



**Asia-Pacific  
Economic Cooperation**

**Advancing** Free Trade  
for Asia-Pacific **Prosperity**

# **Strengthening Women Empowerment in Industry 4.0 through Digital Entrepreneurship Training**

**APEC Small and Medium Enterprises Working Group**

March 2021

APEC Project: SME 12 2019A

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APEC#221-SM-04.1

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## **I. Introduction of the Project**

The two-day workshop was held on 19 to 20 November 2020 in a hybrid mode due to the COVID-19 pandemic. This workshop covered five main issues, which are: 1) providing digital entrepreneurship skills to help women accessing capital and markets; 2) improving knowledge and understanding of what and how the industry 4.0 brings changes in global trade; 3) sharing experiences and best practices about the success stories of women's empowerment programs through digital entrepreneurship in APEC economies; (4) supporting inclusive economic development by establishing the formation of female entrepreneur role models that have an impact on global trade; (5) providing recommendations for APEC's program on developing women's capacity through digital entrepreneurship.

## **II. Objectives of the Meetings**

1. The main objective of this workshop was to elevate the knowledge and improve the skill of women entrepreneurs in the dynamic world of industrial revolution 4.0 through an interesting and interactive discussion between government, entrepreneur (especially women entrepreneur), and other society, such as academics and college. However, due to the COVID-19 pandemic, the committee was unable to hold physical meetings, and it was converted into a hybrid meeting instead.

The meeting was held in a hybrid mode for 2 days through Zoom Virtual Meetings platform. Speakers and participants were gathered in the platform with two sessions of discussion in each day. The meetings were held successfully. Participants were actively involved in the discussions and QnA sessions with the speakers.

### **III. Briefings of the Presentations in the PPD**

The speakers came from different backgrounds of expertise such as Government representatives, Academician, and Business Representatives. This two-day workshop was opened by the Minister of Cooperatives and SMEs of the Republic of Indonesia, Mr Teten Masduki. Then, it was followed by a keynote speech from Ms Victoria Br Simanungkalit, Deputy Minister for Production and Marketing, Ministry of Cooperatives and SMEs of the Republic of Indonesia. There were four sessions of presentation and discussion from the speakers.

- **Opening remarks**

In the opening remarks Mr Teten Masduki, the Minister of Cooperatives and SMEs of the Republic of Indonesia, said that equal opportunities and benefits are the key elements to boost economic growth. In the Asia Pacific region, more than half of the population are women. The main challenge for the Asia Pacific region is how to ensure women can contribute meaningfully to the economic growth and make the benefits of economic growth accessible to all women by utilizing the advancement of technology across industries.

Data from The Asian Development Bank shows that the COVID-19 pandemic affected Indonesian SMEs which around 50% of them facing the risk of shutting down permanently, domestic demand dropped, and around 60% of SMEs cut-off employee(s) every month.

This workshop provides digital entrepreneurship training to demonstrate the ability and empowerment of women accessing the digital trade in the industrial revolution 4.0 era. Along with this workshop, it is hoped that by exchanging views and identifying best practices will be beneficial to the economies when designing future guidance approaches on women empowerment. This event was able to provide a comprehensive discussion and knowledge to improve women entrepreneurs' skills in the dynamic environment of industrial revolution 4.0.

- **Session 1:**

**APEC's Work on Policy Partnership on Women and the Economy (PPWE) & Small Medium Enterprises (SMEs) Agenda and Its Challenges to Women Participation**

**Moderator: Mr Dzulfian Syafrian – Economist at the Institute for Development of Economic and Finance (INDEF)**

In the first session, the moderator introduced the speakers who gave the presentations in the session. In general, the first session aimed to give and refresh the participant's knowledge about the latest APEC's Policy Partnership on Women and the Economy (PPWE) and Small and Medium Enterprises (SMEs) Agenda and the challenges for women in facing the IR 4.0 era, particularly.

**Presentation by Mr Evan Holley– Chair of APEC SMEs Working Group**

- Focused on The Latest Progress on APEC's SMEs Agenda and the Women's Role on SMEs.
- Benefits of empowering women in business in APEC economies are promoting productivity and economic growth; if the gender gap in labor force participation is closed, then OECD members would experience a 12 percent increase in GDP over the next 20 years; and it is estimated that gender inequality is currently costing the global economy USD 12 trillion, or 16 percent of global income.
- Promoting economic empowerment for women can be done with an inclusive productive system (policies that address inequality and productivity simultaneously); availability of high-quality gender-disaggregated data and practices; and an intersectional approach to empowering women.
- There are The La Serena Roadmap for Women and Inclusive Growth 2019-2030:
  - The Roadmap aims to strengthen women economic empowerment through advancing women's economic integration in the APEC region.
  - The Roadmap recognizes the disproportionate barriers to economic empowerment that women of diverse backgrounds face.
  - The Roadmap also recognizes the enabling role that gender-disaggregated data plays in the economic empowerment of women.
- SMEWG`s strategic plan 2021-2024 reflects the importance of including women in economic planning. Key objectives to promote women empowerment including: promoting entrepreneurship and business development opportunities

for youth and female entrepreneurs and amongst traditionally disadvantaged communities; enhancing the ability of SMEs owned or led by women and other traditionally disadvantaged groups to participate in GVCs; increasing digital transformation and adoption by SMEs, especially women, youth-led and other traditionally disadvantaged communities; and improving access to finance for start-ups and SMEs, including women-owned or women-led SMEs and other traditionally disadvantaged communities.

