

Newsletter



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Innovation for Women and Economic Development

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

**APEC Multi-Year Project
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Contents

1 Message from Editor

2 Briefing

Empowering Women through ICT and Exploring Opportunities in Business

4 Editor's pickup

WE boss - An innovative APP where female entrepreneurs can get knowledge about starting a business anytime, anywhere.

7 Focus

Innovation in Financing: the Case of Crowdfunding

12 Case Study

Women Entrepreneurs and ICT-based Learning: A toolkit

Dear readers,

At the end of the second phase of APEC Multi-year Project "Innovation for Women and Economic Development", several achievements should be mentioned as the project outcomes. To realize the project goals, we delivered an e-learning programme evaluation report, a toolkit to implement ICT programs, a women-friendly mobile application to enhance women entrepreneurs' business knowledge and launched a Seminar to promote the awareness of women's needs in the APEC region. Most of these achievements will be introduced clearly in this issue.

Women's entrepreneurship as a key driver for economic inclusive growth has been recognized in many ways. Based on our project studies, we realize that there are still many obstacles when women try to get further learning program in real life, such as family burden and geographic limitation. A new mobile learning application may solve the problem. "WE boss", a women-friendly learning tool is establishing to encourage flexibility, self-learning for women who are aiming to start a businesses.

In this issue, we will introduce the newly established APP for female entrepreneurs (WE boss) and also share information about the Seminar and Women and the Economy (WE) 2015 Fora. Moreover, we will bring you our MYP current achievement through the "Case Study- Women Entrepreneurs and ICT-based Learning: A toolkit" which introduce the potential benefits of ICT-learning for women entrepreneurs.

I hope you enjoy reading the newsletter and any feedback from you are more than welcome.

PPWE Chinese Taipei



Empowering Women through ICT and Exploring Opportunities in Business

During the Asia-Pacific Economic Cooperation (APEC) Women and the Economy 2015 Fora (WEF) from September 15 to 18 in Manila, Chinese Taipei co-hosted the side event “Seminar of Empowering Women through ICT for Inclusive Growth” with the Philippines Department of Trade and Industry on September 16. The seminar not only echoed the theme of WEF “Women as Prime Movers of Inclusive Growth”, but also presented the outcomes of the multi-year project (MYP) “Innovation for Women and Economic Development (2013-2016).”

Based on promoting women’s economic empowerment through the five priority pillars: (1) access to capital and assets; (2) access to markets; (3) skills, capacity building, and health; (4) leadership, voice, and agency; (5) and innovation and technology, the main purpose of the MYP is dissemination of pertinent experiences of ICT innovations with key elements to reinforce women’s capacities to start and consolidate sustainable businesses.

During the first stage (2013-2014), two conferences addressing the awareness of women’s needs in the APEC region were held. In addition, a study-based report “How ICT economically Empower Women Entrepreneurs” was published identifying experiences that can be replicated to increase the entrepreneurial capacities of women. For continuing the preliminary consequences and relevant findings on encouraging involvement of women in ICT environment and related industries, the second stage is conducting a research about 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.

Along with such efforts, the mentioned seminar reviewed several successful cases of women entrepreneurs who designed game-based learning applications, e-tools and programs, and research demographics of women in the Asia-Pacific region. The strategic approaches respond to challenges posed by women in business to address issues about isolation, of women working at home and not developed skills, the opportunities for accessing capital funds to broaden markets or learn new marketing initiatives, and bridging the digital divide between differentiated socio-economic and cultural



levels with regard to ICT accessibility.

For instance, Dr. Ching-Cheng Chang (Researcher fellow at Institute of Economics, Academia Sinica of Chinese Taipei) shared the survey results that reveal women entrepreneurs preferred comprehensive training and counseling on a wide range of topics, such as human resources management, financial literacy, marketing skill, and access to market. Also, recommendations from the MYP indicate that current themes aim to: (1) the potential benefits of ICT-learning by women micro, small, and medium enterprises (MSMEs); (2) the common features/barriers of ICT-learning tools that unlock female MSEM's potential for success; and (3) the ways to accelerate the use of ICT-learning tools by women MSMEs. And a toolkit will be designed to help policy-makers and NGOs working to support women's enterprises.

Another example is processing gamification that is applying game mechanics to engage and motivate people to achieve their goals. On the basis of this idea, Ms. Hsiao-Mei Lin (Co-founder and CEO of Hex Inc. of Chinese Taipei) presented the objective of the app "WE boss" (Women Economy) that is to educate women to develop skills while addressing limitations on time, cost and space. The entertaining and user-friendly application through electronic devices would train women in startups in an interactive way allowing them to gain competence, learn to identify strengths, weaknesses, opportunities, and threats of starting and running business.

