

An Enabling ICT Policy Environment for Women Entrepreneurs in Cambodia



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/ APCICT[®]

Learning Outcomes:

After completing this module, readers should be able to

1. To make appropriate decisions to integrate a gender perspective in entrepreneurship programmes;
2. To design programmes and projects which address specific constraints to the inclusion of women and girls in entrepreneurial development; and
3. To make appropriate choices of ICTs for promoting digital financial inclusion and other support services for promoting entrepreneurship among women.

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ACRONYMS

ADB	Asian Development Bank
BDS	Business Development Services
CEDAW	Convention on the Elimination of all Forms of Discrimination against Women
DAW	United Nations Division for Advancement of Women
DSL	Digital Subscriber Line
ESCAP	Economic and Social Commission for Asia and the Pacific
GAD	Gender and Development
GBV	Gender Based Violence
GEM	Gender Evaluation Methodology
ICT	Information and Communication Technologies
IT	Information Technology
ITES	Information Technology Enabled Services
ITU	International Telecommunications Union
IVRS	Interactive Voice Response Service
MDG	Millennium Development Goals
MoWA	Ministry of Women's Affairs
MSME	Micro, Small and Medium Enterprises
MNREGA	Mahatma Gandhi Rural Employment Guarantee Act
NGO	Non Government Organization
OECD	Organization for Economic Cooperation and Development
ROSCA	Rotating Savings and Credit Association
SDG	Sustainable Development Goals
SIM	Subscriber Identification Module
SME	Small and Medium Enterprises
SMS	Short Message Service
UNAPCICT	United Nations Asia Pacific Training Centre for ICTs in Development

UNDP United Nations Development Programme
WBL Women, Business, and the Law
WAD Women and Development

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I. Introduction

Walk toward any stall or sidewalk peddler in the busy markets of Phnom Penh. Chances are that the stall will be owned and run by a woman. These women are entrepreneurs, often at the ‘bottom of the pyramid.’¹ They are working on shoe-string budgets and out of necessity, either because of lack of education or of suitable employment. They make small profits. But they are strong, resilient and are negotiating a world with little help from formal institutions.

It is often mentioned that a majority of women and girls in Cambodia work and that most of this work is in the informal and unorganized labour markets. Some may have their own tiny shops as described in the earlier paragraph. Imagine unleashing the power of these women by bringing them into the formal economic system, providing them with the necessary financial access and tools, digital literacy and business development skills enabling them to grow their small businesses. They would become **‘job creators’** and in turn, their contribution would reflect in the overall economic and human development of Cambodia.

Women’s empowerment and equality is a cross cutting concern that is reflected specifically in almost all global development goals that speak of inclusivity, resilience, and sustainability. Cambodia has a rich history in promoting gender equality as part of their development plans and strategies. A nationwide Gender Mainstreaming Policy is part of development priorities². In turn, the Ministry of Women Affairs (MoWA) has developed Neary Rattanak IV (2014-2018)³, a five-year strategic plan aiming to promote gender equality. One of the four strategies identified in the Neary Rattanak IV is women’s economic empowerment by capacity building women through vocational training and business development service support. Further, Gender Task Forces and Gender Focal points are present across all line ministries and departments at all levels of the government.

There is also a clearly felt need to move from policy to implementation and to understand the **‘how’** to mainstream gender into targeted programmes,⁴ especially among line ministries other than the MoWA.

The Organization for Economic Cooperation and Development (OECD) has situated issues of women’s empowerment into three “Es”—**‘Education’, ‘Employment’ and ‘Entrepreneurship.’**⁵ The major focus in this module is on the third “E”—Entrepreneurship and more specifically, the role of ICTs in fostering entrepreneurship

¹ “Bottom of the pyramid” is a term coined by C.K. Prahalad to describe the poor in the world in his seminal work “Fortune at the Bottom of the Pyramid” where he argues that it is necessary to look at the poor, not as recipients of what government can provide, but as resilient individuals whose capabilities can be harnessed for development. See C.K. Prahalad. (2005) *Fortune at the Bottom of the Pyramid*. Wharton and Pearson.

² *Growth, Employment, Equity and Efficiency. Building the Foundation Toward Realizing the Cambodia Vision 2050. Phase IV.* <http://cnv.org.kh/wp-content/uploads/2012/10/Rectangular-Strategy-Phase-IV-of-the-Royal-Government-of-Cambodia-of-the-Sixth-Legislature-of-the-National-Assembly-2018-2023.pdf>

³ See https://www.undp.org/content/dam/cambodia/docs/DemoGov/NearyRattanak4/Cambodian%20Gender%20Strategic%20Plan%20-%20Neary%20Rattanak%204_Kh.pdf (accessed April 03, 2019)

⁴ Finding from a Training Needs Assessment conducted in mid-March 2019. Internal document of UNAPCICT.

⁵ OECD (2014) “Gender Equality in the Three “Es” in the Asia Pacific Region.” *Society at a Glance: Asia Pacific, 2014* Chapter 2. (<http://www.oecd-ilibrary.org/docserver/download/8114171ec005.pdf?expires=1464400445&id=id&accname=guest&checksum=AA2CD88D76694B1591FAF95AA8C10D24>) (retrieved May 25, 2016)

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among women.

The approach in this module is from an assumption that economic security is the trigger that will enable the expression of agency⁶ among women and girls. The focus is on how policy and decision makers and project implementation personnel can proactively make gender sensitive policy and implement the same with special reference to women's entrepreneurship.

The second theme, of concern in this module relates to the importance of using information and communication technologies (ICTs) to enable and accelerate this process. Within the last twenty years, the ability to use computers and the Internet effectively have become key drivers in the rapid development of several Asian countries and these tools are visible in government offices, universities, development agencies and businesses around the world.

The explosion of mobile telephony across the Asia Pacific provides new opportunities, with the smartphone leading the way for more flexible delivery of services. The use of such ICT tools, called e government (ICT tools for improved delivery of government services) has increasingly become an essential component of sound public administration resulting in good governance. Effective use of e government principles and practices includes per se addressing the needs of vulnerable populations, especially women and girls. Therefore, a gender responsive e government is a critical component of good governance.

This module is derived from the Policy Module *'An Enabling Environment for Women Entrepreneurs* of the UNAPCICT/ESCAP "Women and ICT Frontier" initiative and is customized to the Cambodian context. The Policy module describes the process of gender sensitizing government extensively. This module should be seen alongside the earlier module available at <http://www.unapcict.org/sites/default/files/inline-files/Module P 0.pdf>

The approach of the module is pragmatic and practical—it addresses ground reality issues and suggests ways in which gender and ICTs can be mainstreamed for women's entrepreneurship.

⁶ **Agency** is the capacity of individuals to act independently and to make their own free choices.

II. Understanding Gender and Empowerment within a Sustainable Development Context.

2.1 Understanding The Gender Divide in Cambodia

Gender, as it is globally understood, refers to the ‘social roles associated with being male and female and the relationships between women, men, girls and boys, as well as the relations between women and those between men.’ These attributes and relationships are socially constructed and are learned through socialization. They are context- and time-specific and changeable.⁷ The concept of gender also includes the social expectations and characteristics that men and women have about each other. These may vary according to culture, ethnicity, race, etc. and they can change over time.

Women represent 51 per cent of the population in Cambodia, yet their ability to participate as equal partners in social, economic, and political life is limited. In Cambodia, women’s time is typically divided between their unpaid⁸ home-based work as primary caregivers, their reproductive and community roles. While not discounting the importance of women as primary nurturers in the home, what this means is that women often have less time to engage in outside activities, including business. In Cambodia, women’s subordination to men under the Chbab Srey (traditional “Code of Women”) describes how women should behave, limits women’s economic independence and opportunities and prevents women and girls from actively participating in Cambodia’s development. While parts of this code were deleted from the school curricula since 2007, it is nevertheless deeply rooted and influential, especially in rural areas.

Thus, the multiplicity of disadvantages that women and girls face invariably impacts upon their inequalities whether in education, income generation, or political life. Therefore, given their limited time and with their limited economic resources, those women who do become entrepreneurs are engaged in micro businesses, operating with one or two individuals.

A commonplace assumption when issues of gender are discussed is that these deal exclusively with women and women’s issues. This assumption is technically incorrect, and it is a reflection of the historical condition (evidenced by data) of subordination and inequality that women and girls have experienced in many a society. The correction of this inequality and the full enjoyment of all human rights on par with men and boys is part of the movement for gender equality⁹. Essentially, **equality** is the provision and enjoyment of equal rights, responsibilities and opportunities for all, irrespective of whether they are born male or female.

Gender equity is the process of being fair to women and men. To do this, it is often necessary to put special measures in place to compensate for the historical and social disadvantages that prevent women and men from operating on a level playing field.

⁷ UNDP (2008) *Gender Responsive E Governance: Exploring the Transformative Potential*. http://www.undp.org/content/dam/aplaws/publication/en/publications/womens-empowerment/primers-in-gender-and-democratic-governance-4/f_GenderGovPr_eG_Web.pdf (retrieved May 16, 2016)

⁸ Unpaid work is that done that is not monetized.

⁹ Ibid

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“Equity is a means—equality is the result.”¹⁰

Working toward gender equality through gender equity is what the global community has been committed to for the last five decades.

2.2 Sustainable Development Goals and Women’s Empowerment

Sustainable development is the globally accepted agenda for the future of humankind, as reflected in the Sustainable Development Goals and Agenda 2030 (SDGs);¹¹ an agenda that cannot be achieved without the full participation of all people. If for whatever cause, any region, or in fact, any group of people are left out of this process, the goals of sustainable development cannot be achieved. Sustainable development, in itself can be described as

Integral to the understanding of sustainable development are a few key concepts. The first of these is **resilience**, which can be best described as *“the ability of groups or communities to cope with external stresses and disturbances as a result of social, political and environmental change.”*¹² 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 a community is equipped to cope, the more resilience it has.

A second closely linked and integral concept in the global development agenda is **“inclusiveness.”** All vulnerable communities, i.e. indigenous and native, marginalized, conflict affected, displaced, ethnic, disabled, etc. must perforce be included 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.

A third closely connected concept is **“sustainability.”** Sustainable development has been defined as development that meets the needs of the present without compromising the ability of future generations to meet their own needs.¹³ For sustainable development to be achieved: three core elements, i.e. economic growth, social inclusion, and environmental protection must be addressed in a coherent and interlinked manner. Gender equality is part of social inclusion.

The implication here is that no real and sustainable development can take place, if large sections of the population are excluded from the benefits of development.

To put it simply, no one can be left behind. To achieve this, coordinated and cohesive

¹⁰ See

<http://www.unesco.org/new/fileadmin/MULTIMEDIA/HQ/BSP/GENDER/PDF/1.%20Baseline%20Definitions%20of%20key%20gender-related%20concepts.pdf> (retrieved May 16, 2016)

¹¹ For the full document and details, see <https://sustainabledevelopment.un.org/post2015/transformingourworld> (accessed October 16, 2015)

¹² W Neil Adger (2000) “Social and ecological resilience: are they related?” *Progress in Human Geography* September 2000 24: 347-364, available at https://groups.nceas.ucsb.edu/sustainability-science/2010%20weekly-sessions/session-102013-11.01.2010-emergent-properties-of-coupled-human-environment-systems/supplemental-readings-from-cambridge-students/Adger_2000_Social_ecological_resilience.pdf (accessed October 30, 2015)

¹³ <http://www.un.org/sustainabledevelopment/development-agenda/> (retrieved June 7, 2016)

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action among and at by multiple levels and sectors of development together with multiple agencies, international and national, and local, is a must.

