



Addressing
Gender Barriers to
Entrepreneurship and
Leadership Among Girls
and Young Women in
South-East Asia



Citi Foundation



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About Youth Co:Lab

Co-created in 2017 by UNDP and the Citi Foundation, Youth Co:Lab aims to establish a common agenda for countries in the Asia-Pacific region to empower and invest in youth, so that they can accelerate the implementation of the Sustainable Development Goals (SDGs) through leadership, social innovation and entrepreneurship.

Learn more at youthcolab.org or follow @youthcolab

Foreword

Across Asia and the Pacific, gender inequalities continue to limit girls and women from realising their rights and their full potential. Despite some progress in recent decades, women in the region earn less than men, have lower access to resources, and remain underrepresented in economic and political leadership.

Crucially, barriers to women's empowerment do not suddenly appear in adulthood. As early as age five, girls and boys are impacted by gender socialisation. Their aspirations, the traits that they are encouraged to exhibit, and the choices made regarding their access to education and opportunities are all shaped by gender norms. Adolescent girls in Asia-Pacific do three times more domestic work than boys. This limits the time they have to build skills, knowledge, and networks outside the home.

By the time they reach adulthood, these and other barriers have layered onto one another and compounded to constrain young women's agency and to limit their economic, social, and political participation. This has huge resulting costs to women, and to their communities and societies.

Gender equality is fundamental to human rights; it is also one of the strongest drivers of inclusive growth. Currently, the COVID-19 pandemic is disproportionately impacting women and girls. Conversely, it is projected that taking

actions now to increase gender equality in the recovery would add US\$13 trillion to global GDP by 2030. Through urgent interventions to shift the ecosystems around young people, we can dismantle barriers to girls' and women's empowerment and chart a gender-equal pathway beyond recovery, towards 2030.

This research was initiated to build the evidence base to guide a gender-transformative approach to youth empowerment in Asia-Pacific. Through primary research in three countries in South-East Asia (Indonesia, Lao PDR, and Thailand), the study applies an innovative human-centred approach to map the journeys of girls and young women – relative to boys and young men – to understand how their capacity and agency for entrepreneurship and leadership are shaped by their household, community, and wider ecosystem as they move from adolescence to early adulthood.

The research found that girls and young women experience significantly lower self-confidence and higher fear of failure than boys and young men; they feel that their individual needs and choices must come second to their family duties; and that their career possibilities are limited by societal pressures on appropriate roles for women. Additionally, the findings suggest that the lack of female leadership in decision-making positions and the existence of gender-blind policies and laws limit the potential for advancing gender

equality and women's empowerment.

Globally, UNICEF and UNDP are committed to working alongside every adolescent and youth, particularly the most vulnerable and marginalised, to realise their rights and their full potential. In Asia-Pacific, the two agencies have entered into a new partnership to work jointly, and together with national stakeholders, in twelve countries in the region over the Decade of Action (2020-2030) to invest in youth empowerment.

We hope that the findings of this report will serve to galvanise actions by governments, private sector, civil society, and development partners across Asia-Pacific to transform the ecosystems around adolescents and young people – particularly young girls – and to promote gender equality as the cornerstone of inclusive growth and sustainable development.

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Abbreviations & Acronyms

ADB - Asian Development Bank

ASEAN - The Associations of Southeast Asian Nations

AVPN - Asian Venture Philanthropy Network

AWEN - ASEAN Women Entrepreneurs Network

CEO - Chief Executive Officer

CSO - Civil Society Organisation

GDP - Gross Domestic Product

ICT - Information and Communication Technology

IFC - International Finance Corporation

ILOSTAT - The International Labour Organization
Department of Statistics

IPU - Inter-Parliamentary Union

IWAPI - Indonesian Business Women Association

IWEF - Indonesia Women Empowerment Fund

MICS - Multiple Indicator Cluster Surveys

MNCH - The Partnership for Maternal, Newborn & Child
Health

MSMEs - Micro Small and Medium-sized Enterprises

NEET - Not in Education, Employment or Training

NGO - Non-governmental organisation

NTT - East Nusa Tenggara (Indonesia)

OECD - Organisation for Economic Cooperation and
Development

OECD SIGI - The OECD Development Centre's Social
Institutions and Gender Index

OTOP - One Tambom (Village) One Product

PDR - People's Democratic Republic

PISA - Programme for International Student Assessment

SDGs - The Sustainable Development Goals

SEAF - Small Enterprise Assistance Funds

SME - Small and Medium Enterprise

SSC - SME Service Center

STEM - Science, Technology, Engineering and Mathematics

TPSA - The Technology Professional Services Association

TVET - Technical and Vocational Education and Training

UNCDF - United Nations Capital Development Fund

UNDP - United Nations Development Programme

UNESCAP - United Nations Economic and Social

Commission for Asia and the Pacific

UNESCO - United Nations Educational, Scientific and
Cultural Organization

UNFPA - United Nations Population Fund

UNICEF - United Nations Children's Fund

USAID - The United States Agency for International
Development

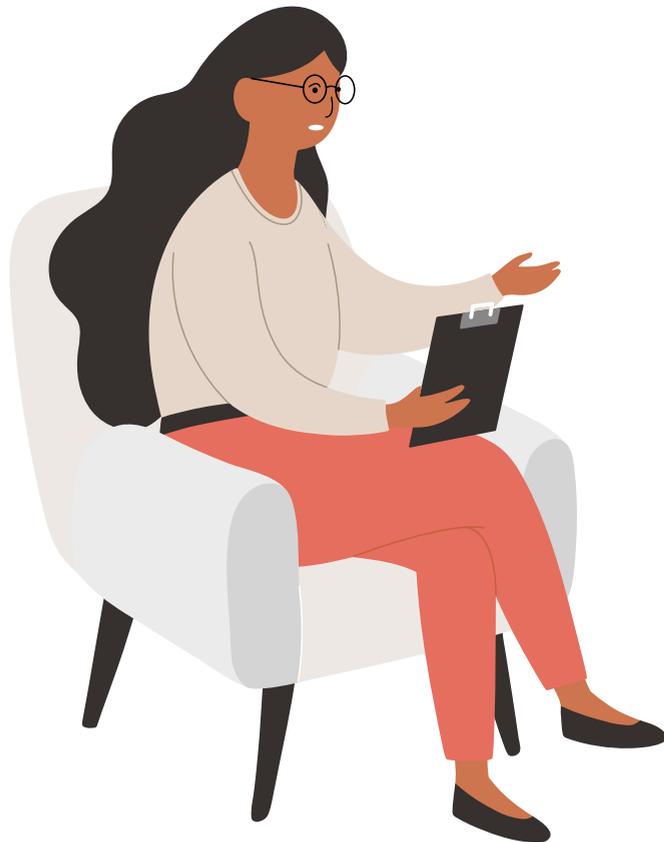
VBSP - Vietnam Bank for Social Policies

WEPS - Women's Empowerment Principles

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Executive Summary



Entrepreneurship is vital to the economic and social fabric of the countries of Asia and the Pacific. Across the region, small economic units – which comprise micro, small and medium-sized enterprises (MSMEs) and the self-employed – are the largest contributor to GDP and the strongest driver of job creation. Entrepreneurship provides a pathway for income generation, poverty reduction, and improvements in household welfare. Small enterprises also play crucial roles in their communities. They provide the goods and services to meet local needs, and are more likely to create job opportunities for those with lower chances of finding employment. Moreover, entrepreneurship catalyses the innovation to drive productivity and to generate solutions to advance the Sustainable Development Goals (SDGs).

However, across Asia-Pacific, entrenched gender inequalities continue to constrain women's contribution to their communities and societies through entrepreneurship. While women's labour force participation rates are higher in South-East Asia compared to other parts of the world, they still remain lower than those of men. Girls and young women in the region are more likely than boys and men to not be in employment, education or training (NEET) in adolescence and early adulthood, and are less likely to access high-skilled jobs. These barriers begin at an early age, as UNICEF reports that a sizeable proportion of girls

in-school do not receive quality education; leading to gaps in skills and competencies required to thrive in the 21st century. Moreover, women are concentrated in less productive sectors with lower earnings; and women-owned enterprises lag behind their male counterparts in terms of their size, profitability, formality, scalability and resilience to shocks.

While all entrepreneurs face significant challenges, women entrepreneurs in the region face higher structural barriers as a result of discriminatory gender norms, high unpaid care burden, lower access to productive assets, more limited opportunities to develop relevant skills, constraints on access to finance, absence of entrepreneurial networks and mentors, and gender-blind policies, laws and regulations. These barriers jeopardise women's capacity to start and grow businesses and thereby limit their ability to act as agents of change in their communities and societies.

The barriers that women face to entrepreneurship are deeply interconnected and compounding — layering onto one another to damaging effect. Crucially, these barriers do not suddenly present themselves in adulthood. Throughout their journey through childhood and adolescence, girls and young women are subject to relational dynamics and institutional structures that constrain their voice, choice, and decision-making power; and their access to the resources,

time, skills, information, and opportunities that determine their capacity and agency to participate in economic activity and control the resulting economic gains.

For example, as a result of gendered social norms, young women in Asia-Pacific spend triple the time on unpaid care and domestic work than young men,¹ limiting the time they have for other pursuits. In parallel, girls and young women do not have equal access to the spaces where they can acquire the knowledge, skills and connections to pursue economic opportunities. They have more limited access to and control over productive assets. Their options may be constrained by gendered expectations regarding appropriate roles for women — affecting the choices that are made for them from an early age as well as their own aspirations. By the time they reach adulthood, these dynamics have compounded to limit their equal economic participation, with huge resulting costs to economies and societies.

Given this context, this research takes a Human Centred Design approach to seek to understand how girls' and young women's capacity and agency for entrepreneurship are shaped by their household, community and wider ecosystem as they move from adolescence into early adulthood. An ecosystem analysis entails the study of relationships between people and their environment, often

the interdependence of people, collectives and institutions. Hence, it applies a systemic lens to build the evidence base on the structural barriers and enablers to young women's empowerment and to identify strategies that can unlock the entrepreneurial potential of young women in South-East Asia and beyond.

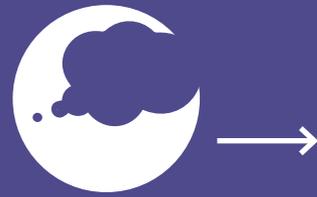
The research situates entrepreneurship in a broader framework of women's agency and empowerment. The research looks beyond the narrow act of starting and operating a business; to women's capacity to exercise agency, make decisions, lead, take action, and pursue goals. In the same way, capacity for entrepreneurship reflects a set of capabilities and skills that can be applied in diverse fields.

This research applies a mixed methods approach using a combination of primary research with adolescents and young people (both female and male) aged 10-24, text-based and online surveys, expert interviews, and a literature review. In order to ensure sufficient robustness and validity of the findings, the research scope focuses on South-East Asia, with in-depth primary research conducted in three countries — **Indonesia, Lao PDR and Thailand**. However, the findings are of broader relevance to the Asia-Pacific region and beyond.



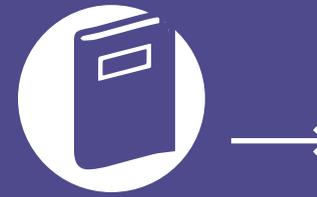
¹ ILO and ADB (2020) Tackling the COVID-19 Youth Employment Crisis In Asia And The Pacific

The resulting research maps the journey of girls and young women from adolescence to early adulthood to understand the enablers or barriers at different stages of their journey to developing the capacity and agency for entrepreneurship and leadership. The findings are presented according to four key stages that the research identifies in a young woman's journey:



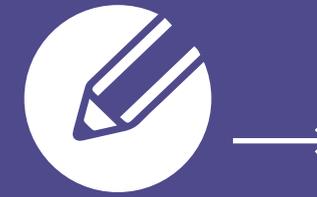
Stage 1
Thinking of Possibilities

Aged 10-13, an adolescent girl is beginning to develop her sense of self and to imagine her future possibilities. Her aspirations are shaped by her family, school and the immediate role models in her community. She is starting to become aware of power dynamics that shape her life.



Stage 2
Understanding Opportunities

Aged 13-16, an adolescent girl's future pathway is being shaped by the access she has to the resources, time and opportunities to develop skills, lead, gain new experiences, and make connections outside of the home. Peers and social networks are now just as important an influence on her as family. She is increasingly likely to fear failure and the negative opinions of others. This is a critical time in shaping her confidence, self-esteem, critical consciousness and capacity to exercise agency.



Stage 3
Deciding and Planning

At this stage, aged approximately **16-19**, an adolescent girl's available options have crystallised; and she faces difficult choices or the absence of choices. Her opportunities in the labour market or for further study are determined by factors including her family's access to resources, her decision-making power, and her care burden. She seeks mentors and reliable professional guidance.



Stage 4
Implementing

Aged approximately **19-24**, a young woman is now seeking progression and greater economic security. She is trying to balance paid and unpaid care responsibilities. If she is pursuing entrepreneurship, she faces gendered barriers and needs specific support. She herself has potential as a leader and role model to challenge and transform gender norms, and drive collective action.

The report analyses how girls' and young women's capacity and agency for entrepreneurship and leadership are shaped by their household, community, and wider ecosystem as they move from adolescence into adulthood. Key findings include:



1. **Relative to young men, young women experience from significantly lower self-confidence and higher fear of failure.** Girls and young women assign responsibility for their success or failure to their own perseverance, and underestimate the role of external factors beyond their control.
2. **Girls and young women feel that their individual needs and choices must come second to their family duties.** From a young age, girls report being expected by their families to balance their education and employment aspirations with an unequal share of domestic work.
3. **Young women feel that their career possibilities, including for entrepreneurship, are limited by societal pressures on appropriate roles for women.** They seek to expand their understanding of viable opportunities.
4. While educational qualifications are perceived by young women to be a critical instrument for employment, **the content and the skills imparted in public education systems are viewed as inadequate in equipping them to navigate their professional journeys,** including in entrepreneurship. Skills development options are

particularly restricted for the poorest and vulnerable segments of the population, those in remote areas, those with disabilities and those experiencing early marriage and pregnancy.

5. Young women, especially those in rural areas, are driven to entrepreneurship not only because of a lack of local formal employment opportunities; but also due to the **flexibility that entrepreneurship affords for balancing income generation with care responsibilities.**
6. **Inadequate access to affordable finance, business networks, and information** — underpinned by discriminatory gender norms — are the most significant barriers that young women face to starting and growing businesses.
7. **The lack of female leadership in decision-making positions and existence of gender-blind policies and laws** — particularly related to access to finance, land and other assets, and care provision — limit the potential for advancing gender equality and women's empowerment.

Based on the findings, the research presents recommendations of key entry points to address barriers and strengthen enablers to unlock young women's capacity for entrepreneurship and broader empowerment. The recommendations are centred around the following objectives:



1. **Support girls and young women to build self-confidence and exercise agency:** Girls and young women are discouraged from pursuing leadership roles, including as entrepreneurs, due to lack of confidence and fear of failure. Targeted interventions are needed from an early age to support young women to build confidence and capacity to exercise agency.
2. **Engage boys, families, peers and community members as agents for gender transformation:** Given the overwhelming influence of household and community relational dynamics and institutional structures on young women's capacity to exercise agency; it is vital to work with the stakeholders closest to young women to expand their decision-making power and their access to productive assets and opportunities.
3. **Reengineer education systems as launchpads for professional journeys:** Education and skills building pathways must be better geared towards supporting young women's transition from school to the labour market — with particular focus on marginalised groups including young mothers, young women in rural areas, and young women with disabilities. There is a need for applied or on-the-job learning in later school years; opportunities to

develop transferable skills such as creativity, communication, and problem-solving; career guidance provision; and access to opportunities to acquire formal qualifications demanded by employers.

4. **Make entrepreneurship support services gender-responsive and accessible to young women, including for marginalised groups such as young mothers and women in rural areas:** It is critical that enterprise support services target women's specific barriers and needs and have appropriate marketing, reliable channels and messengers, and innovation in service delivery such that they are available, accessible and affordable.
5. **Enact corrective interventions to redress women's relative asset and time poverty:** Given women's low asset ownership relative to men, corrective interventions are needed at ecosystem and policy levels to support women and women entrepreneurs to build assets — from financial, to property, to digital. Interventions are also needed to recognise, reduce, redistribute and provision care work and reduce women's time poverty.

The research highlights case studies and examples of best practices to transform the ecosystems around girls and young women and build their capacity and agency as entrepreneurs and leaders.

This agenda is an urgent one. The cascading effects of the COVID-19 crisis are disproportionately impacting women and women-led enterprises across Asia-Pacific and threatening to reverse progress made on gender equality.² Conversely, it is projected that acting now to advance gender equality in the recovery process would add US\$ 13 trillion to global GDP by 2030.³ Addressing the gender barriers manifesting in adolescence and youth is both fundamental to basic human rights, and a prerequisite for sustainable development.

² UNDP. COVID-19 Socio-Economic Impact Assessments. <https://www.undp.org/content/undp/en/home/coronavirus/socio-economic-impact-of-covid-19.html>

³ McKinsey Global Institute (2020). COVID-19 and gender equality: Countering the regressive effects



Introduction



Entrepreneurship serves as a lever to build skills, mindsets, and opportunities among young women and create multiplier effects in their overall growth and development. Given the determinative role of the barriers and enablers that manifest in childhood and adolescence in shaping young women's future empowerment, strategies to support women's equal inclusion and build their 21st century skills must begin early. As part of their partnership investing in young people's education, engagement, and entrepreneurship across Asia-Pacific, UNDP and UNICEF are working together and in partnership with national and regional stakeholders across the journey from childhood to adulthood to address gender barriers to youth empowerment.

However, women entrepreneurs in Asia-Pacific are disproportionately concentrated in low value-added and informal sectors. In South-East Asia, despite high rates of women's entrepreneurship, women-led enterprises lag behind their male counterparts in terms of their size, profitability, resilience to shocks and growth potential. They are more likely to be informal and often home-based 'necessity enterprises' driven by a lack of alternative options; as opposed to 'opportunity enterprises' in higher

productivity, higher-growth sectors.

While all entrepreneurs face challenges, female entrepreneurs in Asia-Pacific face higher systemic barriers compared to men as a result of discriminatory socio-cultural norms, a higher unpaid care burden, lack of access to and control over productive assets, more limited opportunities to develop relevant skills, lower access to finance and technology, lack of entrepreneurial networks and mentors, and gender-blind policies, laws and regulations. These barriers interact with and compound one another and jeopardise women's capacity to start and grow businesses.

Crucially, the diverse and interconnected barriers that constrain women's entrepreneurship and broader economic empowerment start from birth. For example, from an early age, girls may encounter disapproval when pursuing an activity or exhibiting a trait that is not seen as 'feminine'. The allocation of their time, including time spent on domestic work, is determined by deep-rooted gender norms. Their aspirations and their parents' aspirations for them are shaped by the female role models that are visible in their community and society. Choices regarding their education are informed by what their context reflects is appropriate for women. Their level of voice, choice,



agency and access to resources, skills, knowledge and opportunities are shaped by their household, community and wider ecosystem. The barriers or enablers they experience interact to reinforce one another to shrink or to expand their opportunities.

Across Asia-Pacific, girls' education pathways diverge relative to boys. Adolescent girls are more likely to be out of school due to factors including the perceived value of girls' education, financial constraints, mobility constraints, early marriage, pregnancy and domestic care responsibilities.⁴ Evidence also shows that girls and women are less likely than men and boys to participate in science, technology, engineering and mathematics (STEM) education.⁵ Girls show an interest in these subjects on a par with boys at an early age; but this interest is curtailed by a host of interlinked barriers and a lack of support to sustain their engagement.

Similarly, girls and young women see fewer female role models in STEM careers or in entrepreneurship — particularly formal, opportunity-based entrepreneurship — and perceive these fields to be more appropriate for

men. In parallel, young women have more limited access to the spaces and social networks that facilitate starting and growing a business.

Given the determinative role of the barriers and enablers that manifest in childhood and adolescence in shaping young women's future empowerment, strategies to support women's equal inclusion must begin early. As part of their partnership investing in young people's education, engagement, and entrepreneurship across Asia-Pacific, UNDP and UNICEF are working together and in partnership with national and regional stakeholders across the journey from childhood to adulthood to address gender barriers to youth empowerment.

⁴ UNESCO (2017). Situation Analysis of Out-of-School Children in Nine South-East Asian Countries.

⁵ UNESCO (2020). STEM Education for Girls and Women. Breaking Barriers and Exploring Gender Inequality in Asia.

This research seeks to strengthen the evidence base to support the advancement of gender equality and to tackle the gender-related barriers that adolescent girls and young women in Asia-Pacific face. It takes a Human Centred approach to understand how girls' and young women's opportunities, capacity and agency for entrepreneurship and broader empowerment are shaped as they move from adolescence to adulthood; and to identify entry points to transform the ecosystems around young women.



About the Research



Research Objectives and Framework

Over the ten years of the Decade of Action (2020-2030), UNDP and UNICEF will work jointly and in partnership with national and regional stakeholders to invest in young people's education, civic engagement, and entrepreneurship in twelve countries across Asia-Pacific. Central to this partnership is a commitment to advancing gender equality and dismantling the gender-related barriers that young women in Asia-Pacific face throughout their journey from adolescence to early adulthood.

This research was designed to strengthen the evidence base to support this agenda and guide action across the region, including through the Youth Co:Lab initiative — co-led by UNDP and the Citi Foundation — and the Generation Unlimited multi-sector partnership convened by UNICEF alongside a wide range of partners. Given the higher systemic barriers that young women face to entrepreneurship and economic empowerment, the research takes a Human Centred Design approach to seek to understand and analyse how girls' and young women's capacity and agency for entrepreneurship and leadership are shaped by their household, community and wider ecosystem as they move from adolescence into adulthood. An ecosystem analysis entails the study of relationships

between people and their environment, often the interdependence of people, collectives and institutions. It applies a systemic lens to build the evidence base on the structural barriers and enablers; and to identify strategies to make the ecosystems around adolescent girls and young women more gender-inclusive and gender-transformative.

