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How ICT Economically Empower Women Entrepreneurs: a preliminary case study in four APEC economies



**Innovation for Women and Economic Development:
Facilitating Women's Livelihood Development and Resilience
with ICTs
M SCE 03 2013A**

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PPWE Chinese Taipei

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Executive Summary

This report presents research findings generated from first-hand data gathered from past reviews and ongoing projects aimed at harnessing ICT-enabled tools designed to enable, or advance, the economic empowerment of women in four APEC partner economies – Chile, the Republic of Korea, the Philippines and Chinese Taipei. The report aims to, (i) identify and make cross-case comparisons concerning the barriers and constraints that hinder projects which use ICT-enabled tools to facilitate such advancement, and (ii) to make policy recommendations for all APEC economies. The first-year's research output, therefore, will consist of a preliminary inventory and a comparative case study that will examine these projects, which, up until now, appear to have received very little attention from researchers.

The research begins with the establishment of a baseline inventory that maps out how and what ICT-enabled tools are required to facilitate the economic empowerment of women entrepreneurs or aspirant entrepreneurs. A total of thirty-four projects have been mapped in the preliminary inventory, including three from Chile, six from the Republic of Korea, fourteen from the Philippines, and eleven from Chinese Taipei. The inventory will be followed by further case studies involving in-depth interviews with key informants – both organisers and participants – in order to obtain first-hand experiences based on project participation and implementation. Such in-depth interviews will allow researchers to gain deeper insights into the personal and organisational issues generated by the projects' implementation and execution plans.

In order to explore possible approaches for a sustainable ecosystem that can be tackled by women in APEC regions to facilitate their long-term economic empowerment, regional constraints, or specific project implementation models, need to be identified and examined by establishing a basic understanding obtained from the research described above. The principle findings from the first year's research (see Chapter Eight) follow strictly the four dimensions strongly associated with women's full business involvement, (i) skills and capacity building, (ii) access to markets, (iii) access to capital, and (iv) women's leadership.

1. **Skills and Capacity Building:** reducing the digital literacy gap by way of face-to-face lectures and integrating gender-sensitivities into course design both broaden women's social circles and change how they see themselves. Implementation that includes gender sensitivity integration impacts differently on participants' learning across the four partner economies. This element is specifically important when the targets are marginalised women.

2. **Access to Markets:** the implementation of e-commerce platforms was commonly seen in all the projects examined. However, the degree of acquiring such trading platforms varies across the different economies. However, it is noticeable that many participants expressed concerns about deploying them, and they were also reluctant to become involved in international markets, either for socio-cultural reasons, or simply because their products were hand-made or perishable.

The instability of the technical infrastructure is not the only barrier that hinders their exploration of newer and bigger markets, though; the expense of being involved in international markets and the potential costs of maintaining their e-commerce platform are also seen to be obstacles.

3. **Access to Capital:** although access to capital is identified as a main barrier to the advancement of women entrepreneurs, especially at the start-up stage, no innovative ICT solutions were discovered in this research. Such an absence, however, leaves room for improvement in future project planning.

4. **Women's Leadership:** this is considered to have been successful in all projects, since ICT-enabled tools, where used, have fostered networking, not only between the direct participants, but also between them and aspirant entrepreneurs.

A further issue raised in this research was the content of the networking. In the start-up stages, women entrepreneurs tended to get together to share their life experiences, or simply to socialise, since such occasions brought them emotional comfort and a sense of support. For those whose businesses were more developed, however, networking was concerned more with seeking areas of cooperation, exploring further business possibilities or establishing “business matching” opportunities. Hence, the different levels of networking provided participants with the kind of support they most needed in terms of the development of their businesses at particular times.

A SWOT model categorising the principle research findings from the comparative case studies has been developed in order to identify the emphasis and direction of project planning for the second year of the MYP. Two public-private partnership models, which harness ICTs and could be adapted by APEC economies with differing socioeconomic backgrounds, have been designed either to support existing, or plan similar, projects, with the aim of empowering women’s economic lives, will be compared in Chapter Nine.

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1. Chapter 1 Introduction

1.1. Motivation

Women are the key drivers of economic growth all over the world. The number of women establishing their own businesses is increasing, changing and contributing substantially to economic growth in many APEC economies. Women are also becoming increasingly important as consumers, since they make approximately 80% of households' buying decisions. However, women entrepreneurs have to be cognisant of the changing global landscape in which their businesses operate; consequently, the challenge they face is how to participate effectively in global trade through their connections with local, regional or global value chains.

Over recent decades, increased attention has focused on the role and potential of the emerging value-added services of Information and Communication Technology (ICT) to bridge the economic development gender divide. Innovative technologies provide ample resources to overcome time and mobility constraints and to facilitate women's access to formal financial services, skill training, and business networks.

One example is the mobile phone. The GSMA, a worldwide association of mobile operators and related companies, conducted a global study in 2010, which found that 21% fewer women – approximately 300 million – than men possessed this life-enhancing tool. Therefore they launched a “mWomen” program to increase their access to mobile phones and related services in order for them to have equal opportunities to improve their health, education, security, and financial status; all of which are key elements required for either entering the job market or managing their own small businesses.

Another report by the International Telecommunication Union (ITU, 2011, Table 5.3) indicated that in the less developed world, the gender divide in internet usage might be twice the size of the mobile gender gap. Yet, in the APEC region, the holistic framework necessary for women to improve their livelihoods by gaining access to new technologies and business opportunities is lacking. To address this issue, in 2011, the Asia Pacific Women's Information Network Center (APWINC) conducted a survey on rural women in Southeast Asia and found that those with poor ICT access were eager to learn both basic and advanced computer skills. The survey report concluded that, (i) teaching women with no, or limited, reading skills, (ii) funding long-term training, and (iii) supporting microcredit and marketing initiatives, were all important elements in developing education modules to address their needs.

Nevertheless, as its capacity and coverage improves, the high price of Internet access, which creates a bottleneck, remains an intractable problem for women wishing to use ICT as a gateway to participating in economic activities (Chang, 2013). A recent study by MasterCard found that nearly 90% of small businesses have internet connections, but only 20% are able to sell products and services online. The two biggest problems in both cases appear to be high costs and lack of know-how. Similar problems, of course, apply to women-led businesses because most of them operate in sectors that experience slower growth, or lower incomes; hence they tend to have shorter life-cycles than male-owned businesses. Alongside these factors, women also face repressive social norms, which also constrain their use of ICT.

1.2. Research Objective

To address the issues described in the previous section, in June 2012 Chinese Taipei initiated a Multi-Year Project (MYP) entitled, “Women and Innovative Economic Growth: Facilitating Women's Livelihood Development and Resilience with ICT” in the Women and Economy Forum (WEF) in St. Petersburg, Russia. This project was later co-sponsored by 14 member economies and funding was approved by APEC as a pilot initiative towards building capacity among WEF's members so that they can take full advantage of trade opportunities.

The main purpose of the MYP is to assess to what extent the projects using ICT-enabled tools has facilitated women's economic participation in terms of business creation, particularly for integrating micro or small women-led businesses into the global value chain. The MYP, which has been implemented by the Foundation for Women's Rights Promotion and Development of Chinese Taipei, aims to:

Promote awareness of women's needs in the APEC region by embracing new devices and services for livelihood development;

Identify and disseminate pertinent experiences and know-how of ICT innovations that can be replicated to broaden women's capacities for doing business with the global value chain.

Assist stakeholders to formulate innovative public-private partnerships (PPPs) in order to facilitate both sustainable new business models and create a policy environment suitable for women.

1.3. Research Procedure

The first year's research of the MYP was divided into three stages.

Stage 1: the creation of, (i) a two-pronged qualitative study to create a baseline inventory, and (ii) a follow-up case study. A Public-Private Partnerships Network (PPPN) meeting was held in Chinese Taipei on June 29, 2013 to discuss the structure of the case study, to identify the priority areas and which target women groups were considered suitable for inclusion.

Stage 2: representatives from thirteen economies attended the PPPN meeting in order to identify the key challenges inherent in using ICT for women's economic empowerment. Four economies: Chile, the Republic of Korea, the Philippines and Chinese Taipei participated in the first-year inventory and case study of the existing programs that involved ICTs, women, and entrepreneurial activities.

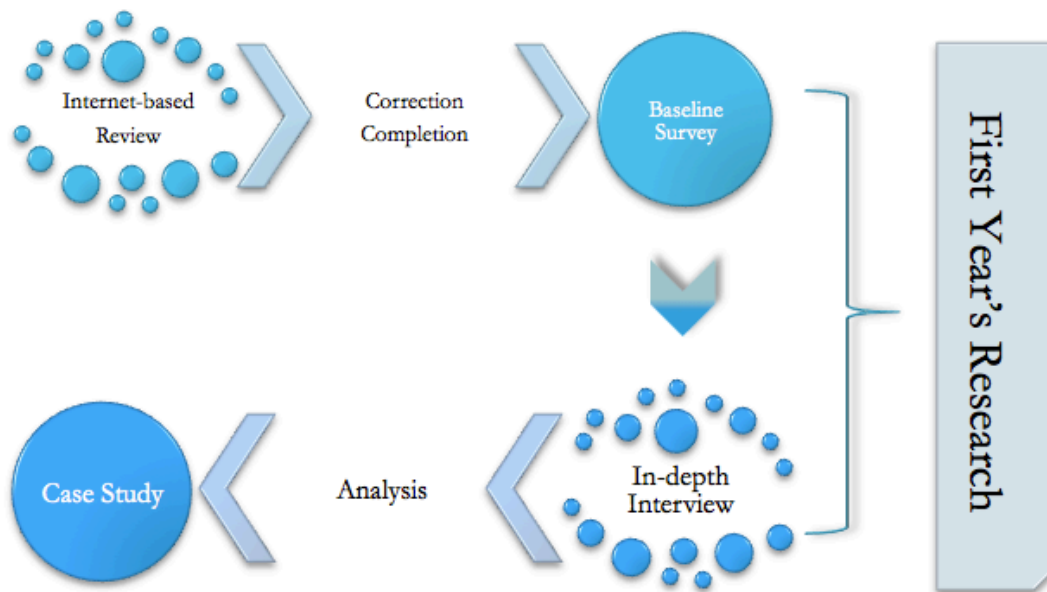
Stage 3: a follow-up working group meeting designed an in-depth survey of selected programs in order to identify the common problems that were expected, (i) to meet the expectations of all stakeholders, and (ii) anticipate the different cultural challenges that would be faced by the program organisers.

With the joint efforts made by the selected APEC partner economies - Chile, Republic of Korea, the Philippines, and Chinese Taipei - the first-stage study was carried out, taking specific cultural and local context into account and with a focus on identifying the following three challenges that would be faced by the various stakeholders:

1. Identifying the key drivers required for adopting effective ICT-based approaches that would facilitate women entrepreneurs' access to financial resources, business connections, and consultation services for use in both local and international markets.
2. Identifying the impediments that could hamper the adoption of ICT-based approaches made by women entrepreneurs.
3. Deciding what policy recommendations and ICT-based solutions would be needed in order to address obstacles.

Diagram 1 illustrates the research flow of the qualitative research, which was carried out in two parts, (i) a baseline survey, and (ii) an in-depth case study. The baseline survey reviewed the previous and ongoing projects that have harnessed ICT-enabled tools to empower women entrepreneurs in micro, small, or medium enterprises across the four MYP partner economies. This survey provided background information and identified the ICT led projects within these economies. The in-depth case study, on the other hand, used a well-structured questionnaire and face-to-face interviews to investigate key drivers, obstacles and solutions regarding the usage of ICT in women-led businesses.

Diagram 1: Research flow of qualitative research for the research activities



1.4. Chapter Outline

Chapter One outlines the project's motivations and objectives.

Chapter Two will review the theoretical setting and elaborates on the context of the study by way of a literature review on women and ICT.

Chapter Three will demonstrate the methodological framework applied to the main study and the procedures used to carry out the four subsidiary case studies.

Chapters Four to Seven, which present the four subsidiary case study results, will also include information extracted from the baseline survey and interview transcripts to support the analysis. The project landscape is also applied to demonstrate how key factors concerning ICT-enabled tools for women's economic empowerment can be derived from the data collected in each economy.

Chapter Eight will describe the contrasts revealed among the different stakeholders and the lessons learned from comparing their studies.

Chapter Nine will set out the major findings of Phase One and provides recommendations for the next step in Phase Two of the MYP.

2. Chapter 2 Literature Review

2.1. Empowering women entrepreneurs by the introduction of ICT

2.1.1. Defining ICT

Information and Communication Technologies (ICTs), as suggested by Gerster and Zimmermann (2003), “facilitate the creation, storage, management and dissemination of information by electronic means. This definition includes radio, television, telephone, fax, computer and the Internet”. Four characteristics are suggested by the same authors to describe modern ICTs:

“(a) Interactivity: for the first time ICTs are effective two-way communication technologies. (b) Permanent availability: the new ICTs are available 24 hours a day. (c) Global reach: geographic distances hardly matter anymore. (d) Reduced costs for many: relative costs of communication have shrunk to a fraction of previous values”.

Hence, when provided with equal opportunities by obtaining access to information through ICT-enabled tools, women’s economic empowerment can be significantly elevated, as many studies have shown, they can enjoy better-salaried jobs and improved working efficiency, or they can start up their own businesses and obtain access to new markets (Laizu, Armarego, and Sudweeks, 2010; Malhotra, Kanesathasan and Patel, 2012; UNCTAD, 2014).

2.1.2. The Gender Digital Divide

As may be seen from the above section, the development of ICTs definitely creates better access to resources, information, and education; however, despite this, the gender digital gap remains as problematic for women in cultures where they are discouraged, sometimes by intimidation, from learning how to use ICTs. This often results in a lack of confidence that hinders them from exploring wider markets or benefiting from better economic opportunities. Hence, having more access to resources can actually enlarge the gap between men and women, not only in developed countries, but also in the rest of the world (Gill et al., 2010). Teltscher (2002) suggests that ICT-enabled tools and e-commerce have served as a strong force that has changed the global economy, since they (i) reduce costs and time, (ii) break the geographical boundaries, and (iii) allow people to reach out to wider markets for commercial information. However, he also questions whether women have equal opportunities of access to ICTs, especially in developing countries.

2.2. The Four Dimensions

The deployment of the four dimensions that hampered women from their full participation in their economic participation identified in the San Francisco Declaration, of, (i) skills and capacity building, (ii) access to markets, (iii) access to capital, and (iv) women’s leadership, is strongly emphasised in this research. The following section will include a brief explanation of the four dimensions and why they have been deployed as categories in this cross-economy and cross-case research, which includes in its sub-title the term “how ICT economically empowers women entrepreneurs”

The four dimensions, identified and introduced in the 2011 APEC Women and the Economy Summit, as solutions for the insufficiency of women’s economic participation in the world economy, have been selected to inform both the different research projects in terms of their interview questions and also this study report.

1. Skills and Capacity Building

Studies suggested that women-only business trainings may contribute to “the

development of females in the next generation.” (Vinnicombe and Singh, 2002)

2. Access to Market

According to the description of the dimension “Access to Market” in the San Francisco Declaration, lacking the access to market would hamper the growth of women-owned micro or small businesses and reduce employment opportunities. Three areas were also identified to address what women entrepreneurs would need when they expand their market whether at domestic or international level: (i) realise women’s business acumen by participation in mentoring and technical assistance; (ii) utilise match-making and technical assistance programs to facilitate the access to information on regulatory environments and market opportunities in APEC economies (iii) promote greater opportunities to obtain government and cooperate contracts.

3. Access to Capital

The traditionally male-dominant legal and regulatory system, as well as banking practices can pose hurdles for women to access capital and assets. Researches have shown that women business owners rely mostly on self-financing rather than “going into debt or to sell shares to the public” (Treichel and Scott, 2006) Indeed, women business owners, especially small scale business owner are often rejected by formal loan system. (Constantinidis, Cornet, and Asandei, 2014)

4. Women’s Leadership

In the San Francisco Declaration, four barriers that hinder the development of women’s leadership were identified, (i) organizational obstacles (ii) work-life balance challenges, (iii) institutional mindsets, (iv) individual mindsets. Gender-stereo types are added at the end of the description in the declaration as the sum of the four barriers listed above. Gender-stereo type is the base of what hinders women’s leadership. Entrepreneur and entrepreneurship, as Gupta, Turban, and Bhawe mentioned, “...have masculine connotation”. (2008)

2.2.1. Organizational Obstacles

One organizational obstacle can be a lack of role models. Donald E. Gibson (2006) offers two definitions of role models – a traditional one and a more recent one. The traditional one is that role models are “exemplary figures offering essential clues to identity and career achievement”, and the recent one is, “cognitive constructions devised by individuals to construct their ideal or “possible” selves based on their own developing needs and goals”. Wilson, Kickul, and Marlino (2007) referred to the dynamic between self-confidence and career preferences and performance when they stated that the success of entrepreneurs is dependent on them being certain about their ability to succeed; hence the deployment of role models in some entrepreneurship education programs as teaching methods. A role model, therefore, demonstrates what an entrepreneur would behave like in certain situations. A similar idea can be found in one of the several barriers to women’s leadership listed by Pande and Ford (2011); under the heading ‘aspirations’, they state that women are motivated by female predecessors who demonstrate the construction of possibility. Further, Morris, Miyasaki, Watters, and Coombes mentioned that “cultural considerations may also influence the types of role models embraced by women” (Morris, Miyasaki, Watters, and Coombes, 224).

2.2.2. Work-Life Balance Challenges

Although travel requirements and long work schedules are placed as the components of work-life balance in the San Francisco Declaration, these two elements are both associated with the expectation and responsibilities generated from women’s traditional gender roles.

2.3. A Lack of Positive Reinforcement

2.3.1. Gender-Stereo Types

According to the definition provided in the San Francisco Declaration, women as leaders have to confront the stereotypical “women as housewives” who remain at home all day acting as caregivers to children, elders, and husbands. In the transcripts in the Atlantic interview of Ms. Indra K. Nooyi, the response of Ms. Nooyi’s mother has clearly shown that women have to leave their “other characters” outside of the house. When a woman returns home, however successful she is at work, she has to “leave the damn crown in the garage” (Friedersdorf, 2014). One’s perception of one’s self can be influenced by social norms and gender roles as Shinnar, Giacomini, and Janssen argued “Societal gender roles stereotypes and occupational gender typing can also shape the perceptions individuals have of themselves” (470)

3. Chapter 3 Methodology

This chapter will describe the procedure used for the conduct of the case studies. Section 3.1 will describe how the baseline survey was conducted in order to identify the target projects for the pilot case study. Section 3.2 will show the selection process and will list the projects selected in each member economy. Section 3.3 will discuss how the case studies were completed by applying the face-to face interview procedures. Sections 3.4 and 3.5 will describe how the interview questions were developed and how data were collected and analysed, alongside a description of the sample characteristics.

3.1. The Baseline Survey

The main purpose of the baseline survey was to explore the projects in terms of empowering women entrepreneurs in micro, small and medium-sized enterprises across the four APEC partner economies: Chile, Republic of Korea, the Philippines, and Chinese Taipei. This involved three steps, (i) conducting an online inventory, (ii) follow-up - with telephone or email survey; (iii) completing a summary report. The research team designed an inventory form and used the procedures mentioned above to carry out the survey. The following describes the steps in detail.

3.1.1. Step 1: Conduct an Online Inventory

In order to identify potential targets for the case study, the research team conducted an inventory based on a desk review of the existing and previous projects or programs from on-line resources in each partner economy. The inventory, which was project-specific, aimed to provide the following information:

1. Year of project/program launched & its completion
2. Location
3. Objectives
4. Beneficiaries
5. Mechanism
6. Cost/Budget
7. Partner(s)
8. Outcomes
9. Evaluation

See Appendix A for the full inventory form.

3.1.2. Step 2: Follow Up with Telephone/Email Survey

All of the planners and organisers whose projects were identified by the online inventory received emails and/or phone calls from the research team requesting further assistance with the survey. The survey forms previously filled by the research team were sent to the project organisers or planners for corrections and completion. This step was essential, since it allowed approvals from project planners or organisers for projects to be included in the inventory. Also, it was important for us to obtain sufficient and accurate information before the selection of the most appropriate projects as further Case Study.

3.1.3. Step 3: Completing the Summary Report

After the survey forms were verified and completed by the project organisers or planners, the researchers from each of the four partner economies prepared a summary and submitted it to

the Project Overseer (PO). For the storage of these inventories, an online database for the storage of these inventories, an online database was constructed; this has the capacity to receive more inventories provided by other organisations or APEC economies (please visit <http://www.globalgender.org/en-global/database/index> for further information). The four summary reports, which illustrate the preliminary inventory of the partner economies, can be found in Appendix B.

3.2. Project Selection

After the inventory was completed, the projects for the case studies in each partner economy were carefully screened using the following ranking criteria:

1. Projects that contributed to the start-up of new businesses for women, or strengthened their existing businesses, by deploying ICT-based tools.
2. Projects which attracted more than 50% of women participants.
3. Projects which have objectives involving at least two of the four themes (i.e. skills and capacity building; access to market; access to capital; and women's leadership) of the San Francisco Declaration.
4. Projects which were implemented jointly by the public and private sectors.

Based on these criteria, eight projects were chosen. In some of the economies, more than one project met the selection criteria; consequently, project specificities had to be addressed in order to justify the final choice.

The projects selected for the case studies were:

1. *Chile*: I-Kuna;
2. *The Republic of Korea*: Gyeonggi Women's Development Center (GWDC), Women Enterprise Supporting Center (WESC);
3. *The Philippines*: Digital Literacy for Women of PhilCeCNet, Computer Training Projects of PTTC;
4. *Chinese Taipei*: "She Economic"- Empowerment with E-Commerce of Kaohsiung, Phoenix Micro-business Start-up Loan and Consulting Plan, Digital Inclusion for Small and Medium Enterprises Project.

3.3. Face-to-face Interviews

For each of the eight selected projects, face-to-face interviews were conducted in order to gain insights about how ICT-enabled tools created opportunities for women entrepreneurs. The structure of the interviews followed the four themes of the San Francisco Declaration – i.e. skills and capacity building, access to markets, access to capital and women's leadership. Two sets of questionnaires were designed, one for the project organisers/planners and the other for the project participants, to assess the points of agreement and the problems reported by them. Survey interviews were also conducted to provide first hand "insiders" perspectives.

Because the interviews were conducted across different economies, it was considered to be important to discuss how to assist the interviewees to recall how the ICT tools were implemented and how they, as women entrepreneurs, were helped throughout the process. Thus, all members of the research team were invited to participate in a working meeting held in Taipei on March 7-8, 2014. The main purpose of the working meeting was to revise the questionnaires and to assist in determining the selection criteria for the projects to be included in the interviews and, also, how the interviews should be conducted.

For each project, the local organisers nominated at least six participants, who were duly notified and had their interview schedules arranged by phone or email. At each interview, all the informants were given a brief introduction to the project and an explanation of their role, how the data obtained would be used, the assurance of anonymity and when to expect the next interview, permission was also asked for their interview to be audio-recorded.

3.3.1. Data Collection- Semi-structured interview

Face-to-face, qualitative, semi-structured interviews were chosen as a means of obtaining the relevant data. As Steinar Kvale (1996) states, “qualitative interviews attempt to understand the world from the subjects' point of view, to unfold meaning [from] peoples' experiences”. Therefore, in order to understand how ICT-enabled tools created more opportunities for women entrepreneurs, this research study adopted such a method to examine how past, or ongoing, projects used ICT-related training courses and/or tools to gain access to both capital and markets.

Also, the interviews were structured in such a way as to collect insiders' perspectives, knowledge, and experiences from the perspectives of the two kinds of stakeholder – the project participants and the organisers or planners, who would be expected to know what was happening in the projects.

3.4. The key Informants- Designing the Interview Questions

For both the participants and organisers, the four San Francisco Declaration dimensions themes were used in the design of the interview questions (see Appendix C and 3.3 above); for the participants, a “general information” section was added, which included questions designed to explore their backgrounds, such as their marital and financial situations.

3.4.1. Questions for Organisers and Participants

A list of open-ended questions, to be asked in semi-structured interviews, was distributed to the key informants from the four economies in order to collect relevant information. In order to assess the differences between participants' and organiser's experiences, some of the questions aimed at organisers were similar to those aimed at participants, while others were aimed at the organisers only. Because the research task was to identify how ICT-enabled tools facilitated the empowerment of women entrepreneurs in micro, small and medium enterprises, those questions aimed at the organisers focused on how the projects were designed, what their constraints were and when the projects were executed.

3.4.2. Open-ended questions

Using open-ended questions in qualitative research is strongly advised by many researchers since they encourage unrestricted, differentiated and rich responses, which may result in unpredictable, unexpected or undetermined answers (Carey, 1996; Hancock, 1998; Kurasaki, 2000; Colosi, 2006). Furthermore, Maxwell (2008) stated that interview questions “should be judged not only by whether they can be logically derived from your research questions, but by whether they provide the data that will contribute to answering these questions”. Consequently, predetermined, well-coded, open-ended questions were designed for use in this study.

3.4.3. The Pilot Test

In order to create effective and efficient interview questions, it is important to identify any problems or weakness that may exist in them; therefore, a pilot test was conducted by the Chinese Taipei research team, led by a female chief executive responsible for conducting the first year's research project that provides e-commerce platforms for women entrepreneurs in

micro and small enterprises. Hence, based on the responses received from this pilot test, the problems and limitations identified were corrected and the interview questions revised.

3.5. Work Meeting

A work meeting, organised by the PPWE Chinese Taipei research team, was held in Taipei between 7–8 March 2014 (see Appendix D for the agenda). The discussions included, (i) research procedures, (ii) timelines, (iii) interview questions, (iv) identification of key informants, (v) case study selection criteria, and (vi) the agenda for a workshop scheduled for the end of October 2014, when the first year's research results of the MYP will be presented.

During this meeting, the interview questions were further amended by the main research team members and the contractors of the MYP; consequently, because the economic, cultural and political background and digital literacy/literacy rates vary across the four constituent economies, the first version of the interview questions needed to be adjusted.

3.5.1. Conducting the Interviews

Interview Guidelines (See Appendix E): were sent to the four partner-economies.

Language: the interviews were designed to be conducted either in the participants' native languages or in English. The transcripts of those conducted in the native language were translated later.

Limitation and Constraints: some informants were sensitive to the presence of the audio recorder, which may have given rise to distorted outcomes.

3.5.2. Data Analysis

Data collected from in-depth interviews were categorised and then analysed using discourses analysis. The data were categorised by the five themes and further divided into sub-themes¹. The table below demonstrates the process used for categorising the data. The five themes² were, (i) skills and capacity building, (ii) access to markets, (iii) access to capital, (iv) women's leadership, and (v) public-private partnerships.

¹ Each Sub-theme contains a table in order to compare the difference between organisers and participants.

² The themes presented above are also the dimensions identified as what have hindered women's full participation in economy at 2011 Women and the Economy Summit.

4. Chapter 4 the Case-Study of Chile

4.1. Background Information

Chile is a economy in South America. The official language is Spanish. It has a population close to 17 million, 89 percent urban, population growth rate less than 1 percent and life expectancy 80 years.³

The Chilean economy is recognized as one of the most stable, open, and competitive in Latin America. The transition from a centrally planned system to a free market economy started in the mid-1970s, when Chile went through deep political transformation and a comprehensive structural economic reforms, Bergoing et al. (2006) resume as: “Among other reforms, public firms were privatized, most trade impediments where lifted, labor markets were liberalized as was the financial system allowing for the creation of a private system of social security with individual retirement accounts”. The successful economic transformation and liberalization-expanded opportunity for business creation and the competitive environment promoted entrepreneurial activity as a development strategy.

The transition to a free market system and open economy exposed Chilean businesses to a significant amount of the turmoil and international challenges. But international trade taught business owners important lessons to compete in global markets maximizing benefits and minimizing costs of economic integration and Free Trade Agreements (FTA).

Chile lowered ad-valorem tariffs from 11% in 1998 to 6% in 2003 to establish FTAs with two main trading partners, United States and the European Union. In South America, Chile have FTAs with MERCOSUR and bilateral FTAs with Peru, Colombia, Venezuela, Ecuador, Bolivia, Canada, Mexico, and Central America. Chile has FTAs with Korea, Singapore, India, China, Japan, and New Zealand.

In 2007 Chile was the first non-European developing nation invited to join the exclusive OECD, which since 1960 has grouped developed nations with the mission to promote policies that improve the economic and social well-being of people around the world.

The 2012 Economic Freedom Index of The Heritage Foundation ranks Chile in 7th place in economic freedom. After Canada in 6th place, Chile is the freest economy in the American Continent and 3 places ahead of the United States.

OECD reports unemployment in Chile among the ten countries with lowest level. In 2013 the unemployment rate was 5.7 percent ranking Chile in 9th place. Better than the United States, Germany, Australia and New Zealand. Among females the unemployment rate reached 6.9 percent in Chile. According to the 2011 CASEN national survey, the rate of female participation in the labor force was 42.3%.

The participation in entrepreneurial activity of Chilean population shows high correlation with education and income level. The percentage of entrepreneurs increases with income increases. But female entrepreneurs show an inverse relationship. Low-income women show higher level of participation in entrepreneurial activity (52%) than women in high-income bracket (38%). That's why programs focused on introducing female entrepreneurs in Information and Communications Technology (ICT) are an important tool for females to succeed in a competitive and dynamic market.

4.2. Case Study: I-KUNA

This project was selected because it was the only project, among the programs that we initially identified, that only used ICT based tools in order to commercialize the participant's programs. It was an innovative tool, which is not well developed in Chile yet.

³ http://www.indexmundi.com/chile/demographics_profile.html citation 2/14/2014

In their design, website, and all communication material, the organization specifies that they will train the participants on how to take a picture of their products, how to upload the picture, among other important ICT tools. The program was implemented by the private sector- a Non-Profit Organization (I-KUNA). However, there have been alliances with the government especially to finance the project.

4.2.1. Key characteristics of the project

I-KUNA, an NGO that is managed by one of the founders of “Acción Emprendedora”⁴, focuses its work solely on an e-commerce platform used to connect entrepreneurs with potential buyers. I-Kuna promotes and manages a platform where entrepreneurs can present and commercialize their products. The micro entrepreneurs that participate in the program, would not have access or knowledge to sell online, I-KUNA teach them how to use ICT in order to increase their sales.

This is a new program, as it started in March 2013. The partnerships that the organizers have been establishing are both with the public and private sectors. With the Chilean government, they have partnered with the Institute of Youth (INJUV), Startup Chile (CORFO) and a private social incubator.

4.2.2. Information of the respondents' General Information

➔ Participants

The report covers the experiences of five interviewed participants. The participants of I-KUNA are entrepreneurs who offer their products by uploading photographs to the platform. The training is not technology. They dedicated this NGO to teach them to upload their products to the platform. If they cannot do it, they have hired people who can do it for them.

