



ASEAN

SHETRADES OUTLOOK | 2024



International
Trade
Centre

SheTrades



UK International
Development

Partnership | Progress | Prosperity



TIMEFRAME

March
2018

March
2025

OBJECTIVE

To increase economic growth and job creation in Commonwealth countries by enabling the increased participation of women-owned businesses in international trade. The project is funded by the United Kingdom Foreign, Commonwealth and Development Office and implemented by ITC under the framework of the SheTrades Initiative.

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ACTIVITIES

- Provide governments with the tools, information and capacity to implement gender-responsive policies. Also offer a platform for governments to work collectively and share best practices, including through SheTrades Outlook and in-country technical assistance on policy reform.
- Provide direct support to women-owned businesses. Build their competitiveness and their capacity to participate in trade through intensive training, mentoring and coaching.
- Work with business support organizations to improve the service offering for women entrepreneurs.
- Engage private sector partners to adopt business practices that create economic opportunities for women-owned businesses.



SHE TRADES OUTLOOK

SheTrades Outlook: Creating Trade Opportunities for Women in ASEAN

This policy brief presents an analysis of how five member countries of the Association of Southeast Asian Nations (ASEAN) promote women's participation in business and trade. These countries are Cambodia, the Lao People's Democratic Republic, Malaysia, the Philippines and Viet Nam. This report provides preliminary recommendations for ASEAN to improve the policy ecosystem and enable women to contribute further to regional economic development. In total, data was collected and analysed from 119 public and private sector institutions in the five countries (23 from Cambodia, 22 from the Lao People's Democratic Republic, 26 from Malaysia, 25 from the Philippines and 23 from Viet Nam).



WHY DOES WOMEN'S ECONOMIC EMPOWERMENT MATTER?

In the five ASEAN member countries analysed in SheTrades Outlook, on average, women make up 50% of the population. With an average population growth rate of 1.1% in 2024 in the five countries, the number of working-age women that can contribute to economic growth is only set to increase. However, in 2022, the average labour-force participation rate among women in the five countries was only 43.9%, compared with the average labour-force participation rate for men of 75%. An increasing number of women work in the garments and textile industry, as well as tourism and creative industries. However, a large proportion of women are also engaged in the informal sector. In 2021, 67% of all employed women in the ASEAN region were working in the informal sector.

Women's entrepreneurship in the ASEAN region is substantial. In 2022, women-owned and/or managed businesses comprised an average of 38% of enterprises in the five ASEAN member countries.¹ Although data on the number of women-led exporting firms is not collected in these five countries, globally, women-led businesses are less engaged in international trade compared with men-led businesses. This is because women-led businesses often face challenges in participating and competing in international trade, including lack of access to skills, finance and networks. Women also struggle with trade barriers that could increase costs and discourage them from participating in international trade.

1. The data on women-owned and/or managed enterprises for all five ASEAN member countries was collected using different methodologies due to the lack of a standard definition across the region. The methodology can be found at [UNESCAP Toolkit for Policymakers on Strengthening Women's Entrepreneurship, 2022](#).

Nevertheless, the growing e-commerce market has created opportunities for women in the ASEAN region to engage in business and trade. However, challenges remain in women's access to financing options, better trainings and skills, and entry into high-value sectors. The lack of gender-disaggregated data on women-owned / managed businesses on e-commerce platforms also prohibits a better understanding of the need of and optimal opportunities for women sellers.

Policy can play a crucial role in ensuring women in ASEAN are enabled to work and succeed in business and trade. At the regional level, the [Declaration on the Gender-Responsive Implementation of the ASEAN Community Vision 2025](#) has been implemented to ensure that the [ASEAN Community Vision 2025](#) goal of an integrated, competitive and inclusive economy is achieved in alignment with the goals of gender equality and women's economic empowerment. In order to progress on the Declaration, in 2021 the [ASEAN Gender Mainstreaming Strategic Framework 2021–2025](#) was launched to ensure that gender is an integral part of all programmes. Based on the SheTrades Outlook results for the five ASEAN member countries discussed in this brief, progress has been made on several commitments, including increasing the capacity to collect and disseminate gender-disaggregated data, and supporting the development and implementation of gender mainstreaming initiatives.

ASEAN is now looking ahead with the ASEAN Vision 2045, with a focus on sustainable development, managing demographic change, investing in the care economy, preparing for a digital future and improving disaster resilience. Promoting women's economic empowerment and greater participation in trade and entrepreneurship remains crucial to ensure regional economic development is inclusive. As the ASEAN region prepares for its Vision 2045, SheTrades Outlook can provide critical data to identify priority areas to promote women's economic empowerment through business and trade, and achieve long-term development goals.



WHAT IS SHETRADES OUTLOOK?

SheTrades Outlook is an innovative, evidence-based policy tool designed by the International Trade Centre (ITC). It identifies policies, laws or programmes that contribute to or prevent women's participation in the economy and trade. This first-of-its-kind tool is based on 55 indicators. These are grouped under six interlinked pillars – Trade Policy, Business Environment, Legal and Regulatory Framework, Access to Skills, Access to Finance and Work and Society.

SheTrades Outlook is based on data collected by national consultants from an average of 20 national institutions and organizations per country. Data is collected through interviews based on semi-structured questionnaires. Examples of institutions surveyed include ministries of trade, education, finance, technology and women's affairs; public procurement authorities; Customs authorities; central banks; national statistics offices; business associations; chambers of commerce; and other trade support institutions.

