Women ICT Frontier Initiative
Empowering Women Entrepreneurss through Digital Transformatioon

Introduction

The Women ICT Frontier Initiative (WIFI) was launched in 2016 as APCICT's flagship programme to promote women economic empowerment through capacity building efforts for women to learn business fundamentals using ICTs and for policymakers to create an enabling environment to encourage women to participate fully in the economic environment.

During the implementation and sustainability of efforts of WIFI, various gaps, challenges, and lessons were identified including the need for political will and committed resources from partners to ensure the programme's continuity, and the necessity to incorporate additional training courses addressing the lack of digital skills to enhance the digital empowerment of women entrepreneurs in their businesses. Weaknesses that were observed in the programme included: the insufficiency of course contents to address the ever-changing socio-cultural and present technological landscape of entrepreneurship and the need for an enhanced Monitoring & Evaluation (M&E) framework.

The courses offered in WIFI need to be upgraded to adapt to the challenges and demands of the business environment: (a) technology moves very fast and the tools that have been used in WIFI may no longer be effective (b) the course contents were mostly theoretical-based and lacked direct and more practical application on their business; and (c) the WIFI courses on the Women Entrepreneur's track was limited and more focused on women empowerment knowledge.

Changes in the global landscape caused by crises such as the COVID-19 pandemic necessitated a review of APCICT's efforts as to its relevance and future initiatives for women entrepreneurs. They have been impacted disproportionately by the COVID-19 pandemic which served as a profound wake-up call for women entrepreneurs, compelling them to recognize the critical importance of embracing digital transformation in their businesses. This global crisis has not only exposed vulnerabilities but also underscored the urgent need for women entrepreneurs

to harness the power of technology in a holistic manner, encompassing data analytics, business continuity planning, digital financial literacy, digital marketing, e-commerce, and trust and security.

Considering the evolving landscape and global challenges, during the first quarter of 2023, APCICT partners acknowledged the necessity to upgrade the WIFI programme to equip women entrepreneurs with the tools to navigate disruptions and harness the potential benefits of digital transformation effectively. This presents a Concept Note for the development and implementation of the upgraded WIFI programme.

Rationale

Historically, women entrepreneurs have faced unique challenges, including limited access to resources, networks, and markets. The COVID-19 pandemic exacerbated these challenges as traditional avenues for business, such as physical stores and face-to-face interactions, were severely disrupted. This unprecedented situation prompted women entrepreneurs to swiftly pivot and explore digital avenues to sustain their businesses. The forced closure of physical stores and lockdown measures highlighted the urgency of having an online presence. E-commerce platforms, social media, and digital marketing emerged as vital tools for reaching customers and maintaining revenue streams.

Amidst the disruptions caused by the pandemic, the reliance on digital tools for business survival became evident. Women entrepreneurs found themselves in a landscape where data analytics provided insights to pivot strategies swiftly. Understanding consumer behaviours and market trends through data analysis became essential for adapting offerings and ensuring business relevance.

Remote work and virtual interactions also became integral to business operations. Women entrepreneurs had to adapt to managing teams remotely, communicating with clients virtually, and utilizing digital tools for collaboration. This shift emphasized the importance of digital literacy and skills, prompting women entrepreneurs to upskill and reskill to remain competitive in an increasingly digital landscape. Moreover, the pandemic underscored the potential of digital platforms for expanding market reach. Women entrepreneurs who leveraged online platforms found themselves able to tap into global markets, transcending geographical boundaries and accessing a broader customer base. This shift has the potential to empower women entrepreneurs with newfound opportunities for growth and international expansion.

The crisis also prompted a wave of innovation among women entrepreneurs. The need to address new challenges led to the creation of innovative solutions, such as contactless delivery services, online consulting, and virtual events. This culture of innovation demonstrated that embracing digital technologies can foster adaptability and creativity in the face of adversity. As we emerge from the pandemic, the lessons learned remain invaluable. Women entrepreneurs who had already embraced digital transformation found themselves better equipped to weather the storm, while those who were less digitally adept faced a steeper learning curve. The experience has highlighted that digital transformation is not merely a trend but a necessity for women entrepreneurs. It has emphasized the importance of equipping women with digital skills, access to technology, and support networks that facilitate their digital journeys.

In essence, the COVID-19 pandemic has acted as a wake-up call for women entrepreneurs to accelerate their digital transformation efforts. It has showcased the potential of digital tools for business continuity, growth, and resilience. As women entrepreneurs embrace digital technologies, they position themselves to overcome challenges, seize opportunities, and contribute significantly to the evolving digital economy.

