E-BUSINESS TRAINING CONTENT
FOR TRAINERS

WE-201

Women's Empowerment in Digital Economy

Core

WOMEN'S EMPOWERMENT IN DIGITAL ECONOMY

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LEARNING OBJECTIVES

Upon completion of this course, students will be able to:

1. Understand the concepts of gender equality, women's empowerment in relation to sustainable development and digital transformation

2. Describe opportunities and challenges of ASEAN women's empowerment in digital economy

3. Provide specific examples of how participation in digital economy can support women's empowerment in ASEAN

OUTLINE

Module 1. **Women's Empowerment**

- Key concepts: Women's empowerment, gender equality

- Women's empowerment and sustainable development

Module 2. **Women's Empowerment in Digital Economy**

- ICT, digitalization, digital transformation, digital economy

- Digital opportunities for women's empowerment

- Barriers and enablers: cases

Module 3. **ASEAN Women MSMEs in Digital Economy**

- ASEAN digital economy* (national adaptation recommended)

- Status of ASEAN Women MSMEs in digital economy

- Opportunities and challenges for ASEAN Women MSMEs

DURATION

1.5 – 2.0 hours (30 – 40 mins per module).

MODULE 1.   WOMEN'S' EMPOWERMENT IN DIGITAL ECONOMY

Welcome & Introduction

Getting to know each other

After all participants have introduced by themselves, the trainer needs to introduce and explain the objective of this course and module.

The instructor needs to ask each participant to write down their expectations for this training – on sticky papers that will be put on the wall.

1-1.   What is Gender?

Objective: To understand the basic concept of Gender?

- What is Gender?

- Refers to both women and men, and the relations between them

- **Gender Relations**: Social relationships are constructed and are learned through socialization

- **Gender Division of Labour**: The allocation of tasks, responsibility and decision making of women and men at home, at work and in society.

- **Gender Roles:** Is not focused on individual women and men but on the system which determines gender roles / responsibilities

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The instructor asks the participants the question, "How do they understand about the Gender in their daily life?'   The instructor can ask one or two participant who has similar background about the module contents during their introduction section. After that, the instructor needs to explain the basic concept of Gender.

Gender : The concept of gender needs to be understood clearly as a cross-cutting socio-cultural variable. It is an overarching variable in the sense that gender can also be applied to all other cross-cutting variables such as race, class, age, ethnic group, etc. Gender systems are established in different socio-cultural contexts which determine what is expected, allowed and valued in woman /man and girl/boy in these specific contexts. Gender roles are learned through socialization processes; they are not fixed but are changeable. Gender systems are institutionalized through education systems, political and economic systems, legislation, and culture and traditions. It is also important to emphasize that the concept of gender is not interchangeable with women. Gender refers to both women and men, and the relations between them. Promotion of gender equality should concern and engage men as well as women.

Gender relations: The social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and those between men. These attributes, opportunities and relationships are socially constructed and are learned through socialization processes.

Gender division of labour: The allocation of the tasks and responsibilities of women and men at home, at work and in society, according to patterns of work that are felt to be acceptable in a particular place and time. (GGCA, 2009) Often a division is made between: (a) productive tasks (agriculture, animal husbandry, forestry, fisheries/aquaculture, self-employment, workersin enterprises); (b) reproductive tasks (child bearing, rearing, care, education, household tasks, family health and protection); (c) community and political tasks .In most societies there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities

Gender roles: Gender determines what is expected, allowed and valued in a women or a man in a given context. In utilizing a gender approach the focus is not on individual women and men but on the system which determines gender roles / responsibilities, access to and control over resources, and decision-making potentials.

1-2. Gender Equality

Objective*: To understand the basic concept of Gender Equality?*

- What is Gender Equality?
- is a fundamental human right
- means that the equal rights, responsibilities and opportunities of individuals will not depend on whether they are born male or female
- Sustainable Development Goal 5

The instructor needs to introduce the meaning of Gender Equality based on the definition of The United Nations and UN Women.

Women's rights as a human right

Gender Equality was made part of international human rights law by the Universal Declaration of Human Rights, which was adopted by the UN General Assembly on 10 December 1948.

Gender equality is the preferred terminology within the United Nations, rather than gender equity. Gender equity denotes an element of interpretation of social justice, usually based on tradition, custom, religion or culture, which is most often to the detriment to women. Such use of equity in relation to the advancement of women is unacceptable. During the Beijing conference in 1995 it was agreed that the term equality would be utilized. Gender Equality means that the rights, responsibilities and opportunities of individuals will not depend on whether they are born male or female. Equality does not mean "the same as" – promotion of gender equality does not mean than women and men will become the same. Equality between women and men has both a quantitative and a qualitative aspect. The quantitative aspect refers to the desire to achieve equitable representation of women – increasing balance and parity, while the quantitative aspect refers to achieving equitable influence on establishing development priorities and outcomes for women and men. Equality involves ensuring that the perceptions, interests, needs and priorities of women and men (which can be very different because of the differing roles and responsibilities of women and men) will be given equal weight in planning and decision-making. There is a dual rationale for promoting gender

equality. Firstly, that equality between women and men – equal rights, opportunities and responsibilities - is a matter of human rights and social justice. And secondly, that greater equality between women and men is also a precondition for (and effective indicator of) sustainable people-centered development.

Sustainable Development Goal 5: Achieve gender equality and empower all women and girls

Facts And Figures

- Globally, 26 per cent of ever-partnered women aged 15 and older (641 million) have been subjected to physical and/or sexual violence by a husband or intimate partner at least once in their lifetime.
- In a 2021 survey in 13 countries, 45 per cent of women reported that they or a woman they know has experienced some form of violence since COVID-19.
- In 2021, nearly one in five young women were married before the age of 18.
- 35 per cent and 28 per cent of young women were married in childhood, respectively in sub-Saharan Africa and Southern Asia,
- The global prevalence of child marriage has declined by about 10 per cent in the past five years.
- Up to 10 million more girls are likely to become child brides by 2030 due to the effects of the COVID-19 pandemic, in addition to the 100 million girls projected to be at risk before the pandemic.
- At least 200 million girls and women today have been subjected to female genital mutilation, mainly in 31 countries.
- As of 1 January 2022, the global share of women in lower and single houses of national parliaments reached 26.2 per cent, up from 22.4 per cent in 2015.
- At this pace, it would take another 40 years for women and men to be represented equally in national parliaments.
- Women's share is slightly over one third in local governments.
- In 2019, before the pandemic, women accounted for 39.4 per cent of total employment. In 2020, women represented nearly 45 per cent of global employment losses.
- The share of women in managerial positions worldwide increased from 27.2 to 28.3 per cent from 2015 to 2019, but remained unchanged from 2019 to 2020, the first year without an increase since 2013.
- Between 2007 and 2021, 57 per cent of women aged 15 to 49 who are married or in a union made their own informed decisions regarding sexual relations, contraceptive use and reproductive health care.
- In the first year of the pandemic, an estimated 1.4 million additional unintended pregnancies occurred in lower- and middle-income countries.
- Only 15 out of 52 reporting countries included sufficient provisions in their legal frameworks to protect women's rights to land.
- Between 2018 and 2021, only 26 per cent of countries have comprehensive systems in place to track public allocations for gender equality, 59 per cent have some features of such a system, and 15 per cent do not have the minimum elements of such a system.

