

Newsletter

Vol. 1 No1 December 2013 Chinese Taipei

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 reader,

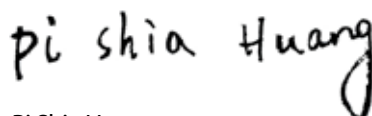
It is with great pleasure to issue our debut newsletter at the beginning of the year of 2014. After two years of preparation, the proposal for this multi-year project, obtained strong support from 14 member economies and approved by the APEC, which leads to its successful launching to held "Innovation and ICT for Women Business" conference in Taipei on June 28-29, 2013.

In the recent years, the Information and Communication Technology (ICT) industry and the emerging value-added services (VAS) have been playing key roles on promoting women's participation in economic activities. Yet in APEC, there is a lack of a comprehensive framework to address the pressing challenges for women to access these new technologies and increase economic empowerment, business opportunities, and financing facilities.

This newsletter will be published twice a year, aims to disseminate project progress and outcomes timely, and provide a platform for cross-fora and the APEC member economies to share ideas. Through it, we hope to establish an efficient and sustained method for research findings to enhance woman empowerment within the APEC region.

The first issue includes four abundant interesting sections: in "Briefing," it has a summary of recent project activities, while the "APEC Aspect" section provides articles from APEC member economies. "Focus" offers relevant information on how women entrepreneurs can be empowered via the ICTs. And finally, "Case Study" shares the progress and results of our case studies for this current project.

I hope you enjoy this issue and sincerely look forward to your feedback.



Pi Shia Huang
Program Overseer

The project of Innovation for Women and Economic Development: Facilitating Women's Livelihood Development and Resilience with ICTs
Under PPWE Chinese Taipei



The “*Innovation and ICT for Women Business*” in APEC Women Economic Forum, 6th - 8th September, Bali, 2013

2013, for the Women Economic Forum, Indonesia suggests the theme of “Women as Economic Drivers” with three sub-themes: Structural Reform, Women and ICT and the Infrastructure and Human Capital. To echo the sub-theme “Women and ICT” and the APEC Telecommunication and Information Ministerial Declaration, Chinese Taipei presented the progress of the Multi-year project “*Innovation and ICT for Women Business*” on the PPWE in 7th September, Bali. Further, to illustrate our work-plan and invite all member economies to join our project, we launched a two-stage research and announced it on the PPWE.

Based on the recommendations and the conclusion of the conference in June, we would like to call for increasing attention and support on conducting a landscape survey of programs on ICT tools to empower women entrepreneurs on capacity building and accessing the capital and the market.

The first stage of our work is to inventory existing or previous programs in which ICTs - mobile phones and computers – are employed as tools in order to enable women entrepreneurs to access markets, business networks, financial resources and business consultation services. The purpose is to obtain a baseline landscape of the progress made in the region. The collected data will be available on a public website or on a published e-newsletter.

The second stage of the work is to select several programs for which interviews with stakeholders will be implemented, followed by in-depth analysis. The primary purposes of this stage are to identify the 1) *Key drivers* for the effectiveness of ICT-based approaches; 2) *Impediments/obstacles* that inhibit the adoption of ICT-based approaches by women entrepreneurs and 3) *Women entrepreneurs’ need of resources for business development* that can be met by ICT-based innovative solutions.

By setting these researches, we would like to identify and disseminate pertinent experiences and know-how about ICT innovations that can be replicated to broaden women’s capacities for doing business, and make a new model and policy environment for women by formulating innovative public-private partnerships. The implications obtained, we believe, would benefit both the analyzing member economy and all APEC member economies in the future.



ICT and Women's Entrepreneurship

The Chilean Approach to Unlock the Potential on ICT and Women's Entrepreneurship

Work is a human right to which everybody should have access to. In many countries, however, the quality of employment to which men and women have access to is not the same. In Chile, as in many other countries worldwide, the situation of women is still inferior to that of men in the workforce, both because of the type of work that women access and the salary that they are paid. Amongst the reasons for this is that socially women are constructed as caregivers and carry the burden of taking on all, or at least a major part of the household duties. This, which is associated to the stereotypes that both women and men have been assigned in society, is only one of the many that have impeded more women from accessing paid employment and/or starting a business in equal conditions to those of men. Statistics prove it: even though Chile has advanced substantially in the incorporation of women into the workforce, only 48% of the women in Chile are employed, in comparison to the 56% average of APEC economies.