The research seeks to identify the individual, relational and institutional structures and dynamics that shape girls' and women's capacity and agency for entrepreneurship. **It situates entrepreneurship within a broader framework of women's agency and empowerment. It therefore looks beyond the narrow act of starting and operating a business; to broader capacity to exercise agency, make decisions, lead, take action, and pursue goals.** Specifically, the research was designed with the following objectives:

1. To map the journey of girls and young women (relative to the journey of boys and young men) from adolescence to early adulthood (**aged 10-24**) to understand the enablers and barriers at different stages of this journey.
2. To identify high-potential interventions that can transform the ecosystems around young women and address systemic gender-related barriers to entrepreneurship and broader empowerment.



Why Take an Ecosystem and Human Centred Approach:

Understanding gender inequality requires shifting from analysing individual drivers in isolation; to seeing how they interact with one another and shape overall dynamics. This research uses a Human Centred Design approach to understand the multidimensional perspective of girls and young women (and boys and young men) through their lived experiences.

The research applies a gender lens to the various 'ecosystems' that surround young people. It seeks to analyse how these different ecosystems shape the journey of young women relative to young men from adolescence to early adulthood (aged 10-24). This reveals the interactions between factors across levels of the home, the community, educational institutions, the workplace or market, and beyond.

At each level, key questions included:



How does the education and skills development ecosystem shape the motivation, capabilities, and opportunities of girls and young women to pursue entrepreneurship or to develop entrepreneurial acumen that can be applied in other pursuits?

How do the market and access to resources and support services enable or hinder young women's capacity and agency for entrepreneurship relative to young men?

How do socio-cultural norms, the expectations of family and community, gender socialisation, biases, and stereotyping influence young women's aspirations, choices, opportunities and agency? How does this shift from ages 10-24?

How does the gender-responsiveness of policies, laws and regulations impact young women's capacity to pursue entrepreneurship and leadership and advance or constrain their broader empowerment?

How do individual attributes like demographics, motivation, and psychological factors shape a young woman's aspirations, including her aspirations for pursuing entrepreneurship and leadership roles? How do these individual factors evolve over time based on her interactions with her wider ecosystem?



Research Locations

Given the high regional variation across Asia-Pacific in socio-economic and gender equality contexts, the research takes South-East Asia as its scope of focus in order to ensure sufficient robustness and internal validity of the findings. This regional focus comprises the grouping of the Association of Southeast Asian Nations (ASEAN). However, the findings are of broader relevance to the Asia-Pacific region and beyond.

Primary research was conducted in Indonesia, Lao PDR and Thailand to provide a sample of countries across South-East Asia at different levels of economic development and with different gender equality contexts. Within each country, in-depth Human Centred Design workshops and interviews with young people (both female and male) were conducted at select locations. The research sites were selected due to their socio-economic and gender equality contexts as well as the entry points to inform the design and implementation of ongoing or planned UNICEF and UNDP youth and

adolescent programming in partnership with national stakeholders.

Indonesia

The research was conducted near Bandung of West Java and near Kupang of East Nusa Tenggara (NTT). The locations were selected for their diversity in economic, socio-cultural and gender equality contexts.

Lao PDR

The research was conducted in Salavan province in southern Lao PDR, which includes more marginalised communities such as non Lao-Tai ethnic groups.

Thailand

The research was conducted with both urban and rural groups in Chiang Mai province in northern Thailand.



*In-depth Interview in
Chiang Mai, Thailand*

The Research Methodology

The research followed a mixed methods approach with a combination of Human Centred Design workshops and in-depth interviews with adolescents and young people (both female and male) aged 10-24, surveys, literature review, data analysis and expert interviews. A brief overview of the methods is provided in this section:

Secondary Literature Review: A desk review was conducted including a combination of academic publications, institutional reports, grey literature and news articles dated from 2012-2021. The secondary research built an understanding of the following:

- Trends related to women's entrepreneurship and economic empowerment in Asia-Pacific and South-East Asia
- The women's entrepreneurship, employment, educational and leadership context in the three focus countries
- Country-specific factors shaping girls' and women's development of entrepreneurial capacity and acumen
- High-potential interventions and recommendations to be explored and validated through primary research

Expert Interviews: The literature review was triangulated and supplemented through interviews with academics, policymakers, practitioners and subject matter experts from the three focus countries. The key lines of enquiry were:

- Key barriers to women's entrepreneurship and economic empowerment and how these barriers manifest from adolescence to early adulthood
- Role of the education ecosystem, socio-cultural factors and the policy ecosystem in shaping women's capacity and agency for entrepreneurship
- Role, uptake and effectiveness of enterprise support services and capacity development programmes
- Key enablers, best practices and recommendations for interventions and strategies

Primary Research: Primary research was conducted across three components: co-design workshops with young women and young men (aged 10-24), in-depth interviews, and text-based and online surveys. To capture the experiences, journeys, and voices of adolescent girls and young women, the research relied heavily on Human Centred Design methods. Human Centred Design is an approach to learning that focuses on the user, their experiences, and their needs. This ensured the research was grounded in the lived experiences of young people.

Given that the primary research involved adolescents aged 10 and up, the research methodology and plan were submitted for international ethics review by UNICEF's independent ethics reviewer. The primary research plan and methodology received ethical clearance.



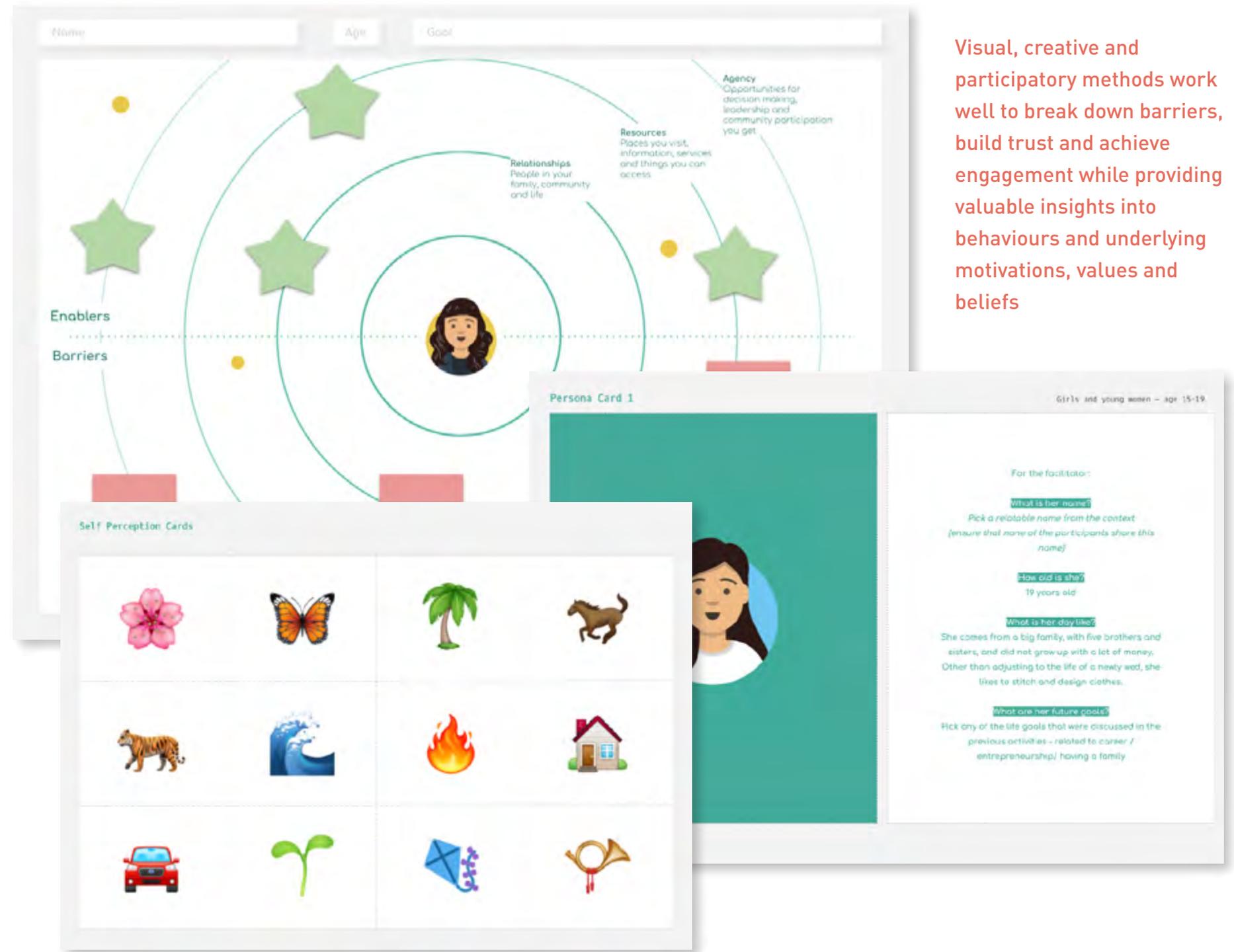
Co-creation workshop in Salavan, Lao PDR

The three components of the primary research were as follows:

Co-design workshops with girls and boys:

Ten co-design workshops were conducted with adolescent girls and young women and three co-design workshops were conducted with adolescent boys. These workshops were organised in age cohorts of 10-14, 15-19, and 20-24 in the three countries for girls/women. Workshops with adolescent boys were conducted for the 15-19 age group. Participatory research and co-design tools such as card sorts, illustrations, stakeholder maps and community canvas were used. The workshops covered:

- Self-perception, motivations, aspirations, sources of strength
- Social norms and perceived roles of women relative to men
- Key resources and institutional structures
- Barriers and enablers



Visual, creative and participatory methods work well to break down barriers, build trust and achieve engagement while providing valuable insights into behaviours and underlying motivations, values and beliefs

In-depth interviews with girls:

In-depth interviews were conducted with adolescent girls who had participated in the co-design workshops. These interviews provided a deeper perspective on access to resources and opportunities, voice, choice, and capacity to exercise agency. Tools used during the interviews were critical in helping to uncover:

- Interconnected barriers and enablers and how they manifest from age 10-24
- Resources, relational dynamics and institutional structures
- Young women's lived experiences of their ecosystem and experience navigating barriers
- Key enablers and tactics and strategies pursued, positive deviance, and sources of support of relevance for recommendations and intervention design



In-depth Interview in Salavan, Lao PDR

Surveys with young women for validation of research findings:

An online survey was conducted with 394 women ages 18-24 across Thailand and Indonesia, disseminated via U-Report in Indonesia and via the Children and Youth Council in Thailand. The survey sample represented different ages, demographics and socio-economic profiles. Due to low internet penetration in the desired areas of research and among target groups, it was not feasible to conduct the survey in Lao PDR. The aim of the survey was to validate findings from the qualitative research on factors that enhance or inhibit the development of entrepreneurial capacity and agency among girls and young women. Survey results are provided throughout the report.



Co-creation workshop in Bandung, Indonesia



In-depth Interview in Ta' Oi, Lao PDR

Limitations of Research

The findings may be restricted on account of the following research limitations:

- Given the in-depth nature of Human Centred Design research, a relatively small number of respondents drive key findings. By design, the research seeks to provide depth as opposed to breadth of insights based on the lived experiences of young women and young men. These findings are then triangulated with insights from the literature review, expert interviews and the surveys which relate to larger populations.
- The study does not seek to conduct or to present macroeconomic or labour market analysis of South-East Asia or the countries of focus; which are presented in detail elsewhere. Instead, it aims to generate insights into young people's experiences of gender-related barriers and enablers within the system.
- Human Centred Design research was conducted in selected locations within the three countries. Detailed factors that are specific to other sub-national contexts may be missed. The primary research also did not include young people with disability limiting the scope of this research findings.
- The findings of the survey are restricted to those with access to the channels where the survey was publicised i.e. U-Report in Indonesia (both mobile and internet) and the media channels of the Children and Youth Council of Thailand.
- The timing of the primary research (April - September 2020) coincided with the COVID-19 pandemic. This prevented the lead research team from travelling to the research sites. The lead research team therefore worked with a network of partners with qualitative research experience across each of the countries. This may have led to variation in the nature of research facilitation across the countries.

Key Learnings

This section presents the key learnings of the research.

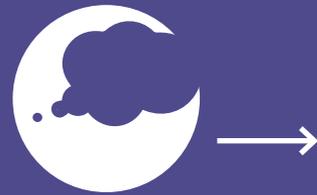
First, a **journey map** is used to synthesise research findings and stories of girls and young women. Told from the perspective of a girl's journey from adolescence to early adulthood, the map presents key factors at different levels of the ecosystem that enable or hinder the development of her capacity and agency for entrepreneurship, and how these factors compound and interact with each other.

Limitations of the journey map:

The journey map does not attempt to exhaustively represent all the stories and experiences of girls and young women revealed through the research. Rather, it aims to provide some key insights into commonly cited critical junctures, needs, barriers, and enablers. It aims to introduce the reader to some of the key learnings of the research that appear in detail in the subsequent sections.



The findings are presented according to four key stages that the research identifies in a young woman's journey. These stages are associated with the age groups referenced; but may also be realised at different points in the journey from adolescence to adulthood.



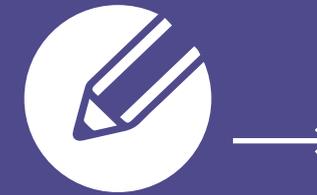
Stage 1
Thinking of Possibilities

Aged 10-13, an adolescent girl is beginning to develop her sense of self and to imagine her future possibilities. Her aspirations are shaped by her family, school and the immediate role models in her community. She is starting to become aware of power dynamics that shape her life.



Stage 2
Understanding Opportunities

Aged 13-16, an adolescent girl's future pathway is being shaped by the access she has to the resources, time and opportunities to develop skills, lead, gain new experiences, and make connections outside of the home. Peers and social networks are now just as important an influence on her as family. She is increasingly likely to fear failure and the negative opinions of others. This is a critical time in shaping her confidence, self-esteem, critical consciousness and capacity to exercise agency.



Stage 3
Deciding and Planning

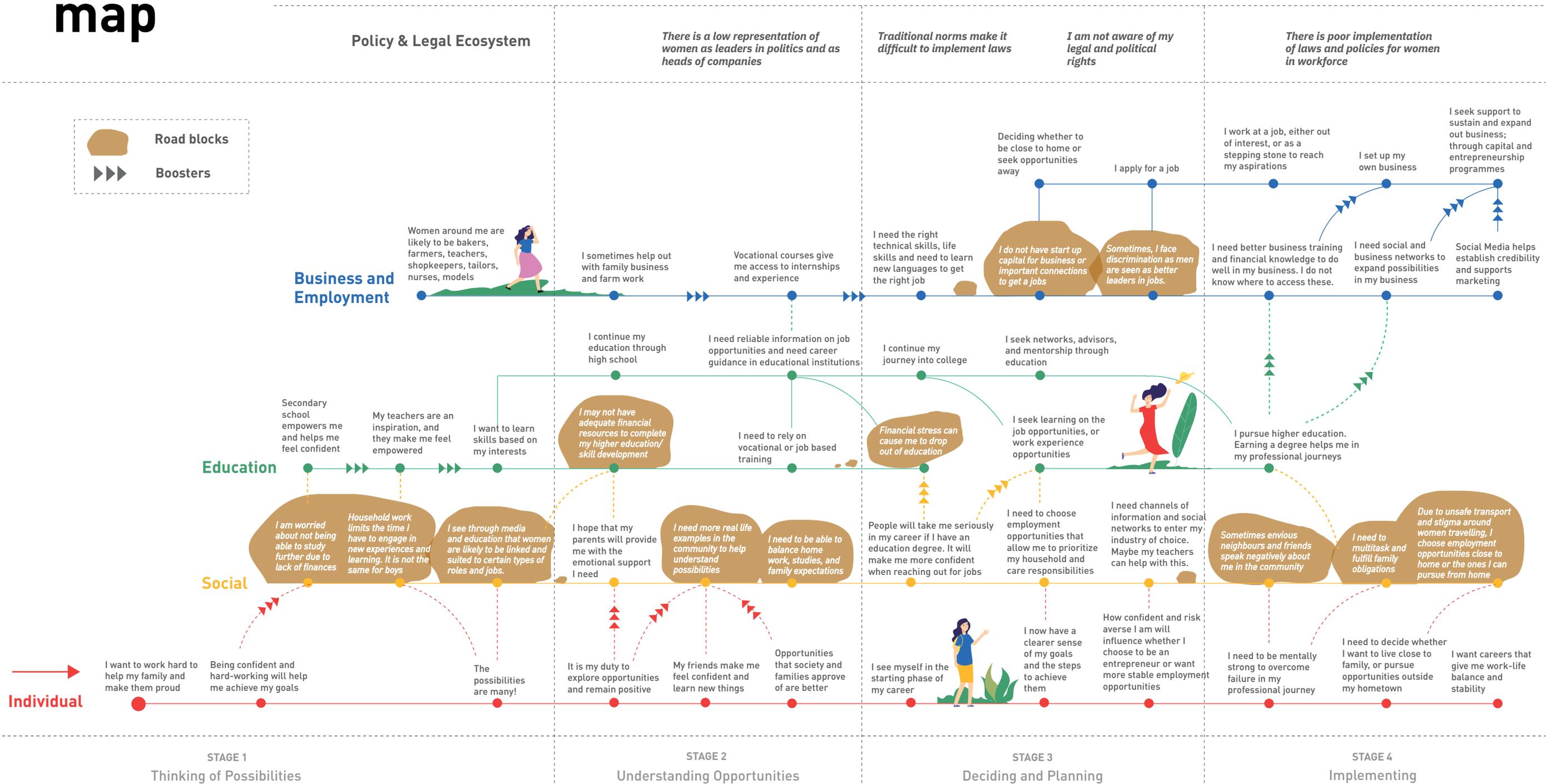
At this stage, aged approximately **16-19**, an adolescent girl's available options have crystallised; and she faces difficult choices or the absence of choices. Her opportunities in the labour market or for further study are determined by factors including her family's access to resources, her decision-making power, and her care burden. She seeks mentors and reliable professional guidance.



Stage 4
Implementing

Aged approximately **19-24**, a young woman is now seeking progression and greater economic security. She is trying to balance paid and unpaid care responsibilities. If she is pursuing entrepreneurship, she faces gendered barriers and needs specific support. She herself has potential as a leader and role model to challenge and transform gender norms, and drive collective action.

Journey map



Stories from the field

This section includes a selection of personas — inspired by stories from the field research — that highlight young women’s journeys. These are based on diverse realities across the three countries, highlighting differences across age, geographies, socio-economic demographics, and cultural contexts. These stories point to insights and opportunity areas that are presented in the following sections.



Nurhayati's Story

23 years old, living in rural Soreang
in Kabupaten Bandung, Indonesia

Nurhayati is 23 years old and lives in Soreang in Kabupaten Bandung with her husband and five year old daughter. After graduating from SMP (junior high school), she had to leave education because her father's earnings as a day labourer were low, and the family could not continue to support her. After leaving school she tried to start a business selling cosmetics, but she couldn't get it off the ground due to a lack of customers. When she turned 19, two years after getting married, she tried a job working for a business in a market outside of her village. However, the travel and long hours meant it was hard for her to take care of her one year old daughter and her responsibilities at home.

Eventually, she started running a business out of the home, cooking and selling snacks. Support from her husband was key to this: "My husband tasted my mother's cooking, the snails, and said to me, this is a good business opportunity, not many people sell this kind of delicacy, that I should try to market it, and it turned out people liked it". Setting up the business from home meant she was able to earn income while running the household. Her husband supports her by delivering to customers, especially now that he has lost work as a construction worker during the pandemic.

Nurhayati feels that setting up a business based on what you are good at is the most viable option to support the family. "It's always family first", she says. She is able to spend time with her daughter and still feeds her from her own hand. Her mother helps her manage the housework and cook for the business. Even though she contributes to family income, she believes men are the primary breadwinners. She and her friends agree that as long as you can keep up with your responsibilities as a wife and a mother, it is okay to work. They think that if your husband earns enough money, it's an option whether you go to work or not, but if he's not earning much then you need to step up to help.

Nurhayati's business is doing well and she uses Facebook and Whatsapp to sell her products. She thinks she has the potential to grow but she doesn't know how to access the funds to expand, particularly right now during the pandemic. She also feels discouraged by neighbours who talk about her behind her back. She hopes to increase revenue so they can afford to have another child.



Dian's Story

18 years old, living in urban Oesapa, Kota Kupang, Nusa Tenggara Timur, Indonesia

Dian is at university studying government administration, and she wants to work in a national bank like Bank Nasional Indonesia or Bank Rakyat Indonesia. Her father runs a car rental business but her brother is the one who will take it over.

Dian's parents encouraged her to go to university to increase her chances of finding a job. Due to lack of information at school she ended up picking the wrong major, as she thought the finance and government administration programmes were the same. She is keen to learn English, but she doesn't have the money to take a course so she is watching videos online. She is worried about not having enough money to finish university and hopes she will get a government scholarship, but she's not sure she will have the motivation to study hard enough. She wishes that the information at university was more relevant for preparing for a career.

She and her brother have similar amounts of homework but as a girl she also has to cook for the family. She gets bored with chores and waits until night to play on her cell phone, watch TV, and listen to K-Pop. Her parents don't like it when she hangs out with friends who they think are bad mannered. She has a boyfriend but doesn't want to get married yet. One of her former classmates is a young mother and she had to drop out of school.

She wants to be like the women who work in the city as a Pegawai Negeri Sipil (civil servant) or in multinational companies, who get a salary and wear nice clothes and makeup. She hopes that her boyfriend will allow her to work in the future when they are married. In addition to working, she believes that women need to know how to cook and take care of children. She is worried about the COVID-19 situation as she sees lots of people losing their jobs.



Noy's Story

14 years old, living in Had village in rural Vapi, Salavan Province, Lao PDR

Noy enjoys reading fairy tales and singing. She sees her parents struggling to work and make ends meet. This inspires her to help on the family cassava farm and at home. Despite her drive to help her family, Noy does feel burdened, and this work, along with her school work, seeps into early mornings, late evenings, and weekends. She realises the boys around her don't have the same responsibilities, and they have more time to play and learn new things.

Noy feels 'strong' when her parents trust her, and recognise her help and support. She is interested in tailoring since she saw women in her community running successful tailoring shops after having taken a course in the city. She has been speaking to her teacher, who she considers to be her mentor, for advice. Her parents, especially her mother, support her interests, but are still wary of investing in a course, as funds are low.