It does not matter what report one refers to. All reports highlight the inferior status of women and girls in society, despite their contribution to households, communities, and societies. Frequently, women have less ownership and control over assets, reduced decision-making capacity and fewer educational and economic opportunities than men while having the double burden of unpaid home responsibilities and external work.¹⁴ Enough is also known about the vulnerability of women and girls to Gender Based Violence (GBV), pornography, human trafficking, and other forms of denial of basic human rights.

Due to such inequalities and vulnerabilities, women and men have different experiences, knowledge, talents and needs. Consequently, development initiatives can affect male and female beneficiaries in vastly different ways because of these gender differences and inequalities. Without a deliberate consideration of gender dynamics, women often encounter obstacles to participating in, and benefiting from, development projects. For instance, if women had equal access to, and control over, productive resources, agricultural production yields would increase by 20-30 percent, which could, in turn, increase the total agricultural output in developing countries by 2.5 - 4 percent and reduce the number of hungry individuals in the world by 12 - 17.2 percent.¹⁵

Similar findings emerge in sectors such as education, health, and environment. Wherever one looks, one finds differential levels of development (with women and girls often being the disadvantaged) and with global data consistently showing that if there was equal opportunity, the possibility of greater, balanced, and more equitable growth is exponentially greater.

Summative reports¹⁶ on The Millennium Development Goals (MDGs) have shown that there have been many significant successes in lifting people out of poverty. Gender parity measured by the Gender Parity Index¹⁷ (equality in numbers) has been achieved in school education; there is lower child mortality and improved maternal health and nutrition all around. However, gender inequalities persist especially as increasingly, more women than men live in poverty, leading to what has come to be known as the *'feminization of poverty'*¹⁸. Women and girls still have lesser access to education, economic resources, work, and are still underrepresented in both private and public

¹⁴ USAID, "Gender Equality and Women's Empowerment: Integrating Gender." (2012).

http://transition.usaid.gov/our_work/cross-cutting_programs/wid/gender/index.html (retrieved May 16, 2016)

¹⁵ Food and Agriculture Organization (FAO), "State of Food and Agriculture 2010-2011, Women in Agriculture: Closing the gender gap for development," Rome, Italy: FAO (2011). <http://www.zaragoza.es/contenidos/medioambiente/onu/095-eng-ed2010-2011.pdf>

¹⁶ United Nations (2015) Millennium Development Goals Report 2015. New York: United Nations, [http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20\(July%2015\).pdf](http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20(July%2015).pdf), (accessed October 13, 2015)

¹⁷ The **Gender Parity Index** (GPI) is a socioeconomic index usually designed to measure the relative access to education of males and females. In its simplest form, it is calculated as the quotient of the number of females by the number of males enrolled in a given stage of education (primary, secondary, etc.) https://en.wikipedia.org/wiki/Gender_Parity_Index (retrieved May 13, 2016)

¹⁸ **Feminization of poverty** is the concept that describes the idea that women represent disproportionate percentages of the world's poor. UNIFEM describes it as "the burden of **poverty** borne by women, especially in developing countries". <https://www.google.co.in/webhp?sourceid=chrome-instant&ion=1&espv=2&ie=UTF-8#q=feminization%20of%20poverty> (retrieved May 17, 2016)

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decision making positions. Women continue to be underrepresented in the workplace and are paid less for their work, irrespective of their educational level. Such big gaps persist in especially in the Asia Pacific region.

The result of such inequality is not just poverty, but capacity deprivation, one that leaves women and girls unable to work or earn an income through entrepreneurship.

Such deprivation has been recognized by the global community which, in turn, has made gender equality as one of the 17 Global Goals that make up the 2030 Agenda for Sustainable Development. Goal No. 5 specifically states 'Achieve gender equality and empower all women and girls.

Box 1: Goal 5 of the Sustainable Development Goals

- *End all forms of discrimination against all women and girls everywhere. Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation*
- *Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation*
- *Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate*
- *Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life*
- *Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Program of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences*
- *Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws*
- *Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women*
- *Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels*

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In addition to Goal no. 5, which explicitly addresses the special needs of women and girls, all the other 16 goals address the imperative of being “inclusive” and universal, i.e. for all. This means, implicitly, that while the needs of women and girls are to be given special attention under Goal 5, efforts to achieve the other SDGs must also include women and girls, and other vulnerable populations.

Without the active engagement and involvement of government, equitable development and “**empowerment**” of women and girls cannot take place. This brings us to the concept of “**empowerment**,” which must be addressed before a discussion on the role of government can take place.

In development discourses, “**empowerment**”¹⁹ is a highly debated term but essentially means

*“Empowerment means that people – both women and men – can 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.”*²⁰

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.”*²¹

It is argued in this module that the key to exercising agency lies in economic empowerment, because economic empowerment can improve the material conditions necessary for exercising other rights. 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.²²

Higher incomes enable better access to social and other services, and because economic dependency is reduced, enable better participation and bargaining power within the

¹⁹ A list of terms and their definitions is provided in the glossary.

²⁰UN WOMEN, Women’s Empowerment Principles, 2011. <http://www.unwomen.org/en/digital-library/publications/2011/10/women-s-empowerment-principles-equality-means-business> (retrieved May 17, 2016)

²¹<http://siteresources.worldbank.org/INTWDR2012/Resources/7778105-1299699968583/7786210-1315936222006/chapter-4.pdf>

²² OECD op. cit. p. 41

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household in the first instance and in the community. If, however, women can earn their own incomes, their ability to exercise agency increases.

Economic growth and empowerment will not alone eliminate gender inequalities, but it is an important trigger. This is not to say that other conditions, social, legal, and political are not important; because they are—and if governments play a positive and pivotal role in creating the legal frameworks reducing such inequalities, economic empowerment would also ensue.

The focus of this module is on women's economic empowerment through entrepreneurship.

2.3 To Sum Up

- Gender is a social construct and refers to social relations between male and female.
- Gender relations are highly contextual and society specific and are not fixed or permanent. Gender relations can change.
- The Global Agenda 2030 for sustainable development has several key features. The underlying principles are inclusiveness, sustainability, and resilience that ensure that the benefits of sustainable development accrue to all people equally with no one left behind.
- Women and girls have been at a historical and chronic disadvantage when it comes to global development. The causes are many.
- Empowerment means that individuals, both men and women can take control of their lives, set their own agendas, gain skills and participate fully in society without being inhibited by social, cultural, economic and political forces.
- 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 empowerment of women has many dimensions, a key trigger to improve the lives of women and girls is economic empowerment.
- Economic empowerment alone is not enough, but it is an essential and necessary condition for empowerment.

III. Women and ICTs—The Gender Digital Divide

ICT stands for information and communication technologies. “ICT refers to technologies that provide access to information through telecommunications. It is similar to Information Technology (IT), but focuses primarily on communication technologies. This includes the Internet, wireless networks, cell phones, and other communication mediums”.²³ However, the definition of ICTs for the purposes of this module includes conventional communication media such as radio and television.

The mainstream belief in global literature is that today’s ICTs are ‘gender neutral’ and are ‘empowering tools.’ That with the proliferation of mobile phones, there are exciting possibilities for empowering men and women equally in their economic, social and political roles. The assumption here is that ICTs are all-powerful and gender neutral. But unless precautions are taken, ICTs have the potential to create “have not” situations, where, those at the bottom of the pyramid and the “*silent majority*”²⁴ are not consciously considered part of ICT future policy and practice. ICTs seen, as ‘enablers’, can also become ‘disablers’ to women’s empowerment, exacerbating the digital and knowledge divide.²⁵

Like any other innovation, ICTs are embedded within the framework of societies. Therefore, as Nancy Hafkin (2002) argues ICTs are not gender neutral “*This assumption that a so-called gender-neutral information technology project will benefit an entire population regardless of gender is not grounded in reality, because of the impact of gender relations on technology and the societal constraints that women face in accessing and using information technology*”²⁶

3.1 The Digital Divide

That there is gender inequality globally, and in the Asia Pacific region has been established. The next question to be addressed is: is there a digital divide and if so, is there a ‘gender digital divide’?

The Asia-Pacific region also has the fastest growing telecommunications market for both fixed and mobile broadband. Internet rides on broadband. Broadband connections are essential to connect to the Internet and to the services provided by governments and other agencies through online platforms. There are two ways of connecting to the Internet—through a fixed line or wireless connected in the office, home, or common service facility (cybercafé, telecentre, etc.), a hotspot, or through a mobile broadband connection that can be carried anywhere. Both are what are known as ‘last mile’, reaching the ultimate customer or user.

²³ <https://techterms.com/definition/ict> (accessed April 10, 2019)

²⁴ The silent majority is an unspecified large group of people in a country or group who do not express their opinions publicly. https://en.wikipedia.org/wiki/Silent_majority (retrieved June 8, 2016)

²⁵ Nancy Spence (2010), “Gender, ICTs and Human Development and Prosperity” USC Annenberg School of Communications. Volume 6, SE, Special Edition 2010, 69–73 itidjournal.org/itid/article/download/626/266 (retrieved May 17, 2016)

²⁶ Hafkin, N. (2002). Is ICT gender neutral? A gender analysis of six case studies of multi donor ICT projects. Santo Domingo, Dominican Republic: United Nations International Research and Training Institute for the Advancement of Women (INSTRAW)

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More than half of the world's fixed broadband subscriptions are from the Asia Pacific.²⁷

The same report, details, however, that East and North East Asia drives the growth by 74.9 per cent, of which a large percentage is from China. The growth in the rest of Asia Pacific is in the single digits.²⁸

Let us look at Cambodia findings from specific data collected from an extensive demand-side field study in 2018.²⁹

- 68 per cent of Cambodians aged 16-65 have a mobile phone of some type. Computer ownership is negligible.
- There is low ownership in rural communities. Rural dwellers are 21 per cent less likely to own a mobile phone.
- Women in Cambodia are 20 per cent less likely to own a mobile phone.
- Rural women have the lowest level of mobile phone ownership.
- 48 per cent of mobile phone owners have a smartphone (among highest in Asia and Africa.)
- 42 per cent have simple feature phones (not Internet enabled).
- Young people more likely to own smartphone.
- Smartphone penetration is 60 per cent in urban, 40 per cent in rural areas.
- 12 per cent gender gap exists in Internet enabled phones.
- 27 per cent got connected to mobile phones in the last three years, 45 per cent in the last five years.
- 25 per cent of Cambodians have more than one SIM card.
- Only 11 per cent of Cambodians have heard of the 'Internet'.
- Rural dwellers 40 per cent likely to be online compared to urban users.
- Lowest level of awareness is among rural Cambodian women.
- There is a huge gender divide in Internet use (34 per cent).
- High gap in Internet use between the educated and the less educated.

Nearly 85 per cent of those using smartphones and connected to the Internet use social media. While the killer apps, i.e. social networking and messaging apps are most popular at 71 per cent, business applications (calculation, currency conversion, and translation are used by half of those connected online). There is a high gap of 46 per cent between urban and rural users in the use of social media; there is a 32 per cent gap between men and women.

3.2 The Gender Digital Divide

Clearly, there is a gender digital divide, one that needs to be addressed with a multi-pronged and multi-faceted approach. Issues that impact upon the gender digital divide include access, ownership, content, technology and participation.