1-3.   Women's Empowerment

Objective: To understand the concepts of Women's Empowerment

> - The empowerment and autonomy of women and the improvement of their political, social, economic and health status
>
> - Increasing Self-confidence, problem solving skills and develop self-reliance
>
> - It is essential for the achievement of sustainable development goal 5

The instructor starts how "The United Nations" defines empowerment as follows:

Empowerment means that people – both women and men -take control over their lives, set their own agendas, gain skills (or have their own skills and knowledge recognized), increase self -confidence, solve problems, and develop self-reliance. Women and girls have been at a historical and chronic disadvantage when it comes to global development. Goal 5 of the SDGs specifically charges the world community with the responsibility to ensure women's empowerment. With other goals implying inclusivity as their core principle, women's needs must be addressed across the board. While the empowerment of women has many dimensions, a key trigger to improve the lives of women and girls is economic empowerment. It is an essential and necessary condition for empowerment. Financial inclusion is a critical component that supports women's entrepreneurship. If one were to expand this concept and look at empowerment/agency as a process, it would be possible to measure the extent to which women/girls have:

Control over resources –Measured by women's ability to earn and control income and to own, use and dispose of material assets.
Ability to move freely – Measured by women's freedom to decide their movements and their ability to move outside their homes.
Decision-making over family formation –Measured by women and girls' ability to decide when and whom to marry, when and how many children to have, and when to leave a marriage.
Freedom from the risk of violence – Measured by the prevalence of domestic violence and other forms of sexual, physical or emotional violence.
Ability to have a voice in society and influence policy – Measured by participation and representation in formal politics and engagement in collective action and associations.

The SDGs and women's empowerment:
The Beijing Platform for Action, adopted during the United Nations Fourth World Conference on Women in 1995, also globally accepted, called on governments, the international community, non-governmental organizations (NGOs) and the private sector to take strategic action in the following critical areas of concern:
- The persistent and increasing burden of poverty on women
- Inequalities and inadequacies in and unequal access to education, training and health care and related services
- Violence against women
- The effects of armed or other kinds of conflict on women, including those living under

foreign occupation

- Inequality in economic structures and policies, in all forms of productive activities and in access to resources
- Inequality between women and men in the sharing of power and decision-making at all levels
- Insufficient mechanisms at all levels to promote the advancement of women
- Lack of respect for and inadequate promotion and protection of the human rights of women
- Stereotyping of women and inequality in women's access to and participation in all communication systems, especially in the media
- Gender inequalities in the management of natural resources and in the safeguarding of the environment
- Persistent discrimination against and violation of the rights of the girl child

1-4   Economic Empowerment

Objective: Understand the meaning of economic empowerment

- Entrepreneurship Development

- **The Benefits of Economic Empowerment**

  - Women's ability to participate equally in existing markets: their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice

  - When more women work, increase productivity, economic diversification, income equality and close gender gap

  - Education, upskilling and re-skilling over the life course – especially, to keep pace with rapid technological and digital transformations affecting jobs—are critical for women's and girl's health , wellbeing   and Gender Equality

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The instructor explains briefly about economic empowerment and linked to the one of the important driver "entrepreneurship" for the economic empowerment.

Entrepreneurship, as one form of economic empowerment, is an important driver of economic development and growth in many economies with a tremendous potential to empower women, create employment, transform society and alleviate poverty. Entrepreneurship is about enabling women to move from becoming "job seekers" to " job creators". Higher incomes enable better access to social and other services. Moreover, higher incomes reduce economic dependency, and thus enable better participation and bargaining power within the household, as well as in the community. If women can earn their own incomes, their ability to exercise agency increases.

Investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth. Women make enormous contributions to

economies, whether in businesses, on farms, as entrepreneurs or employees, or by doing unpaid care work at home. Economic growth and empowerment alone, however, will not eliminate gender inequalities, but it is an important trigger. This is not to say that other social, legal and political conditions are not important; because they are—and if governments play a positive and pivotal role in creating the legal frameworks that reduce such inequalities, economic empowerment would also ensue.

FACTS AND FIGURES: ECONOMIC EMPOWERMENT

Benefits of economic empowerment

- **Women's economic empowerment is central to realizing women's rights and gender equality.** Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions.

- **Empowering women in the economy and closing gender gaps in the world of work are key to achieving the 2030 Agenda for Sustainable Development** and achieving the Sustainable Development Goals, particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities.

- **When more women work, economies grow.** Women's economic empowerment boosts productivity, increases economic diversification and income equality in addition to other positive development outcomes. For example, increasing the female employment rates in OECD countries to match that of Sweden, could boost GDP by over USD 6 trillion, recognizing, however, that. growth does not automatically lead to a reduction in gender-based inequality. Conversely, it is estimated that gender gaps cost the economy some 15 percent of GDP.

- **Increasing women's and girls' educational attainment contributes to women's economic empowerment and more inclusive economic growth.** Education, upskilling and re-skilling over the life course – especially, to keep pace with rapid technological and digital transformations affecting jobs—are critical for women's and girl's health and wellbeing, as well as their income-generation opportunities and participation in the formal labour market. Increased educational attainment accounts for about 50 per cent of the economic growth in OECD countries over the past 50 years. But, for the majority of women, significant gains in education have not translated into better labour market outcomes.

- **Women's economic equality is good for business.** Companies greatly benefit from increasing employment and leadership opportunities for women, which is shown to increase organizational effectiveness and growth. It is estimated that companies with three or more women in senior management functions score higher in all dimensions of organizational performance.

