

Message from Project Overseer

Contents

Message from Project Overseer

 2 Briefing

Case Study Report is conducted and the 2014 Conference "Utilizing ICTs to Empower Women Entrepreneurs" to be continued

3 Editor's pick up

Asia Development Bank: Using Information and Communication Technology to Support Women's Entrepreneurship in Central and West Asia

5 Focus

A Social Entrepreneur You Would Like to Meet

11 Case Study

Summary Report of Preliminary Inventory from Chinese Taipei

Dear readers,

In our continuing effort to implement the "Innovation for Women and Economic Development" multi-year project for a second consecutive year, we are pleased to hold the 2014 APEC Conference: Utilizing ICTs to Empower Women Entrepreneurs at NTUH International Convention Center (Taipei, Taiwan) on 28-29th October, 2014. The multi-year project was launched to be held the "Innovation and ICT for Women Business" last year. This year's meeting will undoubtedly build on the success and significance of last year's initiative.

This event, co-hosted by the Philippines, extends to attract public and private sectors' participants together to exchange views on policies and practices of using ICT tools to assist women to establish an enterprise or expand business. The program in a variety of this two-day conference includes three sections: Section 1- Keynote Speeches in respond to the five priority pillars of PPWE, Section 2 - Case Studies and Discussion to illustrate study results of the multi-year project and Section 3 - public-private partnership network meeting (invited only) to develop a new possible business opportunity. Furthermore, we will cooperate with the Philippine female entrepreneurs to set up a joint female enterprises fair on 28 October to promote the regional economy development of both economies.

We are honor to invite Government officials, women entrepreneurs, ICT related service providers, NGOs and experts and scholars to share experiences and discuss on the focus issues. We sincerely invite you to participate in this excellent event and to experience the fabulous culture in Chinese Taipei!

For any further inquiries regarding the conference, please contact Ms. Helen Lee (helen.lee@wrp.org.tw) and Ms. Annie Chang (annie. chang@wrp.org.tw).

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Project Overseer

The project of Innovation for Women and Economic Development Under PPWE Chinese Taipei



Newsletter



Case Study Report is conducted and the 2014 Conference"Utilizing ICTs to Empower Women Entrepreneurs" to be continued

Given that the Information and Communication Technology (ICT) of Chinese Taipei is highly developed and our economy has accumulated years of experience, we promoted the Multi-Year Project of "Women and Innovative Economic Growth" in Women and Economy Forum (WEF) in 2012 and funded by APEC in June of 2013.

During the first phase, we launched a baseline inventory on the programs of "Using ICT tools to assist women in establishing enterprises or expanding business operations" with cooperating economies, such as Chile, Republic of Korea, and the Philippines. So far, we have collected more than 30 programs and came up some interesting findings among this inventory. ¹

Afterwards, we held a small work-meeting in March, inviting professionals from industrial, academic, and government circles under the 4 economic to provide suggestions for the next phase of the case study, and also to build a consensus on survey and research directions. The case interview and analysis of the in-depth plan is being conducted, and we expect to submit the case research reports of the total four economies before the end of the first phase on the project.

In order to expand the influence of the research achievement of our objective, to last the connection of the partner network of public and private departments, to declare the research output and the work plan of the next phase, the APEC Conference "Utilizing ICTs to Empower Women Entrepreneurs" and second Public and Private Partnership Network Meeting will be held at the NTUH International Convention Center on October 28th and 29th, 2014.

Chinese Taipei has actively invited the host economy of APEC next year (2015), the Philippines, to hold this conference jointly. We sincerely invite you to participate in this excellent two-day event and to experience the fabulous culture of Chinese Taipei!

¹ The data collected for this project is coming up in the database on the Global Gender website soon.





Asia Development Bank: Using Information and Communication Technology to Support Women's Entrepreneurship in Central and West Asia

Female-owned businesses have increased steadily, changing and contributing substantially to economic growth worldwide. Although the number of women establishing their own businesses is increasing globally, women's entrepreneurial potential remains underestimated. Female-owned businesses tend to be operated in low-growth, low-income sectors of the economy. For people who desire to succeed in business, the challenges exceed what can be easily isolated or defined.