²⁷ UNESCAP (2016) *State of ICT in Asia and the Pacific*.
<http://www.unescap.org/sites/default/files/State%20of%20ICT%20in%20Asia%20and%20the%20Pacific%202016.pdf> p. 8 (accessed June 26, 2017)

²⁸ Ibid.

²⁹ Galpaya, H (2018) *After Access: ICT Access and Use and Cambodia and the Global South*.
<https://lirneasia.net/wp-content/uploads/2018/11/LIRNEasia-AfterAccess-ICT-access-and-use-in-Cambodia.pdf> (accessed April 03, 2019)

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3.2.1 Access:

There are two ways of understanding access, one from the technology perspective and the other from a more social. An understanding of each is integral to understanding why it is important to address 'access' to begin the process of reaching women and girls.

- ***Within a technology context.*** When an ICT product or service can be used by all of its intended users, taking into account users' differing capabilities and conditions, it is said to be an accessible ICT.³⁰ Conventional ways of addressing access means the percentage of households who reported that they, in a given period, had at least once accessed the Internet, whether through dial-up, DSL, or fixed broadband or mobile.³¹ From such a technology perspective, universal access relates to providing communities with affordable access to ICTs. Within the context of developing societies, this often means providing access in a community setting rather than as providing universal service to individuals. Universal access and service for individual women is critical because having or not have such access defines the digital divide between the 'haves' and the 'have-nots.'

Within a technology context, Access to ICTs has three further components:"³²

- *Availability*—is it there? In other words, is there sufficient penetration of ICT services (Telephone and Internet) across the entire country?
- *Accessibility*—can everybody use it? Essentially, this means that all users are treated alike, without any discrimination based on any considerations, and that special treatment is given for those who are disadvantaged to access ICTs.
- *Affordability*—can everybody afford to use it—what is the real cost of access and are all the factors taken into account when reducing the cost of access.

While technology access is very important, it is, within the context of women's empowerment, insufficient, because of the social dimensions of access.

- ***Within a social context.*** In a public administration context, social access often refers to the delivery of public services to intended user groups. Here, however, a different understanding is offered.

Entrenched patriarchy, social hierarchies and structural inequalities provide a social context within which access to ICTs are to be seen especially in gender contexts.

³⁰ See Accessible ICT Procurement Toolkit. <http://mandate376.standards.eu/accessible-procurement/what-ict-accessibility> (Accessed on 13 September 2017)

³¹ OECD (2017), Internet access (indicator). <https://data.oecd.org/ict/internet-access.htm>doi: 10.1787/69c2b997-en (Accessed on 13 September 2017)

³² See <http://www.wgig.org/docs/WP-Access.pdf> (accessed September 14, 2017)

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What does this mean at the individual or micro level? Given the complex dynamics of the social context, it is not enough to merely extend telecommunications penetration to the last mile because telecommunications reach is not the same as access.

A 100 per cent of reach of a mobile or radio signal radio or a 90 per cent reach of television does not mean that users, listeners or viewers necessarily have access to or attend the same. The fact that there is a public telephone kiosk or a telecentre does not mean that there is access, if a woman has to walk four kilometers to use it or if her safety concerns are not addressed.

3.2.2 Ownership and Control

Ownership and control of the means of communication can define the difference between dependence and independence, between a sense of helplessness and self-confidence. If the male head of household owns the only mobile phone in the home, the woman finds herself in a position where she has to ask for permission to use it—a permission that can be granted or denied. She feels dependent and hesitant, because she feels that has to justify and explain her use of it. In essence, ownership also controls access to ICTs.

Ownership of a technology tool such as the mobile phone gives a woman or girl direct access to knowledge and services, giving her choices in content and services she is exposed to. In case after case, ownership of the mobile phone has made the difference between low and high self-esteem; increased awareness, has helped women articulate their needs; has helped women use the mobile phone for income generating activities, to seek out knowledge and services as desired. A consequence, whether intended or otherwise, has been to alter women and girls' status in the home or community.

3.2.3 Content and Language

There is a widespread belief and practice within the development community of practitioners, that one has to only anticipate needs, develop the content, and make it available, for a desired effect to take place. This is a well-meaning but mistaken belief because content is at the heart of the issue. There are two aspects of content development that merit attention.

First, much has been said and written about relevant, timely, local content. Yes, content is available, but there simply is not enough useful and relevant content available; especially content that addresses the realities and needs of women and girls. Content takes time and costs money to produce—and content suitable to the grammar of each difference ICT tool takes longer and costs more to create.

Second, who determines what is relevant, timely and local? Unless it is the beneficiary, i.e. the women and girls themselves, there is less chance of actual use.

Relevant, appropriate, time and problem-solving content is critical. This has to be developed in a partnership with the beneficiary; otherwise, it is not likely to be used, because it is not rooted in ground realities.

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3.2.4 Technology

Technology is important and issues such as infrastructure are prioritized. There is a common assessment of projects that “The technology worked, but the effort did not yield results”. This is because the conventional approach to project management using ICTs assumes that infrastructure is needed first and therefore, investment in hardware—the buildings, the equipment and hiring of staff generally precede any project work. The bulk of investment in any project generally goes toward such overhead costs and few resources are left for project activities. The social aspects of any effort are given less priority, and in the final analysis of an effort, the technology worked but there was little change in the lives of people.

People issues must be addressed first. Choice and use of ICTs depends upon the investment in people first, rather than on the deployment of sophisticated ICT based “solutions” without adequate attention to the people issues.

3.2.5 Participation

Due to inequalities and vulnerabilities, women and men have different experiences, knowledge, talents and needs. Given socio cultural, political, and economic realities, evidence shows that participation of women and girls in the fruits of development is much lower than that of men and boys, even in situations when the participation of the latter is legally enabled and encouraged.

The term ‘participation’ can be defined in many ways across a spectrum of meanings. For donors and governments, it can mean *‘for’* the individual or community as an end user. It can also *‘with’* the involvement of an individual or community, by seeking inputs into the development of the programme or project, or as part of an evaluation process to assess effectiveness. Participation can also mean *‘by’* the community—where the beneficiaries design, develop, deliver, and benefit from the project. In all the definitions, unless explicitly and exclusively stated, women and girls are lost in definitions of participation.

One can argue that the introduction of ICTs, especially the mobile phone, reconfigures the dynamics of existing social cultural and economic contexts and redefines participation by enabling communication, engagement and participation regardless of geographical and social distance. That the hurdles caused by socio cultural and economic contexts can be minimized. It is this reasoning which forms the basis for examining ICTs as enabling tools for greater participation of women and girls in development benefits, and consequently, empowerment.

Involvement, engagement, and participation of women and girls in the development and deployment of projects, products, and services would be an ideal to optimize the benefits of ICTs. Often this is not possible. In such contexts, it is possible to ensure participation by having a person on the ground, ideally coming from among the women and girls and the same community and trusted. This person would be an “infolady” of ‘Kalyani’³³ serving as link between the

³³ See <http://infolady.com.bd/infolady-model/> (accessed April 03, 2019)

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beneficiaries and the service providers. Support on the ground includes community mobilization and participation, timely availability of other support materials, e.g. banking facilities for financial inclusion.

While women need ICTs for the same reasons as men, i.e. to access information that is important and relevant to their productive, reproductive and community roles and for economic empowerment, gender based barriers place them at a particular disadvantage and distance them from the technologies that they critically need.

3.3 To Sum Up

- There is a digital divide and a gender digital divide with women and girls at a greater disadvantage.
- These divides are a result of lack of access (both technological and social), irrelevant and inappropriate content, a technological determinism, and lack of participation in the process.
- Other causes of the gender digital divide include
 - The challenge of **literacy** has to be overcome before women can benefit from ICTs, despite the fact that audio and video technologies have been known to overcome the problem of women's illiteracy to some extent.
 - **Poverty and lack of economic power** affect women more than men.
 - Women's **inability to spare time** to learn because of heavy domestic responsibilities is well known.
 - The **lack of woman friendly conditions and absence of women centric supports** such as for child care centres, or as safe social spaces for interaction; women facilitators, trainers, and change agents inhibits women's use of ICTs.
 - **Socio cultural factors that perpetuate women's inequality in society** and undervalue their need for education further deter any progress.
 - **Lack of sex disaggregated data** on which to base policy options and decisions

A combination of all some or these factors restricts women's growth. When coupled with the lack of content in terms of relevance, language, availability, and usage, the abysmal participation rates of women in accessing and benefiting from developmental efforts.

The digital gender divide will not go away by itself, certainly not in the near future. To understand what needs to be done, it is necessary to examine the underlying causes of the divide more deeply. The causes are not technical, they pertain to a way in which gender as an issue (and women and girls in particular) is either included or excluded in policy-making and programme implementation. For this, one needs to look at gender sensitive policy making addressed in the next section.

IV. Framing a Gender Sensitive Policy and Implementation Plan for Women's Entrepreneurship.

Changes in gender relations can take through the slow process of social change or through carefully planned policies and programmes. An enlightened and developed society based on principles of human rights and dignity, would perforce provide gender sensitive governance through carefully planned gender responsive policies and programmes.

"Gender-sensitive governance" is an alternative term for engendered governance. Gender-sensitive governance recognizes "the different needs, interests, priorities and responsibilities of men and women and challenge entrenched gender inequalities."³⁴ Its "institutions and processes (are) designed to identify and integrate gender differences into all aspects of decision-making so that policies, plans and programs equally benefit all women and men across societies".³⁵

A "Gender-sensitive government" is an outcome, achieved through the strategy and process of "gender mainstreaming". Gender mainstreaming is a comprehensive strategy aimed at achieving gender equality. The official definition adopted by the United Nations in 1997 is

*"... the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated."*³⁶

Gender mainstreaming can also be defined as the "The process of ensuring that women and men have equal access to and control over resources, development benefits and decision-making, at all stages of development process, projects, programs or policy."³⁷

Quite unintentionally, there is a tendency to be gender blind while making policy and to assume that gender is not an influencing factor in projects, programmes or policies and an essential determinant of social outcomes. Such a failure to recognize that gender is an essential determinant of social outcomes impacting on projects and policies is a "**gender-blind approach**".³⁸

At other times, policies and programmes are framed on the assumption of "**gender neutrality**,"³⁹ i.e. that they are suitable for, or applicable equally to, or common to the needs of both men and women ("Women are also included"). Such gender neutrality runs directly in contradiction to existing evidence that policies and programmes affect men and women differently.

³⁴Gender Hub e-Learning "Gender-sensitive Governance"<http://elearning.genderhub.org/glossary/gender-sensitive-governance/>

³⁵ Ibid

³⁶ United Nations. (1997) *The Report of the Economic and Social Council for 1997*.

³⁷<http://info.worldbank.org/etools/docs/library/192862/introductorymaterials/glossary.html> (retrieved May 16, 2016)

³⁸ Ibid

³⁹<https://www.google.co.in/webhp?sourceid=chrome-instant&ion=1&espv=2&ie=UTF-8#q=gender%20neutral%20meaning> (retrieved May 16, 2016)

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The objective of gender mainstreaming is not to render existing policies and programmes obsolete or to replace them. It is intended to strengthen them by drawing attention to the differential needs of different beneficiary groups and by including the gender perspective in all sectors, so that existing policies can be better implemented with greater efficiency, effectiveness, responsiveness, transparency, and accountability.

Cambodia has a well-defined gender mainstreaming policy, the Neary Rattanak ⁴⁰ applicable across all sectors and levels of government applicable all of government at all levels of public administration.

