon. Mei-Chu Lin**

Head of Chinese Taipei PPWE Delegation, Minister without Portfolio Concurrently Minister, Chinese Taipei

The Honorable Mei-Chu Lin welcomed all participants to this APEC Meeting of the Innovation for Women and Economic Development Project. She emphasized the importance of using ICT innovation to empower women from all social and economic backgrounds. In 2015, 75% of women 12 years old and over have had experience using computers and the Internet, with a gender gap of just about 4%. To strengthen information application skills among women in remote areas, Chinese Taipei has established Digital Opportunity Centers (DOC) in both urban areas and in the countryside to teach basic computer skills. Furthermore, the Small and Medium Enterprise Online University, which is a digital learning platform, was launched to offer multiple training courses for startup businesses. She continued by encouraging delegates from both the public and private sectors to diligently promote "utilizing ICTs," collaborate with all member economies on related initiatives, and make meaningful contributions to the economic empowerment of women in the APEC region.

**Blesila Lantayona**

Assistant Secretary, Department of Trade and Industry of Regional Operations Group, the Philippines

Ms. Blesila Lantayona first expressed gratitude to Chinese Taipei for hosting this remarkable event and then highlighted some of the project's major results. First, she mentioned that studies related to ICT have indicated that women entrepreneurs mostly face financial barriers; then, she discussed the available tools to find measures that support women-owned businesses, thus demonstrating how affordable and accessible e-learning can solve this problem. Ultimately, the project focused on merging all of the findings and analyses into a toolkit, which could be used to promote women's economic empowerment through ICT. As women become more active consumers and users of technology, it makes sense for them to start designing and developing products and services both for men and women. She emphasized that engaging women and girls in ICT sectors is not only the right thing to do from a social justice perspective, but is also smart business.

## 2. Opening Session

**Melanne Verveer**

Executive Director of Georgetown Institute for Women, Peace and Security, the United States
*Why Women are Critical to Economic Growth?*

Melanne Verveer thanked all the women of Chinese Taipei, particularly the leaders, for making such great

progress in many areas over these past three years. She had come to the meeting to learn about the outcomes of the Multi-Year Project that Chinese Taipei proposed and both the barriers and the opportunities we encountered. She started by providing some statistics to reiterate that women are vital to economic growth. She addressed some data from reports and proclaimed that investing in women is not only smart, but also economic and critical. Furthermore many data reports have shown that the closer the gap between men and women, the more prosperous those countries will be. Unleashing the economic force of women and closing the GDP divide could add 12 to 28 trillion dollars into the world economy. She explained that when we close the gender gap in the economy, women entrepreneurs can create jobs and opportunities, which is the goal of every economy. ICT industries have some of the most lucrative businesses, but women are highly under-represented in these fields, which is why this project is so important.

## Nora K. Terrado
Undersecretary of Department of Trade and Industry, Head of the Philippines Delegation, The Philippines
*Women are Pivotal to Tech Innovations*

Nora K. Terrado thanked Chinese Taipei's leaders for appreciating the importance of these industries. She pointed out that gender inequality issues have persisted for centuries and that women is not start to be considered as having a relevant role in economic growth until the 1980s. To achieve overall equality, it is vital to empower women through ICT and modern technology. With the rise of the fourth industrial revolution, the time has come to prepare for the future and to help women participate in technological innovation. She also mentioned that although specifically discussing ICT here, we ought to think about technology in various areas, such as physical, agricultural, and biotech fields, among many others. We have to expand our thinking into more diverse areas with regard to how technology can shape our future.

