



**Asia-Pacific
Economic Cooperation**

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Agenda Item: 7

Women and the Economy Individual Action Plan

Purpose: Information
Submitted by: Chinese Taipei



**Second Policy Partnership on Women and
the Economy Meeting
St. Petersburg, Russia
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Women and the Economy Individual Action Plan

Objective

In order to achieve the sustainable and inclusive growth objectives and include women as an economic growth strategy, APEC member economies should implement policies and programs called for by the APEC leadership, including the recommendations in San Francisco declaration.

Guidelines

Recognising the untapped talent of women, each APEC economy will:

- (a) Establish or continue programs and policies which foster women's economic empowerment.*
- (b) Note the important role the private sector plays in providing insight for effective programs and policies, and*
- (c) Co-operate with and enhance the capability of other APEC economies to implement.*

Collective Actions

APEC Economies may take Collective Actions relating to women and the economy in areas to be agreed.

Chinese Taipei's approach to women's economic empowerment

[Describe briefly, in one or two paragraphs, the policy approach of your economy with respect to programs and policies for women's economic empowerment.]

Area	Programs and policies being implemented	Programs and policies to be implemented	Progress made in {current year}
<p>Access to Capital</p>	<ul style="list-style-type: none"> ● The existing law for Chinese Taipei endows females and males to have equal inheritance rights to property; the default marital property regime includes the separation of property regime and the community ownership of residual property to ensure the rights for both wife and husband. (Ministry of Justice) ● In 2011, the “Public Assistance Act” was revised to extend the caring scope to the disadvantaged, and further included “pregnant females with unstable condition for work diagnosed by a doctor”. (Ministry of the Interior) ● The revised “Statute of Assisting Families in Difficulties” focuses on single parents, mothers having out-of-wedlock pregnancy and families encountered significant unforeseen circumstances, offering them with emergency living assistance and subsidies for children’s living and education, health care, babysitting, legal proceedings business startup loan. The subsidies are restricted to apply on levy, offset and pledge in order to ensure the maintenance of basic living for target groups. (Ministry of the Interior) ● Micro-Business Startup Phoenix Program was designed to provide 	<ul style="list-style-type: none"> ➤ To identify the “Women Small and Medium Enterprises” and to develop the relevant assistant policies and practices. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) ➤ To include the “one third principle for each sex” in the existing “Financial Counseling Program for Indigenous Enterprises” in order to ensure indigenous women’s access to capital. (Council of Indigenous Peoples) ➤ To improve women's capacities on accessing to credit through encouraging the early establishment of business credit, providing training courses to fill documents related to business tax and facilitating their financial literacy with the collaboration efforts from private sectors. (Financial Supervisory Commission) ➤ To increase the opportunities for women owned business with fund raising needs to access to capital by introducing the venture capitalists and angel investors. The secured amount of funds will be provided to the most innovative enterprises in both elite and start-up groups. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) 	<ul style="list-style-type: none"> ● Although male and female share the same right of inheritance there are still spaces for culture and concepts to be changed. 64.9% of females waived their inheritance in 2009, while the number of males owning land property right was twice as many as females in 2010; the value of land ownership for men is 2-3 times than women. ● The revised act has broadened the assistance scope for disadvantaged females. The implementation has increased the ratio of the disadvantaged females conforming to the criteria as compared to the total female population in Chinese Taipei by 0.2%. ● A total of 17,574 of households with single mothers were assisted in 2009, and about USD\$ 25 million were offered to assist the females of disadvantaged families in 2009-2010, which accounted for 85.69% of the overall subsidies. ● From 2007 to 2011, an aggregated total of 2,405 females have been granted with the