SheTrades Outlook also makes use of reliable, publicly available and recently updated databases from the Inter-Parliamentary Union; the United Nations Educational, Scientific and Cultural Organization; the United Nations Statistics Division; the World Bank and the World Economic Forum. Additionally, an average of three good practices are identified per country by national experts.



As of 2024, SheTrades Outlook has been rolled out in 57 countries from all geographic regions and different levels of economic development.

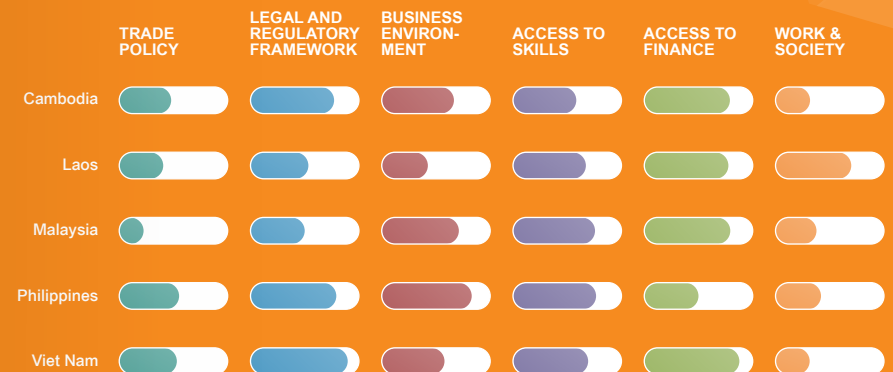
RESULTS

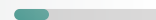
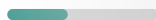
The results from the Outlook data

In total, 119 institutions were interviewed in five countries – Cambodia, the Lao People's Democratic Republic, Malaysia, the Philippines and Viet Nam – to collect data. Institutions were chosen based on their strategic objectives and relevance in relation to the six pillars of SheTrades Outlook. The institutional surveys were conducted in 2019 in Malaysia, 2021 in the Lao People's Democratic Republic and the Philippines, 2023 in Viet Nam, and 2024 in Cambodia. This policy brief presents the latest available data.

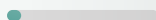
The SheTrades Outlook scores range from zero to one. On average, the five ASEAN countries exhibit medium performance in the six policy dimensions. As a group, they performed the highest in Access to Finance followed by Legal and Regulatory Framework, Access to Skills and Business Environment. They scored the lowest in Trade Policy and Work and Society.

Detailed information on the scores under each pillar is presented below. This includes strengths and bottlenecks, as well as gaps identified in the data.





Consultation process



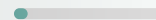
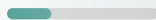
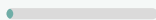
Initiatives or mechanisms are in place to include women's associations/organizations in consultation processes



Women's associations/organizations participate in consultation processes



Trade and gender-related concerns are included in policies and agreements



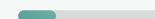
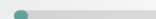
Policy or action plan on gender equality and women's empowerment includes trade-related concerns



Trade agreements or regional economic integration agreements include gender provisions



Assessment, monitoring and evaluation



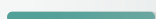
Ex-ante and ex-post gender impact assessments of trade agreements are carried out



Trade policy uses gender indicators



Gender-disaggregated data



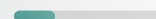
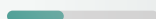
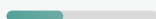
Law or regulation mandates the collection of gender-disaggregated data



Gender-disaggregated data is collected on companies



Women's participation in strategic roles



Women are represented in ministerial and parliamentary positions



Capacity building on gender issues



Trade Ministry staff receive training on gender issues



A gender focal point focusing on trade and gender issues has been established





The Trade Policy pillar focuses on the inclusiveness of trade policies, agreements and practices. It also includes the adoption of gender-sensitive practices in trade and trade-related institutions.

The average performance of the five ASEAN countries was medium-low in this pillar. This is mainly attributed to the lack of:

- Inclusion of women's business associations (WBAs) in consultations
- Inclusion of trade-related concerns in national gender equality policies
- Inclusion of gender provisions in trade agreements
- Gender impact assessments of trade policy
- Gender indicators in projects and programmes
- A standard definition of a women-owned / led business.



WHAT WORKS?

In Cambodia, the Lao People's Democratic Republic, the Philippines and Viet Nam, trade and gender focal points have been established in the government.

Cambodia's Ministry of Commerce has a focal point in charge of a working group on gender and youth. The Ministry of Industry and Commerce in the Lao People's Democratic Republic has a Division for the Promotion and Development of Women and Children. In the Philippines, gender focal points are embedded in the different bureaux, regional offices and attached agencies of the Department of Trade and Industry (DTI). The Viet Nam Ministry of Industry and Trade has a committee on the advancement of women.

The respective trade ministries in these four countries provide training on trade and gender issues to their staff.

Lastly, in these four countries, all agencies and departments of the government are mandated to collect gender-disaggregated data.

WHERE IS MORE PROGRESS NEEDED?

At the regional level, ASEAN has the Declaration on the Gender-Responsive Implementation of the ASEAN Community Vision 2025 as well as the ASEAN Gender Mainstreaming Strategic Framework 2021–2025. However, neither include provisions on women's economic empowerment or specific trade-related concerns.