Quality workforce can be analyzed considering different angles and perspectives. Amongst these, the wage gap between men and women can be highlighted, as it is one of the most evident ways of gender-based discrimination in the workforce. In Chile, even though there are more women who are formally educated, they still earn less than men. According to statistics, there is a wage gap of 26.3% for similar jobs.¹ The situation is accentuated amongst men and women entrepreneurs, where the income gap reaches 39.7%²

Entrepreneurship and the Labor Force

Entrepreneurship is an important means of employment for many women in Chile. In this area, there is a substantial gender gap because of the total amount of entrepreneurs, only 31% are women.³ However, this number does not respond to a recent studied published by We Venture Scope⁴, in which Chile was evaluated as one of the best environments for women entrepreneurs. In the study, Chile obtained the highest ranking almost all areas, but was behind other countries in Access to Training and Access to Financial Capital. In addition,

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Coordinator
The National Women's Service (SERNAM,
Chile)

1 MDS, CASEN años respectivos (Promedio de ingreso sobre total de ocupados)
2 Encuesta Complementaria de Ingresos NESI, 2010
3 Ministry of Economy, 2011
4 <http://www.weventurescope.com/>



the self-perception of how much their own businesses will grow is very negative for women entrepreneurs. According to a recent study, only 13% of women entrepreneurs believe that their companies will become high impact businesses in the next five years. The motivation for starting a business also differs between women and men. Entrepreneurships that start out of a necessity are highly present amongst women entrepreneurs, while not so much for men. This means that women-owned businesses represent less quality than men-led businesses. This is what SERNAM (The National Women's Service) is trying to change.

In this aspect, there are several public policies which aim at leveling the opportunities and guaranteeing the rights for women entrepreneurs and employees. Chile has committed to leveling out the aspects identified by APEC members in the San Francisco Declaration of 2011, such as access to capital, access to markets, access to networks and access to training. That same year, the Entrepreneurship Program of the Women's National Service was created. In this context, after attending the ICT Women in Business Forum, I got to closely know about the strong influence which Information and Communication Technology (ICT) has on all these pillars and which can be used to economically empower women. In fact, it is now considered in the strategic planning of the SERNAM Entrepreneurship Program as a cross-cutting tool which, if delivered to women, can contribute to strengthening all these pillars. In addition, Chile is also participating in an APEC-led study which will analyze how ICT tools can empower women entrepreneurs.

Accessibility to ICT tools has grown substantially in Chile and can offer entrepreneurs a wide range of different tools to strengthen their businesses. For example, e-commerce in 2011 grew 40% in comparison to 2010, and compared to 2007 it grew 159%, reaching a total value of US\$1.020 million. One of the factors which has promoted entrepreneurs to increasingly use online business is that Chile has one of the highest rates of access to internet in Latin America and Chileans dare to buy online. One out of every 100 people who go online, buy goods or services from web stores. This has made Chile the second country in the region with highest usage of e-commerce after Brazil.⁵ Social networks are also on the rise, with approximately 10,600,000 men and women with facebook accounts and approximately 3 million people in Chile holding twitter accounts. With these numbers, it is easier for entrepreneurs to access markets, both marketing and selling products and services online.

A significant gender gap in entrepreneurship can be found in the total amount of entrepreneurs that exist in Chile. Geographically, the biggest gender gap can be found in other regions than the capital. There is a stronger gender gap in the North, South and Center South

⁵ Santiago Chamber of Commerce, Los Desafíos del Mercado Emergente, 2012
<http://www.emb.cl/gerencia/articulo.mvc?xid=323>



than in the capital.⁶ This could occur because most of Chile's commerce is done in Santiago, which would require goods and services to be transported to the capital. Given the fact that women are usually the ones who are heads of household, it can be inferred difficult for them to come to Santiago, especially from more extreme regions. Hypothetically, one of the tools that could increase the amount of women entrepreneurs in regions could be the access to internet, enabling them to conduct business online and widening their market spheres.