	<p>micro loan for females aged 20-65 years old, and those who especially are solely responsible for family livelihood. In order to eliminate females' obstacles regarding credit, the provision of maximum loan is about USD\$ 34.65 thousand with credit guarantee, low interest rate, free interest in the first 2 years, and without the need for collaterals, guarantors and profit registration certificates. (Council of Labor Affairs)</p> <ul style="list-style-type: none"> ● Indigenous enterprises are provided with operating capitals and the assistance of loan application and returning year extension from financial consultants. Consultants who regularly conduct visits to their clients and help them to establish accounting system. (Council of Indigenous Peoples) ● Chinatrust Poverty Alleviation Program is the first loan services for the poor led by a private financial organization, the Chinatrust Commercial Bank, and jointly conducted with public welfare groups. The program was expected to raise USD\$ 3.3 million of investment within 4 years from 2011. Disadvantaged families participating in the program are granted with small loans at low interest rates (maximum of USD\$ 16,000, with a maximum 7 years of returning period at an interest of 1.88%). The 1.5 years of long-term financial consultation are provided for them to startup business which aims to assist over 200 disadvantaged families to rebuild their livelihood. (Chinatrust Commercial Bank) 		<p>loan and their returning rate maintained above 96%.</p> <ul style="list-style-type: none"> ● From 2009 to 2011, 929 loans were provided to indigenous females which accounted for 47.06% of the total loans and the amount of loans granted to females was about USD\$ 9.6 million, which was 43.33% of the total loans granted. Indigenous women are mainly participating in accommodation, catering, wholesale, retail and other service industries (including beauty salons). ● The program has successfully assisted 17 households (13 of them were female) in starting up businesses and continued to operate from 2011 to 2012. The increased income for disadvantaged families has effectively made by the long-term supporting network which has been proved to assist children to overcome poverty in a short term, reduced social expenses and enhanced the confidence for disadvantaged parents.
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<p>Access to Markets</p>	<ul style="list-style-type: none"> ● Women Entrepreneurship and Incubation Network Program offers female entrepreneurs with a platform for communion and provides prompt information for women to startup business. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) ● Business Startup Result Expo was designed to assist business owners by offering channels for them to access to market. (National Youth Commission) ● Indigenous Females' Micro-handicraft Marketing Platform was designed to assist and accompany indigenous female micro-entrepreneurs who suffered from disasters. The platform aims to enhance marketing, design concepts and technical skills for indigenous women to develop the international market through the collaborative efforts made by various industries and the public-private partnership. (Council of Labor Affairs and the Foundation for Women's Rights Promotion and Development) ● Women's Business Network (http://womenbusiness.taiwantrade.com.tw/) was established for female entrepreneurs to register their product information and to extend their businesses to global markets. (Bureau of Foreign Trade, Ministry of Economic Affairs) 	<ul style="list-style-type: none"> ➤ To continuously assist rural women to start up their businesses through the quality improvement for their hand-made products with mentoring of product design and craft exports. In order to extend their market opportunities, several product counters will be established in well-known tourist areas. (Council of Agriculture) ➤ To further extend the business opportunities for women enterprises, three phases of assistance will be applied: <ol style="list-style-type: none"> 1. To promote women-owned business toward international markets by employing "Women's Business Network". 2. To collaborate the power of women-owned business groups for expanding international market. 3. To improve the trade capacities for women entrepreneurs, including special training courses such as branding and attending exhibitions and conferences. (Bureau of Foreign Trade, Ministry of Economic Affairs) ➤ To annually budget studies in order to better understand the impact of industrial transformation for skilled female workforce and further improve their opportunities of employment and development to meet the future economic environment. (Industrial Development Bureau, Ministry of Economic Affairs) ➤ To continuously promote and secure women's rights; to implement diverse employment services for women which can effectively enhance the 	<ul style="list-style-type: none"> ● From 2010 to 2011, the Program has organized a total of 8 business promotion meetings, which accumulated the total of USD\$ 352,000 for participated female enterprises. ● There were 5 Expos held in 2011, attracted a total of 320 companies to participate. In which, a total of 148 booths (46.25%) were managed by female entrepreneurs. ● The program acquired sponsorship from APEC in 2011, and with the collaboration among economies including Chinese Taipei, Peru, Chile and Vietnam. Chinese Taipei has launched a new brand which included several cutting-edge designers to long-term work with indigenous women groups in the project in order to bring new elements into their products. These products fused with indigenous culture and fashion has been presented in an amazing fashion show which was held in 2011. ● 1,247 female enterprises have successfully registered in the network till February of 2012, with an annual growth of 10%. The main registered industries include machinery and hand tools (21.75%); ICTs products (16.22%); musical instruments and equipments of stationeries, gifts, toys and sports (14.19%), as well as chemical medical products (10.69%).
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		competitiveness for women in workforce. (Council for Economic Planning and Development)	
<p>Capacity and Skills Building</p>	<ul style="list-style-type: none"> ● Micro-Business Startup Phoenix Program organizes free learning courses for micro business startup females, offering business management skills for different stages of business owners. Assist entrepreneurs to apply e- marketing and online shop operation, so as to increase business marketing channels. Combine with assistance measures including successful enterprise resources and business startup consultations, thereby offering those who are interested in business startup with the opportunity to visit and learn in enterprises. (Council of Labor Affairs) ● Flying Geese Program from 2002 planned female business startup incubation classes to strengthen necessary knowledge including startup preparations, fund raising and business marketing, Furthermore, to enhance their business startup, events such as female business startup forums, female group business learning camps, female business startup expos and thematic advanced classes were held. (National Youth Commission) ● Remote Township Digital Promotion Program established digital fundamental environment with the main target on disadvantaged groups including indigenous people, people in remote regions, and middle to old aged people, low income households and females. The digital centers were set up with introducing resources from other fields to train females regarding 	<ul style="list-style-type: none"> ➤ To hold comprehensive e-business management training courses to facilitate female owner broaden the local food and agricultural products market with ICT application. (Industrial Development Bureau, Ministry of Economic Affairs) ➤ To provide the integrated e-learning package courses for disadvantaged women, including ICT capacity, marketing, foreign language, in order to reinforce the basic ability to start up women enterprise. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) ➤ To promote the publicity and application of international e-business platform by women enterprise and raise the visibility in foreign market. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) ➤ To cooperate with 14 incubation centers nationwide and build the “Women Business Start-up Incubation Network” to foster collective marketing. Connect with venture capital investment and investors to advance the access to capital investment. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) ➤ To incorporate the incentives for encouraging young women take science, technology and engineering as major study into high school and vocational school career and curriculum guideline. (Ministry of Education) 	<ul style="list-style-type: none"> ● Micro-Business Startup Phoenix Program has provided over 800 courses from 2007 to 2011, offered 15,437 people with business consultations in total, with an aggregation of 6,181 females completing business startup, while creating 17,513 job opportunities.. On-the-job business startups were conducted with a total of 220 people attending. ● Flying Geese Program female business startup incubation class has trained 15,036 people since 2001, with 340 people already starting their businesses. ● From 2005 to 2012, Remote Township Digital Promotion Program has established 188 digital centers in 150 remote townships. In 2011, there were in total 2,005 classes on various computer fundamental and digital application courses. The ratio for female trainees was 60.44%. The statistics for the various groups of population participated in the courses were, seniors (66.74% females), indigenous people (60.75% females), new