At the national level, only the Philippines has included trade concerns in its national gender policy, the [Gender Equality and Women's Empowerment Plan 2019–2025](#). It identifies three trade-related concerns for women:

1. The difficulty women face in sustaining and scaling up their businesses.
2. The invisibility of women and gender equality concerns in foreign trade agreements.
3. Limited awareness among women of their consumer rights (as consumers and as business owners).

On average, more progress can be made to improve gender mainstreaming in trade policy. For instance, countries can ensure that women are consulted in trade policymaking. This will ensure that trade policy addresses the issues and challenges women face to participate in trade. As an example, in Cambodia, the Cambodia Women Entrepreneurs Association is regularly consulted on trade policymaking.

Governments can also consider including gender provisions in trade agreements. In SheTrades Outlook, trade agreements can receive three ratings: 'limited', 'evolving' or 'advanced' levels of gender responsiveness. The ASEAN Free Trade Area, which includes all five countries, has a limited level of gender responsiveness. Other free trade agreements (FTAs) of Cambodia, the Lao People's Democratic Republic, Malaysia and the Philippines do not include gender provisions. Viet Nam, however, is party to three FTAs that include gender considerations. These are the Comprehensive and Progressive Agreement for Trans-Pacific Partnership, the European Union–Viet Nam FTA and the United Kingdom of Great Britain and Northern Ireland–Viet Nam FTA. The ITC policy guide, [Mainstreaming Gender in FTAs](#), presents recommendations and model clauses to improve women's participation in trade through trade agreements.

Adopting a monitoring and evaluation framework is also crucial to track whether trade policies and programmes benefit both women and men. In this regard, institutions can collect gender-disaggregated data and use gender indicators in policies and programmes. Further, gender impact assessments may be carried out before and after signing a trade agreement. Among the five countries, only Viet Nam has carried out ex-post gender impact assessments of trade agreements such as the Comprehensive and Progressive Agreement for Trans-Pacific Partnership, the European Union–Vietnam FTA and the United Kingdom–Vietnam FTA. Meanwhile, only Cambodia and the Philippines use gender indicators in projects and policies.

Countries can also encourage gender-disaggregated data collection on exporting companies to map women's participation in international trade. Currently, this practice is only carried out in the Lao People's Democratic Republic and the Philippines.



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Across ASEAN member countries, data on women's business ownership is collected differently due to the absence of a standard definition of a women-led / owned business. This makes it difficult to identify, compare and track women's participation in business as owners or managers across the region and internationally. In Viet Nam, the Law on Support to Small and Medium-Sized Enterprises (SMEs) 2017 provides a definition of a 'women-owned SME' at the national level. In the Lao People's Democratic Republic, most national institutions follow the definition provided by the Lao Business Women's Association. Governments could adopt internationally recognized definitions of a women-led and/or women-owned business as prescribed by the International Organization for Standardization (ISO) [International Workshop Agreement 34: Women's entrepreneurship – Key definitions and general criteria](#).^{2,3} This can improve the targeting of beneficiaries of women's economic empowerment programmes and monitoring of the impacts of programmes and policies on women-led businesses.

2. Women-owned business – business that is more than 50% owned by one or more women, whose management and control lie with one or more women, where a woman is a signatory of the business's legal documents and financial accounts, and which is operated independently from businesses that are not owned by women.

3. Women-led business – business that is at least 25% owned by one or more women, whose management and control lie with one or more women, which has at least one third of the board of directors comprised of women, where a board exists, where a woman is a signatory of the business's legal documents and financial accounts, and which is operated independently from businesses that are neither led nor owned by women.

LEGAL AND REGULATORY FRAMEWORK

	Cambodia	Laos	Malaysia	Philippines	Viet Nam
Signing, ratification and enforcement of key international conventions					
Country has ratified the CEDAW and CEDAW optional protocol					
Country has ratified and enforced ILO Conventions 100, 111, and 183					
Gender-responsive budgeting approach					
Government uses gender-responsive budgeting approach					
Laws that facilitate access to productive resources					
Law provides women and men with equal rights to property and access to financial services					
Laws that facilitate access to the labour market					
Law mandates non-discrimination in employment based on gender, protection from sexual harassment and equal remuneration for work of equal value					
Paid parental leave policies					
Maternity leave benefit is mandated					
Paternity leave benefit is mandated					
Childcare and education support and facilities					
Parents receive childcare and education support					



This pillar assesses a country's adoption of laws and regulations that protect and promote women's rights. It also covers laws and policies that encourage women's entry into, and continuity and advancement in, labour markets. An example would be laws that support women to combine work with childcare responsibilities. More than 50% of the data for this pillar was sourced from World Bank

Women, Business and the Law; the Office of the High Commissioner for Human Rights; and the International Labour Organization (ILO) Information System on International Labour Standards.

The five ASEAN countries have a medium-high performance in this pillar. Overall, they have ratified international conventions related to gender equality and women's economic empowerment; adopted a gender-responsive budgeting approach; established national laws that address gender issues in inheritance and ownership, equal access to credit, employment and sexual harassment at the workplace; and legislated to provide paternity leave and childcare benefits.

WHAT WORKS?