SERNAM is aware of this, and through its Entrepreneurship Program, is working towards providing greater opportunities and diminishing the obstacles that women face when they start and/or want to expand their businesses. In this context, we have emphasized on the importance of accessing ICT tools in order to empower women entrepreneurs, making it one of the most important points of the intervention strategy.

My experience representing Chile in the *2013 APEC Conference Innovation and ICT for Women Business* was fruitful in many ways. Not only did I learn about different country case studies that can empower women through ICT, but I also got inspired to propose and organize the *First International Summit for Women 2.0*, which was held on October 15th and gathered 200 women entrepreneurs from the entire country to Santiago in order to introduce them to specific ICT tools which can help close the gaps identified in San Francisco, such as Access to Markets, Access to Financial Capital, Access to Training and Leadership. Different experts, representatives of both the public and the private sector, trained women on how to use different ICT tools in order for their businesses to reach the maximum potential. Amongst these, were representatives of Springboard Enterprises (United States), which conducted a training session on how to develop a tagline, WEConnect International, which focused on accessing multinationals, Ideame, a Latin American crowdfunding based funding platform, which focused on financial capital, Girls in Tech Chile and Women at the Frontier, highlighting the importance of networks doing business, and other experts who focused on ICT tools to sell or market products and services online, such as e-commerce, facebook, twitter.

The Summit was very well evaluated amongst the women who attended, which is why SERNAM is aiming at, once again, organizing the second Summit in 2014 and hopefully expand its efforts to different APEC economies, integrating the knowledge that could be complemented with more economies involved, promoting the creation of networks between women entrepreneurs. Chile is aiming at achieving strong results in guaranteeing better opportunities for women entrepreneurs, and, in this context, APEC is one very important opportunity to accomplish this.

⁶ Northern Region: 71% are men and 29% are women. Center-South Region: 73% are men and 27% are women. Southern Region: 79% are men and 21% are women. Capital: 58% are men and 42% are women.



Dual Transformation in Women Startups and the ICT

High-skilled Women employment stimulates female-led micro-service startup with ICT-based service

Over the last decade, the increasing cost of living, including inflated housing price, insurance and basic household spending, is one key driver in Chinese Taipei to push women in Chinese Taipei earn the living to support their families. No doubt, well-educated women have been using Information Communication Technology (ICT) over communication and electronic office tools at work for a long time. Chinese Taipei, world-known for its advanced technology research, development and innovation, continuously thinks how to design and adopt innovative ICT-based services to create smart living style and enhance the capability of working parents in Chinese Taipei and improve their work-life balance, especially for primary caregivers-working mothers.

With high penetration rate of smart devices like smart phone and tablets, ICT becomes good environments engaging small business with individual buyers, service on which could be fine-tuned continuously with user feedbacks and data analytics. Nowadays, social media, cloud service, and big data analytics are the must-have ICT solutions for the expansion of small enterprises and the exploratory of more business opportunities.

How ICT really could help in women startup business? Here we only divide women startup into two types, low technology skilled, and high tech startup business. For high tech women startups, ICT is a main base to inspire more creative, innovative service and business models online. "Lean-In" is a new concept to encourage women startup in technology fields. Low-tech businesses such as food, and service industries, generally smaller businesses, are the majority of women-led startups in Chinese Taipei

ICT used to be seen as marketing and sales tools. In fact, the non-tech women-led startups could actually use ICT to value up their businesses and services mostly in comparison with high tech women startups. ICTs could be a last mile channel that turns a worker to a specialist through education and makes businesses more effective. We called it, women lean startup.