The Asia Development Bank (ADB) has undertaken a regional study as part of development agenda for supporting the growth of women's business in Central and West Asia². A brief of this study was published in May 2014 and provides an overview of women's entrepreneurship in the region and describes how information and communications technology (ICT) can be used to support women's business activities and overcome challenges specific to women.

The preliminary findings of this study are similar to the results of global research on the limits and constraints to the development of female-owned enterprises. For example, women have notable difficulties accessing formal financial services and tend to exhibit weak management skills and little business experiences. Cultural norms may become another constraint for women to expand their business because it limits their mobility and opportunities to benefit from business developmental support, networks, and access to information.

ICT, as a pathway to bridge the gender and economic developmental divide, has become an effective tool to support female entrepreneurs by reducing the female-specific barriers to their business. These technologies overcome time and mobility constraints and facilitate

² For the ADB, Central and West Asia comprises Afghanistan, Armenia, Azerbaijan, Georgia, Kazakhstan, the Kyrgyz Republic, Pakistan, Tajikistan, Turkmenistan, and Uzbekistan. This study focused on Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan.



¹ For more details, please visit http://www.adb.org/publications/information-and-communication-technology-support-womensentrepreneurship-central-west-asia

women's access to formal financial services, skill training, and business networks. Unfortunately, the statistics of ICT infrastructure indicators reveal that women in Central and West Asia remain unlikely to use or acquire access to ICT.

To achieve the intention of the study by the ADB, which was to support the growth of women's business in Central and West Asia, the study proposes several policy recommendations to leverage ICT for creating and improving women's entrepreneurial activities and provided a strategic direction for the ADB and stakeholders to empower women's entrepreneurship by implementing ICT policies, programs, and services.



Newsletter



A Social Entrepreneur You Would Like to Meet

An Interview with Gwendolyn Floyd - one of the founders of Soko, Inc. Gwendolyn Floyd is an internationally recognized expert in mobile technology for development. Specialized in solution designs for the intersection of social systems & technologies, Gwen leverages her commitment in creating more equitable models of international trade to manage stragety and business development at Soko, Inc.

How the rural women/artisans could use innovation technology to sell their products to global markets, and make reasonable profits to change their lives? Gwendolyn Floyd, one of the founders of Soko, Inc., in an interview with PPWE Chinese Taipei, said: "As social entrepreneurs, my two co-founders, Ella Griffith and Catherine Mahugu, and I have committed ourselves to empowering female entrepreneurs by giving them access to global market through mobile technology. This is our vision."

"By using their mobile phones, artisans upload and sell their handcrafted products on the e-commerce sites, with no need for internet, a computer or a bank account," she added.

How Soko empowers women?

According to Gwendolyn, Soko's vision would radically transform local economies by creating jobs, increasing GDP to have direct impact on social development, health, and economic indicators. For example, Soko has already worked with 500 artisans, and will have impact the lives of 1000's of artisans by years end.

She stated, "As a matter of fact, by using the Soko platform, artisans have already contributed tens of thousands of dollars to local economies." She said: "Within five years, we estimate that millions of dollars will be flown into the artisan sector through our technology and facilitation.

Using Soko, our artisans' average income has already increased on an average by a factor of six, and this number is just growing. With this traceable income, Soko artisans have successfully acquired and repaid Kiva small business loans. By partnering with Kiva, artisan can access the tools, trainings and resources for growing their businesses. To invest in and empower an entrepreneur is not only give them money but to provide service delivery, so they can empower themselves."

Helen Yang

Stringer of Foundation for Women's Rights Promotion and Development



Newsletter

Gwendolyn continued, "Seventy percent of our artisan constituents are women. Accessible tools for female entrepreneurs to support, grow, and formalize the MSME's of Sub-Saharan Africa (SSA) is necessary to disrupt the pattern of poverty amongst women in SSA, allowing them to grow their businesses and enter the formal economy. This leads to increased disposable income which translates to better health, education and security for producers, their families and the community. "The economic participation and presence of women in the formal workforce is important not only for lowering the disproportionate levels of poverty among women, but also as an important step toward raising household income and encouraging economic development in countries as a whole." When women have money, "they make more equitable decisions about children's diet, education and health, they favor sustainable environmental practices, and domestic violence rates go down, thereby contributing indirectly to their nation's income growth."