- Contribution to the APEC vision is empowering women will be central to the achievement of APEC's three pillars of economic growth (free and open trade and investment, innovation, and digitalization and inclusive, resilient and sustainable economic growth).

#### **Presentation by Ms Siti Sufintri - Vice President of Corporate Affairs Bukalapak**

Giving essential skills that can empower women, particularly in Asia Pacific Region to access the digital trade in Industrial Revolution 4.0 era.

- Focus on Strengthening Women Empowerment through Digital Entrepreneurship Skills
- The landscape of digital potential in Indonesia: Indonesia has a 270 million population, 152 million internet users, and about 49% CAGR the growth of the internet economy in Indonesia, equal to USD 40 billion in 2019.
- Indonesia's e-commerce market has grown 12 times from 2015 to 2019, but e-commerce transaction is still ~5% of the Retail Transaction. Barriers to commerce are capital, infrastructure, and financial inclusion. Also, the problem is bringing fair commerce to everyone.
- Bukalapak has Komunitas Bukalapak Srikandi dedicated to women entrepreneur/sellers in the Bukalapak marketplace. The activities of Bukalapak Srikandi are Srikandi workshop (An intensive workshop with woman issues that support women ecosystem); Kopdar Komunitas Bukalapak Srikandi (A regular event held by the community, to share about online business); and Festival Srikandi Nusantara (An intensive workshop with woman issues that supports

women ecosystem, such as financial management, parenting, woman health, beauty, etc)

- Based on the data in 2019, Bukalapak has 61% increased participants of the workshop from 358 in 2018 to 579 in 2019. And for Festival Srikandi Nusantara Bukalapak gets 275 participants from sellers across Indonesia. As the output, it can be seen from the increasing numbers of more women that sell online, provide more opportunities for employment, and also increase productivity among women.

- **Session 2:**

**Knowledge and Understanding on the IR 4.0 and How it Shapes the Global Trade**  
**Moderator: Mr Dzulfian Syafrian – Economist at the Institute for Development of Economics and Finance (INDEF)**

This session aimed to give a thorough understanding of how the IR 4.0 brings changes in global trade, particularly in the area of financial or capital access for women entrepreneurs, gender equality, mentors and training networks, and improving skills and experience.

**Presentation by Ms Rosliana Mohamed – Deputy Undersecretary (Policy Section), Ministry of Entrepreneur Development and Cooperatives (MEDAC) Malaysia**

- Focused on how the Industrial Revolution 4.0 brings changes in global trade from the government perspective (Malaysia's perspective).
- The 4<sup>th</sup> Industrial Revolution (4IR or Industry 4.0) describes the age of intelligence and encompasses technologies like artificial intelligence, augmented reality, 3D printing, and cloud computing.
- The importance to adapt to 4IR is the new business opportunities, new value creation, increase productivity and efficiency, a transformation of 3D job, improved work-life balance, and sustainable job creation.
- Malaysia's 5-year plan are:
  - Accelerating Innovation and Technology Adoption, with strategy Harnessing the Fourth Industrial Revolution, increasing technology



adoption, aligning research and innovation, and also Enhancing capacity building.

- Economic Empowerment, with the strategy 4.0 Industrial Revolution; Digital Economy; and Science & technology, innovation & commercialization.
- Industry4WRD is Malaysia's response to Industry 4.0 and beyond, which calls for a transformation of the manufacturing sector and its related services to be smarter and stronger, driven by people, process, and technology. The goals of Industry4WRD in Malaysia are Labour Productivity Growth, Manufacturing Contribution to Economy, Innovation Capacity, and High-skilled Jobs.
- The contribution of SME in Malaysia is 38.9% GDP, 48.4% employment, and 17.9% export with 20.6% of women-owned SMEs in Malaysia.
- The importance of SME awareness Adapting to the IR4.0 in this COVID-19 pandemic are the changes in consumer behavior; it is necessary to adapt to a new, distant working environment; Enable radical supply chain transparency with digitalization, and Accelerating the rise of e-commerce.
- The barriers & issues are Digital readiness; Connectivity, and Infrastructure; High-cost investment / Lack of funding; and Standard and conformity.
- There are ways to intervene: Building a workforce of the future; Enhance skills & knowledge in I4.0 to strengthen SMEs capacity and capability; Accelerate 4IR technology innovation & adoption through mentoring & coaching; Funding & incentives; Establish comprehensive digital infrastructure/infrastructure; Provide facilitative regulation.

**Presentation by Ms Fatimah Alsagoff – Director of Public Affairs United Parcel Service (UPS) Asia Pacific**

How the Industrial Revolution 4.0 brings changes in global trade from the private company perspective.

- Focused on How Industry 4.0 Shapes Global Trade
- UPS is the world's largest package delivery company and a global leader in supply chain services with 21.9 million packages and documents per day.