1-5. [Sustainable Development]

Objective: Understanding the sustainable development

- **Sustainable development**

    - Resilience: A society or group has the ability to cope the external factors like social, political and environmental changes

    - Inclusiveness : All vulnerable communities, including those that are indigenous and native, marginalized, conflict affected, displaced, ethnic and disabled, must perforce be included in the process of human development.

    - Sustainability :

The instructor starts to explain why sustainable development is important for SDGs followed by the three key concepts of sustainable development.

Sustainable development is the globally accepted agenda for the future of humankind, as reflected in the 2030 Agenda for Sustainable Development. This agenda cannot be achieved without the full participation of all people—if for whatever cause, any region, or any group of people are left out of this process, the SDGs cannot be achieved. Integral to the understanding of sustainable development are three key concepts:

1. Resilience
2. Inclusiveness
3. Sustainability

Resilience is "the ability of groups or communities to cope with external stresses and disturbances as a result of social, political and environmental change." The extent of resilience of a society or group is its ability to cope with weather, and adapt to changing climatic conditions or episodes related to excessive rain or drought, and the ability to bounce back from disaster. The better it is equipped to cope, the more resilience it has.

Inclusiveness means that all vulnerable communities, including those that are indigenous and native, marginalized, conflict affected, displaced, ethnic and disabled, must perforce be included in the process of human development. Among and across all these mentioned communities are women and girls, constituting half of the world's population, irrespective of nationality, class, religion, ethnicity, or any other classification that one may choose to apply. Across all countries women and men differ in their ability to make effective life choices in a range of spheres, with women typically at a disadvantage.

Sustainability encompasses three core elements that must be addressed in a coherent and interlinked manner:

1. Economic growth
2. Social inclusion
3. Environmental protection

The situation of Sustainable Development

- **Almost a third of women's employment globally is in in agriculture, including forestry and fishing**, but this may exclude self-employed and unpaid family workers. Yet, differences across countries and regions are striking. The share of women workers in agriculture is only 9.5 per cent in upper-middle-income countries and 2.6 per cent in high-income countries, while agriculture remains the most important employment sector for women in low-income and lower-middle-income countries.

- **Women farmers have significantly less access to, control over, and ownership of land and other productive assets compared to their male counterparts.** Land is perhaps the most important economic asset; women account for only 12.8 per cent of agricultural landholders in the world.

- **Women and girls suffer most from the dearth of safely managed water and sanitation.** Women and girls are responsible for water collection in 80 per cent of households without access to water on premises. Menstrual hygiene management is difficult in the absence of water, soap and gender-responsive sanitation facilities, whether at home, school or work.

- **Women and girls are more likely to carry the burden of energy poverty and experience the adverse effects of lack of safe, reliable, affordable and clean energy.** Indoor air pollution from using combustible fuels for household energy caused 4.3 million deaths in 2012, with women and girls accounting for 6 out of every 10 deaths.

- **Environmental degradation and climate change have disproportionate impacts on women and children**. Women often bear the brunt of coping with climate-related shocks and stresses or the health effects of indoor and urban pollution, which add to their care burden. As land, forest and water resources are increasingly compromised, privatized or "grabbed" for commercial investment, local communities and indigenous peoples, particularly women, whose livelihoods depend on them, are marginalized and displaced. Globally, women are 14 times more likely than men to die during a disaster.

1-6. Digital Transformation

Objective: Understand the sustainability and inclusive digital transformation

"Innovation and technological change, and education in the digital age for achieving gender equality and the empowerment of all women and girls"

"Digital rights are women's rights".

" Technology should always be designed to be safe, inclusive and accessible "

The instructor introduces the following speech;

New forms of assaults on women's rights and democracy now threaten to roll back decades of progress that we have all worked on together. The most vulnerable populations are too often left behind. We can see this profile all too clearly in the form of the digital divide. This has become the new face of gender inequality. New technologies are proliferating that amplify and perpetuate existing inequalities and stereotypes. The digital divide is also preventing millions of women from accessing education, jobs and other indispensable services. The **UN Secretary-General** alerted

us in his Common Agenda Report: "we are at an inflection point in history". Now is the time therefore to break the cycle of inequality and join forces to build an open, safe and equal digital future for the generations to come. It is time to ensure that the future of innovation contributes to the achievement of the Sustainable Development Goals, with SDG 5 at the core. There is no more timely agenda today than that of gender equality and digital technology. In 2023, the priority theme of the Commission on the Status of Women is: "Innovation and technological change, and education in the digital age for achieving gender equality and the empowerment of all women and girls". This provides a unique opportunity to holistically examine the theme of innovation and technology from a gender perspective. Global Digital Compact will help connect all people to the internet, apply human rights principles to online spaces, and regulate emerging technologies. These preparations will require dialogue and strategic alliances among governments, UN agencies, private sector and civil society to deliver an ambitious vision and set of recommendations. Multi-stakeholder partnerships will have a key role in leading these processes to success. More than ever, we need to stand together to affirm and reaffirm that "Digital rights are women's rights". We need to reaffirm that technology should always be designed to be safe, inclusive and accessible, right from the start. We need to reaffirm that online spaces should be free of abuse, and that we must improve accountability to fight harassment, discrimination and misleading content. The best and latest data estimate that the COVID-19 pandemic, along with the impact of other crises, has, unfortunately, further increased the time when the global gender gap will be closed—it has further increased it by a full generation. As a result, the distance remaining to achieve SDG 5 is even greater and time is short—very short.

