

Newsletter

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Innovation for Women and Economic Development

**Facilitating Women's Livelihood
Development and Resilience
with ICTs**

**APEC Multi-Year Project
Project No. M SCE 03 2013A**

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Dear readers,

To promote awareness of women's needs in the APEC region in embracing new devices and services for livelihood development, Chinese Taipei initiated a multi-year project on June 2012. I am pleased to announce that our multi-year project has received initial results and has already stepped into the second phase in 2015

To meet the goals of the project, we launched a preliminary inventory of the projects which are "Using ICT tools to assist females to establish an enterprise or expand business operation" in APEC economies in first phase (2013-2014). An interaction database of the inventory was established for further studies and an in-depth case study report "How ICT economically empower women entrepreneurs" has also been published for related research association's reference.

Based on the previous study, we identified that ICT-related tools had a positive influence on female entrepreneurs in many aspects. For example, through the e-commerce platform and mobile applications, they expanded both business markets and social networks. However, some barriers that occurred, like acquiring knowledge and access to capital, were considered to be the root causes behind all difficulties.

To deliver the solutions of the difficult, two studies in the 2nd phase were conducted. One study investigated the effectiveness of an existing e-learning program and another on the new emerging financing instruments from crowdfunding platform. We expect the results of these two pilot studies will help us toward empowering women through ICT-related tools.

In this issue, we will introduce the newly established online platform for female entrepreneurs (Australia-Taiwan Women Entrepreneur Network, ATWEN) and also information about an innovative fundraising platform for enterprises (flyin V). Regarding the status of multi-year plan, a "Briefing" will describe the conference progress of APEC PPWE in May and the upcoming Seminar in September. The "Case Study" will share partial research results of the previously mentioned e-learning program.

I hope you enjoy reading the newsletter and would welcome any feedback from you.

PPWE Chinese Taipei



The “1st Policy Partnership on Women and the Economy (PPWE) Meeting” in APEC, Papua New Guinea 3rd-5th May 2015

In accordance with the main objectives of Strategies Plan 2015-2018 that require a new level of strategy and ability to regularly interact between economies and strengthen the integration of gender responsive policies, the APEC Policy Partnership on Women and the Economy (PPWE) will hold up to two meetings per year from 2015. PPWE 1 meeting was held on May 3-5, 2015 in Port Moresby, Papua New Guinea and delegates discussed Terms of Reference, Strategic plan, Women and the Economy Dashboard, and on-going projects.

Based on promoting women’s economic empowerment through the five pillars: access to capital, access to markets, skills, and capacity building, women’s leadership and agency, and innovation and technology, Chinese Taipei continue to support APEC’s policies and agenda through the Multi-year project (2013-2016) “Innovation and ICT for Women Business” in APEC programs for the inclusion of women in the economies.

During the first stage (2013-2014), Chinese Taipei held two APEC conferences in order to promote the awareness of women’s needs in the APEC region. A study-based report “How ICT economically Empower Women Entrepreneurs” was published to identify experiences and know-how of ICT innovations that can be replicated to broaden women’s business capacities.

For continuing the preliminary outcomes and relevant recommendations on encouraging involvement of women in ICT environment and related business, the second stage is conducting research related to on-line learning, as well as to analyze motivation, average participation and learning process of women entrepreneurs from Australia, Chile, Republic of Korea, and the Philippines.

Concerning the key findings about satisfaction, behavioral support and structure of service, Chinese Taipei will deliver a toolkit to assist decision makers in stipulating policies and business models, and a women-friendly ICT application to enhance women entrepreneurs’ business knowledge. Additionally, a seminar will present the outcomes of the second stage of the project through the side event “Seminar of Empowering Women through ICT for Inclusive Growth” co-hosted by both PPWE Chinese Taipei and the Philippines on September 16 during the upcoming APEC WEF and participations will have an opportunity to share observations and experiences of women’s entrepreneurship and economic independence.



ATWEN: A New Network for the Women of Australia and the Sinosphere

The 'Australia-Taiwan Women Entrepreneur Network' (ATWEN) is an ambitious and daring Australia-Taiwan Business Council initiative launched in the first half of 2015 with assistance from the Australian Office in Taipei and Taipei Economic & Cultural Office in Canberra. ATWEN is supported by the federal government's 'Asia Business Engagement' program, with backing from other corporate sponsors and patrons. The Australian Representative in Chinese Taipei, Ms Cathy Raper and former Chinese Taipei Representative in Australia, Ms Katharine Chang are ATWEN project patrons. With the backing of these and other successful women ATWEN hopes to inspire current and future Network members.