Challenges and Opportunities for Women Entrepreneurs in the Digital Economy

Business enterprises are drivers of economic growth. Although women own less than half of the world's owned businesses in comparison with the male owned businesses, "women entrepreneurship contributes more than 50% of the gross domestic product in both developed and less developed countries" (Ayogu and Agu, 2015 cited in Hazudin et al, 2021). While most women-owned businesses contributed significantly to many economies, their entrepreneurial activities led to a halt or stagnation brought about the following crises COVID-19 pandemic, climate change, and conflicts among countries. (UN SDG 2022 Report: p3) Furthermore, sustainability of women's economic enterprises are also challenged.

As a result of the crises, the Sustainable Development Goals Report conveyed that debt burden of developing countries continues to rise and threatens their road to recovery (SDG 17). It also reported global unemployment remains at 6.2% and that aside from the COVID-19, the rising inflation, the supply chain disruption, labor market challenges, and policy uncertainties also hamper the economic recovery of most countries especially those in the least developing countries (SDG 8). (UN SDG 2022 Report)

While women accounted for 39% of global employment in 2019, they also accounted for 45% of the global employment losses in 2020. In terms of gender violence, more than one in every four women have experienced intimate partners' violence in their lifetime, and only 57% of women are able to make their own informed decisions about sex and reproductive health. The report also states that it will take 40 years for women and men to be equally represented in national political leadership (SDG 5). (UN SDG 2022 Report)

In the meanwhile, the same SDG 2022 Report shows that global internet uptake accelerated from 54% in 2019 to 63% in 2021. (UN SDG 2022 Report) The wide-ranging potential of digital technologies was acknowledged by the UN, the SDGs pledged to "enhance the use of…information and communication technology (ICT) to promote the empowerment of women" (SDG Goal 5b).

ICTs have been regarded as a leverage for women's economic empowerment. *The continuous advancement in information and communication technologies should offer enormous opportunities for women to renovate their entrepreneurship practices to thrive in business and spread a desirable wealth impact on society. Nowadays, digital solutions are often adopted by businesses to achieve hike in revenues as well as create a huge potential for expanding the new market as female entrepreneurs can be in a better position to leverage digital business transformations.* (Pergelova et al., 2019 cited in Hazudin et al, 2021)

Reportedly, however, women have lower level of engagement with the internet and perform a narrower range of online activities compared to men. (Alliance for Affordable Internet, 2021 cited in Khoo et al, 2023) While there seems to be an increase in the use of ICTs among women and girls, gender digital divide[1] persists, such as inequalities in access (and affordability to ICTs), and moreover men's control over women's use of ICTs. (UN Women, 2020)

Furthermore, a report from UN Women recognizes that there is a need to go beyond the issues of access and affordability but rather on "addressing questions on power and inequalities" such as the promotion of gender responsive digital technology, the increasing concentration of economic and political power of the tech sector and its adherence to policy and regulations. (Wajcman et al, 2020)

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[1] Gender digital divide refers to inequalities and differences between women and men and among genders in power relations and resources relating to digital access, skills learning, and protection both online and offline. The UN Women (2005) uses the term "digital gender divide" to refer to these types of gender differences in resources and capabilities to access and effectively utilize ICTs.

To ensure that women are fully engaged in the digital transformation, it is important to take stock of the root causes of digital gender divide. These include: *"hurdles to access, affordability, education (or lack thereof) and lack of technological literacy, as well as inherent biases and socio-cultural norms that lead to gender-based digital divide, such as: women were found to do 2.6 times the amount of unpaid care and domestic work that men do, which leaves them less times to grow their careers…"* (UN Women cited in OECD, 2018)

Similar challenges faced by women entrepreneurs were also mentioned in studies done in Asia and other parts of the world (APEC, ERIA [2022], IFC [2021], OECD [2018], UNCTAD [2022]. The UN Women and the OECD recommends that *"action is needed across diverse areas to ensure all women and girls can fully participate in the online world… digital literacy and confidence, and the availability of relevant content, applications, and services; skills, skill endowment and skill demand also play a fundamental role in determining, and limiting, the digital gender divide…"*

Digital transformation has emerged as a catalyst for empowering women entrepreneurs and contributing to the achievement of various SDGs outlined by the United Nations. Through increased access to information, markets, resources, and global networks, women entrepreneurs can break gender barriers, promote economic growth, and foster innovation. To maximize the impact of digital transformation, collaborative efforts from governments, private sectors, and international organizations are essential in providing the necessary digital skills, infrastructure, and support to empower women entrepreneurs on their sustainable development journey.