1-7.   The Potential for gender equality in digitalization

Objective: **To understand how the digitalization is important for gender equality**

- Unlock opportunities (future of work)
- Expand Economic and better position in the labour market
- Greater gender equality in education

Digitalization is a central feature of modern societies and a functional tool for achieving sustainable development. Access to digital tools and technologies unlocks opportunities for social interaction. It is also key to the "future of work", and, more broadly, for the future of development. The 2030 Agenda for Sustainable Development and several of its targets point to the potential of digital technologies to contribute to sustainable development and to acceleration of human progress. However, digitalization is not gender neutral. To unleash its full potential, its gender dimensions must be taken into consideration. Gender equality in the digital sphere has assumed increasing importance in the digital and data-driven transformation of the economy and governance systems, accelerated by the COVID-19 crisis. By 2022, 65 percent of global gross domestic product (GDP) will have been digitized. But today about 234 million fewer women than men can access the mobile internet in low- and middle-income countries. Greater digital access for women would expand their economic opportunities and better position them in the labour market, especially considering the impact of digital transformation and automation on employment opportunities—a study conducted in 30 countries found that women's jobs have 70 percent or higher risk of automation. Moreover, an

additional 600 million women and girls accessing online services around the world could result in an increase of US$18 billion in GDP. Digital technologies are also key enablers for women's civic engagement, for their ability to communicate and for their mobility. Access to digital devices increases the influence of women's organizations and the visibility of women's agendas online. Digitalization and digital tools hold immense promise as key enablers of women's empowerment, but also seriously imperil women's safety and rights. The widespread use of social media and digital platforms has facilitated the emergence of technology-facilitated gender-based violence, exacerbated by the increased use of online spaces during the COVID-19 pandemic.

The digital revolution holds the promise of greater gender equality in education, while at the same time posing the risk of amplifying existing patterns of gender inequality. The rise and widespread dissemination of digital technologies shapes gender (in)equality in the educational sphere in a multiplicity of ways throughout the educational life-course. This occurs across a number of interrelated 'moments', set against a backdrop in which the pervasive structural (gender) inequalities of the offline world—growing in education systems and educational opportunities.

1-8.   Recap

Objectives: to summarize and recall the main contents of this module

- Gender and Gender Equality

- Women and Economic Empowerment

- Sustainable Development Goal

- Digital Transformation

The instructor needs to recall all the contents and concepts of this module with the participants. Listen the feedbacks from the participants how they understand this module.

Closing Activity

The instructor leads the discussion and ask the participants;

What they have learned from this module?

How is the difference of the expectation from the beginning and now?

MODULE -2 WOMEN'S EMPOWERMENT IN DIGITAL ECONOMY

Opening Activity

Discussion Session about lesson learned from Module (1)

- Greater understanding of national and international commitments on gender equality and women's empowerment

2-1.   Sharing experiences

Objective: to share participants' thoughts about successful women entrepreneurs.

> - Think about successful women entrepreneurs you know and share ideas about their ingredients of success. Did "digital technology" help them or not? Why do you think so?

The instructor asks the participants to think about any successful women entrepreneurs they know and share ideas about what "digital technology" they might use and why.

The instructor may ask one or two participants to share their experiences.

Additionally, it is recommended that the instructor prepare and introduce an exemplary case of women entrepreneur in digital sector to show the importance of adopting digital technology.

2-2.   Digital Economy

Objective: to introduce the meaning of digital economy.

> - Digital economy is an economy based on digital technologies
>
> - Digital economy ″encompasses all sectors of the economy that rely upon or use internet networks and platforms as part of the embedded infrastructure of the society

The instructor introduces the meaning of digital economy. The world economy is being transformed by the interconnection of the internet globally, which has enabled an increasing amount of economic activity and international trade. Analysis by A.T. Kearny estimated that the digital economy has the potential to add $1 trillion to the GDP of ASEAN between 2015 and 2025. 13 The Southeast Asia Internet economy (a sub-set of the digital economy) is projected to grow to $200 billion by 2025. ASEAN views the digital economy as a key driver of economic and social transformation, through enhanced trade and investments, and good governance.

As the internet increasingly becomes a "fundamental input and driver of all other sectors in the economy" the line between the traditional economy and the digital economy will disappear. Women can engage with or be affected by the digital economy as economic actors in a variety of ways. Access to ICT can empower women to get their voice heard at community, state and international levels. ICT helps women to create their own space and agency. ICT helps women

to gain better status within their society and to excel professionally, according to their own choice. ICTs can enable a woman's empowerment because they are tools that can raise awareness on empowerment, encourage literacy and education, connect markets with sellers, and serve as a platform for dialogue.

2-3. How Digital Economy will provide Opportunities

*Objective: to think about opportunities provided by digital economy.*

- Increase productivity
- Achieve efficiency gains
- Enhance connectivity

Embracing the digital economy entails an economy-wide transformation that will impact all sectors. Digital transformation of ecosystems around the world is opening new avenues for entrepreneurship. It is enabling physical and traditional organizations to evolve, novel business models to be applied, and new forms of digital entrepreneurship to emerge. Although the vast majority of digital businesses remain small and local, digitalization presents ample opportunity for micro, small and medium-sized enterprises (MSMEs) to expand their international reach. And that matters. Some 95% of companies across the globe are MSMEs, accounting for 60% of the world's total employment.

It is estimated to boost GDP across ASEAN by: increasing broadband penetration; raising worker productivity; and creating new digital industries (e.g., e-commerce). In addition to boosting productivity, the digital economy achieves efficiency gains while allowing global reach. It facilitates faster, easier, and cheaper trade within ASEAN and with external partners. It enables individual and small businesses to reach markets anywhere in the world. Digital trade is bringing previously unconnected MSMEs to regional marketplaces for cross-border retail trade and is linking them to global value chains. Digital finance has the potential to extend financial services to the unbanked, underbanked, and MSMEs. Digital technologies are expected to support smart cities to address the challenge of rapid urbanization in ASEAN.

2-4. Gender Gaps in Digital Economy

Objective: to think about the gender gap in digital economy
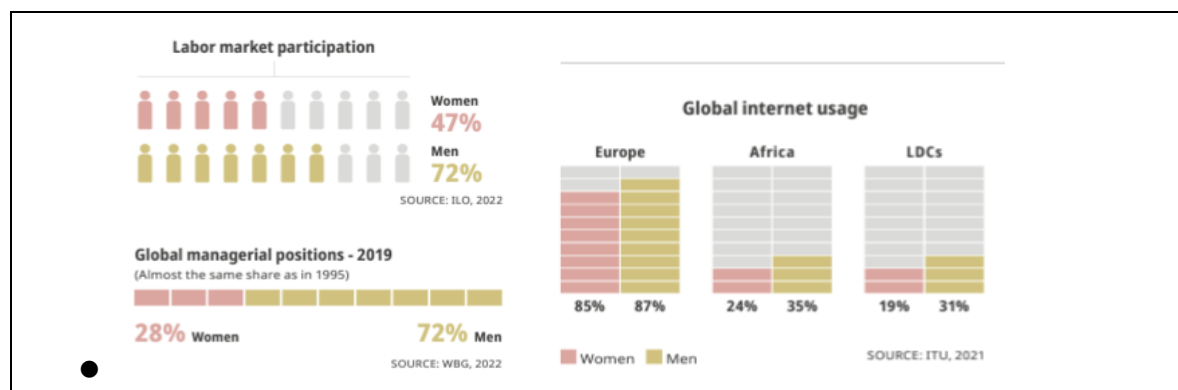
Yet, disparities remain in terms of how women entrepreneurs and women workers can take advantage of these opportunities. Women are under-represented in the global workforce with just under 47% of women participating in labor markets, as compared to 72% of men. The difference reaches up to 50 percentage points in some regions. In terms of leadership and decision-making, gender disparities are also significant, with women holding only 28% of managerial positions globally in 2019 – almost the same share as in 1995. And according to the World Bank's most recent Enterprise Survey, only 18% of surveyed enterprises worldwide had a female top manager.