Testimonies

"As a single mother, I had difficulty in supporting my children, and we often have only one meal a day. Now, we comfortably have three meals a day, and people now respect me more. Through Soko, I now feel I am an important person in my community." – Mary, Soko Artisan

"Soko has saved my life... Before, I barely had enough to eat. Now, with Soko I have started my own business, and even hired my first employees. I can provide for my family without fear." –Veronicah, Soko artisan.

Self-driven impact

With a vison, the three women founders really have the potential to make a huge, positive impact not only on the women in these communities, but the communities as a whole as well.

"This immediate, self-driven impact that Soko's platform enables is unprecedented in the communities with whom we work," according to Gwendolyn. She continued, "Veronicah is an example of the type of transformative impact Soko's tools can have on an artisan's life. As a young, uneducated, single mother living in the slums and working in an exploitative underpaid job, she was able to, in a matter of months, start her own business and even hire staff, empowering her to lift herself out of poverty.

Within the first two months of using the Soko platform she was able to earn what she had earned in the entire previous calendar year, increasing her income by a factor of six. When she began, she was earning \$136 a month, translating into 1 meal a day on average for her family. As her income rose, she was able to meet her family's basic needs but things like school or



health fees still fell to short. As soon as she tipped over into over \$300/month, she suddenly had disposable income which she invested in health, education and food, contributing to generational growth. Once she felt like she had enough money to safely take care of her family, she began to reinvest in her business. This reinvestment led to an exponential growth in sales, enabling her to save and invest in herself, changing her life dramatically. Through this journey she was able to create employment in Kibera, the slum where she lives, move her mother out of the slum of Kibera into an apartment in Nairobi, and even enroll in a business certificate program herself. These are extraordinary milestones for a young woman with no formal education living and working in an extremely marginalized situation to have accomplished independently."

Capacity building/ ICT training:

The soko mobile application is a free app available to any talented artisan in the developing markets where Soko works with mobile coverage and mobile banking systems. Artisans upload product details and images of their handcrafted jewelry to create personal online storefronts, through mobile devices, to reach an international consumer base. Online shoppers can browse offerings and make direct purchase at www.shopsoko.com. Soko's payment and logistics tools then manage payment and delivery to ensure a safe shopping experience and guaranteed delivery.

Gwendolyn explained, "The unprecedented access to our technology innovation provides needs to be supported with the appropriate, complementary capacity building to reach the sustainable scale and impact we are committed to deliver. As part of our commitment to develop robust and scalable business tools for developing world entrepreneurs, we are creating a comprehensive mobile driven training program that will provide the necessary skills to enable them leverage their creativity for maximum benefit as well as cope with the demands, opportunities, and challenges of international trade. Soko's capacity training program is "mobile business school" for people who haven't gone to secondary, or even primary school. We have learned that SMEs with limited formal education are hands-on and applied learners. Learning through a pamphlet or PowerPoint presentation is not relevant for them. It is through individualized, applied learning that we have seen the most radical improvements. Soko's technology enables us to provide integrated real world applied and incentivized learning, positively reinforcing the lessons learned through immediate benefit from use in their existing day to day Soko operations."

She added, "Skill training via mobile provides anytime, anywhere business and life enhancing content that can be repeatedly reviewed and shared for better understanding, and will save artisans a large percentage of the cost spent compared to those taking the same raining



through a traditional course. Moreover, the scale and ubiquity of mobile networks means that they are often the only infrastructure in remote areas, which will support our scaling to these rural regions and help secure the future of rural communities through entrepreneurship and trade. In addition, through our intensive M&E plan, we will be able to evaluate the training program and derive systematic evidence on the effectiveness of such programs."

What is soko's solution?

According to Gwendolyn, Soko is an innovation global fashion and technology: A brand that connects online consumers and retail partners to global makers and hand-craftsmanship from the developing world. With Soko, you can discover incredible design and creative ingenuity made in communities that lay outside of the digital economy. Brought to the global stage through our partnership model, Soko delivers you exceptional and affordable quality with stunning handcrafted jewelry designs produced by artisans in emerging economies, using natural and upcycled materials.

