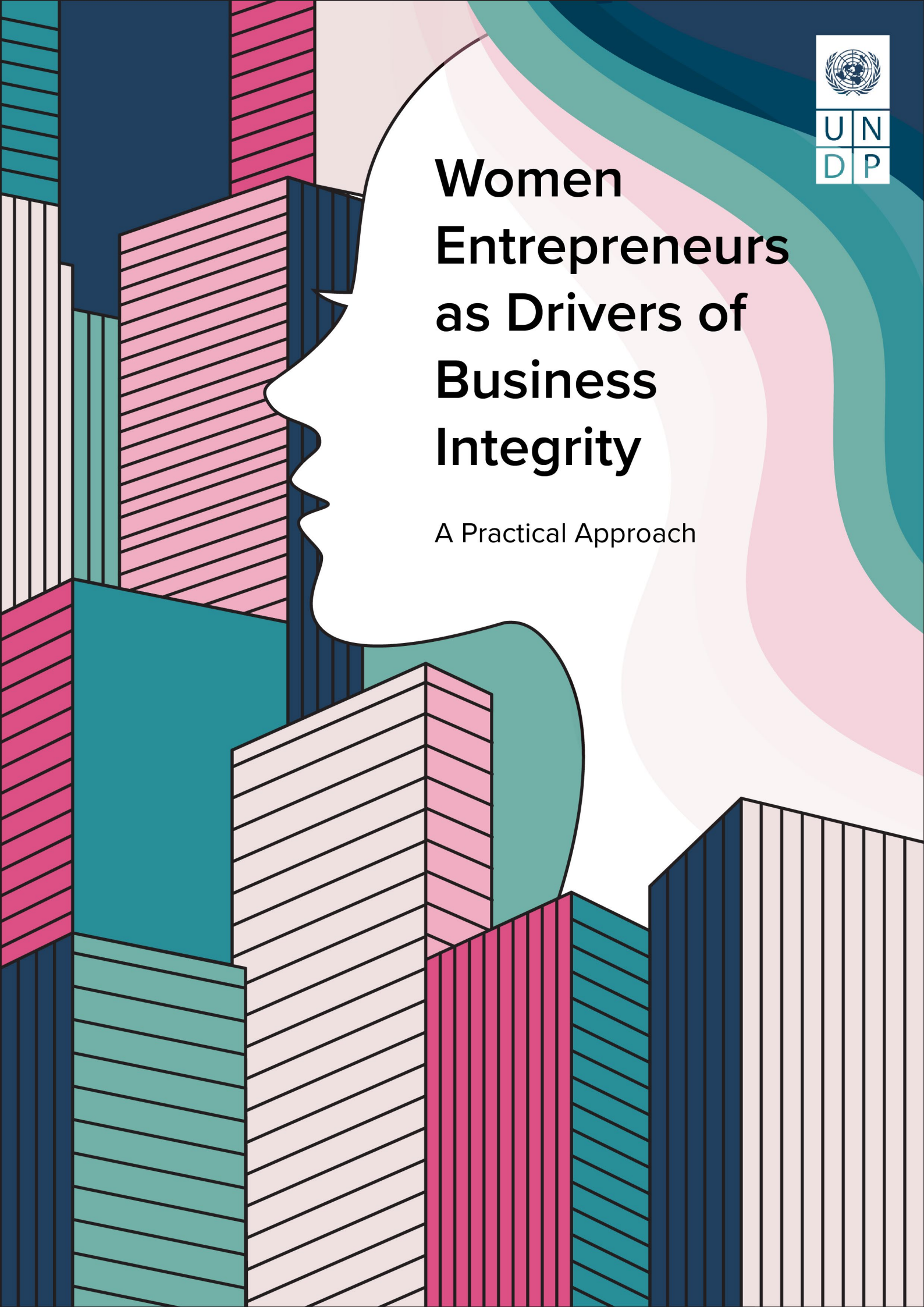




Women Entrepreneurs as Drivers of Business Integrity

A Practical Approach



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ACRONYMS

Afin	Alliance for Integrity
ASEAN	Association of Southeast Asian Nations
BRH	Bangkok Regional Hub UNDP
CEDAW	Convention of Elimination of Discrimination against Women
COC	Chamber of Commerce
FBPW	Federation of Business and Professional Women of Thailand
FairBiz	Promoting a Fair Business Environment in ASEAN
GRP	Gender-responsive procurement
GPRA	Government Procurement Reform Act
IFC	International Finance Corporation, World Bank Group
KADIN	Indonesian Chamber of Commerce and Industry
MSMEs	Micro Small & Medium Enterprises
OCDS	Open Contracting Data Standards
PS-PhilGEPS	Procurement Service-Philippine Government Electronic Procurement System
SPAK	Saya Perempuan Anti-Korupsi
SMEs	Small and Medium-sized Enterprises
TI	Transparency International
UNCAC	United Nations Convention Against Corruption
UNDP	United Nations Development Programme
VCCI	Viet Nam Chamber of Commerce and Industry
VWEC	Vietnam Women Entrepreneurs Council
WEPS	Women's Empowerment Principles
WiN	Women Internal Network