On average the participants interviewed are women around 50 years old, they have children who are young adults, three of them are married, one of them is in charge of their parents, and other had a son who suffers of a cerebral palsy.

- *Paulina Fernandez*, family business dedicated to sell products derived from the plant STEVIA. Santiago – Chile
- *Verónica Galleguillos*, “Taller Las Gordas”, painted clay figures; Santiago – Chile
- *Virginia Alicia Perez*, Gourmet jam “Doña Vicky”, Peñaflor - Chile
- *Angélica Cortés*, “Manquenor” jam and organic products, Ovalle – Chile
- *Eliana Carter*, horsehair craft, Rari - Chile

➔ Organizer

The report includes the experience of the manager and founder of I-KUNA:

Sebastián Espinosa, has experience on social enterprises, non-profit organizations and incubators. He has an in depth understanding of emerging countries and innovative poverty solutions. Development Manager in "Acción Emprendedora". Recently awarded with the first place in "Desafío Clave" - Chile's most important contest of Social Innovation- and with "StartupChile" international entrepreneur prize, for his project "IKUNA" (www.ikuna.cl).

4.2.3. Analysis

Skills and Capacity Building

● Learning Experiences

⁴ <http://www.accionemprendedora.org/>

➔ Organizer(s)

The organizers of the program are very concerned about training the participants. The idea is that the artisans become involved in all stages of commercialization, not just in the production. However, they acknowledge that it has been difficult to conduct the training workshops for the women, because of the limited amount of time that they have. For example, Sebastian Espinoza mentioned that they have conducted training workshops and that he has informed women beforehand but usually, they do not arrive.

They charge a commission to the artisan. He or she has to assume part of the cost. So, based on the price that they set, they charge 20%. The artisan determines the price. That part is decentralized. He or she can increase the price in order to add the commission.

Two-five volunteers maintain the platform. There are two web developers who are in charge as well.

➔ Participants

Even though I-Kuna claims to consider training as part of their intervention, the respondents do not say that they have been trained by the organization on ICT tools. According to one of the participants, Vicky, she had been offered courses by the organization but had not able to attend because of time issues. She explained that she thought this had happened "...because I am always busy, so I cannot go to the trainings they have offered me. But I also think that having not received training is also related to them and their own willingness and time".

This is a very important point to consider because, to a certain extent and according to her point of view, the organization did not change the time offered for the course in order to comply with the timing that she had available. This can be analyzed from several perspectives, but taking into account the importance of organizations to have a gender perspective, it is important that this is considered. Women, such as Vicky, do not have time to go to training courses because they will spend most of their time producing their products, filling the role of mother and female head of household (how she defined herself as) and have to comply with all the roles imposed by society to women. Besides that, she needs to produce. This is why it is important that organizations such as I-Kuna work with a gender-perspective and, if they for example, want to offer a training course for them, have it be in the times in which the women are able to attend class.

As stated earlier, all women said that they were not trained by I-Kuna, expressing that they had developed these skills before. Three of them said that they had accessed training courses from other organizations, different to I-Kuna and those were the tools that they were using in order to manage the access to markets. One of the women had studied in university, which is why she said she managed that aspect well. There is where she had received her training in technology. In general, two ways were identified in capacity building: one that was more formal and one, which is more knowledge, transfer from person to person. They can be resumed in the following two points:

By training courses they had taken before and with another organization (not I-Kuna) and

Developing skills by the creation of their own webpage or Facebook page, with the help of always-male family members.

The organizations that conducted the training sessions were, for example, Acción Emprendedora, which is a partner organization of I-Kuna and Servicio País, a public-private partnership organization which aims to organize volunteers (mostly professionals) for the support of different private and public programs. Two interviewed participants also explained that they had received training workshops from government institutions such as FOSIS and SERCOTEC, organizations that aim at giving credit to women and also offer other kinds of services such as training workshops.

● Impacts of ICT-enabled Tools Learning

➔ Organizer(s)

The main tool for training, according to I-Kuna, is a YouTube video, which they send their users in the beginning of the program. This is because they have tried to conduct in class training workshops but not that many people show up, because of the time issue. This is why they have placed greater emphasis in this video tutorial, which all users can access from their homes. In general, it can be identified that this tool is mostly about providing a service, not a program. In this context,

➔ Participants

The women interviewed mentioned that they did not manage the I-Kuna website on their own, but rather that someone in their family was in charge of that: usually men.

● Other- Social and Cultural Norms

➔ Organizer(s)

When asked to deepen on why they thought that women did not assist to training courses as much as men, they responded that it was because they had to comply with traditionally imposed gender roles (those imposed by society), such as being the female head of household. They said that the women were overwhelmed. This could be interest to interpret from a gender perspective also by the organization. This is because after that, he added that the women did not know how to prioritize. Hence, the gender perspective in a way has also been obviated by the organization. This is because in general, in this chauvinist society, priorities for women are those, which have, been traditionally constructed.

➔ Participants

All of the women we interviewed, declare that they were The Head of Household in the family. However, the men played a very important role in the development of their business. In one case, for example, the male did not participate in the business but instead drove a taxi. When there was a market or a fair (space to sell), however, he did not work as a taxi driver but instead helped the woman entrepreneur with what was needed.

Access to Market

● E-Commerce

➔ Organizer(s)

One supports the enterprising woman in order that they can accede the web page, take pictures from their products and then sell them. The payment system is Web pay, Pay Pal and Kipu. The advantages and disadvantages of using these payment methods are that they are very common. The only problem is the commission, 1,9%. What is sent without container? Crafts that rescue a history. That has something ancient that has done it from generation.

Also there are things more contemporary and gourmet products. There are no so many demands these things sell easily.

Please describe the advantage and disadvantages for participants in the use of forms to send their products. There was a discount offered by the payment system of e-commerce for the participants of the program with low transaction costs.

(By example, free of charge to program participants, to be able to upload their products to this platform in one year, among other facilities)

They charge a commission to the craftsman and he must be able to assume the cost. The commission is 20% on the price they put. The craftsman defines the price. He can increase the price to incorporate the commission.

➔ Participants

Both family enterprises are having more use of the platform. In case of those that are individual, the use is very basic and slightly fluid.

Access to Capital

● The Needs

➔ Organizer(s)

This project did not include access to financing. In this moment, I-Kuna does not incorporate access to capital for the users. They are analyzing the possibility of extending the services for access to capital or to crowd funding.

➔ Participants

Access to capital in general is related with the amount of contacts that the women have. Also, it is related to the educational level.

It is not easy to get money in Chile. Instead, a woman must have the adequate amount of capital or equivalent in order to sell more. In general, there search for resources is through the programs offered by the public sector (governmental level, through projects such as CORFO, SERCOTEC, among others or NGOs. Their requirements are not of big grants either.

It can be observed that the needs have varied with regards to the interviews. When referring to those who count on a company, which is confirmed by one or more people, they have applied to credits. This is not the case for companies or businesses, which are personal.

● The Barriers

➔ Organizer(s)

Barriers are women themselves, because they are in charge of the house.

➔ Participants

With regards to the problems they face, they are different. This is because they want to reach bigger companies in order to sell. It can be concluded that the barriers are with regards to when they solicit these funds; they have to show some sort of formality. They consider the financing alternatives offered by the government as a viable opportunity. Many times, what they can access are markets

Women's Leadership

● Networking

➔ Participants

The networking opportunities are important for participants as C1R6 mentioned that the project participants are mostly housewives whose life is surrounded by their family and housework.

The regularity of participating in handcraft/homemade food fair creates opportunities for them to get together making friends who are also female micro-entrepreneurs that they can share their lives with. As seen in many researches, women are much more socially isolated than men (reference to be cited here). The isolation would hinder women from receiving helps and/or resources that they need to do businesses.

Building up a networking system is very helpful for women entrepreneurs. The women mostly participated in the networks. These networks were used to get to know each other, participate in activities that make them sell more and with regards to social networking, most of them use Facebook.

All the participants belong to at least one group or association. The following are the associations and groups they mentioned:

- ♣ Chigo, Chilean association of Gourmet products

- ❖ Mapu Newen, Mapuche association
- ❖ Cooperative of organic farmers of Maquehua
- ❖ Association of Artisans of Rari
- ❖ Association of Artisans of Maipú
- ❖ Vicaría de Pastoral Social y de Trabajadores (Association of the Catholic Church)

Apart from attending the computer skills training courses, the participants were all provided with opportunities to participate in homemade food/ craft fairs organized on every Saturday. This fair does not only serve as a regular platform for participants, mostly one-person enterprise owners, to promote their products and earn some profits, but also as an after-class opportunity for participants to work together and get to know each other better.

Gradually, they became more and more familiar with each other, and then organized our own gathering activities. They even had an association officially founded last year.

Although in the beginning they still need advices from the former project organizers to make the organisation work more efficiently, we are all very proud that we are now more independent, both financially and socially. As they say “We used to be only housewives who stayed at home waiting for looking after our family, but now we have friends to talk to, career to take care of, and an association to run”.

With regards to the utility of being part of a network, the usage is very varied. Some do it to generate contacts, others can get more know how about their business learning through the interaction with others

With regards to social networks, some users are technological migrants, but most of them say that they do not use them in a way that they can get the most out of it. Some of them use it and other people use it to comply with the role that they have, they feel benefitted by the networks when TV interviews them, or when they promote the markets or fairs to which they will attend. External people undertake that. The exception is Vicky. She belongs to a family business which has been running for four years and who has her own webpage. She also has videos.

● Role Mode

➔ Organizer(s)

There aren't major differences to the organizers, more than anything else see the possibility of incorporating groups or clusters

➔ Participants

With regards to leadership, the ones that they mention them as leaders are those women who are very close and known by them. One of them names a leader her son, even though she was asked to name a woman). Two of them name themselves as part of their associations

It is interesting to see that even though the women do not recognizes the stereotypes, they all consider the role of the female at home as their only presence. None of them highlight the importance of work-life balance.

In the case of one of the interviewed, because of health problems of her son, she had to search for a geographical region where she could maintain herself with better care. Before this, she lived in the capital city of Chile, Santiago, with a lot of pollution and consuming poor-quality food. However, her husband could not resist living in the rural sector and finally he comes back to the city, letting her take care of her child by herself.

Another one of them does not visible discrimination, explaining that crafts are something that belongs to women. Regarding stereotypes, what society thinks and their own ideas.

If they are asked who, according to them, are leaders, and their characteristics, it is interesting to see that the leaders in the entrepreneurial and political level. The leader for them, are people who are related to them and who are their direct contact

Work-life Balance

- ➔ Organizer(s)

From the perspective of I-Kuna there is no worry about.

- ➔ Participants

Craftswomen in Chile generally have their workshops in their houses, so they manage the house and business simultaneously, with the consistent consequences of not existence of separations of roles.

The fact of being most of them, heads of household, even married, shows that they are the fundamental contribution and support of the house. They all devote themselves to the care of the children.

This is a great challenge there is no conciliation and they feel responsible for the education of their children and support them even if they do not work, so they could achieve higher education.

Public-Private Partnership



The Cooperation

- ➔ Organizer(s)

There are alliances between governments, non-profit organizations and private sectors. There are many associations, but they work together once in a while

- ➔ Participants

The actual alliances are not enough to maintain a network of support to the low-income entrepreneurs.

4.3. Findings

The way in which the program is designed attracts mainly female micro-entrepreneurs. Participating in the program let them socialize and share their unique products. Which encourage a raise in their annual sales.

The existence of alliances, between the private and public sector are not enough to maintain a network of support to the low-income entrepreneurs.

All of the participants have completed basic studies, only one of them studied in University, and also the majority consider themselves female heads of their houses. The income of our interviewers varies from 140 dollars until 250 dollars per week.

Two of the participants identify their business as family business because they work with their husbands. These businesses are the most successful in our sample, and have taken more advantage of the ICT side of the program.

Chilean family structure enhances the necessity to improve females involvement with ICT: The children who are students, need support, in special our participants mentioned, that they take care of sons and daughter (Culturally in Chile, sons live with their parents for a very long time, especially in the period of their studies, as school students or as university students)

4.4. Final Reflection

Reaching a click life is simpler and everything is within reach. Internet has become a tool of information, communication, knowledge, denunciation, mobilization etc.

While our society has advanced in many ways, there is still a gender gap between men and women. But it is the Internet and use of social networks, which may promote leadership and the empowerment of women.

Technology is not a field that belongs only to men. Women learning how to use technology can be more than wife, mothers and in charge of their houses. They can make their micro-businesses sustainable, becoming a source of social mobility and opportunities for their children.

In Kuna, it is a big opportunity to this female micro-entrepreneurs to learn, socialize and create their own business which sometimes is the only source of family income.

These way women may finish with discrimination and show what they are capable of. Generating equality, joining women of different parts of the world, different cultures but with a common goal.

They just have to dare and try and in that way, achieve united women able to get anything they want.

5. Chapter 5 the Case-Study of Republic of Korea

5.1. Background Information

In the Republic of Korea, Informatization has been one of the most important national policies since mid-1990s. IT training and related activities were bolstered and encouraged by government. It has been an essential factor to decrease social inefficiencies and to improve productivity as well as transparency. Moreover, investments in IT-related industries helped Korea to recover from IMF economic crisis. Thus, various projects were planned and executed to digitalize national resources. In order to reduce the national unemployment rate, various IT-related education programs were planned and accomplished. Government support and leadership were effective. These efforts were covering large areas of government services, such as farming, manufacturing, software, etc. with the partnership of various levels of governments and private sectors. One of the crucial projects of gender digital divide was 'Internet classes for one million housewives' from March 2000 to August 2001, As a result of this program, the internet usage rate of housewives increased to 19.6% in Dec. 2000, from 1.8% in May 1999. They used internet for children's education and online shopping. Another significant project has been Information Network Village (INVIL: www.invil.or.kr, www.invil.com) program supported by Ministry of Administration and Security (MOAS) started since 2001 to utilize high speed internet and e-business system to bridge digital divide between cities and agro-fisheries areas. Now INVIL has been expanded to 363 villages promoting local economy. All these IT efforts of governments, private sectors, academies: Public Private Partnership (PPP) were main driving force for a strong baseline for digital economy.

ICT industries provide with high speed internet, and PCs, and smart devices, innovative technologies which are the backbone of this development. Since the technology changes so fast that in order to accommodate new, advanced and innovative ICT, appropriate trainings are necessary. Online training is held in many different public sectors, mostly free of charge. A person armed with motivation and desire can upgrade herself without much difficulty.

Currently, digital literacy, access to ICT, internet usage is not the matter for women. According to 2013 KISA report (<http://isis.kisa.or.kr>), gender equal statistics shows not much gender digital divide, and ICT is in everyday's life in Korea.

IT Statistics (May 2013): Mobile internet user rates are males and females are 88.6% and 85.2% mobile phone user rates are males and females are 99.7% and 99.7%, smart phone user rates are males and females are 95.5%, and 95.5%.

The Internet usage rate for males and females are 86.2% (up by 2.6%p from the previous year) and 78.0% (up by 4.8%p from the previous year), respectively. The number of Internet users for males 21,040 thousand and for females is 19,040 thousand (up by 710 thousand and 1,250 thousand from the previous year, respectively).

The vast majority of the younger population, the teens (99.7%), the 20s (99.9%), and the 30s(99.7%) answer they use the Internet. In case of the internet usage rate of those older adults, the 50s (80.3%) and the 60s (41.8%), increased from the previous year.

As the main purposes of using the Internet, 'Getting information or data' shows the highest with 91.3%, followed by 'Leisure activities such as music and game (86.4%)', and 'Communicating via e-mail or instant messenger (85.5%)' etc.

The SNS usage rate of females (56.2%) is slightly higher than males (54.1%) by 2.1%p. By age, the 20s usage rate is 87.5%, followed by the 30s (74.0%), and those aged 6-19 (52.0%) etc.

Out of the Internet users aged 12 and over, Half(50.4%) is 'Internet Shopping users' who have purchased goods and services (including reservations) over the Internet in the last 1 year.

Much more females (57.3%) than males (44.2%) do Internet Shopping. By age, the Internet Shopping usage rate of the young people in their 20s (81.2%) and 30s(72.9%) are relatively high. 43.2% of Internet shoppers do shopping with “Smartphone”

Women’s economic empowerment

In an effort to revive Korean economy, it is imperative to promote women’s enterprises using ICTs. Start-up enhances the innovativeness and flexibility of economy and helps to create jobs.

In an in-depth research, we focused on gender sensitive programs for incubating business start-ups and fostering next generation women entrepreneurs to enhance women’s economic empowerment using ICTs. There are two such programs: Gyeonggi Women’s Development Center (GWDC) and Women Enterprise Supporting Centers (WESC). There are 14 WESC branches in different cities running 171 women business incubators per year, since 2007. GWDC in Gyeonggi Province has been running 22 women Business Incubators per year since 1999. We have 48 start-up Incubating Centers with public-academic partnership in Gyeonggi Province alone. Some of Incubating Centers in universities support participants to start a business by creating Apps. These start-ups make use of smart technologies, i.e., tools for smart devices, for new business in smart society.

5.2. Case Study: Gyeonggi Women’s Development Center (GWDC)

5.2.1. Key Characteristics of the Project

Gyeonggi Women’s Development Center (GWDC) is a nationally and internationally recognized nonprofit organization that was established by Gyeonggi Provincial Government to empower women through integrated training and Women Business start-up incubating programs.

GWDC provides online lifelong study customized for each individual, “Home Learn”. This online education service is providing approximately 400 kinds of courses from basic computer knowledge to advanced ICT, mobile applications. This online lecture service is free for 24 hours.

The intensive IT training courses are available for women who want to be IT professionals. There are 14 to 15 career training courses in IT Education Program. 300 to 350 participants are trained every year, mostly the participants are women who want to reenter the job market after discontinuous work. The age range is mostly mid- 30s to 40s, and some of them are in their 50s. The employment rate of these women, are 68% from 1997 to 2013 accumulated.

Entrepreneurship Academy in start-up Incubator program is offering various training courses needed in start-ups, such as working on business document and studies, marketing strategies, and financial management for successful business start-ups as well as ICT trainings. On-line Career Coaching Service provides an education program diagnosing the business capacity of an item and finding its weaknesses. It has profile on 42 specific and different fields and provides a customized education program necessary in each business step.

The major participants are women who want to get a job, to start the business, such as housewife, single mom, re-entering career women, women head of household, disabled women in Gyeonggi Province. They are mostly economically marginalized and resource poor women. Gyeonggi province encircles capital of Korea, Seoul and a metropolitan city, Incheon.

5.2.2. A Brief Summary of Respondents

In this in-depth research, the interviewees chosen were tenants of Business Start-up Incubator Program of GWDC; their ages range from late 20s to mid-40s, and each incubator is given one year, every year all the incubators’ effectiveness and performance will be evaluated. Tenants are residing in Incubators to a maximum of 3 years.

These interviewees' industries are IT service, care products and children's apparels they start this current enterprise. All the interviewees have full family support, one is married with a child with and the other two are single

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➔ Participants

First interviewee is a participant of IT Education program and a tenant of start-up Incubator (Participant1). She used to work in a research institute (engaged in weather changes). However, job demanded excessively night time work. She quit the job to raise a child. After the interval of 4-5 years of non-work, she graduated intensive programming courses for 6 months from 10 am to 6 pm. She was connected to the business support team of this Incubator center. She started a company. Main activity of the company is the home page producing. She is now full grown business women with 2 staff members. She is happy to have more flexible time, and she can spend time with her small children.

Second interviewee is a participant of Home-Learn, online learning program and a tenant of start-up Incubator (Participant2). She is a case of young woman in her 20s. She was not happy with her work as an employee. She want to start her own business. To that end, she took many courses and IT trainings for start-up business in other government organization. Afterward, she came to know this Incubator program, she quit her job and start the company. She realized that cat-related domestic products were of low quality. She likes to engage in cat-related products and services. She takes online courses what she needs through Home-Run, online learning center of GWDC. She currently runs cat-related online business. She is very happy. Third interviewee is a participant of Home-Learn, online learning program and a tenant of start-up Incubator (Participant 3) is in her 30s. She learned making shopping mall, editing design, using Photoshop through Home-Run. She is running online shopping mall with the Children's apparel. She felt that she is not ready to be promoted. Thus she quit the job, and start her own business.

➔ Organizers

There are two female interviewees, one is Director of GWDC (Organizer 1) and the other is the organizer of start-up Incubator program of GWDC (Organizer 2).

5.2.3. Analysis

Skills and Capacity Building



Learning Experiences

➔ Organizer(s)

GWDC has well organized IT Education program, and Start-up Incubator program for women. Intensive IT training courses are offered for women to have high quality job and career development with free of charge for residents of Gyeonggi Province. Start-up Incubator program including entrepreneurship education enables women to progress and sustain a successful business.

➔ Participants

Women were constrained by many social norms. This GWDC is not only running an excellent IT education program, but also fully equipped with supporting facilities for women, such as a

shuttle bus, a daycare center and cafeteria. To this end, women can concentrate on IT training and other education.

● Impacts of ICT-enabled Tools Learning

➔ Organizer(s)

It is important that, participants of should be able to either land a job or to create a business for women. For women to focus on the studies, supporting facilities and services such as shuttle bus, daycare center, and cafeteria are provided.

GWDC guarantees the graduates with certification of IT Education Program to have jobs. The quality of online courses is important since many people can learn online courses without time constraints.

Organizers see great value in increasing the quality of facilities available to the students. The online learning center and daycare center are especially at the focal point of our focus. The reason is that with better facilities, students tend to perform better and are able to concentrate on their studies.

➔ Participants

IT training courses in IT Education program is effective for participant to learn technical aspects of a business and apply the IT knowledge to real-world business situations. The program perfectly incorporates teamwork-oriented projects into rigorous lecture learning to produce a program that makes a person truly ready for either starting her own business or getting job, developing a career.

● Other (Women's Entrepreneurship Education)Organizer(s)

➔ Organizer(s)

The online and offline programs cover all necessary steps from handling legal paperwork to practical education, all the necessary steps for a Start-up business.

➔ Participants

Writing Business proposals, Tax laws, registration of brands, accounting and business etiquette, i.e. all the necessary steps for start-up business are taught not only in a theoretical light, but also in a highly practical one.

Access to Market

● E-Commerce

➔ Organizer(s)

We provide outside resources regarding selling goods, directing our students to these websites that would help them in their e-commerce.

➔ Participants

E-Commerce is widely available in Korea in the platform of open markets and cafe24. Most people who want to start a business see e-commerce as a vital part of their business. They recognize the value in using an open market for e-commerce, as their brands become recognized by the general public and the income from their business increases. The Incubator program provides monetary support in order to start companies for these vital e-commerce platforms, which is undeniably helpful for any starting entrepreneur.

● Online Marketing

➔ Organizer(s)

GWDC does not advertise or extensively market our Incubator program. However, successful alumnae that have graduated GWDC incubating center often appear in prominent newspapers or articles, creating all the advertisement that we need. Incubator program provides all

marketing strategies and some grants for exhibition/fair and patent registration, homepage creation to the start-up companies.

➔ Participants

Extensive advertisement and marketing are both necessary for successful online marketing, so they used open markets and exhibitions to promote their product. Trips to these exhibitions were largely covered by the Incubator program and government grants.

● Other (International Market) Organizer(s)

➔ Organizer(s)

GWDC looks forward to the GWDC and incubating system platforms gaining international recognition and use. All programs within the GWDC (IT Education program, Incubator program, Online learning program: Dream-Wings, Business Academy, etc.) are integrated and connected so well, that is one stop/ all in one system. It is advisable to share and propagate the GWDS system into the rest of the world.

➔ Participants

The dream of every Start-up tenants has been to sell her good's internationally through E-commerce.

Access to Capital

● The Needs

➔ Organizer(s)

The organizers direct students to the information that they need to receive the loans for their individual start-up companies.

➔ Participants

Government loans for start-up companies are usually very hard to obtain, due to the competition and need for these loans. However, through the guidance of the Incubator programs, loans are much easier to receive. In fact, there are many CEO's part of the Incubator program who have received loans such as the SMBA Loan and YoungMen Government loan, both of which have severe competition.

● The Barriers

➔ Participants

While you are in a star-up incubator, it is not much difficult to receive micro loans once you are selected as a tenant of incubator

Women's Leadership

● Networking

➔ Organizer(s)

GWDC activates women's participation and networking through 1) Dream Wagon which is the main website of GWDC, 2) Webzine WoORI 3) Working Mom Community 4) Women Information Mailing Service, which provides newsletters without visiting the website.

Organizer 2: Once a month roundtable meeting consists of Alumnae and tenants networking and sharing ideas. Twice a year all alumnae and tenants have a network meeting.

➔ Participants

It is common for women to stop their careers due to the burden of homemaking and raising children. The Incubator program binds such women with similar situations, so networking becomes natural due to a multitude of shared experiences and similar hardships. Such fellow tenants understand each other's doubts and insecurities and end up helping each other

tremendously in their level of confidence as well as practical learning. Tenants have regular meetings with Alumnae from Incubator program, which increases networking even more.

● Role Mode

➔ Organizer(s)

A senior Alumnae's role in incubating program is that of a mentor. Through workshops and round table meetings among alumnae and new start-up tenants, the Senior Alumnae become role models for continuing tenants.

➔ Participants

Through the Mentor/Mentee system provided by this Incubator program, start-up CEOs have gained invaluable business advice. They have met up with Mentors with a similar type of business and was able to learn much from their stories and experiences.

● Work-life Balance

➔ Organizer(s)

Through Online Working Mom Community and webzine WoORI, women can find the solutions of work-life balance.

➔ Participants

Being a mother, most women had significant trouble balancing their career and personal life; they simply could not afford working with time-constraints. The tenants of incubating program have engaged in online business to solve some of this problem. After several years non-work, graduates of 6 months IT Education Program can either reenter the career or start her own business.

● Gender Stereotype

➔ Participants

Overcoming career discontinuity requires appropriate education, which is excellently provided by GWDC. It is important to network with women that went through similar struggles, as it raises confidence and the drive to succeed.

Public-Private Partnership

● The Cooperation

➔ Organizer(s)

Public-Private Partnership for IT Education Program with SDS (Samsung Data System) has been established. Public-Public-Private Partnership for Incubator program. That is, SMBA (Small and Medium Business Administration)-GWDC- Alumnae's Network of Incubator Program are well established.

● The Cooperation

➔ Organizer(s)

GWDC is all in one service, specialized in IT training and start up incubators for women. It is possible to replicate this system to developing economy with ODA grants of ROK.

5.2.4. Findings

Programs of GWDC are special in that they have been designed and implemented for women either to have high quality IT professional jobs, or to start businesses using ICT. The GWDC has built a strong and effective partnership with private market-based professional training institutes (Public-Private Partnership). In order to effectively teach professional IT skills to women, the IT Training program has been designed and operated in a very gender sensitive way.

IT Education program has proven that even married women in their 30s and 40s can be great human resources through long-term training programs that guarantee the acquirement of highly professional skills. To meet the fast-changing market demands and women's necessities, private professional institutes under the IT education program have specifically tailored their educational courses to catch up with fast-paced market changes, reflecting their emphasis on flexibility.

There are 14 to 15 career training courses for 3 months to one year long in the IT Education Program. 300 to 350 participants are trained every year, where most the participants are women who want to reenter the job market after experiencing a break in their career. The age range of target beneficiaries is mostly in the mid 30 to 40s, while some are in their 50s. The employment rate of these women is 68% since 1997 to present, accumulated.

Overcoming an interruption in career requires appropriate education, which is excellently provided by GWDC. Specifically emphasized and promoted is the networking with women that overcame struggles involving an interrupted career, as it raises confidence and the drive to succeed.

IT training courses in IT Education program enable participants to learn the technical aspects of a business and apply IT knowledge to real-world business situations. The program perfectly incorporates teamwork-oriented projects into rigorous lecture learning to produce a program that makes a person truly ready for developing a career by either starting her own business, or getting a job. The IT Education program and Incubator program are extremely well connected in such a way that the knowledge a participant gains from IT training is immediately applied in starting a new business.

Starting a business is one option for alleviating poverty, economically empowering women and integrating women into entrepreneurship with global opportunities. This start-up business incubator program of GWDC clearly directs women to such a possibility as it arms women with the necessary IT skills to compete equally with men in a male-dominant business world. Since women lack experience, capital, and know-how, any successful Incubator program should fill such lacks.

The Incubator program provides participants an office equipped with advanced IT facilities, and offers start-up entrepreneurship education such as writing business proposals, understanding tax laws, registration of brands, mastering accounting, and learning business etiquette, etc. All the necessary steps for starting a business are taught not only in theoretical light, but also in a highly practical environment. In addition, e-commerce, m-commerce classes are taught through the IT Education program or Home-Learn online learning program in GWDC, along with various consulting services of high quality. For guaranteeing the quality of consulting services and complementing the lack of expertise of the staffs, GWDC expanded the partnership with professional consultants.

Being a mother or a married woman is difficult for most women as they need to balance their career and personal life. In order for participants of IT Education program and participants of Incubators to concentrate on their studies or their businesses, GWDC provides a daycare service, transportation service from the subway station, and cafeteria service. Many participants of the Incubator program have engaged in online businesses to flexibly manage their time.

Motivation, value of hard working and enthusiasm is crucial for participants as shown in the participants. To illustrate an example, we discuss one participant who wanted to create her own online shopping mall. The participant joined classes that helped her learn what she needed to know to realize this dream (SHMTL, CSS, JavaScript). Prior to joining the program she only knew how to use basic programs such as Power point and Word; she had never done any programming before. The experience was new and refreshing. After participating in the program for six months, she has started her own IT service business as a participant (entrepreneur) of the Incubator Program.

E-Commerce is widely available in Korea in the platform of open markets and cafe24. Most participants who want to start a business see e-commerce as a vital part of their business. They recognize the value in using an open market for e-commerce, as their brands become recognized by the general public and the income from their business increases. The Incubator program provides monetary support in order to start companies for these vital e-commerce platforms, which is undeniably helpful for any starting entrepreneur

As all participants and organizers desire global exposure to their products, various online platform, such as Cafe 24, Makeshop, etc. are utilized to allow access to international markets.

The Incubator program financially helps participants starting their own businesses with the costs of patent application, trademark registration, homepage creation, and participation in various fairs by providing grants of about the value of 4000 dollars. In addition to this significant grant, the Incubator program has even agreed to pay for partial costs for receipt of the ISO9001. It also helps promote monetary programs (loans, grants) and helps participant receive loans with interest rates as low as 2.9%.

GWDC activates women's participation and networking through 1) Dream Wagon which is the main website of GWDC, 2) Webzine WoORI 3) Working Mom Community 4) Women Information Mailing Service, which provides newsletters without visiting the website.