## Jaclyn Yu-Ling Tsai
Founder of Lee, Tsai & Partners Attorneys-at-Law, Chinese Taipei
*Work-Life Balance for Women in Cyber World*

Jaclyn Yu-Ling Tsai believed that e-learning is the learning tool of the present age, and some courses are provided throughout the world and transmitted by new technology. The MYP report demonstrated that ICT could help women in many ways, while e-learning can develop their leadership and business skills. However, restrictions like financing and selling products are still a problem. In an attempt to solve financing problems, the project has also focused on crowdfunding. She explained four of the main issues that women may encounter: 1. How small businesses with low profit can access capital; 2. How to access the market, especially the international market; 3. Capacity building and how to apply ICT to business; 4.Women's leadership. She also mentioned three important concepts that e-learning systems for women should adopt. First, such systems should be affordable; second, they should feature human interaction; and third, the specific needs of women should be considered. In the end, she repeated her statements and stated

that she believed that women could be successful by taking advantage of ICTs.

## 3. Conversation Keynote: Building Bridges, Breaking Barriers

**Joanne Lenweaver**

Director of WISE Women's Business Center, The United States

Joanne Lenweaver, who runs a women's business center in Syracuse, New York that helps women to start and grow their businesses, shared some information about two programs. The first was called Project Phoenix, an organization that helps women in traumatic situations that would like to transition from that situation to entrepreneurship as their way of making a living. The second program, *Exito* (Spanish for "success"), is for women in Syracuse's Latino communities. She stressed that when talking about the impact of technology for entrepreneurial women, online programs and e-learning are the keys to success.

**Lorna Wright**

Associate Professor of International Business and Organization Studies, York University, Canada

Lorna Wright discussed the experience of women entrepreneurs in Canada, particularly about building bridges and breaking barriers. In Canada, 60% of the employment of SMEs are women, and 47% of such businesses are owned by women. The 2015 annual winners of the Canadian entrepreneur awards were all women. Nevertheless, only 3% of women-owned businesses in Canada report over $1 million in revenue. Lorna Wright explained that one way to grow a business is to get involved in the global supply chain and use technology. Although 99% of Canadian companies export, only 13% of them sell online. Clearly, 87% of Canadian companies are not prepared to use new smart technology. Furthermore, she pointed out three key characteristics of successful female entrepreneurs: 1. They are strategic. 2. They focus on niches. 3. They follow their passions and turn them into businesses. Lorna Wright also set forth two things that women entrepreneurs need to do: 1.Identify the technology that supports their business goals; and 2. Monitor the market for innovations. The Canadian government also provides some resources, such as the Digital Canada 150, as well as hi-speed internet services to rural or remote areas.

**Patrice Braun**

Adjunct Professor of Federation University Australia, Australia

Patrice Braun's primary topic was collaborative learning. She pointed out that one billion women still do not have access to appropriate capital or business knowledge, not to mention the limited access they have to learning and outside-the-home opportunities. As Patrice Braun explained, women entrepreneurs are restricted by various limitations, such as digital natives versus digital immigrants and rural areas versus urban areas. All women are at different levels of readiness. Therefore, we need ICT and e-learning to solve

the various degrees of time and space limitations. According to the statistics, women are better than men in learning environments because they like collaboration. Patrice Braun explained that she believes that achieving innovation is possible through share practicing, problem solving, and peer learning. That is why she emphasized community practice so much, which is a platform for sharing enterprise skills and networking with a group of people with common goals and interests. People from both the public and private sectors can fall into certain groups. She said that this can lead to new business contacts and an e-commerce community. The APP can also be another network platform and a place where community practice may fit in nicely.

**Lynn Gray**

Executive Director of Southern Nature Ltd. , Chile

Ms. Olga Pizarro Stiepovic presented for Ms. Lynn Gray.

She shared her company's training experience, explaining that her educational projects provide both outdoor experiences and education through a gender approach. She also pointed out that women entrepreneurs usually face financial problems and thus apply for government loans for their home businesses. However, since those businesses often show less accountable profits in the figures, governments often prefer to give that money to schools or other enterprises.

## 4. Panel: Investing in Women's Economic Empowerment through ICTs

**Deborah Yen**

Director of Corporate Affairs Group, North Asia and ANZ, Asia Pacific Region, Intel Corporation, Chinese Taipei

Deborah Yen emphasized the importance of women empowerment. She listed several problems facing women today, including a lack of access to education and technology for girls. Even in countries with mature economics, few girls choose to major in science and engineering. She suggested that we should focus more on how to inspire girls to get in touch or be familiar with various technologies and ultimately pursuing a STEM-related major. Getting connected in technology can not only help women to gain self-confidence, but also help them to have a better job, income, health care, and access to education access, as well as financial help through government support.