Following the discussion of the breakout session, each group provided a brief synopsis and feedback on the major challenges in empowering women through developing strategic plans to integrate ICT into education. Factors contributing to the success of initiatives in Asia-Pacific region include: (1) ICT-based learning is a relatively new field for knowledge deepening, the priority for policy-makers and NGOs is to provide opportunities for digital and financial literacy; (2) building well-equipped infrastructure by public and private sectors could support and facilitate ICT-based learning, and (3) networking has been crucial to the growth of women-led businesses, regional cooperation and shared vision could to raise awareness of women entrepreneurs' needs and push the government to modify related laws and policies.



WE boss - An innovative APP where female entrepreneurs can get knowledge about starting a business anytime, anywhere.

Fingertip Gaming

—A Gaming App for Entrepreneurship

The APEC Project, "Innovation for Woman and Economic Development", has indicated that e-learning may be able to empower women entrepreneurs with a high level of satisfaction. To continue the project's research, Chinese Taipei began developing a game-based mobile app to empower women who are starting up their own business. "WE boss" is not only an educational game, but also a new platform for women entrepreneurs in the APEC region. This app has been developed for educational purposes, but also to actually help women build business concepts for future entrepreneurship without being limited by time or space.

An innovative method for women entrepreneurs to obtain knowledge

Chinese Taipei understands the many obstacles women face when pursuing further education in real life. Furthermore, some classes may be either inaccessible or uninteresting. With the support of the APEC project, some changes are about to be made so that women cannot only learn but have fun doing it.

Gartner's research statistics have suggested that the number of app downloads will reach 268.7 billion in 2017. Game-based learning (GBL) apps utilize the gamification method to enhance users' engagement through fun. Jane McGonigal, a famous game designer and author, said, "Gaming can make us more optimistic, less likely to give up in the face of failure." A three-year-long research project from Gartner discovered the emerging gamification trend and subsequently published "Gamify: How Gamification Motivates People to Do Extraordinary Things."

Gamification is a powerful approach that engages people and encourages them to reach their goals, while simultaneously achieving organizational objectives. A review of previous gamification research shows that most relevant studies have found positive effects from gamification, such as motivating people to



change, developing skills, and driving innovation. The gamification objective is located in the spot where business objectives and player objectives meet. Gamification succeeds when it can engross people on an emotional level and motivate them to achieve their goals. On this foundation, the “WE boss” mission is to empower women and encourage them to participate in economic activities.

A look at the app’s design

This app has been created so that women could join the economy, thus the name “WE boss”. “WE” stands for Women’s Economy, and “boss” with all lowercase letters represents micro business. WE boss’s aim is to educate and train women to run a startup company. The app provides various figures with stylized themes to represent women from different regions and occupations. They all dress well and have their own theme music. The players can select their favorite character to use for their skill-learning journey. We believe that “Gaming makes a better world”, and this entrepreneur-based mobile game can help women build confidence, discover their strengths and weaknesses, and understand the skills that they would need for the future. Furthermore, its easy access means that players can have fun with it.

Here are some facts about this game app. First, just like other simulation games, you select a figure and insert your name, at which point you enter the second stage of the game, the mindset exam. In this section, you answer a list of questions that assess whether you are ready to be an entrepreneur. Based on your entrepreneurial assessment score, you are given the startup money. Throughout the game, you can just simply click on your avatar to learn about the status of your company and review the balance sheet, for example, to find out how much money you’ve earned so far.

To enhance the women leadership icon, the research team chose inspirational phrases of world renowned female leaders and entrepreneurs to display on the scene. These inspirational phrases can encourage aspiring female leaders to engage in and achieve their dreams! Another feature of this game is that every player has three minutes for each round; once that time is up, the player with the most profits wins.

The app’s vision

When developing this app, we kept a goal in mind, that “WE boss” will become a supporting tool for women to start their own business. This app is capable of collecting a lot of data and can become a powerful database and social network that connects resources from different countries and shares information. Entrepreneurs can use this app to develop



businesses overseas and this app to find relevant local connections and facilitate access to the local market. It can also assist in building the Public-Private-Partnership eco-system for startup companies. By obtaining know-how and feedback, leaders can better understand local cultures and behaviors in order to more effectively establish marketing strategies and management techniques.