Once a month roundtable meeting consists of Alumnae and incubators networking and sharing ideas. Twice a year all alumnae and tenants have a network meeting. A senior Alumnae's role in incubating program is that of a mentor. Through workshops and round table meetings among alumnae and new start-up incubators, the Senior Alumnae become role models for continuing incubators. Through the Mentor/Mentee system provided by this Incubator program, start-up CEOs have gained invaluable business advice. They have met up with Mentors with a similar type of business and was able to learn much from their stories and experiences.

5.3. Case Study: Women's Enterprise Supporting Center (WESC)

5.3.1. Key Characteristics of the Project

Women Enterprise Support Center (WESC) was originally founded under the Women Entrepreneur Support Act in the October of 2007. The WESC strives to provide information, education, consultation, and other related supports to help women start their own business and aid management activities.

The WESC branches out into five, distinct initiatives that equip women to become successful CEO's of their own start-up companies.

OPERATION OF WOMEN ENTERPRISE SUPPORT CENTER

The Women Enterprise Support Center incubates women entrepreneurs, providing information and resources as well as conducting education and training, management activities and market support through about 200 Business Incubators in Korea.

START-UP BUSINESS SCHOOL

This program raises awareness of women entrepreneurship by conducting education, enabling more women to participate in economic activities.

EDUCATION AND TRAINING COURSE FOR PROMOTING YOUNG WOMEN CEO

Stimulating interest among the young generation and raising awareness, the course instills a company start-up mindset through systematic education.

WOMEN BUSINESS START-UP COMPETITION

This contest is held to create an atmosphere to cultivate business ability and invigorate company start-up, initially to promote and discover creative and innovative business ideas for women entrepreneurs candidates and suggest effective models for actually business.

OVERSEAS MARKETING FOR WOMEN COMPANIES

This program offers customized overseas business support for women companies having difficulties in export due to a lack of information .By supporting women companies through the project, WESC helps more women companies penetrate international markets using market surveys and supporting the participation fee for related international exhibition

This program is for business-oriented females. There is much diversity among the tenants of incubators of WESC in their age, background, family status, and work preferences. These women are given one year to graduate from the incubators; after every year evaluation, this deadline is extended to 3 years.

5.3.2. A Brief Summary of Respondents

In these in-depth interviews, four female participants were chosen from the WESC Incubators, each within a different business industry and at various levels of material success. This diverse group represents previous or current Incubator tenants, with their age ranging from mid-20s to mid-40s.

➡ Participants

The first interviewee (participants1) is in her mid-40s and is a graduated tenant from this Incubator program. She is currently engaged in the animation production and digital content industries. Her relatively successful business includes 15 employees. As for her family life, she has a husband and two children, both taken care of by her mother.

The second interviewee (participants2) is in her late-20s and is a current participant of the WESC Incubator program. Her business sphere is focused on biomedical supplies (esp. foot and hand care) and currently holds 2 employees. She initially engaged in her business to help cure her mother's foot problem. Later on, while presenting her idea at the Bio Idea Competition, she won and received a grant of 5000 dollars; this became her start-up funds. Speaking of her family life, she is currently single, but needless to say, receives much moral support from her family.

The third interviewee (participants3) is in her mid-30s and is also a current tenant at the Start-up Incubator. She studied design while attending college in the States, which inspired her to start a business in the shoe and apparel industry. She was part of a firm where all her ideas were looked down upon by her superiors. She was so frustrated by this, as she say the potential for success in her ideas so she quit her job and instead came to start her own business. In her thirties, she was awarded a grant from the Gangnam district of Seoul City aimed at start-up CEO's in their thirties. She currently employs 1 worker and a part time intern at her company. Though she is single, the interviewee remarked that her family supports her in her business both morally and monetarily.

The fourth and final interviewee (participants4) is in her early-40s and just as three other participants, is a current member of the Incubator program. The focus of her business is in specialized fabric (one that is resistant to flame and heat), which she hopes to sell first in the United States and then in Europe in the near future. Because she does not produce the fabric herself, she imports it from China with the help of her 2 employees; one employee is located in China, while the other lives in Korea. As for her family life, she is single but receives much support from her immediate family.

➡ Organizers

Both Organizers chosen for this project are in their mid-30s; one is a man and the other a woman. The male is a staff member of multiple WESC programs (organizer1), while the female is a staff member at the WESC Incubator program (organizer2).

5.3.3. Analysis

Skills and Capacity Building

● Learning Experiences

➔ Organizer(s)

Organizers tend to teach their students specific business skills such as management and taxation. Because most of the tenants of the program are young, they are able to pick up tools and IT programs without much help.

➔ Participants

Being relatively young (late 20s to mid-40s), these participants use their own homepage, shopping mall and do not seem to have any difficulty in learning IT tools. All participants see the value in these IT platforms such as open markets, shopping mall, and online conference and use them extensively in their business.

● Impacts of ICT-enabled Tools Learning

➔ Organizer(s)

After college students receive Entrepreneurship training program for young women CEOs, they have qualification to participate in the start-up competition. If they won the prize at the competition, they are ready to be tenants of start-up business incubators at WESC. This connected system will actually promote to be and activate young women CEOs. A huge success case of this connected system which is ‘Online Math School’ business through web and App, internationally. She got a grants of 3 million dollars from private institution.

➔ Participants

As can be seen in the case with participants1, programs such as Harmony lead to separate potential businesses, while participant2 remarked that blogging is a source of excellent and free product marketing. All participants shared similar ideas of how technological programs and Apps help save money on such things as marketing, while making communication between employees and employers absolutely effortless and free.

Access to Market

● E-Commerce

➔ Organizer(s)

Basically most tenants of incubators are using ICT tools such as various shopping mall tools, smartphone Apps, and various SNS (facebook, tweeter, kakao talk, line, and etc.) for Ecommerce and online promotion of their business.

➔ Participants

As can be seen in the case of participants1, she plans to sell her animation products through online sources, pointing that even in industries such as animation production, E-commerce holds an important part of the business. Whether they choose open markets or private homepages through platforms such as cafe24, the participants all remarked of the importance of E-commerce in their daily life as business owners. In addition, sources with their own online markets such as OliveYoung (participants2) and Lotte Department store (participants3) provide their own type of E-commerce that is equally as valuable to the business holder.

● Online Market

➔ Organizer(s)

WESC supports fee for participation of international exhibition, and survey of international marketing. Start-up business owners of incubators are able to blend online and offline marketing.

➔ Participants

Most of the participants simply use SNS and blogs to promote their products. In addition, Participant3 who features her clothing product in magazines/ e-magazines and separate advertisements. Another outlier would be the participants4, whom seeks to pair up with separate corporations, and promote their product through fairs and certain exhibitions.

Access to Capital

● The Needs

➔ Organizer(s)

WESC Incubator program supports its tenants with about 2000 USD grants in addition to partial grants in regard to attending fairs/ exhibitions. In addition to this, membership at the GWDC incubators provides credibility to the tenants, new CEO's, making them more likely to receive the grants and loans that they need.

➔ Participants

All the participants remarked of their need for funds, as some of their businesses are at a place to expand and be able to be self-sustained. As can be seen by Participant2's results, Participant2 searches every morning for available funds before the 8:00 am meeting. Such quick reactions and ability to seek out funds is an important for any business holder in need of funds.

Women's Leadership

● Networking

➔ Organizer(s)

WESC is part of KWEA (Korean Women's Entrepreneurs Association). The tenants can apply for the initiatives of KWEA : Women CEO MBA program and Women CEO mentoring program. KWEA and WESC are in the same building. Start-up incubators are in the same place, they have a chance to network with successful CEO's.

➔ Participants

Since the KWEA, WESC, and Start-up Incubators are placed at the same building, participants often interact with successful CEOs of KWEA, participants are inspired to succeed and strive for success all the more. The quality of a networking service among WESC incubators is needed.

● Work-life Balance

➔ Participants

Participants remark how valuable the support from their nuclear family has come to be as business owners. Participant1 said balancing work and a private life is said to hold much more importance than she had initially thought. Starting their own business had cut the level of gender inequality in many of industries, such as apparels, design, animations, bio items, using IT technologies. However, some industries like manufacturing fabric still have bias on women entrepreneurs.

Public-Private Partnership

● The Cooperation

➔ Organizer(s)

Public-Private Partnership for 'CEO Mentoring' and 'CEO MBA' of KWEA and Incubators program of WESC are established with support of SMBA (Small and Medium Administration). That is, SMBA-WESC-Network of Incubator Program.

5.3.4. Findings

Korean government plans to boost the economy by utilizing technologies, women resources, and micro and small and medium enterprise (SME)s. WESC was established to support women owned enterprises by law. If women have motivation and enthusiasm to learn, there are many opportunities available to learn even advanced ICT programs with free of charge.

Being relatively young (late 20s to mid-40s), these participants of Incubators can easily learn necessary and appropriate ICT tools through online/offline learning, self-study. All participants see the value in these IT platforms and use them extensively in their business. That is, basically they are using ICT tools such as platforms for shopping mall and mobile shopping mall (Cafe24, Makeshop, etc.), Smartphone Apps, and various SNS (facebook, tweeter, kakao talk, line, and etc.) for e-commerce, m-commerce, and e-marketing on their business. One participant already use international open markets, such as the QQ10 Seoul mall shop, TaoBao, and Rakuten OKI mall, the other participants have either Cafe24 shopping mall or her own homepage with a shopping mall. Most participants use Photoshop for editing image and design for their products.

As can be seen in the participant of a graduate of WESC incubator, self-studied animation tool such as Harmony lead to separate potential business to expand to education service area. Most participants use blogging as a source of excellent and free product marketing. All participants shared similar ideas of how ICT programs and Apps help save money on such things as marketing, while making communication between employees and employers absolutely free of charge even in a far distance.

WESC Incubator program supports its participants with about 2000 dollar grants and partial grants in regard to attending fairs/ exhibitions. In addition to this, membership at the WESC Incubators provides credibility to the new start-up entrepreneurs, making them more likely to receive the grants and loans that they need

All the participants remarked of their need for funds, as some of their businesses are at a place to expand and be able to be self-sustained. One participant received a 50,000 USD Startup Support Loan from Uri Bank at an interest rate of 1% to pay off in 3 years. She had also received taxation support. Another participant receives 15,000USD, 70,000USD grants from SMBS (Small and Medium Business Supporting Center) and KISED (Korea Instituted of Startup and Entrepreneurship Development).

As can be seen by the participants²'s results, she searches funds and projects sites which she put in one place, every morning she checks available funds and projects. Such quick reactions and ability to seek out funds is an important for any business holder in need of funds. How to find useful information and knowledge effectively using ICT is crucial for business. In Korea, all the essential information such as government policies of SMEs, bidding information for public procurement, etc. is available.

Participants remark how valuable the support from their family has come to be as business owners. Balancing work and a private life is said to hold much more importance than the participants had initially thought.

Participants remarked starting their own business had cut the level of gender inequality in many of industries, such as apparels, design, animation productions, bio items, using IT technologies. However, some industries like manufacturing fabric still have bias on women entrepreneurs.

Programs of WESC are well connected to promote women business start-ups. First, college students receive Entrepreneurship education program for young women CEOs. Second, they can participate in the Startup Competition. Third, once college students won the prize at the Competition, they can participate in Start-up Business Incubators at WESC. This connected program of WESC actually identifies and activates young women business startups. In addition to this, because the KWEA, WESC, and Start-up Incubators are placed at the same

building, participants often interact with successful CEOs of KWEA, participants are inspired to succeed and strive for success all the more. The Participants can apply for KWEA CEOs mentoring program.

5.4. Summary Findings

In Republic of Korea, informatization was one of the most important national policies since mid-1990s. Various projects were planned and executed to digitalize national resources. In order to reduce the national unemployment rate, various IT-related education programs were planned and accomplished. Government support and leadership were effective. These efforts were covering large areas of government services, such as farming, manufacturing, software, etc. with the partnership of various levels of governments and private sectors. . All these IT efforts of public private partnership (PPP) were main driving force for a strong baseline for digital economy in Korea.

Currently, digital literacy, access to ICT, internet usage is not the matter for women any more. According to 2013 KISA report, gender equal statistics shows not much gender digital divide, and ICT is in everyday's life. Mobile internet user rates are males and females are 88.6% and 85.2%, mobile phone user rates are males and females are 99.7% and 99.7%, smart phone user rates are males and females are 95.5%, and 95.5%.

In an effort to revive Korean economy, Government is keen to promote women's enterprises using ICTs. Start-up enhances the innovativeness and flexibility of economy and helps to create jobs.

The success of the GWDC for either women IT professionals or women's business start-ups is largely attributed to the keen attention to the gender sensitive approach. Gender factor has strongly been considered in every phase of the project: select subjects for training, choosing training period and time, selecting trainers; parallel training to boost self-esteem and a sense of profession; getting feedback, etc. The gender sensitive approach in project planning and operation has been a key factor for the success of the project. Beneficiaries of this program are housewives, single mom, re-entering career women in Gyeonggi Province. They are mostly economically marginalized and resource poor women.

The Start-up Incubators programs offered by GWDC and WESC have similarities. They both contain basic Entrepreneurship training courses specifically designed for women start-ups. These Incubators program do enable women armed with the IT skills and basic business skills to compete equally with men in a male dominant business world. Since women lack experience, capital, know-how, these Incubator programs fill such lacks. These Incubator programs provide various consulting services of high quality as well as an office equipped with advanced IT facilities.

There are 14 WESC branches in different cities running 171 women business incubators per year, since 2007. GWDC in Gyeonggi Province has been running 22 women Business Incubators per year since 1999. Some of Incubating Centers in universities support participants to start a business by creating Apps. These start-ups make use of smart technologies, i.e., tools for smart devices, for new business in smart society.

6. Chapter 6 the Case-Study of The Philippines

6.1. Executive Summary of the Philippines

In the Philippines, Information and Communication Technology (ICT) has been identified in the political and economic landscapes as a tool of national development as early as 1992 during the Ramos administration. The geography and demography of the economy pose a challenge on how its growing population of diverse ethnicity can be connected and mobilized to promote the good of all across islands and regions. With respect to women, poverty strikes nearly one in three (26.7%) of them. There are also 2.4 million women, 68% of which are unskilled, who work without pay. Having limited career mobility, employment opportunities and financial independence, the disadvantaged women in the Philippines need to be empowered and uplifted from their unfavorable standing in the society. Developing and implementing ICT based training programs specific to women's entrepreneurial concerns and needs are a reasonable form of intervention.

In this report, we examine the impact and outcome of ICT based training programs on women entrepreneurs in the Philippines. We also identified the dimensions of the training programs that were addressed or neglected during their implementation. These dimensions we assessed are the ICT skills and competences acquired by women, their access to market and capital, their leadership, and opportunities possible for Public Private Partnership (PPP).

Data gathered for this report came from the interviews with eight organizers and eight female participants of the training programs of the Philippine

Community e-Centers Network (PhilCeCNet) and the Philippine Trade Training Center (PTTC). From 2008 up to present, PhilCeCNet and PTTC have implemented training programs with national and/or local scope but it is only PhilCeCNet that was able to customize a training program for women.

As a sub agency of the Department of Trade and Industry (DTI), the primary responsibility of PTTC is to develop training programs for the export and trade sectors of the economy. Meanwhile, PhilCeCNet is a non-profit organization composed of government representatives from the Department of Science and Technology (DOST), the Development Academy of the Philippines (DAP), non-government organizations (NGOs), and academic institutions, specifically the Asian Institute of Journal and Communication (AIJC) and the University of the Philippine Open University (UPOU). They are part of the network organizations of the TeleCenter.org which spearheads the global campaign for the digital literacy of people. PhilCeCNet works through the Community e-Centers (CeCs), also known as the computer training centers of any local government unit (LGU).

Our findings show that the ICT based training programs implemented by the CeCs and PTTC were generally not customized for women entrepreneurs. The extent of the responsibility of PTTC constrained it from offering and implementing customized training programs. As for the PhilCeCNet, the customized training program failed to take root in the CeCs. The training programs they implemented primarily catered to the general public. There are two major explanations for this situation. First, only a few organizers were knowledgeable of the international commitment of the national government for widened access of women to ICT based trainings. Second, there are some CeCs that have been inactive for years and cannot effectively fulfill their mandate at present. Despite these limitations, the CeCs and PTTC were able to generate participation of women and women entrepreneurs. This suggests that women and women entrepreneurs have always been looking for venues to improve their technical skills and/or explore their business opportunities.

Among the strengths of the training programs is the content. The content of training programs had impacted the participants in a positive light. Participants were able to acquire basic skills and competencies that they need to apply in their work or to forge social

connection. These computer tools are the internet, social media like Facebook, websites, and computer software application (e.g. Word, Excel and Powerpoint).

The duration of training is also a good feature of the training programs. The length of the training program was manageable. Each course in the CeCs can be completed in three months. Courses in the training program of PTTC are short duration. A participant can finish the training program in one year as courses can be completed in 1-60 days. There is follow up training for each course after six months.

The training programs indirectly provided women with leadership training. Graduates were able to form networks with institutions and influential individuals. Some became role models for prospective participants and peers as well as source of pride of their offices. Others were able to improve the performance of their offices as well their personality and outlook in life.

Innovations in placement and training approach are crucial features of the training program. With respect to the training programs organized by the CeCs, organizers were able to develop centralized and decentralized training programs. Centralized training programs were normally held in the Municipal Office and targeted at government employees. Decentralized training programs localize the venue of training in barangay or town level to be able to reach out to participants from different walks of life.

Moreover, training programs are no longer confined to directive approach. In a directive training, learning flows from the instructor to the learner. Mentorship was introduced in the collaborative undertaking of one CeC and an international foundation. Mentoring ensures that sustainability of learning, which flows from the mentor to the learner, who is now being trained to mentor others. In this training approach, we can expect to train a big number of women to mentor fellow women.

One major weakness of the training programs is their tools. Training tools such as the computer software, computer units, internet connectivity, and LCD project, among others are either outdated or poorly performing, and have to be upgraded. Intel and Microsoft were tapped to fund and give inputs on the development of the training curriculum to make the training program attuned with the industry demands. However, the delivery of the course was not consistent across participants of PhilCeCNet and of PTTC. While some participants learned a lot from their facilitators, others were able to develop their skills through self-study of the computer program and its business application. The training program was either too basic for the advanced learners and too lecture oriented and lacked hands on activities. Thus, the direct impact of the training programs on the participants is indeterminate. In this light, the PhilCeCNet and PTTC as well as the national government can explore ways on addressing these concerns through PPPs. To date, partnership agreements of PhilCeCNet and PTTC are limited to a few institutions, and these partner organizations mainly perform a donor role.

Some dimensions of the ICT training programs received a few feedback from the organizers and the participants. These are the access to market and capital. There were snippets of experiences shared by participants for these dimensions. However, these stories do not register repetitive concerns and issues that could merit policy attention. At best, we can say that very few participants were able to access the market through e-commerce or online business. Nevertheless, their access to market was inspired by their training on the application of the visual tools such as Adobe Photoshop and/or Corel Draw, or by their involvement in the mentorship program. For that matter, they were able to identify the type of business to set up or the production techniques that they needed to learn and share to their mentees.

6.2. Background Information

Geographically, the Philippines is an archipelago of 7,107 islands spread throughout the land area of 300,000 square kilometers lying in the Southeast Asian region, specifically situated between Taiwan and Borneo. It is subdivided into three broad regions: Luzon (northern part), Visayas (central part), and Mindanao (southern part). It consists of 16 political and

administrative regions, either contiguous or remote from one another in the absence or presence of road networks, mountain ranges, and water systems. The population currently stands at 98 million, up from 97 million in 2013. The growth rate of the population may have decreased from 2% to 1.89% in the last ten years but the economy presently ranks as the 13th most populous economy in the world (worldpopulationreview.com, 2014). The population has rather diverse cultural mix. To date, there are more than 170 local and national languages (www.ethnologue.org, 2014) used by more than 180 ethno linguistic groups in the economy. Meanwhile, majority (54.70%) of the population lives in the rural areas, where most of the poor individuals and families are situated (NSO, 2010).

In terms of gender, 51% of the Filipinos are women (NSO, 2013). Nearly two in five (38%) of these women are unemployed. Women comprise 2.4 million of unpaid family workers, in which 68% are unskilled. Among the salaried women workers, a large percentage work for private establishments (60.6%) and in the service sector (78%), and more than 50% finished at least high school. These figures show that the socioeconomic mobility of women is directly linked to their educational attainment and sectoral employment. To address the situation, disadvantaged women should be given access to training programs which aim at improving their skills.

The role of Information and Communications Technology (ICT) in social development has been recognized by different sectors in the Philippines in the 1990s. ICT refers to the unified set of “technologies that can facilitate by electronic means, the creation, storage management, and dissemination of information (Digital Opportunities Task Force, 2002 quoted in Tiglao and Alampay, n.d.) as well as enable users to access and manipulate information (www.wikipedia.com, 2014). As information flow is central to individual, institutional and social communication, ICT can serve as a tool for educating and building informational and technical capacities of people, especially women. Various institutions and groups implement ICT-based initiatives in the economy. Among these initiatives are the Digital Literacy for Women of the Philippine Community eCenter Network, Inc. (PhilCeCNet) and the Computer Literacy Program of the Philippine Trade Training Center (PTTC).

6.3. Digital Literacy for Women of PhilCeCNet

6.3.1. Key Characteristics of the Project

The project called “Philippine Digital Literacy for Women Campaign” or PDLWC was launched in 2011 and completed in 2012. It was primarily a campaign to provide Filipino women universal access to ICT for the purpose of improving their lives and empowering themselves. The project was scheduled to offer women computer literacy training, funded by Intel and with counterpart funding coming from PhilCeCNet and the local government units (LGUs) in the Philippines.

The project was implemented in part by PhilCeCNet. By nature, PhilCeCNet is a nonprofit organization that presently is being considered to become an agency unit of the Department of Science and Technology (DOST). PhilCeCNet evolved from the coordination structure developed and used by the Philippine government to reach out to newly established community e-centers (CeCs) at the close of the 20th century (www.philcecnet.org, n.d.). These CeCs were initially organized by the Department of Science and Technology (DOST) in 1999 but became a program-wide activity of the National Computer Center (NCC) beginning in 2005.

After four years, the CeCs expanded and reached 1,000 members. This expansion necessitated the creation of PhilCeCNet in order to provide a network and collaborative learning and training community wherein the experiences of CeCs can be shared, processed and modeled to other CeCs. PhilCeCNet also functions to provide technical assistance to CeCs in order to impact the lives of the poor and eradicate the digital divide between the young and old, the rich and poor, and the men and women in the Philippine society.

During the implementation of the PDLWC, the PhilCeCNet worked closely with the sub-agencies of DOST such as the NCC, the Information Communications Technology Office (ITCO), and the Philippine Council for Agriculture, Aquatic, and Natural Resources Research and Development (PCARRD), the Development Academy of the Philippines (DAP), non-government organizations (NGOs), and academic institutions, namely: the Asian Institute of Journalism and Communication (AIJC) and the University of the Philippines Open University (UPOU). The UPOU took charge of identifying the strategic thrust of PhilCeCNet.

The PDLWC formed part of the global advocacy for digital literacy spearheaded by the Telecenter.org, in which the Philippines participated and became a host economy for two years (2012-2014). It was succeeded by a program called the *I-Pinay* that was implemented in 2013. Unlike the singular thrust of the PDLWC of PhilCeCNet, the *I-Pinay* program has health, entrepreneurship and digital literacy as focal program components. PhilCeCNet co-implements the *I-Pinay* together with the UPOU, which leads the curriculum development and program implementation.

The case study centers on examining the impact of the PLDCW project and CeC initiatives that preceded it as well as the *I-Pinay* program in the last five years. The CeC respondents came from the municipalities of Malvar and Tuy in Batangas; Calamba in Laguna; as well as from Noveleta and Trece Martirez in Cavite. The respondent for the PhilCeCnet is from Los Banos, a town in Laguna, which is a province of Region 4.

6.3.2. A Brief Summary of Respondents' General background Information

➔ Participants

The report covers the experiences of four interviewed participants. Three of the respondents are residents of Malvar and Noveleta in Batangas, and completed their training programs from the CeC of these municipalities. Two of them were directly referred by their CeC managers to attend the training program. The CeC Manager of Malvar, Ms. Linda Balbuena, suggested using the responses of one participant in the video documentation for the purpose of this report since the participant is busy and her situation may affect the completion of the report. The video documentation is what she will also forward to PhilCeCNet in its previous call for submission of 10 ten success stories of ICT training program among community participants.

The four respondents joined the ICT training in their CeCs as advised by their office superiors. They are all qualified for the age of work. Two of the respondents are family breadwinners and the other two did not disclose their family responsibility. In terms of employment, two respondents are government employees and the other two work for private establishments. Three of the respondents became aware of the training opportunity through word of mouth while, the lone respondent did not mention where she first encountered the announcement made. Except for one respondent, all have already completed their training module. Respondents for the section of participants in the table below presented are coded as PCR1, PCR2, PCR3, and PCR4.

➔ Organizer

There are eight respondents in this report. Two of them have global and national responsibilities in effecting the digital literacy initiatives of the Philippine government. The rest are LGU officers who either are directly managing a CeC or had once managed a CeC. In most cases, the LGU officers who handled their management responsibilities with CeC (once) presently serve(d) as municipal planning officers. There are also two respondents who were considered to represent the CeCs of the municipalities of Calamba and TreceMartirez. Corroborative in nature, their responses were lumped in one set of responses for the concerned municipalities. The table below will cover responses of the five CeCs and the national organizer, coded as PCPO1, PCPO2, PCPO3, PCR4, and PCRO5.

6.3.3. Analysis

Skills and Capacity Building

● Learning Experiences

➔ Organizer(s)

Nature of women participants of PhilCeCNet. The training program caters but not exclusively to the needs of women or women entrepreneurs. The CeCs aligns the thrust of its training programs to either the external commitments of the national government such as on the Millennium Development Goals (MDGs), which primarily attempts at halving poverty by 2015, or the commitment of the LGUs with their constituents. Both the internal and external commitments of the LGUs commonly are in terms of achieving universal access of people to information via ICT. Nonetheless, female participants in the program can come from all walks of life. These participants can be an employee, an (aspiring) entrepreneur, or a housewife.

Motivation for enrolling in the program. In one view, the motivation of the participants could have come from the implicit encouragement of the CeCs to train them. In fact, the three CeCs said that they opened extension units to the *barangays* or towns to reach out to all municipal residents. In another view, participants also enrolled in the program to expand opportunities for personal and/or professional growth. The external and internal motivation of the participants is upgrading their technical capacity, at least in the use and application of ICT.

The nature and content of the training program. The CeCs considered in this report said that their training program is focused on the basic computer literacy for Microsoft Office programs such as Word, Excel and Powerpoint Presentation. Some CeCs ventured into offering advanced courses in website management and printing services. Successful CeCs have been able to expand their services from their offering of the basic computer literacy training program. However, not all CeCs have been able to maintain their training programs. Inactive and less successful CeCs have been absorbed into a Municipal Office unit or program. They have not been able to run computer training sessions.

Issues of the training program. Most organizers interviewed in this report who is also municipal officers and/or LGU officials utilize different references for explaining the condition and direction of management of their CeCs. They do not commonly view the CeCs to be a responsibility mandated by the national government to be executed by the LGUs. This explains the different levels of priority set by municipalities for their CeCs and ICT training programs. Based on the gathered data, one factor for sustaining the CeC is the support extended by the LGUs on its operations and training programs. Less supported CeCs will normally downgrade their operations and become inactive. This normal reaction can be attributed to the fact that the establishment of the CeCs is born out of the commitment extended by the national government as laid down in its commitments with development agencies such as the TeleCenter.org and in its strategic plans such as the Medium Term Philippine Development Plan for various year.

Only one CeC tackled the business application of ICT. This is not a common training approach adopted by the CeCs. In general, the training intended to make the participants appreciate the use of computer. As explained by the CeC organizers, this situation can be explained by the absence of specific target clients for the training program.

The irony, however, lies on the reality that several CeCs prioritized the computer training of government employees. This suggests that enrollment size in the training program is a common threat faced by the CeCs. Some CeC organizers deemed that it will only be futile to offer computer courses when enrollment is low.

Several CeCs also did not evaluate the performance of the institution and participants of the training program. This makes it difficult for CeC organizers to keep track of their experiences and assess the success earned by their training program.

What the training program has achieved. The basic computer literacy training programs were offered to all sectors, most especially to the poor, the out of school youth and individuals in need of the training. This contributes directly to poverty alleviation and helped some participants acquire knowledge and skills that prepared them for work. One participant was promoted in her work due to this training.

➔ Participants

Nature of women participants for PhilCeCNet. The training program of PhilCeCNet invited attention of both government employees and entrepreneurs. Some of them had computer knowhow prior to the training while others literally had none.

Motivation for enrolling in the program. All of them viewed that the training program will help improve their lives in one way or the other. They were either advised by their superiors or developed personal desire to improve their outlook in life by taking and completing the program.

The nature and content of the training program. Most participants said that the program offers training in the use and application of the computer. One said that her program taught her to utilize internet research for product development.

Issues of the training program. The training program helped most participants to be knowledgeable of the computer application such as Microsoft Word, Excel and PowerPoint in work setting. However, the training program is not adjusted or suited to the learning level or circumstances of some participants. Some already have knowledge of the computer basics when they took the program. One does not have enough money to complete the program.

What the program has achieved: All participants felt reaping unintended benefits from the training program. First, they have developed optimism in life. One was able to improve her work efficiency. The training exposure of another participant led her to consider sending her children to the training program to secure their future. The third participant gained self-confidence, which she needed when applying for work. The fourth participant was able to mentor women through sharing with them the skills she acquired from her training program.



Impacts of ICT-enabled Tools Learning

➔ Organizer(s)

Available ICT based learning tools: The tools used for the training program were basically the computer units, both that came from the DOST and solicited from the LGU offices and external donors of the training program, and the computer programs in Microsoft Windows environment such as the Word, Excel and PowerPoint.

Course facilitators and other training resource persons: These are hardly tackled by the respondents of the interview. In some cases, the CeC managers also served as the training facilitators. In the case of one municipality, the CeC managers recruited on the job trainees (OJTs) to provide training assistance.

Mode of course delivery. All CeCs mentioned that their training program was conducted onsite. Based on the experience of the two municipalities, the CeCs adopted two different training schedules. No one mentioned conducting a virtual training in his or her CeC.

Impact of the training tools on the participants: It is difficult to gauge if the training tools positively impacted the participants of all the CeCs. This is because only two respondents can recall how their CeCs handled their training program. Based on their recollection, the tools they used helped participants to explore the application of the computer programs.

Issues raised by the respondents: The respondents agreed that it is not easy to run the training program of their CeCs. It takes a lot of courage, passion and dedication to catch

attention and sustain interest of participants. They worked under serious resource constraints, and it was through the ingenuity of some CeC managers and organizers that some CeCs were able to improve their ICT tools.

➔ Participants

Available ICT based learning tools: The tools used for the training program helped familiarize several participants with the specific commands and application of Microsoft Word, Excel or Powerpoint. Nothing was mentioned about the computer units.