FOREWORD

As the Gender Advisor and Team Leader for UNDP in Asia-Pacific and as a woman who has spent most of her career in the international development sector, one of my main concerns has been to promote and make visible a stronger role for women. We can see how women find it difficult in male-dominated societies, including those of Southeast Asia, to move out of their traditional roles. What are the constraints? Women may face the reinforcement of stereotypes of subordinate women, gender-based discrimination, abuse or sextortion. Sometimes it is not so overt but more insidious—for example, the glass ceiling and glass walls, unconscious bias, or patronizing behaviours in the workplace. Even worse: There is evidence that many women are so accustomed to the status quo that they may not be aware of the gravity of the situation.

The FairBiz project, which Gender Team colleagues and I have had the honour to collaborate on, addresses the issue of how to inform, inspire and empower women entrepreneurs and business leaders to play a full and equal role in determining how business is done in their markets and societies. Women bring perspectives and vision that have been previously unheard because they have been made invisible. Women have their own networks—business, family, and social, which may reach new and different parts of society that the prevailing male-dominated networks may not have reached before. Women should have equal opportunities and incentives to express their hopes, ambitions and aspirations loudly, boldly and clearly. At the same time, I believe that if we invest in the agency of women in the business environment, they can champion the principles and values of fairness, transparency and accountability. The FairBiz project in Thailand and Indonesia has encouraged women entrepreneurs to do precisely this. Please read on to learn more about the FairBiz approach.



Ms. Koh Miyaoi

Asia-Pacific Gender Advisor/
Gender Team Leader,
UNDP Bangkok Regional Hub

FOREWORD

On behalf of NACC of Thailand, I would like to express my gratitude to UNDP for producing this timely study. For many years, the Government of Thailand has been focused on reducing corruption. We have enacted many reforms and introduced new legislation. We raised awareness in society of the economic and social harms caused by corruption.

Despite a number of successes, the challenges still remain. One of our most important allies should be, and often is, business. Larger companies—multinationals and Thai companies—are taking the lead in this effort. But the new front in the battle against corruption is the smaller companies. They often suffer the most from petty corruption and solicitation and are often the least well-equipped to resist it. So, the training described and assessed in this publication, conducted for women entrepreneurs, is particularly timely. Smaller companies are the backbone of our economy, and we welcome every effort to help them grow through new skills and innovation, and with integrity.



Mrs. Suwana Suwanjuta
Commissioner,
National Anti-Corruption Commission (NACC),
Thailand

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EXECUTIVE SUMMARY

This paper has been produced as part of the knowledge series of the FairBiz project. It explores the nexus between gender and integrity while navigating the policies and practices' landscape in ASEAN and analysing the initiatives undertaken by the project in the region. On the one hand, it investigates frameworks related to gender equality, especially on enabling and inclusive workplace policies and laws; on the other hand, it looks at anti-corruption measures and institutions that promote a fair and transparent business environment.

The paper explores various points of intersection between gender equality and anti-corruption to promote a new narrative on the role women entrepreneurs and women-led businesses can play in fostering fair business practices. It also provides the opportunity to present first-hand experiences of women entrepreneurs engaged with the FairBiz project. Their insights and key stakeholder observations have further informed the recommendations presented in this paper to inspire other women entrepreneurs and for policymakers and practitioners to continue investing in women's agency to promote fair business.

1. BACKGROUND & INTRODUCTION

The total combined gross domestic (GDP) product of 10 ASEAN countries was US\$3 trillion in 2020, resulting in the region becoming the fifth largest economy in the world, representing a huge potential for lifting people out of poverty.¹ Nevertheless, corruption has been cited by the private sector as one of the significant challenges of doing business in ASEAN.² This discourages investment and threatens the sustainability of economic and social development in the region.

Within the area of anti-corruption, several studies have been carried out on the nexus of gender and fair business. This intersection can be demonstrated from a few angles:

- ✓ from women often being more vulnerable to unfair and discriminatory business practices;
- ✓ to lower levels of corruption in companies where women are represented in top management.³

However, there has been limited focus on leveraging the agency of women entrepreneurs in fighting corruption. ASEAN's policy and regulatory landscape to support a fairer and more transparent business environment have improved in recent years. At the same time, most countries in ASEAN have also put in place gender equality laws and policies, especially in support of fairer, inclusive and safer workplaces. Despite progress on both fronts, the overall policy landscape is patchy and disconnected in terms of making the case for gender equality and fair business, and implementation remains slow.