More Women Startups in Dot com Industry

In the past, it was good enough that tech savvy women use ICTs as

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Institute for Information Industry,
Chinese Taipei
Advanced Research Institute, Section
Manager



Newsletter

strong utilities to sort out given tasks and have jobs done without staying late at the office. However, women know best of what women need. Put that into perspectives, recent years quite a lot of innovative tech-savvy women turn family-front service pain points into their new business startups, from eating, clothing, housekeeping, and social networking to full range of caring services. Working along with their male counterparts, women in high tech or ICT-based innovative service startups play strong roles in marketing, social community management, and finance aspects, designing friendly service models for target groups and well maintaining user relationships. At C-level of tech-based startups, female work as CMO, CFO, and CSO better than others.

Tech-savvy women may be more active and assertive at work and could even be promoted to managerial posts. Still, only about 3 out of 100 women are seen in CEO position in tech companies in Chinese Taipei. Like Sheryl Sandberg, the author of bestseller book “Lean In”, the COO of Facebook, mentioned that women at work are tended to be more modest and humble than their male counterparts. In the near future, as long as house works could be well taken care of with the improvement of smart services, capable women could really lean in to work more if they’d like to.

Lean Startup with Mobile Applications: Smarter business for Self-Employed Women, from Part-Time to Smart Time, from Worker to Specialist

On the other hand, the emergence of Internet gave a good opportunity for women entrepreneurs of self-employments and home-based businesses to sell goods and offer individual service to their potential customers. Internet became good infra, for the use of individual shopper marketing and sales, especially for word-of-mouth business developments.

In the past, women working at service industries were not as lucky as knowledgeable women workers. With few computing skills, women manage everything physically, which is time and resource consuming. Their lives became even severer while the global world changing faster and faster with the rapidly developing cyber world. The digital divide enlarges the gap of life conditions between well-educated and low-educated women in Chinese Taipei.

Due to given living conditions, most self-employed women are often the minority in this society. In fact, with working hour limits and geographical restrictions, those women entrepreneurs need to spend their time and resources even more wisely. As a result, the government started to plan an ICT-based platform in order to reduce the barriers for those women entrepreneurs.

Smart Community ICT-based Development Project is one key domain of the “Smart Living” project, which is promoted by Ministry of Economic Affairs of Chinese Taipei . For that reason,



my organization-Advanced Research Institute (ARI) of Institute for Information Industry (III) and the government think tank started to design and develop an open platform that will engage shoppers and end customers directly and will include an innovative O2O (online to offline) business and service models.

Based on local field studies, we found that reducing family-care loading for working mothers could be the same thing to increase micro women startups. For example, many family caretakers often have difficulties finding trusted and long term foreign domestic helpers in cleaning, caring, and learning services. On demand basis with social-ranking recommendation, an open platform could not only help service demand meet supply sides directly and efficiently, but also match one another on cloud-based services instantaneously. Therefore, we also encourage our suppliers and microbusiness women to run and promote their small service-to-community households by using mobile applications.

This year we work with one of the biggest property management companies in Chinese Taipei to launch a trial of smart community service. Smart calendar and scheduling are two main services we provide. Self-employed business women who provide services to households simply need to log in and book their free time slot on smart community cloud service. The property managers can help their residents book those services by request at their convenience. As a result, self-employed women could well pre-plan their weekly and monthly business schedule without making mobile phone calls, which often lead to extra costs. Also, they could improve their work-life balances.

On top, once smart community cloud service received the data of booking information and all types of services. We could analyze what type of service might in huge demand and what special services are needed for whom. With data analytics technology, service in needs can be easily predictable. Following the predictions, for example, we could help domestic helpers collect specific cleaning know-hows from internet when they receive work requests from allergy-free households. At this point, ICT could be used as a content-push tool for those women entrepreneurs.

Understanding the nature needs of local society in Chinese Taipei, cloud computing and mobile technologies really come in useful for smart community service. Smart Community service and other local lifestyle online services become more and more popular.

ICT is no longer just for enterprise solutions. It is the useful utility for women at work, or even for women who want to start up business. Most importantly, ICT opens a new window for women-led micro servicers in the "Smart Living" markets.