Course facilitators and other training resource persons: There are two kinds of course facilitator: an onsite facilitator that delivers lectures and hands on exercise, and an online facilitator who gives instructions to the trainees through the internet. The participants described their facilitators as knowledgeable and helpful to them.

Mode of course delivery: The training program conducted onsiteutilizes the face to face interaction between the training facilitator and the participants. Participants did not mention about the training schedule and course fees. The other type is virtual training, mediated by computer interaction between the course facilitator and the participant. Schedule was feasible in this mode.

Impact of the training tools on the participants: Except for one participant, all tools used in the training program were helpful. All participants were able to apply their learning at work using the training tools.

● Others

➔ Organizer(s)

The CeCs responded to the challenges they encountered when running the training program. Some were able to innovate and keep their CeC and program initiatives active. Others discarded the program because even as they can innovate, the income that they obtained from extension services such as computer repair services, computer rentals, and printing services can no longer support daily operational expenses. Some CeCs served as secondary priority of the LGUs.

Access to Market

● E-Commerce

➔ Organizer(s)

Participants managing small printing shops benefit from the training. They were taught the application of computer software such as Microsoft Office as well as tools like the internet and websites can help them managing their printing business and online business transactions. The e-commerce was an incidental topic of the training program of the CeC.

● Others

➔ Organizer(s)

The training program was able to develop the entrepreneurial ability of a female participant. She was able to set up her printing business using the skills she acquired from the training program.

➔ Participants

The female participant was able to improve the quality of her products because the internet gave her access to different techniques of product development.

Access to Capital

● The Needs

➔ Participants

The social community can become an informal support mechanism of a participant. It has been shown in the experience of one participant that her social community can provide her financial assistance during times of need.

Women's Leadership

● Networking

➔ Organizer(s)

Networking is not a component but a value added feature of the training program of the CeC. Building a virtual community and joining competition open up venue and opportunity for participants to forge linkages with important people in the venue.

➔ Participants

The training program facilitated socialization among participants. They got exposed to different people coming from different work background. Internet based activities and face to face interaction during the training fostered a social community. One participant was able to expand her networks of friends and acquaintances.

● Role Model

➔ Organizer(s)

This aspect of women leadership was not a topic or component of the digital literacy training. However, one CeC had developed documentation and success stories of participant as a strategy to build role models among women and in the municipality. In a way, the CeC Manager became the mentor of successful female participants. The gains received by participants from training can motivate individuals to join.

➔ Participants

Role modeling evolved naturally with participants as they completed their training program. In their municipalities, several residents may have jobs but not everything offers career mobility or better employment opportunities. Participants demonstrated that one way of improving their situation in life is to continue improving their technical capability and those of others in any way possible. Earning certification in ICT training served as one means to hurdling life challenges. They either got employed or moved up the career ladder at work.

● Individual Mindset

➔ Organizer(s)

Some local organizers believe that the digital literacy program had certainly changed the institutional mindset of their municipalities. The local organizers took their roles in the CeC seriously. They believe that CeCs are not supposed to rely merely on financial resources of their Municipal Office. CeC managers needed to know how existing resources should be tied to the needs of the community. They mobilized all available resources and platforms of communication to reach out to their target participants.

➔ Participants

The impact of the ICT based training program for this participant positively affected her office.

● Gender Stereotype

➔ Participants

She was unfairly treated before by people. But she was able to overcome the situation. The positive outlook in life that the participant developed in the training program, especially because of the moral support extended by the CeC, is instrumental to her empowerment.

Public-Private Partnership

● The Cooperation

➔ Organizer(s)

Private sector assistance has helped temper the financial constraints faced by CeC organizers. For national organizers, they provide technical assistance in the development of the training program.

● The Possibility

➔ Organizer(s)

The CeC is examining how to forge partnership with the Australian group.

● Others

➔ Organizer(s)

The partnership of the CeC with Cherry Blair Foundation introduced mentoring as a new model of training program for women in the communities.

Conceptualizing and implementing a national training program requires technical and financial resources that can be provided by the partner organizations.

6.3.4. Findings

The PhilCeCNet was established because of the need to provide an effective collaborative network of learning communities that aims to upgrade the ICT competencies of every Filipino in this economy. It launched its ICT training initiatives aligned with the ICT program implemented by DOST in 1990. It was succeeded by the PLDWC and the I-Pinay for 2010-2011 and 2013-2014, respectively. It was primarily responsible for ensuring that the national plan for ICT is implemented at the level of the LGUs.

The training program offered the promise of career mobility and personal development among female participants. Some participants are government employees and volunteer workers. As they regularly interacted with their superiors and peers, these participants were advised to attend the training program. At least for one participant, the completion of her training program was considered as one factor in her work promotion. The motivation of other participants is not much different from the organizer respondents. As related by the organizers, the goal of some participants is to earn a certification from TESDA and use this as work credential. Others enrolled in the training program to improve their self-confidence and boost their morale at work. An unknown number of participants attended computer courses to apply their learning to their business.

Obviously, not all participants were entrepreneurs. The local organizers estimated women participants as comprising 60-80% of the total number of participants. No one also knows the population of women entrepreneurs who attended the training program. All of these imply that the national programs have had partially penetrated the core initiatives and thrusts of the CeCs and LGUs. The CeCs had responded more to the MDGs than they would for the sectoral advancement of women. As a matter of fact, both are development priorities of the national government, and both need to have parallel or integrative implementation. They should not be viewed as competing priorities. The ICT-based training that is tailored cut to women was implemented only as a program component in one CeC. There may be one targeted training program for women at present, but it exists as a collaborative undertaking between the Cherry Blair Foundation with one CeC.

The placement of the training program can be centralized and decentralized. In centralized placements, the training program was conducted in the CeCs situated mostly in the compound of the Municipal Office. These CeCs ran trainings for government employees in order to sustain their training program with a good number of participants. Some CeCs can also be decentralized in their training approach. They reached out to barangays or local units to make

their training program accessible to the masses and students. This is a good management model for community based ICT training centers.

The training program contributed most in building the ICT skills and leadership of the participants. Most of the CeCs offered basic computer literacy programs that enabled participants to learn the application of Microsoft Office applications such as Word, Excel and Powerpoint. Some participants also learned how to use website resources and visual tools such as the Adobe Photoshop and Corel Draw. Lectures and hands on activities were utilized as training strategy. The use of these computer tools helped the participants to deliver their outputs in their job or improve the performance of their office. Likewise, the training program also widened the social network of the participants. Their success stories as well as their achievement, i.e. earning training certification, must have inspired other participants to find their life direction along the prospective careers that the training program can offer them. Women are also exposed to mentoring programs that prepared them for mentoring jobs to benefit the disadvantaged women.

There are gaps in the training program that both the organizers and participants have articulated. First, not all CeCs declared in the PhilCeCNet website are operational and functional. Two respondent CeCs were inactive. This means that they faced these challenges that constrained them from implementing training programs: (1) the CeCs had no office manager and personnel, (2) the program direction of the CeC was lacking, (3) the LGUs made the training program a secondary priority, and (4) training program of the CeCs reached zero enrolment. Second, the physical space formerly allotted to CeCs is presently being used for different purpose by the Municipal Office.

The training program needs some improvement. In terms of tools, computer units donated by DOST to the CeCs are already outdated and can no longer be actively used. Internet connectivity is slow and needs upgrading as well. There should be a system of documentation in place in the CeCs. Presently, the documents of the training programs in CeCs are not systematically kept. The networks of the CeCs are very limited to date. The PPP can be tapped to fill these gaps but some CeC organizers need further capacity training.

We find that there is insufficient basis to suggest access to market and capital as a training concern among the participants. The reason is the generic orientation of the training program of the CeCs.

6.4. Computer Training Projects of PTTC

6.4.1. Key Characteristics of the Project

The PTTC was established in 1987 as a response of the Philippine government to the growing needs of the trade sector for capacity building. The PTTC is a sub-agency of the Department of Trade and Industry (DTI) that is primarily responsible for the development of training activities designed to hone skills and competencies of the trade sector in product development and marketing activities at par with global standards. Offering an ICT based training program is a major function of the PTTC.

The PTTC started to offer its training program fairly recent. The oldest course on basic computer literacy was launched in 2008 while the newest course on social media marketing was launched in 2014, respectively. The 10 training courses that PTTC offers are summarized in the table below.

Table : *Launch years of the courses of the PTTC training program*

Title of program/course	Year
Basic and Advanced Microsoft Office Seminars/Workshops Series for 2013	2008
Basic Webpage Development Using Joomla 2.5	2009

Basic Webpage Development Using 3.0	2009
Advanced Webpage Development Using Joomla “Extension” Version 3.0	2010
Global Marketing and Sourcing	2013
Facebook Business Page Management	2013
Dynamic Human Resource System Using OrangeHRM	2012
Marketing Thru Social Media	2014
Business Opportunities in Blogging	2014
Putting Your Business Online	2014

6.4.2. Key Characteristics of the Project (project introduction/background)

➔ Participant

The four respondents covered in the report completed their training program and are entrepreneurs themselves. Two of these participants attended basic computer training while the rest enrolled in online marketing and documentation. The course on documentation has been included in this report. Although it is not a standard course offering of the ICT based training program of the PTTC, the course on documentation has an ICT component. All participants have been able to establish their own business before joining the PTTC training program. They are engaged in the rentals of stalls, spa services, supplying uniforms to schools, and travel and tour services. The participants are coded in the study as PTPR1, PTPR2, PTPR3, and PTPR4.

➔ Organizer

Two organizers from the PTTC agreed to participate in the interview. One is a trainer of the course on basic computer literacy and the other one is the head of the PTTC training program. As respondents of this report, they are coded as PTPO1 and PTPO2, respectively.

6.4.3. Analysis

Skills and Capacity Building

● Learning Experiences

➔ Organizer(s)

The PTTC training program attempts to advance the welfare of exporters, both men and women. However, women have shown more responsiveness than men on the training program. This does not necessarily allude to the greater number of women than men in the export sector but could imply the training program responds to the business needs of women.

Organizers believed that the training program contributed positively to the acquisition of skills and competencies of the participants. But the actual effectiveness of the training program cannot be determined since the prior knowledge of participants and their monitoring were as well as their program performance were not determined before, during or after the program implementation.

➔ Participants

Nature of women participants for PTTC. The training program of PTTC invited attention of businesswomen. Some of them had computer knowhow prior to the training while others had experienced managing a family business.

Motivation for enrolling in the program. They felt and thought that the courses they enrolled in can develop the business skills that they perceived themselves to be lacking.

The nature and content of the training program. All participants said that training program offers training in the basics of the computer.

Issues of the training program. The nature of the training program is a double-edged sword for the participants. Those who do not have computer background benefited in the process because they learned the skills that they need to acquire readily. Those with computer background expected the course they took to be application driven. This means that participants either came up with a decision to enroll in a course that did not suit their expectations or there is a mismatch among course objectives, course content and student expectations.

What the program has achieved: All participants felt that they had positively gained from the program. They have acquired the basic computer skills such as the use and application of Excel and the Internet for computation and online communication, respectively. Two have developed their sense of perseverance and focus. Despite its limitations, the training program also inspired and encouraged participants to pursue their plans to upgrade the system of accounting system, inventory, or production costing of their business.

● Impacts of ICT-enabled Tools Learning

➔ Organizer(s)

Available ICT based learning tools: Organizers identified computers and internet as tools used by participants. The training program makes use of outputs of participants to gauge their learning.

Mode of course delivery: The organizers were implicitly describing a face to face interaction between the training facilitators and participants.

Employed training strategy: The organizers were also implicitly describing that lecture and hands-on/practical application were adopted for the training program.

Issues in the employment of the ICT based learning tools: One can say that while participants are learning new business techniques, they are not optimizing learning given several concerns such as budget and technology facing PTTC. This situation created disinterest on the course among the participants.

➔ Participants

Available ICT based learning tools: Participants commonly mentioned the availability of the classrooms in PTTC, computers, and the software program for their use. However, they did not relate if each participant had access to one computer unit and software program.

Course facilitators and other training resource persons: Participants responded that PTTC assigned a course facilitator for their course. A webmaster was assigned to set up online business for a student. It appears to be that participants view their training facilitators to be very knowledgeable about the course and/or inspiring.

The employed training strategies: The course facilitators utilized lectures and discussion as dominant training strategies. They sometimes provided handouts or brochures to support their lectures and discussions. Some participants received the handouts through email. Hands on activities were not uniformly implemented during the training.

Mode of course delivery: The courses required face-to-face interaction between training facilitators and students. Classes normally were good for a three hour training conducted in one day. PTTC offered much more affordable course fees than what counterpart institutions offered to a participant.

Impact of the training tools on the participants: The tools were helpful to most participants in discovering the business applications of the software programs. Since not all courses have hands-on applications, participants used the tools as reference to training themselves.

Regular use of the business applications helped build the computer skills and information management of the participants.

Issues of the ICT based training tools: The effectiveness of the training tools was affected by the mode of course delivery by the training facilitator. Lecture based activities not coupled with hands-on activities dissatisfied some participants. They wanted a deeper treatment of the business applications of the tools developed for the course but none was given to them and they had to train themselves to learn the skill expected of them to develop in the training program. This also means that one cannot clearly identify the impact of the training program on the participants since they studied the software programs by themselves. The right mix of training strategy coupled with lecture or discussion and hands-on activities, satisfied one participant.

Access to Market

- E-Commerce
- ➔ Organizer(s)

The focus of PTTC is to facilitate online business transactions.

- Online Market
- ➔ Organizer(s)

The thrust of the training program of PTTC on online marketing is product development using social media networks as marketing platform.

- Others
- ➔ Participants

The training program needs to include additional topics such as ICT security that has business applications.

Access to Capital

- The Needs
- ➔ Organizer(s)

Acquisition and expanding capitalization of participants are not component parts of the training program of PTTC, which appears to suggest that PTTC is focused on capacity building trainings. However, the training program lacked discussion on the loan facilities that the government could provide business establishments.

- ➔ Participants

Access to capital was not tackled as a major concern of the participants. This can imply that the target market of training program of PTTC maybe those women entrepreneurs with adequate capitalization for their type of business.

- The Barriers
- ➔ Organizer(s)

The civil status of women can constrain their access to capital. Married women cannot decide flexibly on their capital demands. When loaning money, they need to take into consideration the approbation of their husbands and her track record in business.

Women's Leadership

- Networking
- ➔ Organizer(s)

Networking is not part or component of the training program of PTTC. One organizer suggested that PTTC is mindful of the networking needs of the participants. The organizers

strategize on how participants can use their affiliation and technology to attain their business goals.

● Role Mode

➔ Organizer(s)

Although developing women leadership is not within the objectives of the basic computer literacy training, PTTC reserves a venue like the student council, wherein women can utilize their competencies to become a role model to others.

● Gender Stereotype

➔ Participants

The training program is a tool of empowerment since it can transform women into better individuals.

● Others

➔ Participants

The training program made some participants see beyond the present and work on their way to the business or mobilize their personal resources better (e.g. leadership, skills and competencies).

Public-Private Partnership

● The Cooperation

➔ Organizer(s)

PTTC was capacity constrained to develop and launch the program on its own. For this matter, it sought involvement of the industry in developing the training curriculum. This somehow suggests that the training program is geared towards addressing industrial needs of the economy.

● Others

➔ Organizer(s)

PTTC also partners with industry practitioners and academics who serve as training facilitators for the training courses.

6.4.4. Findings

Both the participants and PTTC attest to the responsiveness and participation of women entrepreneurs in the ICT based training program. In fact, the training program of PTTC is not exclusive to women because it is offered to support the needs of exporters and traders, regardless of gender for capacity building. However, the participants saw this training program essential in providing a means to improve their business, if not to make their computer skills at par with the demands of time. The participants saw the need for basic computer literacy, especially using Excel as a data processing program, as well as for online business, global marketing, and website management.

Women entrepreneurs saw that ICT will boost their business opportunities. Thus, the training program of PTTC is successful in developing the basic computer skills of participants. It inculcated among participants the value of hard work and focus in life and at work. In the end, the training program encouraged some participants to explore the business application of Internet tools such as the social media and websites as well as Microsoft Office programs like Excel and Internet tools.

The training program of PTTC also contributed towards developing and enhancing women leadership. However, the organizers and participants assessed the situation in two different streams. The organizers promoted women leadership by helping women connect with their

social community. This means that the training program helped women establish networks with business organizations. However, the outcome of this initiative remains unknown to date. On the other hand, participants viewed the cultivation of their leadership leaning towards personal development and change in individual mindset. The training program developed optimism in one participant. It also gave an opportunity for one participant to prove to herself that, as a woman, she can also develop competency in the skill area, like computer literacy, in which men traditionally excel. It also influenced another participant to view herself as an entrepreneur.

However, both the organizers and participants viewed the training program deficient in various aspects. The acquisition of skills and competences of participants in ICT can be attributed to various unaccounted factors such as the computer background, perseverance, resourcefulness, and diligence of the participants. The conduciveness of the social environment of the participants is also another factor to consider.

The role of the curriculum, instructor, and learning tools are very crucial to the acquisition of their ICT skills by the participants. The curriculum serves as the backbone of the training program. Participants expected to be guided by the training program in advancing their computer knowhow. This expectation is reasonable since the training program is a capacity building activity. However, the curriculum of the training program was not designed to cater to the different levels of learning (i.e. advanced or basic) of the participants. The participants were not adequately guided to choose a course that suits their level of learning. Thus, participants with some computer background were not fully satisfied. Thus, participants with some computer background were not fully satisfied.

Moreover, the delivery of the course was not consistent across participants that enrolled in the same course. The training program is all about skills acquisition and requires practical application of important computer concepts and principles. Lecture and hands-on activities were used by some course facilitators to train participants. However, the course was delivered through lectures for some participants. Consequently, they had to exert extra effort to learn the course better and acquire the necessary skills during and after the training program. One cannot ascertain if there had indeed been a successful transfer of skills from the training facilitator to the participants.

The training program of PTTC has good features, nonetheless. Most of its courses are short term and can be completed in 1-60 days. There is a follow up training after 6 months. The downside of these features is that they left some participants dissatisfied with their training program. The training program lacked the time and system to gather feedback from participants. Some wanted a more extensive training on the business application of the Microsoft Office programs and the Internet tools, especially the social media and websites.

Granting, however, the availability of time to effect the demand of participants, the training program is met with some unanswered concerns. Both the organizers and participants complained of slow internet connectivity, obsolete computer units and software, and traditional course delivery. These all underscore the scarcity of budget for technical upgrading of the training program. This is not a sole concern of PTTC. The national government as well as the DTI needs to develop a strategic plan geared towards the development of ICT activities and sector in the economy.

The PPP can be one opportunity for improvement of the training program of PTTC. To date, only a few number of institutions assist PTTC with its training program. The assistance of agencies of the national government such as DTI and TESDA as well as the private companies like Intel and Microsoft is limited to management of the training program and development of the training curriculum. Given its resource limitation, the PTTC can tap into public and private resources to improve its equipment, facilities and teaching strategies.

We do not find sufficient basis to suggest access to capital as a training concern among the participants. However, PTTC can also explore ways on how this topic can be introduced in

the training program. This can assist participants who may be exploring opportunities to expand or diversify their business ventures.

6.5. Summary Findings

Since the 1990s, the Philippines has recognized the important role of ICT in national development. The national government, through the DOST, took steps in mobilizing the communities to become ICT service providers. Concomitant efforts were also extended by the Philippines government to build the institutional capacity of the LGUs. Soon after, the CeCs were built and consolidated into a network of knowledge exchange centers called PhilCeCNet. DTI responded favorably a decade after and tasked the PTTC to develop ICT based training programs for the export and trade sectors.

The training programs offered by PhilCeCNet and DTI have fundamental similarities. They both contain basic computer literacy courses. This allows a participant to learn the basic functions and tools of the Internet and Microsoft Office, specifically its popular programs such as Word, Excel and Powerpoint. For some of the CeCs and PTTC, advanced computer literacy courses were also offered. These courses cover the business applications of ICT such as the e-commerce, online marketing, and advanced website development.

The training programs of PhilCeCNet and PTTC have reached out to three different sectors. By the virtue of its mandate, PTTC has always catered to the needs of the export and trade sectors. On the other hand, PhilCeCNet caters to the needs of the general public, and for some of the CeCs, the women were considered as target trainees. The ICT based trainings programs that specifically tackle the entrepreneurial needs of women is an emerging initiative. There is apparent lack of ICT based training venues specifically dedicated to building and strengthening women skills and competencies.

The strengths of the training programs of PhilCeCNet and PTTC have always been the skills building and leadership dimensions. Female participants who completed the program either learned the computer programs and tools for the first time or have learned the same better over time. Some of these participants became assertive, confident, optimistic, and role models for others. Others found jobs or experienced mobility in their career after completing the program. Others discovered their entrepreneurial talents and were able to set up their own business. Some applicants were able to build and expand their social networks.

The training programs have weakly improved on the training tools and facilities. Training tools such as the computer units, computer software, and internet facilities need an upgrade. PhilCeCNet and PTTC can revisit their adoption of traditional delivery of the course, essentially lecture based and with less hands on activities. Activities that deal with practical application of computer skills can be explored. This calls for curriculum revision. For the PhilCeCNet, it has to account the CeCs. Some need to be reactivated to be able to fulfill their mandate of ensuring access of the people, especially women, to digital literacy trainings. PhilCeCNet and PTTC can explore various PPP arrangements that can be utilized as a strategy and a tool to address the concerns previously identified.

The training programs generally lacked business application. For this matter, access to market and capital was less tackled by participants as concerns for themselves. Nonetheless, it can be integrated on the curriculum to proactively respond to the needs of participants who are already running a business or are themselves influenced by their peers or instructors to engage in business.

7. Chapter 7 the Case-Study of Chinese Taipei

7.1. Case Study: “She Economic”- Empowerment with E-Commerce of Kaohsiung

7.1.1. Key Characteristics of the Project

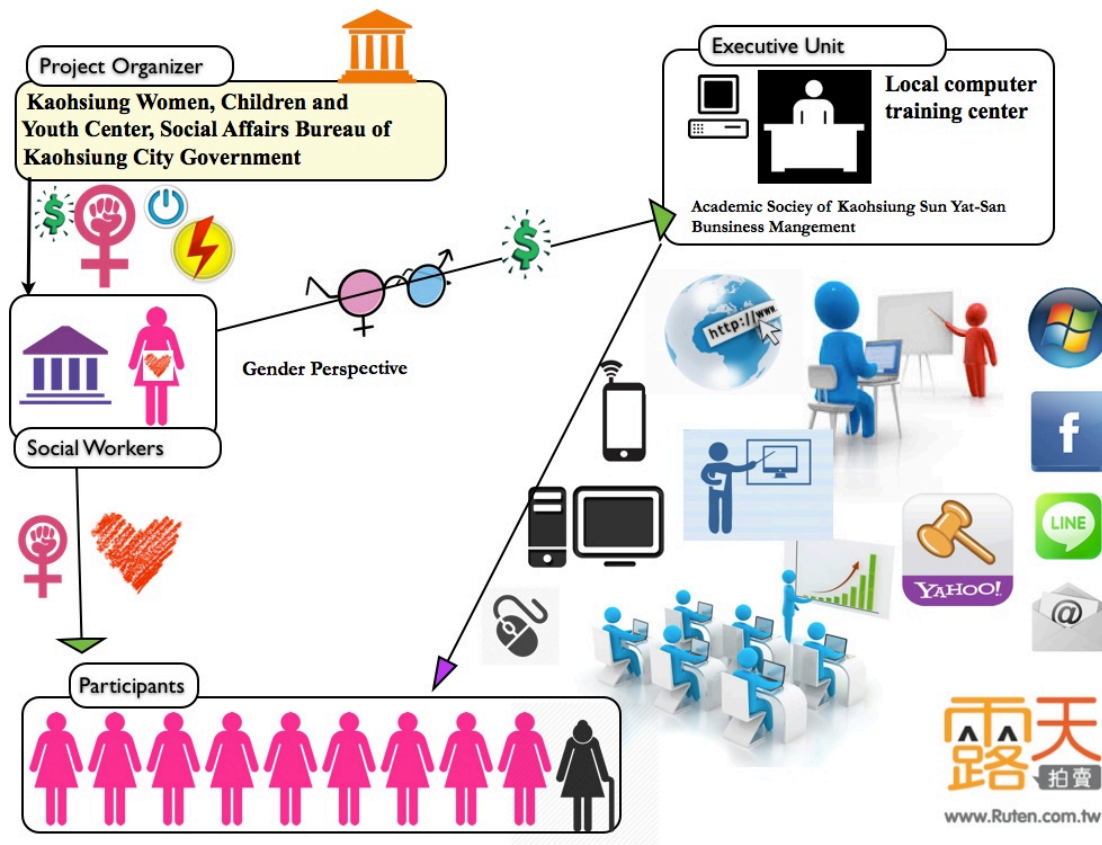
“She Economic”- Empowerment with E-Commerce of Kaohsiung was initiated and implemented with the strong support of the, then, county mayor, when many private sector employees were required to take unpaid leave during the worldwide financial crisis of 2008⁵. The initial idea had been to help women, especially those who are marginalized, resource-poor or single mothers, get through the hard times by providing training courses in basic digital literacy and helping them to increase their income by using existing e-auction platforms. Such a project would also have a positive affect on national unemployment figures. Kaohsiung Women, Children and Youth Center, Social Affairs Bureau of Kaohsiung City Government, employed two experienced social workers, who would not only start the project, but would, by drawing on their rich experience of supporting women, introduce to it an integrated gender perspective.

“She Economic”- Empowerment with E-Commerce of Kaohsiung, which has run from 2008 to the present, is supported financially by the local government, which from the outset provided training courses to establish digital skills and capabilities, and provided digital tools to increase local women’s income by encouraging them to first of all create their own businesses and then improve both their management skills and their business performances. From 2012, the project’s focus moved from bridging the digital gender gap by improving their e-business skills to establishing a system that would facilitate mutual support among women in general.

The involvement and participation of social workers, who devoted themselves to planning and implementing the project, were the key drivers who led to the success of the project. Hence, there has been, and still is, a very strong connection between organizers and participants, which creates a powerful “trust-based” relationship that enhances personal communications, encourages co-operative support and ensures a smooth administration.

The following picture illustrates the cooperative model of “She Economic”- Empowerment with E-Commerce of Kaohsiung.

⁵ <http://www.chinapost.com.tw/print/194262.htm>



7.1.2. A Brief Summary of Respondents

➔ Participant

The participants: for confidentiality reasons, the participant respondents are coded as C1R1, C1R2, C1R3, C1R4, C1R5, and C1R6. Their ages ranged from 36 to 70. All of them are local residents in Fengshan City, Kaohsiung County. Five out of the six started their own business by selling homemade food and beverages.

➔ Organizer

The organizers were coded as C1O1, C1O2, and C1O3; one was male – a project manager of the Academic Society of Kaohsiung Sun Yat-San Business Management – the other two were the experienced social workers described above.

7.1.3. Analysis

Skills and Capacity Building

● Learning Experiences

➔ Organizer(s)

Gender sensitive training courses: the resident social workers utilized their training and experience in order to create gender-sensitive training courses that proved to be beneficial to the participants. As such, they contributed considerably to project implementation by facilitating mutual communication among the organizers, the unit managers and the participants.

➔ Participants

Gender-sensitivity integrated into training courses. Respondent C1R1 mentioned that most participants in the class were elderly women who had never learned how to use

computers, so they found it was nice to be in a classroom equipped with facilities for their in-class practices. In her opinion in-class practices are important for elder women.

● Impacts of ICT-enabled Tools Learning

➔ Participants

Learning ICT is obviously broadening women's social circle and increases self-confidence. They are used to seeing themselves as mothers or wives. After participating in this project, they can now see themselves as students, class leaders, tutor assistants, or entrepreneurs.

● Access to Information

➔ Participants

Location and Localization: most respondents learned about the project because they were familiar with the social workers who are employed in the Kaohsiung Women, Children and Youth Center, Social Affairs Bureau of Kaohsiung City Government. One of the respondents lives in the neighbourhood and likes to walk around to visit Kaohsiung Women, Children and Youth Center.

● Before and after

➔ Participants

Step into the world of ICT through learning how to harness e-commerce. Trust the technology and increase the use of ICT-enabled tools.

Knowledge is powerful. Knowledge can erase the fear of using technology. Women are generally discouraged from using these tools, but they can create more economical opportunities for themselves and their family when obtaining the ICT-based education.

● The problems encountered and solutions

➔ Participants

The connection between the participants and organisers is strong, which may contribute to mutual trust. Also, the project organisers are respected social workers so the trust is meaningful. Hence, the participants and the lecturers help with the formation of a community and a sisterhood.

This trust and sense of sisterhood encourage women to attend the courses or join in the other activities, as they feel more comfortable when they are in an environment where they feel comfortable.

Access to Market

● E-Commerce

➔ Participants

Yahoo e-auction platform is one of the most popular e-auction platforms in Chinese Taipei. Participants, especially the older ones consider Yahoo as a more reliable and trustworthy platform because Yahoo is the most familiar portal site for elderly computer users. The responses of all six respondents show that they are less likely to explore or deploy new or unfamiliar portals or e-auction platforms.

● The Barriers

➔ Participants

The women in this project tend to sell food. But this type of product is very "area-restrictive", as the perishable food, such as dairy and meat, normally have higher transport costs. However, since they are micro retailers, the respondents cannot afford to be big stockholders and can only produce small amounts of product.

Access to Capital

● The Needs

➔ Participants

Some respondents mentioned their need for capital, but this is a minor issue for them due to the current, unstable, nature of their businesses, even though, for an average of two years, they have been selling their product via the e-auction platform. Indeed, one respondent mentioned that, for personal reasons, she was unable to apply for a business loan.

Women's Leadership

● Networking

➔ Participants

The impacts: Respondent C1R6 mentioned that her fellow participants were mostly housewives whose lives revolved around their families and housework. Therefore, regular participation in handicrafts and homemade food creates opportunities for them to get together to make friends, who are also female micro-entrepreneurs. As reported in numerous research studies, women are much more socially isolated than men and this prevents them from receiving helps and/or resources that they need for their businesses. Therefore, such activities build up entrepreneurial networks among women entrepreneurs, which is extremely helpful to them.

Respondent C1R6 reports that her fellow participants are proud of what they have achieved. Through the “network” associations with friends they meet during regular project activities, these women’s confidence levels have increased and their self-esteem built up. Self-esteem and confidence, therefore, are very important components for constructing women’s leadership.

This raises a crucial point; women, especially women of middle age, are at risk of social exclusion. Participating in ICT training courses and learning to do businesses online, not only builds up their skills, but it also expands their lives dramatically. Hence “networking” not only provides opportunities for business cooperation, but also of making new friends and expanding their lives.