Internationally, the five ASEAN countries have demonstrated their commitment to gender equality by ratifying the ILO Conventions 100 (equal remuneration) and 111 (non-discrimination in employment and occupation). Four of the five countries – Cambodia, the Lao People's Democratic Republic, the Philippines and Viet Nam – have also ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

In addition, Cambodia, the Lao People's Democratic Republic and Viet Nam have legislated to ensure women and men have equal ownership rights and inheritance rights. Malaysia also has laws to ensure equal ownership rights, while the Philippines has legislated equal inheritance rights between men and women. All five countries have legislation that prohibits gender-based discrimination in opening a bank account, and that provides protection against sexual harassment at the workplace. Cambodia, the Lao People's Democratic Republic, the Philippines and Viet Nam have established laws to provide equal access to credit as well as on non-discrimination in employment based on gender.

Cambodia, the Philippines and Viet Nam apply a gender-responsive approach to planning and budgeting. In Cambodia, the [gender-responsive budgeting approach](#) is part of the Gender Mainstreaming Action Plan and has been implemented across all ministries since 2010. In Viet Nam, the [Law on State Budget 2015](#) stipulates that the government should prioritize the allocation of budget to programmes / initiatives that promote gender equality. However, this has not yet been put into action in the Financial State Budget Plan for 2022–2024. In the Philippines, as mentioned in the [Republic Act No. 9710: The Magna Carta of Women](#), government agencies are required to formulate a Gender and Development Plan. At least 5% of all departmental expenditure needs to be earmarked for programmes for women.

The Lao People's Democratic Republic, Malaysia, the Philippines and Viet Nam provide paternity leave. In Cambodia, Malaysia and Viet Nam, parents receive childcare and education support.

WHERE IS MORE PROGRESS NEEDED?

Governments can consider signing the CEDAW Optional Protocol. Currently only the Philippines and Cambodia have done so. They can also consider ratifying ILO Convention 183 (maternity protection), currently only ratified by the Philippines. As part of maternity protection, countries can also provide maternity leave of at least 14 weeks with full pay. Only the Lao People's Democratic Republic and the Philippines provide 14 weeks of maternity leave with full pay.

In addition, governments can establish laws to ensure equal remuneration for work of equal value. Currently, only the Philippines and Viet Nam legislate equal remuneration.



BUSINESS ENVIRONMENT

	Cambodia	Laos	Malaysia	Philippines	Viet Nam
Representation of women business associations					
Women's business associations are represented at the national level					
Women-led businesses participate in activities conducted by chambers of commerce					
Business start-ups					
Support services are available when establishing a company					
National institutions implement incubator/accelerator programmes					
Access to trade and customs information					
Help and information desks are available at government offices to assist companies in complying with national regulations and export/import requirements					
Information on changes in customs procedures and trade regulations are announced in a timely manner					
Public procurement					
Information on public procurement process, vendors and transactions are available					
Preferential scheme on public procurement for women-led businesses is implemented					
Reporting and monitoring unfair practices in trade					
Means exist for women and men to report complaints on wrongdoing on trade regulations or procedures					
Trade facilitation and gender-responsive framework in customs					
Single-window electronic interface is available					
Gender-sensitive guidelines by the World Customs Organization or other national monitoring framework is implemented					
Border-level customs agents and officials receive training on gender-sensitive practices			MISSING DATA		

Pillar score shows "Missing data" if more than 20% of the indicators have missing data.



A conducive business ecosystem is essential to achieve resilient growth through the business cycle. This pillar focuses on the inclusiveness of the business ecosystem and covers industry bodies that support women's entrepreneurship. It also includes the ease and costs of establishing and running a business, trading across borders, and accessing information and public procurement markets.

On average, the five ASEAN countries have a medium score in this pillar. This is related to the existence of WBAs in the countries, availability of business support services and incubator programmes, and establishment of help and information desks and grievance mechanisms in the countries, as well as the timely availability of information on trade and procurement rules. However, areas for improvement remain, such as:

- Collection of gender-disaggregated data of clients of support services and incubator programmes, as well as of complainants on trade malpractices and vendors in public procurement
- Adoption of a preferential scheme for women-led businesses in public procurement
- Establishment of a single window interface
- Adoption of gender-sensitive practices in Customs.



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WHAT WORKS?

There are several WBAs at the national level in all five ASEAN countries, such as:

- The Cambodia Women Entrepreneurs Association
- The Lao Business Women's Association
- The Association of Bumiputra Women Entrepreneur Network of Malaysia
- The Network for Enterprising Women in the Philippines
- The Vietnam Association of Women Entrepreneurs.

Women-led businesses in the five ASEAN countries are also members of national chambers of commerce and participate in training and events organized by those chambers. At the regional level, the ASEAN Women Entrepreneurs' Network is a regional network of women's organizations or coalitions of women's organizations, representing women from all economic sectors in the ASEAN Member States. Its role is to create a business forum for ASEAN women entrepreneurs to share information, knowledge and experience. It also supports ASEAN women entrepreneurs in improving their business management skills, provides better access to financial institutions, and provides networking opportunities with other international and regional organizations of women entrepreneurs. It also hosts a national chapter in the Philippines, with another being created in Cambodia. There is also the Women Strong Network ASEAN, which is a network of women-led businesses across the ASEAN region. It has over 400 women-led micro, small and medium-sized enterprises (MSMEs) in its database, with 120 founding members. It promotes knowledge-sharing and innovation exchange, and organizes trainings for women-led businesses.

Business support services when establishing a company are widely available in the five ASEAN countries. These services are provided by institutions such as:

- The Ministry of Commerce in Cambodia
- The SME Service Centre in the Lao People's Democratic Republic
- The Ministry of Entrepreneur and Cooperatives Development in Malaysia
- DTI in the Philippines
- The Ministry of Planning and Investment in Viet Nam.