- Fourth Industrial Revolution (IR4.0): New Technologies (Cyberphysical Systems, IoT, Big Data, AI, Cloud).
- Experts suggest that if women and men participated in the economy equally, global annual GDP would increase by \$28 trillion (26%) by 2025.
- Barriers to women-owned businesses to Participation in Trade are cultural barriers (time constraints, job versus family, available networks); domestic legislation (inheritance rights, marriage laws, lack of anti-discrimination laws for loans); lack of IT skills (in a Startup Canada study, women-who owned small businesses were 20% more likely than other small businesses to report low comfort level with technology) ; lack of resources and information (difficulties accessing business networks, more likely to consult personal contacts); and services versus goods (more women selling services than goods, more women operating in informal sectors)
- Empowering women by making trade easier and ensuring IR4.0 drives a level playing field in global trade:
  - Digitalization of customs and border processes.
  - Leveraging data analytics/AI to support stronger risk management, allowing further simplification of customs processes.
  - Promoting supply chain transparency through blockchain.
  - Financial inclusion through digital payments.
- Opening access to services through digital platforms.

**Presentation by Ms Nancy Margried – CEO Batik Fractal Indonesia & Digital Tenun Nusantara**

How women could gain access to financial or capital, gender equality, mentors and training networks, and improving skills and experience on the IR 4.0 Era

- Focused on Capital and Digital Training Access for Women-Led SME in IR 4.0 Pandemic Era
- Based on Katadata, Kompas, Women-led SMEs, especially with businesses based on traditional cultures such as batik and hand weaving textile, handcrafts, and local culinary and snacks are mostly the residing in rural area. Despite 89% of the Indonesian population are mobile phone users and the internet accessed

by 196,7 million people across the economy, the inequality of knowledge and digital literacy is still experienced by the small and micro woman entrepreneurs.

- The low digital participation among women in the rural area caused by the False belief that technology is "the men-business"; Device ownership; Internet access and price; and Minimum knowledge and digital literacy.
- Challenges for women-owned SMEs during a pandemic are market is harder to run (During the pandemic, women small and micro-entrepreneurs face underlying issues such as household responsibilities and financial vulnerabilities, thus the business is harder to run and scale), fragile sector (women-led businesses majority are in service and trade sector, which are immediately affected by the pandemic. It is frequently happened that women who run the enterprises exit the business when facing a drop of demands. Another problem regarding women entrepreneurship is data deficiency. Due to the informality manner of SMEs, it is difficult to detect women led businesses in the economy. It also brings difficulties to identify and tag the women entrepreneurs in COVID-relief SMEs funding program from government or private institutions.
- IR 4.0 in Pandemic Era
  - Survival: To make sure the businesses remain operating during the tough time, be it by cutting cost and pivoting.
  - Recovery: To enhance resiliency and shorten the recovery phase of impacted enterprises to get back running.
  - New "Business as usual": Creating a technological strategy or platform to adapt the post-pandemic era for businesses and normalize the technology adoption.
- Digital transformation is not about technology, is more about collaboration. IR 4.0 could not be more relevant during the pandemic. Thus, the adaptation and adoption of technology is critical than ever.
- Women-focused access to funding and training are crucial to keep their businesses survive. Access to market and market knowledge are vital ensure the steady stream of income for women entrepreneurs.

- **Day 2 Opening:**

**Ms Agustina Erni**

**Deputy of Gender Equality, Ministry of Women's Empowerment and Child Protection, Republic of Indonesia**

- **Session 3:**

**Best Practices on Providing Digital Entrepreneurship Skills**

This session aimed to give entrepreneurial skills for women by giving guidance on how to gain financial or capital access, gender equality, and improving experiences and networking. This session also emphasized supporting inclusive economic development by establishing the formation of female entrepreneur role models that have an impact on global trade.

**Moderator: Ms Anna Amalyah Agus – PhD Candidate at School of Business and Management, Bandung Institute of Technology**

**Presentation by Ms Jessica Stephanie Jap - Associate Vice President of Business Category Development FMCG & Long Tail Tokopedia**

Giving essential skills to build the ideal digital platform to support women in SMEs businesses so that women can contribute meaningfully to economic growth in the APEC region.

- Future Ecommerce Potential in Indonesia: Financial benefits (Estimated to generate \$20 billion by 2022); Job creation (Support about 26 million jobs in 2022); Buyer benefits (Consumers outside Java who purchased goods online can save 11-25%); Social equality (Allowing women to have more equal access to the economy).
- Tokopedia has a mission to democratize commerce through technology in Indonesia. Tokopedia conducted in partnership with central and regional governments as well as women association.
- Major challenges on Digital Platform and Women Empowerment are socio-economic disparity, infrastructural challenges, and limited understanding of the digital platform.

- Tokopedia has several programs, which are:
  - Capacity Building for SMEs with the objective to onboard sellers to the Tokopedia platform and to educate them on how to open and grow their online shop.
  - Online Talk Shows.
  - Online Campaigns with objectives to increase public awareness on local products; support local SMEs, especially during the pandemic; boost the involvement of local SMEs in online commerce, especially female entrepreneurs.
  - Innovations & Collaborations to leverage Tokopedia's ecosystem & infrastructure to support Tokopedia's merchant & partner's growth - enabling innovation and facilitating collaborations.
- We must have Innovation & Collaboration, Support system, and positive growth mindset to face these challenges.