Noy is inspired by women leaders in the community, and she hopes to one day play this role. In the meantime, she wants to know how to transition from school to making money, and how to start and run a business. She hopes that she will get the support she needs from her teacher and tailors in the community.



Vilayvanh's Story

21 years old, living in Tahouak village, urban Ta' Oi, Salavan Province, Lao PDR

Vilayvanh enjoys nature and planting in her garden. She works for her family business, making and selling food at a stall right outside their home. She aspires to move away in search of jobs, but this is difficult as her family expects her to be (and help) at home, and they do not trust her to live independently. There are very limited economic opportunities for women in her town — like working in a restaurant, shop or a hotel.

Working in the family business takes up the full day — from sourcing produce, cooking food, to delivering food — and to her it feels like an extension of housework itself. She does understand why it is important, and she is motivated to support her family. She believes that mental strength can help fight external barriers.

She is very aware of differences in gender roles and expectations in her community, and the fact that men (including her male siblings) have less burden and more free time, which helps them to earn more money. She believes that this is also why she does not have many friends. She feels like her opportunities to travel outside town have not increased as she has grown older.

Vilayvanh left school after completing Lower Secondary School (Year 3 of high school). As other people in her community had received degrees and then were unemployed, her parents felt that higher education was not a good investment. She agrees, and thinks that selling is the only way to have a livelihood in her town. Vilayvanh wishes she had the trust from her family and support to move away in search of economic opportunities. She also wants low-cost options to develop skills which could help her to grow her business.



Supattra's Story

16 years old, living in Ban Mae Luang,
Chiang Mai, Thailand

Supattra lives with her parents and a younger sister. Her schooling ended after Mathayom 3 (9th grade) as her parents could not afford to pay for her education. As they are migrants from Myanmar, her family does not have Thai citizenship.

Supattra does most of the housework at home — laundry, sweeping, mopping the floors — but she doesn't see this as a gendered burden, rather her responsibility. She wants to be able to earn enough money to support her family, and is always looking for ways to earn income. She is proud that she does not borrow money from her parents, and this makes her feel like less of a burden.

Supattra feels restricted by the lack of opportunities in her village compared to the cities. However, because her family does not have citizenship, it is difficult for them to travel outside of the province. As a result, she has never really considered moving away from home to study or work.

She aspires to one day own the most famous bakery of her village — catering to those from nearby villages and towns, and tourists. Currently she and her friend get together on the weekend to bake cakes and prepare candies to sell in their neighbourhood and earn pocket money. Her food is praised by her friends and neighbours, which has given her more confidence. Her teacher has advised her on how she must apply her talent to set up a business near the community centre.

Supattra wishes that there were more women in business around her from whom she can seek advice and share her ideas. She attends a weekly English language course hosted in the community centre in a nearby village organised by an NGO. She hopes that learning English will help her get more customers. At the same time, she knows that being stateless, her options are more limited than most and that she will have to work with the opportunities available to her.



Jira's Story

22 years old, studying in Chiang Mai city, Thailand

Jira is currently in her third year of medical school. She is inspired by her professors, and hopes to learn from their experiences and recommendations. Over the next summer, she also wants to intern at the infirmary on campus. She wants to study further and choose pediatrics as her major next year.

However, Jira realises that her college facilities aren't the best — she cannot access publications and the library is not up-to-date. She compares her learning opportunities to her friend who was selected to a prestigious university in Bangkok, and wishes she had access to the same opportunities.

Her relationship with her family is strong but as she is looking to pursue a career that is not very common in her community, she realises that she needs to tread carefully, as a bad relationship with her parents could impact her aspirations.

She still wonders about whether she is pursuing the right career, and often has second thoughts — what if I want to start my own family? What if I need to take care of my family? She realises that good job opportunities are at a distance, and is worried that commuting alone could be expensive and dangerous. She wishes there were more female role models from her community working in science, but also recognises that she could be a role model for other women.



Learnings from the Research

This section presents the key learnings from the mixed methods research conducted across the three countries — through a combination of primary research, literature review, and survey findings. Learnings relate to the different ecosystem 'levels' in which girls and young women exist, and the connections between them.



Learning 1:

Individual and Social Ecosystem

Relative to young men, young women suffer from significantly lower self-confidence and higher fear of failure. Girls and young women assign responsibility for their success or failure to their own perseverance; and underestimate the role of external factors beyond their control.



“Many people are bullies. Their bullying or negative words have great impacts on mental strength, and us girls are afraid to try again if we fail.” (10-14, Thailand)

“Bad mouthing among neighbours is something that happens for those who are different, independent, not married yet, and own a successful business.” (20-24, Indonesia)

Fear of negative judgement by family, peers and community is at the heart of why girls and young women seek to avoid failure

Relative to boys and young men, girls and young women exhibit lower self-confidence and greater fear of failure. In Indonesia in particular, girl participants expressed significantly greater fear of failure than boys, as is also reflected in national assessments.⁶ In Thailand, national research suggests that 70 percent of women have a fear of failure, one of the highest rates globally, and this is seen as a key factor in constraining women’s entrepreneurship rates.⁷

Key to fear of failure is fear of negative perceptions. Across the three countries, girls and young women commonly expressed their belief that their families and peers see them in a negative light. The self-perception activity revealed the role of negative comments by peers or family in undermining self-esteem. In Lao PDR, experts identify how cultural norms that elevate women’s capacity for sacrifice and duty,⁸ place pressure on young women who feel they cannot live up to this ideal. In Indonesia, fear of negative perceptions by the community was identified by participants as a barrier to women pursuing entrepreneurship and leadership roles. In

a U-Report survey conducted with 370 young people below the ages of 24 in Indonesia, 95% respondents believe that bullying continues to be a problem and a majority of them hold that this affects their social, emotional, and physical life.⁹

There is a need to create environments where young women can safely fail, learn and develop their confidence, self-esteem and skills. This is particularly key to developing capacity and aspirations for entrepreneurship and leadership — pursuits that are characterised by risk and public visibility.



⁶ OECD Programme for International Student Assessment (PISA) 2018, Indonesia.

⁷ Guelich, U. (2018). Global Entrepreneurship Monitor Thailand Report 2017/18.

⁸ Lao Women’s Union. (2018). Lao PDR Gender Profile.

⁹ UReport Indonesia (2016): The Poll: Voice your opinion on #Bullying



Girls and young women across all ages assign full responsibility for their success to their own motivation and perseverance; and underestimate the role of factors outside of their control

Despite lacking confidence, girls and young women overwhelmingly express the need for self-confidence as a prerequisite for success. From a young age, girls spoke of the role of internal grit, resilience and a positive state of mind in overcoming barriers such as gendered parental expectations and lack of support systems. They expressed how courage, strength and resilience would enable them to tackle barriers. While this level of determination is admirable, it places a disproportionate responsibility on girls and young women to overcome obstacles that are not possible to surmount through willpower alone — such as instances where their rights are being denied. This can lead to feelings of shame and failure when these are not warranted.

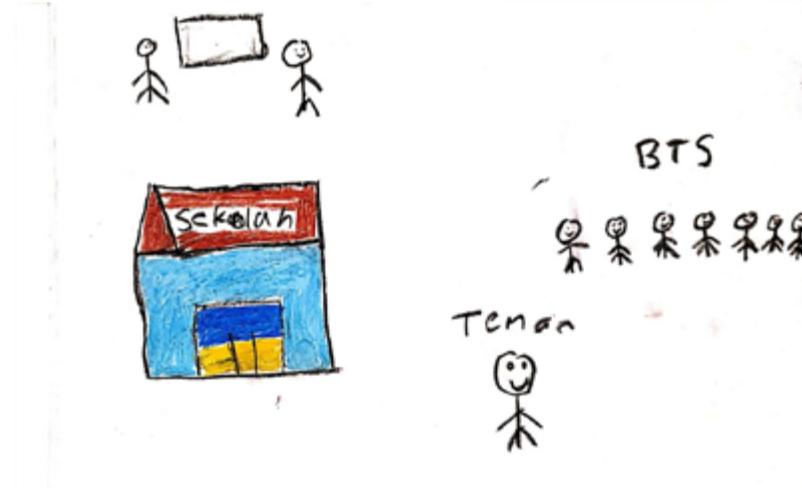
“Girls need a strong mental state to fight the external environment to live and earn a living. Positive thinking can overcome obstacles.” (15-19, Lao PDR)

Girls at a younger age feel most confident when in spaces of education engaging with their teachers, or when appreciated by their family and peers

Across the three countries, at an early age, external validation from peers, doing well at school, and support from family play critical roles in developing self-confidence and self esteem. In Lao PDR, doing a job well, making others happy, and being close to nature were identified as sources of strength and motivation. Higher levels of confidence were visible among young women from higher socio-economic status, and those with higher education qualifications. This means that those from lower socio-economic backgrounds are subject to lower self-confidence on top of the direct material constraints they face. In Indonesia, more so than in other countries of the research, adolescent girls aged 10-19 expressed their belief that an attractive physical appearance would boost their confidence and increase their prospects of securing a job. This was not cited by young men, and is indicative of the gendered social pressures placed on young women.

“It is empowering to look good because people pay attention and we feel comfortable if people like our looks.” (10-14, Indonesia)

The sources of strength of young girls aged 10-14 as drawn by them during the co-creation workshops.



"I feel most confident when I deliver a good presentation in front of class. The K-pop boy band (BTS) is my inspiration, because all of them are unique and confident to be themselves." - Indonesia, 10-14



"I feel the most confident when I play with friends, and my most favorite place is my school. My family, teacher, and friends are people who give me strength." - (10-14, Indonesia)



"I like cooking for my parents and I feel happy when my parents like my cooking." - (10-14, Lao PDR)



"I feel proud when I can catch a fish and my mother is also happy to see the fish. It gives me encouragement to do this." - (10-14, Lao PDR)

Learning 2:

Individual and Social Ecosystem

Girls and young women feel that their individual needs and choices must come second to family duties. From a young age, girls report being expected to balance their education and employment aspirations with an unequal share of domestic work.



“I wake up at 3 o’clock to steam rice, water the garden, fetch water, wash dishes, take a bath and go to school. After school in the evening, I return home to pound rice, fetch water, steam rice, study, bathe and sleep. Girls have to work harder than men.” (10-14, Lao PDR)

“Working is optional for women and we don’t mind if women choose to work, but they still need to take care of their family.” (15-19, Boys, Indonesia)

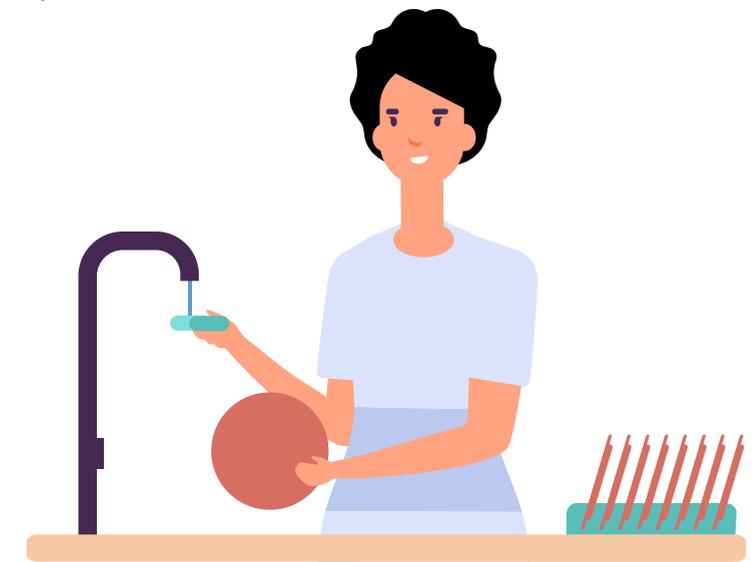
“After graduating from high school, I took the exam for medical school, but I did not pass. My mother asked if I would take the exam again, but I decided to be a vendor because I did not want to be far away from my mother.” (15-19, Lao PDR)

Girls and young women report that their family duties and responsibilities must come before their own needs and aspirations.

In the research, both young women and young men expressed the belief that while working is good for women as a means to support their family, it is not their primary obligation. Considerations like having children, caring for parents and in-laws, and husbands being the primary breadwinners, determine the professional aspirations of young women. This was particularly apparent in Indonesia, where participants overwhelmingly saw marriage as a key goal. In Indonesia, marriage — and particularly early marriage — is associated with women’s lower economic participation, due to gendered household roles and a lack of flexibility for working mothers.¹⁰ Referred to as the ‘anticipatory effect’, while young, single Indonesian women aged 15-24 have the highest rate of economic participation, the biggest drop in economic participation for them is seen just after marriage, in anticipation of having children soon.¹¹ In Lao PDR, participants expressed how pressure to be in proximity to home and family restricted their professional choices to what is around them, such as agricultural work or informal home-based entrepreneurship. Proximity to home was also seen as desirable, though not necessarily

essential, in Thailand — attributed by experts to collectivist culture and a high degree of value in community connections.

Girls and young women across all three countries expressed a disparity between what their parents want for them and what they want for themselves — especially from ages 15-19 — and saw this as a source of tension. They state that parents express the hope that their daughters would do what they decide for them.



¹⁰ Contreras, S. D. & Cameron, L. (2017). Women’s Economic Participation In Indonesia: A Study Of Gender Inequality Ina Employment, Entrepreneurship, And Key Enablers For Change. The University Of Melbourne.

¹¹ Ibid.

Young women and girls need validation or permission for their professional choices

Across all ages, approval by family is perceived as a critical factor to young women's job selection, including entrepreneurship. Many young women reported reliance on their families for permission to pursue further education or entrepreneurship and to access the necessary financial resources to support these ambitions. Young women aged 15 onwards in Indonesia indicated that the permission of their father or husband is the most critical factor in determining labour market aspirations. The primary data in Indonesia reflected that young women did not perceive marriage to be a barrier per se, but viewed permission from their spouse as a challenge.

Young women's mobility is shaped by their family and community ecosystem. In Lao PDR, moving outside of the home town is often not supported due to perceived risks that a young woman might face on her own. Young women across all three countries reported parental trust in their choices and support for their aspirations as a key enabler. The role of other young women from the community having taken the path before without negative consequence — or seeing is believing — was also identified as key.

"Women have to get married and have children. When you're married, you need to ask your husband if you want to take any job. If he refuses, you can't take that job." (15-19, Indonesia)

"The daughter cannot leave the family alone to work far from home" (20-24, Lao PDR)

"I want my parents to trust in my capacity and let me go out of the province to give me a chance to learn by myself." (20-24, Lao PDR)

"My family affects my resources and self-determination. If I have a good relationship with my family, I can grow. My family can be my mental and spiritual support to hold me when I fail or struggle." (20-24, Thailand)

In the survey, family was the number one source of support. **Over 45% of the participants** stated that they reach out to their families when they need advice and support, and around 30% stated friends.



“Even though I have an elder and a younger brother, they do not help me with the housework. All the burden falls onto my shoulders.” (15-19, Lao PDR)

“Nowadays women too can become the leader of the village and girls also have equal access to education.” (10-14, Lao PDR)

12 UNDP. COVID-19 Socio-Economic Impact Assessments. Available at: <https://www.undp.org/content/undp/en/home/coronavirus/socio-economic-impact-of-covid-19.html>

13. World Health Organisation. Ageing And Health In The South-East Asia Region. Available at <https://www.who.int/southeastasia>

14. AEC+ Business Advisory. (2018). Thailand’s Elderly Care Business.

Young women bear a disproportionate share of domestic work — reducing the time they can spend on learning and on recreation.

Girls and young women are expected to balance education and employment with an unequal burden of domestic work relative to young men. This limits the time that they can allocate towards learning experiences or recreation. This was particularly the case in rural areas. Domestic work also confines young women to the home and limits their access (both incidental and purposeful) to the spaces and connections that can support future economic opportunities. This can limit anything from accompanying a male family member to a market or economic centre, to participating in recreation activities and thereby gaining interpersonal and leadership skills and social capital. From age ten onwards, adolescent girls begin to recognise this inequality. From the age of approximately 15, young women show critical consciousness of the power dynamics and increasingly challenge the gender inequalities they face.

In the primary research in Indonesia, young women identified the burden of domestic care responsibilities as the biggest constraint to realising their economic potential. Moreover, recreation makes up a much smaller share of

girls’ and young women’s time compared to boys’. This equates to limited time spent with friends, who are a key information provider and source of strength. Strong peer networks and social capital were also cited as key to developing entrepreneurial acumen and generating entrepreneurship opportunities.

In addition to exerting disproportionate economic impacts on young women — who are overrepresented in the hardest-hit sectors such as tourism, hospitality and retail, and whose businesses are more vulnerable to shocks — the COVID-19 pandemic has also increased young women’s domestic care burden, particularly in the context of school closures.¹² Given South-East Asia’s ageing population,¹³ the fact that the burden of eldercare continues to fall on women is expected to be a persistent and even growing barrier to women’s entrepreneurship. Research identifies that one of the leading causes of Thai female entrepreneurs discontinuing their businesses is inadequate time due to household responsibilities.¹⁴

Although gendered expectations persist, across all three countries young women and young men expressed that women’s roles in employment, leadership and entrepreneurship are changing — albeit slowly.

Learning 3:

Social Ecosystem

Young women feel that their career possibilities, including for entrepreneurship, are limited by societal pressures on appropriate roles for women. They seek to expand their understanding of viable opportunities.



“If the adults around me could be different, then they could be examples for me and show me what is possible.” (10-14, Thailand)

“If a woman is interested in software engineering, they might lack support because it is not a popular field in the community.” (20-24, Indonesia)

“Family, community and friends told me not to go to medical school because they saw that the people in the village did not have a job after graduating.” (20-24, Lao PDR)

The research validates how the aspirations of young women and girls are strongly tied to their socio-cultural contexts and the models they see represented around them.

Particularly in Indonesia, strong socio-cultural and religious norms influence the high value attributed to marriage and children. This links to how women in settings such as rural NTT and more patriarchal environments such as Bandung are more likely to set up home or community-based enterprises that enable them to simultaneously fulfil their household and family duties. In the research locations of Lao PDR, young women and girls' aspirations were rooted in proximity to nature, farm work and gardening. This likely reflects the centrality of agriculture to the economy and the value that it holds within the culture of the province. In Thailand, it was particularly notable how girls and young women across all age groups linked the prospects for Thailand's national context to be transformed — including in particular new technology, a more stable economy in the wake of COVID-19, and a healthy political situation — to the chances that their personal aspirations could be realised.

Across all countries young women expressed an aspiration to gather new experiences — including meeting new people,

travelling, and acquiring new skills. However, the direct experiences (positive or negative) of working women in their community are the primary influence on their choices. As a result, young women from remote or poor areas face an additional disadvantage — as they cannot point to diverse models of working women around them.

A 23 year old woman in Lao PDR reflected on how the lack of available employment opportunities in her area led her family to believe her education was not a good investment. In Thailand, participants reflected that an individual 'having their own brand' is not popular in the community, and this may be attributed to the dynamics of collectivist culture. This was identified by participants as a discouragement to starting a business, linking to Learning 1 on fear of negative perceptions. Notably, women with a family background in business expressed more interest in taking up entrepreneurship. Across all three countries, young women reflected on the role of close-knit ties within ethnic and religious groups and how these bonds could influence their aspirations. For example, these groups were seen to provide valuable information networks and sources of support; but to also have the potential to generate social pressure and stigma if a young woman's aspirations did not align with their expectations.

“The idea of starting your own business or becoming an athlete are not popular among my community, and this could lead to peer pressure.” (10-14, Thailand)

“Bad mouthing among neighbours is something that happens for those who are different, independent, not married yet, and own a successful business.” (20-24, Indonesia)

Despite some shifts in gender norms, perceptions of segregated female versus male professions persist. Women face negative stigma when they are viewed as too ‘ambitious’ in their professional aspirations

While young women and young men point to changes in the employment landscape, the workshop exercises showed that they continue to implicitly or explicitly limit women to specific professions such as teachers, vendors, cooks, cleaners and tailors. In Indonesia, participants reported pressure that women should not be seen as more economically successful than men. **Some participants reported instances of community members not supporting the economic successes of women or speaking negatively of women who spend ‘too much time at work’. This was identified as a factor that discourages women from running businesses outside of the home, and thereby limits them to businesses with lower growth potential.** Research across all three countries highlights the role of media in shaping and reflecting perceptions of women’s economic roles. Gender stereotypes have a pervasive influence from an early age, for example, the stereotypical representations of women apparent in school textbooks in Indonesia.¹⁵

Young women across South-East Asia are less likely than young men to opt for careers in STEM fields. This gender disparity is found in national surveys. For example, among high-performing students in Indonesia, one in eight boys in Indonesia expected to work in science or engineering at the age of 30, while only one in twenty girls expected to do so. This gender disparity can be attributed to Inequality of Opportunity in education and employment even though girls outperform boys in math and science in Thailand and Indonesia women are likely to outperform boys.¹⁶

Notably, in Lao PDR, the aspirations and motivations of boys aged 15-19 who participated in the research were similar to those of their female counterparts. These included being close to nature, owning a house, and starting a family. This absence of gender differential in aspirations was in contrast to the other countries. This may be due to the fact that exposure to alternative careers are more limited in Lao PDR than in countries like Indonesia and Thailand which are at a more advanced stage of economic development.

¹⁵ Kazi, Md., Islam, M. and Asadullah, M.N. (2018) Gender stereotypes and education: A comparative analysis of Malaysian, Indonesian, Pakistani and Bangladeshi school textbooks.

¹⁶ OECD. (2018). Programme for International Student Assessment (PISA) 2018,

“It is important to address the lack of role models for girls. Examples can be a strong trigger for girls to learn and develop themselves.” (Expert, Government, Indonesia)

“Especially in rural areas, there is an opportunity to change parental mindsets by providing real life instances of change of women from within the community.” (Expert, Development Practitioner, Thailand)

17 UNDP and Global Entrepreneurship Monitor (2019). Youth Entrepreneurship in Asia and the Pacific

Young women express a strong aspiration to serve their family and community through their career choices and business intentions. This links to higher rates of social entrepreneurship.