Gender mainstreaming can be applied across all of government and/or individual sectors. Here the focus here is on applying the methods of gender sensitizing to specially, the promotion of women's entrepreneurship.

There are many ways in which gender mainstreaming can be integrated into the policy making process. There are an equal number of resources and toolkits produced by multilateral and donor agencies available in the public domain that can be modified to suit a given context. What is attempted here, however, is to suggest ways in which Cambodia can conduct its own gender and ICT needs assessment as a precursor to making a policy for promoting women's entrepreneurship using ICTs.

There are three distinct elements to framing an effective gender policy⁴¹ in a given sector of development, including women's entrepreneurship, a situational analysis, policy itself, and the implementation strategy.

4.1 A Situational analysis

A situation analysis has two parts, the first examines the gender issues concerning beneficiary groups and the second, examines the organization itself.

Desk research, i.e. a search of existing literature on the subject would reveal that there are a large number of internationally published documents on gender issues in women's entrepreneurship in Cambodia. Issues identified include

- Socio-cultural and religious norms that affect women's ability to develop and succeed in business
- The nature of women's responsibilities in a society seen as primarily home-based, reproductive, and community based—leaving little time to engage in business or income generating activities
- Lower levels of literacy and education—these become barriers
- Lack of awareness and information about opportunities, markets, laws
- Lack of awareness of business development training and services.
- Lack of awareness existing business networks

⁴⁰ See

https://www.undp.org/content/dam/cambodia/docs/DemoGov/NearyRattanak4/Cambodian%20Gender%20Strategic%20Plan%20-%20Neary%20Rattanak%204_Eng.pdf (accessed April 5, 2019)

⁴¹ UNDP (2006) *Resource Guide: Mainstreaming Gender in Water Management*.

<http://www.undp.org/content/dam/aplaws/publication/en/publications/environment-energy/www-ee-library/water-governance/resource-guide-mainstreaming-gender-in-water-management/IWRMGenderResourceGuide-English-200610.pdf> (retrieved August 20, 2016) p. 139

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- Less access to finance—because of lower education, lack of confidence, lack of collateral and documented credit histories, unclear legal rights and the invisible prejudices of financial institutions.
- Limited financial and business skills, and limited digital literacy
- Limited ability to deal with government agencies and representatives

Knowing this in general is not enough. There needs also to be a Gender Mapping Exercise. Gender Mapping is the process of collecting and identifying what information is already available and what needs to be collected. Some questions that need to be asked, when assessing collected data include

- What information is available how this issue affects men and women differently?
- What information is NOT available?
- What projects or policy interventions related to this issue have already happened?
- What projects or policies are currently in place that relate to this issue?
- What other interventions related to this issue are planned?⁴²

A Gender Mapping Exercise also includes an examination of staff knowledge, skills, commitment and practices in relation to gender issues and an examination of gender issues affecting staff commitment and practices in relation to gender issues, and an examination of gender issues affecting staff (such as gender differences in promotion opportunities or harassment at work). In the absence of gender sensitivity in the organization itself, it would not be possible to address gender concerns effectively. Having answers to these questions helps in defining where the information gaps are and then commissioning a gender audit to fill the information gaps.

A Gender analysis that collects sex-disaggregated data is also essential. Gender analysis is the process of collecting, processing and analyzing information about gender to serve as an input for policy making. Gender analysis provides sex disaggregated data and an understanding of gender roles and how labour is divided and valued. There are a number of global gender indices available that can form the basis for the start of a gender analysis.⁴³ These macro level data gives a comparison of gender equality across a large number of countries. Some of the indices also provide in country and intra household data about women's agency.

Gender analysis is an important process in order to ensure that development benefits and resources are effectively and equitably targeted to both women and men, and to successfully anticipate any obstacles or hurdles, or negative impacts that may occur. It also helps to ensure that development projects are not gender blind or neutral. A variety of frameworks and tools are used to conduct a gender analysis

A structure for undertaking such a situation analysis on enabling environments for

⁴² Ibid

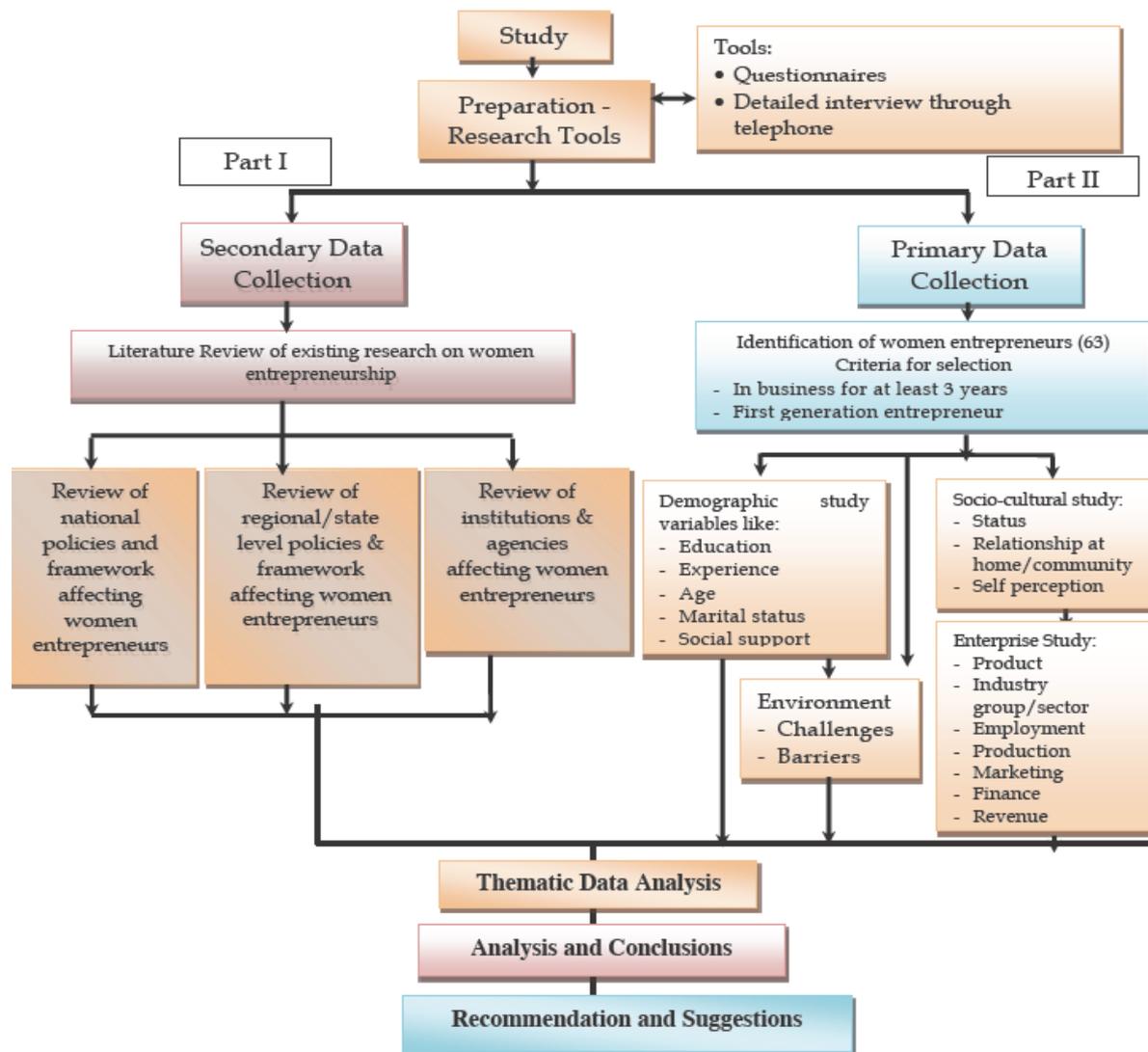
⁴³ The Female Entrepreneurship Index (FEI), <https://thegedi.org/research/womens-entrepreneurship-index/>; Social Institutions and Gender Index (SIGI), <http://www.genderindex.org/>; Women's Economic Opportunity Index http://www.eiu.com/public/thankyou_download.aspx?activity=download&campaignid=weoindex2012; Gender Data Portal (http://www.eiu.com/public/thankyou_download.aspx?activity=download&campaignid=weoindex2012); Women, Business, and Law <http://databank.worldbank.org/data/reports.aspx?source=gender-statistics>

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women in India was undertaken by Hina Shah⁴⁴ who details the process of a gender analysis.

Box 2: Shah's Methodology for Gender Analysis

Figure 1: Schematic Representation of the Study



Extensive and multidimensional in scope, the gender analysis is a thorough examination with a gender lens that, in turn, leads to concrete policy recommendations for implementation. Shah's recommendations fell under several headings:

- Government efforts for women's entrepreneurship development
- Civil society's efforts for women's entrepreneurship development
- Existing policies for enterprise development—regulatory, promotional, credit, and representational.
- Government schemes and programmes to support entrepreneurial opportunities

⁴⁴ Hina Shah (2013) *Creating an Enabling Environment for Women's Entrepreneurship in India*. http://www.unescap.org/sites/default/files/ESCAP-SSWA-Development-Paper_1304_1.pdf (retrieved May 17, 2016)

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- for women
- Business Development Services (BDS) Providers: Supporting institutions

Shah's methodology could serve as a starting point for a situation analysis of women's entrepreneurship in Cambodia.

4.2 The Policy

Having laws promoting gender equality makes little or no difference if there is high gender inequality resulting from poor design, enforcement, implementation, or poor capacity. For women, just having laws on paper does not necessarily reflect legal realities or make any significant difference to their lives.

Government's policy regarding women's entrepreneurship should emerge from the situation analysis and should contain the vision of gender sensitive practice and the various ways in which this vision would be implemented. The Policy itself is often a public document.

It can be well argued that all governments have constitutional provisions, and sets of laws and rules that govern economic activity, including those that would be under the rubric of 'entrepreneurship'. That such laws and rules exist is fact. However, many of these broad laws and norms have been framed as being gender neutral—i.e. for all people, and not taking into account the specific contexts and conditions of any one individual group.

A UN ESCAP study examining policy for entrepreneurship through a gender lens revealed that

- "Gender-responsive policies and programs are isolated and ad hoc.
- Coordination gaps among government entities hinder full integration of gender needs assessments in small and medium enterprise policy development.
- Policies are inconsistently applied, particularly at the sub-national level.
- Inconsistent, cumbersome and inaccessible registration and licensing processes discourage formalization of women-owned enterprises.
- Knowledge gaps and limited access to formal guidance on government regulations disproportionately impact women entrepreneurs."⁴⁵

In other words, existing laws and practices were gender blind and did not address women's specific needs. Findings from another study undertaken by the Asian Development Bank (ADB) in the Central Asian Republics of Azerbaijan Kazakhstan, The

⁴⁵UN ESCAP "Enabling Entrepreneurship for Women's Economic Empowerment in Asia and the Pacific" <http://www.unescap.org/sites/default/files/SDD%20Enabling%20Women%20report%20v7-2-E.pdf> (retrieved May 17, 2016)

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Kyrgyz Republic and Uzbekistan also confirmed these findings.⁴⁶

Case Study 1: GREAT Women Project, Philippines

“The Gender Responsive Economic Actions for the Transformation of Women (GREAT Women) Project aims to strengthen the capacity of women to establish and develop their small businesses. Under this project, the National Commission on the Role of Filipino Women (NCRFW) partners with national government agencies (NGAs) and local government units (LGUs) to create and implement policies, programs, services and initiatives that will encourage and assist women start and grow their microenterprises.