She stated, "There are hundreds of millions of small-scale producers making valuable goods in emerging economies around the world. These producers cannot access the worldwide consumer demand for their unique and low cost products because they, like over 70% of the world's population, are living and working on the other side of the digital divide, unable to benefit from the innovation and economic opportunity the Internet provides.

Women make up the majority of these small-scale producers, accounting for over 70% of the worlds poor. Over 85% of women in Sub-Saharan Africa are self-employed in the informal economy. Many of these women turn to the production of crafts and handmade goods to make or supplement meager incomes. However, their crafts are limited to the local economy with inconsistent demand. The costly and inaccessible export supply for developing world goods is ripe for disruptive innovation that could open up this enormous untapped market of goods and labor to the global marketplace.

Emerging economies have a leading position in the craft sector, accounting for 60% of the world's creative goods exports, because of their local resources, rich cultural traditions and indigenous designs and products. Despite the developing world's share of production, individual craftspeople have no direct access to this worldwide consumer demand. Due to a costly and inaccessible export supply chain, international consumers pay up to 20 times the cost of production and vendors receive just a fraction of the potential profit that could be earned if the tools and opportunity existed for artisans to competitively enter the global marketplace as independent entrepreneurs."

Gwendolyn continued, "What they do have access to is a mobile phone. There are 5.2 billion



mobile phone subscribers worldwide. Over 75% of the population in Africa alone owns a mobile phone and in countries like Kenya, over 90% of the population own phones & are mobile literate. Soko expands the boundaries of the web economy to include the ubiquitous mobile phone, giving artisans direct access to the web economy, and international consumers direct access to a new marketplace of high quality, handmade goods.

Soko creates tools so that any talented artisan can participate in international trade. Soko is an e-commerce platform that connects offline artisans to online consumers using a simple mobile phone. Using Soko, artisans create personal online storefronts using our mobile phone business tools. Global consumers can then buy directly from the artisans on Soko's e-commerce website, revolutionizing the supply chain into a peer-to-peer (P2P) exchange. Soko facilitates payment, transferring international credit purchases into mobile money. Our product tracking and validation tools then ensure efficient and secure delivery of goods to the consumer. Our innovation leverages existing communication technology and infrastructure to pioneer a completely new marketplace. This new marketplace revolutionizes the way money and goods are exchanged during international trade, creating economic opportunity and increased profits for artisans, significant savings for consumers, and profit for Soko."

Sponsors and partners

Soko's unique business model is to develop strategic partnerships to ensure efficiency, scalability and sustainable growth, as well as having gained supporters across a range of fields.

Gwendolyn said," Soko's diverse partnerships and supporters have played and continue to play a vital role to our success and impact!! To name a few... Technology partners such as Bharti Airtel, Safaricom, Vodafone, and M-Pesa help drive and scale our innovation. Content partners such as the African Women's Entrepreneurship Program and M-Women will ensure that the capacity building and industry content delivery is highly relevant and high impact for our artisan constituents.

Soko has developed a robust monitoring and evaluation toolkit in partnership with the International Center for Research on Women, which was made possible through a USAID Development Innovation Ventures grant award. This comprehensive performance monitoring system will collect periodic data about the implementation of project activities and provide ongoing feedback which will enable us to modify project activities to enhance effectiveness and profits to artisans and for Soko to maximize impact. This way, we will be able to assess early implementation progress which will inform future scale up. After analyzing initial findings from the monitoring system, Soko will be able to develop a list of necessary conditions that a mobile SME program should have for implementation to be feasible, beneficial and scalable."



She continued, "We have diverse partnerships the help us spread the word about our platform and the artisans we work with ranging from UN Women to UN Trust Fund to other Fair Trade organizations with whom we develop custom lines and products in partnerships with Soko artisans to raising money and awareness for important causes."

Penetrate into Asian Market?

Asked if Soko has planed to set up an office in Asia? Gwendolyn answered: "Yes! Both South and Southeast Asia present fantastic market and social impact opportunity for us based on richness of the craft ecosystem, marginalized position of women in economics, and mobile penetration."