By linking women entrepreneurs and business leaders in Australia, Chinese Taipei and other economies where Chinese is spoken, ATWEN fosters the global and regional mindsets essential for business success in the Asian Century. In its first year of operation, ATWEN is primarily connecting women of Australia and Chinese Taipei.

Chinese Taipei and the Australia-Taiwan Business Fit

Chinese Taipei's location in the heart of Asia makes it a highly strategic base for doing business in the Pacific rim, with economies such as the US, China, Japan, Korea and ASEAN. With a strong, friendly regulatory environment similar to most western economies, streamlined procedures for setting up businesses and attractive incentives offered by the government, for entrepreneurs of many economies Chinese Taipei is an ideal launching pad in Asia.

Australia and Chinese Taipei's economies are highly complementary. Chinese Taipei is Australia's seventh largest goods export market with 2.8% of Australia's exports going to Chinese Taipei. Bilateral trade in services, particularly Australian exports, is growing quickly; between 2009 and 2013 Australia's services exports increased from \$500 million to \$700 million.

For Taiwanese businesses seeking to invest in Australia, opportunities abound. While Australia is only Chinese Taipei's 15th principal export destination, the Taiwanese presence in Australia should not be understated. For example, Taiwanese are now the most numerous working holiday visitors in Australia; in the year to 30 June 2014, more



than 11,000 working holiday makers came from the island. Large Chinese Taipei companies, including Taipower, China Steel, Formosa Plastics and CPC are increasingly investing in Australia's resources industries. The potential for future growth is immense.

Chinese Taipei already has many outstanding business women; now Chinese Taipei's government is working for increased gender equality and to encourage greater participation by women in the workforce. According to the 2013 MasterCard Index of Women's Advancement, between 2007-2013, of regional economies Chinese Taipei made the largest advances toward gender parity in terms of leadership. With a score of 64.7 Chinese Taipei ranked fifth in Asia Pacific while Australia was second, with a score of 76.

ATWEN – a Growing Network of Vitality and Inclusiveness

ATWEN supports Australian businesswomen who seek to take advantage of business opportunities in Chinese Taipei and assists Taiwanese businesswomen who wish to invest or do business in Australia. The ATWEN network has over 80 members, two thirds based in Chinese Taipei, the remainder in Australia and China. Members come from a range of industries including ICT, the arts, education and training, trading and banking and finance. ATWEN searches out and welcomes new members, in the future concentrating more effort on places such as China and New Zealand.

ATWEN's most significant event so far took place on 5 March 2015, with its Chinese Taipei Launch at the Australian Office, Taipei. ATWEN Patrons Ms Cathy Raper and Ms Katharine Chang attended, along with Ms Vanessa Shih, Chinese Taipei's Vice Minister of Foreign Affairs. A dazzling performance by one of the island's preeminent contemporary performing arts groups, A Moving Sound, led by ATWEN member Ms Mia Hsieh, was the climax of a celebration in which over 80 guests took part. Many business women who attended joined ATWEN then and there.

The Australian Forum Launch and Gala Dinner were held on 19 May 2015, in Sydney. The events were successfully attended by leading business leaders and entrepreneurs from all around Australia and Taiwan and even included a Taiwanese modern day tea ceremony! The Guest of Honour was the Hon Anthony Roberts MP, NSW Minister for Industry and Resources. Mr Roberts spoke fondly of his government's support for ATWEN and the ATBC and its efforts to promote women's interests.

ATWEN is already getting down to business, assisting Australian and Taiwanese women with practical and innovative programs and events. An ATWEN Mentor Program is under way, matching emerging businesswomen mentees or fellows with experienced and entrepreneurial mentors. The aim is to ease the way for young women entrepreneurs in international business, teaching them new ways to search for business opportunities in unfamiliar markets, get round



obstacles, and find better business partners tap new sources of finance.

A good example of the ATWEN Mentor Program in action is the work of mentor Annie Ivanova in Chinese Taipei assisting the artist Hannah Quinlivan in Canberra. Hannah has held solo exhibitions in Sydney, Melbourne and Berlin and won numerous awards, including the 2013 Cox Prize for Sculpture. She has a strong portfolio of works and is exploring markets in Hong Kong and Chinese Taipei.

Annie Ivanova, an Australian based primarily in Chinese Taipei since 2010, is a multi-award winning curator, entrepreneur, and one of Australia's leading authorities on cultural diplomacy. Amongst her many projects in Chinese Taipei was the blockbuster exhibition 'Wonderland: New Contemporary Art from Australia' at the Museum of Contemporary Art Taipei, attended by a record-breaking number of art lovers and collectors.