In terms of technology use, the gender gap in internet usage has shrunk globally, but remains significant in many developing countries. In Europe, 85% of women used the internet regularly in 2020 compared with 87% of men.9 By contrast, in Africa 35% of men used the internet as compared to 24% of women, and in the least developed countries (LDCs), 31% of men used the internet as compared to only 19% of women.10 Such discrepancies continue to be one of the major barriers to meaningful participation in the digital economy.

2-5. Benefits of ICT and Digital Technology for Women's Empowerment

Objectives: to articulate key issues concerning digital economy for women's empowerment.

- Reaching out to customers, value chains, supports
- Overcome business challenges
- Technology-based business opportunities

The digital economy provides several benefits and opportunities for women entrepreneurs. The use of digital and ICT technologies can allow women entrepreneurs to reach out to customers; communicate better with others in their value chain; and access government e-services, information, and online business trainings. Digital technology also gives entrepreneurs new ways to promote their business, including reaching international audiences, and to develop new marketing channels. They can provide new opportunities for women in rural areas and women who stay at home. ICTs are now a necessary tool for running a business. MSMEs owners can achieve lower transaction costs, improve efficiency and outreach, and earn higher profits by using new technologies.

Technology can also help women overcome some of the challenges they face as entrepreneurs. For example, mobile money can enable women to more easily access financial services. Mobile phones and the internet can assist women who have less mobility due to household responsibilities. The growth of mobile broadband, smartphone ownership, and social media activity is driving the growth of e-commerce in the ASEAN region. Internet uptake now averages 40 percent across the region. Women can engage in e-commerce from their homes through social media. Access to government services through the internet can save women time.

Technology itself has created business opportunities. This includes the demand for mobile information agents, mobile phone sales and technical support, mobile money agents, women-

friendly IT service provision, and women-friendly IT tutoring and training. Technology has enabled other businesses, such as outsourcing of IT services and freelance microwork. Microwork, supported through online platforms, enables individual entrepreneurs to find work with clients based around the world. The digital economy has also created an opening for technology-based start-ups.

E-commerce represents a potentially huge opportunity for women MSME owners. It is growing rapidly in ASEAN, providing MSMEs with access to new opportunities and new markets. Micro and small business could become "micro-multinationals" through digital platforms that connect them to outside markets. Globally, cross-border ecommerce in 2016 accounted for 12 percent of global goods traded. It is expected to grow at twice the rate of domestic e-commerce. Global e-commerce, domestic and cross-border, totaled $25.3 trillion in 2015.

2-6.   Challenges to Women Using Digital Technologies as Entrepreneurs

Objectives: to articulate key issues concerning digital economy for women's empowerment.

- ICT Uptake
- Digital literacy
- Scaling-up e-Commerce

Yet, women who wish to start up an e-business encounter many hurdles.

To take advantage of the new possibilities and to engage in e-commerce, women entrepreneurs need effective access to technology. Women face several barriers to the uptake and use of ICTs such as mobile phones and the internet. These include the capacity to afford handsets and data plans, the ability to use the technology (which is in some cases hindered by difficulties in reading and writing), and the perception that these technologies are not relevant to their lives. Concerns about safety and security, both offline and online, also prevent some women from using mobile phones or the internet.

In addition to the barriers to women's uptake of ICTs, women entrepreneurs who want to engage in e-commerce face external challenges to conducting business online. E-commerce activity is curbed to some extent by the lack of digital payment systems that would allow seamless payments, limited logistics infrastructure for delivering goods to customers, and a lack of demand due to customers being unfamiliar with or lacking trust in e-commerce to varying degrees. Where digital payment services exist, women may have difficulty accessing existing digital financial services due to a lack of official identification which is required for KYC (know your customer) purposes.

The barriers that entrepreneurs face when setting up or operating an e-business include the following, among others: lack of technical skills (specifically related to setting up and maintaining an online presence and other skills specific to ecommerce) and business knowledge; difficulty in registering or complying with platform requirements; lack of digital payment systems that would allow for seamless payments; and limited logistics infrastructure. Entrepreneurs in e-commerce also face lower demand due to lack of customer familiarity and

lower levels of consumer trust in e-commerce.

Digital literacy/usability and skills: Low levels of digital literacy can hinder women from benefiting from mobile phones and the internet. With lower levels of literacy and overall education than men, women often have lower levels of digital literacy. Importantly, they tend to have lower levels of confidence in their technical abilities. Weak digital literacy leads to other challenges. Without access to the internet, women cannot access online information or trainings that would enable them to build their technical capabilities. Additionally, they cannot effectively access online government e-services or government procurement sites, thus precluding them from opportunities. Lower confidence levels may lead women to be reluctant to use the internet, or may lead them to use only a few trusted sites, due to fears about cyber safety or loss of privacy. At the same time, those women who do go online but lack digital skills can be at risk for these same reasons. The lack of digital literacy will prevent women in ASEAN from fully participating in the digital economy and poses several risks to their online well-being.

2-7.   Recap

Objectives: to summarize and recall the main contents of this module

- Digital Economy

- Digital Economy and Women Entrepreneurs

- Opportunities and Challenges

The instructor needs to recall all the contents and concepts of this module with the participants. Listen the feedbacks from the participants how they understand this module.

Closing Activity

The instructor leads the discussion and ask the participants;

What they have learned from this module?

How is the difference of the expectation from the beginning and now?

MODULE -3   ASEAN WOMEN MSMES IN DIGITAL ECONOMY

Opening Activity

Discussion Session about lesson learned from Module (2)

- Greater understanding of Digital Economy, the opportunities of Digital economy for women and the benefits of ICT and Digital technology for women's empowerment.