According to Gwendolyn, there is no Asian women/artisans has joined Soko using its tools and connectivity to global market. However, she said: "We are working currently with a technology partner to launch and pilot in South Asia soon."

When Soko launches business in Asia, there may have a language barrier, and how Soko faces this? Gwendolyn answered: "In every location we launch, we work with local partners and translate our platform and services into relevant local dialects and interactions.

Soko was founded on the belief that technology can empower women, can connect markets, and can foster opportunities that change lives. Their market access and training, supported by technology, expands economic opportunity for artisans, the majority of whom are women, in underserved communities, creating real, immediate impact and disrupting the traditional export supply chain. Meet Soko in our coming conference, and find more interesting stories behind.

For more details about Soko, please visit http://shopsoko.com/





Summary Report of Preliminary Inventory from Chinese Taipei

This multi-year project "Women and Economic Development: Facilitating Women's Livelihood Development and Resilience with ICTs" focuses on how women's entrepreneurship can be facilitated by Information and Communication Technology (ICT) in the Asia-Pacific region. This project is supported by Asia-Pacific Economic Cooperation (APEC) and executed by the Foundation for Women's Rights Promotion and Development of Chinese Taipei and will be divided into three phases. In year one, with the participation of four APEC member economies: Chile, Republic of Korea, The Philippines and Chinese Taipei, the aim is to investigate ongoing or completed government programs involving ICTs that are/were undertaken to better women's entrepreneurships within different culture.

The purpose of this summary report is to summarize existing practices and/or programs on the empowerment of women entrepreneurs through ICTs in Chinese Taipei. This inventory is undertaken by the Foundation for Women's Rights Promotion and Development of Chinese Taipei. The report provides the methodology of the 1st phase investigation, followed by some preliminary research findings.

1. Research methodology and research design

1.1 Preliminary Review Questionnaire

A preliminary review questionnaire is designed to gather details from the collected projects that focus on gender, ICTs and how women can be supported through their participations in these projects.

Step 1: Online Searches

Searches for data/information available online will be conducted in order to fill out the Preliminary Review Questionnaire as complete as possible before dispersing the questionnaires to the

¹ For further information from more economies please visit our website http://www.globalgender.org/en-global/database



project organizers for collecting more primary and accurate data.

Step 2: Input from the project organizers

By dispersing the half-completed Preliminary Review Questionnaire to the project organizers, useful input will be provided for the completion of the questionnaire, which will also ensure the accuracy of the primary data collected from previous online searches.

1.2 Categorization

Four dimensions that have been identified as what have been hindering women from their fully economic participation in the High level Policy Dialogue on Women and the Economy Declaration held in San Francisco, California September 16, 2011

- Skills and capacity building
- Access to market
- Access to capital
- Women's leadership

In this summary, the project objectives and ICT tools deployed towards the economic empowerment of women will be classified by the four dimensions mentioned above, which aims to provide an overview of the link between the designation of these projects and the four dimensions.

2. Preliminary Inventory of Projects in Chinese Taipei: at a Glance

2.1 Program Objectives

Table 1 gives an overview of each and every project objectives described on the Preliminary Review Questionnaire, which are categorized by the four dimensions mentioned above, although the project objectives may not be relevant to the use of ICTs.

By using the four dimensions as the criteria to examine these projects, table 1 provides an overview and an understanding of the focus of resource distribution in the past and ongoing projects in Chinese Taipei, which will enhance new learning and ideas to the designation and planning for similar projects in the future. Further elaborations on project design and implementation can be made to meet women's needs to their full participation as entrepreneurs through this inspection.