Annie and Hannah have devised a plan to have Hannah work in Chinese Taipei as part of her long-term career and development of her business enterprise. The two ATWEN entrepreneurs will work together to connect with suitable local partners, make the most of differences in cultural and business practices, develop a resource of artworks, and prepare an exhibition of Hannah's works in Chinese Taipei.

ATWEN is also assisting budding women business leaders through an Internship Program. ATWEN believes people-to-people links are crucial, especially for future leaders. By creating conduits for communication and contact between pairs of individuals and by extension their respective economies, these links deliver benefits to wider communities. A number of companies in Chinese Taipei have signed up to the Internship Program, with ATWEN Interns placed with host organisations. The first two ATWEN Internships are with The British Chamber of Commerce Taipei and the Taipei Austrade Office. ATWEN is receiving applications from other young Australian women entrepreneurs for Chinese Taipei host organisations keen to participate in the Program.

The next stage of the internship program will see outstanding Taiwanese young women go to Australia to intern at ATWEN member organisations in Australia.

In May ATWEN hosted its inaugural 'Young Women's Leadership Forum' in Taipei. Attendees included current and recent graduates from both Chinese Taipei and Australia who are planning or enjoy international careers. Speakers at the inaugural forum included Heidi Gallant, CEO of Hai Ying Creative Inc, Joanne Fu, Founder and Managing Director of PROAC International Consulting Company and Lillian Lai, Executive Chairman and CEO of Aon Taiwan Limited. These inspiring women shared their strategies for success, the challenges they encountered and how they overcame them.



The ATWEN project team, together with ATWEN Patrons and Champions and the broader ATWEN membership, are working to ensure the vigorous development of the infant ATWEN enterprise and assist more Taiwanese and Australian businesswomen to succeed and prosper.

There are of course a number of organisations promoting the interests of women entrepreneurs in Chinese Taipei and Australia, but ATWEN is the first to focus on connecting the female entrepreneurs and businesswomen of the two economies. A commercially driven, self-sustaining ATWEN will establish enduring relationships between Australian and Taiwanese women entrepreneurs and expand Australian businesswomen's presence in Asia.

ATWEN is already helping Australian women entrepreneurs and other Australian businesspeople overcome cultural barriers in the Chinese-speaking world. The ATWEN enterprise is raising the level of Chinese Taipei's appreciation and understanding of the contributions and successes of Australian women in business. It is helping to foster Australian women entrepreneurship by helping make Australian women business leaders more Asia-savvy and Asia-smart.

Women everywhere still face many challenges in gaining full equality with men. As the Chinese saying goes, 'One tree does not a forest make, nor one string a whole composition' (獨木不成林、單弦不成音), meaning that it takes many people to work together to achieve something great. The ATWEN enterprise is strengthening the presence of women in business and commerce. ATWEN members work together for true gender equality in Australia and the Sinosphere!





– Asia’s Premiere Crowdfunding Platform

In the past ten years, the world has taken a dramatic turn. Globalization, the internet, and social media have changed the way people think and act. New demands and social issues have risen in different parts of the world, most notably the growing wealth gap. Every generation faces their own unique set of challenges, this generation is no different. However, new challenges are always met with new solution; Crowdfunding is one of those tools. Over the past few years, billions of dollars have been raised through crowdfunding worldwide, launching a wave of creative projects along the way.

flyingV’s mission is to create an open platform to improve our society and environment. All the aforementioned problems can be seen in our society, what was left to prove was if crowdfunding can take off in here. Crowdfunding works best in a society with a strong middle class and terrific innovation capabilities but need new tools to tackle an changing environment. We felt that crowdfunding can help bridge the gap between resources and allow creativity to take the necessary first step while minimizing the risk. We began with the belief that modern society is still full of creativity, trust, and interest in innovation.

3 years later, flyingV is not only one of the largest crowdfunding platforms in Asia with around \$200M funded, and more than 1000 project creators have brought on immeasurable positive impact to our society.

Since the day of its conception, flyingV has worked tirelessly to fulfill and maintain its core values: transparency, fairness, and welcoming to all topics. We wish to remove the roadblocks between creativity and end users, thus as an open platform, we do not wish to pass judgment on the quality of ideas; we want the market to decide. As a company, flyingV’s role is to help the creators fully communicate their ideas and plan by assisting them with every aspect of their project, not their idea itself. As more and more creators take the first step, our society will become more vibrant and the possibilities are endless.