3-1.   The Background on ASEAN's Digital Economy

- *Objective*: to understand Digital Integration and the diverse digital ecosystem in the ASEAN region

Background on ASEAN's digital economy[1]

ASEAN has 400 million internet users, the third largest number of Internet users in the world.

ASEAN's internet economy is expected to be worth more than US$300bn by 2025.

In 2020, e-commerce in ASEAN grew by 63%, accelerated by the COVID-19 pandemic.

Regional mobile penetration is third highest in world, standing at 132%.[2]

[1] Source: Google, Temasek and Bain. E-Conomy SEA 2020 Report.
[2] Source: We are Social and Hootsuite Digital 2021: Global Overview Report. Southeast Asia is 3rd after Southern Africa and Eastern Europe.

The instructor explains about ASEAN Digital Integration; ASEAN is making important strides in its digital integration journey. The ASEAN region holds tremendous potential with its strong economic fundamentals, such as a 670-million strong market, a young, tech-savvy population and rising Internet penetration. Digitalization is fast becoming a key driver propelling economic development, with sectors such as e-commerce, online media, financial services and ride-hailing registering solid growth. To harness the potential of digitalization for the benefit of businesses and consumers, ASEAN has developed strategic frameworks and initiatives to guide its digital integration journey. These include: The ASEAN Digital Integration Framework and its Action Plan (DIFAP), which functions as the overall blueprint for ASEAN's digital integration efforts and charts out digital priorities across a wide range of areas such as trade facilitation, data flows, electronic payments, entrepreneurship and talent. The DIFAP is comprehensive and versatile, encompassing comprehensive rules-based initiatives to thematic collaboration as well as pilots, reflecting the diverse digital ecosystem in the ASEAN region. **The Bandar Seri Begawan Roadmap: An ASEAN Digital Transformation Agenda to Accelerate ASEAN's Economic Recovery and Digital Economy Integration** issued in 2021 redoubles ASEAN's efforts to accelerate digital initiatives, against the backdrop of the

COVID-19 pandemic. The Roadmap outlines a multi-year plan to deepen ASEAN's digital integration and connectivity during the second half of the ASEAN Economic Community (AEC) Blueprint (i.e. 2021-2025). This includes conducting a study on an ASEAN Digital Economy Framework Agreement (DEFA) by 2023 and commencing negotiations for the DEFA by 2025, amongst other.

3-2.   The opportunities from different types of Digital Economy

Objective: to think about opportunities provided by E-Commerce.
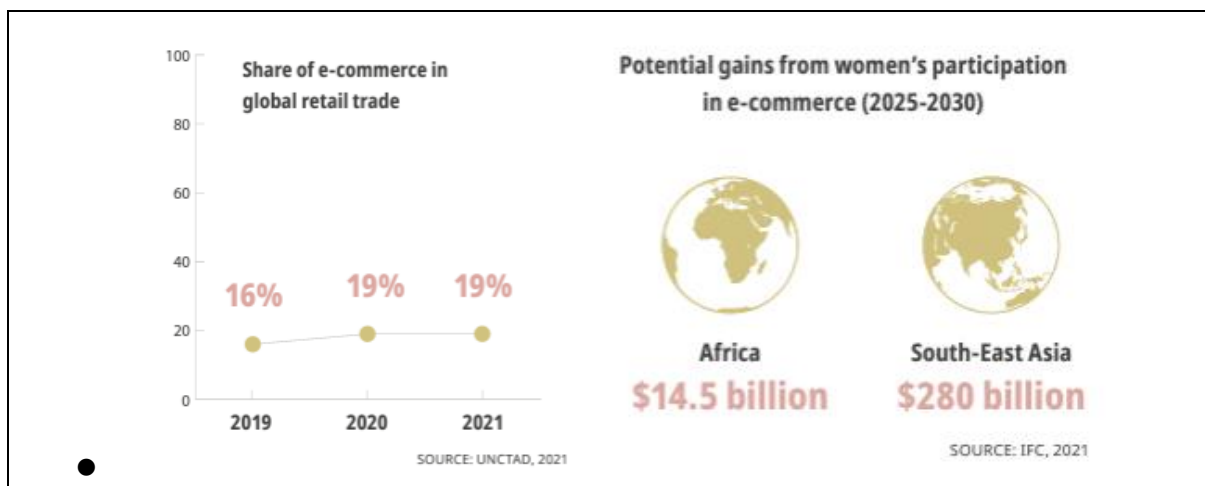
E-commerce in particular, has great potential for diversifying the scope and geographical reach of trade for developing countries. The COVID-19 pandemic has led to increased use of digital solutions, including e-commerce, within the context of a global economic downturn. Measures taken to control the virus infection, including through movement controls, and public anxiety about social interaction have boosted demand for digital services and online shopping, leading more people to make use of digital channels. As a result, the share of e-commerce in global retail trade is estimated to have surged from 16% in 2019 to about 19% in 2020, a level that was sustained in 2021

The boom in E-Commerce has also raised new hope that digitalization can drive inclusive transformation and growth by having more women involved. Digital technologies offer women the liberty to work from home while expanding a business in the digital space, accessing new markets and making efficiency gains, which conceivably provides both men and women with equal opportunities. According to IFC studies, between 2025 and 2030, women could add over $14.5 billion to e-commerce markets in Africa and $280 billion in South-East Asia

3-3.   ASEAN Women MSMEs' Status

Objective: to learn about the current status of ASEAN WOMEN MSMEs

- Digital technology and New opportunities to access finance
- Need Digital literacy especially for cyber safety and privacy
- Cross-Cutting levels for Women MSMEs in ASEAN Economic Community