**Presentation by Ms Ardhanti Nurwidya– Senior Manager of Public Policy and Government Relations Gojek**

Empowering women by monetizing their digital platform in the digital trade in Industrial Revolution 4.0 era.

- Only 54.3% of Indonesian women participating in the labor market, compared to almost 84% of men.
- Factors of the low participation of women in the labor market are Lack of information on the vacancies; Gender discrimination: salary disparity, worker protection; and Societal expectation on women's responsibility to be a housewife.
- Indonesian women own 64,5% of total MSMEs in Indonesia, there are 37 million MSMEs owned by women that contribute to 9,1 % of the domestic economy.
- Gojek empower women through its ecosystem through Technology inclusion, capacity building, partnership.
- Women's Participation in the Gojek Digital Ecosystem: 42% of Total GoFood Merchants; 39% of Total GoPay Merchants; 76% of GoSend Merchants (Social Seller).

- Gojek's Capacity Building Programs Dedicated to Women, which includes the MSMEs Training Program and Networking and Gojek Xcellerate for Women Startup Founders.

**Presentation by Ms Rosianna Patricia Rusly – Vice President of Strategy for Du Anyam Indonesia**

Sharing experience of building a digital platform to support women in SMEs businesses.

- Socioeconomics challenges and solutions:
  - **Lack of year-round cash**, the solution is connecting existing skills & resources to the market.
  - **Lack of income options**, the solution is economically empowering women.
  - **Lack of market access**, the solution is providing a platform for further impact.
- Krealogi has become the leading ethnical craft brand in Indonesia with 300+ corporate & hotel clients.

- **Session 4:**

**The Implementation of Policy Partnership on Women and the Economy (PPWE) & Small Medium Enterprises (SMEs) and its Way Forward**

**Moderator: Ms Anna Amalyah Agus – PhD Candidate at School of Business and Management, Bandung Institute of Technology.**

This session emphasized on facilitating the exchange of knowledge among economies about the future implementation of Policy Partnership on Women and the Economy (PPWE) & Small Medium Enterprises (SMEs). The possible recommendation had been discussed from the government and business perspective to ensure women can contribute meaningfully to economic growth, and the benefits of economic growth are also accessible to all women.

**Presentation by Mr Ahmad Dading Gunadi – Director for SME and Cooperative Development, Indonesian Ministry of National Development Planning**

Possible recommendations on the Implementation of Small Medium Enterprises (SMEs) from the government perspectives.

- Focused on Government Support Direction for Micro, Small, and Medium Enterprises (MSMEs).
- Main Issues of MSMEs Development in Indonesia: Differences in the definition of MSMEs between institutions (there is no integrated database); Low involvement in partnerships (including Global Value Chain); Levels of financial literacy is still low; and Low utilization of technology.
- More than half of women entrepreneurs in Indonesia start a business as a necessity. They have to face various challenges including a lack of family support. Sectors managed by women entrepreneurs mostly fashion and culinary.
- MSMEs are more vulnerable to the COVID-19 pandemic crisis because of decreasing demand and liquidity challenges (most SMEs have limited capital reserves), inflexible supply chain and operations (limited space for production/business makes MSMEs difficult to follow health protocols), and also most affected sectors are dominated by MSMEs (accommodation, food and drink, processing industry).
- There are digital economic opportunities, namely decline of cash, adoption of e-wallets; more merchants now accept Digital Payments; The great consumer and SME migration; and online groceries have been a jumping started.
- Women Entrepreneurs Policies in the National Medium-Term Development Plan (RPJMN) 2020-2024.
  - Strengthening Economic Resilience for Quality Growth, with goals: (i) Increase the carrying capacity and quality of economic resources as a modality for sustainable economic development; and (ii) increase in added value, employment, exports, and economic competitiveness.

Policy Directions: Strengthening entrepreneurship and micro, small and medium enterprises (MSMEs); Improve labor productivity and job creation.

- Increasing Quality and Competitive Human Resources, with goals: (i) Improving the Quality of Children, Women and Youth; (ii) Poverty Alleviation; and (iii) Increase Productivity and Competitiveness.

Policy Direction: (i) Enhance empowerment and protection of women, including migrant workers, from violence and criminal acts of trafficking in persons (TIP); (ii) Acceleration of Family Economy enhancement; Business intermediation and social impact; and (iii) Vocational education and training based on industrial cooperation; Strengthen the quality of higher education; Enhance science and technology capabilities and innovation creations.

- Increasing gender equality and empowering women, with goals: integration of a gender perspective in the planning, budgeting, implementing, monitoring, and evaluation processes of development policies, programs, and activities.

Policy Directions: Acceleration of the gender mainstreaming implementation in various development fields at the central, regional, and village levels; Enhance the role and quality of women's life in various fields of development.