Cambodia, Malaysia and the Philippines collect gender-disaggregated data on clients of support services.

Incubator programmes are also available for start-ups in all five countries, and Cambodia, Malaysia and the Philippines collect gender-disaggregated data on beneficiaries. At the regional level, the ASEAN Secretariat has launched the [ASEAN Business Incubator Network](#). This is designed to promote SME competitiveness and strengthening of technology and business incubators through capacity building and regional networking, and links among incubators in the ASEAN region.

The [ASEAN Trade Repository](#) is a single point of access to all the trade-related information of ASEAN Member States. It provides information on nine topics:

- Tariff nomenclature
- Most favoured nation tariffs
- Preferential tariffs offered
- Rules of origin
- Non-tariff measures
- National trade and Customs laws and rules, procedures and documentary requirements
- Administrative rulings
- Best practices in trade facilitation
- A list of Authorized Economic Operators.

In addition, the following national institutions have help and information desks, both physical and online, to help traders comply with export and import requirements:

- The General Department of Customs and Excise and the Ministry of Commerce in Cambodia
- The Department of Foreign Trade Policy in the Lao People's Democratic Republic
- The Malaysia External Trade Development Corporation (MATRADE) and the Ministry of Investment, Trade and Industry in Malaysia
- DTI and the Bureau of Customs in the Philippines
- The Ministry of Industry and Trade and the General Department of Viet Nam Customs in Viet Nam.

All five countries regularly publish information on changes in Customs procedures and trade regulations online and at the borders. In Malaysia, the Lao People's Democratic Republic, the Philippines and Viet Nam, information on the application and selection process for public tenders is disseminated through print, radio or online.

Traders can report trade malpractices at the regional level through the [ASEAN Solutions for Investment Services and Trade](#) portal. Traders can also report trade malpractices to trade ministries in the five countries.





WHERE IS MORE PROGRESS NEEDED?

Governments may consider collecting gender-disaggregated data on persons reporting trade malpractices. Currently only the Philippines collects this data. It can help assess the needs of women and track how government initiatives are impacting women traders.

There is also an opportunity to collect gender-disaggregated data on public procurement vendors. This can help map women's participation in government procurement and develop tailored support to increase their participation. Further, ASEAN countries can adopt a preferential public procurement scheme for women. This can ensure that women-led businesses take advantage of business opportunities in the public procurement market.

ASEAN has the [ASEAN Single Window](#). All five ASEAN member countries have joined it. In 2020, live exchange of the ASEAN Customs Declaration Document through the ASEAN Single Window began. Nationally, Cambodia and Malaysia have fully implemented their Single Window Electronic Interface. Cambodia offers four automated services, which are:

- Electronic Customs declarations
- Electronic application for and issuance of import and export permits
- E-payment of Customs duties and fees
- Electronic exchange of Customs declarations / certificates of origin / sanitary and phytosanitary certificates between Cambodia and other countries.

It is also working on including the electronic submission of sea / air cargo manifests. Malaysia also offers four automated services, which are: electronic Customs declarations, electronic submission of air cargo manifests, electronic application for and issuance of import and export permits, and e-payment of Customs duties. Other ASEAN countries such as the Philippines and Viet Nam have partially implemented a single window interface. The Lao People's Democratic Republic has piloted a single window interface.

ASEAN countries also have an opportunity to adopt gender-sensitive practices in Customs. At present, the Royal Malaysian Customs Department uses the World Customs Organization Customs Integrity Action Plan and the Bureau of Customs in the Philippines uses gender-sensitive guidelines. The Philippines has also had diagnostic missions with the World Customs Organization on gender equality and on diversity and integrity.

Lastly, providing training on trade and gender issues to border-level Customs officials remains important. This can help eliminate the gender-based discrimination and harassment typically faced by women in trade. In the Philippines, border-level Customs agents receive mandatory online training in gender and development guidelines.

ACCESS TO SKILLS

	Cambodia	Laos	Malaysia	Philippines	Viet Nam
Education and literacy					
Law mandates compulsory education					
Gender disaggregated data on adult literacy		MISSING DATA			
Skills programmes for workers and entrepreneurs					
Enrolment rate in technical and vocational programmes (female/male ratio)					MISSING DATA
Skills training programmes for workers are conducted					
Business skills training for MSME owners are conducted					
Training to facilitate access to markets are conducted					
Targeted support and capacity building programmes for women					
National institutions provide targeted support and capacity building programmes for women					
Access to ICT and business innovation support					
Policies and programmes are in place to support women's business innovation					
Access to internet					

Pillar score shows "Missing data" if more than 20% of the indicators have missing data.



Improved access to education is essential to build necessary skills and reduce inequality of opportunities between men and women. It is also vital to break the vicious cycle of poverty. This pillar focuses on measures designed to enhance women's abilities and business-related skills. One objective is to close the education gap. Another is to equip women with the capacity to compete and succeed in international markets and occupations traditionally dominated by men.

The average performance of the five ASEAN countries in this pillar is medium-high. This is related to the availability of skills upgrading programmes for workers and entrepreneurs, training on trade procedures and public procurement processes, targeted information and technical support for WBAs, and incentives for women to attend trainings.

WHAT WORKS?