In 2018, the United Nations Development Programme (UNDP) Bangkok Regional Hub (BRH) launched a regional project on 'Promoting a Fair Business Environment in ASEAN (2018–2022),' or FairBiz, targeting seven countries:

Indonesia, Malaysia, Myanmar, the Philippines, Thailand, Viet Nam and Lao PDR. The multi-year regional project is implemented by UNDP and funded by the UK Government's Foreign and Commonwealth Development Office under the ASEAN Economic Reform Programme. It aims to promote a fair, transparent and predictable business environment by working collaboratively with governments, civil society and the private sector.

The FairBiz project has carried out a series of training and practice programmes that target women-owned businesses and women entrepreneurs in Thailand and Indonesia aimed at understanding their specific issues and challenges vis-à-vis anti-corruption measures and mobilizing them to collectively promote business integrity.

This paper has been developed through a combination of desk research and impact evaluation methodology to gain insights into the trainings as well as through targeted interviews with stakeholders. The key objectives of the report are to:

- ✓ summarize **key connections between gender equality and business integrity**;
- ✓ explore the **policy landscape in ASEAN** to enable a fair business environment for women to enter, progress and thrive;
- ✓ present **perspectives and good practices from women entrepreneurs** who are part of the FairBiz training cohorts in Thailand and Indonesia;
- ✓ highlight **the FairBiz approach** to support women's agency to promote fair business practices;
- ✓ offer **recommendations for policymakers and practitioners** to further the FairBiz approach to promote women entrepreneurs as champions of business integrity practices.

1 [ASEAN Key Figures 2021](#) for the data in 2020, p. 33

2 https://knowledgehub.transparency.org/assets/uploads/kproducts/Corruption-in-ASEAN-2020_GCB-launch.pdf

3 [Diversity and Inclusion \(undp.org\)](#)

2. EXPLORING THE GENDER-BUSINESS INTEGRITY NEXUS

Research points to various aspects of the nexus between gender and business integrity, which are summarized in this section.

WOMEN ARE DISADVANTAGED AND FACE GREATER RISK AS A RESULT OF UNFAIR BUSINESS PRACTICES

Corruption can distort market mechanisms and lead to significant economic losses at the macro level. At the microlevel, corruption and lack of transparency in processes can increase transactional costs, create business uncertainty and stifle innovation. For entrepreneurs and small business owners, corrupt practices and informal payments required to keep businesses afloat can be a major burden and a potential constraint on entrepreneurial activity.

Women entrepreneurs face numerous challenges more acutely than their male counterparts, including limited access to markets, finance, information, and relevant education and skills training, plus the impact of discriminatory laws and regulations, unfriendly work environments, and the burden of unpaid care work. These roadblocks are usually rooted in social norms and customary practices that prescribe gender roles and limit women's entrepreneurial abilities and their ability to achieve their full economic potential.⁴ Thus, women entrepreneurs can suffer disproportionately from petty corrupt practices due to the existing imbalances in the power dynamics between men and women.⁵

4 <https://www.adb.org/sites/default/files/publication/459551/women-entrepreneurship-lessons-asia-pacific.pdf>

5 Fuentes, A. (2018). "The Link Between Corruption and Gender Inequality: A Heavy Burden for Development and Democracy" Woodrow Wilson International Center For Scholars

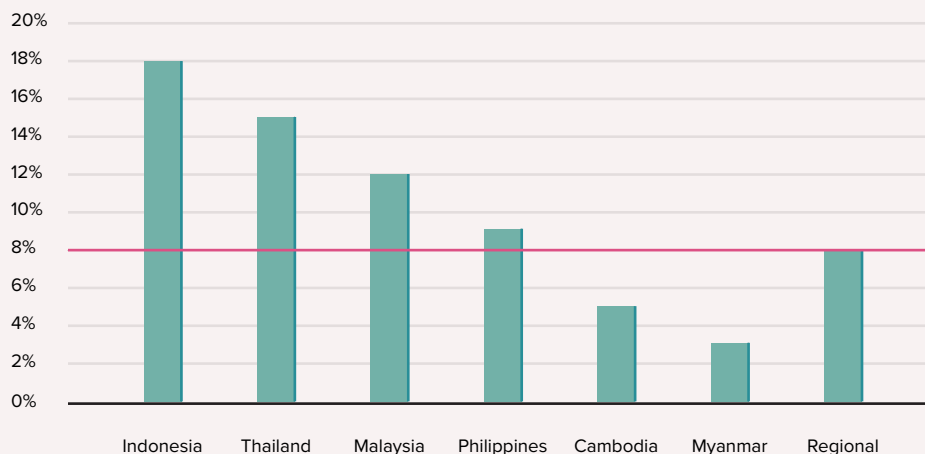
The lack of awareness of laws and their own legal rights can make women easier targets for physical and sexual harassment, often forcing them to pay sums of money to avoid dealing with corrupt officials.