- Expanding collaboration between the Government, State-Owned Enterprises, private sector, and universities in facilitating MSMEs. Facilitation mechanism needs to be adapted to pandemic conditions and the needs of MSMEs.
- Recovery Strategy for MSMEs Affected by the COVID-19: (i) Reduction of business Operating Costs; (ii) Provision of working capital/financial Access; (iii) Facilitating business transformation; (iv) Business Digitalization; and (v) Increasing consumption and demand for MSME's products.
- The main priority for Indonesia's Strategy for Women's Financial Inclusion: Financial education and financial literacy; Support for women's MSMEs; Digital financial services; Expanding access to insurance & pension funds; Consumer Protection; Comprehensive support for the caregiver role - > feasibility study of the childcare model; and Gender disaggregated data.



**Presentation by Ms Iim Fahima Jachja – Founder of Queenrides Young Global Leaders of World Economic Forum**

Possible recommendations on the Implementation of Women and the Economy (PPWE) from the business perspectives.

- Focused on Developing women's capacity through a gender-sensitive digital approach.
- QUEENRIDES is an online and offline women empowerment platform with several pillars:
  - Road Safety
  - Economic Empowerment
  - Digital Literacy
  - Family Life Education
  - Women Economic Empowerment
  - Women Digital Literacy
- During the pandemic, all activities of Queenrides goes online. In 8 months, Queenrides's team consist of a psychologist, education expert, entrepreneurs, lawyers, and business trainers have been empowering more than 7.000 women to learn about how to build a business from home, women digital literacy, women leadership, and family life education via WhatsApp.
- Challenges for all women entrepreneurs are not female-friendly digital platforms; tech with less local context (Adopted from a global platform); and lack of access to government business policies, information, and programs.
- Recommendation:
  - Access to finance, connectivity and market
  - Evidence and insights - based program
  - Involve feminist perspective
  - Gender-sensitive approach
  - Soft skills, reskilling and upskilling
  - Female role models and mentors
  - Campaign to lessen women domestic work.

**Presentation by Ms Agnes Perpetua R. Legaspi – Assistant Director of the Export Marketing Bureau, Department of Trade and Industry of Philippines**

Way forward of implementing policy partnership through cross-cutting issues of Small Medium Enterprises (SMEs) and Women and the Economy (PPWE).

- Focused on Policy Partnership Through Cross-Cutting Issues of Small Medium Enterprises (SMEs) and Women and the Economy (PPWE).
- DTI (Department of Trade and Industry) Philippines programs that focus on women's participation and benefits in livelihood and entrepreneurial activities are mainstreaming GAD (Gender and Development) in development plans, sustaining women in business, capacitating women in entrepreneurship, and greater and better access to business finance.
- USAID - DTI Partnership in Supporting Women Entrepreneurial Development: Strengthening Urban Resilience for Growth with Equity (SURGE) Project - Women Global Development for Prosperity (W-GDP), aims to capacitate at least 3,800 women MSMEs in the Philippines secondary cities in enhancing their business management skills and accessing more lucrative markets.
- Ways Forward:
  - Enhanced Info Dissemination Campaign and Other Communication Efforts.
  - Support to MSMEs digital transformation through onboarding to global e-commerce platforms.
- **Closing Remarks**
  - Mr Daniel Asnur**
  - Secretary Deputy Minister for Production and Marketing, Ministry of Cooperatives and SMEs of Indonesia**

#### **IV. Briefings on Discussions at the Workshop**

In this session, participants were actively participating in the discussion.

##### **Q&A / Discussion**

- **Session 1**

- a. A participant asked Mr Evan Holley about any mentoring system provided by APEC to support women entrepreneur or working women to allow them to get transfer knowledge and capacity building, especially from develop economies?
  - Mr Evan Holley responded that mentoring is the key component of development for small business. Mentoring for businesses skills is a key component of all economic in APEC. In APEC, a lot of sharing best practice and within the APEC doing mentoring and developing community respond to business challenges in the community. Mentoring is about information sharing and best practice.
- b. A participant asked Ms Siti Sufintri about the data from Bukalapak mentioned that the average of gross merchandise value for women compared to men in Bukalapak, women was 22% higher than man, even average order transaction numbers from women sellers were still 17% lower than men. The participant asked Ms Siti Sufintri to elaborate more on the finding statistics and analysis why this happened?
  - Ms Siti Sufintri responded that women are very persistent and very focus. Data were shown before and after the workshop, we do some kind of workshop programs with very intensive and knowledge sharing. Woman can be a mentor to other women. Ms Siti Sufintri stated that women share with other women to increase their spirit, and see other women's success can elevate the other women's spirit. Now, women specifically have more knowledge on doing their own business in the marketplace.
- c. The next question was about the key challenges for women to participate to the economy and public sector or private sector that might be able to solve the issue?
  - Ms Siti Sufintri responded that key challenges are sustainability and competition. Women have a multitasking position because women have to handle the economy and their families. It is important that women, does not only control but

also able support their husband in the economy by herself and take care of their family.