● Role Models

➔ Organizer(s)

Participants who attended the earlier computer training courses were recommended to become trainer assistants, which helps with their confidence buildings.

➔ Participants

Making participants who attended the earlier phases of the course into class leaders or trainer assistants elevates self-confidence.

● Work-life Balance

➔ Participants

The responses reveal that doing business online offers participants a balance between their roles as mothers and wives, and their careers. Time management is rather important for them, therefore, as they have to find an appropriate mix between their traditional roles and their business ambitions.

Public-Private Partnership (PPPs)

● Sisterhood

➔ Organizer(s)

The cooperation among the organizers, the implementation unit and the participants requires something that is unusual and unseen in other projects – sisterhood. As this project originally

rooted in the former Fenshan City, Kaoshiung County. All the stakeholders are local residents: the project organisers, the implementation units, and the participants. Such strong connection is built based on the friendly and passionate local culture and customs.

● The Possibility of PPPs

➔ Organizer(s)

Computer training and e-auction training courses have been the first focus of this project, which aims to help women to make small amounts of money that might release some of the pressures of their every-day “forced and unpaid” lives. The project is an example of a Public-Private Partnership (PPP) in that it was implemented and organized by social workers who were employees by the Women, Children and Youth Center, Social Affairs Bureau of Kaohsiung City Government. But from 2012, the organizer continued with the project in cooperation with the Academic Society of Kaohsiung Sun Yat-San Business Management, which provides professional ideas about e-business managements and strategic frameworks with the overall aim of increasing their skills and capacities.

● Sustainability

➔ Organizer(s)

As the project is supported by project-based government funding, it must be capable of generating some profits in order to support its activities. Such an effort is the business fair, which is held every Saturday. Attempts have been made to make this project as a wholly “organic project” by receiving a small percentage of the participants’ profits earned during the weekly fairs.

7.1.4. Findings

The Role of Social Workers as the Organizer/Mutual Aid

The project organizers are both experienced social workers who know very well about the participants’ life stories and, the constraints that influence their performances in class or in their businesses.

From 2012, knowledgeable and accredited trainers – experts in business management from the Academic Society of Kaohsiung Sun Yat-San Business Management – take the responsibility for course planning and delivering. However, the organizers of the project play important roles in bridging the gap between participants and lecturers.

Marginalized women, unlike those in other status groups, have many difficult life circumstances that create constraints and hamper both their learning and their capacity for improvement. The lack of resources and abilities require deep understanding and thoughtfulness, for this is not a simple question of learning to do business, or learning how to use computers. For economically disadvantaged, resource poor women who have spent their lives being marginalized, the difficulties they have with training courses can be complemented by the positive influences the social workers bring to the courses.

Hence, a gender perspective has very much been established in these training courses, as it has been in the whole project. Professional trainers who possess knowledge about business and management may not necessarily understand the reasons behind his female trainees’ occasional inability to comprehend what is being taught; whereas, positive communication, with the assistance of the social workers, can often bridge the understanding gap.

This is an interesting departure, since usually the executives from the implementation unit play the role that bridges the gap between organizers and participants. But, because the project organizers are more familiar with the participants, they are able to give effective advice to the implementation unit, while the trainer can provide what the participants need by way of access to information and technical training.

Improving business performances and increased income are the best rewards for participant and professional trainers alike. Hence, this sense of mutual understanding and support amongst participants, organizers and the project executives, help the training courses to run smoothly and present everyone with a “win-win” situation.

Sisterhood

This project is only open to women, consequently, the connection between the participants is amazingly and admirably strong. This may be attributed to the culture, or that the participants are all local female residents, since, being geographically concentrated, it is easier for them to physically get together and “share” each other’s lives. Also, their social roles are generally similar, as most are housewives who have very restricted social circles and, as such, need strong friendship networks. “Sisterhood” is not easily built, but, when it is a strong sense of self-esteem and confidence grows alongside it; hence it offers an additional kind of emotional support, and a bond of trust that would improve the learning of the participants. Kaohsiung Association of Women Entrepreneurs, therefore, epitomizes this in the way it was established and grew with the support of two social workers and a dynamic group of participants who attended the project and became firm friends.

The participants now also have access to the world through the technology training they have had. It is obvious that rural women are mostly more traditional and would be more restricted to their family. A respondent, who had emigrated from Southeast Asia, mentioned that her social circle broadened during her participation in this project, because she had never been able to make native friends in her neighbourhood until her participation in this project.

Location and the Localization; Community and Local culture

This project originally rooted in the former Kaohsiung County, which is now part of Kaohsiung City. The connections amongst the participants and that between the participants is strong. Women, Children and Youth Center, Social Affairs Bureau of Kaohsiung City Government, provides schemes for all kinds of self-growth, such as family and marriage advice, access to social participation and the social services, women's protection and general counselling; it also provides welfare facilities and various leisure activities, all of which are open to any citizen requiring them. The social workers and government officers who work in the centre are familiar with the local culture and the general social problems faced by most people in the surrounding communities.

ICT Learning and E-commerce Using

As the respondents are mostly resource poor women, economically disadvantaged women, participating in this project learning ICT-abled tools lifts their self-esteem and broadening their social circle. Using e-auction platform or joining the local business fair actually increased their income or becomes their source of income.

7.2. Case Study: Phoenix Micro-business Start-up Loan and Consulting Plan

7.2.1. Key Characteristics of the Project

This is the only project that provides access to capital, though a direct deployment of ICT-enabled tools is not seen. Project participants are required to attend training courses in beginner’s level before they can apply for the Phoenix Micro-business Startup Loan. Phoenix Loan is a financial service that offers collateral-and-guarantor-free loan to elder citizens and women owners of micro or small businesses. The interest for the first two years is also subsidized by the government. Its original and major purpose has been to provide a woman-friendly, credit-guaranteed loan, which is now open for both women aged from 20 to 65 or any citizen aged from 45 to 65 who have attended government-organized start-up training courses in 3 years, and own an enterprise with number of employees no more than 5 persons, and

have been evaluated by the professional business consultants. The eligible participants must also meet one of the following criteria to have their loan application processed:

- 1). The businesses meet Article 5, Business Registration Act⁶, and obtain tax registration as substitute for no longer than 2 years
- 2). The business must be founded no longer than 2 years.
- 3). If the enterprise is private kinder garden, short-term after-school learning centre or private day-care centre, it has to be formally registered no longer than 2 years.

The training courses, which do not always involve ICT-related training, give courses at three levels, (i) beginner, (ii) intermediate, and (iii) advanced. The attendance at beginner and intermediate courses is compulsory for participants who aim to apply for a Phoenix Loan.

The beginner's course, which is three-hours long, helps participants visualise their becoming entrepreneurs by giving an overview of what starting a business really means. The intermediate level course is intensive and lasts for three six hour days.

Table 1: The Course Module for Intermediate Level Course

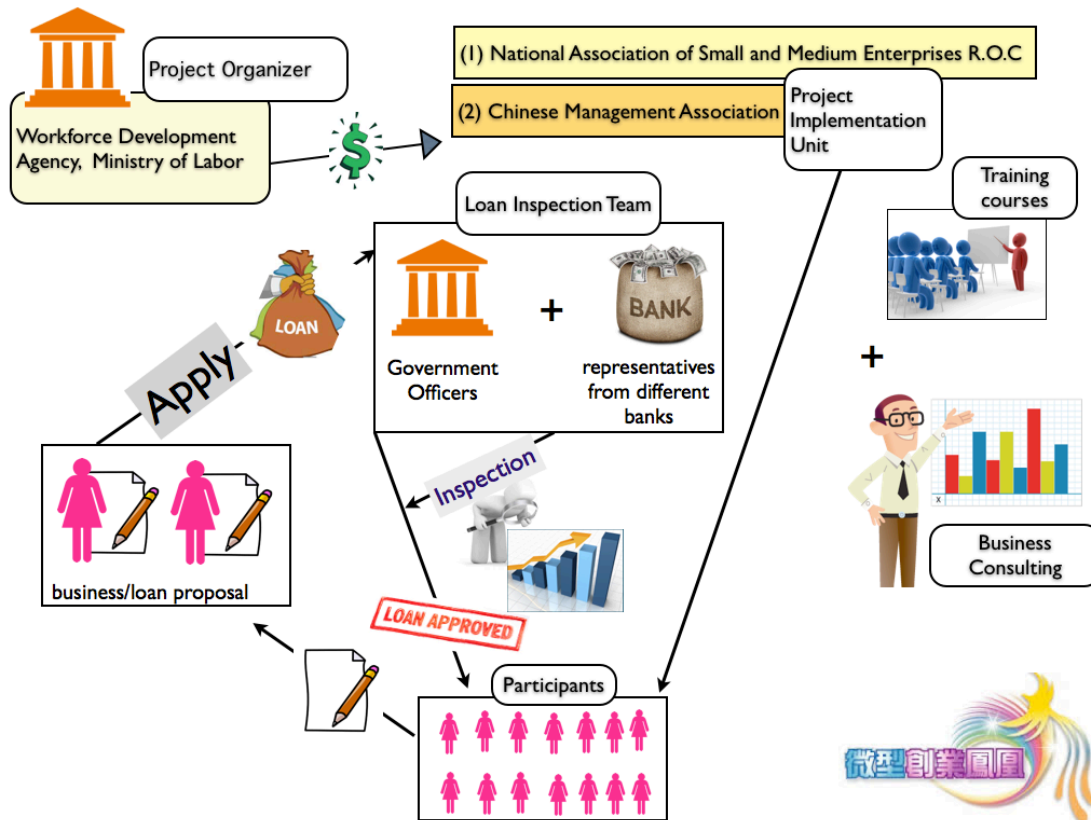
Intermediate Level			
	Day 1	Day 2	Day 3
Morning (3 hours)	Lecture on the subject of finance	Lecture on the subject of marketing	Lecture on the subject of Product designing/entity shop location evaluation
	Instructed by Lecturer B	Instructed by Lecturer C	Instructed by Lecturer D
Afternoon (3 hours)	(Start-Up) business plan writing course Instructed by Lecturer A		

The course, which is designed to encourage women to start their own businesses and reduce the rate of unemployment, has run successfully since 2007. Primarily this loan serves as seed capital and the maximum available is about USD 33,000 thus it targets micro and small business owners. The project was initially only open to women.

Two non-government organisations (NGOs) are responsible for the implementation of all activities. The National Association of Small & Medium Enterprises R.O.C and the Chinese Management Association are responsible for participants currently inhabited in different areas of Chinese Taipei.

The official website of this project provides participants with many free resources, including approximately 113 professional business consultants who can be contacted by participants online or via phone or email and their services have been utilized by all our respondents. These free and discrete professional business consulting services allow open access to information for women entrepreneurs, which is of great value, especially during the start-up stage.

⁶ <http://law.moj.gov.tw/Eng/LawClass/LawAll.aspx?PCode=J0080004>



7.2.2. A Brief Summary of Respondents

➔ Participant

The youngest respondent is 24 and the others are of middle age; they are all owners of formal businesses with business tax registration and they all have received Phoenix loans successfully within no longer than half a year since. This project, organised by Workforce Development Agency, Ministry of Labor, a central government entity, attracts participants across the entire economy, as a result, our selected participant respondents were from many different areas, large cities and small towns; rural, urban and suburban.

➔ Organizer

Two of the three organizers interviewed were from two implementation units, were male; the only female organizer respondent was a government officer from the Workforce Development Agency, Ministry of Labor.

7.2.3. Analysis

Skills and Capacity Building

● Learning Experiences

➔ Organizer(s)

There are three-level training courses prepared for participants, two are compulsory and designed for participants who want to apply for the Phoenix loan. The first level is a “Start-up Lesson for Beginners”, which accommodates up to 150 participants and which presents self-assessment strategies for participants to help them decide whether they wish to start businesses.

➔ Participants

Some stated that the training courses and lectures were useful for them, while some reported that they attended the compulsory courses because of their need to apply for loans; others declared that they did not attend the optional courses after they had received their loans because they were too busy with their business expansions or startups. This suggests that the participants participated in the project for clear purposes, which could mean that they saw extra training to be of secondary importance to them when set against the needs of their businesses.

● Effectiveness of Project Dissemination

➔ Participants and Organizers

Both participants and organizer gave similar answers to the question of how project information reached the respondents. Information diffusion about strategies is quite effective, e.g. via local radio, local TV commercial scrolling texts, flyers and brochures. The Internet has not served as a major media to disseminate project information because, among its target population, ICTs and the Internet are little used in comparison with the outlets mentioned above. Being aware of such digital constraints, the organizers decided to reach potential participants by more traditional means.

Access to Market

● E-Commerce

➔ Participants

Although this project provides an e-yellow page service on the official project website to promote participants' products, it is not fully utilized due to the limited influences. Since some of the respondents state that they hardly ever go searching for resources on to the official website.

➔ Organizer(s)

As the organization is public sector, it is ethically wrong to directly promote the participants' products as an endorsement from the government via public search engines such as Google and Yahoo. Consequently, establishing e-commerce with limited cash flow and high transport costs is constrained. Therefore, the online yellow page appears currently to be the best compromise.

Access to Capital

● The Needs

➔ Participants

This project is renowned for providing women-friendly loans, hence all respondents participated because they needed capital to start or expand their businesses and they all received their loans within six months; however, some argued their need for further loans in order to expand their businesses cannot be met as this project focus on encouraging entrepreneurs in start-up stage.

Women's Leadership

● Networking

➔ Organizer(s)

Apart from regular reunions for former participants, this project also provides unpaid internship matching between new participants who are interested in entrepreneurial careers and former participants who have successfully established their own businesses. This arrangement is designed to match entrepreneurs and aspiring entrepreneurs from similar enterprises.

This system is beneficial for new participants as they can gain experiences, have a clearer picture of what obstacles they might face when starting and running a business; they can also make connections with experienced business owners who have followed similar paths.

➔ Participants

One of the respondents gave credit to the post-participation reunion camp because she made friends and shared thoughts and experiences with other female entrepreneurs. However, some participants do not join any of the post-training activities.

● Role Mode

➔ Organizer(s)

Start-up Model Contests are held to reunite former participants whose businesses are stable. These contests aim to introduce role models to new participants and to create social opportunities for both former and new participants.

Public-Private Partnership (PPPs)

● The Cooperation

➔ Organizer(s)

The organization is partnered with more than 113 professional business consultants. The criteria for selecting partner consultants are, (i) location, and (ii) their area of specialization. Although currently gender is not one of the criteria, in the next implementation year, the consultants' gender will be taken into account. This change of policy is the result of the organizers' observation and it has not been based on the views of our participants.

7.2.4. Findings

The National Association of Small and Medium Enterprises R.O.C and the Chinese management Association are two implementation units responsible for the project; the former is responsible for the northern and eastern area of Chinese Taipei while the latter is responsible for executive affair in the southern area.

Although the sample selected for this study seems small for an analysis, the participant respondents, the networking arrangements and the connection between the participants and the implementation unit, seem to be stronger in certain areas than in others. For instance, the ICT capacity of participant respondents is considered to be at a medium to high level, although most participants do not use the e-commerce platform to do business due to transport costs for their particular product types or due to the business type, e.g. café, agriculture products, stained glass.

7.3. Case Study: Digital Inclusion for Small and Medium Enterprises Project

7.3.1. Key Characteristics of the Project

This project, which attracts participants from both rural and urban area in Chinese Taipei, creates opportunities for both male and female entrepreneurs to partner and cooperate with other entrepreneurs in either similar or different enterprises; however, it is the importance of partnership and cooperation that is emphasized and reinforced in all its activities. There are at least two specific areas of cooperation in the project. The ones involving, (i) the four key stakeholders, and (ii) the entrepreneurs – there are at least eight within each e-cluster. Hence, “cooperation” is the key driver of the strategic framework.

An e-commerce platform, established by the Advisory Group and funded by the organizers, is free for each e-cluster to use during its project implementation period. This is to encourage the entrepreneurs who know how to produce quality products but are unaware of, or uncertain

about, e-commerce and how to digitalize their businesses. Free training courses introducing the advantages of digitalizing businesses are free for the entrepreneurs.

Each e-cluster consists of at least eight enterprises, therefore each participant's products or services can receive the benefit of numerous promotional opportunities simultaneously, simply by the participant utilising the relevant e-commerce platform. It is clear that a new era has dawned where entrepreneurs are able to cooperate, rather than compete, with each other. It seems, therefore, that the Internet has been responsible for breaking the competitive relationship, because its customers can now search for the products they want by themselves and more conveniently.

Framework of this project

The four functions described in the following paragraph – (i) the organizer, (ii) the project implementation unit, (iii) the e-cluster, and (iv) the advisory group, which play important parts in the project framework, are dependent on strong cooperative connections in order for the framework to be effective.

The organizer, together with the Small and Medium Enterprise Administration of the Ministry of Economic Affairs, the main project designers and planners, fund the affair administrator to facilitate the project's implementation. This project itself deploys ICT-based tools to facilitate the cooperation between entrepreneurs across different types of commerce. With the connection among the four key roles listed below, this project successfully creates an effective and workable organic ecosystem that will sustainably live without the funding offered by the organizers.

Four key roles in this project are : Organizer, affair administer/project implementation unit, E-cluster, Advisory Group

The Organizer

The Organizers, are government officers in the Small and Medium Enterprise Administration Ministry of Economic Affairs, planned and designed the prototype for this project. Certain key performance indicators (KPIs) are set by the organizers to monitoring and evaluate the project implementation progress.

Project Implementation Unit

Information Industry Association of ROC plays the role as project implementation unit in this project. The "Affair Administrator" is an NGO that applies and receives funding from the project organizer and is responsible for operating the implementation of the project, including communications with the members of the e-clusters and the advisory group.

E-Cluster:

An e-cluster consists of at least eight micro or medium business owners who are geographically concentrated.

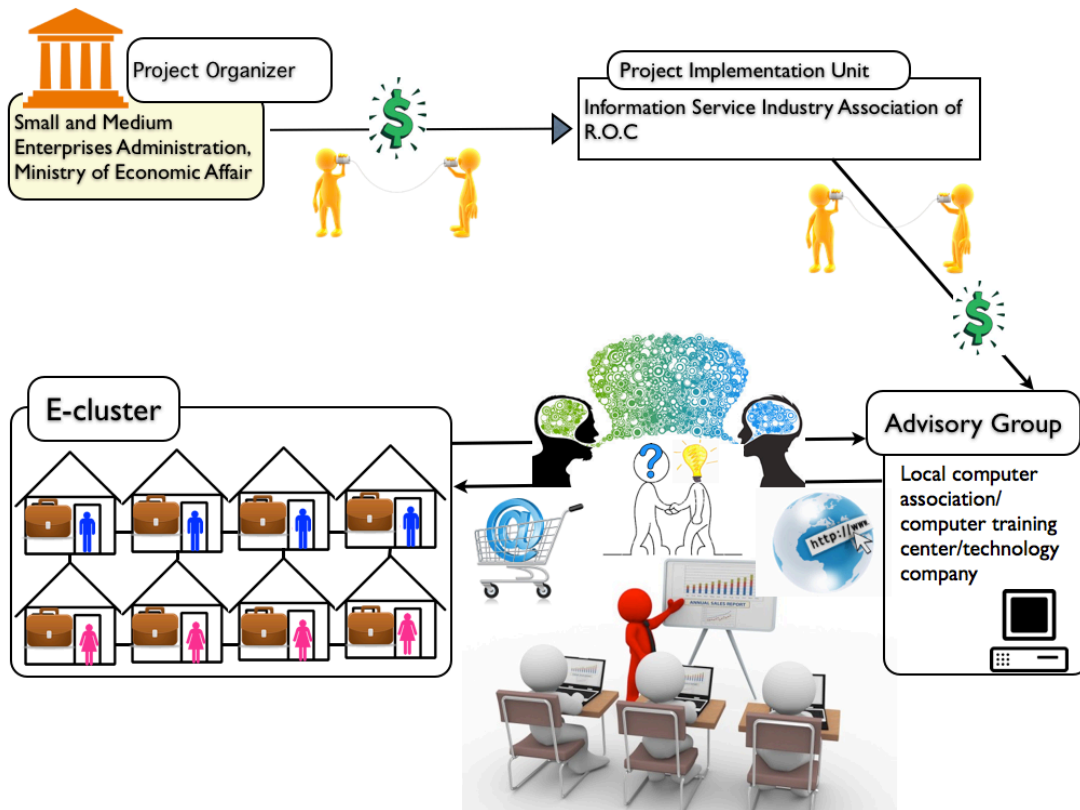
The entrepreneurs receive no funding from the organizer. Instead, they receive services and assistances from the advisory group. The e-cluster members must make good connections and develop cooperative relationships with the advisory group, including making sure that the advisory group provides the services needed: for example, by supplying the customizable ICT tools or e-business or management course module. The members of the e-cluster elect a leader and a vice-leader who are responsible for (i) creating and improving the efficient communications with the advisory group, (ii) dealing with executive affairs within the e-cluster, and (iii) taking all major decisions associated with the e-cluster.

Advisory group:

The Advisory Group refers to local computer associations and local technology companies. Although it is called an "advisory" group, its main responsibilities are to, (i) establish an online shopping platform for the use of members of the e-clusters, (ii) plan and provide training courses on ICT-tools learning, e-business courses, management skills, and business-related

topics. However, all these services are funded by the project organizers. The advisory group sometimes works in partnership with the local entrepreneurs in setting up the e-clusters.

The following picture illustrates the cooperation model of *Digital Inclusion for Small and Medium Enterprises Project*.



7.3.2. A Summary of Respondents' Information

➔ Participant

Five out of the six study respondents operate food-based enterprises. This project is only open to entrepreneurs who have obtained the “Certificate of Profit Seeking Enterprise”. All respondents were either current or former leaders of their e-cluster. As explained earlier, the participants are coded, C3R1, C3R4, C3R5, C3R7, C3R8, and C3R9

➔ Organizer

The organizers interviewed are from three different entities – two are from the SME, one from the Information Industry Association of R.O.C, and one, a project manager of a technology company, is from the advisory group. The organizers are coded, as C3O2 (two organizers who were interviewed together), C3O3, and C3O6.

7.3.3. Analysis

Skills and Capacity Building

● Learning Experiences

➔ Organizer(s)

Training courses offered by the project organizers provide an online learning system to which everyone, including members of the e-clusters, can sign up and use for free. The advisory

group is responsible for planning training courses on ICT topics, business and management, which should be customised to meet the requirements of the e-cluster entrepreneurs.

➔ Participants

Motivation

Most of the respondents were aware of the power of e-business, so they were happy to discover that their problems could be solved. Some of them participated in this project to “give digitalisation a try”, some of the e-cluster members were friends before joined this project, and would like to do business together with their friends.

The content of the training course

Face-to-face training courses on the topic of ICT-based tools or e-business skill or managements are provided and arranged by the advisory group, but can be customised, as stated in the previous section, to meet the requirements of the members of the e-clusters.

Free online training courses are offered by the project organisers – Small and Medium Enterprises Administration⁷.

Problems encountered and their solutions

It is difficult for the e-cluster entrepreneurs to take the training courses all together at the same time because, being entrepreneurs, they often have very tight work schedules. Therefore, taking online training courses is an option they may wish to decline; however, it can undermine the opportunities for them to be together with colleagues and to network.

Achievements

All participants reported that they had learned a lot from the training courses and seminars. One emphasized that she had benefited a lot from the online training courses relating to business management because it was less time-consuming for her because she didn't have to travel from far away to take part.

C1R9 said she has built up her self-confidence through learning from the free training courses either from this project or from those run by other organizations. She said now she'd gained the knowledge she needed for doing business, she possesses the power to lecture about her experiences and help with meetings organized by the project organizers.

Flexibility

Because the training course modules can be customized at the request of e-cluster members, these members can exercise better time management so they can take the courses at their convenience.



Access to information

➔ Organizer(s)

Dissemination Strategy. In the early stages of the project, the affair administrator recruited onto the project advisory groups, such as interested local computer associations and computer centres, eventually the advisory group introduced the project to entrepreneurs who might use the services offered to digitalize their businesses.

➔ Participants

Many of the respondents learned about the project from the advisory group while others learned about it from their own women entrepreneurs networking associations. None of the respondents learned about it from “surfing” the Internet or from any other media.

Access to Market



E-Commerce

⁷ <http://www.smelearning.org.tw>

➔ Organizer(s)

The establishment of an e-commerce platform is a key performance indicator set by the advisory group. In order to both advance access to markets for e-cluster members and to promote the advantages of using e-commerce, the advisory group, using funds provided by the organizers, established an e-commerce platform. The partnership between the e-cluster and the advisory group.

➔ Participants

Most of the participant respondents gave positive responses to the deployment of e-commerce platform as an efficient tool to receive exposure to unexpected audience and potential buyers. Digitalising their businesses, indeed, required a lot of strength to take the first step.

The Barrier and Solution



Online Marketing

➔ Organizer(s)

According to the respondents, some barriers, in regard to using e-commerce platform, do exist; for example, shipping and cash flow are always problems when doing e-business. As can be seen from other parts of this report, it requires extremely good, and mutually co-operative communication to establish an e-cluster, which consists of at least eight different people running eight equally different enterprises. It also requires a good deal of trust – in each other and in the administration.

More than one respondent mentioned the problem of transport the goods. Because there would be more than one type of business within any e-cluster, different products require different types of delivering goods, all of which come at widely different cost. Hence, it would cause problems if a single customer purchased different products on the same e-commerce platform. Therefore, the entrepreneurs need to resolve the delivering problem. Eventually they concluded, participants would have to make the shipments individually.

Cash-flow problems can be critical. Some of the e-cluster members share a single bank account, which they use jointly for receiving and paying out money, while some members use separate bank accounts. Perhaps, therefore, problems concerning the e-commerce operations can only be solved through frequent discussion among e-cluster members.

Some study respondents declared that they were still not positive about e-commerce trading because their products – mainly food – tastes better fresh than when it has been shipped in vacuum packages, even though they know they can make bigger profits that way.

Media Coverage

In order to provide free product promotion opportunities for participants, the organization partnered with a popular TV program famous for broadcasting local enterprises, especially food – it is considered “trendy” for people in Chinese Taipei to watch TV programs that introduce both delicious local food and gourmets. It therefore encouraged the competitive e-cluster members to receive such effective promotion of their products. So now they strive to get other such opportunities to improve their business performances.

➔ Participants

Some of the respondents mentioned that their e-commerce platform and Facebook fan pages are very useful and effective tools for communicating with their customers directly, as well as for promoting their products.

Access to Capital



The Needs

➔ Participants

Some respondents declared their needs for more capital to expand their businesses, however, they are more likely to rely on their own savings or raise it from family or friends.

Women's Leadership

● Networking

➔ Organizer(s)

Networking matters. The effectiveness of cooperation and networking between the members of the e-clusters and the advisory group and between individual members of the e-cluster is a very important element. There is an annual “e-cluster leader’s camp” held by the organizer in order to contribute to knowledge, share experiences and expanding networking opportunities.

Leadership Style. The leadership style of the e-cluster leader and vice-leader can affect the levels of cooperation and influence the direction and the business profits of the e-clusters.

Networking Matters. One of the respondents mentioned how she had been making efforts to connect with each of the e-cluster member through daily visiting, weekly meetings, monthly gathering and having regular instant messaging (IM) group talks via smartphone. Such personal commitment strengthens trust and facilitates communication among the members. It also enhances the way they operate their online shopping platform and makes their experience of the project outstanding.

➔ Participants

Each member makes different contributions towards maintaining the online shopping platform; for example, one is good at taking quality photos of products while another takes responsibility for financial affairs. These particular e-cluster members share one bank account for which they have appointed an e-cluster member as the financial executive whose responsibility it is to distribute the profits according to each account holder’s e-order record.

Some products that are not as popular as others can be put, together with other more popular ones into a “mixed gift box” the profits from which can be shared amongst all the contributors.

Trust. This way of running the e-commerce platform, requires considerable trust, as things always become complicated when money is involved. However, this particular e-cluster was considered to be capable of operating its own e-commerce platform simply by the mature way all the members discharged their responsibilities.

● Role Mode

➔ Participants

Gender perspective. As this project is now open to both male and female participants, our respondents do not necessarily take female entrepreneurs they meet at the “E-cluster Leaders’ camp” as their role models. Instead, those of both genders who succeed in making the highest profits will generally be taken as role models. However, there are sufficient numbers of excellent women entrepreneurs participating in this project who can serve as female role models for those participants who prefer it that way.

● Institutional mindset

➔ Organizer(s)

The organizers explained that the project had to be opened to both men and women because a government-funded project cannot favour women over men or vice versa. It has always been accepted that women’s entrepreneurial performance is as good as men’s; indeed, they tend to be more communicative and more energetic than men given their performances in the Leader’s Camp.

➔ Participants

None of the respondents mentioned that they have encountered gender inequality during their lives as entrepreneurs. All responses indicated that they encountered no problem in being female leaders in e-clusters that included both men and women.

Public-Private Partnerships

● Cooperation

➔ Organizer(s)

Cooperation among the various stakeholders plays an important role in the project. At least four levels of cooperation can be identified within its framework, (i) cooperation among the entrepreneurs, (ii) cooperation between the e-cluster and the advisory team, (iii) cooperation between the advisory group and the executive administrator, and (iv) cooperation between the affair administrator and the organizer.

● Sustainability

➔ Organizer(s)

Knowing how projects can so easily die at the end of a full cycle, the project planner – a government officer who has had much experience of planning government funded projects – has identified and integrated the strengths engendered by high levels of cooperation into the overall design of the project, since such a strategy leads to independency and continuity.

There are no lack of funds to pay maintenance fees for the e-commerce platforms, which have to close at the end of each project cycle, which usually lasts for no longer than three years. Therefore, in order to make the e-commerce platform sustainable, the e-cluster members are taught how to upload their product information and prices, as well as how to maintain it themselves.

The long-term aim is to make the project an “organic ecosystem” that can be operated with profits earned by the entrepreneurs themselves, instead of relying on the government funding. Hence, the project planners have taken sustainability into account and are willing to take advices and receive comments submitted by the any project participant.

➔ Participants

The e-cluster members voluntarily donate an equivalent percentage of their profits, earned from the e-commerce platform established by the advisory group, as future funding for when it is no longer possible to obtain project funding and receive its services for free. It is important to note that an advisory group can only apply for project funding for a limited time period.

The cooperation between the e-cluster and the advisory group can be sustainable if it cooperates with a local computer association that acts in an advisory capacity that has been making efforts to maintain and establish an e-commerce platform that promotes locally produced gourmet foods. Therefore, for this particular e-cluster, although it cannot apply for further project funding, it still can run its business just as effectively on this new platform.

This platform is free for project participants during the project-implementing period, but also opened to entrepreneurs who are not and have never participated in this project, charging certain amount of slotting fee.

7.3.4. Findings

Cooperation Matters

Cooperation Matters, since the essence of this project is that it requires cooperation in many different forms across all four of its roles

- Cooperation among the entrepreneurs who form an e-cluster.
- Cooperation between the e-cluster and its advisory group.