While it is increasingly more difficult to categorize projects as any one category, it very exciting to see more project creators stepping outside of their comfort zone. As of now, flyingV projects divided into 9 major categories:

Design

Culture/Society

Music/Film

Theater

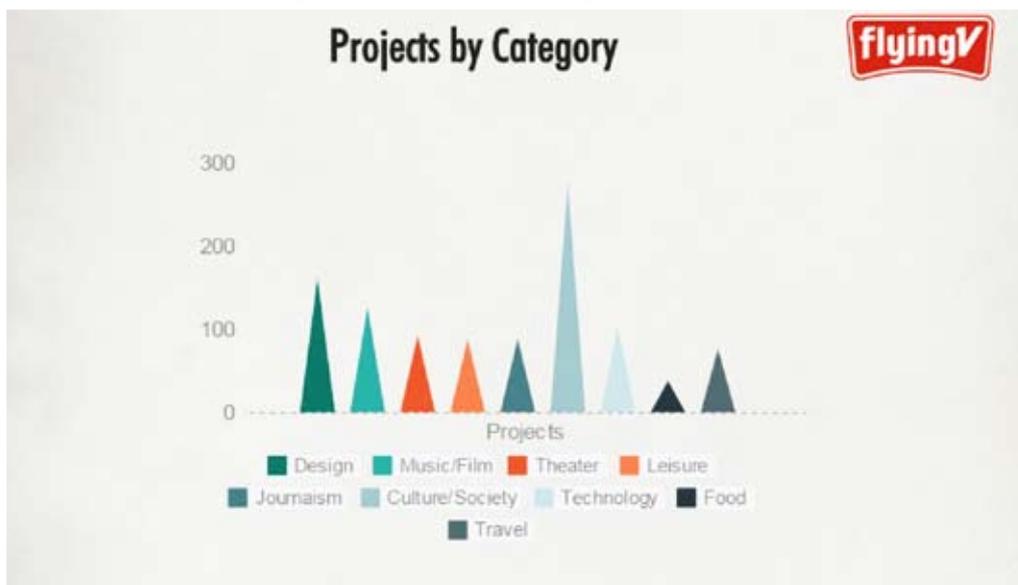
Technology

Leisure

Journalism

Food

Travel



Examples of diverse creativity on flyingV

At flyingV we pride ourselves on the diversity of our projects as it represents the quiet strength of Asia. Here are some examples

Social/Society

CHIMMUWA

<https://www.flyingv.cc/project/4674>

CHIMMUWA is a great example of cultures working together to bring something new to the world. Founded as a social enterprise, CHIMMUWA works to not only preserve the culture of the people on the border of Myanmar and Thailand, but to improve living conditions. Through the combination of the traditional art of hand woven craftsmanship and modern design and application, Sylvia, Yvonne, Shirley, Tia, and the rest the CHIMMUWA team have not only created something beautiful, but only helps our society become a better place.

The Vagina Monologues

<https://www.flyingv.cc/project/5787>

The power of women can also be seen in a charity performance of the Vagina Monologues in Taipei which raises awareness to combat violence against women.

Design

Zenlet: Amazingly Intuitive Wallet

<https://www.flyingv.cc/project/4585>

Gearlab: New Urban Bike

<https://www.flyingv.cc/project/271>

Zenlet and Gearlab are examples of fine design that bring both style and functionality to their products. Their concept, philosophy, and methods strongly resonate with the crowd and reflected on their projects. Zenlet attempts to redefine how we view and use wallets and Gearlab tells the story of a new urban lifestyle through their Urban Bike.



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Music/Film

Ilid Kaolo

<https://www.flyingv.cc/freebird/5705>

Music is not only the world's most common language, it is also the basis of a culture. However the music industry suffers just any other industry, and needs a jolt to encourage creativity. Ilid Kaolo's album is not only a great example of an artist using crowdfunding to explore new possibilities, but also a great example of connecting great music with her own story.

Leisure

Attack on Flour!

<https://www.flyingv.cc/project/488>

Attack on flour is a fun run event which became very popular among young people. This project has broken the traditional mold of major events having so much trouble securing sponsorship as well as attendees. Crowdfunding secures attendees first so now large events are no longer exclusively for large corporations. The same logic applied to concerts, parties, seminars, even participation in various social causes. All are evident on flyingV.