The instructor needs to comprehend that ASEAN's leaders adopted a series of documents that made it clear that they saw the digital economy as presenting great opportunities for the region while also calling for gender mainstreaming in the AEC. Women in the ASEAN region have long faced a range of barriers to their economic activities, whether they are formal sector workers, owners of small and medium enterprises, or micro entrepreneurs in the informal sector. With the rise of the digital economy, women have new opportunities at work and in business, but with these new opportunities come additional challenges. Digital technology is creating new opportunities for accessing finance through new channels and from new sources, but women face several barriers to acquiring the financial services they need. Additionally, as financial services are increasingly made available through ICTs, women will need valid forms of identification to access these. All women will need digital literacy to engage with the digital economy. This is particularly salient as cyber safety and privacy are becoming increasingly important. To limit the scope of analysis and as requested by the ACCMSME, the emphasis will be on self-employed women entrepreneurs, rather than on wages and salary earners. At the cross-cutting level, three recommendations stand out. First, there is a need to **_institutionalize gender issues into the planning and monitoring for the AEC_**. This can be done by establishing a unit with the ASEAN Integration Monitoring Division that would focus specifically on gender and women's economic empowerment. The office would also be tasked with raising awareness in the other AEC directorates of the need for incorporating women's economic empowerment principles in agreements as appropriate. Second, to enable to gender office of the ASEAN Integration Monitoring Directorate (AIMD) to do its job, it will be necessary to **_collect more and better data on economic integration that is disaggregated by sex_**. Third, steps should be taken across the spectrum of sectoral bodies to **_encourage consultation with women's organizations_** in developing policies and agreements. In much the same way that the AEC Blueprint 2025 requires greater consultation with the business community to ensure that the private sector view is heard in ASEAN deliberations, there is a need to ensure that the viewpoints of women workers and entrepreneurs are heard as well.

3-4. The Concepts of Women's Economic Empowerment (WEE) in ASEAN

Objectives: to circulate the concept of WEE in ASEAN

- Three main concepts of WEE

- Digital literacy

- Scaling-up e-Commerce

The instructor needs to initiate with explaining the three main concepts of WEE;

1.   Women's increased access to, control over, and ownership of resources

- Resource refers to property, financial tools, cell phones, quality land, and other key assets.

2. _Women's increased agency, voice, and choice_

-This refers to the ability to speak up for their needs and priorities, without retribution. It also includes the ability to help shape polices and to have decision-making power within the

household and in the outside world.

3. Women's improved well-being and dignity

This encompasses several elements including having a better work-life balance access to education, and overall improved economic opportunities. For the AEC, mainstreaming WEE will involve a process of assessing how any planned action or policy affects women. The objective of mainstreaming is to make women's concerns an integral part of the design, implementation, monitoring, and evaluation of programs and policies. This requires that policy analysis and formulation are informed by considerations of gender differences and inequalities. The digital economy is of specific interest to ASEAN as it seeks to promote inclusive economic growth and greater international integration.

Women can engage with or be affected by the digital economy as economic actors in a variety of ways. Women are not a homogenous group. Their economic opportunities and constraints are shaped by a variety of factors: age, class, education level, marital status, race, and location, etc. Socio-cultural factors are also at play related to religion, ethnicity, and country. These factors can intersect to further advantage or disadvantage women. For example, older, less educated women working in agriculture face constraints that young college educated women living in cities do not encounter. It is beyond the scope of this report to thoroughly segment and analyze the market of economically active women in ASEAN. To better frame the analysis presented here and draw out the WEE issues related to the digital economy, four general profiles of women were identified.

Women owners of MSMEs using digital technologies

Women entrepreneurs leading digital technology firms

Women workers engaged with digital technologies

Women workers impacted by digital technologies

3-5. Challenges to ASEAN MSMEs in Embracing Digitalization

Objective: To think about challenges for Women MSMEs in individual country

- Limited knowledge of Digitalization
- Reluctance to change business processes
- Shortage of human resources
- Collaboration between governments and digital platforms
- Difficulty of communicating with MSMEs

The instructor asks to the participants **" What are the major challenges for Women MSMEs in embracing digitalization in your country?"**

ASEAN MSMEs at different stages of digitalization offered their perspectives on the obstacles they encountered and the general challenges faced by the community.

1. Limited knowledge of digitalization makes it difficult for MSMEs to access information on

digital technology and its potential to contribute to their businesses. The lack of knowledge and awareness of MSMEs about digital technology emerged as a stumbling block in taking the first step on their journey to digitalization. Many owners and senior managers of MSMEs, digitalization is a buzzword and it seems too complex, expensive, and distant from their businesses. MSMEs are typically not very well aware about where to obtain useful information on digitalization, as the sources are usually scattered and not easily accessible. This problem of accessibility is partially due to language barriers, or the so-called '*Cross- Language Information Access*' issue. Most of the MSMEs surveyed, therefore, tended to rely on word-of-mouth for knowledge related to digitalization, and there was no online source consistently referred to. Low English proficiency may also be a hurdle as more than 50% of all websites are in English and localised content is limited, especially on digital tools for businesses. Most of the self-learning materials for digital tools are also only available in English. Improving access to proper information on digital technologies for owners and senior managers of MSMEs by making it available in local languages could make a big difference.

2. Reluctance to change business processes on the part of MSME business owners prevents acquisition of digital technologies even though the cost of digital technologies is becoming affordable for MSMEs. Many MSME owners lack knowledge of the practical steps that need to be taken to adapt their business operations to digital technologies, despite a general awareness of the benefits digitalization can bring. They tend to be resistant to adopting new technologies due to the perceived risks and the financial burden associated with it. It should also be pointed out that recently digital platforms have tended not to charge significant upfront payments, but instead adopt profit-sharing models or charge reasonable fees periodically. Many of the MSMEs interviewed mentioned that taking the first step to digitalize a part of the business is the most challenging, but once this has been accomplished, incremental improvements come more naturally and easily.

3. Shortage of human resources familiar with digital technologies and high costs of acquiring them create challenges in implementation and operation of digital technology. Other areas of concern will require mid- to long-term efforts to address, such as lack of expertise with digital technologies, not just in programming and digital solution provision, but a good understanding of the business context and information and communications technology (ICT) environment in AMS. Without skilled human resource expertise, implementation of digitalization becomes a great challenge especially when MSMEs wish to move beyond basic adoption towards greater digital sophistication.   Similar arguments appear in several reports.

4. Collaboration between governments and digital platforms may make government policy programs more effective. Regulations such as data localization requirements could create hurdles for global platforms to effectively support ASEAN MSMEs.   An unsafe online environment presents another key challenge for MSME digitalisation, as fraud, hacking, and intellectual property infringement are still rampant in some AMS.

5. Difficulty of communicating with MSMEs in need of support on the part of governments. The study also found that although government agencies and associations interviewed recognized digitalization as a priority and provided various support programmes for MSMEs, awareness amongst MSMEs about such programmes remains low.