- Cooperation between the advisory group and the executive administrator.
- Cooperation between the affair administrator and the organizer.

Consequently, for e-clusters to be successful the need for cooperation must be considered paramount; to facilitate this, it is imperative that effective and swift communications are established. According to the respondents, an unsuccessful communications either between the entrepreneurs, other e-cluster members entrepreneurs (the e-cluster members) or between the e-cluster and the head of the advisory group can ultimately result in the collapse of the e-cluster.

To foster such communications and cooperation is not easy, and requires much effort from everyone concerned; however, project results demonstrate the benefits in terms of business successes and satisfied entrepreneurs.

More specifically, cooperation between entrepreneurs and the advisory group is interesting, since the advisory group, who receive funding from the organizers, is responsible for providing services and the training courses for the entrepreneurs, whose businesses require to be digitalised. Hence, the advisory group cannot apply for funds for the project without the cooperation of the e-cluster members, and vice versa.

It is important to note that the particular project described above is only open to entrepreneurs who have obtained the Certificate of Profit Seeking Enterprise, so it attracts only established owners, who are generally more ambitious in matters of business expansion than informal business owners are..

Self-identity

These project users see themselves as entrepreneurs and business owners, instead of self-employed women who are just making pocket money. They take these businesses as careers and their ambitions are to make more money, rather than just making enough to support their families. This reality affects their attitudes when they identify themselves as “women entrepreneurs” who have the confidence and courage to speak out and to expand their businesses.

Online Training Courses, and Flexible Training Modules and Curriculums

Although the training courses are offered by the advisory group, E-cluster members are engaged in the course module and curriculum designing and planning. Such involvement creates a win-win situation as the training course meets the E-cluster members’ needs, which would indirectly leads to a business growth.

7.4. Summary Findings

7.4.1. Partnership and Cooperation First

All three cases from Chinese Taipei demonstrate different, but effective and successful, levels of cooperation and partnership among the different sectors and between the various stakeholders.

The first case – “She Economic”- Empowerment with E-Commerce of Kaohsiung – which targeted marginalised, resource-poor and under-privileged women, demonstrated a partnership between local government officers and social workers – who were eventually replaced by tutors from a computer training centre. The social workers had originally played key roles in managing the, then, gender-unaware training course and in helping to facilitate the delicate process of communications and to alleviate any confusion or misunderstandings between the participants and the tutors. Thus, by bringing gender-awareness into the arena of business expertise and computer sciences, the social workers performed a major feat by becoming the key drivers of this highly successful project.

The second case, the Phoenix Micro-business Start-up Loan and Consulting Plan, involved professional business consultants, who provided a customized business consultancy, which eventually incorporated highlighted this project's uniqueness. Although providing women-friendly loans was the major motivation for this project, the organizers offered other activities that were of great benefit to women at the business start-up stage. The consequence were that there is now a list of 113 consultants from all sectors of business available online for participants to contact for advice and support.

The third case – The Digital Inclusion for Small and Medium Enterprises Project – is an outstanding examples of a vibrant public-private partnership that was created by the four key stakeholders: (i) project organizers; (ii) project implementation unit; (iii) advisory group; (iv) e-cluster. This partnership helped participants to make the necessary connections in order to create possible business partnerships in the future. The fact that most government-funded projects must be implemented within strict, time-based limits, highlights the problems and limitations of Government funded projects, which may be summed up as risking 'unsustainability'. However, in this cooperation-based project, by utilizing all the resources available, combined with the cooperation of the various key sectors and stakeholders, successful solutions were found and the problems and limitation managed; which shows what is possible when participants are helped to achieve economic autonomy.

7.4.2. Fully Funded by Government Entities

All the above cases were funded by various government entities. The advantage to this is that resource-poor, economically marginalized women can receive free ICT-enabled tools training needed for starting businesses or to increase their employment opportunities, with the consequence of raising their standards of living. Free resources provided by government, therefore, lowers the barrier that hampers women to acquiring economic empowerment. The disadvantage is the limited project implementation period. Therefore, because a project may ideally be several years long, it has to be closed by a certain time. Hence, the independency and sustainability gained from the project can be weakened if positivity, stability are not maintained. However, it can be seen that the organisers in all three cases used the private sector to obtain both support and match-funding actually strengthened the participants' independency to the benefit of both their businesses and their general economic empowerment. In summary, therefore, projects that are aimed at businesses at both start-up and more advanced stages will increase their chances of sustainability and survival to the benefit of the participants in the longer term.

8. Chapter 8 Cross-Case Comparison and Findings

This chapter will provide a comparison of eight case study results presented by the research teams from the four APEC partner economies, Chile, The Republic of Korea, The Philippines, and Chinese Taipei.

Drawing on the five topics identified earlier in the report, (i) skills and capacity building, (ii) access to markets, (iii) access to capital, (iv) women's leadership, and (v) public-private partnerships, this cross-case comparison will demonstrate how, in different geographical domains and cultural contexts, the various projects that utilise ICT-enabled tools to facilitate and advance women's economic empowerment were implemented.

8.1. Skills and Capacity Building

8.1.1. Power of Knowledge

The power of knowledge has emerged as the principle benefit of women's participation in the digital training courses listed here: (i) "She Economic"- Empowerment with E-Commerce of Kaohsiung, from Chinese Taipei, (ii) Digital Inclusion for Small and Medium Enterprises Project from Chinese Taipei, (iii) Digital Literacy for Women of PhilCeCNet, and (iv) Computer Training Projects of PTTC from the Philippines.

By being involved in these schemes, the participants benefited in numerous internal and external ways, such as, (i) their self-confidence was enhanced, (ii) their leadership skills were cultivated, (iii) they learned how to use ICT-enabled tools, (iv) their business ability was elevated, (v) they now perceive themselves as entrepreneurs, (vi) they have found new purposes in life, (vii) their self-esteem has been enhanced, (viii) they have become more self-sufficient, (ix) they have developed networks that include business advisers and other entrepreneurs, (xi) they have discovered new markets and ways of entering them, and (xii) they have a new range of friends to talk to and socialise with. There are probably other by ways by which individual participants have benefitted, but perhaps these could be summed up by suggesting that they are "no longer the people they were".

The longer term consequences for many of the participants is that some have obtained employment, some have started their own businesses, some have had their work efficiency improved, and others have become leaders of related associations.

8.1.2. Course Curriculum and Module

Regarding the course modules and curriculum, there is little flexibility in the Chilean project, I-KUNA. This could be caused by failing to take participants' time schedules into account when courses are arranged, resulting in a lack of gender perspective. Women are more time-constrained because they are generally the caregivers in the family, hence inflexible course modules prevent them from attending classes. The Korean project, GWDC, and all three Chinese Taipei projects offered flexibly timed, gender sensitive ICT-enabled tools trainings courses. For instance, the Taipei "She Economic" course offered flexible curriculum based training for participants' taking into account their time schedules and the Digital Inclusion Project provided a customised training course module and curriculum that could be modified based on participants' time availability and their level of digital literacy.

The issue of building levels of digital literacy into course design led to participant dissatisfaction when the Philippines' PTTC provided courses without categorising them by digital literacy levels. However, the Taipei Phoenix Plan scheme prepared three different levels of courses for participants of different business and digital knowledge.

8.1.3. Infrastructure:

Regarding the ICT learning infrastructure, problems encountered in the Philippines project PTTC were a slow Internet service, obsolete computer unit and software, a purely lecture-based course delivery made even more difficult by the lack of a training venue, all problems resulting from a serious lack of funding.

On the other hand, the Chinese Taipei courses, in cooperation with local computer training centres paid for by the organisers, delivered a combination of practical modules and lecturers led by experts using up-to-date ICT-enabled tools in fully equipped classrooms with sufficient ICT-enabled tools to facilitate ‘hands-on’ in-class practices. The courses offered in Korean WESC are all taken in a building that is also the location of the Korean Women Entrepreneurs Association (KWEA) and other start-up “incubators”. The other Korean project, GWDC, offered courses in an office equipped with advanced IT facilities, cafeteria, a daycare child service and even transport from the subway, all of which not only proved convenient for busy women, but it also enhanced their powers of concentration in the classroom. The daycare service in particular shows considerable gender-sensitivity, since women are still the main caregivers in the family.

8.2. Access to Market

8.2.1. International and domestic; Formal and Informal Business

The Korean WESC offers its participants market surveys and funding for attending international exhibitions, with the aim of encouraging the exploration of international markets. On the other hand, The Taipei Digital Inclusion Project concentrates on the domestic market for its participants by establishing e-commerce platforms, which primarily promote local food products. Also, the target participants of the Chinese Taipei “She Economic” are mostly financially marginalised women whose products, such as handmade accessories or perishable handmade foods and agricultural products, tend to be less competitive than famous brands, hence the focus on local or regional markets.

Target participants from both “She Economic” and I-KUNA are mostly informal businesses owners, while Phoenix participants are more established owners with tax registrations, and The Digital Inclusion Project is only open to participants whose businesses are formally registered. It is true to say, therefore, that informal businesses lack the necessary potential for growth; therefore they are unlikely to attract overseas customers.

8.2.2. Professional Consulting

Many of the cases cited provide business consultation for their participants. Some projects are partnered with professional consultants, including all of the three cases from Chinese Taipei, and both of the cases from the Republic of Korea. The Phoenix Plan provides an online list of consultants of different business and financial professions for its participants to apply to for consultancy services. Digital Inclusion also provides a consultancy service by facilitating cooperation between its participants and the advisory group, which, in effect, is the local computer association. Also, a computer training centre and some technology companies also provide business-related consulting services. Also, “She Economic” not only offered business consulting services but it had the in-house services of two experienced social workers, who were also the original project organisers and planners and sometime consultants. These two ladies were good listeners for many of the marginalised women and they also facilitated communication between trainers and participants.

8.3. Access to Capital

Although a direct intervention of deploying ICT tools to facilitate women entrepreneurs’ access to finance is absent, some of the cases demonstrate indirect The Korean project,

GWDC, provided financial support for the tenants to start their businesses with the offer of patent applications, trademark registrations, homepage creation and about 4,000 dollars for participation in various business oriented fairs. In addition, they invited participants to apply for loans with interest rates as low as 2.9%. It was made easier for GWDC participants to receive loans as their abilities were recognized by having been accepted on to the program. Furthermore, GWDC even payed for partial costs for receipt of ISO9001. Similarly, Chinese Taipei's Phoenix Plan provided women-friendly loans for up to 27,000 USD for participants who gained the certificate on completion of a short start-up training course.

8.4. Women's Leadership

8.4.1. Possibility of Networking

Networking among women participants appeared naturally in many of the cases chosen by the four economies. Participants from "She Economic with technical support and advice from their project organisation, Kaohsiung Women, Children and Youth Center, quickly established The Kaohsiung Association of Women Entrepreneurs.

GWDC stressed the importance of networking among women who overcome their struggles to re-enter the workplace after interrupted careers. The social community was fostered during their internet-based training and the, face-to-face interactions provided by Digital Literacy for Women of PhilCeCNet. Such courses created opportunities for women to expand their social circles when most of them would otherwise be restricted to their roles as mother and wives in their homes. By meeting a wider range of people, such as government employees, politician, educators and successful business women, participants were able to step out of their previously 'assigned' roles. This ethos was also true in the Digital Literacy for Women of PhilCeCNet project, since some of the target groups were government employees or successful CEO's in WESC, part of the Korean Women's Entrepreneurs Association (KWEA), which was located in the same building. Similarly, in "She Economic", participants were able to meet women from similar cultural and economic backgrounds. Such social and business circle expansion served not only women's professional advancement, but also as emotional comfort.

It is beneficial for women, especially underprivileged women, to build up their leadership when their self-confidence has been increased by, (i) obtaining ICT skills, (ii) receiving the emotional comforts offered by newly made friends, and (iii) having their social circle expanded.

8.5. Public-Private Partnership

8.5.1. Cooperation Makes Sustainability Possible

Cooperation among various stakeholders can be a solution to financial or resourcing problems. For example, both Digital Inclusion and Phoenix Plan, programs expect effective cooperation between stakeholders and government agencies in order to make best use of available facilities and tutors. Also, the online shopping platform is sustainable because its administration fees are met by participants after their free project finishes. This proves that, if a free service meets the needs of entrepreneurs, they will be willing to pay for its continuation.

The government and PPI supported computer training projects of PTTC, although limited to management training courses and curriculum development, still need more financial resources, as does the Chilean I-KUNA, which, even though it is supported by existing PPI partnerships, still needs extra finance to maintain its e-commerce platform. Thus, the shortage of money requires more innovative funding arrangements to be undertaken by its users and stakeholders.

8.6. Findings

8.6.1. Skills and Capacity Building

Power of Knowledge

The power of obtaining ICT and business-associated knowledge through attending training courses, while not necessarily increasing women's economic growth, can reduce the degree of discrimination women have to face. Most of the respondents across the four economies made positive comments about their ICT-enabled tools training, since not only does it equip them with skills, it gives them the knowledge and self-confidence to improve their business practices or pursue job opportunities, while, at the same time, widening their social circles.

Integrating Gender Awareness and Sensitivity into Course Designing

Women have long been discouraged from learning about ICT because it is too difficult, or too expensive; however, gender-aware course designing makes it possible for them to attend classes and gain knowledge previously withheld from them through historical prejudice. Judging by the cross-case comparisons, therefore, it seems clear that sensitive course designing is essential, especially if the courses are designed to meet the needs of underprivileged, resource-poor women.

8.6.2. Access to Market

New, Wide and Big

One of the advantages of e-commerce platforms is that they broaden the market by serving as efficient promotional tools in order to connect customers, from the comfort of their homes anywhere in the world, to the seller. However, the cases examined in this report suggest that they are not such popular tools to deploy since no-one reported examples of access to international markets; whereas, in three out of the eight cases, e-commerce platforms were considered to be invaluable for reaching regional or domestic markets. Also, as the Chilean project I-KUNA found, they are expensive to maintain.

It seems, therefore, that many hurdles exist for small business owners who are trying to gain access to bigger markets; for instance, (i) participants from Taipei's "She Economic" – mostly small owners whose products are perishable – prefer to sell in their weekly fair, with their e-auction platform serving more like online advertising, (ii) the price of dry ice shipping and international packaging and delivery is much higher than the price of the product, thereby discouraging customers who require only small purchases, and (iii) for both small and more advanced business owners in the cases examined, logistic infrastructure and regulatory constraints remain problematic and unresolved.

8.6.3. Access to Capital

Only two out of the eight projects provided capital related services. However, for socio-cultural or gender-based inequality reasons, access to capital appears to be more difficult for women. Some of them mentioned that they would rely on informal money lenders or sources e.g. their family, friends or their own savings for their businesses. This leaves room for future innovative ICT improvements.

8.6.4. Women's Leadership

Barriers conquered, Barriers to be conquered

Five out of eight cases reported that the networking opportunities in their programs offered participants contact with a wide range of people from different backgrounds, or with people with similar goals, all of which brought benefits such as in terms of cooperation and business matchmaking opportunities. For instance, in the Korean WESC project, participants

networked with CEOs; while in the Pilipino project, PhilCeCNet, they met a wide range of people from different professions.

In the Korean and Pilipino cases, gender-based inequalities were found, although they were somewhat reduced as participants' ICT skills increased, or as their businesses started to become operational. In contrast, in Chile as a whole, there is little gender-based inequality since women have traditionally headed craft-based organisations. In Chinese Taipei, though, the reasons for gender-based discrimination remains unclear from the cases studied. However, all the Chilean respondents considered their only role was to be "stay-home mothers and wives"; also, some Chinese Taipei respondents feared that the more successful their businesses became, the more their harmonious family lives could be damaged.

Hence, women in both economic areas are still trapped by social norms and expectations, even when they become successful micro-entrepreneurs. The result is they would rather stay as they are than look for bigger markets.

Sisterhood with or without Entrepreneurial Activities

Some of the participants in most cases have had the advantage of gathering together and even starting their own formal or informal societies, some of which involve the creation of more business opportunities, such as by business matching or developing trade fairs, while others served more as emotional sisterhood style "comfort zones". Although the power of friendship is important for women's self-confidence at the start-up stage, participants seemed more willing to participate in activities offered by those association that focus primarily on business, rather than on "sisterhood", because they found them to be more supportive at a practical level.

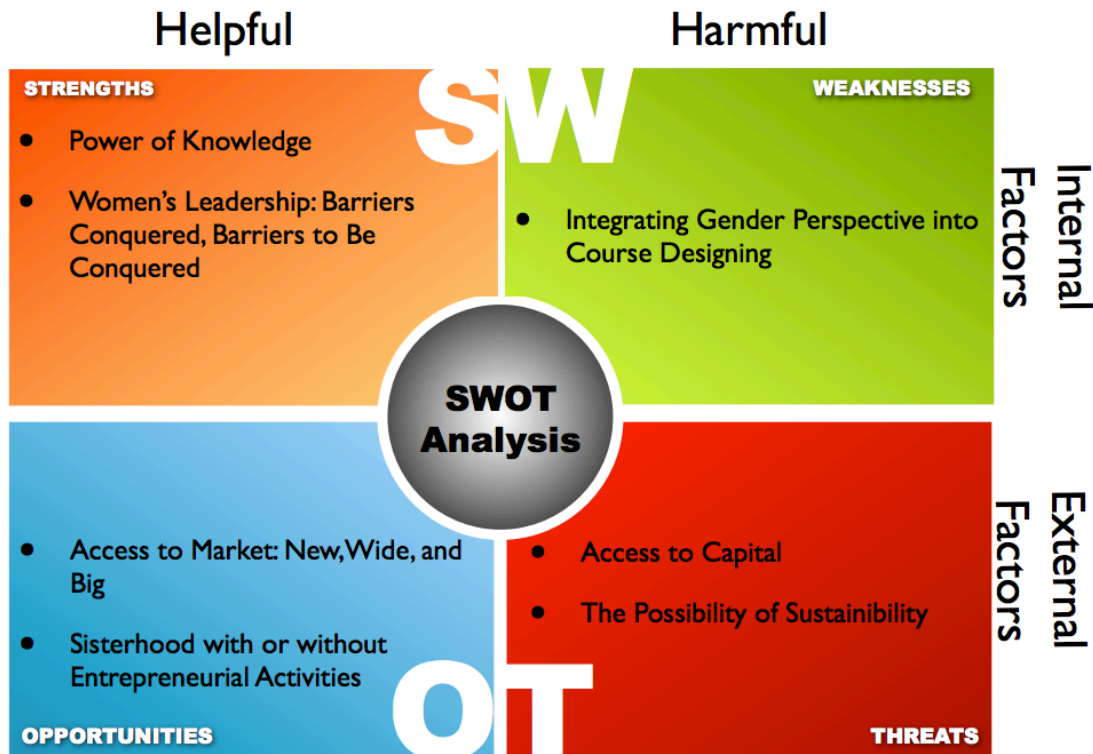
8.6.5. Public-Private Partnership

The Possibility of Sustainability: Mutual Partnership

In all the case studies, projects that deployed ICT-enabled tools to empower women entrepreneurs were restricted to limited funding and implementation duration. However, it is possible to design sustainable projects that utilise cooperation and partnership among stakeholders; therefore, since mutual partnerships exist in all eight cases, even though they utilise different cooperative models, as difficult as it may seem, they would find it beneficial to bring in stakeholders who could offer a variety of resources to ensure greater sustainability.

8.6.6. SWOT Analysis

The following SWOT analysis is based on the research findings, divided by the five main



categories deployed throughout this report.

Strengths: (i) the power of knowledge, because of it enhances business and ICT skills. (ii) women's leadership, because it improves businesses. It is important to keep the strengths identified in this study for future ICT-enabled tools projects aimed at encouraging women entrepreneurs.

Weaknesses: a course without a gender perspective exerts a strong negative impact. This weakness should be addressed.

Opportunities: (i) e-commerce, as deployed in most projects, allows access to wider markets, (ii) access to international markets in order to counteract sociocultural constraints; however, it requires a more flexible institutional infrastructure and a better understanding of the regulations (iii) access to regional (local) markets; most informal owners were satisfied with them, (iv) access to domestic (national) markets; the more formal owner were satisfied with them.

Project planners need to think about the transformation of women from informal to formal owners, and the formal owners from domestic to international markets, while entrepreneurial groups should switch their focus from being "sisterhood" gatherings to "business" gatherings in order both to make their members' businesses more sustainable and to create more tangible opportunities.

Threats: (i) poor access to capital, which requires more endeavor. Innovative ICT-enabled tools or programs should be taken into consideration. (ii) the possibility of a sustainable project is identified in this study as the attribution of smooth mutual cooperation among key stakeholders; here it is categorized as a threat because such cooperation needs more attention in the implementation of training projects.

9. Chapter 9 The Next Step

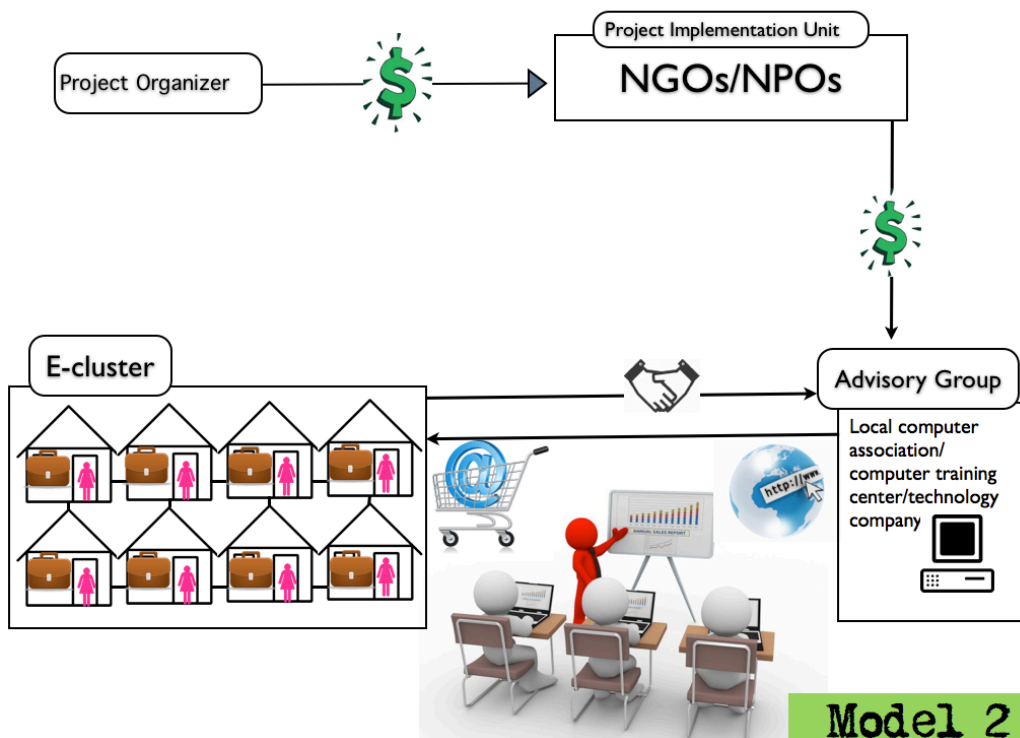
9.1. From Informal to Formal, from Local to International

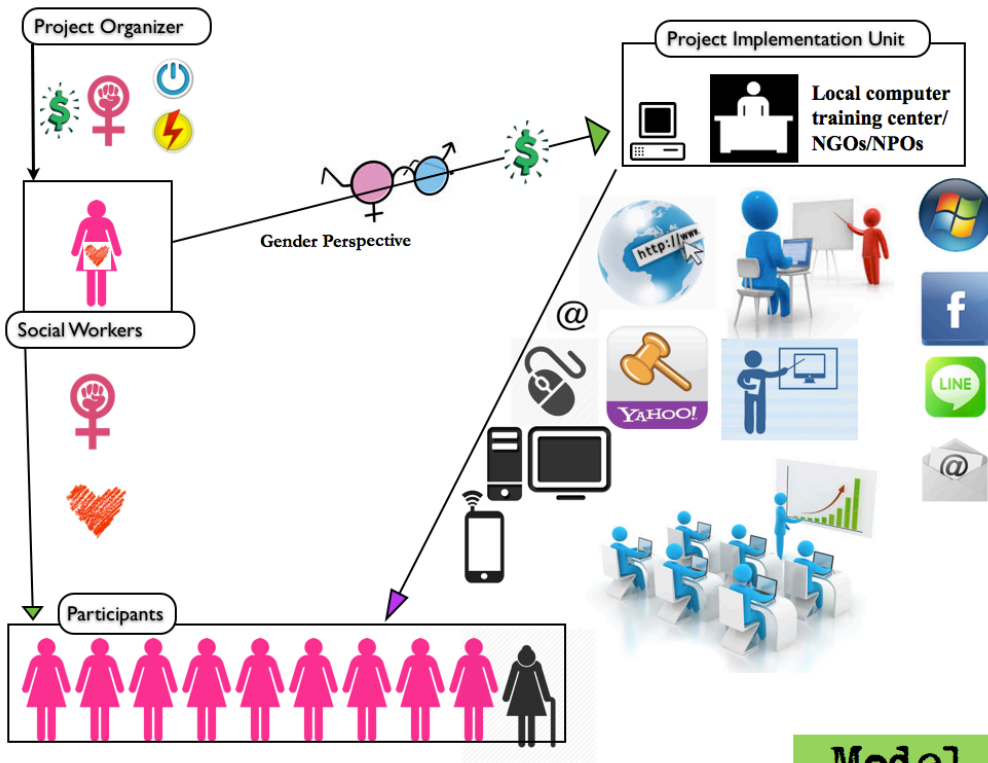
According to the SWOT model, access to capital, courses designed with gender perspectives in mind, and sustainable project planning, are what is needed to improve future training programs. Two possible models, both of which embody partnerships between the various project stakeholders, have been identified as a result of the examination of the case studies presented by the four APEC partner economies of Chile, The Republic of Korea, The Philippines, and Chinese Taipei.

Model 1, which will benefit women informal business owners, particularly those from rural areas who have been marginalised and are resource-poor, incorporates partnerships between participants, local computer centres and social workers, who will play a key role between participant and trainer, since, being familiar with the women’s situation, they can influence their motivation, learning and self-development.

Model 2 will suit formal business owners; hence it is likely to be more sustainable. The cooperation between the private sector – represented by the advisory group – and the participants, will necessarily be both dynamic and capable of surviving the possible withdrawal of external financial support. In this model, the advisory group will provide facilities, such as ICT-enabled tools, customisable training courses and the establishment and maintenance of an e-commerce platform, which gives access to markets.

The limitation of Model 1 is that it lacks the dynamic bilateral cooperation that can survive independently, whereas Model 2 is a cooperation model designed for mature business owners who need to enlarge their markets. Both kinds of entrepreneur need financial stability and more expert support and encouragement in order to make the necessary changes to the way they operate and to improve the logistic infrastructure of their businesses in order to deal with regulatory constraints and fluctuating markets.





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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

Instruction for filling the program reports

Title

- Please insert title of the program

Year of launch & completion

- Please provide the year in which the program was launched and completed (if applicable).

Location

- Please describe the location where the program was implemented

Objective(s)

- Please describe the objectives of this program.

Beneficiary(ies)

- 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

- 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

- Please provide an approximate annual budget in local currency that indicates the amount of financial resources required to sustain the program

Partners

- 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

- 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

- 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

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)

Program Title	
No.	
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	

Summary Report of Preliminary Inventory

Prefix

This multi-year project- Women and Economic Development: Facilitating Women's Livelihood Development and Resilience with ICT focuses on how women's entrepreneurship can be facilitated by Information and Communication Technology (ICT) in the Asia-Pacific region. This project is supported by Asia-Pacific Economic Cooperation (APEC) and executed by the Foundation for Women's Rights Promotion and Development of Chinese Taipei and will be divided into three phases. In year one, with the participation of four APEC member economies: Chinese Taipei, The Philippines, Chile, and Korea, the aim is to investigate ongoing or completed government programs involving ICTs that are/were undertaken to better women's entrepreneurship within different culture.

Executive summary

The purpose of this summary report is to summarize existing practices and/or programs on the empowerment of women entrepreneurs through ICTs in the Chile. This inventory is based on the format provided by the Foundation for Women's Rights Promotion and Development of Chinese Taipei. The report provides the methodology of the 1st phase of investigation, followed by some preliminary research findings.

Research methodology and research design

Preliminary Review Questionnaire

A preliminary review questionnaire is designed to gather details from the collected projects that focus on gender, ICTs and how women can be supported through their participations in the projects.

Step 1: Online Searches

Firstly, it is important to note that I had been working in entrepreneurship and labour issues with women in the National Service for Women and, after the first meeting in Taipei on ICTs, Women and Entrepreneurship, organized a conference to promote the usage of ICTs. This is why I had substantial preliminary understanding of the many organizations that exist in Chile for the promotion of ICTs. In addition to this, I also worked in the Women's Heads of Household Program, in SERNAM as well, which allowed her to get to know one of the programs which will be discussed in the present paper.

Even though we already knew several organizations, we also searched for more projects available online for other projects. After conducting all this research, we narrowed down the options to three specific projects, as the other ones were not focalized on women entrepreneurs necessarily, but rather to capacity building in technology for employment and daily living.

After doing this and concluding which projects were appropriate and which projects were not, we contacted the person in charge of the project so that he/she could fill out the Preliminary Review Questionnaire. In any case, even though information on the projects was mostly found online, we still got met with two of the three directors of the projects, and we contacted the third one by telephone. In this context, we had a half an hour conversation with him in order to understand the program more thoroughly. Therefore, in summary, even though they completed the information themselves, several phone calls and email exchanges were done in order to get most of the required information in its entirety.

Step 2: Input from the project organizers

The projects organizers were active in completing the questionnaires. They didn't take very long to do this and they all sent it to me one day after I requested it and after I had had an initial phone conversation with them. However, the project coordinator of two of the projects selected for the completion of the questionnaire, did not provide as much information in the beginning. Therefore, we asked him to send us more information through email and selected the information that we required more details of in yellow, in the questionnaire. He then sent all the information we required, plus other external documents which were not published online and which allowed us to get a more thorough understanding of the project.

This part of the process was necessary, as it provided details which we would have not gotten hadn't we reviewed the information sent to us. In addition, it allowed us to follow-up on the information of the project and therefore, we got to know the project much better. We believe that this part of the process is useful and will allow us, as both researchers and interviewers, to have a thorough understanding of the project. In this way, we will be able to conduct proper interviews.

Categorization

Four dimensions that have been identified as what have been hindering women from their fully economic participation in the High Level Policy Dialogue on Women and the Economy Declaration held in San Francisco, California September 16, 2011. These are as follows:

- Skills and capacity building
- Access to market
- Access to capital
- Women's leadership

In this summary, the project objectives and ICT tools deployed towards the economic empowerment of women were classified by the four dimensions mentioned above, which aims to provide an overview of the link between the designation of these projects and the four dimensions. It is important to highlight, however, that women's leadership in the context of the San Francisco Declaration is an aspect which generally does not entirely apply to this research project. Access to information is an aspect that is much more present, as many women become empowered through knowledge acquisition which they did not have before starting the project.