A crowdfunding platform is not just online

To help promote the concept of crowdfunding, flyingV not only hosts monthly creator events, but work with partners in various industry sectors. The basis of a platform is endless creativity



using this tool to achieve their goals. The job of the platform is to help creators understand and fully utilize the tool, as well as connect with their existing resources. Creator events not only bring creators together to share their unique experiences, it is also a good way to find potential partners of different backgrounds. The internet helps to spread information to a wider audience, the nothing can replace face to face communication. One problem with





the internet is that information is so spotty that it becomes quite difficult to filter. Creators learn about each other through flyingV, skipping through some of the uncomfortable moments that we often face when bringing different people together, making these events that much more valuable and productive. The events and other creator stories can be found on our Vstory section: <http://vstory.flyingv.cc/>

Another point of emphasis for flyingV is our crowdfunding workshop. In the past three years, we have hosted hundreds of workshop in various universities, incubation centers, and government

agencies. The point of these workshops is to not only help understand the concept of crowdfunding, but also to use the structure of crowdfunding as a guideline for their own ideas and plan. We have also organized a tutorial section called flyingV School that takes an in depth look at what makes a good crowdfunding project. <https://www.flyingv.cc/school>

As we look to the future, flyingV looks to further our growth in with creator spaces which look to connect online to offline. Venue, the working title of this space, will act as a place for creators to mingle as well as perform and demo their ideas. We want the space to be lively and full of interaction, much like our events. The space should work seamlessly with our online platform to encourage creativity. We also look to bring the projects to a wider audience by expanding our reach to various channels. Furthermore, we very much look forward to working with our friends from all over Asia and grow together. Although our platform is in Chinese right now, the possibilities are endless when different cultures in Asia working together. After all, diversity and possibility is why we started flyingV in the first place.



Study on E-Learning Program

Initiative

To promote awareness of women's needs in APEC region in embracing new ICT devices and related services for livelihood development, Chinese Taipei initiated a multi-year project (MYP) entitled "Women and Innovative Economic Growth: Facilitating Women's Livelihood Development and Resilience with ICT" on June 2012 in the Women and Economy Forum (WEF).

The multi-year project directs at encouraging the potential productivity of women entrepreneurs and underlining policy guidelines and powerful ICT tools to empower more women in this region. Thus, the project involves three phases. The first phase aims to study the effectiveness of ICT related projects in facilitating women's economic empowerments. The second phase is to prepare possible tools and supporting measures targeted at women-owned businesses and to exchange good/new models. The third phase would combine the findings into a toolkit to promote women's economic empowerment through ICT.

The first-phase report consists of a preliminary inventory and a comparative case study that examines among the four partner economies: Chile, Republic of Korea, The Philippines and Chinese Taipei.¹ We found that ICT-related projects had positive influence on female entrepreneurs in many aspects, like access to market, building network, and access to capital. We also identified the difficulties women entrepreneurs faced when acquiring knowledge and access to capital, which were considered the root causes behind all difficulties.

In the second-phase study, we conducted an experimental study on the effectiveness of deploying ICT-enabled tools to raise women's business potentials using an e-learning program specifically designed for women business.² We expect the results of this pilot study will help us to identify the future direction for empowering women through ICT-related tools.

1 For more information about phase 1 results, please visit <http://www.globalgender.org/en-global/database/index>; for study report, please download from http://publications.apec.org/publication-detail.php?pub_id=1627

2 The completed report of the second phase study would be published in July, 2015 on Global Gender <http://www.globalgender.org/en-global/database/index>. For further information, please contact Ms. Lee helen.lee@wrp.org.tw and Ms. Chen origa@wrp.org.tw.



The background information of the program

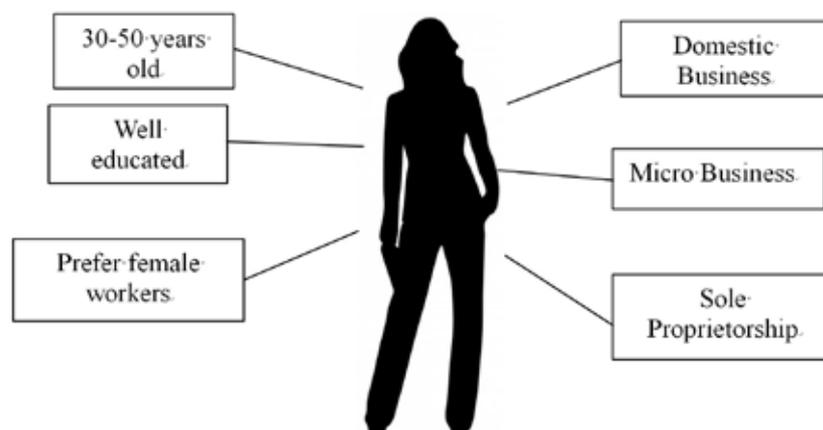
In this experimental study, we use a focus-group approach by selecting 20 women entrepreneurs participating in a BPW Business Incubator ONLINE Training & Mentoring APEC Project (BPW Business Incubator Project). This project specialized in a business improvement program and provided online support for women entrepreneurs/managers running small businesses in Australia. In our e-learning program, it provided 20 hours of free on-line business tutoring and one-to-one mentoring with a designated mentor.