As Madeleine Albright once said, "There's a special place in hell for women who don't help other women." We must work together toward equality by building inclusive economies and a better world!

For more information about this learning app's film, please visit [youtube.com](https://www.youtube.com).



Innovation in Financing: the Case of Crowdfunding

How Crowdfunding Can Help Women

Crowdfunding sites have been more and more popular as a direct intermediary for innovative, micro, or small enterprises to seek financial help other than VC or banks. Our Phase I study has shown that ICTs could become powerful tools to help women entrepreneurs through provision of knowledge and business contacts. However, women entrepreneurs had to rely on their own savings and assistance from families to launch their business. When they tried to raise funds from formal financial sources, women still need to confront problems such as gaining consensus from families, traditional collateral, lower income levels (relative to men), lack of credit records or guarantees, etc.

Crowdfunding through ICTs provides a new channel for fundraising as well as an opportunity for start-ups to present their new ideas and business plans. Unlike traditional financing, in which entrepreneurs must approach and rely on larger entities like banks, angel funds, and venture capitalist funds, crowdfunding provides a means for entrepreneurs to reach many smaller investors at once. For women starting a business, therefore, crowdfunding becomes a new likely source of opportunity.

There are four types of crowdfunding: lending-based crowdfunding, equity-based crowdfunding, donation-based crowdfunding, and reward-based crowdfunding. The most famous crowdfunding platform in Western countries, Kickstarter and Indiegogo, operate on the reward-based crowdfunding model, whereby investors on the platform invest in projects posted by project-launchers and in turn receive rewards from the project-launchers.

The success rate of female-led projects through crowdfunding, 69.5% (Ethan, 2013), has already demonstrated crowdfunding to be an effective tool. Moreover, the success of female entrepreneurs seems to be less affected by the gender structure of members on the platform. According to the research by Marom, Robb and Sade (2015) on Kickstarter.com, men still dominate the investors among website members; women account for 40% of the members. However, 22.5% of the male members on the crowdfunding platform are willing to



invest in female-led projects, and more than 40% of the funds from female funders went to female-led projects (Ethan, 2013). These statistics differ significantly from those compiled on financing from traditional sources, which show that only 3% of total venture capital went to companies with a woman CEO (Brush et al., 2014), and only 4% of angel investment funding was received by women (Sohl, 2014).

Crowdfunding has several salient features for women seeking capital. First of all, crowdfunding platforms create a “democratic” process for both fundraisers and funders. The open system reduces much of the possible bias in traditional formal financing. Raising capital from the “crowd” also means that women do not have to rely on certain pools of investors for funding. This feature makes crowdfunding a powerful tool for overcoming gender bias in financing.

A second salient feature in crowdfunding is the role-switching between “consumer” and “philanthropist” (Gerber, Hui, and Kuo, 2011), which means that funders can choose to support a project in different ways depending on its nature. Members on the platform may play “consumer” to fund this project and play “philanthropist” to fund another project. Funders or investors will determine whether they evaluate a project based on a “consumer” perspective or a “philanthropist” perspective. Their role-switching makes them different from profit-oriented angel investors and venture capitalists. The “philanthropist” role suggests possibilities for less-profitable projects and thus lowers the pressure for people with creative ideas. However, social expectations and perceived femininity/masculinity may still have negative effects on the project’s funding. A study on investors on the site DonorsChoose.org (a philanthropic crowdfunding platform for education) shows that investors prefer to pour their money on “masculine” projects designed by masculine people located in urban areas (Jason and Ethan, 2014).

Finally, the success of funding has positive effects on project launchers. Project launchers generate awareness of their work through the funding process. They can confirm the value of their projects, receive trust from and communicate with the funders directly on the platform. Furthermore, they can gain confidence in themselves through the funding process (Gerber, Hui, and Kuo, 2011). If women entrepreneurs are successful in using crowdfunding for obtaining funds, they benefit not only from raising capital but also from building confidence.

Case Studies and Findings

“Flying V,” the biggest crowdfunding platform in Chinese Taipei, helped us to identify target cases and provided contacts with project launchers for our research. It is a reward-based crowdfunding platform in the all-or-nothing mode. Project launchers can obtain funds only if they reach their funding goal within a limited time. The reward-based system plus the all-or-



nothing funding rules require that project-launchers estimate their funding goal carefully in order to increase the probability of success. Flying V does not ask project-launchers to pay if the project does not reach the funding goal, but an 8% commission will be charged once the project succeeds. According to the statics provided by Flying V, the success rate of projects in 2014 was about 45%.¹ Compared with other modes of crowdfunding, the equity-based crowdfunding mode takes only 4.8 weeks on average to reach funding goals, while the reward-based and donation-based crowdfunding modes need 10 weeks or more to reach funding goals (Lin, 2014).