Girls from a young age cited their family’s financial situation as the primary motivator behind their professional aspirations. In particular, young women living in poverty in Lao PDR and NTT in Indonesia expressed the need to contribute to improving their family’s living standards. Young women in the older age groups identified the motivation to become financially independent and not be a burden on their families as key to determining their choices — for example not opting for further education so that they could start earning to support their families.

Adolescent girls were motivated by how their professional pathways could contribute to serving their community. This translated into professional aspirations such as nurse, teacher, police, doctor, farmer, or civil servant. As they grow older, young women report beginning to think about their value to the community, and how their professional decisions can align. This also relates to higher propensity for young women in the region to pursue social entrepreneurship. According to UNDP Youth Co:Lab research with the Global

Entrepreneurship Monitor, **while there is notable gender parity among conventional businesses in Asia-Pacific, there is essentially no gender parity among youth social entrepreneurs — with 9.7 women starting a social enterprise, for every 10 men.**¹⁷ The desire to support the community may link to these relatively higher rates of social entrepreneurship.

Community experiences help girls and young women envision future possibilities. Across all ages, women call for visible and accessible female role models.

Girls and young women report that the access to role models in their community is the biggest enabler of professional success. For girls aged 10-14, parents and teachers are their key positive role models. From ages 15-19, young women more explicitly seek mentors who can provide them with practical guidance. Participants are inspired by specific stories of women from their families or communities who have achieved professional success. In Lao PDR, adolescent girls identified the influence of female leaders in the community. Young women aged 20-24 sought face-to-face support from role models who come from a similar background to them. This is relevant for the design of entrepreneurship services.



In Indonesia and Thailand in particular, the internet and social media provide young women with access to perceived role models beyond their communities

From a young age, social media plays a significant role in shaping girls' and young women's access to perceived role models, information and opportunities. This was apparent in both rural and urban areas in Thailand, that have increasingly higher penetration of the internet, and more digitally connected contexts in Indonesia. For ages 10-14, use of social media is primarily for entertainment. Girls aged 15-19 increasingly use social media for access to connections and information and are strongly influenced by visible female role models on social media. The internet and social media were also identified as a potential source of anxiety and contributor to low self-esteem, for example due to unrealistic depictions of female celebrities and influencers and comparisons with peers. For entrepreneurs, devices provide access to business connections (e.g. customers and suppliers), digital financial services, and business platforms. While the digital gender divide is less pronounced in South-East Asia than across much

of Asia-Pacific, inequalities in access remain between income groups and urban versus rural areas.¹⁸ Research participants in poorer and remote communities such as NTT in Indonesia and in Lao PDR report low access to internet and social media.

"Access to social media helps young women like us see more role models and the possibility of our potential." (10-14, Thailand)

In the project survey in Indonesia and Thailand, 80% of participants found information on entrepreneurial and skill development opportunities through the internet.

¹⁸ UNCDF and UNDP (2020) Young Entrepreneurs Engaging in the Digital Economy

The aspirations of young women and girls as drawn by them during the co-creation workshops in Indonesia.

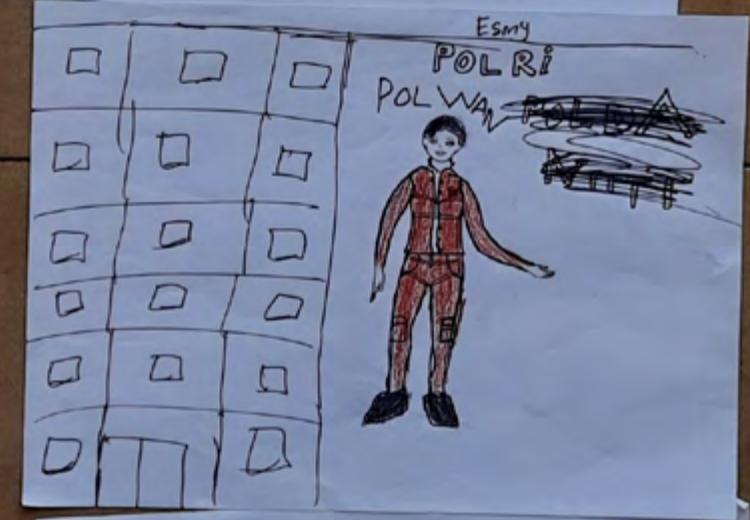
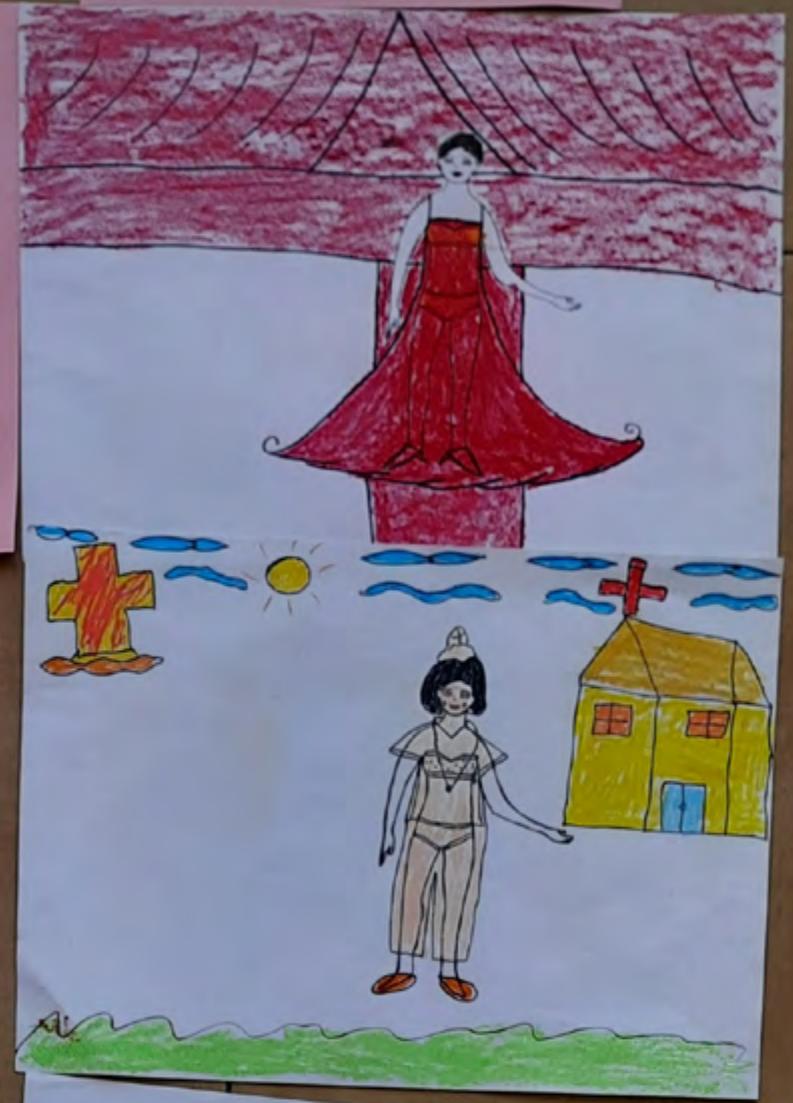
"As a nurse in a hospital, working to cure people. If they don't have money they don't need to pay." (10-14, Indonesia)

"As a police woman in the province level office, because of its prestige." (15-19, Indonesia)

"I want to be a housewife but I also want to have my own business. I want to sell fried cassava and banana. My fried cassava and banana is very nice and I just need the cart to start my own business." (20-24, Indonesia)

Me in the Future

inda
Dhvia
Kristina
Dewi
Atika
Septian.
10-14



Learning 4:

Social and Education Ecosystem

While education is perceived to be critical in job market signaling by young women, it is viewed as inadequate in developing entrepreneurial skills and equipping them for work. Skills development options are particularly restricted for young women who cannot afford to access or travel to these programs. These limitations are further compounded for girls who are married early or face the stigma of teenage pregnancy.



“Doing good at school is key, no matter what your dream is. Even though it’s not necessary to do formal school to achieve it, it’s still needed.” (10-14, Indonesia)

“My father asked my brother to help him with his business because he is a boy, he needs to learn how to work, while for me my main responsibility is my study. Thus I have no excuses for low grades because I have enough time to study.” (15-19, Indonesia)

“A university degree gives women access to jobs, especially with the government.” (20-24, Thailand)

For young women more than for young men, formal qualifications are seen as a necessary signalling device for professional advancement.

Young women who participated in the research believe that an education qualification is the most important signal to access opportunities jobs in the market. Signaling is the idea that one party credibly conveys some information about itself to another party. For example, in job-market signaling, potential employees (women) send a signal about their ability to the employer through education qualifications. Male peers, family and community members also expressed the belief that young women need a degree to be considered in the job market or to pursue opportunity-based entrepreneurship — some recognised the inequity in this. The same level of expectation was not put on young men — who were perceived to be more able to rely on ‘learning by doing’. In Thailand in particular, parental pressure plays a key role in university choice. A 2019 study found that many young people reported opting to enter university under any faculty just to satisfy parental expectations, and therefore subsequently not having the relevant qualifications for their interests.¹⁹

Especially in remote areas, adolescent girls and young women view teachers as the principal source of professional guidance.

For girls ages 10-14, the teacher is a highly influential role model who shapes their mindset, and from whom they seek positive reinforcement and validation. From ages 15-19, both adolescent girls and boys express demand for their teachers to guide them in preparing for the labour market. This need was particularly expressed in NTT in Indonesia, where information constraints were high among adolescents. Those in higher education also seek guidance from professors and trainers.

In the survey, participants in both Indonesia and Thailand stated that they feel powerful or confident at home or among their friends. 32% of the participants in Indonesia identified their schools, colleges, or other educational institutes as being enriching spaces.

¹⁹ Thailand Development Research Institute. (2019). Youth Employability Scoping Study.



Family financial constraints are the first barrier to young women pursuing higher education or skill building opportunities. Those from low income groups are restricted in their access to learning opportunities and seek alternative avenues to advance their education.

Across South East Asia, the combination of being poor, a woman and living in a rural area forms the most common barrier to secondary education. For example, in Lao PDR, these women represent 18 per cent of the population in the most disadvantaged group and their secondary education attainment rate is only 1 per cent. In other words, the likelihood that a poor, rural Laotian woman completing secondary education is minimal.²⁰

In the survey conducted as a part of this research, almost 50 percent of female respondents in Indonesia believed that they are limited by their economic status in pursuing their professional aspirations. The issue of adequate financial resources to pursue quality education stood out prominently in NTT and in Lao PDR where almost all male and female respondents viewed access to adequate financial resources as the biggest obstacle to pursuing their education. Respondents also expressed their desire to avoid becoming

a financial burden to their families through pursuit of education.

“We can tackle the problem of funding by reducing unnecessary expenses. If we do not have funding, I will not be able to attend any vocational courses, or even higher education that could help my career.” (10-14, Lao PDR)

“After I completed high school, I decided not to continue studying because I didn’t want to waste a lot of family money.” (20-24, Lao PDR)

In the survey, almost 50% of female participants in Indonesia believed that they are limited by their economic status in pursuing their professional aspirations.

²⁰ UNESCAP (2017): Inequality Of Opportunity In Asia And The Pacific - Education

“There are not enough resources for each village. Therefore, a lot of students from the village need to walk long distances to a village with a school of the right education level. They would often stay there with relatives or in dormitories for their education. This means, only families with means can afford education.” (Expert, Women’s Entrepreneurship, Lao PDR)

Young women from poor families are more likely to drop out of school due to the need to enter the labour market early, child marriage, or teenage pregnancy, among other factors.

In this research young women call out that teenage pregnancies create stigma and increase dropouts from education, leading to reduced professional opportunities. According to UNICEF data, of 46 million adolescents in Indonesia, nearly a quarter of 15 to 19-year-olds are not in education, employment or training (NEET).²¹ Young women are more likely to be out of school than young men, and this gap is higher in rural areas.²² Indonesia also has the eighth highest number of child marriages in the world, with one in nine women married before they turn 18.²³ In Thailand, a study found that 88 percent of female school drop-outs were linked to pregnancy.²⁴ Instances of teenage pregnancy are also eight times more common in the poorest quintile.²⁵

Moreover, having a disability significantly increases a child’s likelihood of being out of school. Data from Susenas 2018 in Indonesia indicate that 27 percent of adolescents with disabilities of junior secondary school age (13-15) are out of school compared with less than 1 percent among those without disabilities. For girls, the out of school rate at 32

percent is higher than that for boys at 23 percent.²⁶

In Lao PDR, access to education varies significantly by income group. While there is free schooling until class nine, families often cannot afford to pay for other education-related expenses including travel expenses and uniforms. Adolescent girls drop out of school due to factors including child marriage, pregnancy, and child labour. Lao PDR has the highest rate of child marriage and adolescent birth in the region with 37 percent of women now aged 20-49 having been married by the age of 18.²⁷

“At the beginning of my third year at school my mom did not have any money to buy a scout and other school uniforms, and other students teased me more. I don’t feel comfortable going to school and refuse to go to school until my mom buys the uniform, but it didn’t happen so I quit.” (15-19, Indonesia)

21 UNICEF Indonesia. (2020). Education and Adolescents: Helping Children And Adolescents Reach Their Full Potential.

22 Azzizah, Y. N. (2014). Human Security Issue In Indonesia: Focusing On The Gender Gap In Education.

23 Kruglinski, J. (2019). Saying No To Child Marriage In Indonesia. UNICEF Indonesia.

24 Thailand Development Research Institute. (2019) Youth Employability Scoping Study.

25 UNICEF Thailand. (2019). MICS Secondary Analysis: School Dropout At The Upper-Secondary Level And Teenage Pregnancy In Thailand.

26 World Bank Group: Education Global Practice (2020): Inclusion in Indonesia’s Education Sector - A Subnational Review of Gender Gaps and Children with Disabilities

27 UNICEF Lao People’s Democratic Republic. Adolescence And Youth: Adolescent And Youth Development And Participation.



Young women, more than boys, believe that they are inhibited in their interpersonal, communication, and financial management skills that are critical to building entrepreneurial acumen. They attribute this to inadequacies in teaching methods and learning opportunities available to them.

The current public education systems across South-East Asia experience challenges in developing the foundational, transferable, on the job and digital skills of young people to help realise their professional aspirations. In this research, relative to young men, young women call particularly for guidance on realistic education to employment pathways, and more relevant skills development opportunities — including applied or on-the-job learning, entrepreneurship education, and opportunities to develop interpersonal, public speaking, financial management, and digital skills. They perceive these skills as critical to addressing the gender-specific barriers they face to pursuing their aspirations.

“I learnt about entrepreneurship for three years in vocational school, but just ‘basic things’ and I cannot recall the things I learned except for marketing. The subject of entrepreneurship in vocational school doesn’t teach anything about digital entrepreneurship.” (15-19, Indonesia)

“High school and university students do not know quite clearly what they want to be. They choose courses by following their friends, or parents pick for them. Then after four years they find out that this is not for them. And hence there is a mismatch of skills and background knowledge, if they want to switch to a different field after they graduate.” (Expert, Social Enterprise, Thailand)

94% of the survey participants stated that they require learning and mentoring support outside of what they are provided in their school / university to be able to further their career or entrepreneurship prospects



Young people are aware of the benefits of having a variety of skills that prepare them for the world of work, or for developing their own business, and seek experience-based learning opportunities to build their transferable skills. However, many are not able to access these.

From a young age, adolescent girls express demand to acquire job-specific skills. By age 15 and beyond, young women are conscious of not having access to relevant opportunities to prepare for professional pathways. Research in Indonesia identifies the lack of opportunities to develop transferable skills as a key barrier to young women starting their own businesses.²⁸ In Thailand and Indonesia, experts interviewed through this research highlight gaps in opportunities for women to develop interpersonal, digital, creativity, problem-solving and critical thinking skills. In Lao PDR, stakeholders stress the need for women to achieve parity in foundational literacy and numeracy skills.

Adolescent girls and young women across all age groups who participated in the research in Salavan, Lao PDR, would opt for training to acquire job-specific skills over pursuing higher education. This reflects the different economic and labour market context in Salavan province compared to Vientiane and other large cities in Lao PDR. This was

especially prominent in the research locations of Lao PDR.

“Workplaces need to get better at accommodating students for work experience to inform them about career opportunities” (Expert, International Development, Thailand)

Over 70% of participants surveyed in Indonesia believe that their skills can be enhanced through hands-on training and pursuing their hobbies and interests, and hands-on experience, whereas **about 30%** believe practicing a personal interest or hobby can help to build these skills.

Over 50% of participants believe that soft skills like creativity, communication, and problem solving are developed through professional training and hands-on experience, whereas **about 30%** believe practicing a personal interest or hobby can help to build these skills.

²⁸ Oxford Policy Management (2019). Study On Skills For The Future In Indonesia.

Learning 5:

Enterprise and Employment
Ecosystem

Young women, especially those in rural areas, are driven to entrepreneurship not only because of a lack of local formal employment opportunities; but also due to the flexibility that entrepreneurship affords for balancing income generation with care responsibilities.





The research highlights high entrepreneurial intentions among young women and girls across all age groups across the three countries. Within this, there is significant variation in the nature of these aspirations, for example between urban and rural settings and between opportunity versus necessity-driven entrepreneurs.

According to the World Economic Forum ASEAN Youth Survey 2019, 33.1 percent of youth in the region aspire to work in an entrepreneurial setting.²⁹ Our research finds high levels of entrepreneurial intention among young women across all ages groups in the three focus countries. However, there is significant variation within this, for example between opportunity entrepreneurship versus necessity entrepreneurship.

In certain settings where alternative employment options are limited, informal self-employment or entrepreneurship is seen as the primary income-generating opportunity for young women. In the research locations in Lao PDR, young women and girls stated that ‘selling’ is the only realistic option for them. They referenced seeing other women in the village invest in education, acquire a degree, return to the village, and then remain unemployed. This, coupled with

family financial constraints, makes education seem a risky investment.

Reliance on entrepreneurship due to a lack of alternative options is also seen in Indonesia, where according to a representative survey of women entrepreneurs, it was estimated that 85 percent are necessity-based — entering entrepreneurial activity out of a lack of employment alternatives — versus those driven by a particular opportunity.³⁰ This was validated in the primary research, where young women reported opting for necessity entrepreneurship when they could not find any other alternative employment options and in order to balance income generation with their family responsibilities. As a result, women entrepreneurs are overrepresented in low value-added sectors and their enterprises lag behind their male counterparts in terms of size, profitability, resilience to shocks and potential to scale.³¹ These enterprises are particularly vulnerable to the economic impacts of COVID-19.

²⁹ World Economic Forum (2019). ASEAN Youth Survey

³⁰ Arsana, I Gede Putra; Alibhai, Aly Salman (2016). Women Entrepreneurs In Indonesia: A Pathway To Increasing Shared Prosperity. World Bank Group.

³¹ OECD (2017). Strengthening Women’s Entrepreneurship in ASEAN.



Entrepreneurship allows young women to manage their time and exercise agency in decision-making and control of assets

In the context of unequal gender norms, young women view entrepreneurship as a way to manage their time and responsibilities while generating income. This was especially true for more remote and patriarchal settings — where women tend to bear an even greater unequal burden of domestic work. From the primary research it is clear that entrepreneurship provides opportunities for women to control assets and economic gains and make financial decisions. In Bandung, entrepreneurship was perceived by participants to be a viable option to balance family responsibilities with income generation. This supports a survey in Indonesia which found that 96 percent of husbands were supportive of their wives running their own businesses; while only 22 percent approved of their wives working in private companies.³² The primary research identified examples of women who began to gain financial independence by running a business, and then started to exercise greater choice and agency in other life spheres.

While home-based entrepreneurship affords women valued flexibility, this benefit is only a product of underlying gender inequality and women’s high domestic care burden. Urgent interventions are needed to enable women to pursue opportunity-based entrepreneurship in ventures with greater growth potential on par with their male counterparts.

“Making a business is a good idea because I can have the flexibility I need.” (20-24, Indonesia)

“Working in an office has advantages such as fixed income and insurance, but being an entrepreneur is nicer because you work for yourself.” (20-24, Indonesia)

³² World Bank (2016). Women Entrepreneurs In Indonesia: A Pathway To Increasing Shared Prosperity.

“Certain fields specifically require men as a leader, even though women also have the same capability. They’re not hiring me to be the head of the team because I’m a woman. I have the skill and the strength to move heavy tools, but they still refuse to give it a try.” (20-24, Indonesia)

“People say men are more logical compared to women, that is why men are good with politics” (15-19, Indonesia)

“Men are usually the heads and leaders of organisations. Women do more of the paperwork.” (20-24, Thailand)

Gender discrimination and bias in formal employment settings contribute to women opting for informal employment options

Young women report facing employment discrimination on account of cultural beliefs that position men as the primary breadwinners and reinforce the belief that men are more likely to be successful in the workplace. In this research, this is reflected in the views of girls from middle adolescence onwards. This places women at a disadvantage in terms of securing a job or negotiating their remuneration. Women report facing unfair contracts and conditions, lack of gender-sensitive and caregiving infrastructure, sexual harassment, unfair dismissal, limited representation in leadership positions, a motherhood penalty, and more. Across the region, discriminatory hiring processes pose a barrier to women securing formal employment on equal terms to their male counterparts. There is widespread discrimination against women due to the belief that pregnancy will increase the costs for the employer or make women less reliable employees. This was also referenced in the expert interviews.

While education plays a positive role in enabling high female participation in the labour market in South-East

Asia; men continue to dominate higher-wage management and administrative positions. In Thailand, it was found that women hold 32 percent of senior leadership positions, higher than the rate in the Asia Pacific of 26 percent and the global rate of 27 percent.³³ However, this is still far from equal to that of male counterparts.

Overall, women are overrepresented in informal and low productivity sectors and activities. This leads to lower incomes for women and fewer opportunities to gain technical and management skills.

In the survey across Thailand and Indonesia about 40% of all participants aspire to run their own business/become an entrepreneur. Other high aspirations included becoming a professional or academic

When asked about the drivers of their passions and aspirations, over 40% of participants in the survey stated that earning money or the need for economic stability are the primary drivers.

³³ Grant Thornton. (2020). Women in Business 2020 Report: Thailand’s Private Sector Leads the Way, While Government Still Lags Behind Despite Minor Improvements.