- Mr Evan Holley responded that collaboration between APEC working groups to collect the data. Data for knowing the challenges and policy solutions. The challenges to women are family factors, skills, and competitiveness.
- d. The next question was addressed to Ms Siti Sufintri. It was whether there are any mechanism or plan initiated by Bukalapak to give incentive to women seller, such as subsidies in order to give a bigger opportunity for women to compete in the digital marketplace?
- Ms Siti Sufintri responded that Srikandi Bukalapak is one of the company's initiatives to empower women, and she emphasized that Bukalapak is very serious in empowering women and drive them to be a digital entrepreneur. She agreed that digital technology is dominated by male, but in Srikandi Bukalapak women is considered equal with man. Srikandi Bukalapak has many added value for women not limited to only giving workshops, coaching, and mentoring, but also have stimulus loan particular for women who want to be women entrepreneur and seller in the marketplace.
- e. The next question was to Mr Evan Holley, on how to join event or workshop by APEC SMEWG?
- Mr Evan Holley responded that the organizer in Indonesia can keep in touch with participants regarding events organized by APEC SME working group and also the other working groups in APEC.
- f. The next question was to Ms Siti Sufintri; is there any specific criteria to join Srikandi Bukalapak, how to apply and how is the process when joining with the community?
- Ms Siti Sufintri answered that Srikandi Bukalapak is dedicated to all women sellers in Bukalapak and open for all women sellers. Bukalapak does not have any particular criteria for joining the community, which mean if you are interested you can join Srikandi Bukalapak WhatsApp group. There will be information and procedure on how to join the activities of Srikandi Bukalapak.

- g. The next question was to Ms Siti Sufintri on whether Bukalapak has any project or event on training women entrepreneurs who focusing on the processed local food product, and how to get the global market?
- Ms Siti Sunfintri said that Bukalapak never discriminate between women and man, which both are running the marketplace. Hence, Bukalapak did a lot of workshops for SMEs focusing on empowering digital ecosystem in SMEs including for women. Bukalapak also has BukaGlobal, a program to promote Indonesian SMEs in the international market.
- h. The next question was addressed to Mr Evan Holley on what kind of policy or action that APEC economies can do to facilitate or accommodate or increase the economic cooperation, to give access for SMEs across borders so they can buy or sell products from the cheaper economy, what APEC economies can do about that?
- Mr Evan Holley explained that the marketplace facilitates business does not just only matching up to the market but also giving key information and regulatory background for selling product to other market. Industry 4.0 will make businesses more integrated.
- i. The participants asked Ms Siti Sufintri about how they can connect the community through digital technology or e-commerce to the global market and is there any support expected from the government to Bukapalak or other women entrepreneurs to help them reach the wider market.
- Ms Siti Sufintri answered that the government already helped the growth of SMEs, which has become a priority. SMEs can participate because there is an incentive that the government already provided such as cash loans, stimulus, and access to the digital. The government always focuses on the entrepreneur to be successful and Bukalapak as a private sector needs to always collaborate with the government because women entrepreneurs' contribution is significant to the businesses.
- j. The next question was given to Mr Evan Holley on whether the APEC program has touched these kinds of issues, especially in the e-commerce platform
- Mr Evan Holley said that APEC already facilitates SMEs to sell their product to the international market through global e-commerce like Amazon.

- k. The participant asked Mr Evan Holley whether he could give any advice to the government or policymakers and how to make a better policy so the APEC Economies can reduce the gender gap
  - Mr Evan Holley answered that the women opportunity to participate in businesses is large in APEC Economies. SMEs are the opportunity for women to participate in the economy. The productivity improvements will increase economic contribution of the women participation.
- l. The question to Ms Siti Sufintri was about the challenges on working together with women entrepreneurs' community, and how to develop them
  - Ms Siti Sufintri mentioned that one of the challenges for women to grow is perception, also sometimes husbands do not allowing women to join skill training because they think it will make them not focus on the home. The second challenge is when another seller sees women sellers, they tend to see that women sellers are weak and cannot sell a good quality product. Hence, the important thing is the perception that woman is equal to a man.

- **Session 2**

- a. The participant asked Ms Rosliana about any specific policy set by Malaysia to promote women participation in the job market to establish business.
  - Rosliana explained that there are already strategies and initiatives for women entrepreneur building up their capacity, training, mentoring, coaching especially on strengthening their skill on IR 4.0 Implementation. Malaysia also has provided funding platforms, specifically for women entrepreneurs as well as the bank.
- b. The questions to Ms Fatimah and Ms Nancy, what kind of public policy so far that you think influences women participants in your business sector. How the interaction between the public sector and private sector and how is the women participation in this economy
  - Fatimah mentioned the policy that helped women, policy related with barriers to access finance to access the market. In her interaction with women-own businesses, she stated that they have the skill and good business model for the other women to learn.