Under the GREAT Women Project, NCRFW closely works with different ministries and agencies of the government at various levels, from the central to the local to create an enabling environment for women’s entrepreneurship.

The GREAT Women Project does not directly provide loans, construct facilities nor conduct trainings. But by partnering with NGAs and LGUs in empowering women to engage in entrepreneurship, it develops women’s economic contribution to their families, communities and the nation. As the project promotes the growth of women’s enterprises, the GREAT Women Project helps mitigate the effects of poverty on women.

Source: Philippines Council for Women

https://pcw.gov.ph/sites/default/files/documents/resources/gwp_primer_en.pdf

The Asian Development Bank’s (2012) *Gender Tool Kit: Micro, Small, and Medium-Sized Enterprise Finance and Development*, in a summary checklist has also detailed several areas of concern where there are gender issues and suggested possible measures for redressing these issues. The areas of concern include: enabling laws and frameworks; finance; business capacity building; business development support services; value chain development and institution capacity development among service providers (government, private service providers, and civil society organizations).

A country’s laws and policies are not necessarily created a fresh. Creating fresh laws is a slow and cumbersome process. New legislation is also often on the fringes of existing laws, amending or modifying them to enable governments to address a new development; or to delete some archaic clause or feature. Therefore, it is not necessary to create news laws to address women’s entrepreneurship issues, although this may be an ideal situation. It is critical, however, to mainstream gender into the existing policy making process.

One way of policymaking would be to mandate a gender fund for gender related programmes and activities. This is an approach based on the principles of gender budgeting.

⁴⁶Asian Development Bank (2014). *Information And Communication Technologies For Women Entrepreneurs Prospects And Potential In Azerbaijan, Kazakhstan, The Kyrgyz Republic, And Uzbekistan*. <http://www.adb.org/sites/default/files/publication/42869/ict-women-entrepreneurs.pdf>

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Gender Budgeting is a process of incorporating a gender perspective at all stages: policy/ programme formulation, allocation of resources, implementation, review and impact assessment, and reprioritization and reallocation of resources. A gender budget is not a separate budget for women. Instead, a separate gender budget can be integrated into a programme in order to prioritize women in an activity. It can be done by categorizing the budget as:

1. Pro women allocations, where 100 per cent of the allocation is meant for women.
2. A pro-women allocation where a specific percentage, between 5 and 99 per cent were targeted for women's specific activities.

Many governments prefer the first option, because they are easier to identify and monitor than gender responsiveness of non-targeted allocations. However, focusing on the first option means on a small percentage of the budget set aside, and not on the gender responsiveness of the main budget.

What makes a Gender Budgeting approach important is the premise that policy must go beyond paper. No policy will work without a money allocation. Gender Budget analysis then checks what money is allocated to implement the policy, whether the money is spent as allocated; who the money reaches, and whether the money has changed gender patterns in society.

It is important to note that while Finance Ministries have a high-level say and control over budgets, their ability to actively direct public spending is limited. Therefore, while there may be a policy mandating a gender focus, operational responsibility for using public funds rests with line ministries and the large number of public sector institutions. Gender budgeting, then, assumes greater importance at the sectoral/ministerial level.

While there are many entry points to doing a gender budgeting exercise, sex-disaggregated databases are vital at all stages.

The stages of a gender budget exercise are

- At the time of budget preparation—where one can ensure that financial appropriations made in budgets match the needs.
- At the post budget stage where one can analyze sector wise or ministry/department wise shares of allocations and expenditure. Allocations indicate government priorities.
- At the implementation stage, one can analyze if the budget being spent in the way it was intended and to the full extent? What were the delivery costs; what were the subsidies? And for who was it intended?
- At the post implementation stage, one can examine the outcomes and impact of the budget: analyze expected outcomes from appropriations vs. actual outcomes including unintended ones: whether the money is being used in a manner that effectively achieves planned outcomes and what is the impact? And finally, one can undertake an impact assessment of programmes and projects in terms of whether they have met their objectives and purposes.

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Case Study 2: Gender Fund in Philippines

“An early initiative in the Philippines has been broadly discussed in relation to the mainstreaming objectives. Since 1996, every government-related agency in the Philippines has been required to allocate at least five percent of their budget for gender equality work and to prepare a Gender and Development Plan. A positive aspect of the Philippine experience was the specific support provided to line ministries by the national machinery for gender equality, which led to increased awareness, commitment and capacity within the line ministries. The risks involved in specifying such a small portion of the budget to gender equality have, however, often been raised as this approach could reinforce the marginalization of women in relation to access to resources. The need to influence the entire budget from a gender perspective has been highlighted. Today the Department of Budget and Management in the Philippines also advocates for integration of gender perspectives into the performance-oriented budgeting system across all expenditures.”

Source: Carolyn Hannan (2008) “Mainstreaming gender perspectives in national budgets: an overview” <http://www.un.org/womenwatch/daw/news/speech2008/2008%20Korea%20Gender-responsive%20budgets%20April%2019.pdf> (retrieved May 17, 2016)

Having an overall gender budget within each ministry enables the agency to examine the extent to which such a budget is used for the purposes for which it was intended.

4.3 The Implementation Strategy or Action Plan

The Action Plan, or project document is an internal document based on the situation analysis and the policy. The action plan would detail how the policy would be carried out over a specific period of time, would contain activities, time bound targets, budgets, responsibilities and indicators for monitoring and evaluation.

While government departments are adept at preparing project documents and in implementing projects, some special considerations must be included if a gender sensitive project is to be planned and implemented.

Some these considerations include:

- Have the stakeholders been identified? For women’s entrepreneurship, the stakeholders include
 - Government officials from different ministries—industry, rural development, women and children, education, health, finance; Information (if broadcasting is to be used) and IT if websites and applications are to be used.
 - Banking and other financial (including microfinance) institutions
 - Academia and Gender Experts
 - Education and capacity building institutions
 - NGOs and civil society organizations working at grassroots
 - Women entrepreneurs, existing and potential

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- Is there a gender balance among all the stakeholders and in policy-making bodies? If there is a gender imbalance, it is essential that this be rectified, and at least 30 per cent of the policy making body must be from the under represented group.
- What specific knowledge and skills can the stakeholder group contribute? In addition to a spread across sectors, it is necessary to ensure that there is varied expertise within the stakeholder group. For example, elected officials and parliamentarians can bring political expertise, while NGOs can bring the ground experience; while researchers can provide valuable data for decision-making. Is there gender expertise among the group?

Other considerations include

- *Efficiency*—balancing outcomes with limited resources
- *Effectiveness*—how effective will a policy intervention be in a given situation
- *Gender equality*—to what extent will the social, historic, and economic disparities between men and women be addressed
- How can other cross cutting goals such as social justice be integrated into policy. Can other groups such as those living in extreme poverty also be benefited from a given policy intervention.

For instance, is it possible to integrate education and capacity building in the use of ICTs for entrepreneurship into a financial policy designed to facilitate access to capital and finance for women who want to start a micro-enterprise? Or is it possible to include both individual and women's collectives in the financial incentives given to a micro-enterprise among women who want to start a small water pump maintenance shop.

It is also important to recognize that there is resistance to gender mainstreaming among both policy makers and beneficiaries. The reasons are many but among them are misinformation or lack of information about gender issues, to restricted resources, to cultural or traditional perceptions about gender roles. Therefore, communication and change management strategies are an important part of gender mainstreaming.

4.4 Awareness Creation among Beneficiaries.

Evidence from multiple studies and countries, including Cambodia, consistently point to 'lack of information and awareness among women even about existing opportunities'. Whatever may be the cause of such a lack of awareness, until and unless women know about opportunities, they are unlikely to use or benefit from them.

Consequently, communication strategies themselves need to be mainstreamed and integrated at all phases of the policy making, programme or project process. Communication is not simply a neutral transfer of information; it includes goals such as awareness raising, social mobilization, behavior change, advocacy and sharing good practices is critical to success. Good communication strategies take into account the different needs and situations of men and women (as providers, audiences, subjects, and beneficiaries).

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For women, it is first important to know the media and ICTs exposure and preference patterns. Suggested questions to understand media use include:

- Where do men and women get their information?
- Do men and women read different publications?
- Do men and women watch or listen to different electronic media?
- What content are they exposed to—do men and women differ in the content they prefer?
- Are media consumption patterns (frequency, time) different for men and women?
- Who do women turn to for information and help? Is it the various media and ICTs or is it interpersonal sources—relatives, friends, other women, opinion leaders, local NGOs or local government officials?
- Do men and women have different credibility criteria (regarding “authorities,” arguments used, etc.)? In other words, which source of information do women “trust” as reliable?
- Do men and women have different values that cause them to respond to certain messages in different ways?

Answering these questions will help to frame a communication strategy to ensure that women’s awareness of policies, institutions, processes and facilities that are available to them will increase.

4.5 To Sum Up

- There are three components of policy-making---situation analysis, the policy and action plans.
- At each stage, special effort has to be made to incorporate a gender lens or a gender perspective.
- Gender budgeting is an important component of gender sensitive policy making.
- An action plan must include the participation of a sufficient number of women in order to create a gender balance and to ensure gender sensitivity.
- Communication strategies are an important part of Gender Mainstreaming.
- Targeted communication is necessary to address women as a group. For this, women specific data need to be collected.
- Different communication strategies need to be devised for each group
- The importance of mainstream media for beneficiaries and electronic communication for government is to be acknowledged.

V. ICTs—Exploiting ICTs for Gender Sensitive Implementation in Women’s Entrepreneurship

Good mechanisms for implementation are critical and this is where the role of ICTs becomes significant. ICTs are tools. ICTs are enablers and their capability rests in their unique features—speed, reach, versatility of design and use for both the provider and the user. ICTs are not a ‘one size fit all’ solution. Different ICT tools have different advantages and limitations, and there is a need to match the ICT tool to the need.

Further, for government, the use of ICTs in public administration creates an opportunity to move from just e government to a ‘smart’ government—one that “*understands*” the said/unsaid/felt needs of its citizens; to “*design*” solutions to address those needs; and to “*deliver*” the solution effectively.⁴⁷ Using ICTs effectively also presents an opportunity to government to create a gender sensitive government.

There are many ways in which ICT capability can be suitably used for women’s empowerment and entrepreneurship. ESCAP’s publication *E-Government for Women; Empowerment in the Asia and the Pacific*⁴⁸ found, based on an analysis of 12 cases from the Asia and the Pacific that

*“gender-responsive e-government interventions lead to many positive outcomes for gender equality. They enhance women’s self-esteem, enable women to challenge traditional norms and build peer connections, boost their confidence to participate in the job market, bring them vital information on entitlements, and give them access to mechanisms of redress. They also transform public institutions, making them technically and politically more capable of delivering gender inclusive services.”*⁴⁹

The findings of the study also indicate that:

- *“Gender-responsive practices in e-government depend on strong norms and rules, but institutionalizing gender in e-government also entails wider changes in public institutional cultures and human resource capacities.*
- *Where there are gender mainstreaming laws and policies and gender budgeting rules, the institutionalization of gender in e-government design and implementation is stronger.*
- *Well-designed e-government strategies not only tackle women’s exclusion from development services, but also give them the space to participate in shaping development agenda”*⁵⁰.

What, then, are possible ways in which ICTs can be used as tools in creating enabling policy environments for promoting women’s entrepreneurship?