Women are more likely than men to bear the burden of unpaid care duties, leading to time poverty and restricted mobility. As a manifestation of this in the small and medium-sized enterprises (SMEs) sector, women-owned enterprises are found to be consistently smaller, concentrated in less profitable sectors, and often part of the informal sector. The dominance of women in the informal entrepreneurial space across countries in the ASEAN region results from barriers to registration and formal start-up. This can open up opportunities for corruption and bribery and further limit women's ability to access capital and finance for scale-up and growth.⁶ Those in the informal sector are also more likely to be victims of corruption because they are not protected under labour laws and therefore may be unlikely or unable to make an official complaint.

Thus, **this intersection between gender inequality and corruption can be cyclical.** On the one hand, existing inequalities that limit access to resources and opportunities can make women entrepreneurs and women-owned businesses more vulnerable to corrupt practices. On the other hand, corruption can exacerbate these power dynamics, further limit women's access to public resources, information and decision-making, and reinforce discrimination.

6 Centre for Strategic Intelligence and International Studies. <https://www.csis.org/blogs/new-perspectives-asia/covid-19s-gender-problem-informal-southeast-asia>

Figure 1: Sextortion Rates (Percentage of citizens who have experienced sextortion or know someone who has)



Source: Adapted from data from the TI Global Corruption Barometer: Asia, 2020

GENDERED EXPERIENCE AND PERCEPTIONS OF CORRUPTION

Apart from women suffering corruption risks to a greater extent, they may also perceive and experience corruption differently than men. Some forms of corruption, such as sexual extortion and petty corruption, constitute a heavy burden for women. Sexual extortion, or sextortion, is an egregious form of corruption defined as the abuse of power to obtain a sexual benefit or advantage. This is especially true as women access certain public services where such forms of corruption are more likely to be prevalent.⁷

Transparency International (TI), in its report Global Corruption Barometer for Asia (2020), surveyed 20,000 participants from across the region on their experience and perception of corruption. For the first time, the report highlighted data on sextortion in Asia and found that citizens in Indonesia (18 percent) have experienced the highest rates of sextortion when accessing a government service or know someone who has.⁸ The data covers 17 countries across Asia.

The regional average for Asia is eight percent, and some of the highest experienced rates of sextortion are in ASEAN countries, as seen in the table below. In contrast, the EU region reports that seven percent of citizens have experienced sextortion or know someone who has,⁹ while regional average rates in Latin America and the Caribbean report as high as 71 percent of people who think that sextortion happens at least occasionally.¹⁰

According to another report, in Viet Nam when people were surveyed about sextortion, 78 percent of respondents considered it to be a problem or a serious problem, while only 3 percent said it was not a problem at all.¹¹ Despite this feedback, only 3 percent of respondents said they had any personal experience with sextortion or knew someone who had. The same report indicates that while the issue of sextortion has been recently debated widely in the country, both in policymaking forums and in the media, there is still a big challenge with identifying it, and victim blaming results in very low reporting of the issue.

7 <https://www.transparency.org/en/gcb/asia/asia-2020>

8 <https://www.transparency.org/en/gcb/asia/asia-2020>

9 [Global Corruption Barometer-EU](#)

10 <https://www.transparency.org/en/gcb/latin-america/latin-america-and-the-caribbean-x-edition-2019>

11 Towards Transparency 2019

Such recent documentation of sextortion cases, wherein women and girls are forced to provide sexual favours instead of money to access public services, demonstrates how widespread the problem is.¹² There are **barriers to recognizing sextortion** as a form of corruption, since there is no overt financial benefit; as sexual harassment, since most cases may occur outside of a specific workplace; or as gender-based violence, since most countries will require some form of physical coercion to have occurred. While many countries are putting in place better reporting lines and accountability mechanisms to prevent and address cases of corruption, **sextortion cases will continue to fall between the cracks** until it becomes widely recognized as a serious form of corruption with appropriate policy measures in place.

CONNECTION BETWEEN WOMEN'S AGENCY AND ANTI-CORRUPTION

Studies have established the relationship between women's leadership and fair governance practices—for instance, the greater the balance in representation of men and women in parliament, the lower the perceived level of corruption in government.¹³ As of 2019, TI's Corruption Perception Index and the World Bank's Control of Corruption Index validate such a positive relationship between a higher proportion of seats held by women in parliaments with lower levels of perception of corruption.¹⁴

The same is evidenced as true in the business sector, where greater diversity and more women in leadership roles, especially at the board level, is seen to contribute to higher standards of transparency and better Environment, Social

and Governance (ESG) outcomes.¹⁵ A literature review by the International Finance Corporation (IFC) found a similar positive correlation between board diversity and better corporate governance practices, such as internal controls, ethics and anti-corruption compliance.¹⁶ The latest data snapshot on women's representation in business sectors, parliaments and government committees can be found here.