Chile

Preliminary Inventory of Projects in Chile at a Glance

Program List

Table 1 is the summary table of projects in the Chile that use ICTs to empower women's entrepreneurship.

Table 1: List of programs from the Chile

Project No.	Program Title (in alphabetical order)
1	Training on Digital Literacy and Marketing for Entrepreneurs
2	I-kuna: Training and E-Platform for Entrepreneurs
3	Digital Literacy for Entrepreneurs

Program Objectives

Table 2 gives an overview of the objectives of each project described on the Preliminary Review Questionnaire, which are categorized by the four dimensions mentioned above, although the project objectives may not be relevant to the use of ICTs.

By using the four dimensions as the criteria to examine these projects, Table 2 presents an overview and an understanding of the focus of resource distribution of each of these projects in Chile.

Table 2: Program Objectives, by Three Dimensions

Project Name	Skills and Capacity Building	Access to Market	Access to Capital	Women's Leadership	Other
Training on Digital Literacy and Marketing for Entrepreneurs	√			N/A	This training course also works for accessing information on access to capital. Shows the available resources out there for entrepreneurs.
I-Kuna- Training and E-Platform for Entrepreneurs	√	√		N/A	Women's leadership can be viewed and analyzed with the dimension of Access to information.
Digital Literacy for Entrepreneurs	√			N/A	

Table 3 illustrates an overview of ICT tools deployed among the three projects of the Chile.

Table 3: ICT Tools Used in the Three Programs in Chile by the four dimensions

Skills and Capacity Building		Access to Market		Access to Capital	Women's Leadership
Training Courses	<ul style="list-style-type: none"> √ Digital Marketing √ Digital Literacy (basic computer courses, excel, word documents, how to sell online, how to take a digital photo of the product to be sold, among others. √ Business models 	E-Commerce	<ul style="list-style-type: none"> √ Access to e-commerce through the I-Kuna platform 	N/A	N/A

Review of Existing Practices/Programs

The three projects that were selected to fill out the questionnaire and be considered for this study, were specifically related to entrepreneurship and digital training in order to manage a business. At this point, it is important to note that even though more programs were found in the online search and also through existing networks I had through SERNAM, I do not specify all of them here for technical or availability reasons. For example, one of them, CDI, was not considered, even though they train women and men in digital literacy for entrepreneurship, because they had just gone through an assault and had no more infrastructure to continue operating. Hence, it would have been operationally very difficult to consider them. In the other hand, the program Dreambuilder, which also empowers women entrepreneurs through ICTs, was also not considered because they expressed that they would not like to be part of the study.

Hence, the three projects which were identified were specifically chosen by the researchers not only because of their focus on entrepreneurs and ICT capacity building, but also because they showed interest and availability to participate in the study, had their program been selected.

All three programs that were chosen are launched by private non-profit actors, but work in partnership with the local, regional and/or national governments. For example, in the first program, titled "Training on Digital Literacy and Marketing for Entrepreneurs," launched by Acción Emprendedora, an NGO, partnered with different institutions of the Chilean Government such as CORFO, FOSIS, SERCOTEC and SERNAM). They also partnered with private companies such as Colbún, GASCO and Fundación Minera Escondida).

The second initiative, headed by I-Kuna, an NGO which is managed by one of the founders of Acción Emprendedora, focalizes its work solely on an e-commerce platform which it uses to connect entrepreneurs with potential buyers. This is the newest program, as it

started in March 2013. The partnerships that the organizers have been establishing are both with the public and the private sectors as well. With the Chilean government, they have partnered with the Institute of Youth (INJUV), Startup Chile (CORFO) and a private social incubator, Sociable.

Finally, the last intervention, titled “Digital Literacy for Entrepreneurs”, focused on training entrepreneurs on digital literacy as well. Just as the other two programs, the partners included private entities such as Laboratory for Innovation (ILab), Entel and a the Pontificia Universidad Católica de Chile.

Skills and Capacity Building

Training Courses

Access to training courses

All the selected projects in Chile considered the component of training as a relevant one. Even though this area was much more developed in the first and the last interventions, the second intervention, I-Kuna, also considered training. In this context, training, however, was linked to how to use the I-Kuna webpage: teaching the entrepreneurs to take good-quality pictures, to upload the pictures on to the I-Kuna webpage, and to respond to text messages when something needed to be sent to the buyer.

Access to Market

E-commerce

Of all three interventions, it was only the I-Kuna initiative which focused on e-commerce. This is a very innovative intervention, as for the first time an initiative considers not only the component of e-commerce but also the training and empowering entrepreneurs through e-commerce. Artisans are trained to use the platform and when a buyer intends to buy a product, he/she receives a text message on their phones which inform them that a transaction will be made. This is still done through the I-Kuna Office.

Access to Capital

None of the three selected programs provided access to capital. However, all these programs do provide access to information on accessing capital as part of their training courses or counselling. However, it is not access to capital as such.¹

¹ It is important to highlight that during the search, we did encounter one program which is starting in Chile, related to crowdfunding. Through crowdfunding, entrepreneurs post their business ideas or creative projects and receive capital through different investors. We did not choose to include these programs in the inventory because they were starting and had very little experience with women. In addition, this program is linked with the government, which changed in march this year and it is not sure that it will continue. Hence, for the sake of the continuity of this study, we proposed these three programs.

Women's Leadership

According to the San Francisco Declaration, none of the interventions that we have specified in the present project contribute to women's leadership.

Findings

✓ Target Market

The objective of all programs is to increase economic empowerment of women by also defining a target market. This is done indirectly, most times, through training courses. However, it is important to note that the I-Kuna project is the most relevant in this sense, as it specifically targets markets through the web, by using e-commerce. These markets are both national and international, as buyers can get a hold of a product and see it even if they are in another country.

✓ Target Beneficiary

The participants of the programs are women and men entrepreneurs. None of the projects that we chose were focalized on women. However, most of the participants, in all three projects, are women (over 70%). In our search for programs, it is important to note that the Dreambuilder program did directly target women. However, when we contacted them to ask them whether or not they would be interested in participating, at least in this preliminary stage, they did not express interest. Hence, we did not include it in the inventory.

✓ Perishable or Less Competitive Products

The participants of all programs are entrepreneurs who go through training which allows them to better understand how to make their product more competitive. In the case of I-Kuna, the products are selected by the organizers very well, and competitiveness is also taken into account. In this case, one of the components of competitiveness is that the product is innovative and is made by artisans.

✓ Projects Organizers

Both I-Kuna and Training on Digital Literacy and Marketing for Entrepreneurs have the same counterpart: Sebastián Espinoza. He works as a Manager in the second project and founded the first project- I-Kuna. Both of these organizations are private not for profit agencies or NGOs. The project organizer for Digital Literacy Program for Entrepreneurs also represented an NGO.

The only project in which the organizer also participates in the development of the training for entrepreneurs is I-Kuna. In this case, it is Sebastián Espinoza, the founder, who trains entrepreneurs on taking a good picture, on posting online, and on using the platform, amongst other things. The other two programs are led by the organizers but the trainings are done by other specialized professionals on Digital Marketing, Digital Literacy, among others.

✓ *The Duration of Projects*

The duration varies among the three programs. In terms of how much time these programs have been working, I-Kuna is the newest one, as it began in March 2013 and it is ongoing, as it is intending to provide a platform which both entrepreneurs and buyers can permanently access. Another program which is ongoing is "Training on Digital Literacy and Marketing for Entrepreneurs," as it is situated in the context of a wider training program for entrepreneurs, which not only considers the digital aspect. That Program has been going on from 2002 until today in most regions in Chile. Finally, the "Digital Literacy Program for Entrepreneurs" is mostly related with ran from August until December 2013 and was worked in one commune in Chile.

In terms of the duration of the projects for the participants, it also varied. I-Kuna, the e-commerce platform, provides an initial training in order to take a picture of a project and at the same time, ongoing training through their website. Then, the Digital Literacy Program for Entrepreneurs (No.3) lasted a couple of months, while the other two programs are ongoing.

✓ *Sustainability*

Sustainability can be viewed in several ways. For the purpose of this summary, however, we will view sustainability in the aspect related to the institutionalization of the program within an organization and also in the participation that women entrepreneurs have in at least one of the phases of the program development: design, planning, implementation and/or evaluation. In addition, sustainability is also, in great part, viewed in terms of whether or not a program builds capacity among entrepreneurs. Finally, another very important way of viewing sustainability which should be analyzed is the extent to which a program involves more than one sector, both from the public and/or the private sphere.

Project No.1, titled "Training on Digital Literacy and Marketing for Entrepreneurs" has been going on since 2002 until today, every year. It started in one region in Chile and expanded to many more. In all regions in Chile, Acción Emprendedora has partnered with different private and public actors in order to develop their activities. For example, with the Chilean Government, they have partnered with CORFO, FOSIS, SERCOTEC of the Ministry of Economy and with the Women's National Service of Chile (SERNAM). Then, the private actors involved are Fundación Minera Escondida, Gasco, Colbún, among many others.

The incorporation and involvement of many actors in this process makes this program become very sustainable in time, as more actors are committed to allocating resources for its development. It does not only allow more financing to be allocated to the program but also that these actors take ownership (at least partially) of it.

In addition, due to the fact that I-Kuna was launched by one of the founders of Acción Emprendedora as well, they are also well connected with governmental agencies and private actors. The fact that both these programs are also designed and implemented by the same person (one of) that created Acción Emprendedora, and are very related, there is an interconnection that is very important to highlight. This is because Acción

Emprendedora, through Program No.1, empowers entrepreneurs, mostly women, through training. When speaking with the founder, the next plan was to try to identify entrepreneurs who could qualify for I-Kuna and incorporate them as part of the program.

Program No.3, as can be seen in the summary, also partnered with actors, but only private ones. Among the actors were the Catholic University of Chile, Innovation Laboratory and Entel. When speaking to the founder of this program, he commented that one of the next steps was to partner with public actors.

Republic of Korea

Preliminary Inventory of Projects in Republic of Korea (ROK): at a Glance

Program List

Table 4 is the summary table of projects in Republic of Korea that use ICTs to empower women's entrepreneurship.

Table 4: List of programs from ROK

Project No.	Program Title
<input type="checkbox"/>	IT Women Net (ITWomenNet)
<input type="checkbox"/>	Women Enterprise Supporting Center (WESC)
<input type="checkbox"/>	Gyeonggi Women's Development Center (GWDC)
<input type="checkbox"/>	Information Network Village (INVIL)
<input type="checkbox"/>	Smart App Creative Center
<input type="checkbox"/>	Initiative for APEC Women's Participation in the Digital Economy

Program Objectives

Table 5 gives an overview of each and every project objectives described on the Preliminary Review Questionnaire, which are categorized by the four dimensions mentioned above, although the project objectives may not be relevant to the use of ICTs.

By using the four dimensions as the criteria to examine these projects, table 5 provides an overview and an understanding of the focus of resource distribution in the past and ongoing projects in Republic of Korea, which will enhance new learning and ideas to the designation and planning for similar projects in the future. Further elaborations on project design and implementation can be made to meet women's needs to their full participation as entrepreneurs through this inspection.

Table 5: Program Objectives, by Four Dimensions

Project Name	Skills and Capacity Building	Access to Market	Access to Capital	Women's Leadership	Other
IT Women Net	√	√		√	
Women Enterprise Supporting Center	√	√	√	√	
Gyeonggi Women's Development Center	√	√		√	
Information Network Village	√	√		√	
Smart App Creative Center	√	√		√	
Initiative for APEC Women's Participation in the Digital Economy	√	√		√	

ICT Tools

Table 6 demonstrates an overview of ICT tools deployed among the 6 projects of Republic of Korea, which stresses how different ICTs enhance the effective performance in the four dimensions proved to be helpful in improving the empowerment of women entrepreneurs.

Table 6: ICT tools undertaken in the Programs (by the four dimension)

Skills and Capacity Building		Access to Market	
Training Courses	<ul style="list-style-type: none"> ● Basic computer literacy courses (Email/Computer chatting/ Microsoft Office) ● Advanced computer training courses (Graphics tools/ Video Tools/Blogging/B2C e-commerce Retailing Solutions/ basic web design programming) ● E-business training courses ● Start-up school - new business item-excavating education courses (Multimedia publishing etc.) 	Advertising	<ul style="list-style-type: none"> ● E-catalogue ● Excellent IT company's solution exhibition ● Start-up business contest ● Tourism with theme ● Short film advertising ● E-business case competitions ● E-business fair ● E-newspaper (webzine) ● Blog advertising ● Facebook ● Simple retailer online directory
Access to training courses	<ul style="list-style-type: none"> ● On-line Career Coaching Service ● App development Courses (Mobile programming/UX design/ Mobile game programming/ Mobile LBS service programming etc.) 	E-commerce	<ul style="list-style-type: none"> ● E-catalogue ● ASP support ● Pilot support program (ERP) ● E-commerce shopping platform
e-resource repository	<ul style="list-style-type: none"> ● Online learning programs ● Official website ● e-mailing 		
Counseling	<ul style="list-style-type: none"> ● Free business counseling 		

Table 6: ICT tools undertaken in the Programs (by the four dimension)

Access to Capital	Women's Leadership	Other	
<ul style="list-style-type: none"> ● Fund for Launching business by Breadwinners 	<ul style="list-style-type: none"> ● IT Project mentoring to female college students ● Fostering next generation women CEO ● 1-1 mentoring for smart app 	<ul style="list-style-type: none"> ● Start-up assistance Services 	<ul style="list-style-type: none"> ● work space, initial facility cost, shared office machine, expert pooling system ● Photo studio and visual editing facilities support
		<ul style="list-style-type: none"> ● Working Mom Community 	
		<ul style="list-style-type: none"> ● Town Operations Committees 	

Review of Existing Practices/Programs

Most of the projects were designed and organized by various public-private sector entities to enhance women's economic empowerment using ICTs. In the Republic of Korea, digital literacy, access to ICT is not the matter for women. (mobile internet users: male 88.6%, women 85.2%, by 2013 KISA report, <http://isis.kisa.or.kr>) In this research, we focused on programs for supporting start-ups and fostering next generation women entrepreneurs.

There are 14 Women Enterprise Supporting Centers (WESC) in different cities running 163 women business incubators. Also, Gyeonggi Women's Development Center (GWDC) has been running Women's Business Incubator Center since 1999. Information Network Village (INVIL) program started since 2001 to utilize high speed internet and e-business system to bridge digital divide between cities and agro-fisheries areas. Now INVIL has been expanded to 363 villages promoting local economy. APEC Initiative, 'APEC Women's Participation in the Digital Economy' was implemented by the public-private-academic-international organization partnership. The initiative provided capacity building, e-community locally and regionally to enhance the use of ICT and e-Business opportunities for APEC Women entrepreneurs and prospective women entrepreneurs.

In the ITWomenNet, a public-private-academic partnership was nicely built for university students to enter the IT business area as a profession. APP Creative Center, with public-academic partnership, supports attendees to start a business by creating app item. This start-up make use of smart technologies, i.e., tools for smart devices, for new business in smart society.

Skills and Capacity Building

Training Courses

Among the 6 projects in the inventory of the ROK, the importance of building skills and capacity building for start-up is emphasized. To approach this emphasis, the ICT tools deployed the training courses related to ICTs, business management skills, e-business, and mobile-business. Most of the program will educate and assist women to develop business items, to launch new ventures, and provide consulting and networking necessary for the

business.

WESC provides Start-up School program. It provides new business item-excavating education. GWDC provides online lifelong study customized for each individual, "Home Learn". This online education service is providing approximately 400 kinds of courses from basic computer knowledge to advanced ICT, mobile applications. This online lecture service is free for 24 hours.

The intensive IT training courses are available for women who want to be a IT professional. GWDC Entrepreneurship Academy is offering various training courses needed in startups, such as working on business document and studies, marketing strategies, and financial management for successful business startups as well as ICT trainings

ITWomenNet organizes the matching project with successful women entrepreneurs, in order to increase people's interest on starting a business and to foster women to enter the field. GWDC On-line Career Coaching Service provides an education program diagnosing the business capacity of an item and finding its weaknesses. It has profile on 42 specific and different fields and provides a customized education program necessary in each business step. APP Creative Center offers app-education, app-development courses.

Access to training courses

Most of the IT training programs of WESC, GWDC, INVIL, APP Creative Center are offered on/off-line. There are offline entrepreneurship education programs in each of the education center at local regions. GWDC operates the customized training program in some remote areas upon request. INVIL, village community center is always open to village people for training courses. In the case of matching project of ITWomenNet, women entrepreneurs visit the start-up business themselves.

Access to Market

E-commerce

INVIL business model is a local development plan using ICT, provides high speed internet and e-business system to local people to make profit and contribute to the development of the local economy. www.invil.com is the site of INVIL e-commerce.

APP Creative Center creates mobile business to use mobile commerce. GWDC offers e-Biz Privy Room, online shopping mall. WESC runs women business information portal site www.webiz.or.kr, running showroom.

Advertising

In this inventory, various ICTs are undertaken as advertising enablers. For example, KakaoTalk, the most popular social media in the ROK, and facebook is used in many projects to get more attention for the project attendee's businesses/products or to increase the visibility of the project itself.

It is beneficial for project attendees to use KakaoTalk, facebook, etc. as an social media of advertising for it is very easily accessible, and most importantly, it serves as a low/non-cost marketing tool for women entrepreneurs at their early stage startups.

In some of the projects (WESC, INVIL), online retailer directory were provided to display contact information of project attendees' products/businesses.

ITWomenNet provides free production of e-catalogue to small and vulnerable women business entrepreneurs, and has been helping one hundred women per year. INVIL has been advertising its products through the local activities for experiences and tourism, and the information has been spreading through online websites, facebook, and twitter.

Access to Capital

Fund for launching business by women breadwinners

In order to help women breadwinners suffering from economic difficulties to launch business, maintain stable household, and become independent, Korea Women's Entrepreneurs Association (KWEA) has been running business financially supporting security deposit up to about 50,000 USD per one person with 3.0 % of lowered interest rate. KWEA operates WESC.

Women's Leadership

Most of the programs offer women's leadership. APP Creative Center: 1-1 mentoring support, ITWomenNet: IT mentoring to female college students, WESC: fostering next generation women CEO. GWDC offers 'leadership of woman CEO' course. We see some practices to build women's leaderships and level up women entrepreneurs using ICT tools such as information webzine (WoORI), industry-university network (ITWomenNet).

Other

Start-up school (WESC)

To actively nurture women entrepreneurs, Korean Women Entrepreneurs Association has been running WESC located at 15 different cities. The center not only provides childcare service and facilities to the women but also business consulting and development funds and access to the domestic and international market.

Working mom community(GWDC)

The purpose of the community is to share information in different regions for women to achieve balance between house chores and work as a working woman.

Town operation community (INVIL)

The community is turning in to a communication tool within local residents and a place where agriculture, fishery and urban residents can exchange information and knowledge.

Findings

✓ Target Market

Most of the projects designed to increase women's access to market target in domestic market. Some businesses expand to international market.

✓ Target Beneficiary

INVIL program, women from rural area are the target beneficiary. The rest programs of the inventory, any women who want to start the business, such as housewife, single mom, re-entering career woman, etc are the target beneficiaries. They are mostly economically marginalized and resource poor women.

✓ Some Star Startups with ICTs

The target beneficiaries of the projects in this inventory are mostly economically marginalized women, whose items are generally either less competitive to famous brands such as handmade accessories. However, for young women, some items with ideas and using ICT, smart technology, become star startups.

✓ Projects Organizers

While most of the projects in this inventory were organized and carried out by various public-private sector entities.

✓ The Duration of Projects

The average maximum project durations in the inventory are 5-10 years, except APP Creative Center (4 years). Most of the projects are continuous.

✓ Sustainability

E-commerce platforms established to support women entrepreneurs are maintained. The projects are sustainable with modification to fit current and future conditions

The Philippines

Preliminary Inventory of Projects in the Philippines at a Glance

Program List

Table 7 is the summary table of projects in the Philippines that use ICTs to empower women's entrepreneurship.

Table 7: List of programs from the Philippines

Project No.	Program Title (in alphabetical order)
1	Accounting for Non Accountants or AFNA
2	Basic and Advanced Microsoft Office Seminars/Workshops Series for 2013
3	Basic Webpage Development Using Joomla 2.5
4	Basic Webpage Development Using 3.0
5	Advanced Webpage Development Using Joomla "Extension" Version 3.0
6	Global Marketing and Sourcing
7	Facebook Business Page Management
8	Dynamic Human Resource System Using OrangeHRM
9	Marketing Thru Social Media
10	Business Opportunities in Blogging
11	Putting Your Business Online
12	Digital Literacy for Women (2011-2012)
13	I-Pinay (2013-present)
14	Young Women Entrepreneur Bootcamp (2013-present)

Program Objectives

Table 8 gives an overview of the objectives of each project described on the Preliminary Review Questionnaire, which are categorized by the four dimensions mentioned above, although the project objectives may not be relevant to the use of ICTs.

By using the four dimensions as the criteria to examine these projects, Table 8 presents an overview and an understanding of the focus of resource distribution in the past and on-going projects in the Philippines, which will enhance new learning and ideas to aid in the designation and planning for similar projects in the future. Further elaborations on project design and implementation can be made to meet women's needs to their full participation as entrepreneurs through this inspection.

Table 8: Program Objectives, by Four Dimensions

Project Name	Skills and Capacity Building	Access to Market	Access to Capital	Women's Leadership	Other
Accounting for Non Accountants (AFNA)	√				Focused on utilizing financial records to improve business and reduce production cost. Includes discussion of the latest trend in bookkeeping process.
Basic and Advanced Microsoft Office Seminars/Workshops Series for 2013	√	√			Access to market is an indirect objective because participants are still being exposed to the basics of webpage development, which can serve as online marketing platform by the participants when they set up their business or improve/expand business.
Basic Webpage Development Using Joomla 2.5	√	√			
Basic Webpage Development Using 3.0	√	√			
Advanced Webpage Development Using Joomla "Extension" Version 3.0	√	√			
Global Marketing and Sourcing	√	√			
Facebook Business Page Management	√	√			
Dynamic Human Resource System Using OrangeHRM	√				
Marketing Thru Social Media	√	√			
Business Opportunities in Blogging	√	√			
Putting Your Business Online	√	√			
Digital Literacy for Women (2011-2012)	√			√	
I-Pinay (2013-present)	√	√		√	Participants will have access to market once the new curriculum is adopted this 2014. At present, the digital literacy program is focused on skills and capacity building and women's leadership
Young Women Entrepreneurs Bootcamp (2013-present)	√	√		√	ICT is promoted but indirectly as presentation tool but the implementing organization, SPARK! Philippines, envisions the direct integration of ICT in future programs.

ICT Tools

Table 9 illustrates an overview of ICT tools deployed among the 14 projects of the Philippines. It emphasizes how different ICTs enhance the effective performance in the four dimensions and which proved to be helpful in improving the empowerment of women entrepreneurs.

Table 9: ICT tools undertaken in the Programs (by the four dimensions)

Skills and Capacity Building		Access to Market	
Training Courses	<ul style="list-style-type: none"> ● Basic computer literacy courses (Accounting/Email/Microsoft Office Softwares) ● Advanced computer training courses (Graphics tools/Video Tools/Blogging/B2C e-commerce Retailing Solutions/Basic web design programming)/Website management ● E-business training courses (Setting up online business/Marketing) 	Advertising	<ul style="list-style-type: none"> ● Blog advertising ● Facebook, Twitter ● Simple retailer online directory
Access to training courses	<ul style="list-style-type: none"> ● Digital opportunity centers ● Online learning programs (fixed place computer based) ● Mobile learning programs (computer based but conducted in different sites) 	E-commerce	<ul style="list-style-type: none"> ● Through B2C e-commerce retailing solutions ● Online business and sourcing
e-resource repository	<ul style="list-style-type: none"> ● Official websites 		
Counseling	<ul style="list-style-type: none"> ● Free business counseling 		

Access to Capital	Women's Leadership	Other	
N/A	<ul style="list-style-type: none"> ● Capability training 	<ul style="list-style-type: none"> ● Internet Communication Services ● Business management ● Linked to other programs ● Linkaging/Networking ● Dissemination of practices and latest trends in business 	<ul style="list-style-type: none"> ● E-mail ● Access to mobile phones ● Human resource and accounting systems ● Health education ● Youth empowerment ● Programs serving as venues to link participants with trainers, known business individuals, and other program coordinators ● Resume making of participants ● Business summits demonstrating the use of ICT

Review of Existing Practices/Programs

The projects reflected in this report come from institutions/organizations that gave their responses between January 2014 and March 2014. Most of the above cited projects were designed and organized by various public sector entities while there are four projects initiated by the academe and non-government organization. Accounting for Non Accountants by the University of the Philippines Diliman Institute of Small Scale Studies (UP Diliman ISSI), Digital Literacy Program and I-Pinay by the Philippine Community eCenter Network (PhilCeCNet), and the Young Women Entrepreneurs Bootcamp by Samahan ng mga Pilipina Para sa Reporma at Pag-unlad (Association of Filipinas Advocating for Reforms and Development or SPARK! Philippines).

All public sector managed projects are conducted by course experts from the academe and industry. In the project implemented by the PhilCeCNet, a fusion of sector partnership was appropriately established to bridge the digital divide and improve digital literacy and access to ICTs for both marginalized women and youth. PhilCeCNet has the Information Technology Coordination Office (ITCO)² of the Department of Science and Technology as the strategic planning arm while the University of the Philippines Open University (UPOU) handles the capability building projects for women, especially concerning the development and revision of training curriculum. The former is composed of at most 10 state offices, private corporations, and non-government organizations. It is participated by hundreds of community centers supervised by volunteer community managers and supported by their Local Government Units (LGUs). It is also linked to Telecenter, an international organization linked to International Telecommunications Union (ITU), the United Nations (UN), and other reputable organizations having global advocacies that seek to improve the digital literacy of people, especially women and the poor sector. In the project of SPARK! Philippines, Young Women Entrepreneur Bootcamp, a partnership exists among individual members, some of whom occupy high positions in the Philippine government or are industry experts, to mobilize women and share the expertise of organizers and their business networks to participants.

ICT projects accessible to women entrepreneurs are not necessarily free. Free training courses on basic computer literacy are offered by PhilCeCNet. These courses are certainly aimed at bridging the digital divide, given the high rate of digital illiteracy and relative insufficient access of people, most especially women, to ICT tools in the rural areas. By the 3rd quarter of 2014, PhilCeCNet will be ready to implement its enhanced curriculum on digital literacy that aims to train women and youth on setting up and managing online business. PhilCeCnet can manage to implement free trainings because the latter are

² Prior to 2011, the office designated to coordinate the digital literacy program was called National Computer Center of DOST. NCC coordinated with the Department of Trade and Industry (DTI), Department of Transportation and Communication (DOTC), different state and private universities as well as the LGUs. This coordinative set up is expanded by PhilCeCNet to include other interested organizations, both coming from the private and voluntary sectors.

funded by big corporations (eg. Intel USA and Philippine Long Distance Telephone, Co. or PLDT, among others), whose representatives or officials either sit as board member or are linked to another project of a board member.

Other training courses on ICT use range from basic computer literacy to advanced application of computers and computer softwares in business. The training fees of these courses are paid by the participants themselves. The course fees cover the payment of venue, training materials, professional fee of their trainers, and operational costs of training. Participants can avail of discounts when they reach the desired class size, as in the case of trainings offered by the Philippine Trade Training Center (PTTC). For items 2 to 10 in Table 7, PTTC offers trainings in cooperation with Technical Education and Skills Development Authority (TESDA), the state agency in charge of implementing programs for vocational education in the country. Paid training courses are offered in the urban areas. This set-up assumes that women participants in the urban areas have some financial means to access ICT based training programs.

The ICT tool frequently undertaken to increase women entrepreneurs' access to market is online advertising: blogs advertising, e-business fairs, Facebook fan pages, and others. Apart from advertising, some projects handled by PTTC link up participants to the website of the Department of Trade and Industry (DTI) for one full year. This arrangement is helpful to participants as it allows them to open up and make use of their email and online accounts to connect with prospective clients and suppliers.

Skills and Capacity Building

Training Courses

Among the 14 projects in the inventory of the Philippines, the importance of skills development, capacity building, and values enhancement at work are emphasized. To attain this goal, the most often ICT tool deployed is the offering of training courses related to ICTs, business management skills, and e-business.

Given the high rate of digital illiteracy among elderly women, marginalized women, or women in rural areas, are provided with training courses on basic ICT knowledge taught by PhilCeCNet. For the urban based trainings offered by PTTC, teaching basic ICT knowledge is normally the prerequisite training given to the participants. Basic ICT trainings offered by TESDA and UP ISSI are independent of the other training programs they offer (eg. how to set up business, operations management, etc.).

The follow-up training courses offered by PTTC and are made available to women who have acquired basic computer knowledge to start their micro-enterprises are e-commerce, online business, online marketing, webpage development and management, and others.

Training courses are generally designed for specific target clientele, not necessarily women. For instance, the digital literacy programs of PTTC are targeted for urban based exporters, which may include both men and women. PTTC is not a government agency designated to address women issues but merely the training needs of the trade sector,

especially the export sector, in the Philippines. Moreover, interested parties, regardless of gender and educational attainment, are welcome to avail of trainings conducted by UP ISSI. Meanwhile, the training programs of PhilCeCNet were originally intended for women. Community based demands for inclusion of the youth sector and other interested participants grew. This explains why PhilCeCNet made its Digital Literacy Program and I-Pinay also accessible to non-female and non-entrepreneur participants.

SPARK! Philippines is the only respondent organization whose ICT initiative should ideally cater to all women environment. As of this time, it is yet to establish a series of the said initiative. It was only established in 2012 and had obtained program funding in 2013. In March 2014, it established its first ever project, the Business Summit, as a prelude to all its succeeding activities. ICT was used as a tool for presentation and not so much for business creation and management tool.

Access to training courses

The aforementioned programs have rural and urban coverage. The rural coverage is nationwide, which is the same for urban coverage, in terms of target participants, although the training venues are found in the National Capital Region (NCR). The NCR is the regional capital of the Philippines composed of Manila, the capital city of the country, and more than 10 big cities that include Quezon City and Pasay City, wherein most of the trainings are held.