- Nancy explained that public policy related to providing a better internet connection, and focuses on women funding access has significant influences. And also, she stated that women obviously need continuous training on technology because digitalization is really needed to navigate the business using technology.
- c. The questions to Ms Fatimah about whether there is any different treatment when a woman joins with a global business such as UPS. Is there a significant difference compared to when a man joined?
- Fatimah responded that in the Asia Pacific region of UPS, 50% in the management level are female. She stated that UPS have women leadership development group, provided training, capacity building for women to build skills confidence.
- d. The next question was given to Ms Nancy. It was about her experience when starting a new business, and the motivation, also how she handles the obstacle at the beginning
- Nancy answered that if we do not know how to run a business and do not have business knowledge, it will be difficult to have the confidence to run the business. Hence, she stated that we can access the training and information in order to be able to start the business because there is a place for women entrepreneurs. Also, the government and private sector are working to facilitate women entrepreneurs.
- e. Next question was to Ms Rosliana about the main obstacles that exist in implementing The National Entrepreneurship Policy 2030 (NEP 2030)?
- Rosliana responded that the challenges are coordination planning and the coordination of entrepreneurship programs. There are also overlapping policies between ministries and agencies. The other challenges are adopting technology among SMEs, and also the effort to strengthen the supply chain and develop SMEs' capacity. The main challenges are coordinating the implementation of entrepreneurship programs between ministries & agencies and creating awareness among the society on the importance of entrepreneurship.
- f. A question for Ms Nancy and Ms Fatimah regarding the hardest aspect of supporting women entrepreneurs to keep their business running?

- Nancy answered that the hard thing when working with batik artisan is the nature of activities is not like a profession, so this is something that women do between their activities. It is becoming really fragile because they might immediately stop when there is a shortage of material or having issues in their house. Access to capital and finance is still difficult because access to the capital requires administrative regulation, on the other hand, their businesses are usually informal, hence they are ineligible for that kind of access. The access to the market, if there is a drop in demand, their will in doing business often stop, so sustainability is very low. There is a famous false believe that women are not as knowledgeable as men to build a business. This stigma obviously needs to be erased in the future.
- Fatimah explained that the important thing is flexibility of working arrangement to increase women participation in the economy.

- **Session 3.**

- a. The first question was given to Ms Ardhanti about how is the comparison between food and non-food MSMEs in the share of digital trade during the pandemic?
  - Ardhanti: During the pandemic, go transport (go ride, go bluebird, go car) is highly impacted which cause them have decreased income. For Go-food. the transaction increased because many people just stay and work at home. Go food also innovated during the pandemic by providing not only ready to eat product but also ready to cook food product. For the food product, the market is expanding, so it can invite more SMEs to sell their product in Gojek platform.
- b. The next question was to Ms Jessica about what makes Tokopedia different from other marketplace, especially in terms to empowering Indonesian women in rural area?
  - Jessica answered that Tokopedia is focusing on the growing in Indonesia and capturing market opportunities. Tokopedia does workshop in many locations and work with many women organizations and government to capture the opportunity.
- c. The participant asked Ms Rosiana about how Du anyam reach the consumer with the programmatic buying with Gojek or Tokopedia? How to attract the consumer to buy Krealogi's product



- Rosianna responded that Du Anyam continue to learn about their buyers, what they want to buy in order to innovate and make different products.
- d. The participants asked all the speakers, how industry 4.0 play a role in dealing with the pandemic? Especially for helping women-owned SMEs. What should the participant prepare as an entrepreneur in this difficult situation?
  - Jessica responded that women-owned SMEs are able to create mask, because it has high demand right now and they can sell it in an online platform so everyone can buy the product. To prepare for this hard situation, we can follow the business classes to check for the opportunities.
  - Ardhanti answered that digitalization is one of the most important things, so we can go online to sell products or to innovate the product and join training to increase business knowledge and get much information to survive from this pandemic.
  - Rosianna gave a similar response to Ms Ardhanti that entrepreneur can go digital, learn more from other sellers, from the community, keep a high spirit because everyone is facing the same thing in this difficult situation.
- e. The last question was addressed to Ms Rosianna, on how did Krealogi anticipate the impact of sales declines and the shifting in consumers` interest in buying the craft product during the pandemic era?
  - Rosianna responded that Krealogi needs to make sure about what is the trend currently, what the buyers want, what do they like. Krealogi makes their own face mask because they are needed by costumers.

- **Session 4**

- a. The first question was given to Mr Dading, in APEC the SME working group is supposed to be related to his agency but it seems that the connection is stuck right now. How are the participants able to discuss the SMEs issues in APEC?
  - Mr Dading responded that BAPPENAS will be more active, continue to participate in the APEC SME working group because it is very important to make cooperation with other economies or institutions and we can have more networking.

- b. The next question was to Ms lim, on how to join Queenrides and the participant expressed that she was very interested in Queenride's program which is a good idea for SME's.
- lim explained that people can follow Queenrides on social media such as Instagram @queen\_rides or Twitter @queenrides, which will have all programs announced on the platform.
- c. Participants asked Ms Agnes and Ms lim about their opinion regarding what kind of program that the APEC should provide in order to enable women participation in economic activities in increasing their ability to current technology. Will this program be different between women in higher-income economies and lower-income economies?
- Agnes responded that when talking about global opportunities, we do need to filter SMEs or start-up which are dedicated by market regulation.
  - While Ms lim responded that based on her experience, we must make a group based on category. To be able to bring up to a higher level, we need to understand insight, policy, and program.
- d. The next question was directed to Ms Agnes and Mr Dading about monitoring systems for the SMEs after receiving the support from government such as training, or financial support. Is the support system from the government has been conducted effectively?
- Agnes explained that the Philippines have matrix monitoring and reports that have to be done to provide SMEs categories by sector or gender
  - While Mr Dading responded that Bappenas already has a deputy for monitoring and evaluation, when formulating a plan, Bappenas also put the target, indicator and put the target on the monitoring system. Every 3-months Bappenas monitors the progress so they can see any activities in all ministries.