⁴⁷www.slideshare.net/.../smart-government-means-going-beyond-mobile (retrieved May 17, 2016)

⁴⁸ESCAP (2016) *E Government for Women’s Empowerment in Asia and the Pacific*.<http://egov4women.unescapsdd.org/files/documents/E-Government-for-Women-in-Asia-Pacific.pdf> (retrieved June 7, 2016)

⁴⁹ Ibid

⁵⁰ Ibid

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- Governments can use existing indices and databases to collect and collate macro and micro level data.
- Sex disaggregated data can be quickly extrapolated from existing databases by using Government Open Data and by including “Sex” as a field for data collection and data mining⁵¹.
- Create a national online “Gender Community” connecting all stakeholders can enable quick networking to share ideas, case studies, best practices, etc. Such a community can also serve as a platform for coordination of activities and monitoring and evaluation of the programme or project.

5.1 ICTs for MSME Policy, laws, and regulation

A gender audit of existing MSME policy, laws, and regulation will most likely reveal that these are either “gender blind” or “gender neutral” or that there are practices which unintentionally mitigate against women’s enterprises, e.g. licensing, labour laws defining work hours and/or equal wages.

Action to address such practices would include

- Revisiting such policies and laws to amending them to reduce the bottlenecks and inequalities
- Simplifying and streamlining procedures for registration, licensing, operation, tax payment so that there are both time and cost savings for women entrepreneurs and avoid harassment.

ICT based platforms and services are well suited to meet these needs.

1. A single-window woman only approach, i.e. a portal (an Web or Mobile based App) or an end-to-end IT solution which enables women to complete all the processes for registration, licensing, tax payment and other formal enterprise requirements would go a long way to address women’s issues of time poverty and avoid harassment by officials and agents. It would enable the effective operation and monitoring of their enterprise activities.
2. Such an online facility should ideally be in the local language and using simple, clear instructions and icon-based commands.
3. Enable legal literacy on various laws by incorporating FAQs and short pop up windows (e.g. “Tip of the Day”) on the portal or application so as to provide quick and relevant information to women.
4. Provide short advertisements on conventional media, i.e. radio and television, using essentially the same content as in the tip of the day and presenting it in an easy to understand way.

⁵¹Data mining is the practice of examining large pre-existing databases in order to generate new information.

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5.2 ICTs for Financial Inclusion⁵², Products and Services

One of the defining characteristics of poverty and backwardness is lack of access to finance and credit. More so for women who are also hindered by societal, educational, and legal constraints to ownership and control of property and finances.

Globally, there has been a push for finance that addresses these constraints. Inclusive finance, according to the United Nations, is defined as ‘*universal access, at a reasonable cost, to a wide range of financial services, provided by a variety of sound and sustainable institutions*⁵³’. While the definition may vary⁵⁴, it is widely agreed that inclusive finance does not only refer to ‘access’ to finance. Instead, it embraces multiple layers of financial inclusion such as financial use, financial literacy, regulatory framework, assessment of enabling environment, consumer protection, monitoring framework, and so forth.

The strongest arguments for women’s financial inclusion are economic: access to finance increases access to productive assets and increases productivity, and financial intermediation is linked to stronger economic growth. “The women’s market” (women as a market) is very large and represents many segments of women--from low-income self-employed women in the informal sector, to women who work in agriculture and animal husbandry, to small- and medium-enterprise (SME) owners, to low-income salaried workers (factory workers, domestic workers, etc.)

Reports on the subject have shown that women have consistently indicated access to finance as a stumbling block, addressing the constraints is of critical importance. Expanding financial inclusion for women requires deliberate attention from policy makers and the collection of sex disaggregated data for such decision-making. A common and frequently cited characteristic of this group is that they are often excluded from financial services because of:

- Lack of proper identification documents
- Inability to obtain loans without husband’s consent
- Constraints to right to work, sign contracts, open bank accounts, property ownership
- Inability to meet collateral requirements because of property laws
- Limited financial capability and financial literacy

Cambodia is largely a cash economy. Data show that in Cambodia, a majority of Cambodians are unbanked. Only 22 per cent of Cambodians had bank accounts and only

⁵² “**FINANCIAL INCLUSION** refers to a state in which all working age adults, including those currently excluded by the financial system, have effective access to the following financial services provided by formal institutions: credit, savings (defined broadly to include current accounts), payments and insurance.” **Source:** CGAP on behalf of the Global Partnership for Financial Inclusion (GPII). “Global Standard-Setting Bodies and Financial Inclusion for the Poor: Toward Proportionate Standards and Guidance, cited in AFI, op cit. p.6 See http://www.afi-global.org/sites/default/files/publications/2016-02-womenfi.1_0.pdf

⁵³ UN-DESA website for Financing for Development: Inclusive Finance, <http://www.un.org/esa/ffd/topics/inclusive-finance.html>

⁵⁴ The World Bank and IMF adopted a more specific and measurable definition as ‘*the proportion of individuals and firms that use financial services*⁵⁴’, which focuses more on measuring actual use than providing the access. On the other hand, ESCAP’s 2015 discussion paper⁵⁴ takes a more inclusive approach by defining inclusive finance as ‘*the process of ensuring access to appropriate financial products and services needed by all members of the society in general, vulnerable groups in particular, at an affordable cost in a fair and transparent manner by mainstream institutional players*’.

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10 per cent had bankcards.⁵⁵ Therefore, **Access**, to formal banking coupled with hurdles in accessing finance need to be addressed.

Within access, **Gender** is yet another key issue. The access to financial services is not equally provided especially between men and women in terms of account ownership, saving, credit and payment services.

Enabling policy measures need to be country and context specific. Governments need to take a range of measures to address the financial issues faced by women, specifically, issues of access, and gender differentials. Among these, governments need to create favourable policy environment with explicit objectives and quantitative targets for financial inclusion. For instance, Papua New Guinea has mandated that half of the new accounts be those of women.⁵⁶

As policy options, governments can also

- Reform legal and regulatory frameworks as for example for “Know Your Customer” or KYC.
- Take necessary regulatory measures to enable ‘digital financial inclusion’; e.g. digital signatures
- Build awareness through financial literacy campaigns among women. Use existing conventional media for this purpose.

There is a clear role for innovative ICT practices in at least three of the above policy measures

1. Simplifying KYC norms for mobile banking. Simplified and tiered KYC norms that can make and use SIM registration and phone ownership easier for women as well as create simplified identification procedures for women to access financial services. For instance, Bangladesh Bank has simplified KYC for mobile bank accounts and “no frills” bank accounts. Both accounts are drivers of financial inclusion, and the Bank collects gender-disaggregated information on these accounts.⁵⁷ Or for example, since 80% of the population in Papua New Guinea does not have a formal national identification document, Nationwide Microbank accepts letters from village leaders as a form of identification to open a MiCash mobile money account.
2. Mine and analyze the information thus gathered to build sex disaggregated databases for policy-making.
3. Given that conventional media such as radio and television have wide reach, audiences and credibility, use these media effectively for public awareness campaigns, especially where infrastructure and connectivity issues remain.

⁵⁵ UNCTAD (2017) *Cambodia E Readiness Assessment*.

https://unctad.org/en/PublicationsLibrary/dtlstict2017d2_en.pdf

⁵⁶ Alliance for Financial Inclusion (AFI) (2016) *Policy Frameworks To Support Women’s Financial Inclusion*. See http://www.afi-global.org/sites/default/files/publications/2016-02-womenfi.1_0.pdf (retrieved July 27, 2016)

⁵⁷) Ibid.

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4. As credit history is used as a basis for determining loans, credit risk and collateral issues can be addressed by using data from other transactions, such as cell phone usage and utility payments, replacing the use of financial transactional history to assess risk and even replace collateral requirements. Both Nigeria and India have introduced “zero balance” accounts requiring minimum identification—in Nigeria’s case, a KYC light process using a mobile phone process⁵⁸; and in India’s case, using the UIDAI or Aadhar Card⁵⁹ issued to every individual citizen as a basis for identification.
5. Crowdfunding and other informal sources. Crowdfunding consists of financial services that bypass traditional financial intermediaries, using small amounts of money obtained from a large number of individuals or organizations to fund a project, or a business or personal need done primarily through online web based and Mobile platforms.

Crowdfunding has the potential to increase entrepreneurship by expanding the pool of investors from whom funds can be raised beyond the traditional circle of owners, relatives and venture capitalists. Some regulatory norms are necessary to handle crowdfunding. For instance, with nearly 10,000 such crowdfunding platforms (equity financing and rewards-based financing) currently available in China, the China Banking Regulatory Commission is in the process of putting a regulatory framework for crowdfunding in place.⁶⁰

Box 3: Traditional Savings: Rotating Savings and Credit Association (ROSCA)

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A **rotating savings and credit association**, or **ROSCA**, is a group of individuals who agree to meet for a defined period in order to save and borrow together, a form of combined peer-to-peer banking and peer-to-peer lending. Each member of this informal group agrees to put in a specified amount into the pot on a specific day of the month and one member takes the whole sum once. As a result, each member is able to access a larger sum of money during the life of the ROSCA and use it for whatever purpose she or he wishes. One of the group members is the fund manager.

The chit fund, or “kitty party” as it is commonly called, is an informal savings group popular among South Asian women. It can be a raffle-like system, or an auction, in which members bid for the discount they are prepared to accept on the pot, to decide who gets the money each month.

Since every transaction is seen by every member each month and no money is retained within the group, the system is by and large simple and transparent—consequently very popular, bypassing formal institutional financial systems.

Recently, the practice of informal social fundraising, called ‘Harambee’ or ‘Changa’ in East Africa, has been digitized by M-Changa in Kenya. M-Changa’s proprietary technology enables anyone to quickly and inexpensively manage a fundraiser, allowing the power of communal fundraising to be regained regardless of geographical distance between friends and family members. M-Changa’s 10,000 customers have raised \$180,000 through 65,000 customer interactions

Source: Collated from various sources and <http://changa.co.ke/> (retrieved August 10, 2016)

⁵⁸ Ibid

⁵⁹ See <http://www.pmjdy.gov.in/> (retrieved July 27, 2016)

⁶⁰ Alliance for Financial Inclusion (AFI) op. cit p.12

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5.3 ICT Infrastructure and Technology

Women's enterprises have insufficient access to ICTs and other technology infrastructure, including 'smartphones' as opposed to 'dumb phones.' These are tools that are vital for business development in the current global scenario. Among the many barriers identified by women in terms of ICT use (and mentioned earlier in this module) are

- Access and cost;
- Network quality and coverage;
- Security and harassment;
- Operator/agent trust; and,
- Technical literacy and confidence.

To address these limitations, it is essential that government proactively engage

1. Expand ICT infrastructure and services, e.g. a single window online portal for entrepreneurs (as suggested earlier), reduce costs of smartphones, and provide access to mobile phone applications in Khmer.
2. Provide women with time saving technology tools.
3. Combine infrastructure development with digital literacy capacity building for women.
4. Use a combination of ICTs and multiple media, especially radio and television to deliver information and create awareness.
5. Establish mechanisms for ensuring cyber security, privacy both online and at points of access, i.e. telecenters to ensure that there is no cyber bullying or harassment and the trust deficit between women and the service provider is addressed effectively.

5.4 ICTs for Capacity Building and Business Development Services (BDS)

Financial and technology literacy and awareness are among reasons cited for women's poor use of the existing opportunities and Business Development Services (BDS). Coupled with these two reasons are

- Lack of or insufficient existing BDS coverage for women
- Inadequate quality of what is available
- Poor service outreach to be inclusive to women entrepreneurs (current and potential).