Baseline program inventory

Dear colleagues,

The ICT sector is a buoyant and growing sector for employment and a key sector underpinning economic development. And ICT tools can be a new opportunity and challenge of women empowerment.

To promote awareness of women's needs in the APEC region by embracing new ICT devices and services, this project aims to identify and disseminate pertinent experiences and know-how of ICT innovations that can be scaled up, and formulate innovative public-private partnerships (PPPs) which will facilitate sustainable new business models and policy environment for women.

To serve these purposes, a series of research activities will be implemented to document best practices and to identify impediments and opportunities for women entrepreneurs.

The first activity, scheduled to take place from January 2014 to February 2014, is to carry out a baseline survey of existing initiatives/ programs in APEC member economies. Our targeted programs are those in which ICTs- mobile phones and computers – are employed as tools in order to enable women entrepreneurs to gain access to markets, business networks, resources and training. The purpose is to obtain a baseline landscape of the progress made in the APEC region.

In order to bring into focus various endeavors in the region, we invite your department to provide related information in your economy by using the following Program Report Form. It provides detailed instructions and an example on how to fill this questionnaire respectively. Please fill out one form for each individual program.

Thank you very much for your participation in this activity and your contribution will be considerably valuable to the project. Please do not hesitate to contact Ms. Helen Lee (Helen.lee@wrp.org.tw) if you have further enquiries.



Instructions for Completing the Program Report Form

APEC Multi-Year Project: Innovation for Women and Economic Development: Facilitating Women's Livelihood Development and Resilience with ICTs (2013 – 16)

Activity: Program survey/inventory

Duration of implementation: December 25, 2013 – February 28, 2014

Program Report Form

Contact Information (Please fill out the contact information)

Contact Information			
Name		Email	
Contact Number	Mobile:		
	Office:		
Organization		Title	

Summary Table

(Please list the title of each program below and fill out the Detailed Reports table)

No.	Program Title
1	
2	
3	

Detailed Reports -1

(Please copy and paste the table below if you have more than one Programs)

No. 1 :“ Program Title ”	
Year of launch & completion	
Location	
Objective(s)	
Beneficiary(ies)	
Mechanism	
Cost/Budget	
Partners	
Outcomes	
Evaluation	



Program Report Form

Instruction for filling the program reports

Title	<ul style="list-style-type: none">● Please insert title of the program
Year of launch & completion	<ul style="list-style-type: none">● Please provide the year in which the program was launched and completed (if applicable).
Location	<ul style="list-style-type: none">● Please describe the location where the program was implemented
Objective(s)	<ul style="list-style-type: none">● Please describe the objectives of this program.
Beneficiary(ies)	<ul style="list-style-type: none">● Please describe the targeted women beneficiaries of this program, such as women owners of micro/small/medium enterprises in selected sectors● Please describe their socio-economic characteristics (if applicable), such as occupations, income levels, age groups, rural/urban, school attainment, ethnicity
Mechanism	<ul style="list-style-type: none">● Please describe the approaches undertaken in this program to achieve the objectives and the types of ICT products.● Please describe the ICT services/applications used in the process.
Cost/Budget	<ul style="list-style-type: none">● Please provide an approximate annual budget in local currency that indicates the amount of financial resources required to sustain the program
Partners	<ul style="list-style-type: none">● Please describe the partners who have participated in the process of delivering this program, such as government agencies, private companies, non-government organizations.● Please describe the role of each partner and their contribution.
Outcomes	<ul style="list-style-type: none">● Please describe the extent to which the program achieved the objectives. It is recommended to use quantitative measure to demonstrate the achievement.● Please describe which group of women benefit more than the others from this program and why.● Please describe what aspects of the program the participants find the most valuable or beneficial
Evaluation	<ul style="list-style-type: none">● Please describe the criteria used to assess the effectiveness of the program and the evaluation results (if available)● Please describe the practical problems encountered and how they were resolved● Please comment on the possibility of this program being scaled up to benefit wider groups of women entrepreneurs



An Example from Chinese Taipei

1.Contact Information

Contact Information			
Name	Sasha Wang	Email	sashaw42@wrp.org.tw
Contact Number	Mobile:		
	Work: +886 2-2321-2100 #127 or #126		
Organization	The Foundation of Women's Rights and Promotion and Development	Title	Researcher

Summary Table

No.	Program Title
1	Women E-commerce and On-line Marketing Solutions.