3-6. Enablers for ASEAN MSMEs in Digital Economy

Objective: To formulate the supportive programs for Women MSMEs in individual ASEAN country

- Increase localized contents of Support Program

- Encourage MSMEs' Digitalization by Providing Initial Support

- Upskill and Reskill MSME Workforce

- Develop Collaborative Framework with Digital Platformers current efforts.

- Enhance Both Analogue and Digital Policy Communication Channels

The instructor starts the question to the participants **"What are the enabling factors in your country? Are they different?"**

1. Increase localized contents of Support Program: To provide up-to-date and varied. Content, the governments' best approach would be to partner with digital platformers. They are in direct contact with many MSMEs and they are knowledgeable about types of MSMEs that have successfully utilized their services to digitalize businesses operations. A possible challenge is that most content is in English, which makes it difficult for local MSMEs to digest the information. Although it cannot be an immediate solution, improving the English proficiency of MSME owners and senior managers would be an important step. In promoting the digitalization of MSMEs. At the same time, development of local content, be it original or translated from English, is beneficial both for MSMEs and their local customers. Another option is to support translation by automation. Although the technology is improving rapidly thanks to the development of artificial Intelligence, ASEAN could further encourage the efforts of digital giants in this field and possibly solicit donors to support the process, especially for less widely-spoken languages such as Khmer, Lao, and Burmese. It is also important to develop policy programs that can attract the attention of MSMEs interested in expanding their customer base and wishing to improve their operations. As MSMEs in ASEAN are most interested in increasing sales through digitalization, attracting the attention of MSMEs through e-commerce related programs and then providing information on a variety of services to relatively advanced MSMEs may be a more effective approach.

2. Encourage MSMEs' Digitalization by Providing Initial Support: Financial considerations are increasingly becoming a less crucial factor for MSMEs' acquisition of digital technology. On the other hand, respective AMS, especially the less developed AMS, still need to improve their digital infrastructures, as digital connectivity is rapidly improving and starting to become more accessible to MSMEs in ASEAN. Under such circumstances, overcoming the conservative mindset of owners and senior managers of MSMEs is increasingly more important. However, providing financial support to MSMEs that are considering embracing digital technologies can be an effective way to encourage them to move forward if it is properly designed. Even if the subscription fee for digital services is becoming less financially burdensome, providing financial support at the initial phase of adoption could be an effective tool to encourage MSMEs to adopt new technologies. The governments can effectively partner with digital platformers to provide additional support for MSMEs.

One example is the use of peer-to-peer (P2P) lending in financing small businesses. Similar

to the way e-commerce platforms are facilitating online retailing, P2P platforms offer an online marketplace to link up individual borrowers with individual lenders directly so that businesses or individuals can borrow at more favorable terms, and investors can invest at a higher rate of return, creating a win-win situation.P2P platforms provide faster, easier, cheaper, and more flexible solutions to meet MSMEs' needs and facilitate their borrowing. With proper credit rating and their background verified, getting a P2P loan could be a matter of only a few hours for MSMEs; whereas traditional methods normally need multiple documents, and take weeks or months. As long as the borrower's credit rating is good enough to make repayment likely, P2P borrowing does not require collateral. MSMEs can communicate directly with investors, making the information delivery more pertinent and more accurate, and giving it multiple chances to obtain funding. Other AMS, such as Singapore, Indonesia, Thailand, and Viet Nam, have been regulating the P2P lending market as well.

3. Upskill and Reskill MSME Workforce: Shortage of expertise on digital technology is amongst the key challenges identified in the study. AMS need to strengthen their vocational training systems to train more people who are familiar with digital technology. Therefore, it is important for ASEAN to keep sharing best practices and learn from each other to properly address this challenge.

Another example is an inter-ministerial collaboration in Indonesia, where Ministry of Education and Culture (MoEC), Ministry of Research, Technology and Higher Education (MoRTHE), Ministry of Manpower (MoM), and Ministry of Communication and Informatics (Kominfo) are jointly building an ICT skills development framework. The Indonesian framework is also based on a TVET–NQS system, and recurrent education is a one of the strategies adopted. Comparing the training programmes and IT education of respective AMS may create an opportunity for ASEAN as a whole to improve its human resource expertise on ICT.

4. Develop Collaborative Framework with Digital Platformers: Digital platformers are becoming primary digital service providers for MSMEs. They have expertise and are keen to improve the digital capability of MSMEs, which would in turn be instrumental in expanding their business base. At the same time, platformers have not always been successful when they reach out to local MSMEs especially in non-native English speaking countries. Governments and digital platformers can complement each other to promote MSMEs' digitalization effectively.

For example, data localization policy has been introduced in some AMS. Given the active role of global and regional digital platforms in MSME digitalization in ASEAN, policymakers in ASEAN may need to further communicate to them how the regulation can be modified to allow them to support local MSMEs while addressing social concerns. At the same time, digital platformers should continue to uphold their commitments on data protection and privacy for consumers. Working closely with digital platforms, ASEAN and the governments of AMS should further strengthen current efforts.

5. Enhance Both Analogue and Digital Policy Communication Channels: Governments should consider both digital and analogue outreach measures. Partnering with local governments and business associations, which are closer to MSMEs than central governments, could be an effective approach. Some digital giants are already trying to establish local channels to communicate with MSMEs.

For example, Bukalapak, one of the leading e-commerce companies in Indonesia, is deploying hundreds of agents to cover important cities and suburban areas to physically communicate and collaborate with local MSMEs. ASEAN governments can support such moves by digital vendors. Local IT vendors would be another possible channel. A 2018 Japanese white paper on small and medium-sized enterprises revealed that even in Japan, the majority of MSMEs rely on local IT vendors when trying to obtain information on digital technologies, rather than looking for information on the Internet including that provided by digital platformers or major IT vendors.

3-7.   Recap

Objectives: to summarize and recall the main contents of this module

- ASEAN Digital Economy and E-Commerce

- ASEAN Women MSMEs and Gender Mainstreaming

- MSMEs' Challenges and Enablers in Digitalization

The instructor needs to recall all the contents and concepts of this module with the participants. Listen the feedbacks from the participants how they understand this module.

Closing Activity

The instructor leads the discussion and ask the participants;

What they have learned from this module?

Do we meet the learning objective of this training?

Are the women MSMEs included in your country's MSMEs' development program or at any stage of policy development?

Are there any organizations, other than the government, offering any digital technology trainings to boost women MSMEs' digitalization development?

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