For this study, "Flying V" provided us with two women-led cases, both of which successfully reached the funding goals within a limited time. The first case concerned a single mother who wanted to start up a food stand to make a living for her family. The second case concerned cooperation between a female designer and a small enterprise. We hope to present their successful experience and some insights.²

These two cases illustrate that crowdfunding is still an unfamiliar funding source for most women entrepreneurs, mostly because there exists an entry barrier in terms of designing and completing the project independently. Outside help is always needed. The two cases also show the two sides of crowdfunding, i.e., through consumers and philanthropists.

From our review of the literature and our case studies, we have four main observations.

- First and the most important one is crowdfunding platform opens a new possibility for small scale and young talented women entrepreneurs to raise start-up funds. The successful examples of our two cases provide inspiring experience for other women. According to previous research (Gerber, Hui, and Kuo, 2011), members on a crowdfunding platform are motivated to launch their own projects by others' successful experience. Thus, successful experience and projects in crowdfunding can be used to provide positive motivation for potential women entrepreneurs.
- Second, we also find a greater possibility of women-related or women-oriented projects to succeed on crowdfunding platforms. Previous research (Marom, Robb and Sade, 2015) indicated that women on crowdfunding platforms are more investors than entrepreneurs. In addition, women are twice more likely than male investors to invest in projects initiated by women. In the two cases above, the first received 44.8% of its funds from women investors, and the second 70%. Other female-led projects also had more funding from

1 Information source comes from ceying V at: <https://www.ceyingv.cc/faq>. (Accessed at 2015,04,23)

2 Full case studies results please visit <http://www.globalgender.org/en-global/database/index> , Phase 2 Report.



women than men. Thus the “women help women circle” can be created among platform members. Women not only play the role of funders who help women project-launchers, they can also encourage women to pursue their dreams and launch their own projects.

- Furthermore, the role-switching of funding providers on crowdfunding platforms suggest that “less-profitable” businesses also become possible on such platforms. This possibility may benefit small-scale, home-based, women-led businesses. The projects on the crowdfunding platform should not be highly profit-oriented. Instead, projects should more or less project their own unique identities. This feature may be an advantage for women without good marketing skills since they do not need to persuade the members on the crowdfunding platform how profitable their business might be. They just need to show their future plans, effort, integrity, and identity to attract attention and support. Crowdfunding’s less profit-driven orientation (compared with traditional funding sources) is one of the main reasons why crowdfunding can help women start up a small business. Since women usually have low credibility before venture capitalists, angel investors, and bankers, crowdfunding platforms give women more choices.
- The final observation relates to the barriers preventing women entrepreneurs from presenting their projects on the platform. In both of our case studies, significant technical problems were encountered when filming a promotional video, not only by the single mother and designer but also the workers in the NGO and the design team. It should be noted also that these two cases took place in a very supportive environment in an area with high ICT literacy and education levels. Hence, we can predict that women in less developed or remote areas may have problems constructing a presentation for their project on a crowdfunding platform. Furthermore, since crowdfunding platforms are essentially an ICT-based phenomenon, they would present obstacles to women with lower levels of education or ICT literacy.

Conclusion

In sum, although women entrepreneurs can definitely use crowdfunding platforms for funding, crowdfunding still present certain obstacles, so the most important solutions would lie in the area of facilitation: building a more supportive environment for women among crowdfunding platforms. Building better network readiness, SME (small and medium-sized enterprise) training and incubation and the promotion of internet use should continue to be emphasized in APEC member economies. For example, the Japanese crowdfunding platform “Campfire” has launched a series of events called the “campfire academy.” These events are targeted at college students and invite successful project-launchers to share their experiences. While there are many similar efforts and resources in the region to support women entrepreneurship, policy



efforts to correct the widespread neglect or disregard among traditional investment sources to women entrepreneurs should still be continued.