Albeit not a direct causality, evidence and research of this positive correlation can be a pathway to investing in and promoting the leadership and agency of women in curbing corrupt practices. The FairBiz project aims to promote women entrepreneurs as untapped agents of change and champions for promoting fair business practices by providing an enabling environment where their voices and perspectives can be heard (this approach is further detailed in Section IV of the report).

12 <https://www.transparency.org/en/publications/breaking-the-silence-around-sextortion> and <https://www.undp.org/sites/g/files/zskgke326/files/2021-09/UNDP-Corruption-and-Contemporary-Forms-of-Slavery-Relationships-and-Addressing-Policy-Gaps.pdf>

13 Dollar et al (2001). <https://sites.bu.edu/fisman/files/2015/11/fairersex.pdf>

14 Role of women's empowerment in anti-corruption, APEC Policy Unit, 2021.

15 <https://corpgov.law.harvard.edu/2018/09/06/across-the-board-improvements-gender-diversity-and-esg-performance/>

16 Alexandre Di Miceli and Angela Donaggio. (IFC, 2018). Women in business leadership boost ESG performance: Existing body of evidence makes compelling case,

3. POLICY LANDSCAPE: AN ENABLER FOR GENDER EQUALITY AND FAIR BUSINESS

Figure 1: Snapshot of gender equality and the workplace in ASEAN



This section of the report explores the policy landscape, which can empower both gender equality and fair business. To this end, we have explored the policy outlook across the ASEAN region in terms of: (i) policies that promote gender equality through an enabling workplace environment; (ii) entrepreneurship policies that help regulate and provide an enabling support system for entrepreneurs; (iii) procurement policies that could provide opportunities for women M/SMEs; (iv) anti-corruption mechanisms and policies to promote transparency and accountability in business; and (v) the institutional structures at the national and regional level that can support women's entrepreneurship and fair business.

GENDER EQUALITY AND THE WORKPLACE

All ASEAN member states have ratified the Convention of Elimination of Discrimination against Women (CEDAW), and several national policies and frameworks have been put in place to implement their commitment across ASEAN.

Despite these overarching legal and policy measures, gaps in mainstreaming gender-based legislation and policies still remain in the area of protecting and promoting the full participation of women in the workplace and in the business field. Only four (Philippines, Singapore, Thailand, and Viet Nam) out of 10 ASEAN member states ensure equal remuneration for men and women in domestic law. Half of the countries (Brunei, Cambodia, Indonesia, Malaysia, and Thailand) have not legislatively guaranteed unconditional fully-paid maternity leave for at least 14 weeks for mothers.

There is also a weak framework of parental leave or paternity leave (with most countries having no leave to a maximum of three weeks paternity leave). This perpetuates women's roles as caregivers and the gender bias of men being responsible for the family's financial support. Malaysia is the only ASEAN member state with rules regulating companies to report the ratio of men and women on company boards.

At the same time, none of the countries have the reporting mandate to transparently disclose the wage gap between men and women.

ENTREPRENEURSHIP

Women's entrepreneurship is increasingly a driver of economic growth and job creation. Most women's businesses in the ASEAN region qualify as MSMEs, particularly as micro and small enterprises. In fact, only one out of 10 women-owned businesses in Southeast Asia employs more than five people.¹⁷

In Cambodia, 65 percent of MSMEs are classified as 'women-led,' but women own only one-third of all registered businesses and less than one percent of businesses with more than 10 employees, demonstrating that a large number of women-owned businesses continue to operate in the informal space.¹⁸ This is mirrored across all ASEAN countries.¹⁹

Most ASEAN countries have put in place laws and/or policy frameworks to regulate the entrepreneurial space for businesses, which can especially impact SMEs. These policy interventions are led by SME agencies or departments. Policy reforms have been initiated in Cambodia, where the National SME policy has been revised to include specific provisions for women-led MSMEs.

In Viet Nam, the SME law has undergone an assessment to evaluate its implementation effectiveness, and a new decree has been drawn up to include targeted provisions for women-led MSMEs. These efforts demonstrate a shift in recognizing the specific challenges and needs of women entrepreneurs, as well

17 Sasakawa Peace Foundation and Dalberg Global Development Advisors. 2017. *Advancing Women's Empowerment: Growing Women's Entrepreneurship through ICT in Southeast Asia*. Tokyo: Sasakawa Peace Foundation.