Since the numbers to be covered are large, ICTs can be used to

1. Provide short and long term online courses and training for women's enterprises. Such courses should focus more on audio and visual content so as to overcome literacy and education barriers. Such online capacity building, however, has to be backed up with effective face to face mentoring/teaching at local level.
2. Consider an online competency based certification system. For example, women already having tailoring experience can be tested online and provided with a certificate, which in turn, will help them secure financing from financial institutions (by establishing their competence and increasing their credibility).

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Case Study 3: She Investments Cambodia

She investments is an umbrella organization comprising of three entities working together to fill gaps in the entrepreneurial ecosystem in Cambodia. It is targeted to women.

Of the three entities, She Enterprises is a social enterprise which designs and delivers the only business incubators and accelerators for women in Cambodia. She NGO delivers the Thrive Cambodia Program, granting interest free loans up to USD 10,000 to socially impactful businesses, as well as providing scholarships for women who cannot afford the programme fees for the She Incubator programmes.

Alongside these two activities, Ngeay Ngeay is a platform providing information and access to those needing to register a business. Also provided are access to tools and resources for managing a business.

Source: <https://www.sheinvestments.com/how-we-work> (accessed April 10, 2019)

5.5 ICTs for Service Outreach and Marketing

Women have consistently named time and mobility constraints as obstacles to access and benefit from services. They have also listed

- Low education and financial literacy
- Lack of access to information available.

Governments can address these constraints through effective outreach and marketing by

1. Conducting gender based client needs assessments (through online and mobile surveys as well as through physical contact) to develop products accordingly. While ultimately, quality of service will depend on local ground support and training, providers can successfully use data so collected to design and implement the programme.
2. Considering appropriate and local branch locations to provide point of access training at appropriate timings for women.
3. Developing and launching information and awareness campaigns through mainstream media.
4. Conducting information campaigns and using conventional media to do so. For example, since FM radio is an inbuilt feature in many simple 'feature phones', using this medium to broadcast a weekly television or radio programme on various components of entrepreneurship at a convenient time for women.
5. Using SMS alert services to provide up to date information through short messages.
6. Using voice mail and IVRS to address literacy barriers.

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7. Combining IVRS with a missed call service, where every call is monitored and responded to by support personnel at a support centre.
8. Using online and mobile services to assist in outreach and marketing
9. Using online training and capacity building programmes supported by face to face sessions in social safe local spaces at convenient times;

Case Study 4: Usaha Wanita, Indonesia and Elsewhere

The Business Women Service (Usaha Wanita in Indonesia), a partnership between the Cherie Blair Foundation, ExxonMobile, and Nokia was designed to deliver information and business training to women entrepreneurs via SMS services.

Typical subscribers were in their mid thirties, were educated, were in the retail or wholesale sector, and had no paid employees. Most of the subscribers had very little or no prior business training. Many had started their businesses within the last one year of the project.

Ninety per cent of the subscribers said that the service gave them practical guidance on growing their business and offered an inexpensive way to become a better informed businesswoman. 80 per cent said that the service showed them how to find new customers and over 67 per cent said the service gave them pointers on how to find affordable and easily accessible credit options.

Lessons learned from the project showed how important it is to localize content, be completely women focused and sensitive to the changing mobile environment.

Source: <http://www.cherieblairfoundation.org/usaha-wanita-mobile-service-in-indonesia/>

Suffice it to say at this point that many of the issues and concerns cited above are multi-faceted and are cross cutting across several sectors. Similarly, many of the ICT options suggested above are also suitable for multiple functions. The choice of an option would be based on the individual, location, problem-specific policy or programmes, and each situation and context would determine the nature and combination of ICT options that would have to be applied.

The above section has looked at the policy making side of using ICTs for gender mainstreaming in promoting women's entrepreneurship. There is, however, another dimension also—one that often can make the difference between success and failure. That dimension is implementation.

5.6 ICT Data to be collected.

In order to implement a policy, programme, or project successful, it is necessary that detailed data on barriers and facilitators to using ICTs among and by women are available. There is global evidence and macro level data of some of the barriers—literacy, time poverty, work and home responsibilities, lack of mobility, and social and

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cultural barriers. Such information is useful, but not enough.

The main reason for defining and collecting gender statistics on ICTs is to identify and document differing patterns of access to and use of ICTs in order to inform national policy and set policy goals. Collection of such data would also be of use in prioritizing policy and implementation strategy. Therefore, the collection of ICT gender statistics is a necessary prerequisite to the planning and implementation process of any gender intervention using ICTs

Because aggregate data often mask gender differences, these differences are not visible and consequently not reflected in policy. Ground level micro data, both quantitative and with qualitative insights are necessary to understand the underlying concerns of women and girls. Much of this data could be qualitative and in depth and could be collected for each project separately. For instance, the Asian Development Bank has documented a number of projects where gender concerns in given projects were first identified, and the project planned and implemented to address such identified concerns.⁶¹

The kind of intra household micro level data that need to be collected for gender sensitive implementation include

- Details collected at an individual, rather than at a household level. This mean data collected from the woman or girl herself, not from another member of the family representing her.
- Details regarding ownership and control of assets within the household. Often data are collected at the household level and use the male as the 'head of household', even if the woman is the earning member. Such information is inadequate, especially when it comes to ownership and control of ICTs? Data need to be collected on who, within the household, owns and controls access to ICTs. How many mobile phones are there in the house? In whose hands are they? Does the woman and girl own her own smartphone? If not, how does she access information?
- Data on paid/non paid work and the extent of the same in terms of time and effort. Work within the home is unpaid and often treated as informal work, even if it relates to the care of assets such as cattle. The amount of work done within the home impacts upon time use patterns and upon mobility of women and girls.
- Time use patterns among the women and girls in the home on household work. For instance, how much time is spent on fetching water or fuel? Or on cooking. This will give an indication of how much time flexibility is to be given in a proposed project.
- Banking statistics and ownership of household bank accounts. In whose name is the bank account? Is it in the woman's name or is it a joint account along with another member of the household? Access to and control of the account may also explain control of financial resources.
- Details also relating to the use, if any, of mobile money platforms, (even if it is only to receive remittances from family working as migrant workers in cities and abroad).

⁶¹ For a list of case studies, see <http://www.adb.org/publications/series/gender-equality-results-case-studies> (retrieved July 31, 2015)

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- Level of trust women attribute to online and mobile money platforms. And why.
- Amenities in the home, i.e. toilets and water, both of major concern to women and girls in terms of time, health, and safety. This will give an indication of how much time is spent in drudgery and its impact on health as also time available for income generating activity.
- Location specific socio cultural and mobility barriers that women face.
- Availability of formal banking and financial institutions within a kilometer radius of a woman's home. How far does the woman have to travel to access banks or ATMs.
- Gender based violence in the home—the presence of which has serious impacts on women's physical and psychological health, inhibiting empowerment.
- Access to different media and ICTs by gender (to help in creating a communication and advocacy plan).

The Partnership for Measuring ICTs for Development in the publication *Measuring ICTs and Gender*, has listed some more ICT specific areas where gender related statistics are important. These include questions such as

- “What are the differences in how, where, when and why men and women use ICTs?
- What barriers do women face in accessing the Internet?
- Do women have the necessary education, training and skills required to function in the information society?
- What are the gender disparities in ICT employment and entrepreneurship?
- In what specific ways, in a given situation, can ICT help women's entrepreneurship, income generation and self-employment?
- What content do girls and women want and need? is it accessible to them?
- How can ICTs improve the health situation of girls, women and their families in developing countries?
- What are the gender-specific ICT issues with regard to privacy, safety and security?
- What is the extent of women's representation and participation in ICT policy and governance”⁶²

For ICT related gender disaggregated data, using the GEM (Gender Evaluation Methodology for Internet and ICTs)⁶³ helps in identifying women specific needs so that projects can be tailored to ensure that gender specific concerns are addressed, as for example, in

- Improving connectivity and using ways and means to address low connectivity locations and ICT tools, e.g. the “dumb’ phone”⁶⁴ instead of the smartphones only.
- Creating and locating all women service centres in public places within a short distance from home, i.e. Safe social spaces;

⁶²ibid

⁶³ http://www.genderevaluation.net/gem/en/gem_tool/index.htm

⁶⁴A basic mobile phone that lacks the advanced functionality characteristic of a smartphone. There are still six dumb phones for every smart phone in the world.

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- Providing Childcare services and other health amenities at such centres
- Providing flexible or “Just in time” localized training opportunities that do not require a nine-to-five for several days a week;
- Tailoring training locations to meet specific needs;
- Ensuring that trainers are gender sensitive, even if they are not all women
- Using content in local languages and involving women in content development using women’s own experience serves as learning points
- Combining and overlapping different media and ICT tools so that information and knowledge is passed on to the women in different ways, in the event that women do not have access to a selected medium.
- Using simple language, SMS alerts, IVRS, and voice mail, thereby overcoming literacy, time and distance barriers
- Providing dedicated and safe platforms and services for women, especially in the case of gender based violence.

5.7 Other factors impacting on programmes and projects

5.7.1 Time

It is necessary to ensure that ICT projects, especially those intended for women and girls’ empowerment, are process-oriented and not duration-specific or merely target-driven. Most ICT for development projects, especially if they are donor-funded, operate with fixed targets and fixed time frames. While these are planning constraints, it also has to be recognized that using ICTs effectively as development tools requires their long-term and sustained use. This is because the use of ICTs requires both attitudinal and systemic changes in organizations and communities, and it is necessary to provide a sufficient lead time for ICTs to be embedded in the social fabric of the community.

There are also time lags associated with the decision to use, the deployment of appropriate technologies, capacity building and use. These processes, although ideally parallel, are often done in a sequential and linear manner, necessitating more time than originally planned.⁶⁵ For this reason, sometimes by the time the project starts to show dividends, the fixed time frame is over, donor support is withdrawn and the project flounders.

5.7.2 Cost

Resource allocation is a problem for all organizations planning to use ICT tools for delivering services. There are indirect costs (salaries, supervision, maintenance and communication, and miscellaneous) and direct costs. Many institutions finding effective decision-making severely hampered by a lack of accurate information on various components of ICT driven project costs. While different ICT tools have different costs, there is a need to keep in mind that there are

- Different cost drivers for different technologies, i.e. a website vs. mobile app. It can take up to one year—the more complex, the more time it takes

⁶⁵ Glen Farrell, *ICT and Literacy: Who benefits? Experience from Zambia and India* (Vancouver, Commonwealth of Learning, 2004), <http://www.col.org/resources/publications/Pages/detail.aspx?PID=38>.

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- Costs for content development—different for each tool chosen, again, upto one year, the more complex, the more time it takes.
- Delivery, updating, and maintenance costs—uncertain depending on complexity, but generally high

There is no readily available yardstick for budgeting and costing and ICT for development project. Fixed costs being taken as a constant, an equal distribution of funds between content and product (ICT tool) development is preferable. For instance, \$100,000 available for direct costs, spend about 50,000 on content and product development and testing; about 25,000 on field work, including data gathering, field testing and evaluation with the balance for unforeseen expenses, including training and capacity building.