Learning 6:

Enterprise and Employment Ecosystem

Inadequate access to affordable finance, business networks, and information — underpinned by discriminatory gender norms — are the most significant barriers that young women face to starting and growing businesses.





For aspiring female entrepreneurs, limited access to capital is a key obstacle to pursuing entrepreneurial ambitions. Long-run institutional structures and gender norms shape both demand and supply factors affecting access to capital.

Women in South-East Asia face the product of long-run institutional structures and gender norms that have shaped women and girl's lower ownership of, and control over, assets. Across the three focus countries, ownership rights and systems of inheritance have disadvantaged women in terms of access to property and other assets. This, in turn, puts aspiring female entrepreneurs at a disadvantage in accessing collateral that can be leveraged to secure financing. For example, approximately only one in ten women own agricultural land in Lao PDR.³⁴ This leads to the lowest rate of female borrowers of formal loans at eight percent, which is half of the region's average.³⁵ Legal codes on property ownership in Indonesia indicate that men and women do not have equal ownership rights over moveable and immovable property.³⁶ Furthermore, widows do not have equal inheritance rights, and even sons and daughters have different inheritance rights. Due to these

discriminatory laws, Indonesian women own less property and, thereby, have less collateral with which to access finance, constraining them as entrepreneurs.

Barriers that women entrepreneurs face to accessing credit include: limited ownership of assets that can be used as collateral; limited decision-making power within the household, including the belief that finance is a male domain; limited financial literacy compared to male peers; high cost and time cost of accessing credit; limited access to technology; mobility constraints; small and/or informal nature of businesses meaning that they are viewed as higher-risk borrowers; and the lack of accessible, tailored and affordable products and services for women.

³⁴ Dalberg Global Development Advisors, The Sasakawa Peace Foundation and Asia Women Impact Fund. (2019). A Gender-Inclusive Southeast Asia through Entrepreneurship.

³⁵ Ibid.

³⁶ Tambunan, T. (2017). "Women Entrepreneurs in MSMEs Indonesia: Their Motivations and Main Constraints."



Young women aged 15-19 participating in the research from poor and rural backgrounds express a high unmet need for finance that is separate from their families. The research finds that aspiring women entrepreneurs typically either rely on family or friends for start-up capital or engage in part-time jobs to try and save informally for future business ventures. Young women do not wish to ask their families for start-up capital or to be a financial burden on them. Participants report even greater constraints on access to finance in the context of the COVID-19 economic crisis, particularly in Indonesia and Thailand.

Financial literacy is also a concern among young women across the focus countries. A 2018 OECD survey on financial literacy of 30 countries showed that ASEAN countries score relatively low on financial literacy.³⁷ Additionally, South-East Asia has a gender gap in financial literacy.³⁸ In Indonesia, under 30 percent of women are financially literate; whereas 40 percent of men are.³⁹ The need for a better understanding of financial management along with business strategy was

highlighted especially in the 20-24 age group and among existing entrepreneurs in the research.

“My dream is to have three million Rupiah (213 USD) to start a meatball business. I got permission from a landowner to use her land to build a food stall, but my dad refused to sign my loan. He is afraid I will not be able to pay the loan. I have not thought about any other opportunity and just stay at home.” (15-19, Indonesia)

³⁷ OECD. (2018). Financial inclusion and consumer empowerment in Southeast Asia.
³⁸ Tran. K.M. (2019). Fintech in Southeast Asia: An Opportunity for Women’s Financial Inclusion & Economic Growth.
³⁹ Hasler A. and Lusardi A. (2017). The Gender Gap in Financial Literacy: A Global Perspective Report.



Access to business networks and mentors are perceived as the most crucial enablers for young women who aspire to be entrepreneurs

Among aspiring and existing entrepreneurs, the need to be linked to the right ‘connections’, information providers and business networks was emphasised as critical to success in entrepreneurship, both in urban and rural settings. Young women aged 20-24 also expressed difficulty in finding jobs or business opportunities independently without an intermediary to facilitate the connection.

Across all three countries, social networks are viewed as one of the key enablers in accessing business opportunities and finance and ‘boys networks’ are viewed as endemic. In formal markets, the majority of investors tend to be men, who are more likely to network with and invest in male entrepreneurs. In both formal and informal markets across all three countries, the research highlights how from a very early age, women’s higher unpaid care burden and gender norms curtail their access to the spaces and social networks that can later afford them access to business connections and mentors. The research also showed how, over time,

the effects of this exclusion are compounded and women find it harder and harder to gain access to these spaces and connections.

“<We need> connections and networks to people working in similar areas for learning and marketing.” (20-24, Indonesia)

“There is a lack of mentoring in starting and developing businesses. The mentoring system is only accessible for those who have connections to the institution.” (Expert, Government, Indonesia)

“A woman’s connections to a network in a similar industry is a key enabler.” (15-19, Thailand)

“I would like to have a training and career centre in the community where we can get new talents, and learn about technologies to keep up with the digital age.” (20-24, Thailand)

“The Ministry of Youth and Sports does not implement any programme that is specifically designed or targeted for girls and women.” (Expert, Government Indonesia)

40 Arsana, I., Putra, G. And Alibhai, A. S. (2016). Women Entrepreneurs In Indonesia : A Pathway To Increasing Shared Prosperity. World Bank Group.
41 Arsana, I Gede Putra; Alibhai, Aly Salman (2016). Women Entrepreneurs In Indonesia : A Pathway To Increasing Shared Prosperity. World Bank Group.

Where enterprise support services do exist, insufficient information and gender-blind design restrict access and relevance for women.

The governments of Indonesia, Thailand, and Lao PDR all offer business support services or advice in some form for small enterprises, including youth-led enterprises. However, too often these services are gender neutral or gender blind, and do not respond to the specific needs of female entrepreneurs. Literature on past programmes point to a lack of differentiation in programme design and the absence of appropriate targeting. In addition, financial literacy programmes in Indonesia are not tailored to suit the needs of the bulk of women entrepreneurs operating at a micro or small scale.⁴⁰ In Thailand, many support programmes are accessible only to those in higher education institutions.

When finance and enterprise support services are available, women are sometimes unaware of them, and report that information is limited and they are difficult to access. This lack of access is further compounded owing to limitations in time and resources, limited access to digital technology, and constraints on mobility outside the home. Experts interviewed call for more innovative delivery formats and mechanisms to promote more inclusive access among

women, as well as the need for sector-specific strategies. This is especially relevant for those in rural Lao PDR and remote regions of Indonesia.

There is an identified need for a more gender-responsive delivery of enterprise support services and information. In one study, only 12 percent of 1,633 Indonesian women entrepreneurs surveyed had received any business skills development training.⁴¹ This does not reflect a lack of demand but rather a lack of information — almost half of the entrepreneurs who had not received training said they were unaware of existing programmes. In this study, young women particularly expressed demand for opportunities to learn business management, financial literacy, accounting, and marketing.

In Indonesia, 70% of survey participants believe that women are at a disadvantage when doing business.

70% of the survey participants were not aware of any support programmes related to entrepreneurship.



Once women are engaged in entrepreneurship, social media is a channel to meet their business and capacity building needs

Through the research it was found that girls as young as 10-14 express an interest in becoming entrepreneurs through online marketplaces. Older adolescent girls stress the potential of the internet to access supplies, learn new skills, market their business to customers, and build a brand. Existing entrepreneurs and those aged 20-24 reference the need to use digital spaces for marketing and customer outreach.

“I am able to sell my product due to WhatsApp and Facebook. I would like to use this better to get feedback on my products and services” (20-24, Indonesia)

“Access to the internet and online courses helps us upgrade skills, and watching movies on Netflix can help us learn new languages and cultures.” (20-24, Thailand)

“Online is becoming more accessible even to marginalised groups. With cheap Chinese smartphones coming out, almost everyone has access to a smartphone. There has

been a surge of social commerce through Facebook and Line.” (Expert, Venture Capital, Thailand)

The key needs of aspiring female entrepreneurs and job seekers from the primary research workshops

For entrepreneurs

1. Start up capital or credit
2. Capacity building on financial management and business strategy
3. Business networks for peer learning and marketing
4. Leadership and communication skills

For job seekers

1. Finance for skills development
2. Information on job opportunities and pathways for action
3. Connections to secure jobs

“Since the internet is reaching further, its data cost is significantly lowered now, and a new generation of much cheaper mobile phones with greater multimedia performance; more online ICT and systems should be built to provide distant support to young entrepreneurs.”
(Expert, Women’s Entrepreneurship, Lao PDR)

“[Young people] do not have enough network or know-how outside immediate circles. Data about job prospects, education institutions and industries at their local levels is required so that young people know if something is worth investing in.” (Expert, International Development, Lao PDR)

Young women and girls report that mobility constraints related to unsafe public transport, social stigma, and lack of ownership/control of vehicles, limit not only their education and employment opportunities, but also their opportunities to access markets and grow their enterprises.

Mobility is a constraint to young women’s employment and entrepreneurship. For instance, in Indonesia many young women, especially those from more traditionally conservative families, are not always free to go far from their houses alone. Women are also less likely to have access to private vehicles. Moreover, the design of public transport systems frequently does not meet the needs of women, and stigma and safety concerns add to restrictions on their independence. This limits women’s equal access to employment and business opportunities.

In Lao PDR, where education institutions are frequently at a distance, access to skills building opportunities are restricted. Other than pressure from the family to live in proximity to home to help with domestic work, financial constraints, low levels of safety and security and gendered social norms are cited as reasons for women’s restricted mobility.

“Women are often forbidden to do certain things, and are always ordered to come home as early as they can.” (20-24, Indonesia)

“There aren’t that many jobs in the village. If I stay in the village, I become a farm worker or sell things.” (15-19, Thailand)

“I would like to be more proximate to education and career opportunities.” (15-19, Thailand)

Learning 7:

Political and Legal Ecosystem

The lack of female leadership in decision-making positions and the existence of gender-blind policies and laws limit the potential for advancing gender equality and women's empowerment.





Women are poorly represented in political and economic leadership across South-East Asia

Political representation of women remains weak in South-East Asia, leading to inadequate development and implementation of gender-sensitive policies and laws. Thailand has the lowest political representation of women among countries in South-East Asia.⁴² Thai women represent only 16.2 percent of membership in the Parliament and occupy zero ministerial positions.⁴³ Indonesia remains short of its target of 30 percent representation. Women's representation in the Lao PDR parliament is 27.5 percent,⁴⁴ one of the highest in South-East Asia. However, this has not translated into more gender-sensitive legislative and policy outcomes.⁴⁵ Moreover, women's representation is relatively low at provincial, district and village levels.⁴⁶ **In the survey conducted for this research, fewer than 15 percent of young women in Indonesia cited Indonesian female role models when asked who inspired them.** Lack of women in leadership roles limits their ability to act as role models, drive collective action, and lead change in their communities and societies. Evidence shows that having women in leadership positions is critical to solving the challenges of the future due to the female brain being wired towards

long-term strategic vision and community building.⁴⁷ The existence of women in leadership roles — including as entrepreneurs — can shift gender roles and norms and advance gender equality across social and political spheres. This was validated through young women's stories throughout the primary research.

Gender-blind laws act as barriers to young women's fair and equal access to opportunities in the region

Discriminatory or gender-blind laws constrain women's equal access to employment and entrepreneurship opportunities. For example, Komnas Perempuan, Indonesia's National Commission on the Elimination of Violence against Women, identified 154 discriminatory laws in Indonesia on issues ranging from inheritance, to tax, and sexual harassment at work.⁴⁸

42 Grant Thornton. (2020). Women in Business 2020 Report: Thailand's Private Sector Leads the Way, While Government Still Lags Behind Despite Minor Improvements.

43 Sirivunnabood. (2019). "Women MPs In The 2019 Thai Parliament". ISEAS Yusof Ishak Institute.

44 Inter-Parliamentary Union. (2021). Monthly Ranking Of Women In National Parliaments. IPU Parline Global Data On National Parliaments.

45 Lao Women's Union. (2018). Lao PDR Gender Profile

46 USAID. (2016). The Ecosystem for Women's Entrepreneurship in Lao PDR

47 Kemp, L. (2020). Having Women In Leadership Roles Is More Important Than Ever, Here's Why. World Economic Forum.

48 IFC (2016). Women-Owned Smes In Indonesia: A Golden Opportunity For Local Financial Institutions.



Where gender equality laws do exist, they are not necessarily enforced, or people are not aware of them.

Countries across the region face challenges in implementing or enforcing de jure gender equality laws in practice. Lao PDR is one of only four countries in the ASEAN region to have stand-alone gender equality laws.⁴⁹ However, traditional practices continue to be followed. For example, Lao PDR's Constitution advocates for men and women to have the right to marry at the age of eighteen years, however, the country has one of the highest rates of child marriage in the region.⁵⁰ In many instances, officers have insufficient knowledge or understanding of the laws to implement them. Article 30 of the Thai Constitution guarantees gender equality, and the Gender Equality Act of 2015⁵¹ was passed to make 'unfair gender-based discrimination illegal. However, the Act has been criticised for being insufficiently enforced. The use of exceptions on the grounds of religion and national security has also been criticised. Moreover, Indonesia faces religious opposition to passing a sexual violence bill.⁵² Across the region, women from marginalised groups, such as stateless populations and migrants, face lack of legal protections and are particularly vulnerable to being denied their rights.

"Most women are not aware of the laws and rights of women in Thailand. A recent informal poll we conducted during our training in Ubon Ratchathani with about 150 high school girls found that most had scanty knowledge about what constituted abuse and what rights they had under Thai laws." (Expert, Civil Society Organisation, Thailand)

"Most of the disputes in ethnic groups won't go to the formal legal system. It would be mediated and consulted by the cultural leaders where they apply their own customary practices. These leaders are mostly male." (Expert, international development organisation, Lao PDR)

"The problem is law enforcement, and making sure that local governments know about these. There are big gaps in government officers' understanding about the laws, especially at the provincial and district level." (Expert, International Development Organisation, Lao PDR)

49 OECD. (2017). Strengthening Women's Entrepreneurship in ASEAN.

50 Jordana, A. D. (2014). Situational Analysis on Child, Early and Forced Marriage in Vietnam, Laos, Myanmar and Cambodia. World Vision.

51 In March 2015, the Government of Thailand passed the Gender Equality Act B.E. 2558 (2015). Heralded as a "legal measure towards equality and equity for everyone," the milestone law criminalizes unfair discrimination against males, females or "person[s] who [have] gender expressions different from [their] original sex."

52 Dalberg Global Development Advisors, The Sasakawa Peace Foundation and Asia Women Impact Fund. (2019). A Gender-Inclusive Southeast Asia through Entrepreneurship.

Key Enablers and Barriers

This table summarises the key enablers and barriers uncovered through the research that girls and young women experience at different ecosystem ‘levels’. These are factors in the ecosystems surrounding young women that respectively enable or hinder their agency and empowerment. The research highlights how these barriers and enablers are interconnected and cannot be viewed in isolation.

	Enablers	Barriers
Family and Social Ecosystem	<ul style="list-style-type: none"> • Exposure to positive and diverse female role models in the family and community • Opportunity to express voice and exert choice and decision-making power in the family • Encouragement and positive reinforcement from family and community members • Family access to productive and financial assets • Family level of mobility • Family and individual’s social capital in the community and strength of social network 	<ul style="list-style-type: none"> • High domestic and unpaid care burden • Family lack of financial resources and lack of mobility, child labour burden • Negative family or community perceptions of certain careers for women e.g. STEM or entrepreneurship • Gendered portrayal of women’s roles in media • Mismatch between aspirations and family expectations
Education Ecosystem	<ul style="list-style-type: none"> • Diverse skills building opportunities in both formal and informal settings • Opportunities to develop leadership skills, and build confidence and self-esteem • Encouragement and positive reinforcement from teachers, coaches, mentors • Reliable information and guidance on educational and career pathways • Emotional support and encouragement from peers, peer mentoring • Opportunities to engage in collective action • Access to technology and internet • Opportunities to build digital and financial literacy 	<ul style="list-style-type: none"> • Lack of access to quality education options in the vicinity and lack of mobility and resources to travel for education options • Lack of financial resources to pursue education, child labour burden • Teenage pregnancy combined with social stigma leading to school dropout • Low family valuation of (girls’) education • Gender socialisation in schools and stereotypical portrayals of women’s roles, e.g. in school textbooks • Bullying, peer pressure or negative judgements from peers, teachers or mentors • Barriers to access to education, e.g. for disabled students

	Enablers	Barriers
Employment and Enterprise Ecosystem	<ul style="list-style-type: none"> • Access to technology and the internet • Access to and control over productive and financial assets • Diverse local economic opportunities • Strong social networks, including business and employment connections • Professional mentors, including female professional mentors from similar background • Reliable and up-to-date information on job and business opportunities • Enterprise support services accessible to women entrepreneurs • Access to business matching and aggregation platforms and marketplaces • Exposure to positive and diverse female professional role models and mentors 	<ul style="list-style-type: none"> • Lack of startup capital • Lack of access to affordable and appropriate financial products and services • Gender bias and discrimination at the workplace • Lack of caregiving infrastructure to support employment outside the home • Negative perceptions or social stigma from the community regarding women in business or in employment • Gender bias in recruitment practices including influence of 'boys networks' and gatekeepers • Lack of safe mobility to travel for economic opportunities
Legal and Policy Ecosystem	<ul style="list-style-type: none"> • Rights for minority groups (e.g. ethnic minorities or stateless populations) to access services and receive legal protections • Gender-sensitive protections of pay and working conditions • Policies and regulations that are supportive of women entrepreneurs • Strong female political representation at local and national levels • Opportunities to advocate and engage in gender transformative collective action 	<ul style="list-style-type: none"> • Poor enforcement of laws e.g. regarding equal pay and maternity leave • Poor representation of women in economic and political leadership • Unsupportive competition policy • Financial and digital policies and regulatory frameworks that limit access

Summary of Country-Specific Findings

In this section, country-specific factors that influence the pathways of young women from adolescence to adulthood are highlighted. These findings are based on patterns that emerged from the secondary research and were validated through the primary research with adolescent girls and young women.



Indonesia

Indonesia is the world's fourth most populous country and tenth largest economy.⁵³ However, much remains to be done to ensure equitable participation of women in the economy and society.

According to international indices, Indonesia is assessed as having a high incidence of gender discrimination

OECD Social Institutions and Gender Index assigns Indonesia a score of 0.42, indicating high gender discrimination.⁵⁴ The OECD Social Institutions and Gender Index is a measure of gender-based discrimination in social institutions — including formal and informal laws, social norms and practices. One major contributing factor to Indonesia's score is the identification of 154 discriminatory laws that limit the ability of women to exercise their rights in society including in relation to movement, inheritance and ownership of assets.⁵⁵ It is estimated that one in five married girls in Indonesia does not have freedom of movement.⁵⁶ Legal codes on property ownership in Indonesia indicate that men and women do not have equal ownership rights over moveable and immovable property.⁵⁷ Socio-cultural norms influence women's rights in the areas of marriage, family, divorce, property, and inheritance.⁵⁸



Gender inequality hampers girls' and women's access to educational opportunities

In Indonesia, girls are more likely than boys to drop out of secondary school due to gendered social norms and factors including early marriage, childcare, and household work responsibilities.⁵⁹ Indonesia has the eighth highest number of child marriages in the world, with one in nine women married before they turn eighteen,⁶⁰ leading to school drop-outs among adolescent girls. These factors put Indonesia 105th out of 153 countries on the Educational Attainment sub-index of the World Economic Forum Global Gender Gap Index 2020.⁶¹

"I have no funding or money for school, there is limited opportunity to get a job, and I don't know how to and where to find support, so I just stay at home." (15-19, Girls)

⁵³ World Bank (2019). Indonesia overview.

⁵⁴ OECD. (2019). Social Institutions and Gender Index.

⁵⁵ IFC (2016). Women-owned SMEs in Indonesia: A Golden Opportunity for Local Financial Institutions

⁵⁶ UNICEF, UNFPA and UN Women. (2019). Gender counts: East and Southeast Asia.

⁵⁷ Tambunan, T. (2017). "Women Entrepreneurs in MSMEs Indonesia: Their Motivations and Main Constraints." *Journal of women's entrepreneurship and education.*

⁵⁸ Robinson, K. (2016). Religion, gender and the state in Indonesia.

⁵⁹ Afkar and Yarrow (2020). Gender and education in Indonesia: Progress with more work to be done. Available at: <https://blogs.worldbank.org/eastasiapacific/gender-and-education-indonesia-progress-more-work-be-done>

⁶⁰ Kruglinski, J. (2019). Saying No to Child Marriage in Indonesia. UNICEF Indonesia.

⁶¹ World Economic Forum. (2020). Global Gender Gap Report 2020.



Low educational attainment and high domestic care burden contribute to women's high rates of informal necessity-based entrepreneurship

According to the Global Entrepreneurship Monitor, Indonesia is one of only nine countries among 59 assessed where women's rates of entrepreneurship are at parity with or greater than those of men.⁶² However, it is estimated that 85 percent of women entrepreneurs in Indonesia are necessity-based entrepreneurs — entering entrepreneurial activity out of a lack of available alternatives — versus those driven by a specific opportunity.⁶³ Lack of education sufficient to enter formal labour markets, an absence of formal employment options, and gendered social norms are all key factors that account for the high proportion of female necessity entrepreneurs in Indonesia. The majority are informal, small-scale and often home-based micro-enterprises concentrated in low value-added sectors and activities. The proportion of women entrepreneurs declines sharply with an increase in the size of enterprise. The fact that only one percent of Indonesian women entrepreneurs have a Master's degree is also suggestive of the low rate of female opportunity entrepreneurs in high productivity technical fields, e.g. in STEM.⁶⁴

In the research conducted, data indicates that young women in remote settings or patriarchal environments like rural NTT province and urban areas of Bandung in West Java are inclined to set up micro enterprises as it allows them to work in or close to their homes and therefore manage their domestic responsibilities.