Table 1: Program Objectives, by Four Dimensions

	I				
	Skills and	Access to	Access to	Women's	Other
Project Name	Capacity	Market	Capital	Leadership	
	Building				
2013 Phoenix Micro Startups Digital	v	v			
Learning Program					
Bridging Digital Divide for Women	v				
Clicktaiwan	v				
Digital Inclusion for Small and	v	v			Establishment of the e-cluster
Medium Enterprises Project	I				
Flying Goose Program	v				
Heart 2.0		v			Establishment of networks fo
					localized start ups
Kaohsiung Association of Women	v	v			Establishment of networks fo
Entrepreneurs					Women-led start ups
Phoenix Micro-business Start-up	v		v		Establishment of Womer
Loan and Consulting Plan					entrepreneurs' networks
"She Economic"- Empowerment	v	v		v	
with E-Commerce of Kaohsiung					
The Consultation Platform Project	v	v		v	
for Joint Business					
Partners of Micro Handmade Crafts					
Women Up	v				
	1	1	1	1	1





2.2 ICT Tools

Table 2 demonstrates an overview of ICT tools deployed among the 11 projects of Chinese Taipei, which stresses how different ICTs enhance the effective performance in the four dimensions proved to be helpful in improving the empowerment of women entrepreneurs.

Table 2: ICT tools undertaken in the Programs (by the four dimension

Skills and Ca	pacity Building	Access to Mai	rket	Access to Capital	Women's	Other	
Training	Basic computer	Advertising	Short film	Crowd	Leadership	Internet	• voice over
Courses	literacy courses		advertising	funding	N/A	Communication	Internet
	(Email/Microsoft		E-business case	website		Services	protocol (VoIP)
	Office)		competitions	(donation-			Instant
	Advanced		● E-business fair	based)			messaging
	computer training		Short film				(IM) (both on
	courses (Graphics		advertising				smart phones
	tools/Video		E-newspaper				or computers)
	Tools/Blogging/		Blog advertising				• e-mail
	B2C e-commerce		Facebook				
	Retailing		Simple retailer				
	Solutions/basic		online directory				
	web design						
	programming)						
	E-business						
	training courses						
Access to	Digital	E-commerce	E-auction				
training	opportunity		platforms				
courses	centers		E-commerce				
	Online learning		shopping				
	programs		platform				
e-resource	Official websites						
repository							
Counseling	• Free business						
	counseling						



3. Review of Existing Practices/Programs

TMost of the projects were designed and organized by various public sector entities while there are only two projects initiated by private sectors: Women Up by Microsoft Taiwan and Clicktaiwan by Chunghwa Telecom Foundation. In Women Up, a public-private-academic partnership was nicely built to bridge the digital divide and to improve digital literacy and access to ICTs for marginalized women.

Free training courses on basic computer literacy are the most often offered activity in most of the projects in this inventory, which aim to bridge gender digital divide, given the high rate of digital illiteracy among marginalized women in Chinese Taipei.

The ICT tool frequently undertaken to increase women entrepreneurs' access to market is online advertising: blog advertising, e-business fairs, Facebook fan pages, etc. Apart from advertising, some projects offer the establishment of E-commerce platforms including simple online directory, or training programs on using online auction platforms owned by large Internet companies such as Yahoo Taiwan E-Auction or Ruten².

3.1 Skills and Capacity Building

Training Courses

Among the 11 projects in the inventory of Chinese Taipei, the importance of building skills and capacity is emphasized. To approach this emphasis, the most often ICT tool deployed is the offer of training courses related to ICTs, business management skills, and e-business.

Given the high rate of digital illiteracy among elderly women, resource poor women, or women in rural area, providing training courses on teaching basic ICT knowledge is normally the first step taken.

The follow-up training courses available for women who have acquired basic computer knowledge to start their micro-enterprises are business management skills, e-business strategies, online and/or offline marketing skills, etc.

Training courses were designed to be held in all-female environments. According to the attendees' responses, learning in an-all female environment prevents them from being forbidden to go to classes by their husbands or mother-in laws and makes women feel

² Ruten is a popular Mandarin-based online Auction Platform in Chinese Taipei. http://www.ruten.com.tw/



more comfortable without feeling worried that they could be looked down on by their male counterparts.

Access to training courses

In addition, in order to increase the access to these training courses, sufficient ICT devices and stable Internet connections for rural women, who cannot travel far away, or who are restricted by their family bound either as they are the only and major caretakers in the family or as they are banned from learning new skills by their husbands or mother-in-laws, Women Up by Microsoft or Bridging Digital Divide for Women by Council for Economic Planning and Development offered minivan-turned mobile learning centers that carried ICT devices and volunteer tutors to rural places where were hardly visited due to the inconvenient public transportation.