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Women Entrepreneurs and ICT-based Learning: A toolkit

The Information and Communication Technology (ICT) plays a vital role in distance learning and in turn acts as an enabler in reducing poverty and promoting social inclusion around the globe. For women entrepreneurs, ICT also opens up new avenues of business learning environment in formal and informal settings. Nevertheless, the search for sustainable programs, affordable ICT devices, software and connectivity to support women's e-learning is an ongoing endeavour. This toolkit would try to enhance the effective role of ICT-based learning for women empowerment, while providing the answers to the following three questions:

1. What are the potential benefits of ICT-learning for women entrepreneurs in APEC?

ICT-based learning offers numerous advantages that support inclusive education, including the following prominent benefits:

- (1) Flexibility of the learning process: Female entrepreneurs can enjoy studying at the most convenient time, regardless of age, location, and socio-economic status.
- (2) Better work-life balance: Running a business would place demands on daily life for female entrepreneurs with family commitment.
- (3) Cost reduction: especially for selling products/services in the most profitable markets and making decision on the optimum timing.
- (4) Building a sense of self-confidence: acquiring relevant training, contacting wider network and achieving professional goal.

Accordingly, ICT-learning usage opens new ways for education, communication, and information sharing. Women would have greater opportunities in business from a broader range. In other words, women are no longer limited to the local conditions, but having more comprehensive choices offered worldwide. The social status and life quality of women would also be improved because of self-confidence building, job creation and poverty reduction.

2. What are the common barriers of using ICT-learning to unlock women's business potentials?

Women-owned businesses tend to be informal, home-based and



concentrated in the areas of small-scale entrepreneurship and traditional sectors. The main problems faced by women in expanding their business are constraints in obtaining loans and ensuring stable funding. They also have lower level of digital literacy which further limit their ability to access or to mobilize financial resources. With constantly updated and flexible ICT-based learning, women can have better access to market information to support their business expansion and to explore new opportunities of doing business.

Another barrier is about culture. Gender bias or stereotype in attitudes impact women entrepreneurs in using ICTs. Throughout the world, many traditional cultural attitudes discriminate against women having access to education in technology on the basis of the presumption that ICTs accessing and using is not for women. Some women are also discouraged in their entrepreneurial efforts by their families and/or communities. In addition, heavy household responsibilities could be challenges and would result in women opting giving up ICTs empowerment.

The cost of connectivity and protection of users' privacy are also potential barriers for women entrepreneurs to adopt ICT as a business learning tool. Negative social attitudes such as cheating, cyber-bullying, malicious photographs or messages towards ICT devices tend to make many women feel uncomfortable to use such devices or services. Therefore, before accessing ICT-based learning, women entrepreneurs need to address the issues such as: Do I really need it? How could I use it? Would it be to my advantage?

3. What can be done to accelerate the use of ICT-based learning by women entrepreneurs?

Women entrepreneurs increasingly need to learn how to work with regulators, manage risks, reach new customers, increase competitiveness, and learn how to best serve their customers. It may be related to psychological process, communication channels, and social system/networking. However, the lower socioeconomic status of women has meant that they are less likely to afford or access ICTs, resulting in fewer benefits from using ICT-based learning to support their business. Therefore, ICT-based learning would be practiced for empowering women entrepreneurs at least in three aspects:

- 1). Business skills: to assist women entrepreneurs to make decision effectively and match products or services offering the needs and requirements in markets.
- 2). Management skills: to understand and provide continuous training for effective team working and flexible working arrangement.
- 3). Social skills: to interact effectively with potential customers through negotiation skills, and women entrepreneurs could play an active role to contribute experiences.

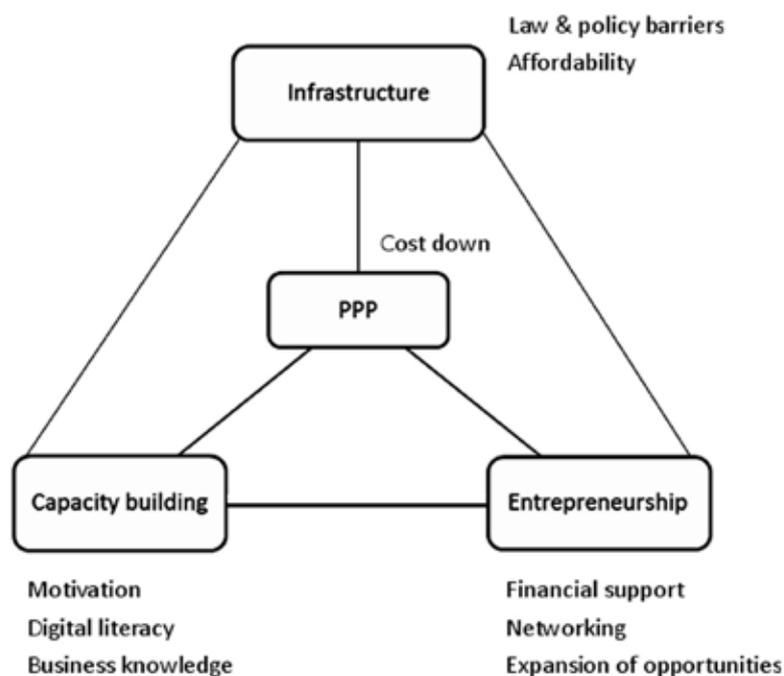


The process involves five steps:

- 1).Knowledge: The content of ICT-based learning could provide effective methodologies and practical tools for running a business. The knowledge-finding activity can also be initiated when the need exists.
- 2).Persuasion: The opinion toward ICT-learning could be favorable or unfavorable. The main activity in this stage is feeling. Women entrepreneurs should figure out if ICT-learning is beneficial and needed before participating.
- 3).Decision: The women entrepreneurs decide whether to adopt or reject ICT-learning.
- 4).Implementation: An ICT-learning is put into practice. It would involve behavior change and the women entrepreneurs could discover the ICT-learning becomes an integrated part of business.
- 5).Confirmation: The women entrepreneurs confirm the decision of participation and if the participation would meet their expectations.

4.What should be considered?

Efforts to empower women entrepreneurs through ICT-based learning need to consider strategic options to reach them regardless their race, education and class. Facilitating agents such as the governments, private sectors, NGOs, networks, and local influential people would be important roles to accelerate the process of innovation adoption by capacity building, entrepreneurship, infrastructure, and public-private partnership.



Capacity building

The element is based on motivation, digital literacy and business knowledge. Women entrepreneurs are given ICT-based training as well as skills in management such as self-assessment in personal characteristics, business practice, marketing, research and development, analysing data, staffing, decision-making, negotiation, etc. Those are related knowledge women entrepreneurs traditionally have less opportunities to access. The development and enhancement of skills and knowledge should be from the grassroots level to marginalized groups, from training to enhance character build up and proper structures to empower women not only in the macro economy but also from small home-based initiatives.

Entrepreneurship

The major challenges affecting women entrepreneurs are cultural differences and practices, economic status of their country and their family which affects financial viability, biased gender roles and expectations, limitations to legal avenues and capital funds, support group to build business confidence and share skills and knowledge, economic sanctions, and inability to utilize ICT to source, build, access markets. An enhanced program for sustainable entrepreneurship status for women through ICT must have regional cooperation and shared vision to seek support and push their agenda from their government to support women-led businesses, access to loans and simplified loan process, create a pilot program, develop ICT learning tools and capabilities to access market and develop ideas.

Infrastructure

For marginalized countries with limited funds for proper infrastructure support, the support and assistance of regional groups like APEC may provide the proper channels to activate and enhance connectivity weakness. The provisions of incentives for sponsorships and donors and additional support from pooled private organizations and institutions must also be tapped. There is also a clamour for active online support to push infrastructure agenda and get government support and funding. Infrastructure support includes up-to-date hardware devices, internet access even outside of the city, daycare centers, online learning programs with well-designed courses and platform, affordable internet infrastructure and equitable access to ICT.

Public-private partnership (PPP)

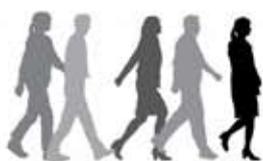
The government plays an important role in providing basic infrastructure and internet access in remote areas, and PPP would be a favourable approach that is not only achieve cost-down for design and implement initiatives but also enhance participation of NGOs or expert institutions. The dynamics of the support coming from PPPs in terms of scholarships, private collaborations,



government incentives, proper policy and implementation support, economic/capital funding, and exchange program, women empowerment programs, can enhance the proper network and cooperation in different countries and the regions.

5. An integrated solution

With fast moving of ICT, there is a requirement to continuously update technology and associated skills. In order to gain market shares and maintain competitive, women entrepreneurs also need to identify the future trends of goods or services, as well as specific innovations for business opportunities. However, some women were unfamiliar with the use of ICTs, and, therefore, did not use them. Also, low levels of functional literacy hindered ICT use. Therefore, there exists the need for more training in the use of ICTs for women. The successful factors come from a continuous and easy accessible training in information technology, e-commerce and entrepreneurship. This may involve combining ICT literacy education and business knowledge learning at the same platform. Under this circumstance, a game-based learning APP would create an innovative, friendly and time-saving way of learning for women entrepreneurs.





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