**Nina Kao**

Executive of Marketing, Communication and Citizenship, IBM Taiwan, Chinese Taipei

Nina Kao shared some of IBM's equal opportunity policies for women, such as equal opportunities in hiring, employing women as senior managers, and supporting working mothers. IBM believes that

empowering women is not only morally right, but also economically smart. A study ranking important factors that CEOs believe will impact their enterprises showed that technology had become the No.1 factor over the past three years. Woman in technology is increasingly important not only to market growth but also to a economy's progress. Therefore, supporting women at every stage and letting them do what they're capable of is essential. In the end, diversity is indispensable for both businesses and their clients.

**Anne Yang**
Principal PM Manager of Windows and Device Group, Microsoft Taiwan, Chinese Taipei

Anne Yang first discussed how women in the workplace can improve gender equality. She talked about Microsoft's development of a successful business program for women in recent years. Microsoft promotes diversity in its business and in society. They focused on the U.S. and then planned to spread the concept around the world. In order to achieve that goal, they found that they would have to change the thoughts of senior leaders so that the concept could spread through the whole company. This is why they care so much about women's opinions. How does caring about women impact Microsoft's products, services, and citizenship work? Anne Yang addressed some of Microsoft's internal and external policies for creating a gender equality work environment: 1. They established a Diversity and Inclusion Council to promote female activities. 2. They hold training programs to teach young girls how to code. 3. They teach marriage immigrants how technology can be used in daily life. Furthermore, 35% of their employees, 40% of Microsoft's managers, and more than 60% of the managers in the R&D department are female.

**Wei-Shuan Chang**
Founder and CEO of Womany Inc., Chinese Taipei

Wei-Shuan Chang discussed the three policies of Womany: promote gender consciousness, make women's stories heard, and empower each other. Womany wants to educate and enlighten women so that they can make changes to the traditional social expectation framework and pursue their own dreams. Therefore, Womany creates a platform through the internet and mobile networks to encourage everyone to be seen. She also shared Womany's next mission: to connect all "her stories" to empower the world.

## 5. Panel: Best Practices of the Multi-year Project

**Hsiao-Mei Lin**
Co-Founder of HEX Inc., Chinese Taipei

Hsiao-Mei Lin started by discussing her experiences as a woman entrepreneur. She introduced "WE boss", a game with creative and educational ideas that will help women aiming to be entrepreneurs. As a woman entrepreneur, she knows about all the challenges that women face in the real world, as well as in ICT industries, and all about how a female coder's life could be. She explained that she believes that "WE boss"

will have its own impact on SMEs and hopes to hear people's feedback so that she can improve this APP. Meanwhile, she demonstrated the four languages' homepages of "WE boss" that service the multiple languages spoken in the APEC region.

**Olga Pizarro Stiepovic**

Professor of Del Desarrollo University, Chile

Olga Pizarro Stiepovic addressed some of the problems that Chile's women face when they start their own businesses. Most women start their businesses out of necessity, and they are usually informal. They also experience significant difficulties in using ITs, accessing working capital and loans, and getting financing. All of this leads to lost opportunities and a lack of visibility in the economic sphere for women. She suggested having different focuses on the presence of women in small and medium business, as well as microbusiness. If more women participate in economics, the Chilean GDP would certainly rise. Therefore, more entrepreneurs should be encouraged, regardless of gender. In the end, she thanked everyone who worked to help women learn how to use ICT.

**Rosario M. Gruet**

Vice president of Computer Professionals, Inc., The Philippines

Rosario M. Gruet pointed out how difficult it would be for people in the Philippines to communicate without ICT because of the economy's geographical environment. She mentioned different ICT concepts, not just the use of ICT as a way to access active services, but as a product itself. The internet is a highly developed ICT-enabled economy. As a result, e-commerce has risen in recent years and has benefitted women. Since the Philippine is a geographically separated economy, educating people is a high concern, and the education system has to rely on ICT. She recommended using WE boss as an e-learning tool and transferring information. She explained that she believes that content is the key.