The research conducted both quantitative and qualitative methods. Questionnaires, composed of fixed questions and opened questions, helped us to collect data while fixed questions suggested certain answers for quantitative research and open questions helped us to collect different opinions for qualitative analysis. This combination would help us to acquire both the advantages of quantitative and qualitative methodologies.

Before and after their e-learning courses, two surveys are conducted, too. They evaluate the effectiveness of the program, in particular on how it is used to connect women to new and wider markets, broaden their social networks and provide them with information that opens up important economic opportunities. These findings will become important knowledge base and advices to help developing e-learning related approaches and tools in the third phase.

Sampling

Women entrepreneurs who have English skills, strong motivation and active attitude on business learning would be the proper participant to join our e-learning pilot program. Thus, we adopt the non-probability sampling to select our participants as the focus group. The



consultants from Australia, Chile, Republic of Korea, the Philippines and Chinese Taipei were asked to invite volunteers, women entrepreneurs who are interested in this online training program, to join this project. To echo the learning gap of women’s needs from phase 1 study, some of the participants are interviewees in previous case studies. Totally 20 women entrepreneurs from different economics participate in this pilot program from August 2014 to January 2015.

Based on the survey feedback, the general portrait of our participants could be described as the picture bellow:

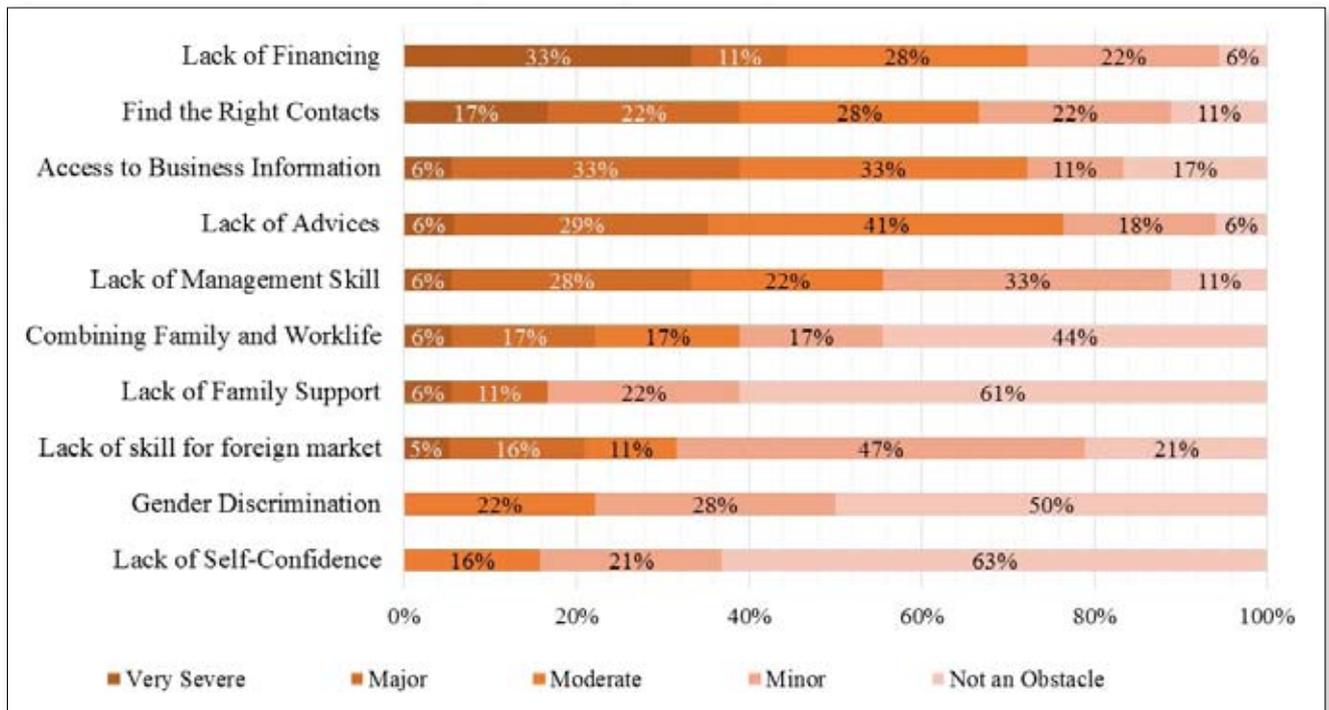
Pre-Test, the result of questionnaires before the courses

The main focus of this session is the challenges and obstacles participants face before and after they build their business. Our analyses follow the four dimensions identified in the San Francisco Declaration: access to capital, access to market, skill and capacity building, and women’s leadership.