18 <https://www.adb.org/sites/default/files/publication/459551/women-entrepreneurship-lessons-asia-pacific.pdf>

19 https://www.oecd.org/southeast-asia/regional-programme/Strengthening_Womens_Entrepreneurship_ASEAN.pdf

as their untapped potential. However, these revised provisions are not always well linked to the overall gender equality policy framework in the respective countries.

PROCUREMENT

Despite the large presence of women in the micro and small enterprises space, **merely one percent of government procurement tenders globally are bid by women-owned companies. In contrast, the total expenditure on public procurement accounts for one-fifth of GDP: \$11 trillion globally.**²⁰

The government procurement market in ASEAN was estimated to be five to eight percent of its GDP, with a value of roughly \$140 billion,²¹ and Southeast Asia's share of total procurement stood at \$1.9 billion in 2021.²²

Gender-responsive procurement (GRP) is an innovative notion defined as an approach to gauge gendered consequences resulting from purchasing and supply chain operations. Evidence reveals that such gender-smart policy interventions in procurement management could strengthen anti-corruption.²³ A fully gender-inclusive economic climate could generate global GDP of \$28 trillion by 2025, making a strong business case.²⁴ Despite these benefits, a GRP framework is absent in the ASEAN region, with no single country having initiated a gender-sensitive approach to

regulating procurement in legislation.²⁵

Transparency is at the core of inclusion and women's engagement in procurement, and state contractors in some countries are committing to opening up data on public contracts. For instance, in the Philippines, the Government Procurement Reform Act (GPRA) imposes a requirement for the government to uphold transparency in public contracting and procurement, acknowledging the link between corruption and public tenders. Given the ineffectiveness of GPRA, the Procurement Service-Philippine Government Electronic Procurement System (PS-PhilGEPS) adopted the Open Contracting Data Standards (OCDS) to ensure that procurement-related data can be made transparent to the public.²⁶ Notably, gender mainstreaming and inclusion indicators are enshrined in the action plan and the Commission on Audit is obliged to provide data regarding gender inclusion and requires PS-PhilGEPS to include women-led companies in the OCDS. Indonesia has also endorsed the OCDS and has undertaken actions to apply a gender-smart lens to procurement regulations.²⁷ However, information and capacity gaps for women-owned businesses remain, and there is no comprehensive report yet on gender-disaggregated data regarding female and male vendors and buyers.

20 [https://www.chathamhouse.org/sites/default/files/publications/research/Gender-smart Procurement - 20.12.2017.pdf](https://www.chathamhouse.org/sites/default/files/publications/research/Gender-smart%20Procurement%2012.2017.pdf)

21 https://www.eria.org/uploads/media/15.ERIA_Book_2019_Reg.Int_NTM_Chapter_9.pdf

22 <https://www.adb.org/sites/default/files/institutional-document/785161/annual-procurement-report-2021.pdf>

23 <https://app.glueup.com/resources/protected/organization/1136/event/21550/26c28d2b-c41a-4522-8378-11da1faa5889.pdf>