Digital transformation is essential for women entrepreneurs as it opens a world of opportunities, enhances their competitiveness, and empowers them to overcome traditional barriers in business and unlock their full potential. Embracing digital technologies enables women entrepreneurs to expand their market reach, optimize their operations, driving business growth and success in the digital age thereby contributing to economic development. Thus, to continue the goal of empowering women entrepreneurs, the new WIFI programme will focus on capacity building for digital transformation and innovation.

WIFI 2.0 (tentative title) Programme Framework

The objective of WIFI 2.0 is to empower women entrepreneurs through capacity building for their participation in the digital economy. The overall objective is consistent with the aims of APCICT on WIFI which is to promote women's entrepreneurship in Asia and Pacific by enhancing capabilities of women entrepreneurs (not only in the use of ICTs but more focused) in the digital transformation and innovation for their business enterprises to grow, become more productive, be sustainable and they can actively contribute to community development as well as to the local and national economy.

The key strategies of WIFI 2.0 encompass capacity building for Women Entrepreneurs (WE) and their partners in two essential areas:

- Empowering WE in micro, small, and medium enterprises (MSMEs) through Digital Transformation and Innovation Capacity Building.
- Influencing policymakers in enhancing an enabling environment for Women Entrepreneurs in the Digital economy.

WIFI 2.0 FRAMEWORK
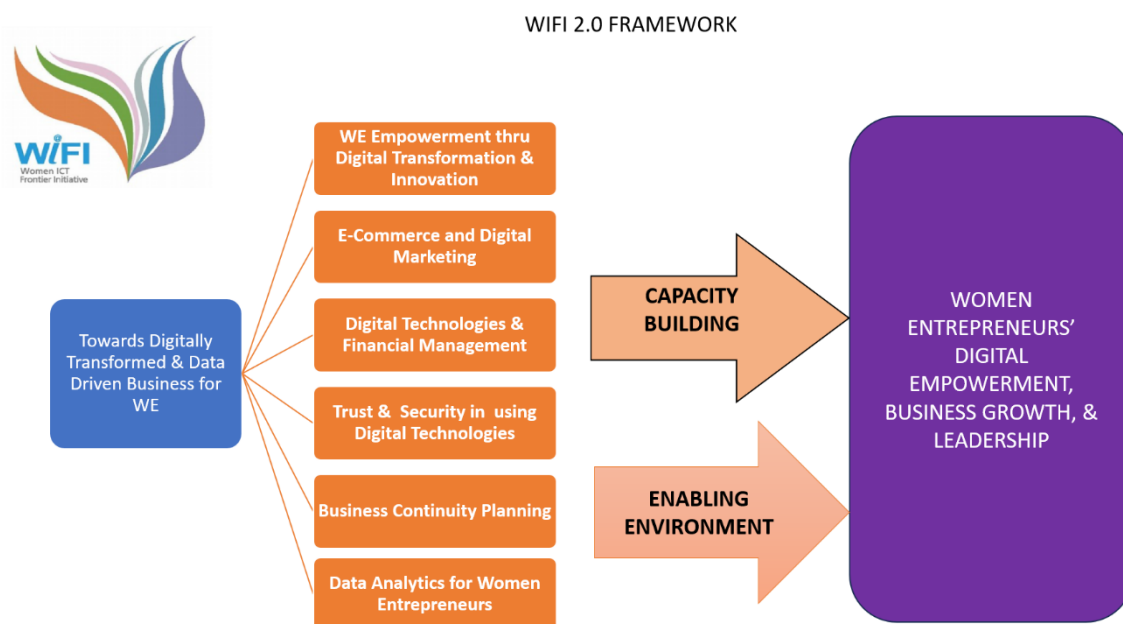
It is envisioned that WIFI 2.0 will contribute to the MSME's capacity building in digital transformation.

The inclusion of a Foundation Course on Women Empowerment through Business Innovation and Digital Transformation, along with the five identified courses : E-Commerce and Digital Marketing, Digital Technologies and Financial Management, Business Continuity Planning, Trust and Security Using Digital Technologies, and Data Analytics for Women Entrepreneurs – within WIFI 2.0 is not just a strategic choice but a necessity to equip women entrepreneurs with a comprehensive toolkit for success in today's digital landscape.

These Courses collectively form a robust curriculum that addresses the unique challenges and opportunities faced by women entrepreneurs in today's rapidly evolving business landscape.