The access to training courses is constrained by several factors. The first factor is the cost involved in attending the training courses offered in the urban areas. Course fees for the entire duration of the trainings range from PhP 1,000 (US \$ 22-25) to PhP 3,500 (US \$ 60-65). The second factor is directly connected with the design of the training courses. In the case of PTTC, in order to increase the access to its training courses, stable Internet connections, access to computer units and availability of training kits for participants should be ensured. PhilCeCNet has experienced drop outs of participants because they cannot afford or shoulder on their own the travel cost associated to their training. In some instances, the community managers have faced challenges in raising funds for these participants. It is in these instances when the financial and other forms of assistance by LGUs and private individuals can play a vital role in the realization of the objectives and goals of skills and capability training programs. However, not all community managers have become successful in soliciting assistance from the local institutional counterparts. As the case in the past, some were met with opposition and resistance by LGU officials, or even were killed in the process of pushing forward the digital literacy agenda of PhilCeCNet. Nonetheless, successful community managers have paved the way for innovations as they can now deliver mobile training programs. These innovations have certainly facilitated and addressed some of the concerns of participants, who, due to their poverty or individual priorities, cannot afford to travel very far because they are restricted by their responsibility to be home daily being the major caretakers in the family.

Digital opportunity centers

On the other hand, the establishment of many digital opportunity centers in rural areas

is the main program initiative of PhilCeCNet. This aims to uplift the well being of the marginalized women and the poor, including the youth, in the rural communities all throughout the Philippines.

Access to Market

E-commerce

Most of the training courses documented in this report are meant to prepare participants to operate computer and internet tools. The application of ICT for business, especially for e-commerce, belongs to the series of training courses offered by PTTC. Business Opportunities in Blogging and Putting Up Business Online (see Items 10 and 11 of Table 7) started to be offered this year 2014. Women are not necessarily the target clientele of the training courses as PTTC caters mostly to the training needs of the exporters and export suppliers regardless of gender.

On the part of PhilCeCNet, it is yet to focus on e-commerce for digital literacy program in the country. But since it does open its doors to women seeking to improve their ICT skills, beyond the two digital literacy programs, PhilCeCNet was able to train Ms. Myrna Padilla, who presently serves as Ambassador to its ICT Campaign. Ms. Padilla was an overseas Filipina worker (OFW), who, after the completion of her ICT training, set up a local business process outsourcing company, where in return, she employed fellow OFWs.

Advertising

In this inventory, the three training courses of PTTC can be considered as advertising enablers (see items 6, 7 and 9 in Table 7). One of these courses treats Facebook and its management as having vital use in business projects. Social network utilities such as Facebook are viewed to help participants get more attention for their businesses/products or increase the visibility of their business projects. PTTC also prepares participants for social networking and understanding how the various developments in the virtual world of the internet can affect the marketing of their business projects and products. The three training courses of PTTC are relatively new offerings, which started either in 2013 or 2014.

Access to Capital

The Philippines does not have existing practices using ICT tools to build access to capital from training programs. The major concentration of the training programs is on building the basic to advanced computer operations technical skills of participants.

Women's Leadership

All training programs attended by participants should be empowering and implicitly foster women leadership skills. However, the PhilCecNet has a more comprehensive way of determining the impact and effect of their training programs on women entrepreneurs as a requirement for external funding and given the massive scale of implementation of their training programs. These trainings are aimed at empowering women since

PhilCeCNet believes that a successful woman can effectively extend herself to her family and community. PhilCeCNet pays close attention to self actualization of women and opportunities opened up to them after completing their training programs. The success story of Ms. Padilla exemplifies this thrust of PhilCeCNet. They also hold annual competition among women participants to share their success stories.

The business summit offered by SPARK! Philippines is especially crafted for women as busy individuals. Discussions focused on the role of women in business, creating innovating ideas, building a corporate profession, how they can strike a balance between work and their family, and the effect of the regional integration of the Association of South East Asian Nations (ASEAN) on their business.

Others

The ICT based training programs are mostly focused on developing the capacity of participants to operate computer and use computer softwares. There are training programs that focus on the use of resources of the internet to establish and manage business. All training programs limit ICT resources to computers, computer tools, internet connectivity, and Facebook. Other internet communication services operated on either computers or smartphones such as Skype, Line, What's app, Google Talk, are not deployed among project attendees.

Findings

✓ *Target Market*

All of the projects are designed to directly or indirectly increase women's access to market target in the domestic market.

✓ *Target Beneficiary*

As shown in this inventory, women from rural area, economically marginalized women and resource disadvantaged women serve as either among the or the only target beneficiaries.

✓ *Perishable or Less Competitive Products*

The target beneficiaries of the projects in this inventory are mostly economically marginalized women, whose products or services are not systematically documented by organizers of the training programs. In the case of PhilCeCNet, recent effort is being made to document these items.

✓ *Projects Organizers*

While most of the projects in this inventory were organized and carried out by various public sector entities, all of the ICT based initiatives are conducted and implemented by experts from the academe, industry and non-government organizations. One of the training courses is regularly offered by one state university and the three other ICT based

initiatives are ICT based.

✓ *The Duration of Projects*

Based on the inventory, the average maximum duration of training programs, excluding the Business Summit, is approximately one to two weeks for each training module. In the case of PTTC, all training courses on ICT use and application can be completed in approximately one whole year. The Business Summit was organized as one day conference by SPARK! Philippines. Except for the former, all training programs are regularly offered by the sponsoring institutions. Also, these programs have specific cycle of offering and advanced courses usually have pre-requisite courses.

✓ *Sustainability*

Sustainability is determined based on the number of participants, availability of experts, and funds allotted for the training programs. In terms of sustaining the interest of participants to use computers and internet, there is a need to make computers or mobile phones as well as their useful tools available in different communities. In the experience of TESDA and PTTC, participants had no prior experience of ICT use and application and this situation seriously affected progression of training activities. Both state agencies view the financial aspect of the training programs as perennial problem. Their limited funds constrain them to upgrade training technologies, specifically computers and software as well as LCD projectors and other equipment. Sustainable maintenances for e-commerce and marketing platforms are not ensured given unstable internet connectivity in places where participants live. For the rural setting, women participation and innovative management of community managers are crucial to the sustainability of the training programs. There is no mention yet of failed training programs or initiatives offered by any of the aforementioned organizations.

Chinese Taipei

Preliminary Inventory of Projects in Chinese Taipei: at a Glance

Program List

Table 10 is the summary table of projects in Chinese Taipei that use ICTs to empower women's entrepreneurship.

Table 10: List of programs from Chinese Taipei

Project No.	Program Title (in alphabetical order)
<input type="checkbox"/>	2013 Phoenix Micro Startups Digital Learning Program
<input type="checkbox"/>	Bridging Digital Divide for Women
<input type="checkbox"/>	Clicktaiwan
<input type="checkbox"/>	Digital Inclusion for Small and Medium Enterprises Project
<input type="checkbox"/>	Flying Goose Program
<input type="checkbox"/>	Heart 2.0
<input type="checkbox"/>	Kaohsiung Association of Women Entrepreneurs
<input type="checkbox"/>	Phoenix Micro-business Start-up Loan and Consulting Plan
<input type="checkbox"/>	"She Economic"- Empowerment with E-Commerce of Kaohsiung
<input type="checkbox"/>	The Consultation Platform Project for Joint Business Partners of Micro Handmade Crafts
<input type="checkbox"/>	Women Up

Program Objectives

Table 11 gives an overview of each and every project objectives described on the Preliminary Review Questionnaire, which are categorized by the four dimensions mentioned above, although the project objectives may not be relevant to the use of ICTs.

By using the four dimensions as the criteria to examine these projects, table 11 provides an overview and an understanding of the focus of resource distribution in the past and ongoing projects in Chinese Taipei, which will enhance new learning and ideas to the designation and planning for similar projects in the future. Further elaborations on project design and implementation can be made to meet women's needs to their full participation as entrepreneurs through this inspection.

Table 11: Program Objectives, by Four Dimensions

Project Name	Skills and Capacity Building	Access to Market	Access to Capital	Women's Leadership	Other
2013 Phoenix Micro Startups Digital Learning Program	√	√			
Bridging Digital Divide for Women	√				
Clicktaiwan	√				
Digital Inclusion for Small and Medium Enterprises Project	√	√			Establishment of the e-cluster
Flying Goose Program	√				
Heart 2.0	√	√			Establishment of networks for localized start ups
Kaohsiung Association of Women Entrepreneurs	√	√			Establishment of networks for Women-led start ups
Phoenix Micro-business Start-up Loan and Consulting	√		√		Establishment of Women entrepreneurs' networks
Plan	√				
"She Economic"- Empowerment with E-Commerce of Kaohsiung	√	√		√	
The Consultation Platform Project for Joint Business Partners of Micro Handmade Crafts	√	√		√	
Women Up	√				

ICT Tools

Table 12 demonstrates an overview of ICT tools deployed among the 11 projects of Chinese Taipei, which stresses how different ICTs enhance the effective performance in the four dimensions proved to be helpful in improving the empowerment of women entrepreneurs.

Table 12: ICT tools undertaken in the Programs (by the four dimension)

Skills and Capacity Building		Access to Market	
Training Courses	<ul style="list-style-type: none"> • Basic computer literacy courses (Email/Microsoft Office) • Advanced computer training courses (Graphics tools/ Video Tools/Blogging/B2C e-commerce Retailing Solutions/ basic web esign programming) • E-business training courses 	Advertising	<ul style="list-style-type: none"> • Short film advertising • E-business case competitions • E-business fair • Short film advertising • E-newspaper • Blog advertising • Facebook • Simple retailer online directory
Access to training courses	<ul style="list-style-type: none"> • Digital opportunity centers • Online learning programs 	E-commerce	<ul style="list-style-type: none"> • E-auction platforms • E-commerce shopping platform
e-resource repository	<ul style="list-style-type: none"> • Official websites 		
Counseling	<ul style="list-style-type: none"> • Free business counseling 		

Access to Capital	Women's Leadership	Other	
<ul style="list-style-type: none"> • Crowd funding website (donation-based) 	N/A	<ul style="list-style-type: none"> • Internet Communication Services 	<ul style="list-style-type: none"> • voice over Internet protocol (VoIP) • Instant messaging (IM) (both on smart phones or computers) • e-mail

Review of Existing Practices/Programs

Most of the projects were designed and organized by various public sector entities while there are only two projects initiated by private sectors: Women Up by Microsoft Taiwan and Clicktaiwan by Chunghwa Telecom Foundation. In Women Up, a public-private-academic partnership was nicely built to bridge the digital divide and to improve digital literacy and access to ICTs for marginalized women.

Free training courses on basic computer literacy are the most often offered activity in most of the projects in this inventory, which aim to bridge gender digital divide, given the high rate of digital illiteracy among marginalized women in Chinese Taipei.

The ICT tool frequently undertaken to increase women entrepreneurs' access to market is

online advertising: blog advertising, e-business fairs, Facebook fan pages, etc. Apart from advertising, some projects offer the establishment of E-commerce platforms including simple online directory, or training programs on using online auction platforms owned by large Internet companies such as Yahoo Taiwan E-Auction or Ruten.³

Skills and Capacity Building

Training Courses

Among the 11 projects in the inventory of Chinese Taipei, the importance of building skills and capacity is emphasized. To approach this emphasis, the most often ICT tool deployed is the offer of training courses related to ICTs, business management skills, and e-business.

Given the high rate of digital illiteracy among elderly women, resource poor women, or women in rural area, providing training courses on teaching basic ICT knowledge is normally the first step taken.

The follow-up training courses available for women who have acquired basic computer knowledge to start their micro-enterprises are business management skills, e-business strategies, online and/or offline marketing skills, etc.

Training courses were designed to be held in all-female environments. According to the attendees' responses, learning in an all-female environment prevents them from being forbidden to go to classes by their husbands or mother-in-laws and makes women feel more comfortable without feeling worried that they could be looked down on by their male counterparts.

Access to training courses

In addition, in order to increase the access to these training courses, sufficient ICT devices and stable Internet connections for rural women, who cannot travel far away, or who are restricted by their family bound either as they are the only and major caretakers in the family or as they are banned from learning new skills by their husbands or mother-in-laws, Women Up by Microsoft or Bridging Digital Divide for Women by Council for Economic Planning and Development offered minivan-turned mobile learning centers that carried ICT devices and volunteer tutors to rural places where were hardly visited due to the inconvenient public transportation.

Digital opportunity centers

On the other hand, the establishment of many digital opportunity centers in rural areas is the main project activity of Clicktaiwan, which aims to achieve the sustainable development of these rural communities and to strengthen the connections between members in the communities.

³ Ruten is a popular Mandarin-based online Auction Platform in Chinese Taipei.
<http://www.ruten.com.tw/>

Access to Market

E-commerce

The Project of She Economic"- Empowerment with E-Commerce of Kaohsiung organized by Social Affairs Bureau of Kaohsiung City Government, was firstly initiated especially for marginalized women, single mothers and Southeast Asian immigrant women to make small profits during Financial Crisis in 2008. Women attended training courses and started their own microbusinesses by selling their home-made food or handcrafts via e-auction platforms owned by large Internet companies like e-auction Yahoo Taiwan or Ruten.

Advertising

In this inventory, various ICTs are undertaken as advertising enablers. For example, Facebook, the most popular social media in Chinese Taipei, is used in many projects to get more attention for the project attendee's businesses/products or to increase the visibility of the project itself.

It is beneficial for project attendees to use Facebook as an optimization of advertising for it is very easily accessible, and most importantly, it serves as a low/non-cost marketing tool for women entrepreneurs at their early start-up stage.

Apart from Facebook, in some of the projects (Flying Goose Program, Digital Inclusion for Small and Medium Enterprises Project, She Economic-Empowerment of E-commerce of Kaohsiung), online retailer directory were established to display contact information of project attendees' products/businesses.

Access to Capital

Online Crowd Funding

Heart2.0, funded by United Way of Taiwan and organized by 104 Corporation, sheds different light on the making of the environment friendlier for marginalized people. Inspired by Kiva-the successful loan-based crowd funding website, Heart 2.0 brought in the program the similar system to crowd-funding, which was to reduce barriers to the access to capital for project participants, though a loan-based crowd funding can yet be legally exercised in Chinese Taipei due to the restrictions of the law. In Heart 2.0, a donate-based crowd funding system was created for 15 participants (gender was not specified in this project) of minority background, recommended by United Way-a social welfare group. The funding donated by the crowd was dispersed equally to the 15 cases, which became the primary capital for their businesses at the early start-up stage.

Women-Friendly Loan

Phoenix Micro-business Start-up Loan and Consulting Plan is the first and only project in Chinese Taipei that sustainably providing the opportunity of accessing to primary capital at the early start-up stage mainly for women entrepreneurs, though the use of ICTs is not that relevant in this project. Women aged from 20 to 65 who intended to start their businesses by taking the Phoenix Micro-business Start-up Loan are required to prove their

attendances of both online and offline business-focused training courses offered by the same project.

Women's Leadership

Comparing to the sufficient practices in the dimension of Skills and Capacity Building, we see an absence of existing practices using ICT tools to build women's leaderships and level up women entrepreneurs.

Other

Internet communication services operated on either computers or smartphones such as Skype, Line, What's app, Google Talk, are deployed among project attendees. Using these free and convenient services strengthens their connections and then possibly can serve as a networking platform where women entrepreneurs can build up their leaderships within the establishment of women entrepreneurs' community.

Findings

✓ Target Market

All of the projects designed to increase women's access to market target in domestic market.

✓ Target Beneficiary

As demonstrated in this inventory, women from rural area, economically marginalized women and resource poor women are the target beneficiary.

✓ Perishable or less competitive Products

The target beneficiaries of the projects in this inventory are mostly economically marginalized women, whose products are generally either less competitive to famous brands such as handmade accessories, or perishable such as handmade foods and agriculture commodities.

✓ Projects Organizers

While most of the projects in this inventory were organized and carried out by various public sector entities, only two of the projects (Heart 2.0 and Women Up) were at first initiated by market-based private sectors and teamed up with other public sector entities afterwards.

✓ The Duration of Projects

The average maximum project durations in the inventory are approximately 3 years.

✓ Sustainability

Sustainable maintenances for e-commerce platforms established to support women entrepreneurs are absent. Most of the e-commerce platform links failed after the end of the projects.

Questionnaire and Guideline for Interviewers

Questionnaire

To understand and compare the difference aspect from program organizers and participants, we designed two questionnaire systems which all basing on the San Francisco declaration. The following are these interview questions:

Organizers –

Part A: General Questions

1. How was the program information disseminated? (via advertisement on TV, radio, Facebook fan pages, etc.)
 - 1.1 Please describe why these ways of disseminating program information effective were (or were not effective)
2. What were the challenges faced by female participants during the program?
 - 2.1 Please describe what the causes of these challenges were?
 - 2.2 Please describe how program participants overcame these challenges.
 - 2.3 Please describe how program organizers help participants overcome these challenges.

Part B: Skills and Capacity Building

1. What ICT-based tools were taught in this program?
 - 1.1 Were ICT-based tools available for participants to practices in class? (If not, why ICT-tools were not provided for participants' in-class practices?)

- 1.2 Please describe the reasons why these ICT-based tools were chosen to be taught in this program.
- 1.3 Please describe how these ICT tools were taught? (Where was the courses taken place? etc.)
- 1.4 Please describe how participants practice these ICT-based tools learned after class. (Were there equipment available for them to borrow?)
- 1.5 Please describe what assistances were available for trainers (teachers) when they faced problems during their teaching?
- 1.6 Please describe what problems did you faced during your executing these training courses, and how these problems were solved.
2. Please describe the class attendance for both women and men (if applicable) in the training courses provided in this program.
 - 2.1 Please describe barriers (cultural, social and other) that affected women's class attendance? (for examples, participants were required to stay home taking care of the elders and/or children and housework; participants were not allowed to learn new skills; inconvenient transportation)
 - 2.2 What are the cultural or social factors that limited women's access to the training courses or ICT tools been identified before planning this program?
 - 2.3 What are the cultural or social factors that limited women's access to the training courses or ICT tools been identified after the completion of this program?

Part C: Access to Market

1. Please describe what ICT-based tools and services were deployed in this program to enhance/improve participants' access to markets. (if applicable)
2. Please describe, in this program, how the ICT-based tools described above enhanced/improved participants' access to market.
3. What was the size of target markets deployed in this program? (Domestic or international?)
 - 3.1 If the target market is domestic, please describe why the target market is designed to be domestic market.
 - 3.2 If the target market is international, please describe why the target market is designed to be international market.
4. Please describe what e-commerce payment system were provided for your program participants (how buyers pay and sellers receive payments) (for example, Paypal, bank transfer, credit cards, debit cards, etc.)

- 4.1 Please describe what are the advantages and disadvantages of using these payment methods mentioned above?
- 4.2 Please describe how the products were shipped to the buyers.
 - 4.2.1 Please describe the advantages and disadvantages for participants to use these ways to ship their products?
- 4.3 Was there any discount offered by the e-commerce payment system service providers for program participants to lower the transaction costs? (for example, free of charge for the program participants to upload their products on this e-commerce platform)
 - 4.3.1 If yes, please describe the contents of the offer. (for example, free of charge for the program participants to upload their products on this e-commerce platform for 1 year.)
 - 4.3.2 If not, why was there no discount available?
- 4.4 Please describe how the e-commerce platform was maintained? (Who was responsible for maintaining the platform and/or the cost of maintaining the platform?)
- 4.5 Please describe the problems emerged after the completion of the program. Was the platform still in use or did it close after/with the completion of the program?

Part D: Access to Capital

1. Is there any opportunity provided in the program for participants to apply for more easily accessible loans/funding/financial capital?
 - 1.1 If yes, please describe how program participants applied for these loans/funding/financial capital provided by the program.
 - 1.2 If not, please describe why there is no such opportunity provided/introduced in this program.
2. Is there any matching service available for program participants to better their access to capital? (Matching participants with VC/ angels/ investors etc.)
 - 2.1 If yes, please describe how the matching service worked?
 - 2.2 If yes, please describe the matching system.
 - 2.3 If not, why? What are the constraints?
3. What were the challenges/constraints faced by participants in terms of applying for loans or capitals that facilitate their businesses?
 - 3.1 Please describe how these participants overcame these challenges/constraints?

- 3.2 Please describe how program organizers helped/assisted participants overcome these challenges/constrains?

Part E: Women's Leadership

1. Please describe what and how ICT-based tools/services enhanced/facilitated participants' participation in any kind of networks/organizations/associations?
 - 1.1 Were these ICT-based tools effective in terms of enhancing their participation in networks/ organizations/associations? Please describe why (or why not) these tools were effective?

Part F: Public-Private Partnership

2. Is there any Public-Private Partnership (PPP) in your organization? (not only for this program)
 - 2.1 If yes, what are the advantages and disadvantages of PPP, according to your experience in this organization?
 - 2.2 If yes, what are the advantages and disadvantages of PPP in this program?

Part G: Background Information

1. Sector Type Public Sector Private Sector
2. Sex Male Female
3. This program is financially supported by (multiple choice)
 - From public only From private only
 - Both (or partnership): ____ % from public and ____ % from private

Participants –

Part A: General Questions

1. Please describe why you participate in this program.
2. Please describe your family's attitude and opinions toward your participation in this program.
3. How did you receive the information of this project? Please describe how you usually reach information like this.

Part B: Skills and Capacity Building

1. Please describe which ICT tools you have learned in this program.
 - 1.1 Please explain why you wanted to learn these ICT tools and what you intended to achieve using these tools after you participated in this program.
2. Have you had any experiences on using the ICT tools you learned in this program prior to your participation?
 - 2.1 If yes, please describe your experiences. Otherwise, please describe why you have not had any experience with these tools.
3. Were ICT tools available for all participants in the training course?
 - 3.1 If so, please describe how it affected your learning during the in-class practices. Have you encountered any problem and how they were resolved.
 - 3.2 If not, please describe how it affect you when ICT tools were not available in the classroom practices.
4. Please describe your self-evaluation on your class attendance.
 - 4.1 Please describe what affect your course attendance?
 - 4.2 Please describe what courses you liked and explain why.
 - 4.3 Please describe what courses are less favorable to you.
 - 4.4 Please describe where the training courses were taken places (for example, practical teaching in the auditorium or in small computer classrooms)?
 - 4.5 Please describe how were the training courses conducted? (For example, teacher-led courses, group discussions, pupil-led practices etc.)
 - 4.6 Please describe what problems did you encountered during your participation in the training courses, and how these problems were solved.
 - 4.7 Please describe what ICT-tools you learned in the training courses are beneficial or useful to you.

Part C: Access to Market

1. Did you have any experience on doing ICT-enabled business (e.g., e-business, m-business etc.) prior to your participation in this program?

If so, please describe your experiences on ICT-enabled business before and after your participation in this program.

(The following two questions are for those who use e-commerce platforms during

their participation in the program.)

2. Describe which e-business platforms (Yahoo Auction, ebay, etc.) you used before and after your participation in this program.
 - 2.1 Describe what functions you liked the most in the e-business platforms and what other functions you would like to have (for example, upload 100 products on display all at once, etc.).
3. What was the size of the target market deployed in the e-commerce platform in this program? (Domestic or international market?)
 - 3.1 Please describe the advantages and disadvantages of the target market of such size.

Part D: Access to Capital

1. Was there any small/micro business loan available in the program for participants (especially women) to apply?
 - 1.1 If yes, please describe the lending agencies, repayment methods, and application requirements.
 - 1.2 Please describe the advantages and disadvantages of the way of applying for these loans.
2. What were the challenges/constraints you encountered when applying for loans or capitals that you need for your businesses?
 - 2.1 Please describe how you overcame these challenges/constraints?
 - 2.2 Please describe how program organizers helped you overcome these challenges/constraints?

Part E: Women's Leadership

3. Have you participated in any network, organization, or association?
 - 3.1 If yes, please answer the followings:
 - 3.1.1 Do you think networking with other people is beneficial to start or improve your business? Why?
 - 3.1.2 Were there any ICT tools (e.g., facebook, twitter, linkin etc.) you learned in the program helpful to strengthen your networking?
 - 3.2 If not, please explain why.
4. Prior to your participation in this program, did you think the social conventions, traditional values, stereotypes, etc. (opinions given by people in your life circle) affect you to be a female employer or entrepreneur?

4.1 If so, please describe what social conventions and traditional values affected you to be a female employer or entrepreneur.

If not, please describe why you think social conventions did not affect you to be a female employer or entrepreneur.

(This is optional. The interviewer may determine whether it is necessary or answerable as the circumstances differ country wise.)

5. Please give an example of a female leader in your community or neighborhood, and describe why you think she is qualified to be a leader.

Part F: Background Information

(Interviewers please ask the questions and fill in the blank.)

4. Personal background

4.1 Sex Male Female

4.2 Age Under 20 years 20-29 years 30-39 years 40-49 years
 50-59 years Over 60

4.3 Marital Status (please check v)

4.4 Single Married Separated

4.5 Divorced Widowed Cohabitation

4.6 Education (please check v)

4.7 None Primary (elementary) Secondary (mid to high school)

4.8 Tertiary (university or college) Postgraduate (Master or PhD)

4.9 Did you start your business during/after your participation in this project?

Yes, How long have you been running your business? _____

No

5. Family members

5.1 Please list your household members.

5.2 Please list your household members who are financially independent.

5.3 Which member in your household is the main financial supporter?

5.4 Who do you think is the head of the household?

5.5 The following questions are optional

5.5.1 Please describe each of your household members' occupation. (What do they do for a living)

5.5.2 How much money do each of them brought back per week (in USD)? (including yourself)

5.5.3 Please list your family members who need your financial support and in what percentage.

5.5.4 Please list your family members who need long-term home care and who provide such care in your family.

EVENT AGENDA

APEC Multi-Year Project (Project No M SCE 03 2013A): 2014 Cross-Economy Work-Meeting

I. Date: 2014, March, 7th-8th

II. Venue: Taiwan Women Center, Chinese Taipei

III. Host: PPWE, Chinese Taipei

IV. Organizer: Foundation for Women's Rights Promotion and Development

V. Economies: Chile, Republic of Korea, the Philippines, Chinese Taipei

VI. Agenda:

2014, March, 7th

Day 1		
<input type="checkbox"/>	13:45~13:55	Opening Pi-Shia Huang, Director, Department of Gender Equality (Chinese Taipei) Chair : Ching-Cheng Chang, Professor of Institute of Economics, Academia Sinica (Chinese Taipei)
	13:55~14:00	Introduce the workflow
	14:00~14:40	Check the format of summary report
<input type="checkbox"/>	14:40~15:30	Set criteria and select cases from four economies
	15:30~16:00	Introduce draft questionnaire
	16:00~16:20	Coffee Break/ Group Photo
<input type="checkbox"/>	16:20~18:00	Discuss draft questionnaire (I)
<input type="checkbox"/>	18:00~	Welcome Dinner

Guideline for Interviewers

Guideline of interviewer

Guidelines for Interviewers – to Organizers

A skilled qualitative interviewer should be:

1. Open-minded. Judgment or criticism can act as barriers to communication, so it is important to maintain openness during the interview process. If interviewees perceive that they are being judged or evaluated, then they are less likely to openly share their opinions. Any conclusions that need to be made can be written in a journal after the interview is over.
2. Flexible and responsive. Human interactions are complex and people's responses to questions are rarely predictable, so good interviewers can think on their feet, respond to challenges, and make sure that the core purpose is being served.
3. Patient. Allow the respondent to speak freely and open up at a pace that is personally comfortable.
4. Observant. Good interviewers are observant, picking up subtle cues such as facial expressions, body language, and tone of voice.
5. A good listener. A good listener is one who listens actively, using strategies such as:
 - Attending fully to what the speaker is saying by focusing wholly on what is being said. Active listening requires the listener to give full attention to the speaker until either the message has been received or the speaker has finished speaking.
 - Paraphrasing what the speaker is saying to confirm to the speaker that the listener is actually listening and that the message conveyed is the message received. Paraphrasing also has the added benefit of forcing a speaker to focus wholly on the conversation, thus limiting distractions.
 - Reflecting back to the speaker the emotions inherent in the message. By paying attention to tone and emotional content, the interviewer can gain a greater understanding of the messages being delivered

Conducting the Interview

Conduct your in-depth interviews in an environment in which the respondent feels most comfortable.

You may arrange to conduct the interviews by telephone (which is often more convenient for the interviewer, and may be more convenient for the respondent as well), but if you have the time and resources, let the respondent choose the location of the interview. This could be their home, workplace, or an appropriate public place (such as a quiet restaurant or coffee shop).

During the interview

1. explain
 - the purpose of the interview
 - the expected duration of the interview
2. Allow the interviewees to talk during several minutes when a question asked
3. Please bear in mind that this interview plan should be used in a flexible manner. It can be adapted during the interview, if necessary, to the topics the interviewer seeks to explore, the type of information being interviewed, and so forth.
4. In any event, the interviewer must choose questions which he/she are at ease and which are adapted to the interviewee. The questions may be formulated in different ways depending on the interviewee's social background or level of education.
5. Interviewers are instructed to avoid audible sounds such as "uh huh," "umm," "right," "yes," etc. that are common in everyday conversation. Interviewers should be mindful not to interrupt or talk over the interviewee; silences or pauses are often the most effective ways to elicit information from the interviewee. It also allows the interviewee time to think, reflect, and recall memories.

Interview schedule

Interview length: 60-90 minutes

Interviewee (Organizers)

Date:

Time:

Introduction of the Interviewer

Hello, my name is Name of Interviewer

Thank you for being willing to take part in an interview in this APEC multi-year project.

First I would like to assure you that you, if you wish so, will remain completely anonymous and no records of the interview will be kept with your name on them.

I would also like to ask you for permission to audio record this interview. The main reason behind this recording is to have the set of accurate data – your responses and opinions. Also it will facilitate the analysis of the data we have to conduct during the course of the project. We will strictly keep any personal information that you provide confidential. Thank you for your cooperation!

If you don't have any further question I would like briefly to introduce you to the subject of this interview.

In order to propose feasible policies to the related government departments, this is a special purpose survey, aiming at investigating how ICT-based tools deployed in the ongoing or completed projects contributed to women's economic empowerments.

The survey mainly covers some relevant aspects of your experience as an organizer in the projects that use ICT-enabled tools to facilitate women's economic empowerment.

This research is concerned with your perceptions and understanding of your experience on designing/coordinating/execute deploying-ICT-based-tools projects/programs for women to start their businesses, strengthen their business growth or simply expand their economic opportunities.

The interview should take about 60-90 minutes.

Closing the Interview

Is there anything more you would like to add?

Thank you very much for your time.

Guidelines for Interviewers – to Participants

A skilled qualitative interviewer should be:

1. Open-minded. Judgment or criticism can act as barriers to communication, so it is important to maintain openness during the interview process. If interviewees perceive that they are being judged or evaluated, then they are less likely to openly share their opinions. Any conclusions that need to be made can be written in a journal after the interview is over.
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Reference

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The survey mainly covers some relevant aspects of your experience as a participant in the projects that use ICT-enabled tools to facilitate women's economic empowerment.

This research is concerned with your perceptions and understanding of your experience on using and learning ICT-based tools to start or strengthen the growth of your business, or simply to increase your self-reliance and improve your economic stability.