	<p>industry marketing related skills. (Ministry of Education)</p> <ul style="list-style-type: none"> ● Bridging Digital Divide for Women from 2007 subsidized NGOs/schools to train females from non-urban regions with 24-hour basic relevant computer usage trainings. (Council for Economic Planning and Development) ● Chinese Taipei has been conducting APEC Digital Opportunity Center (ADOC) since August of 2004, and assisted in bridging the digital divide for international remote townships and information disadvantaged female groups via integrating the various resources between the government and civic enterprises. ● Local Economics Class organized for 	<ul style="list-style-type: none"> ➤ To publicize the results and recommendations of five-year “Gender and Science Research Program” through media. (National Science Council) ➤ To conduct the gender statistic and analysis among the counseling and financial diagnosis cases from business start-up services hotline. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) 	<p>inhabitants (87.03% females).</p> <ul style="list-style-type: none"> ● Bridging Digital Divide for Women in 2011 has trained 39,000 females, with majority of the female trainees between the ages of 45 to 54, taking up 38.9% of the overall trainees. Demonstrated this program was beneficial to females of middle to old ages. Furthermore, according to the questionnaire investigation after the training in 2010, 89.1% of females continue to use computer after 3-6 months of training, and the percentage of continuance to surf the net also reached 85.3%. ● The ADOC program has established a total of 76 training centers in 10 collaborative member economics from 2009 until the end of 2011, so as to in cultivate females and children the fundamental information application skills and to strengthen local SMEs’ electronic business skills. In next stage, part of the training centers will focused on females and part of the collaborative units will be female group. It also conducted analysis and investigation for the four training indexes as follows: <ul style="list-style-type: none"> - Employment rate: places where the female employment growth rate is higher than male include Peru and Mexico. - Business startup rate: female business startup rate is more effective in Chile and Peru. - Schooling rate: the rate for females advancing into higher schools continues to increase in Philippines and Thailand. - Qualification for certificate rate: female’s qualification rate is higher than male including Chile, Mexico and Philippines.
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	<p>female farmers' nationwide, so as to arrange family living knowledge on preventive health care, learning about local ageing, broaden sources of income and reduce expenditure as well as family relationship, thereby enhancing the living quality and the ability to manage a side job for females from rural villages. (The Council of Agriculture)</p>		<ul style="list-style-type: none"> ● The training workshop for female leadership in rural villages was hold in 2011, assisted the female organization cadre members as well as the rural village female elites, with participation from a total of 314 females. Furthermore, also enriched the gender awareness empowerment for leaders within the farmers' associations. A total of 44 female supervisors from farmers' associations attended in 2011.
<p>Women's Leadership</p>	<ul style="list-style-type: none"> ● 2012 Female Business Startup Elite Program trained female business startup elites, cultivate female business startup highlights and set the role model for successful female business startups. (The Small and Medium Enterprise Administration, Ministry of Economic Affairs) ● Technological Female Enterprise Mentor Program promoted by private sector such as IBM, so as to encourage and assist young females to enter the technological field through the approach with senior technological females mentors, and surmount the career gender separation. ● Micro-business Startup Phoenix selects outstanding micro-business startup role models on an annual basis for award presentation, so as to encourage the micro-business startup spirit. (Council of Labor Affairs) ● Female Vocational Association Cadre Members' Training was organized on a regular basis ever since 2008. Strengthening the management skill, financial knowledge and arising female interest in actively participate in vocational association affairs (Council of Labor Affairs) 	<ul style="list-style-type: none"> ➢ Foster the sustainability and contribution of nationwide "Women Enterprises Counseling Committee" and match with capital investment opportunity. Compile the commissioner database and collect the 15 best practices for promotion. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) ➢ To encourage the companies apply with Corporate Social Responsibility (CSR) and incorporate the gender friendly environment indicators into program incentives and related subsidies. (Small and Medium Enterprise Administration, Ministry of Economic Affairs) 	<ul style="list-style-type: none"> ● The Program expects to select 15 female business startup elites and new business startups to organize public award presentation, and further provide funds for assistance. ● IBM has been promoting the program since 2007, where talents are recruited from schools and life mentors were arranged to accompany and assist young females to enter the science and engineering technological industry, offering career guidance and opinions. ● Ever since 2007, the micro-business startup role model competition has been conducted annually, and 10 outstanding role models are selected from the evaluation procedure to accept a prize. ● Approximately 70-80 people attended the training every year with an increasing trend, and the number of participants in 2011 was 200 people, indicating an increasing demand towards leadership for female members.