## 6. Closing Remarks

**Pi Shia Huang**

Project Overseer, General of Department of Gender Equality, Chinese Taipei

As the overseer of the project, Ms. Pi Shia Huang thanked all the experts and participants for making this event such a productive one. She recalled the project initiative from 2013 to 2016 and thanked the APEC member economies for their support. She briefly presented the project's research activities, such as identifying the best practices of women entrepreneurs through utilizing ICTs in the APEC region and compiling a "toolkit" for developing policies and business models for women entrepreneurs. Furthermore, a game-based learning app, "WE boss," was launched to help women's aiming to start up a business. This

app not only provides a learning platform for women but also helps them to build business skills regardless of restrictions on their time, location, and money. Finally, she commented that she expected such effective e-learning devices to facilitate social networks and thus improve female human capital. She looks forward to working together to further strengthen women's economic participation in the APEC region.

**Pham Ngoc Tien**
Director General of Gender Equality Department of the Ministry of Labour, Invalids and Social Affairs, Viet Nam

Pham Ngoc Tien thanked Chinese Taipei for organizing this conference and inviting him to provide the closing remarks. Mr. Pham Ngoc Tien said that ICT was the right direction for women's entrepreneurship, and Vietnam was working hard towards that end. He ended by sharing a short video that showed the beauty of Vietnam. Meanwhile, as the 2017 APEC host economy, he invited the all the economies to participate in next year's meeting.

## Recommendations

The primary conclusion is that ICT can help create an environment in which women can participate in community-based activities; business, trade, and employment opportunities for them are improved; and business-enabling networks that address women's needs are established. Recommendations are provided that can help develop and/or enhance capacity–building policies through the use of ICT learning tools for women entrepreneurs, as well as to encourage both private and public partnerships to promote women's participation in business and trade using ICTs. Our tangible outcomes of all these efforts are the Toolkit and the game-based learning tool "WE boss", which can be found at http//: weboss.azurewebsites.net .

Collaborating with APEC economies to advance the economic integration of women and coordinate gender activities across the APEC forum, this event has served as a platform to exchange views on the policies and practices of using innovative technologies and/or services and to assist women in establishing and expanding their livelihood and enterprises. The recommendations of this event are:

1). **Create more affordable and sustainable e-learning systems**. Although many existing e-learning programs have pursued various strategies to bring practical benefits to women entrepreneurs, most of them face limitations in scaling up to match the diversified needs of women for their business development. Collective actions and institutional supports are needed to realign resources to make these existing programs more tangible and effective.

2). **Design e-learning programs that also encourage person-to-person interaction.** Women entrepreneurs generally benefited from interactions with mentors and consider interaction with others as vital not only for learning but also for networking. Higher rates of participation and satisfaction will be

expected if e-learning programs can be designed to address the face-to-face networking needs of women entrepreneurs.

3). **Expand course content while retaining time flexibility in e-learning programs.** Many participants agreed that time flexibility was one of the most attractive features that led to their decision to enter the e-learning program. However, once they entered the program, their differing priorities became very crucial in deciding whether they completed the e-learning process. Therefore, in developing e-learning programs, emphasis should be given on adaptive ways of learning, in terms of learning objectives, courses, and individual learning processes, as well as a broad diversity of course options, including more advanced-level course options as skill levels develop.

4). **Encourage women specializing in ICT or women in ICT-related businesses to design e-learning programs tailored for women entrepreneurs' real needs.** Work-life balance and gender discrimination are no longer the main obstacles for women entrepreneurs. Our case study showed that women entrepreneurs perceived access to capital and access to market to be their major challenges in business survival and/or expansion. Since e-learning provides opportunities that might not be otherwise available, we recommend greater involvement of women specializing in ICT or women in ICT-related businesses to design e-learning programs that will help women entrepreneurs overcome those challenges.