1. **Foundation Course: Women Empowerment through Business Innovation and Digital Transformation**
   The foundation course serves as the cornerstone of the programme, providing women entrepreneurs with basic knowledge on digital transformation and innovation. It hopes to motivate women entrepreneurs to embark on a transformative journey, while also highlighting the relevance of the other 5 specialized courses.   It will discuss how digital transformation can benefit WE and their businesses.   It will be beneficial for policymakers to participate in the WIFI 2.0 Foundation Course. By doing so, they can gain insights into the actual challenges faced by women entrepreneurs and gaps in their respective environment. Policymakers can use this knowledge to devise strategic plans tailored to their specific contexts, aimed at fostering an enabling environment that supports and empowers women entrepreneurs.

2. **E-Commerce and Digital Marketing Course**
   This module equips women entrepreneurs with the practical skills needed to establish online presence and effectively market their products or services in the digital space. By mastering e-commerce platforms and digital marketing strategies, women entrepreneurs can tap into global markets, reach a wider audience, and boost sales, thereby expanding their businesses beyond geographical boundaries.

3. **Digital Technologies and Financial Management**
   This Course offers an exploration of modern financial management strategies and practices empowered by digital technologies. Participants will gain insights into leveraging digital tools to optimize financial processes, track transactions, and enhance decision-making. The course delves into utilizing digital platforms for bookkeeping,

profit and loss analysis, cash flow forecasting, and related financial reports equipping women entrepreneurs with the skills to streamline financial operations in the digital age.

4. **Business Continuity Planning Course**
   The BCP Course addresses the need for proactive planning in the face of uncertainties. Business continuity planning will provide knowledge and skills for women entrepreneurs to plan, strategize, and manage crisis situations in their businesses brought about by natural (e.g., COVID-19 pandemic, typhoon, flood) and man-made hazards (e.g., conflict situations, wars, terrorism), as well as managing changes in digital disruptions. It will also discuss business innovation opportunities that may arise from crisis situations.

5. **Trust and Security in using Digital Technology**
   This Course imparts women entrepreneurs with fundamental skills, knowledge, and strategies concerning online security. It is dedicated to enhancing their basic skills and increasing awareness regarding digital security and data privacy. By providing insights into safeguarding practices, the module strives to elevate awareness and knowledge, ultimately leading to the activation of self-protection behaviours in the digital realm.

6. **Data Analytics for Women Entrepreneurs**
   Data analytics empowers women entrepreneurs with the ability to derive insights from data, driving informed decision-making. By understanding customer behaviours and market trends, women entrepreneurs can tailor strategies, optimize processes, and enhance customer experiences, resulting in improved business outcomes. This course will equip Women Entrepreneurs with essential knowledge in harnessing data analytics for customer development. It not only imparts essential knowledge but also encompasses a foundational understanding of various analytics facets including descriptive, diagnostic, predictive, and prescriptive analytics.

Collectively, these 6 courses create a holistic learning journey that equips women entrepreneurs with the skills, knowledge, and mindset needed to embrace digital transformation, drive innovation, and succeed in the modern business landscape. The Core Course sets the stage by establishing the overarching vision, while the 5 specialized courses provide the practical tools necessary to thrive in the digital age, ultimately fostering women entrepreneurs' empowerment, growth, and leadership.

WIFI 2.0 Programme Process

WIFI 2.0 process will compose 3 phases:

- Phase 1 will be on content creation of courses for women entrepreneurs.
- Phase 2 will focus on implementation and roll out plan.
- Phase 3 will delve into APCICT's support for the M&E of the new WIFI.

Conclusion

The WIFI 2.0 programme is a transformative initiative with the potential to create significant positive change for women entrepreneurs in the digital era. Focused on empowering WE MSMEs through Digital Transformation and Innovation Capacity Building, as well as establishing an enabling environment for Women Entrepreneurs in the Digital economy, the programme addresses critical challenges and unlocks the full potential of women entrepreneurs in the rapidly evolving business landscape.

By equipping women entrepreneurs with essential digital skills and knowledge, the programme enables them to embrace innovative technologies and practices, driving efficiencies in processes and growth in their businesses. Through capacity-building, and evaluation assessments, the WIFI 2.0 bridges the digital divide, empowering women entrepreneurs to navigate the digital ecosystem with confidence.

By involving policymakers in the foundation course, the programme seeks to foster a deeper understanding of the challenges faced by women entrepreneurs in the digital economy, thereby promoting gender-responsive policies and leveling the playing field.

Moreover, the programme's efforts intend to reduce gender disparities in the digital business landscape to promote social inclusion and to increase networks in order to empower women to break through barriers and elevate their entrepreneurial journey.

In conclusion, WIFI 2.0 programme aims to level the playing field for inclusive economic growth, fostering gender equality, and cultivating a vibrant and thriving digital ecosystem that empowers women entrepreneurs to participate and thrive in the dynamic and ever-changing business landscape of the 21st century.