5.7.3 Other factors.

Systematically, findings from research and impact studies into projects using ICTs have revealed the absence of community engagement, involvement and active participation, limiting the success of such projects. Issues that have emerged from research include:

- Skill factors, where different partners tend to have unrealistic expectations of local skills and knowledge on a variety of topics including IT and management.
- Input-output factors – Difficulties that may arise as a result of unequal investments by partners, and/or unequal gains by partners. Partners are not always explicitly aware of their mutual interest and potential mutual gains and risks in projects.
- Socio-cultural factors – Differences in the working ethos and working styles of different partners.
- Systems factors – Integrating the different partners and activities into a common vision and mission of the project.
- Trust factors – The absence of trust between partners and promising more than can be delivered.⁶⁶

These factors must be taken into account, especially when addressing issues of women's entrepreneurship using ICT tools.

5.8 To Sum Up

- Government has a key role to play in creating enabling legislation and policy to promote women's entrepreneurship.
- This may mean creating new laws or amending existing laws and procedures to mainstream gender and to make them more gender responsive.
- Financial inclusion and digital financial inclusion can help extend access to services and facilitate the inclusion of larger number of women and girls in the economic mainstream.

⁶⁶ A.J.Gilbert Silvius, Anand Sheombar and Jakobus Smit, "The Partnership Health of ICT Projects in Developing Countries", in Pacific Asia Conference Information System (PACIS): PACIS 2009 Proceedings (2009), http://mmu.academia.edu/AnandSheombar/Papers/327670/The_Partnership_Health_of_ICT_Projects_In_Developing_Countries.

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- Policy is one part of government's role; implementation is another. In implementation, it is necessary that gender responsive practices be put in place to ensure maximum benefits to women.
- For this, intra household data is critical.
- ICTs, as enablers, provide ways and means to simplify implementation, monitoring, and evaluation of policy and practice is facilitated. E government can then become a gender responsive 'smart' government.
- There are many other factors relating to time and cost management that affect projects which incorporate the use of ICTs. It is important to keep these in mind when planning and implementing projects that use ICTs for women's entrepreneurship development.

Women's entrepreneurship is located within the context of overall economic, social, cultural, and political empowerment or agency, and is conditioned by a multitude of factors including the overall ecosystem; the status of women within it, and the levels of entrepreneurship (men and women's) in a given country. So also are ICTs. Therefore, it is important to situate both ICTs and entrepreneurship within the socio, cultural, and political contexts of a given country before developing a plan for deploying the technologies for optimum use.

Irrespective of the country chosen, **equity** in policy and action is critical to enhancing women's rights, the three "Es", education, employment, and entrepreneurship. It may not be necessary to create new ecosystems and laws; it is however essential that gender be mainstreamed into existing laws and provisions governing entrepreneurship.

VI. Conclusion

The centrality of women's empowerment in the process of sustainable development cannot be understated or undervalued. If economic empowerment, as has been premised in this module, is the trigger that will lead to other forms of empowerment, then it is critical that governments explore ways and means to promote women's economic empowerment.

Earlier in the module, mention was made of the three "Es"—education, employment, and entrepreneurship was presented. While education is fundamental, and employment is vital; the difference between employment and entrepreneurship could be summed as saying that the change is to make women move from being from '*job seekers to job creators.*'

The effort, in this concluding section of the module, is to pull together the different strings of thought addressed in earlier sections—of development, gender and gender mainstreaming; of government and government role, and the critical role that ICTs can play as enablers in promoting women's entrepreneurship.

6.1 Mainstreaming Laws and Policies

A conscious effort to mainstream gender in the policy making process by ensuring that women's voices are heard, that their gender-specific needs are met, that obstacles and hurdles to their growth as entrepreneurs are removed is essential. Without this, women's empowerment cannot take place. This may mean

- A relook at existing laws to amend them to be more gender sensitive;
- Collection of sex disaggregated data (at the intra-household level) to understand socio-cultural dynamics.
- It may mean gender budgeting to ensure that special and adequate budgetary allocations are made for women specific programmes; e.g. a gender fund in each line ministry
- It could imply the creation of 'single window services from advice and counseling to business development services (BDS) and capacity building and skill enhancement
- It could mean creating special opportunities for financial inclusion, e.g. Indonesia's Program Keluarga Harapan⁶⁷ (PKH) whereby conditional cash transfers to women are linked to savings accounts, based on household participation in locally provided health and education services.⁶⁸
- It could mean the creation of women friendly spaces and provision of gender specific services and amenities

These are just a few suggestions, and there could be many more, depending on the context, the local realities and situations.

⁶⁷ See <https://pkh.kemsos.go.id/> (accessed April 08, 2019)

⁶⁸ AFI. *Policy Frameworks to Support Women's Financial Inclusion*. Op. cit p. 11

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6.2 The ICT opportunity for women entrepreneurs

ICTs offer women entrepreneurs increased opportunities and methods to create and manage and promote their business, handle supply chain, develop marketing channels, gain access to business support services and create networks with customers, business partners and other stakeholders. ICTs, once in their control, also help women gain self-esteem and confidence, and, if e services are available, to avail of these to gain access to finance and banking, in a time flexible manner.

Without denigrating the impact that mainstream media and the Internet have had upon women in the last two decades, the technologies of the day are the mobile smart phones. The rapid growth of mobile telephony in the Asia Pacific region, with mobile phones being valued by women for the economic and social benefits they bring, offers governments, on the one hand, and service providers on the other, opportunities for outreach as well as for economic growth through different services and women's own ventures.

However, access and control are the key to usage. Policymakers seeking to enhance women's access to ICT could explore ways and means to

- Integrate gender into national broadband plans and track mobile access and collect sex disaggregated data on usage by gender, along with other ICTs, in national statistics databases.
- Ensure women are protected on mobiles and online by launching awareness campaigns and developing legal and policy frameworks to address harassment on mobile phones and mobile Internet.
- Ensure efficient regulation to lower costs for women and expand coverage [e.g., reduce or remove mobile-specific taxes that exacerbate the cost barrier, allow and voluntary infrastructure-sharing among mobile operators, release sufficient spectrum (low frequencies in particular) to mobile operators at an affordable cost].
- Build technical literacy, confidence, and digital skills of women and girls through integrating mobile and digital skills training for women participating in government programs and in primary and secondary school curricula⁶⁹.

ICTs can play an effective role in enhancing women entrepreneurs' access to financial services especially in the context of the exponential growth of mobile money. For this, governments can leverage new technologies by digitizing the payments and direct benefit transfers, including biometrics as part of creating a digital financial identification system; and by providing one stop technology end-to-end solutions for registering procedures for new businesses and for conducting all business transactions online.

There are other policy options that governments can follow in order to provide access to markets; as for instance, making all procurements online with preference being given to women entrepreneurs and facilitating e commerce.

⁶⁹<http://webfoundation.org/2015/06/five-barriers-five-solutions-closing-the-gender-gap-in-ict-policy/> (retrieved May 28, 2016)

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Following a four country study on the use of ICT by women entrepreneurs in Azerbaijan, Kazakhstan, the Kyrgyz Republic, and Uzbekistan, ADB made several cross country recommendations. Some of the recommendations include:

- Developing campaigns to raise awareness of new ICT-enabled business opportunities for women entrepreneurs. Many of these campaigns would use mainstream media such as television, radio, and print
- Creating ICT-enabled mentoring programmes for women entrepreneurs
- Creating SMS and IVRS voice mail based information alert services
- Creating loan programmes for women entrepreneurs for new ventures in the ICT service industry and online businesses
- Providing women entrepreneurial cells in line ministries
- Supporting women through capacity building and BDS services linked to financing opportunities especially in rural and peri-urban areas.
- Improving ICT infrastructure through affordable broadband with 100 per cent coverage, electronic payment systems and mobile money.⁷⁰

6.3 To Sum Up

If women's agency is to be triggered by economic empowerment through entrepreneurship, the current scenario in terms of women entrepreneurship in the Asia Pacific leaves much to be desired and is reflective of the social, cultural, and political realities of the region. If the reality is to change, there has to be concerted effort by all stakeholders—and for this, women need to be given a voice and their needs must be heard and addressed. Giving that voice is part of gender mainstreaming policy and practice.

Gender mainstreaming is ideally a 'whole of government' effort, although it can be applied in specific contexts and situations as in individual programmes or projects. To mainstream gender, gender audits and gender budgets are critical and these can be done in-house or outsourced. At the same time, governments can achieve a great deal by empowering the Gender Focal Points, to publish an annual Gender Report with sex disaggregated data at a macro and intra household level. Such disaggregated data would be a vital input to gender sensitive policy making and implementation.

The module started by offering a peek into the importance of women to be a mainstream part of sustainable development efforts. Later, the digital divide and the digital divide within a Cambodian context were discussed. And finally, the effort in this module has been to provide an overview of policy within a gender sensitive framework and connecting the same to the immense potential that ICTs offer as enablers.

⁷⁰Asian Development Bank (2014) *Information and communication technologies for women entrepreneurs*. <http://www.adb.org/sites/default/files/publication/42869/ict-women-entrepreneurs.pdf>

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Issues Impacting Women's Entrepreneurship	Policy/Action	ICT tools for deployment
At the woman's level		
Lack of sex-disaggregated data	Collect sex disaggregated data at the intra-household level to identify different factors for poor entrepreneurship development among women	Use data-mining and analytics to extrapolate sex disaggregated data
Socio-cultural and religious norms	Identify socio cultural factors inhibiting women's entrepreneurship; develop social awareness campaigns	Use conventional tools such as radio and television in a sustained, long-term manner for the campaigns. Also use SMS and voice mail alerts on legal literacy and rights to create awareness
Lower levels of literacy and education	Promote women and girls literacy and education	Use conventional tools for adult education and open and distance education to provide education at the doorstep
Lack of awareness and information about opportunities, markets, laws	Create and launch information campaigns	Use conventional and ICT tools; SMS and voice mail alerts for information on opportunities, markets and laws. The case study of Usaha Wanita can be a model to adopt/adapt
Lack of awareness of business development training and services.	Same as above	Same as above
Less access to finance	Simplify 'Know your Customer' norms for banking; enable 'no frills' banking	Simplify and digitize applications to enable digital opening and operation of bank accounts and obtaining loans
Lack of collateral and documented credit histories, unclear legal rights and the invisible prejudices of financial institutions	Examine existing property laws through a gender lens; amend laws as required; use innovative ways of defining collaterals and establishing credit history;	Same as above
Limited financial and business skills, and limited digital literacy	Creating and locating all women service centres in public places within a short distance from home, i.e. Safe social spaces; Providing Childcare services and other health amenities at such centres	Create and broadcast entrepreneurship development programmes on radio and television; Create and deploy online (mostly mobile app based) learning programmes.
At the government level		
Gender-responsive policies and programs are isolated and ad hoc	Create an umbrella agency for women's entrepreneurship development with representation and involvement of all government ministries Create a gender fund exclusively to promote women's entrepreneurship	Create an online, planning collaboration, and monitoring platform for effective programme management
Coordination gaps among government entities hinder full integration of gender needs assessments in small and medium enterprise policy	Same as above	Same as above

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development.		
Policies are inconsistently applied, particularly at the sub-national level	Streamline public administration procedures to ensure application and monitoring of field level implementation	Same as above
Inconsistent, cumbersome and inaccessible registration and licensing processes discourage formalization of women-owned enterprises		Create a single window online and mobile platform for all processes in women's entrepreneurship development, including documentation of licensing, access to finance, banking, accounting, tax payment, etc. This should be linked to the platform created by the government for effective programme management Create a call centre/help line with a facility where a person responds to each and every call seeking help from a women entrepreneur.