There are several skills upgrading programmes for workers in the ASEAN countries assessed. These include, among others:

- Skills trainings by the Ministry of Labour and Vocational Training in Cambodia
- Vocational trainings offered by the Ministry of Labour and Social Welfare in the Lao People's Democratic Republic
- Training for informal sector workers from the Department of Labour and Employment in the Philippines
- The SME Corporation's Skills Upgrading programme in Malaysia
- The General Directorate of Vocational Training's skills upgrading programme for women in Viet Nam.

Cambodia, the Lao People's Democratic Republic and the Philippines collect gender-disaggregated data on participants.

Various national institutions provide training opportunities for entrepreneurs in the region as well. For example:

- The Ministry of Commerce in Cambodia provides trainings to SMEs on topics such as management, business plan development, marketing and branding, and e-commerce.
- The Ministry of Industry and Commerce, in collaboration with the Lao National Chamber of Commerce and Industry, offers meetings and trainings for Lao entrepreneurs and SMEs.
- In Malaysia, 60 agencies under the Ministry of Entrepreneur and Cooperatives Development offer training to support MSMEs.



- DTI in the Philippines has a learning programme called SME Roving Academy to help MSMEs set up their operations better and improve their competitiveness.
- The SME Support Centre under the Enterprise Development Department, Ministry of Planning and Investment in Viet Nam implements an online training system for SMEs.

Cambodia, the Lao People's Democratic Republic, Malaysia and the Philippines collect gender-disaggregated data on participants.

There is also training available on trade rules and procedures for traders and entrepreneurs in all five countries. In Viet Nam, training on public procurement processes is also available.

National institutions in all five countries provide targeted information and technical support to women entrepreneurs. For instance:

- In Cambodia, the National Bank of Cambodia and Good Return have worked with the Cambodia Women Entrepreneur Association to provide financial literacy training to women entrepreneurs in several provinces.
- The Import and Export Department in the Lao People's Democratic Republic provides targeted information and technical support to WBAs on domestic and international market requirements and trade fairs.
- In Malaysia, MATRADE has a Women Exporters Development Programme that provides export support to women exporters.
- In the Philippines, DTI provides targeted information to WBAs in the form of training on how to run a business, money management techniques and the data privacy act.
- In Viet Nam, the Ministry of Planning and Investment implements the Economic Empowerment Programme for Women. It covers topics such as improving corporate governance skills for women.

The Lao People's Democratic Republic, Malaysia and Viet Nam also provide incentives by covering the training cost, and meals, accommodation and transportation costs for women to attend trainings.



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WHERE IS MORE PROGRESS NEEDED?

National institutions in the five countries can consider improving the participation of women in technical and vocational education and training (TVET) programmes. In Cambodia in 2023, the enrolment rate for women in TVET programmes was 32%. In the Philippines in 2017, and the Lao People's Democratic Republic in 2018, it was 45% for women.

National institutions can also follow Cambodia's lead in collecting gender-disaggregated data on participants in training on trade and public procurement rules.

All five countries can consider putting in place business innovation policies and initiatives that target women.

Lastly, gender-disaggregated data on internet and mobile phone use can be collected via national statistical surveys. Currently, out of the five countries, only the Philippines and Viet Nam collect this data. In the Philippines, in 2019 (latest available data), 96.5% of males and 97.5% of females used the internet for emails / research. Meanwhile, 96% of males and 97% of females used the internet for social media.

ACCESS TO FINANCE

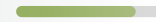
Cambodia

Laos

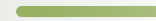
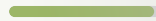
Malaysia

Philippines

Viet Nam



Access to financial services



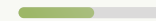
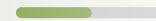
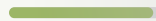
Digital financial services are available



There is access to formal financial resources (female/male ratio)



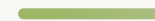
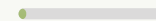
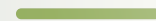
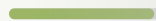
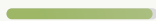
Financial inclusion strategies and programmes



Financial inclusion strategy or programme is implemented



Financial support for women-led businesses and women's business associations



Women-led businesses receive financial support to participate in trade fairs



Fiscal and trade finance schemes



Financial institutions are mandated to report gender-disaggregated data



MISSING DATA



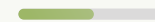
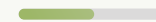
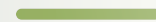
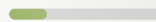
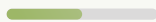
Fiscal schemes are available to facilitate entrepreneurial opportunities



Trade finance schemes are available in the country to facilitate trade



Financial instruments and other financing opportunities



Financial instruments are available to support entrepreneurial opportunities



Venture capital financing opportunities are available to support women entrepreneurs



Pillar score shows "Missing data" if more than 20% of the indicators have missing data.



This pillar focuses on women's access to formal financial services. It also covers whether governments – alone or in partnership with the private sector – have developed innovative solutions to promote financial inclusion for women. Examples include removing or modifying bank requirements for physical collateral or verifiable cash flow so that women can access finance more easily.

The five ASEAN countries' have the highest performance in this pillar on average. This is due to several factors, such as:

- The adoption of a financial inclusion strategy and national financial literacy programmes
- The availability of trade finance schemes and financial instruments to facilitate trade and entrepreneurship
- Provision of financial support to women-led businesses to participate in trade fairs
- Collection of gender-disaggregated financial data
- The availability of a variety of digital financial services in the countries.

WHAT WORKS?

Digital financial services are available in all five countries. These can help facilitate entrepreneurship and trade. The services include mobile and online banking, international wire transfers and issuing payments.