Detailed Reports -1

No. 1 "Women e-commerce and on-line marketing solutions"		
Year of launch & completion	Launched in year 2007 and finished in year 2009	
Location	<ul style="list-style-type: none"> ● Chinese Taipei ● The program was not designed for women in metropolitan area. However, the applicants were mostly women in urban area. 	
Objectives	This project aimed to encourage women entrepreneurs to adopt e-commerce and have their on-line shops established on the e-commerce platform 'Women Village'.	
Beneficiary(ies)	<ul style="list-style-type: none"> ● This project targeted at 100 women owners of micro enterprises ● The background information of the applicants are as follows: <ol style="list-style-type: none"> a. all had completed their secondary education. b. were mostly women in metropolitan area c. were all over 30 years old. d. were mostly women micro-entrepreneurs. 	
	Mechanism	<ul style="list-style-type: none"> ● Approach <p>On the website, women entrepreneurs could gain access to a variety of tools in support of their e-commerce, such as on-line transaction/marketing/logistics management. A free one-year trial was offered to new users. An annual service fee was required to be paid after the free trail.</p>
		<ul style="list-style-type: none"> ● ICT tools <p>Training courses, tutorials and on-line technical supports were available to service users during the term of the support contract.</p>



An Example from Chinese Taipei

Detailed Reports -1

No. 1 "Women e-commerce and on-line marketing solutions"		
Cost/Budget	2007- not applicable	
	2008- NTD 236,000	
	2009- NTD 388,800	
	2010- NTD 80,000	
Partners	<ul style="list-style-type: none"> ● The project was initiated by the Ministry of Economic Affairs, Chinese Taipei. ● Foundation for Women's Right Promotion and Development (NGO) was involved to identify target potential beneficiaries and to facilitate the delivery of training lectures. ● As a partner, a computer company established the website and was responsible for providing training and technical support, as well as service maintenance. 	
Outcomes	<ul style="list-style-type: none"> ● By the end of year 2008, more than 100 women enterprises established their shops on the platform and nearly 3,100 items of goods were sold on the website. ● There is no data available on which group of women benefited from this program, nor on whether their net profit increased after using this platform. ● Not applicable 	
	Evaluation	<ul style="list-style-type: none"> ● Criteria used: Based on the following performance of the website <ol style="list-style-type: none"> (1) The number of shops established on the platform (2) The volume of website traffic (3) The number of members (4) The number of marketable products (5) The number of transactions (6) The number of "Request for Quotation" ● Problems encountered: <ol style="list-style-type: none"> (1) Accessibility: Stable Internet connection and equipment was a major barrier for women located in remote areas where internet services are not available or unstable. Thus applicants were mostly women in metropolitan area, although this project was opened to both women in rural and urban area. (2) The application form differed across different years. This is problematic because the lack of data uniformity makes it difficult to conduct a further analysis on the program achievement. (3) Sustainability: The website lost most of its users as the internet service provider undertaking this project required an annual service fee of NTD 3,600. Most of the beneficiaries did not prolong their contract when finishing their free one-year trial.



An Example from Chinese Taipei

Detailed Reports -1

No. 1 "Women e-commerce and on-line marketing solutions"	
Evaluation	● Comments on "scale-up"
	(1) The annual service fee should be cancelled or supported as most women were micro-entrepreneurs. Charging extra fees could be a burden for them and weaken their willingness to use this service when there are similar services they can use for free.
	(2) A survey on the users' experience of the internet services should be conducted to improve the program performance.
	(3) The application form should include more details of the applicants in order to evaluate whether the program had reached the designated targets.





Newsletter

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www.globalgender.org/en-global/program/index/2