While this is understandably viewed by women as an advantage, this advantage reflects deep gender inequality. Restriction to home-based or community-based entrepreneurship does not provide women with equal opportunity to realise their full potential. They are constrained to business ventures that can be run from or near the home, limiting them to certain sectors and activities (e.g. food services, retail, hospitality, tailoring) and limiting the growth potential of the business. Moreover, home-based women entrepreneurs continue to bear the burden of unpaid domestic work while running their enterprises, which might lead to suboptimal business outcomes. Urgent interventions are needed as outlined below to enable women to pursue opportunity-based entrepreneurship on a par with men.

“Being an entrepreneur is good choice because you can pick your own time to work, and no pressure from your boss” (10-14, Girls)

⁶² Elam et al. (2019). 2018/2019 Women's Entrepreneurship Report. Global Entrepreneurship Monitor.

⁶³ Arsana, I Gede Putra; Alibhai, Aly Salman (2016). Women entrepreneurs in Indonesia: a pathway to increasing shared prosperity. World Bank Group.

⁶⁴ *ibid.*



Women entrepreneurs struggle to access finance for business start-up and growth

There are increasing numbers of grants and schemes in the public and private sector supporting the growth of women entrepreneurs in Indonesia. Despite these initiatives, the lack of access to adequate finance for setting up and growing a business remains a binding constraint for women entrepreneurs and aspiring entrepreneurs in Indonesia. This stems from factors such as ownership rights which restrict women's access to property to act as collateral, more limited financial education among women, and socio-cultural beliefs that privilege the men of the household with financial decision-making power and control over assets. In the research, over 60 percent of young women reported that financial barriers prevent them from starting a business; they also cite appropriate information on where to access credit and inadequate financial knowledge as limiting factors.⁶⁵

“Money for capital and support to enterprises is crucial for the success of our businesses. If I can't save enough money, maybe my aspiration to have a beauty salon cannot be realised.” (15-19, Girls)

These factors above are exacerbated due to lack of gender-responsive policies and support services

Literature and expert interviews point to the inadequacy of existing enterprise support policies and programmes to address the specific barriers faced by women. Support programmes for MSMEs are not gender-responsive or transformative or specifically targeted to women, except for a few initiatives focused on improving the marketability of enterprises in sectors dominated by women.⁶⁶ Analysis of past programmes reveals poor targeting and undifferentiated programming that is not specific to women entrepreneurs' needs, as well as limited penetration to more remote regions.

“There is a government assistance for women's group business, but I have never come across it in the village” (20-24, Girls)

⁶⁵ Innovative Financing Lab, Youth Co-Lab Indonesia, UReport Indonesia (2020): Result of Survey on Impact of COVID-19 on Youth Entrepreneurs in Indonesia
⁶⁶ Dea, V. (2019). An Overview of Support for Women Entrepreneurs in Indonesia and focus on SMEs and Start-Ups: The Canada-Indonesia Trade and Private Sector Assistance (TPSA) project.

“Working is optional for women and we don’t mind if women choose to work but they still need to take care of their family.” (15-19, Boys)

“It’s always family first — I am a mother and housewife and being an entrepreneur is the second thing” (15-19, Girls)

“Women have to get married and have children. When you’re married, you need to ask your husband if you want to take any job, if he refuses, you can’t take that job” (15-19, Girls)

The domestic work burden, lower educational attainment and the decline of the agriculture sector are key factors behind the current low rate of female labour force participation in Indonesia

Unmarried adolescent girls and young women aged 15 to 24 have the highest rate of participation in the economy; however, at marriage there is a drop in participation of 37.7 percentage points. This drop is greatest for married women without children and decreases with each additional child.⁶⁷ This can be explained by the fact that women are expected to have children immediately after marriage so stop working even before pregnancy, a phenomenon referred to as the ‘anticipatory effect of marriage’. In the research conducted, young women saw fulfilling family needs as taking precedence over professional aspirations. Across all ages, validation by the family was viewed as critical to labour market decisions. Young women, particularly those in rural and more patriarchal settings, reported that permission was needed from the head of the household (a man) to determine their participation in the labour market.

In addition to the gender gap in labour force participation, there is a significant gender wage gap in Indonesia. One study estimates a wage gap in Indonesia of 34 percent in

the formal sector and 50 percent in the informal sector.⁶⁸ Women are overrepresented in informal and low value-added sectors and activities and in more vulnerable and precarious employment. For example, female unpaid and casual workers outnumber men by a rate of three to one.⁶⁹ This is linked to cultural beliefs that position men as the primary breadwinners and see women’s economic participation as less essential.

Certain fields specifically require a man as a leader, even though women also have the same capability. They’re not hiring me to be the head of the team because I’m a woman. I have the skill and the strength to move heavy tools, but they still refuse to give it a try.” (20-24, Girls)

⁶⁷ Contreras Suarez, D. & Cameron, L. (2017). Women’s Economic Participation in Indonesia: A study of gender inequality in employment, entrepreneurship, and key enablers for change. The University of Melbourne.

⁶⁸ Monash University. (2017). Women’s Economic Participation in Indonesia: A study of gender inequality in employment, entrepreneurship, and key enablers for change.

⁶⁹ Dea, V. (2019). An Overview of Support for Women Entrepreneurs in Indonesia and Canada: Focus on SMEs and Start-Ups: The Canada-Indonesia Trade and Private Sector Assistance (TPSA) project.



Overall, young women experience low levels of self-confidence and high fear of failure both at a personal and professional level

A qualitative study found that in general women entrepreneurs feel constrained by fears and lack of confidence.⁷⁰ In the research, we note that among adolescent girls and young women, low self confidence is driven by fear of negative perceptions by friends and family. This resonates with Indonesia's 2018 PISA assessment, where 59 percent said that they worry what others think of them when they fail.⁷¹ Based on this research, factors that inspire self confidence among adolescent girls include being at school, doing well in school, and being a part of a peer group. Another source of confidence that was commonly cited by adolescent girls in Indonesia was an attractive physical appearance — reflecting the social pressures placed on young women.

"It is empowering to look good because people pay attention and we feel comfortable if people like our looks." (10-14, Girls)

"My dad asked me if I want to be like him and run my own business but I am not good at dealing with people." (15-19, Girls)

"Positive responses to our work/ product/ services from trusted people is critical to empower us." (20-24, Girls)



70 International Financial Corporation (2016). Women-owned SMEs in Indonesia: A Golden Opportunity for Local Financial Institutions.

71 OECD. (2018). Programme for International Student Assessment (PISA) 2018, Indonesia.

Lao PDR



Despite still being a least developed country, Lao PDR has made significant progress in poverty alleviation over the past two decades with poverty rates declining from 46% in 1992 to 23% in 2015. It has an extremely young population, with 60% of people under 25 years of age.

A majority of women-owned businesses are micro and small enterprises

Women own or run about a third of the MSMEs in Lao PDR.⁷² However, the majority of women's businesses are microenterprises, which are smaller, employ fewer workers and have 2.5 times less turnover than male businesses.⁷³ Lack of education, limited formal employment opportunities and limited access to resources are a key driver of women opting for informal, necessity-based entrepreneurship.⁷⁴ Entrepreneurship is often a necessity for subsistence rather than a choice: the Lao Businesswomen's Association found that women would prefer government jobs that are perceived as higher-paying and less risky relative to entrepreneurship.

Young female entrepreneurs and aspiring entrepreneurs who participated in the research identify the need for information channels and mentors to support business

startup and growth. Lack of access to credit, limited market linkages and mobility are key constraints they face. However, rather than attributing responsibility to these barriers; young women in Lao PDR see self-reliance, sacrifice and grit as key traits needed to overcome the barriers they face and to support their families to progress out of poverty. Participants feel that support in areas such as business planning, financial management, stock management, and market linkages would help to enhance the growth of existing enterprises.

The barriers for women in entrepreneurship commence from an early age

Poor basic needs infrastructure and high rates of poverty combined with gender inequalities reduce the time and resources that young women in Lao PDR have for pursuing skills building and income generating opportunities, particularly in rural areas. Furthermore, gendered expectations regarding housework leads to women's reduced time and opportunities for self-development and limited mobility outside of the community.

*"Selling is the only option for I have to improve my livelihood"
(20-24, Girls)*

⁷² International Finance Corporation. (2018). Banks' Offerings Back Women Entrepreneurs in Lao PDR.

⁷³ USAID (2016). The Ecosystem for women's entrepreneurship in Lao PDR: Networks, Associations and other activities and services that support women entrepreneurs in Lao PDR.

⁷⁴ United Nations in Lao PDR. (2017). 'Women's invisible burden: The struggle for dignified and meaningful livelihoods in the informal sector in Lao PDR'.

“Working opportunities for women are to work as a hotel cleaner, seller at mobile shop, tailor, or restaurant” (20-24, Girls)

“After I completed high school, I decided not to continue studying because I didn’t want to waste family money.” (20-24, Girls)

Adolescent girls and young women bear a disproportionate burden of unpaid work

Lao PDR has the highest rate of child marriage and adolescent birth in the region with 37% of women now aged 20-49 having been married by the age of 18.⁷⁵ Girls from rural, patriarchal ethnic groups are the most vulnerable, facing the highest rates of school drop out, child marriage, child labour and adolescent pregnancy. The primary research finds that combined with limited availability of formal employment opportunities, young women are expected to remain in close proximity to their families to help with household work and in the interests of safety. Gendered expectations are often normalised as ‘parental and family decisions’. Therefore, in addition to commonly contributing to farm-based or other forms of labour and generating household income; adolescent girls and young women also face a heavy responsibility of unpaid household work and carework from a young age. Hard work is culturally strongly associated with women’s virtue in Lao PDR.⁷⁶ It is reinforced by cultural norms that good women are strong, dutiful and do not complain. These norms create institutional structures by which women are required to work harder than men for less pay and where the burden of unpaid work falls on women.

The lack of formal decent employment opportunities leads to education being seen as a poor investment

Women are overrepresented in lower-paying sectors and clerical jobs and have lower opportunities to gain technical and management skills. Women are also overrepresented in informal and vulnerable employment; for example, they are more likely than men to be seasonal and temporary workers.⁷⁷ The research finds that the lack of formal employment opportunities within or close to their communities makes higher education seem like a poor investment in the context of limited family financial resources. In addition to inequalities in access to education, the research finds that access to information regarding livelihood options and pathways beyond immediate family and community are particularly limited among girls and young women.

⁷⁵ UNICEF (2020) Lao People’s Democratic Republic: Adolescence and Youth. Available at: <https://www.unicef.org/laos/adolescence-and-youth>

⁷⁶ Lao Women’s Union. (2018). Lao PDR Gender Profile.

⁷⁷ Ibid.



Young women have lower literacy rates than men

According to the Laos 2015 Population Census, female literacy rates at 79.4 percent were found to be lower than those of men at 90 percent.⁷⁸ Literacy rates are worse for women from ethnic minority groups. Of students who speak Lao language at home, it was found that 30% of 2nd graders could not read one word, while this figure stood at 54% for students who do not speak Lao at home.⁷⁹ Gender gaps in education were found to be especially prevalent in tertiary education both at vocational and technical training and higher academic levels.⁸⁰ The gender gap was found to increase at higher and more technical levels. In one study, students in technical and vocational education and training (TVET) courses were found to come from marginalised, poor communities from rural areas and to be more at risk of early pregnancy, child marriage and gender-based violence. Girls constituted 40 percent of TVET students, and while four percent of students in electrical courses were female; 96 percent of students in hospitality courses were female.⁸¹

Ethnic group shapes inequalities in women's opportunities in Lao PDR

Lao PDR is considered to be the most ethnically diverse

country in mainland South-East Asia. While ethnic Lao comprise around a third of the population, there are more than 40 ethnic groups overall, with inequalities between groups shaping socio-economic outcomes.⁸² Members of ethnic minority groups are much more likely to be in poverty than those in the majority Lao-Tai group. For example, the Mon-Khmer highland group has a poverty incidence more than two and half times that of the Lao-Tai group.⁸³ In terms of gender dynamics; traditionally, highland Laos ethnic groups such as Mien and Hmong have patriarchal family structures which historically prevented women from participating in financial decision-making or economic activity.⁸⁴ Whereas, women in lowland Lao groups following a matrilineal and matrilocal system historically had a higher status and contributed to family financial decision making.

⁷⁸ Lao Statistics Bureau (2016). Results of Population and Housing Census 2015.

⁷⁹ The World Bank. (2014). 'Reducing Early Grade Drop Out and Low Learning Achievement in Lao PDR'.

⁸⁰ World Bank, Asian Development Bank. (2012). Country Gender Assessment for Lao PDR.

⁸¹ Sengpaseuth, P. (2020). 'Vocational training students get lessons on gender, sexual issues. Vientiane Times

⁸² Ibid.

⁸³ Asian Development Bank (2015). Indigenous Peoples Planning Framework: Ethnic Group Development Plan. Lao PDR: Health Sector Governance Program.

⁸⁴ Ireson, C. J. (1992). "Changes in field, forest, and family: Rural women's work and status in post-revolutionary Laos". Bulletin of Concerned Asian Scholars, 24:4, 3-18.



Poverty pushes young women into child labour and dangerous working conditions, and exposes them to risk of human trafficking

Given that Lao PDR is a low-income country and many people live in poverty, few women can afford not to work, resulting in the country's high female labor force participation rate. Girls frequently drop out of secondary education to engage in income generation activities and support their families. Estimates suggest that 42.4 percent of girls aged 5-17 in Lao PDR are involved in child labour.⁸⁵ Women coming from matrilineal ethnic groups were found to enter into paid sex work in order to fulfil financial obligations to their families.⁸⁶ Due to poverty and the need to contribute financially to their families, adolescent girls were also found to go into prostitution. Lao PDR is a source country for sex trafficking.⁸⁷ In a survey of trafficking victims, 60 percent were girls in the 12-18 age category and 35 percent were forced into prostitution.

Despite these gender inequalities, Lao PDR is assessed by international indices as a country of relatively low gender discrimination

The OECD Social Institutions and Gender Index 2019

assigns Lao PDR a score of 0.22, indicating low gender discrimination.⁸⁸ Given that the OECD SIGI metric is a measure of gender based discrimination in social institutions - including formal and informal laws, social norms and practices, Lao's good performance on this metric can be attributed to the fact that it is one of only four ASEAN countries to have stand-alone gender equality laws.⁸⁹ However, these laws are not always enforced in practice. Additionally, the World Economic Forum Global Gender Gap Index 2020 scores Lao PDR 43rd out of 153 countries.⁹⁰ The high rank is due to high performance on the sub index of Economic Opportunity and Participation, on which it is ranked at 3rd out of 153 countries. This can be attributed to the relatively equal rates of labor force participation rate between women and men.⁹¹ However, in the context of high rates of poverty, this female labour force participation does not signify economic or empowerment.

85 Hasnan, L. (2019). Empowering girls in Lao. The Asean Post.

86 Schenk-Sandbergen, L. (2012). "The Lao matri-system, empowerment, and globalisation." *Journal of Lao Studies*

87 Lao Women's Union. (2018). Lao PDR Gender Profile.

88 OECD. (2019). Social Institutions and Gender Index.

89 OECD. (2017). Strengthening Women's Entrepreneurship in ASEAN.

90 World Economic Forum. (2020). Global Gender Gap Report 2020.

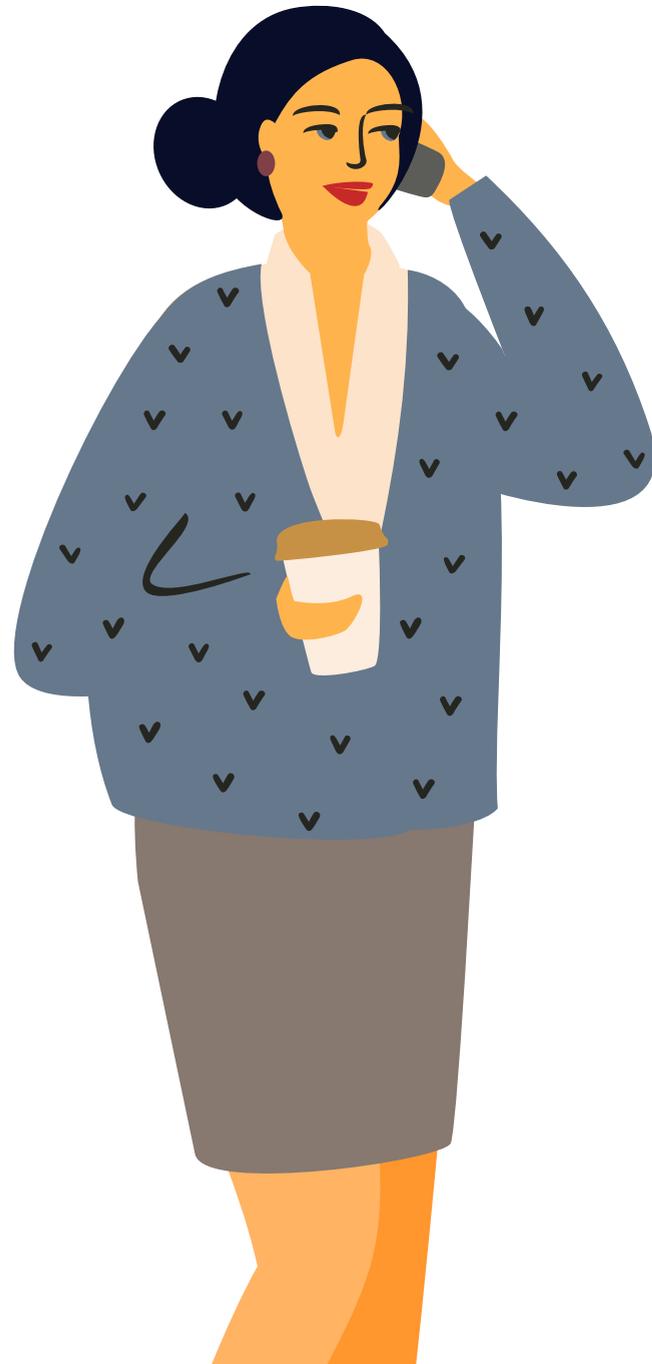
91 International Labour Organisation, ILOSTAT database. (2020). Labor Force Participation Rate, Female (% of female population ages 15+).

There is some evidence of increasing acceptance of women in education, business, and village leadership positions

In the research location in Lao PDR, there was evidence of changing community perceptions and attitudes around the role of women in the economy and society. While adolescent girls and women are still expected to lead household work, there appears to be increasing acceptance of greater mobility and pursuit of economic opportunities outside the village — even in areas of poverty and remote settings. Adolescent boys indicate that they are aware that opportunities for women are still not equal but insist the situation is improving and expressed acceptance to change. The evidence of this is also seen in the alignment of the aspirations of boys and girls — they seek similar goals which was not the case in the other countries of research.



Thailand



Thailand became an upper-middle income economy in 2011,⁹² moving from a low-income to an upper-income country in less than a generation. However, Thailand is one of the world's most unequal countries in terms of wealth distribution, and faces deep and growing socio-economic inequalities and uneven development between urban and rural areas. The participation of Thai women in the economy is one of the highest in the region. Nevertheless, Thai women face many barriers to their equal opportunities, and many of these barriers are accentuated for young women.

According to international indices, Thailand is assessed as having medium incidence of gender discrimination

The OECD Social Institutions and Gender Index 2019 assigns Thailand a score of 0.36, indicating medium gender discrimination in formal and informal laws, social norms and practices.⁹³ Article 30 of the Thai Constitution guarantees gender equality, and the Gender Equality Act of 2015 was passed to make “unfair” gender-based discrimination illegal. However, the Act has been criticised

for being insufficiently enforced, including the use of exceptions to enforcement on grounds of religion and national security.

The World Economic Forum Global Gender Gap Index 2020 also ranks Thailand in a middle position, as 75th out of 153 countries.⁹⁴ Within this index, of the four subindexes of Economic Participation and Opportunity, Educational Attainment, Health and Survival and Political Empowerment, Thailand ranks highly on the sub index for Economic Participation and Opportunity, at 22nd out of 153, but particularly low on the Political Empowerment subindex at 129th out of 153. The Economic Participation and Opportunity sub index assesses the labor force participation gender gap, remuneration gender gap and advancement gender gap. Whereas, the Political Empowerment subindex provides a measure of gender equity at the highest levels of political decision making, including ministerial and parliamentary positions.

⁹² The World Bank. (2011). Thailand Now an Upper Middle Income Economy.

⁹³ OECD. (2019). Social Institutions and Gender Index.

⁹⁴ World Economic Forum. (2020). Global Gender Gap Report 2020.



There is a gap between women's relatively high participation in the labour force and relatively low political participation in Thailand

One study suggests that women hold 32 percent of senior management positions, higher than the Asia-Pacific rate of 26 percent and the global rate of 27 percent.⁹⁵ However, Thai women represent only 16.2 percent of membership in Parliament and occupy zero ministerial positions.⁹⁶ The UNDP Gender Social Norms Index 2020, which examines how social beliefs can obstruct gender equality across the dimensions of politics, education, economics and physical integrity, further shows that 66 percent of Thai women and 67 percent of Thai men have a bias against the political empowerment of women.⁹⁷

The relatively high economic and low political participation of Thai women is attributed by experts in part to the long-run influence of Buddhism on social norms. Historically, Buddhism dictated that political and religious activities were of high status and therefore a male domain; whereas economic activities were of low status due to connection with material attachments and therefore left to women. Subsequent historical path dependencies have influenced

current poor political representation but relatively strong economic representation of Thai women.

While this disparity has existed for some time, Thailand's low rate of female political representation likely now acts as a ceiling to further advancement in women's participation. It is the assessment of this research that female political leadership may be required to shift entrenched systemic gender inequalities that limit women's full equal economic participation — for example multistakeholder strategies to redistribute unpaid care.

⁹⁵ Grant Thornton. (2020). Women in Business 2020 Report: Thailand's Private Sector Leads the Way, While Government Still Lags Behind Despite Minor Improvements.
⁹⁶ Sirivunnabood. (2019). "Women MPs in the 2019 Thai Parliament". ISEAS Yusof Ishak Institute.
⁹⁷ UNDP (2020). Gender Social Norms Index.