	<ul style="list-style-type: none"> ● Indigenous Female Leaders Training has been hold since 2004, thereby enhancing indigenous females' perspectives and social participation through cross field and gender mainstreaming courses. It also offers channels for learning of international affairs. (Council of Indigenous People) ● Golden Carnation Award has been organizing since 2003 to praise outstanding female public officials in public affairs organizations. It further enlarged the scale to promote the one-third ratio for each gender principle, and keep track by the various divisions on a regular basis. (Directorate-General of Personnel Administration) ● Chinese Taipei already nominated a female enterprise representative, Ms. Cher Wang amongst the ABAC representatives from 2009. 		<ul style="list-style-type: none"> ● The female leader training has been organized since 2004, and the one-month indigenous tribal international training has been organized annually since 2003. With elaboration and discussion on international topics and selected several qualified trainees to participate the UN indigenous discussion forum. ● Other than keep track of the improving condition for the gender ratio of the board members for government-funded foundation, it further invites relevant organizations for review meetings, to assist the chief organizations which did not accomplish the stipulated ratio in the review and improvement. ● Chinese Taipei responded to APEC's proposal in 2009, and invited the president of HTC Co., Ms. Cher Wang to be the representative for the ABAC. President Wang participated actively in APEC affairs, and established the information platform of the ABAC Women Forum, so as to broaden the exchange of female buyers.
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