Challenges before Starting Business

The figure below shows the percentages for expecting a “very severe,” “major,” “moderate,” “minor” or “not at all” of a list of obstacles related to building a business. “Lack of financing” has the

Before starting up a business



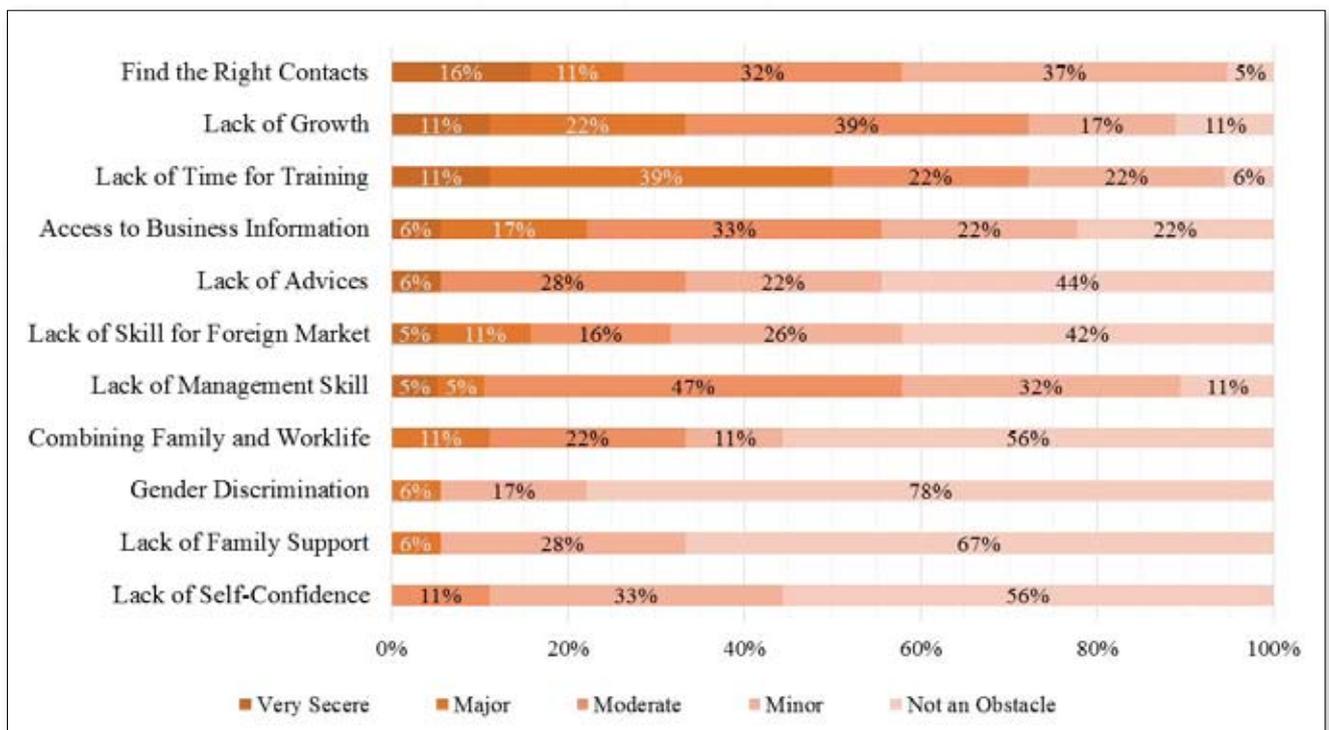
highest percentage being the very severe and major obstacle. Because most of the participants have small-scale business, this result is in line with other studies where lack of financing is found to be the most important obstacles for small firms.

Next, "Find the right contacts," "Access to business information" and "Lack of advice" and "Lack of management skill" are common obstacles for women-led business. This illustrates that these participants understand that it's not only the products themselves that are important, but also what connections and networking you have. Relatively, less than 50% of participants consider "Work-life balance," "Lack of skill in foreign markets," "Gender discrimination," and "Lack of self-confidence" as major or moderate obstacles.