Despite high rates of entrepreneurial intention among women in Thailand, the rate of women's entrepreneurship has actually declined in recent years

From 2012 to 2017 the rate of established female business owners in Thailand more than halved from 29.5% in 2012 to 13.9% in 2017.⁹⁸ In addition, more women than men in Thailand are compelled to start their business out of necessity, as opposed to opportunity, leading to lower growth prospects. Higher rates of necessity entrepreneurship reflect women's relative lack of outside employment options compared to men. Among female entrepreneurs who discontinued their businesses, the most commonly cited reasons for closure were 'business not profitable' and 'problems getting finance', and 'lack of time due to care work'.

There is significant regional variation in female entrepreneurship across Thailand. In urban areas, increasingly more women are emerging as leaders of family businesses; whereas in rural areas cultural values place greater expectations on women to manage the household, leading to more home-based entrepreneurship. National

data indicates that female entrepreneurial intention is highest in Greater Bangkok and the Northeast, and lowest in the Central region and the South.⁹⁹ In the primary data, while all young women participants aged 15-19 expressed an interest in starting their own business, they were not confident due to a lack of information and financial resources. Entrepreneurs interviewed through our research also cited financial capital as a major impediment.

⁹⁸ Guelich, U. (2018). Global Entrepreneurship Monitor Thailand Report 2017/18. Bangkok University and ILO

⁹⁹ Ibid.



Social connections have a high level of influence on access to opportunities and resources for women entrepreneurs

Thailand is characterised by high value in family, community, and social ties. These networks become gateways to accessing information, jobs and business opportunities. An example of this can be noted in the pattern of entrepreneurship. Half of all Thai entrepreneurs have a family business background and young women who do not belong to business families are less likely to be able to pursue entrepreneurship opportunities.¹⁰⁰ Many of the leading female opportunity-based entrepreneurs in Thailand come from families with a business background, reflecting limited social mobility.

Investors in Thailand tend to be men and experts note how informal interactions and social connections and social capital are frequently required to secure access to finance. Since male investors are more likely to interact with male entrepreneurs, female entrepreneurs lacking similar social connections are likely to be cut off from access to this source of capital.

100 Ibid.
101 Ibid.
102 Ibid.

Women in business in Thailand tend to be constrained by low levels of confidence and fear of failure

Thailand has one of the highest rates of fear of failure among women entrepreneurs. According to the Global Entrepreneurship Monitor, 70 percent of women entrepreneurs in Thailand report a fear of failure — adversely impacting their capacity to scale their businesses and to innovate.¹⁰¹ This may help to explain why growth expectations of early-stage Thai female entrepreneurs are less than half of their male counterparts: with only eight percent of all female entrepreneurs intending to add additional employees to their businesses, versus twenty percent for men.¹⁰² Compared to young men, young women who participated in this research demonstrated significantly lower levels of confidence and fear of the negative perceptions. At the same time, they recognise self-confidence and resilience as key strengths that they need to pursue their goals.

“We must learn how to handle critiques, insults or situations where we feel patronised. “Many people are bullies. Their bullying or disdainful words have great impacts on mental strength and girls are afraid to try again if they fail. (10-14, Girls)

“Teenage pregnancies are looked down upon by the system. This leaves the women in a difficult situation.” (20-24, Girls)

“Non-formal schools provide vocational training but many of these are located in major cities. Students outside cities are not aware of them and even if they are, transport cost is prohibitive.” (Expert)

103 ILO (2020). COVID-19 Employment and Labour Market Impact in Thailand

104 UNESCAP. (2017). Fostering Women’s Entrepreneurship in ASEAN. Bangkok: United Nations.

105 Guelich, U. (2018). Global Entrepreneurship Monitor Thailand Report 2017/18. Bangkok University and ILO

106 Thailand Development Research Institute. (2019) Youth Employability Scoping Study

107 UNICEF Thailand. (2019). Thailand MICS 5 Secondary Analysis: School dropout at the upper-secondary level and teenage pregnancy.

108 Ibid

109 Dalberg Global Development Advisors and The Sasakawa Peace Foundation. (2017). ICT Skills for Girls and Women in South-East Asia

110 Dalberg Global Development Advisors, The Sasakawa Peace Foundation and Asia Women Impact Fund. (2019). A Gender-Inclusive Southeast Asia through Entrepreneurship.

Young women, and in particular young mothers, are burdened by unpaid care work

As of 2019, 14.9 percent of young people (aged 15-24) in Thailand were not in education, employment or training (NEET), a majority of whom were married women.¹⁰³ Factors including high rates of teenage pregnancy and the demographic trend of an ageing population, combined with gendered social norms, lead to a high burden of unpaid care work on adolescent girls and young women. Thai tradition places the social obligation for caring for elderly parents on women.¹⁰⁴ Thai female entrepreneurs who discontinued their businesses surveyed cited inadequate time due to household responsibilities as one of the primary drivers.¹⁰⁵

In a context in which a majority of female school dropouts are linked to teenage pregnancy,¹⁰⁶ there is a need to develop stronger care infrastructure and sexual reproductive health education and services. Among female dropouts, the proportion that were pregnant or had given birth was 88% for those that attended Grades ten or eleven in the previous year in 2019.¹⁰⁷ Rates of teenage pregnancy are also eight times more common in the poorest quintile,¹⁰⁸ reflecting how gender barriers are particularly accentuated for women in poorer socio-economic backgrounds.

Young women from poor backgrounds face major barriers to upward social mobility.

Access to formal labour markets tend to come through higher education institutions. Those who do not have access to these institutions have less information on, and access to, employment opportunities. This research finds that young women view university degrees as a critical signalling device for labour market advancement. Yet, even with high levels of educational and professional achievement, female youth are much more likely to be out of the labour force. Young women from rural and low-income groups are also cut off from learning opportunities concentrated in cities due to constraints on safe travel and mobility. Safe mobility is also a challenge for women in urban areas.¹⁰⁹

The COVID-19 pandemic is now affecting young women’s education and employment opportunities in Thailand. Young women in Thailand are concentrated in sectors that are facing disproportionate impacts, such as tourism and hospitality. Additionally, women’s jobs in Thailand are 50-60 percent more at risk of being lost to automation than men’s jobs.¹¹⁰ Young women who are immigrants from neighbouring countries — currently stateless — face more accentuated challenges as they are not entitled to equal legal protections and rights.

Opportunity Areas for Action

This section presents recommendations for strategic entry points to strengthen the ecosystems in South-East Asia to unlock the full inclusion of young women in the opportunities offered by entrepreneurship and leadership. These recommendations, derived from the research, focus on means to empower young women with the resources, capacities and institutional changes to exercise agency in their journey from adolescence to adulthood.

The recommendations are grounded in key design principles for systemic change and propose strategies that are gender responsive and gender transformative. Gender responsive strategies are those that are designed to reduce gender gaps in access to resources. Gender transformative programs go beyond gender responsive strategies to change gender power relations and/or reduce gender gaps in agency over resources.¹¹¹



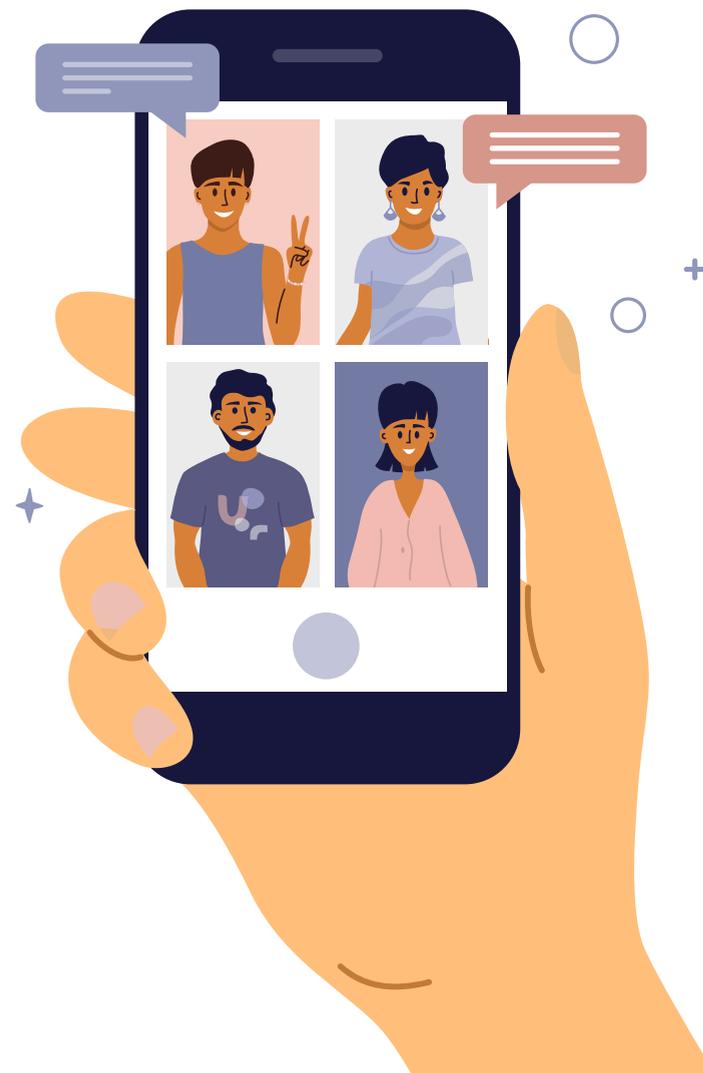
¹¹¹ Bill and Melinda Gates Foundation (2020). Gender and MNCH: A Review of the Evidence

Recommendation 1

Support Young Women to Build Self-Confidence and Exercise Agency



The research finds that, relative to boys, girls significantly lack confidence in their abilities and exhibit high fear of failure. Combined with other factors, this discourages girls and young women from riskier pursuits and leadership roles, such as entrepreneurship. Stakeholders should pursue targeted interventions from an early age to support young women to build confidence in their abilities. The research finds that this is particularly critical in middle adolescence when confidence levels are lowest and the impact of gender socialisation is highest. This can be achieved by:



A. Creating Opportunities for Exploration and Expressing Voices

Stakeholders should create leadership, risk-taking, and confidence-building opportunities for girls and young women at school and community levels; in conjunction with safe spaces for girls and young women to express their voice on issues that affect them. Intervention design should leverage the roles that peer groups and female role models and mentors play for adolescent girls and young women. Given their high fear of failure relative to boys and young men, there is a need to facilitate spaces where girls and young women can lead, test, fail and build their self-confidence without negative repercussions. Within these settings, there is a need to proactively dismantle and debunk stereotypes and myths associated with gender, for example that men have greater capacity for science, technology and business.

Example in Practice:

Grassroots social innovation challenges are one platform through which young women can be empowered to express their voice; gain hands-on experience to build communication, leadership and problem-solving skills; and exercise agency. Both Youth Co:Lab and Generation

Unlimited Challenges empower young women and young men to develop solutions to address the challenges facing their communities and advance the SDGs. By providing opportunities for young women to present a vision for the changes that they would like to see within their community and beyond and then to realise this vision; such platforms can go beyond building women's own capacity as agents of change; to also shifting perceptions in the community about women's roles and contributions.

Example in Practice:

In Lao PDR Aide et Actions delivers the Leadership and Entrepreneurship Camp for Young Women programme.¹¹² The camps provide a supportive environment for ethnic minority girls and young women aged 14 to 22 to gain the skills and confidence that are not developed in a typical classroom. Currently, the programme is working in Nongpor and Phonsavath – sites that were selected due to the strong traditional gender roles that are prevalent within the majority H'mong and Khmu ethnic groups, as well as high educational disadvantage.

¹¹² Aide et Action Leadership and Entrepreneurship Camp for Young Women in Lao PDR <https://seac.aide-et-action.org/lao-pdr-new-skills-bring-new-opportunities-for-ethnic-minority-women/>



B. Bringing Possibilities Closer to Home

The research reinforces the importance of ‘seeing is believing’ when it comes to young women’s economic opportunities. Girls and young women’s perceptions and aspirations for what is attainable and desirable for women are shaped by the female models that are visible in their family, their community, and in the media. Where there is limited mobility and internet penetration, such as in much of Lao PDR, the aspirations of young women are particularly constrained to what is visible in their immediate social circles. Policymakers, educational and training institutions, civil society organisations and others should partner to enable young women to learn about and actively experience diverse career options. In particular, there is a need to dismantle gendered perceptions around ICT, STEM and opportunity-based entrepreneurship. Young women need opportunities to hear and learn from the professional journeys and success stories of women whom they can relate to; and to access work experience or job shadowing opportunities outside of traditionally female occupations.

Example in Practice:

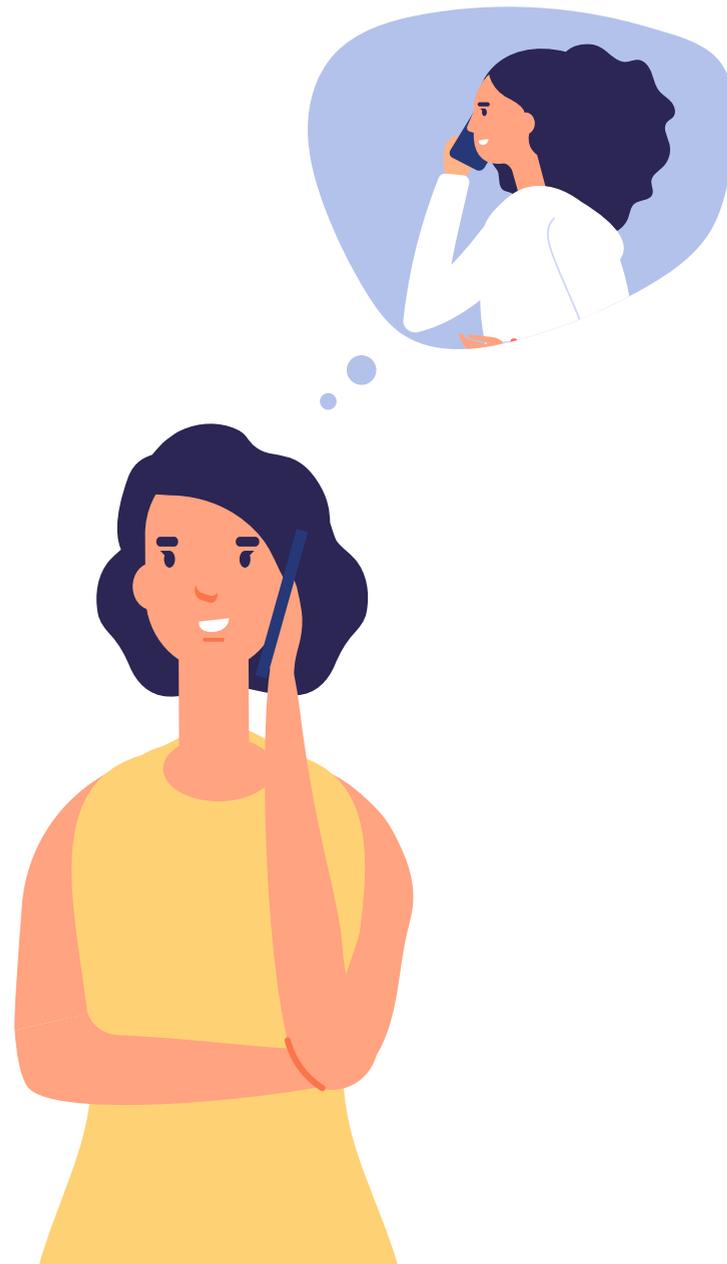
In Indonesia, Generation Girl is a non-profit organization aimed at introducing young girls across all backgrounds to the STEM (Science, Technology, Engineering, and Math) fields through fun, educational Holiday Clubs with a goal to shape future female leaders and empower women to make their mark in male-dominated fields.¹¹³

Example in Practice:

Based out of Indonesia, the online platform Magdalene aims to give a voice to feminist, pluralist and progressive views and provide content that is critical, inclusive and empowering for women. It provides relatable content on politics, gender, sexuality and feminism to dismantle gender stereotypes.¹¹⁴

¹¹³ Generation Girl (2020): Available at <https://www.generationgirl.org/>

¹¹⁴ Magdalene. <https://magdalene.co/about>



C. Supporting Gender-Transformative Collective Action

The research highlights the need for girls and young women to have opportunities to develop the critical consciousness to identify and question how inequalities and power operate in their lives in order to affirm their sense of self and realise their rights. This is key to shaping self-awareness, confidence, self-esteem, and self-efficacy. The development of critical consciousness among women and girls can also be a strong driver of collective action challenging gender discrimination. Research has shown that the transformative effects of empowerment initiatives can be intensified by actively engaging women in consciousness raising. There is a need to advocate for education systems that encourage pedagogical approaches and learning experiences that foster self-awareness and self-esteem from a very young age. Support must be provided to civil society to facilitate peer-support movements where women and men can discuss gender issues that affect them and advocate for actions at grassroots level. Young women must be given space within which to express their voice and influence decision making. Such advocacy can address issues like safe mobility, child marriage, childcare, gender-based violence, and school drop-outs, among others issues that impact gender inequality. In particular where there are close-knit

ties within ethnic and religious groups, there are strong forces that can either activate or resist social change that must be navigated. Strategies may be needed to garner the support or neutralise the objection of potential ‘losers’ of a particular social change.

Example in Practice:

In Thailand, the International Women’s Partnership for Peace and Justice offers a course called “Women Allies for Social Change”¹¹⁵ which is intended to build a supportive community of Thai women for gender-transformative social change. It develops their critical consciousness to drive gender transformative collective action by teaching them feminist concepts and presenting them with Buddhist feminist analysis of structural violence, power, privilege and social action.

Example in Practice:

Sisterhood is a private enterprise in Lao PDR whose goal is build a community of socially aware and economically empowered women working collectively to narrow the socioeconomic divide. In addition to supporting collective action for mental and physical wellbeing, Sisterhood supports young women from the H’mong ethnic group with skills coaching and handicraft production groups.¹¹⁶

115 International Women’s Partnership for Peace and Justice. Women Allies for Social Change. <http://womenforpeaceandjustice.org/courses-we-offer/women-allies-for-social-change/>

116 Sisterhood / VivNcaug: <https://www.facebook.com/Sisterhoodfor-Development.VivNcaug>

Recommendation 2

Engage Boys, Families, Peers and Community Members as Agents for Gender Transformation



The research demonstrates how providing capacity building or resources directly to girls and young women is insufficient in the absence of relational and institutional changes. Given the determinative influence of household and community institutional structures and norms on young women's capacity to exercise agency; it is vital to work with the stakeholders closest to young women to shift their decision-making power and access to resources and opportunities.

The research underscores the role that family members and peers play in shaping girls' and young women's beliefs, aspirations and choices from a very early age. This serves to expand or constrict young women's access to opportunities. Family members, peers, and community members must be leveraged as agents to transform gender norms and support social change. Religious leaders are particularly influential in Indonesia and Thailand and should be engaged as key agents of social change. The involvement of local community leaders is especially vital in Lao PDR. This can be done by:



A. Converting Parental Pressure into Parental Support

Given the highly influential role of parents' beliefs on young women's subsequent choices, stakeholders should look for opportunities for community and media-based behaviour change campaigns that tackle harmful gender stereotypes and promote positive messaging on women's contribution to their communities and societies and roles as agents of change. Interventions such as career counselling should not just focus on girls and boys themselves; but also on parents, with embedded messaging that seeks to shift gendered perceptions on careers, and encourage the supporting roles that parents can play. The research shows that across such interventions, the familiarity of the identity of the messenger is key to engendering belief in the message.

B. Leveraging the Role of Boys and Young Men as Gender Champions

Policymakers, schools and community-based organisations should invest in increasing knowledge and awareness and shifting attitudes among boys and young men on multi-dimensional gender inequalities and key issues including gender discrimination, sexual and reproductive health,

gender-based violence, and unpaid care work. Stakeholders should look for opportunities to shift gender norms within school and community spaces and to promote gender champions among young men who advocate for and support progressive gender norms.

Outside Inspiration:

The Male Champions of Change is a coalition of Australian CEOs, Non- Executive Directors and community leaders who actively work towards tackling inequality by encouraging men to step up besides women on issues of gender equality.¹¹⁷

117 Champions of Change Coalition. <https://championsofchangecoalition.org/>

C. Showcasing the Successes of Women

Governments, employers, development partners and other stakeholders should identify opportunities to spotlight and celebrate the contributions of women. This should include diverse media portrayals of women in entertainment, politics and education and normalisation of women in careers that are traditionally seen as ‘masculine’ who can serve as role models for both men and women. This can include audio and video stories across mass media sharing stories of women who have challenged gendered career norms; community events that celebrate the role of women as changemakers; and showcasing of women leaders in community centres and other public spaces, libraries, or educational institutions. Media portrayals may be especially crucial in Indonesia, where this research

finds girls and young women are more likely to perceive themselves as subservient to men and are less likely to cite female role models. In Thailand, given low female political representation, it may be particularly important to show contributions of women in leadership roles.

Example in Practice:

In 2018 UNESCO in Thailand launched an initiative entitled, “Women Make the News”, an online database of female experts including women in STEM which Thai journalists can draw from. This could be replicated in other countries of the region.

Example in Practice:

Events such as TEDxPathumWanWomen held in Bangkok and TEDxJakartaWomen held in Jakarta provide a platform for women entrepreneurs and women in STEM and non-traditional careers to share their stories and inspire others.¹¹⁸

¹¹⁸ TEDxPathumWanWomen: <https://www.ted.com/tedx/events/40271> TEDx-JakartaWomen: <https://www.ted.com/tedx/events/40444>



Recommendation 3

Reengineer Education Systems as Effective Launchpads for Professional Journeys



Education and skills building pathways must be better geared to supporting young women's transition from academic to professional life. This should include responding to women's demand for application based, practical learning in later school years, a focus on the development of transferable communication and problem solving skills and entrepreneurial acumen, provision of career guidance, and access to the specific skills demanded by employers. Programmes should be responsive to the specific barriers that young women face — including with flexible and innovative service delivery to reach marginalised groups such as young mothers, young women in rural areas and young women with disabilities. This can be done by:

A. In-school and Out-of-School Opportunities to Develop Transferable Skills and Entrepreneurial Acumen

Policymakers, education practitioners, civil society organisations and technology providers should support interactive and innovative skills-building platforms that focus on building entrepreneurial acumen and transferable skills such as problem solving, leadership, teamwork, critical thinking, public speaking and communication among girls and young women from an early age. Gamification, localised community-based projects, after school clubs, innovation challenges and other forms of competitions are all platforms that can be leveraged to build such skills. Design of interventions should be sensitive to and seek to shift relational power dynamics between boys and girls.

