



The Asia Foundation

# Expanding opportunities in the digital economy for women entrepreneurs

## A COVID-19 response initiative in Malaysia, Myanmar, and Nepal

Among the many challenges brought about by the Covid-19 pandemic are the widening gender gaps in economic opportunities, especially in a rapidly changing and increasingly digitized economy. Covid-19 mobility restrictions and lockdowns hastened businesses' transition to e-commerce and digital trade, yet many businesses were – and still are – struggling to make the transition to e-commerce. Micro and small enterprises in hospitality, retail, and administrative goods and services, which are disproportionately run by women, are particularly at risk.

The economic strain experienced by many families, as well as the fear and anxiety arising from extended lockdowns, have exacerbated the incidence of domestic violence and other forms of gender-based violence (GBV). This is particularly evident in contexts with poor health systems, weak rule of law, and existing high levels of gender inequality and violence against women and girls. In addition, many survivors face economic insecurity and lack livelihood support, creating more barriers for them to safely escape GBV.



*Image from the launch of Tech4Her@NAWEM in Malaysia*

With funding from Visa Foundation and in collaboration with local business and violence-prevention organizations, The Asia Foundation helped women and their families in Malaysia, Nepal, and Myanmar confront their rapidly changing lives in the face of Covid-19 economic downturns and, in the case of Myanmar, an overlapping political crisis. From May 2020 to October 2021, dynamic new initiatives connected women entrepreneurs and workers to new market opportunities, digital and financial literacy skills, and strengthened systems of outreach and support for GBV survivors.

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This learning brief provides an overview of the activities and achievements in each country, followed by overall lessons for future programming.

In **MALAYSIA**, the program worked with a small group of women who had already established small to medium-sized businesses. It helped them transition to online marketing and sales during Covid-19 lockdowns. The National Association of Women Entrepreneurs of Malaysia (NAWEM) and Saito University partnered to deliver the e-commerce and business curriculum, called Tech4Her@-NAWEM. All 20 women who completed this comprehensive, incubator-like program transitioned their businesses online. Women business owners were also mobilized to be conduits of information about domestic violence to employees and other women in their network. The human rights organization, Tenaganita, trained them on GBV prevention and response mechanisms and developed a “Responding to GBV” manual and posters to promote awareness about how to seek and give help to survivors.

Activities in **NEPAL** exposed a large cohort of women’s micro-enterprises and informal businesses to e-commerce, digital skills, and business coaching. Working with the Women Entrepreneurs Association of Nepal (WEAN), the project sponsored an inaugural virtual exhibition featuring 1,120 products from 118 entrepreneurs. The Asia Foundation also worked with Women’s Rehabilitation Centre Nepal (WOREC) to include survivors of domestic violence in business development programming while also providing psychosocial support, community education about GBV, and trainings for community leaders on GBV referral systems.



### Activity Spotlight: Increased revenue from online sales and marketing

Punitha Gopalan ran a successful spa, Zrii Beauty Palace, for 12 years before the Covid-19 pandemic forced her to pause operations. After joining the Visa-funded program in Malaysia, she began offering virtual trainings and launched a new line of wellness products to sell online. These increased marketing channels and product offerings helped her continue to run the business during Covid-19 lockdowns. Once she was able to open her spa again, her monthly revenues increased from about \$2,900 USD to \$4,300 USD when compared to the same month in the year prior to the pandemic. Gopalan has since opened a second spa, for men, and has hired three more employees, doubling her team. She’ll soon be launching an export business on the AliBaba e-commerce platform.

In **MYANMAR**, the political instability and inaccessible internet services that resulted from the February 2021 coup underscored the fragility of physical and political infrastructure that is necessary for successfully transitioning small businesses online. The Asia Foundation shifted activities to meet basic needs and mitigate GBV, so that women’s micro and small businesses could become resilient enough to make new transitions when the political and technological infrastructure improves. Working with key partners, Rattna Metta Organization (RMO), Kan Latt Metta (KLM), and Women’s Federation for Peace (WFP), The Asia Foundation provided basic support services and confronted rising rates of domestic violence with a multi-pronged effort that engaged more than 1,000 people through community education, communication campaigns, and trainings for community and government workers about survivor-centered approaches to respond to GBV.

## LESSONS

Several lessons emerged from the different country contexts that can shape future work to expand women’s opportunities in the rapidly growing digital economy.

### Lesson 1: Socially responsible economic responses to COVID-19 must confront gender-based violence

While the Covid-19 pandemic forced many women to transition their businesses – or start a new one – from home, domestic violence, and other forms of GBV, were rapidly increasing. In the early days of pandemic lockdown, calls to the *Talian Kasih* hotline in Malaysia from distressed women increased by 57 percent. In each country, The Asia Foundation perceived business development programs as well-positioned to share critical information and education about GBV, creating a holistic and human-centered approach to women’s economic resilience and prosperity.



#### Activity Spotlight: A community approach to stopping gender-violence



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Ma Hla\* and her husband, who live in Hlaing Thar Yar Township in Myanmar, both participated in one of The Asia Foundation’s domestic violence prevention interventions. Women’s Federation for Peace learned of Ma Hla’s abuse by her husband through their referral system and provided psychological support. She joined a workshop called Consolidating Survivors’ Experiences, where she and others were able to find solidarity in their shared experiences and support each other. Her husband observed a violence awareness session for local authorities and learned his abuse was not only illegal but wrong.

Images are excerpts from the Myanmar GBV-prevention booklets

\* Name has been changed for privacy.

## **Lesson 2: The barriers to entry to e-commerce are still too high for many women's micro and small-sized enterprises.**

Program activities in Nepal exposed a large cohort of women to e-commerce and in the process revealed the extent of the barriers to starting or transitioning a business online. First, most of the e-commerce platforms are in Kathmandu and do not have a logistical structure to support products from entrepreneurs outside the city. Second, the e-commerce platforms require business registration papers, which some women entrepreneurs had not completed. Finally, some platforms had high packaging requirements. As a result, only 14 of the 120 women in the program contacted e-commerce platforms to inquire about business opportunities. To ensure all participants were exposed to the digital marketplace, the project sponsored a virtual trade exhibition that was hosted by local business partner. This was a foundational step for women small business owners to see and experience the potential opportunities of the digital marketplace.

## **Lesson 3: Women's collective support to each other is a powerful way to help each individual grow, strengthen, diversify, or pivot their business. Programs can foster this sense of collective support by working with a consistent, small group of entrepreneurs.**

The Asia Foundation's program in Malaysia operated like an informal incubator for a small group of women. Over time, they formed a close-knit network through which they began to support each other both emotionally and professionally. This process helped them build confidence and a sense of empowerment to take on new challenges such as launching new products and business lines. They also began collaborating with each other on product and market development. For example, Natasha Mustapha, who operates a physical and online store that sells horse riding gear and accessories, struggled with sales as equestrian clubs were closed. She began collaborating with one of the other entrepreneurs in the program to create a safe disinfectant for horses and pets under her own brand.

### **Sustainable change is powered by partnerships**

The Asia Foundation views partnerships as an investment in sustainability, because they enable country-based organizations to build stronger systems to accelerate women's opportunities and gender equality. For these activities, our core partners included:

**Malaysia:** National Association of Women Entrepreneurs Malaysia (NAWEM) and Tenaganita

**Myanmar** Rattna Metta Organization (RMO), Kan Latt Metta (KLM), and Women's Federation for Peace (WFP)

**Nepal:** Federation of Woman Entrepreneurs Association Nepal (FWEAN) and Women's Rehabilitation Centre Nepal (WOREC)