## V. Summary of the PPD

From the speakers' presentation and productive discussion in the workshop, several key findings that could be summarized are as follow:

- Lowering the gender gap in labor force participation would increase the economy's GDP by much as 12% over the next 20 years. Gender inequality is currently costing the global economy USD 12 trillion, or 16 percent of global income. Experts suggest that if women and men participated in the economy equally, global annual GDP would increase by \$28 trillion (26%) by 2025.
- IR 4.0 will make business more integrated and can give access to the SMEs across borders so they can buy or sell products from the cheaper economy.
- Industry Revolution 4.0 has a significant impact in the pandemic time, such as:
  - Survival: To make sure the businesses remain operating during a tough time, be it by cutting cost and pivoting.
  - Recovery: To enhance resiliency, and shorten the recovery phase of impacted enterprises to get back running.
  - New "Business as usual": Creating a technological strategy or platform to adapt the post-pandemic era for businesses and normalize the technology adoption.
- The increasing rate of the retail transaction is still much lower than the rising of the E-commerce market. It indicates that there are still some barriers to sell products on a marketplace.
- Despite the increasing number of people using the mobile phone, there is still inequality of knowledge and digital literacy experienced by the small and micro woman entrepreneurs.
- Barriers associated with the digital economy readiness are:
  - Capital/ high-cost investment/lack of funding.
  - Infrastructure and connectivity.
  - Financial inclusion.
  - Standard and conformity compliance.
  - The problem in bringing fair commerce to everyone.
- While barriers associated with the women-owned business to participate in the digital platform are:

- Cultural barriers (time constraints, job versus family, available networks).
- Domestic legislation (inheritance rights, marriage laws, lack of anti-discrimination laws for loans).
- Lack of IT skills.
- Lack of resources and information (difficulties accessing business networks, more likely to consult personal contacts),
- and services versus goods (more women selling services than goods, more women operating in informal sectors).
- Some challenges regarding women participation in economic activities are:
  - False perception (technology is “the man-business”).
  - Device ownership and digital technology literacy.
  - A digital platform that is not friendly for women.
  - Lack of technology with local content (adopted from a global platform).
- Public policy that is considered to have an impact in influencing women participant in the business sector.
  - A policy related to access the finance and the market.
  - A policy that provides better internet connection, and women funding access.

## VII. Pre-Test and Post-Test Evaluation

Pre- and post-tests consist of 10 matched true/false and multiple-choice questions were designed to test the similar areas of knowledge with each pre-/post-question set. The participants were asked to complete and turn in the pre-test before any instruction began. The post-test was collected at the workshop conclusion along with the workshop evaluation survey.

For the final indicator, a test was used and utilized as comparative data to measure the level of knowledge of the participants before and after the workshop. The targeted level increase in this workshop is 30%. The participants were recommended by the committee to take the pre-test before the event began and to take another post-test upon the completion of the event.

A total of 254 participants attended the workshop, with a total of 237 were valid or 93.3%, matching pre-/post-comparisons available for analysis. The data for each question was entered and calculated in Microsoft Excel. Results in Table 1 show the percentage of participants with correct answers on the pre-test and post-test. The post-test results showed a correct response of 94.67%. Thus, the knowledge gain for participants in the workshop was 36.9%.

**Table 1. Percentage of Correct Results**

Question	Pre-Test	Post-Test
	% Correct	% Correct
Q1	60.3	98.2
Q2	62.3	95.7
Q3	61.8	95.5
Q4	49.7	93.9
Q5	50.4	94.3
Q6	59.8	88.7
Q7	61.3	96.7
Q8	58.7	99.4
Q9	54.3	89.8
Q10	58.9	94.5
<b>Average</b>	<b>57.75</b>	<b>94.67</b>

## VIII. Recommendation

From the discussion, we have concluded several recommendations from the speakers and the active participants, which are:

- Mentoring for business skills is a key component of all APEC economies. In APEC, a lot of sharing best practice and within the APEC doing mentoring and developing community to respond business challenges in the community. Mentoring is about information sharing and best practice.
- The productivity improvements will increase the economic contribution of women participation. There are ways to intervene such as building workforce of the future, enhance skills & knowledge in I4.0 to strengthen SMEs capacity and capability; accelerate 4IR technology innovation & adoption through mentoring & coaching; funding & incentives; establish comprehensive digital infrastructure/infrastructure, and provide facilitative regulation.
- There should be a collaboration between a working group in APEC to collect the data regarding women participation and the impact on the economy.
- Increasing women awareness and willingness to participate in a digital market can be done through women community groups like what has been done by Indonesia's marketplace Bukalapak. By this community, there has been an increasing number of women that sell online, provide more employment opportunities, and increase productivity among women.
- Some action that could be done by the government to empower women by making trade easier and ensuring IR4.0 drives a level playing field in global trade:
  - Digitization of customs and border processes
  - Leveraging data analytics/AI to support stronger risk management, allowing further simplification of customs processes
  - Promoting supply chain transparency through blockchain
  - Financial inclusion through digital payments
  - Opening access to services through digital platforms