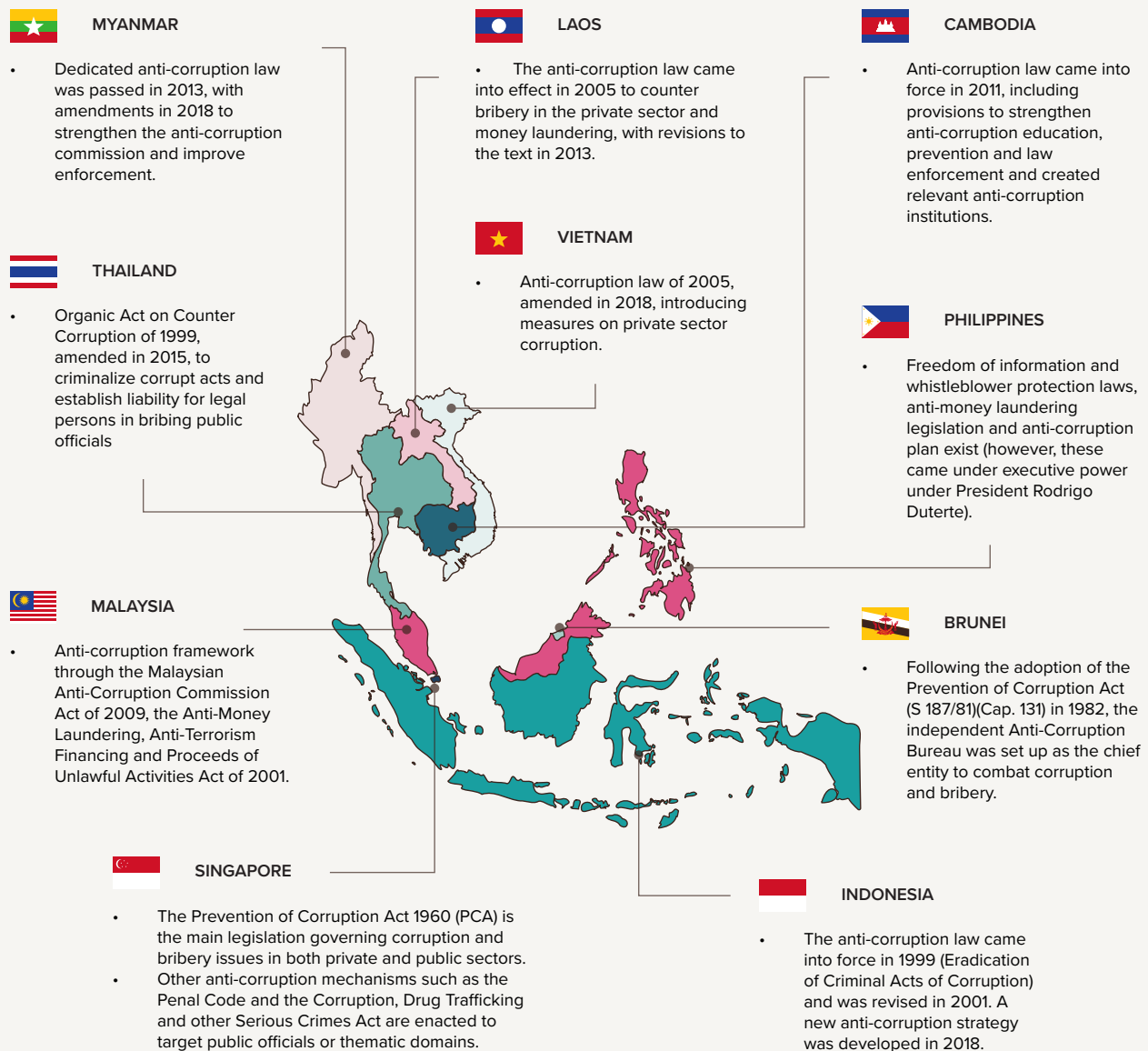
24 https://www.mckinsey.com/~media/mckinsey/industries/public%20and%20social%20sector/our%20insights/how%20advancing%20womens%20equality%20can%20add%2012%20trillion%20to%20global%20growth/mgi%20power%20of%20parity_full%20report_september%202015.pdf

25 <https://asiapacific.unwomen.org/sites/default/files/Field%20Office%20ESEA/Docs/Publications/2021/06/Policy%20Landscaping%20to%20WEPs%20May%2031st%202021.pdf>

26 https://www.opengovpartnership.org/wp-content/uploads/2019/12/Philippines_Action-Plan_2019-2022_Revised.pdf

27 https://www.researchgate.net/publication/319642547_Gender_in_Government_Procurement_in_Indonesia_Summary_of_Survey_Findings_on_Access_to_Procurement_Opportunities_Key_Barriers_and_Trends

Figure 2: Snapshot of of key anti-corruption legislation in ASEAN



ANTI-CORRUPTION AND PROMOTING FAIR BUSINESS PRACTICES

All ASEAN countries covered by the FairBiz project have ratified the United Nations Convention Against Corruption (UNCAC) and have established dedicated anti-corruption agencies (ACAs). However, the extent to which they operate remains weak in most cases, as they lack the necessary authority and resources as well as institutional and operational

independence.²⁸

Despite the above legislative efforts, several legal and policy gaps remain. For instance, Malaysia is the only country with a dedicated whistle-blower protection law in place. Cambodia and Indonesia have some protection for whistle-blowers but remain inadequate due to a lack of clarity and overly broad penalties for false reporting.²⁹

28 https://knowledgehub.transparency.org/assets/uploads/kproducts/Corruption-in-ASEAN-2020_GCB-launch.pdf

29 Merkle 2018 and Rahman 2016

A notable gap is in connecting the anti-corruption measures with any gender consideration and a glaring absence of the identification and recognition of sextortion in the policy and legal frameworks.

INSTITUTIONAL STRUCTURES AND REGIONAL FRAMEWORKS

As outlined under each policy dimension, different agencies are responsible for various themes, such as national women's machineries for gender equality, SME agencies for entrepreneurship, or anti-corruption agencies for fair business practices. However, these agencies rarely overlap and intersect with each other's mandates.