The governments of Cambodia, the Lao People's Democratic Republic, Malaysia and Viet Nam have adopted national financial inclusion strategies to include more women in the formal financial sector and improve their access to affordable financial services. For instance:

- The National Bank of Cambodia implements the [National Financial Inclusion Strategy 2019–2025](#). It has been working to reduce the financial exclusion of women by half, from 27% to 13% by 2025.
- The Lao People's Democratic Republic is implementing a Financial Inclusion Roadmap (2018–2025), which has objectives to increase access to financial services to up to 85% among adult women.
- Malaysia has adopted the [Financial Inclusion Framework 2023–2026](#), which is working to provide access to affordable and suitable financial products and services, among other objectives.
- Viet Nam has created a [National Comprehensive Financial Strategy 2025–2030](#) to promote financial inclusion.

Cambodia, the Lao People's Democratic Republic, the Philippines and Viet Nam have financial literacy plans in place.

In Cambodia, the Lao People's Democratic Republic and Viet Nam, financial institutions are mandated to collect gender-disaggregated data. This can help financial institutions and the government understand the financial needs of women entrepreneurs and traders, and design relevant financial products that address these needs.

In Cambodia, the Lao People's Democratic Republic, Malaysia and Viet Nam, national institutions provide financial support for women-led businesses to participate in trade fairs.



Export-import banks and other financial institutions in the Lao People's Democratic Republic, Malaysia, the Philippines and Viet Nam offer trade finance schemes. For instance:

- In the Lao People's Democratic Republic, the Business Assistance Facility programme offers secured financing and repayable grants to private companies and SMEs.
- The EXIM Bank of Malaysia provides export and import financing.
- The Small Business Corporation, the finance arm of DTI in the Philippines, provides trade finance schemes for MSMEs linked to food market value chains.
- In Viet Nam, the export sector is considered a priority area for credit. The Vietnam Women's Union and Bank for Agriculture and Rural Development also implement a joint programme for unsecured short-term financing for women, with nearly 620,000 women receiving unsecured loans between 2014 and 2023.

In Cambodia, Malaysia and Viet Nam, financial instruments are in place to support entrepreneurial activity, including those targeted at women entrepreneurs. For instance, the Credit Guarantee Corporation of Cambodia has a women entrepreneur guarantee scheme in place that provides women entrepreneurs with loans for working capital or for investment / business expansion. In Malaysia, MySMELady is a financial product to help women MSME entrepreneurs expand their businesses, including working capital. In Viet Nam, the 'great incentives for women-owned businesses' programme implemented by HDBank provides women-owned MSMEs with a capital source of VND 1,250 billion.

WHERE IS MORE PROGRESS NEEDED?

The governments of all five countries can consider providing venture capital financing opportunities for start-ups, including those that are women-led.



WORK AND SOCIETY

	Cambodia	Laos	Malaysia	Philippines	Viet Nam
Woman's opportunities in the labour market					
Women are allowed to work in the same industries and perform the same tasks as men					
Estimated annual earned income, US\$ PPP (female-male ratio)					
Labour force participation rate (female-male ratio)					
Female share of employment in managerial positions (%)					
Time spent on unpaid work					
Time-use on unpaid domestic chores and care work (male-female ratio)					





This pillar addresses the unconscious or conscious gender biases that prevent women from participating equally in the economy. This includes existing patterns of job segregation and the interventions set up by governments to address these biases.

The five ASEAN countries score low–medium in this pillar due to a lack of gender-disaggregated data on time spent on unpaid domestic work, a lack of women in managerial positions, existing wage gaps and labour-force participation gaps between men and women.

WHAT WORKS?

All five countries have a conducive legal framework that allows women to work in the same industries and perform the same tasks in the same way as men.

WHERE IS MORE PROGRESS NEEDED?

Time-use surveys are not regularly conducted in the five countries. Malaysia conducted a time-use survey in 2003, Cambodia conducted one in 2004, and the Philippines piloted a time-use study in 2019.

Further, there are still large differences in the wages paid to men and women, particularly in Malaysia. A gap also persists in the labour-force participation rate of women and men in four of the countries assessed – Cambodia, Malaysia, the Philippines and Viet Nam.

Finally, there is an opportunity to facilitate more women in managerial positions, particularly in Cambodia, Malaysia and Viet Nam.

CONCLUSION

The way forward

The ASEAN region has set out its long-term priorities through its Vision 2045 – sustainable development, demographic dividend, the care economy, digital technology and climate change. Incorporating women's concerns in the implementation of the strategy is essential. Women's education, employment, participation in care work and overall welfare play a role in managing the demographic shift in the region. To boost innovation and productivity, women's access to technology is fundamental. Lastly, building the disaster resilience of women in production, business and trade can help achieve inclusive and sustainable development.

The SheTrades Outlook results for these five ASEAN countries provide essential information to help governments identify focus areas to ensure that women are not left behind. Moreover, the results offer practical insights on where progress has been made in line with the commitments of the ASEAN Community Vision 2025.

The SheTrades Outlook results indicate that the five countries have made progress on providing trade finance schemes and financial instruments to support women entrepreneurs and traders, providing skills development programmes and support services for women entrepreneurs, and ensuring updated information on Customs procedures and trade regulations is disseminated in a timely manner. However, there is scope for greater progress by establishing more targeted initiatives that encourage women to participate in national TVET programmes, support business innovation for women, and provide venture capital financing for women entrepreneurs.