Digital opportunity centers

On the other hand, the establishment of many digital opportunity centers in rural areas is the main project activity of Clicktaiwan, which aims to achieve the sustainable development of these rural communities and to strengthen the connections between members in the communities.

3.2 Access to Market

E-commerce

The Project of She Economic"- Empowerment with E-Commerce of Kaohsiung organized by Social Affairs Bureau of Kaohsiung City Government, was firstly initiated especially for marginalized women, single mothers and Southeast Asian immigrant women to make small profits during Financial Crisis in 2008. Women attended training courses and started their own microbusinesses by selling their home-made food or handcrafts via e-auction platforms owned by large Internet companies like e-auction Yahoo Taiwan or Ruten.

Advertising

In this inventory, various ICTs are undertaken as advertising enablers. For example, Facebook, the most popular social media in Chinese Taipei, is used in many projects to get more attention for the project attendee's businesses/products or to increase the visibility of the project itself.

It is beneficial for project attendees to use Facebook as an optimization of advertising for it is very easily accessible, and most importantly, it serves as a low/non-cost marketing tool for women entrepreneurs at their early stage startups.



Apart from Facebook, in some of the projects (Flying Goose Program, Digital Inclusion for Small and Medium Enterprises Project, She Economic-Empowerment of E-commerce of Kaohsiung), online retailer directory were established to display contact information of project attendees' products/businesses.

3.3 Access to Capital

Online Crowd Funding

Heart 2.0, funded by United Way of Taiwan and organized by 104 Corporation, sheds different light on the making of the environment friendlier for marginalized people. Inspired by Kiva-the successful loan-based crowd funding website, Heart 2.0 brought in the program the similar system to crowd-funding, which was to reduce barriers to the access to capital for project participants, though a loan-based crowd funding can yet be legally exercised in Chinese Taipei due to the restrictions of the law. In Heart 2.0, a donate-based crowd funding system was created for 15 participants (gender was not specified in this project) of minority background, recommended by United Way-a social welfare group. The funding donated by the crowd was dispersed equally to the 15 cases, which became the primary capital for their businesses at the early start-up stage.

Women-Friendly Loan

Phoenix Micro-business Start-up Loan and Consulting Plan is the first and only project in Chinese Taipei that sustainably providing the opportunity of accessing to primary capital at the early start-up stage mainly for women entrepreneurs, though the use of ICTs is not that relevant in this project. Women aged from 20 to 65 who intended to start their businesses by taking the Phoenix Micro-business Start-up Loan are required to prove their attendances of both online and offline business-focused training courses offered by the same project.

3.4 Women's Leadership

Comparing to the sufficient practices in the dimension of Skills and Capacity Building, we see an absence of existing practices using ICT tools to build women's leaderships and level up women entrepreneurs.

3.5 Other

Internet communication services operated on either computers or smartphones such as Skype, Line, What's app, Google Talk, are deployed among project attendees. Using these free and convenient services strengthens their connections and then possibly can serve as



a networking platform where women entrepreneurs can build up their leaderships within the establishment of women entrepreneurs' community.

4. Findings

Target Market

All of the projects designed to increase women's access to market target in domestic market.

Target Beneficiary

As demonstrated in this inventory, women from rural area, economically marginalized women and resource poor women are the target beneficiary.

Perishable or less competitive Products

The target beneficiaries of the projects in this inventory are mostly economically marginalized women, whose products are generally either less competitive to famous brands such as handmade accessories, or perishable such as handmade foods and agriculture commodities.

Projects Organizers

While most of the projects in this inventory were organized and carried out by various public sector entities, only two of the projects (Heart 2.0 and Women Up) were at first initiated by market-based private sectors and teamed up with other public sector entities afterwards.

The Duration of Projects

The average maximum project durations in the inventory are approximately 3 years.

Sustainability

Sustainable maintenances for e-commerce platforms established to support women entrepreneurs are absent. Most of the e-commerce platform links failed after the end of the projects.