Challenges after Starting Business

This section presents the obstacles participants perceived after they set up their business. Because of different situations (from starting business to running business), the obstacles in the questionnaire were slightly different from those listed in Figure 3.1. Figure 3.2 shows that "find the right contacts" (16%), "lack of growth" (11%), and "lack of time for training" (11%) are the most severe obstacles they faced after starting their business. Among the three most severe obstacles, 47% of participants also select "lack of time for training" (39%) as the major obstacles,

After starting up business

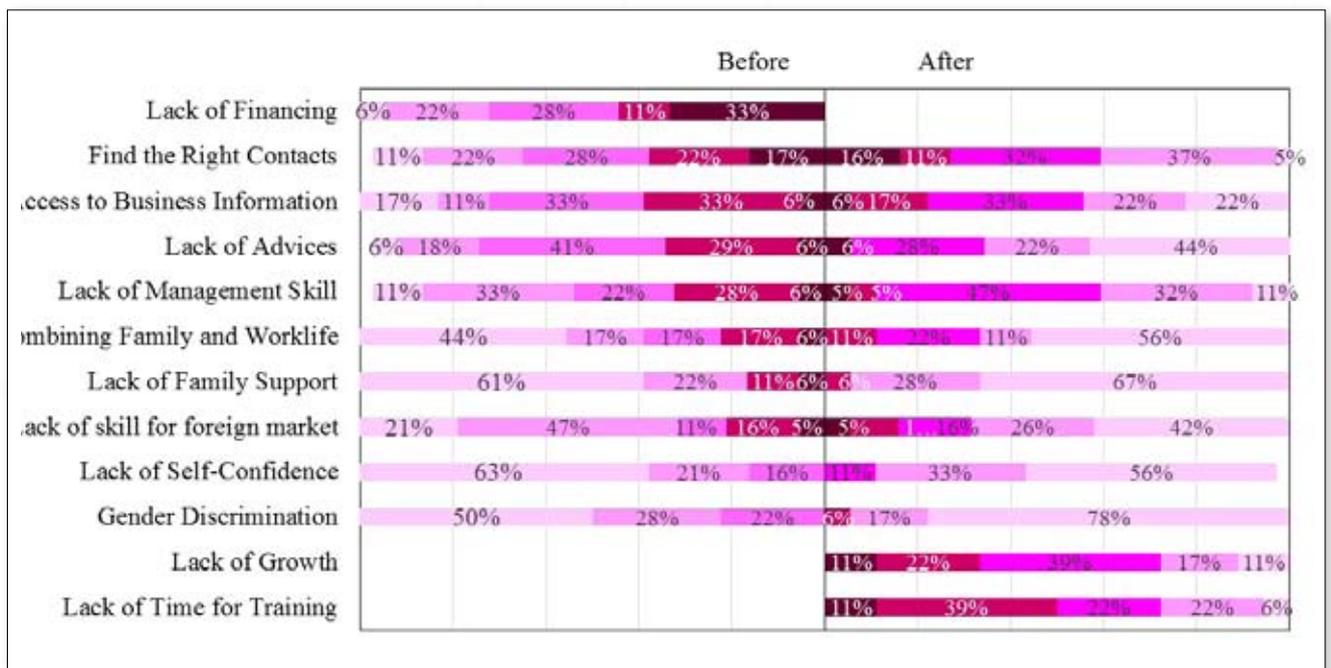


followed by “lack of growth” (22%) and “access to business information” (17%).

To sum up, the main obstacles these participants encountered after business started include “find the right contacts,” “lack of growth,” “lack of time for training,” and “access to business information.” These four obstacles can be mapped into four barriers in the San Francisco Declaration (access to market, capacity building, and women’s leadership).

A Comparison: Before and After

In following section, we will make a comparison on obstacles before and after participants build their businesses. As shown in Figure below, “finding the right contacts,” “access to business information” are common obstacles faced before starting a business. They are still perceived as the main obstacles afterwards. We cannot observe a significant change after the business is built. This finding suggests that although these participants have high ICT literacy, they have not yet learned or been familiar with how to use ICTs to search for market information, nor make it possible to expand their business.



Conclusions

A recent study by Rey-Mart et al. (2015) examines the role of five key motives that drive women to create businesses: propensity for risk, finding a work-life balance, desire to develop business skills, need to seek self-employment, and desire to earn more than in paid employment. Their results show that women's entrepreneurial motivations relating to business concepts (such as desire to develop business skills) instead of family concerns (such as finding a work-life balance) make business survival likelihood much greater. Although we have limited samples, the results of our pre-test survey could still reflect some facts about the role of e-learning in starting and upgrading women-led business.

From our survey results, we found that the main obstacles participants have are as follows:

1. Before participants start up their business, they consider "lack of financing," finding the right contacts," "access to business information," "lack of advice," and "lack of management skill" the major obstacles.

2. After they start up their business, they find "lack of growth," "finding the right contacts," "access to business information," "lack of time for training" and "lack of management skill" to be major obstacles.

3. These obstacles are in line with the four barriers in the San Francisco Declaration: access to capital, access to market, capacity and skills building, and women's leadership. Most of the participants have problems with financing, access to market, business skills, and leadership both before and after, but the ranking can be slightly different before and after they start the business.





Newsletter

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