Policymakers can also mainstream gender in trade agreements, conduct ex-ante and ex-post gender impact assessments of trade agreements, and use gender indicators in policies and programmes. The following are specific recommendations to further mainstream gender into trade policy, support women's entrepreneurship through inclusive schemes and practices, and monitor and evaluate the gender impacts of existing programmes and policies in the five countries.



01 THE WAY FORWARD: MAINSTREAMING GENDER INTO TRADE POLICY

The five ASEAN countries have an opportunity to use trade policy as an instrument to promote gender equality and women's economic empowerment. Specifically, the governments can:

- Include WBAs in consultation processes on trade policymaking at national and regional levels
- Incorporate gender issues in trade agreements and conduct gender impact assessments before and after signing trade agreements
- Use gender indicators to track the outcomes of trade policies and programmes
- Adopt the internationally recognized definition of a woman-led / owned business specified in the ISO International Workshop Agreement 34: Women's entrepreneurship – Key definitions and general criteria
- Conduct awareness-raising activities among national institutions on the standard definition on women's entrepreneurship and mandate the use of the definition in projects, programmes and other initiatives on women's economic empowerment
- Provide training on gender issues to Customs officials

02 THE WAY FORWARD: INCLUSIVE FRAMEWORKS

It is important to ensure that policies, schemes and practices related to business and trade benefit both women and men. To do this, the five ASEAN countries can:

- Map women's participation in public tenders, identify market opportunities, strengthen the knowledge and capacity of public procurement authorities and women on gender-responsive public procurement, and consider adopting a preferential public procurement scheme for women-led businesses
- Include trade concerns in regional and national policies to promote gender equality
- Fully adopt the ASEAN Single Window and integrate national systems to better facilitate trade
- Adopt gender-sensitive practices in Customs, such as the World Customs Organization Integrity Action Plan.

03 THE WAY FORWARD: MONITORING MECHANISMS

To support the monitoring and evaluation of existing gender-responsive initiatives, the following are recommended:

- Regularly collect gender-disaggregated national statistics on time use
- Collect gender-disaggregated national statistics on internet and mobile phone use
- Collect gender-disaggregated data on:
 - exporting firms
 - suppliers in public procurement
 - complainants of malpractices in trade regulations
 - participants in market access trainings.

04 THE WAY FORWARD: TARGETED INITIATIVES

Initiatives targeted to women are crucial to ensure that they benefit from access to skills and finance initiatives. Specifically, national institutions can:

- Improve the participation of women in TVET programmes
- Develop and implement business innovation policies that support women entrepreneurs
- Provide venture capital financing opportunities, especially to women-led start-ups.

GOOD PRACTICE:
IMPROVING THE DIGITAL SKILLS OF WOMEN ENTREPRENEURS

The E-Taas ang Pinay MSMEs Programme provides comprehensive training, mentoring and support to women entrepreneurs to improve their digital skills and connect to the digital economy through e-commerce platforms. DTI worked with the National Confederation of Cooperatives to organize training sessions led by qualified experts and provide administrative and logistical resources. DTI also partnered with Lazada, Shopee and Facebook Philippines to facilitate digital marketing and e-commerce workshops and develop 10 training modules.

Between July 2020 and February 2021, 348 women entrepreneurs successfully graduated from the training programme, and 227 now have online businesses.

Source: [E-Taas ang Pinay MSMEs](#)

GOOD PRACTICE:
STRENGTHENING THE CAPACITY OF WOMEN-OWNED BUSINESSES TO EXPORT

The Women Exporters Development Programme by MATRADE encourages competitive and sustainable women-owned companies in Malaysia to expand their products and services by exporting.

The Programme includes coaching, skills-building workshops, financial support to participate in international trade fairs and trade missions, free exhibition space, networking and mentoring sessions, and leadership and entrepreneurial development.

From a base of 10 women-owned businesses, the programme has graduated 1,700 women exporters among 14,000 active exporters. Most of them work in non-traditional sectors such as chemicals, electronics and medical equipment. In the first three years of the programme, export sales climbed to MYR 9.8 million. Since then, MYR 629.41 million (approx. US\$150 million) in revenue has been generated.

Source: [MATRADE](#)

FOR FURTHER INFORMATION

More information about this Policy Brief and the SheTrades Outlook project can be found at: <https://outlook.shetrades.com/home>

This policy brief was prepared by Vanika Sharma (International Consultant, SheTrades Initiative, ITC) under the guidance of Ma. Diyina Gem Arbo (Data and Policy Lead, SheTrades Initiative, ITC). National consultants carried out the interviews in the five ASEAN countries: Sola Heng in Cambodia, Pakaiphone Syphoxay in the Lao People's Democratic Republic, Mohd Tawil Norngainy in Malaysia, Liza Zurbito in the Philippines, and Nguyen Thi Hong Minh in Viet Nam.

Contribution to the United Nations Sustainable Development Goals:



#SheTrades

HER SUCCESS. OUR FUTURE.

The International Trade Centre's (ITC) SheTrades Initiative is a global platform that empowers women to engage in business, creating value for both them and their communities. The Initiative ensures that the right capacities and conditions are present to foster inclusive and sustainable trade.

SheTrades delivers activities and training that improve women traders' ability to do business successfully. At the same time, the Initiative works to remove inequalities that hinder women's participation in trade and foster a better trade environment for all.



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