Example in Practice:

In Indonesia, the Ministry of Youth and Sports runs an entrepreneurial course (Program Kuliah Kewirausahaan) for college students. It is intended to develop entrepreneurial interest and motivation, and to provide an introduction to business skills. It also provides college students with an opportunity to execute their business plan.

Example in Practice:

The Adolescent Kit for Expression and Innovation by UNICEF is a package of guidance, tools, activities, and supplies to support adolescents ages 10-18. It aims to offer adolescents the chance to express themselves, experiment, solve real problems, and explore new ideas.¹¹⁹

Example in Practice:

In Lao PDR, the company The Solver Laos, run by a female entrepreneur, provides public speaking skills training to women.¹²⁰

Example in Practice:

In Cambodia, the female-led incubator Impact Hub Phnom Penh delivers entrepreneurship, 21st-century skills, leadership, and innovation training to young Cambodians. They strongly encourage women to apply, and approximately 80% of their cohorts are comprised of women. Furthermore, they provide both women and men with a safe space to test their ideas, reflect, and learn.¹²¹

119 UNICEF. Available at <https://www.adolescentkit.org/>

120 The Solver Laos. <https://solverlaos.com/>

121 Impact Hub Phnom Penh: <https://phnompenh.impacthub.net/>



B. Strengthening Career Guidance and Information Channels for Girls and Women

Educational institutions and civil society actors must make high-quality information on career choices and pathways more accessible to young women from an early age. Particularly in areas with limited or low quality education opportunities, civil society actors play a vital role in facilitating access to information, especially for school dropouts. As female teachers are identified as primary influential role models in the research, their position of trust can be leveraged to provide students with reliable information about potential professional and entrepreneurial pathways and to shape perceptions. In addition, young women should have opportunities to hear from the professional journeys of women they can relate to. In all cases, provision must focus on addressing particular information gaps that girls and young women face as well as dismantling harmful gender stereotypes.

Potential Area for Action:

In Thailand, several associations support working women including the Federation of Business and Professional Women's Association of Thailand, Women Professionals & Entrepreneurs Thailand and ASEAN Women Entrepreneurs

Network. These associations do outreach events and talks in schools and universities, to share their professional journeys, challenge gender stereotypes and answer the questions of adolescents about professional and entrepreneurial pathways.

C. Helping Young Women to Experience their Aspirations

Public and private sector organisations should collaborate to facilitate access to work experience, apprenticeships and internships that help girls and young women to experience their aspirations, gain knowledge on career pathways, access role models or mentors and acquire soft skills relevant to the labour market. Special provision is needed for vulnerable groups such as school dropouts and young mothers. Increased investment is needed in expanding access to vocational training programmes and addressing high rates of gender segregation in courses.

Example in Practice:

World Education Laos established the first Women's Entrepreneurial Centre in Laos PDR in 2017.¹²² It aimed to incubate women-owned sustainable small businesses. It also provided scholarships to women to attend vocational training on tailoring, hairdressing, weaving and natural dyes, accompanied by business training and mentoring.



122 World Education Laos. <https://laos.worlded.org/projects/womens-entrepreneurial-centre/>



Potential Area for Action:

In Indonesia, UNDP with Citi Foundation and the Ministry of Youth and Sports host Ideathonesia, a crowdsourcing platform supporting young people, to turn impactful ideas into sustainable businesses. Ideathonesia is followed by an eight-month incubator for pre-seed youth-led enterprises. There may be opportunities to partner with the Ministry of Education's Kampus Merdeka and FIKSI entrepreneurship competition programmes to expand access to the training curricula.

D. Building Financial, Legal and Digital Skills

The research underscored how policies and multi-stakeholder partnerships are needed to enable young women to build financial, legal and digital skills. Governments, educational institutions and technology providers should leverage low-cost technologies and diverse online and offline platforms to make legal, financial and digital skills-building opportunities more accessible, particularly to marginalised groups. Throughout the research, girls and young women view financial and digital literacy as critical to their professional success, including as prospective entrepreneurs. However, they point to gender divides in digital and financial access and literacy from a young age. The internet provides a channel

to make information and programmes more accessible. Social media can also be used to market existing digital, legal and financial literacy programmes. In rural areas with limited internet penetration and mobility, community spaces and groups can be used to provide access to skills building opportunities alongside mentors. This will need to be supported by parallel interventions engaging parents and husbands so that girls and women are able to access these spaces.

Example in Practice:

The “Better Me” programme of Prathanadee Foundation¹²³ in Thailand is teaching financial and legal literacy and the “Generation Girl” coding summer programme¹²⁴ in Indonesia is imparting digital literacy skills. Governments can signpost to such programmes through media and channels.

Example in Practice:

Youth Co:Lab Springboard Programme is a business incubation platform for young entrepreneurs to turn SDG solutions into innovative businesses. It helps young female entrepreneurs in Asia-Pacific to build their financial and digital literacy by providing action-oriented training courses that help them anticipate and prepare for specific hurdles they might face in their businesses. See the training modules on Springboard's online Learning Management System.¹²⁵

¹²³ Prathanadee Foundation. <https://prathanadee.org/better-me/>

¹²⁴ Generation Girl. <https://www.generationgirl.org/>

¹²⁵ Youth Co:Lab Springboard Programme Learning Management System: <https://www.youthcolab-learn.org/>

Recommendation 4

Make Entrepreneurship Support Services Gender-Responsive and Accessible to Young Women

Young women participating in the research cite lack of access to information and support services as major constraints to starting and growing a business. Given the gendered barriers that women entrepreneurs face, it is critical that enterprise support services are designed to target women's specific barriers and needs through appropriate marketing, reliable channels and messengers, and innovation in service delivery such that they are available, accessible and affordable. Particular measures are needed to reach young mothers and women in rural areas. This can be done by:



A. Creating One-Stop-Shop Solutions for Access to Information on Business Support Services

Governments, service providers and technology providers should enter into partnerships to develop offline and online mechanisms to create platforms and information repositories for existing or aspiring entrepreneurs. Such platforms can be publicised through marketing in communities, community radio shows, adverts, and social media, with a focus on trusted messengers and provision in local languages. National and local governments should ensure easy access to information such as on procurement processes, business regulations, incentive schemes and support packages.

Example in Practice:

In Thailand, the Bureau of Reproductive Health launched a LINE account called “Teen Club” targeting teenagers to provide correct information about reproductive health and birth control.¹²⁶ The LINE account allows users to check their right to access contraception services, search for providers, as well as record and keep track of their menstrual cycles. Similar platforms could be launched to give young people low-cost entrepreneurship support services. UNICEF also supports lovecaresation.com a website which gives young

people access to information on sexual reproductive health as well as mental health issues.

B. Connecting Young Women Entrepreneurs to Mentors and Advisors

The research underscores the vital role that female mentors play for young female (aspiring) entrepreneurs. This is particularly vital to redress disadvantages that young women have relative to men by the time they reach early adulthood in terms of access to business connections. Public and private providers should seek to ensure that mentorship is an embedded component of business support services for young female entrepreneurs. This can be facilitated through peer-to-peer support groups as well as through incubation, acceleration or business support programmes. The experience of Youth Co:Lab and the Generation Unlimited Youth Challenge in Asia-Pacific underscores the value of access to peer groups of entrepreneurs who can also offer emotional support and encouragement. In parallel, access to experienced mentors and advisers has been key to Youth Co:Lab entrepreneurs unlocking access to technical expertise, investment and business growth opportunities.

¹²⁶ Mala, D. (2020). Govt seeks to slash teen pregnancy rate. Bangkok Post.





Example in Practice:

In April 2019 in Lao PDR, the SME Service Centre (SSC) under the Lao National Chamber of Commerce and Industry launched a series of quarterly information and business networking events under the theme of “SSC Breakfast Talk”.¹²⁷ These are intended to empower aspiring female talent by providing access to successful female business leaders and role models and providing an opportunity for Lao women entrepreneurs to exchange information about doing business.

Example in Practice:

In 2020, UNDP Cambodia, in partnership with SHE Investments, launched the SHE Incubator and Accelerator Programme to provide professional training, mentoring, coaching, and consulting to female entrepreneurs. It is designed in particular to address gender-specific barriers that young female entrepreneurs face – such as cultural and family pressures, lack of financial literacy and financial management skills, a lack of separation between business and family finances, low self-confidence, and lack of business management and ICT skills.¹²⁸

Potential Area for Action:

The oldest and largest private-sector-driven initiative for women entrepreneurs in Indonesia is the Indonesian Business Women’s Association, or IWAPI, a network of more than 30,000 women entrepreneurs. 85 percent of its members operate micro or small businesses. IWAPI could create mentorship schemes in collaboration with schools, colleges, or CSOs for successful business women who are part of the association to mentor young female entrepreneurs.¹²⁹

Potential Area for Action:

The Women CEOs Summit convened in 2019 by the ASEAN Women Entrepreneurs Network (AWEN) and Government of Thailand with the goal to extend and strengthen the network of ASEAN Women CEOs and define a path forward that enables companies and governments to effectively meet Industry 4.0 challenges in ASEAN in a more gender-balanced way. The summit brought together high profile female business executives and entrepreneurs to share best practices.¹³⁰

¹²⁷ (2019). ‘Laos Seeks To Promote Female Entrepreneurship’. The Phnom Penh Post
¹²⁸ Launching of the SHE Incubator and Accelerator Programme: <https://www.kh.undp.org/content/cambodia/en/home/presscenter/speeches/2019/remarks--by-dr--ra-ny-pen--assistant-resident-representative--und.html>

¹²⁹ The Indonesian Entrepreneurs Association IWAPI. Available at <http://iwapi.id/>

¹³⁰ ASEAN Women Entrepreneurs Network. Available at <http://www.awenasean.org/>



C. Enhancing Inclusion in Access to Enterprise Support Services, and Linking to Access to Finance

Based on the findings of the research, entrepreneurship training and support services must be expanded to rural areas and marginalised groups and delivered in more accessible and relevant formats. Frequently, access to services is tied to a higher educational institution; or has high financial barriers and requires participants to be based in the capital city. Partnerships with civil society organisations, schools, training institutes, religious groups, microfinance institutions and local governments are needed to embed entrepreneurship training within other forms of service provision. Services can also be more joined up, for example providing support and guidance to set up a financial product or service. Access to financial services especially microfinance is crucial for support to women entrepreneurs. Online services and social media channels should be used to enable young women entrepreneurs to access training and marketing support virtually and to access digital business platforms and e-commerce opportunities. Hosting support programmes in community spaces such as playgrounds, religious spaces, community centres and libraries could reduce barriers to entry. Enterprise service design must be cognisant of the heterogeneity of women entrepreneurs

and the size, sector and growth potential of their operations — ranging from opportunity to necessity based, formal or informal, home based or commercial setups — as well as to the opportunities in the local economy.

Potential Area for Action:

Enterprise training or peer support can be provided in public spaces such as community centres and temples. These spaces tend to be freely accessible and frequently located in most rural areas. For example, Bangkok's largest training centre is in a temple, equipped with space and facilities including electricity, water, tables and chairs. Enterprise training and advice can also increasingly be made available at low cost on social media platforms.



Example in Practice:

In Thailand, the One Village, One Product (OTOP)¹³¹ programme could be extended to adolescent girls, providing training on traditional knowledge by seniors engaged in such initiatives.

Example in Practice:

In Indonesia, the Ministry of Youth and Sport in collaboration with the Ministry of Environment and Forestry, Ministry of Health, Perhutani, the Association of Indonesian Forestry Communities and IPB, are implementing a social forestry-based entrepreneurial development program. This includes developing forest-based commodity and tourism businesses by regenerating forest use. These enterprise training programs are therefore contextualised to the local economy and resources in rural areas. They can therefore equip young women and men from marginalised rural communities with the entrepreneurial skills to engage in income-generation activities appropriate to their local contexts.

Example in Practice:

In Lao PDR, the Small Enterprises for Big Dreams programme – led by Oxfam and STELLA – is supporting young women to overcome the barriers they face to entrepreneurship. The programme uses a gender-responsive lens and combines Saving for Change and Enterprise Facilitation training methodologies to provide integrated support to young women on how to operate and grow their businesses.¹³²

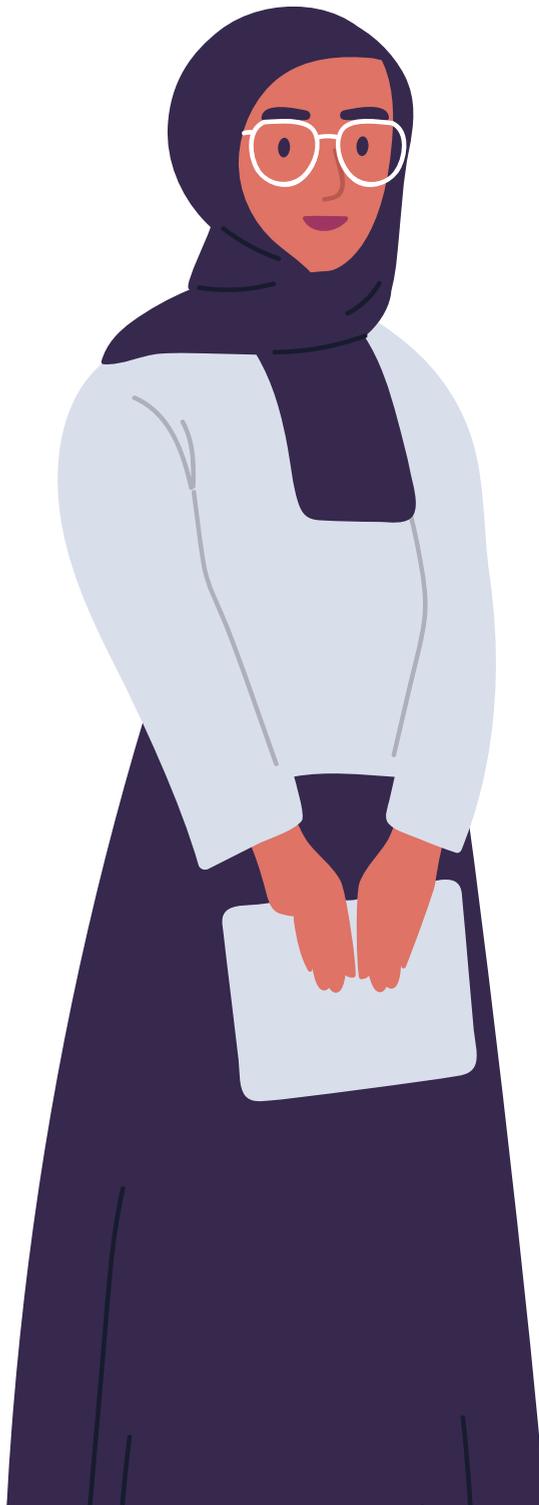
¹³¹ One Tambon One Product (OTOP) is a local entrepreneurship stimulus program designed to support locally made and marketed products of each of Thailand's 7,255 tambons (sub-district).

¹³² Small Enterprise for Big Dreams programme: <https://laos.oxfam.org/latest/stories/small-enterprise-big-dreams-pilot-initiative-turn-passion-economic-progress-young>

Recommendation 5

Enact Corrective Interventions to Redress Women's Relative Asset and Time Poverty

Given women's historically low asset ownership relative to men, corrective interventions are needed at policy and ecosystem levels to support women and women entrepreneurs to build assets — from financial, to property, to digital. Multi-stakeholder interventions — including by governments and private sector — are also needed to recognise, reduce, redistribute and provision care work to reduce women's relative time poverty. This can be done by:



A. Expanding Access to Financial Products and Services and Business Platforms

Product and process innovations are needed to meet the specific financial needs of women as entrepreneurs. The growth in access to digital devices and the internet generates new opportunities for digital finance and digital business platforms for young female entrepreneurs. In South-East Asia, the proportion of young women using digital payment services increased from 24 percent to 35 percent from 2014 to 2017.¹³³ High-potential products include movable collaterals; alternative credit scoring; mobile wallets with low-cost digital savings accounts, payments, insurance and loans; and data-driven insurance innovations. In South-East Asia, 82 percent of young women own mobile phones compared to 80 percent of young men, therefore there are many opportunities for mobile financial services and business platforms.¹³⁴ For small-scale entrepreneurs in low-resource contexts, options could involve converting revolving loan fund activities into savings accounts or testing in-kind capital transfers to minimise diversion of capital from women's businesses to their households. Product innovations should be supported by government efforts to incentivise financial institutions to respond to the needs of women.

Example in Practice:

In Viet Nam, The Asia Foundation partnered with MasterCard and the Viet Nam Bank for Social Policies (VBSP) in 2017 to help women leverage technology for starting and growing businesses.¹³⁵ VBSP serves seven million poor and near-poor borrowers, 50% of whom are women. The project involves the development of a banking platform and offers women new options for mobile banking and online transactions including options to buy raw inputs for their production processes.

B. Scaling up Gender Lens Investing

Through gender lens investing, investors can deliver positive social outcomes as well as higher financial returns by incorporating a gender lens into their analysis and decision-making. Gender lens investing can involve investing in women-owned or women-led enterprises and investing in enterprises that provide opportunities for women in their value chain, and can therefore help to address inequalities in access to capital and support women-owned businesses to

¹³³ UNCDF and UNDP (2020) Youth Entrepreneurs Engaging in the Digital Economy: The Next Generation

¹³⁴ Ibid.

¹³⁵ Salman, A. and Nowacka, K. (2020). Innovative financial products and services for women in Asia and the Pacific. Asian Development Bank.



overcome constraints to growth. There is also an economic case for expanding gender lens investing — which can lead to more innovative solutions and solutions that solve the unique needs of women. Gender-balanced firms also achieve higher returns than average.

Example in Practice:

In the Asia-Pacific region, Value for Women has created a guide on “How to Invest with a Gender lens”.¹³⁶ The tool offers guidance to investors on how to invest in the interest of gender inclusion. It recommends providing capital to women-led and gender-forward businesses, applying a gender lens across the investment process and advancing gender diversity in investment firms. In 2019, the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) launched a Women Enterprise Impact Investment Fund. ESCAP partnered with the Small Enterprise Assistance Funds (SEAF)¹³⁷ to catalyse women’s entrepreneurship through impact investing in Asia, including through launching a Women’s Economic Empowerment Fund in South-East Asia . SEAF has invested in women-led companies in Indonesia.¹³⁸

Example in Practice:

The Asian Venture Philanthropy Network (AVPN) is a funders’ network based in Singapore building the social investment community across Asia. AVPN’s Gender Platform mobilises capital towards initiatives that improve outcomes for women and girls; and supports social investors to learn how to include a gender lens in the work that they do.¹³⁹ AVPN’s Deal Share Platform integrates categorisation of high-impact deals that advance gender equality.¹⁴⁰

Example in Practice:

The Indonesia Women Empowerment Fund (IWEF) invests in disruptive tech solutions led by gender-balanced teams that address underlying systemic barriers to women’s empowerment – such as the lack of access to capital that many of Indonesia’s 30 million women entrepreneurs face. IWEF is jointly managed by Moonshot Ventures and YCAB Ventures.¹⁴¹

¹³⁶ Value for Women, Investing In Women and Australian Aid.[2020]. How to Invest with a Gender Lens: A guide for investors in emerging markets.

¹³⁷ SEAF - Women’s Economic Empowerment and Gender Equality: <https://www.seaf.com/womens-economic-empowerment-and-gender-equality/>

¹³⁸ SEAF (2019) SEAF Invests in Leading Indonesian Artisan Bakery and Café <https://www.seaf.com/seaf-invests-in-leading-indonesian-artisan-bakery-and-cafe/>

¹³⁹ AVPN Gender Platform: <https://avpn.asia/gender-platform/>

¹⁴⁰ AVPN Deal Share Platform - deals advancing gender equality: https://avpn.asia/dsp/?fwp_term_beneficiary=women-and-girls

¹⁴¹ Indonesia Women’s Empowerment Fund: <https://www.moonshotventures.org/about-iwef>



C. Redistribute Girls' and Women's Unpaid Care Burden, in Particular Through Engaging Boys and Men

Young women in Asia-Pacific spend triple the time on unpaid care and domestic work than young men.¹⁴² Policies, government investments and multi-stakeholder strategies and interventions are needed to recognise, reduce, redistribute and provision this care work. Doing so would support a reduction in women's time poverty and increase women's mobility outside of the home. This, combined with parallel shifts in gender norms, could enable expansion in women's economic opportunities — particularly in opportunity-based entrepreneurship, STEM fields and higher-productivity sectors and economic activities.

Example in Practice:

The UN Women Women's Empowerment Principles (WEPs) Awards recognise individuals and businesses that promote a gender-inclusive business culture and the achievement of gender equality in the Asia-Pacific. The 2020 Award winners include companies and individuals that have promoted women leaders, make working conditions fairer, supported equal parenting and caregiving roles, and improve access to finance for women entrepreneurs.¹⁴³

¹⁴² ILO and ADB. (2020). Tackling the COVID-19 youth employment crisis in Asia and the Pacific

¹⁴³ UN Women 2020 Asia-Pacific WEPs Awards Winners: <https://asiapacific.unwomen.org/en/news-and-events/stories/2020/12/winners-revealed-of-new-un-award-for-womens-empowerment-in-business>



Looking Forward

Arrived at using a Human Centred approach to enable a holistic analysis of the journey of young women from adolescence to adulthood, these recommendations prioritise shifting the relational dynamics and institutional structures that shape young women's capacity to access resources and opportunities and exercise agency. These recommendations and design principles, applied appropriately in local contexts, can support the transformation of the ecosystems around young women to unlock their capacity for entrepreneurship and their broader empowerment.

These recommendations are designed to guide actions by the different groups of stakeholders identified above. The findings will be used to guide the implementation of UNICEF and UNDP programming in partnership with

national and regional stakeholders seeking to tackle gender-related barriers that young people in the region face to their empowerment across their journey from adolescence to early adulthood.

With less than ten years to go to achieve the SDGs, acting now to advance gender equality, realise the rights and unlock the potential of all young people will be critical to achieving a more sustainable and inclusive recovery beyond COVID-19, towards 2030.

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