Chambers of commerce (COCs) are another institution that play an important role in shaping and influencing the business climate. Alongside their core objective to build up and promote the community's economic interests, COCs have begun to take social responsibility to promote sustainable development objectives among the business community. Several COCs have been championing women's economic empowerment in the ASEAN region. For instance, B20 is a business coalition initiated by the **Indonesian Chamber of Commerce and Industry (KADIN Indonesia)** in the G20 framework and is committed to aggregating G20 enterprises to grapple with pressing themes in the post-pandemic era.

Women in Business Action Council has emerged out of this to inform governments across the G20 on the need to reinforce gender equity to keep pace with global economic development.³⁰ The **Malaysian Chamber of Commerce** launched the Women Internal Network (WiN) to advocate for diversity, equality, and inclusion and serve as a platform to provide accessible guidance on career counselling and advancement for women.³¹ Founded in 2001 by the **Viet Nam**

Chamber of Commerce and Industry (VCCI), the Vietnam Women Entrepreneurs Council (VWEC) represents the heart of Vietnamese businesswomen and amplifies the voice of women-owned enterprises and women entrepreneurs of all industries nationwide. After Viet Nam became the signatory of UN Women Women's Empowerment Principles (WEPs), VWEC partnered with UN Women to produce a set of guidance for domestic companies.

Apart from some of these good examples, in most ASEAN countries, targeted attention to women-owned businesses and entrepreneurs continues to be driven by foreign COC initiatives like the American and British Chambers of Commerce (AmCham and BritCham). Also, most events seem to be networking events for women, which are yet to scale up to become sustained professional networks where women entrepreneurs and businesses can advance policy agendas.

Gender equality is a central theme at the ASEAN level. At the regional level, ASEAN member states have made several commitments, such as the Declaration on the Elimination of Violence Against Women in the ASEAN Region in 2012, the ASEAN Declaration on the Gender-Responsive Implementation of the ASEAN Community Vision 2025 and the Sustainable Development Goals in 2017. Grounded on the previous commitments, the ASEAN Gender Mainstreaming Strategic Framework was developed in 2021 to reinforce existing mechanisms and pursue full integration of gender-responsive policies.

The Gender Mainstreaming Framework in the ASEAN Comprehensive Recovery Framework Plan outlines various elements of how women's needs and priorities can be taken into account. The ASEAN Capital Markets Forum (ACMF) endorsed the pressing need to tackle socio-economic and environmental risks by developing guidance to facilitate sustainable developments employing capital forces. According to the Roadmap for ASEAN Sustainable Capital Markets, ACMF has developed several sustainable schemes to

30 <https://b20indonesia2022.org/task-forces/women-in-business-action-council>

31 <https://www.mcchkm.com/interest-group/women-internal-network-win>

target different issues—ASEAN Green Bond Standards, the ASEAN Social Bond Standards and the Sustainability Bond Standards, which all are pursuant to International Capital Market Association principles.³²

In Thailand, a women entrepreneurs bond was issued by the Bank of Ayudhya, representing the first emerging country in Asia to do so. The ASEAN Coordinating Committee on Micro, Small, and Medium Enterprises has developed the ASEAN Strategic Action Plan for SME Development, and one of the five priorities focuses on key initiatives that target women and promotes women’s economic empowerment through entrepreneurship and human capital development.³³

GAPS ACROSS THE POLICY LANDSCAPE

- ! Gender equality policies do not have any synergies with frameworks that promote fair business practices for businesses. This highlights the gap that most policies focused on business and entrepreneurship do not recognize the specific challenges women entrepreneurs face. Subsequently, relevant measures to address these gaps have not been adopted.
 - ! The institutional architecture at the country level that promotes gender equality and women’s empowerment through national women’s machineries remains weak and under-resourced and works in a silo from ministries of corporate affairs, SME agencies or COCs.
 - ! There is insufficient awareness and understanding of the intersections of gender equality and fair business, and hence an untapped potential to engage women entrepreneurs as champions for promoting fair business practices at the country level.
- ! There is no policy recognition of sextortion as a major obstacle for women entrepreneurs and businesses.
 - ! Business and industry associations, including COCs, lack platforms to connect women entrepreneurs and businesses to position their interests and concerns in policy dialogue with the government.

32 https://www.theacmf.org/images/downloads/pdf/ACMF_Roadmap_high.resolution.pdf

33 <https://asean.org/wp-content/uploads/2021/01/Final-SAP-SMED-2025-Update-in-2019.pdf>

4. THE FAIRBIZ APPROACH: PROMOTE WOMEN’S AGENCY FOR FAIR BUSINESS

Good corporate governance is the foundation of responsible and sustainable business, and inclusion is a key aspect of this. The FairBiz project has promoted various facets of gender equality as a core component of its work. On the one hand, the project aims to highlight that a fair business environment will only be achieved by removing barriers that women face to access and thrive in the workplace, and on the other hand, that women can be powerful agents to promote a fair business environment.

UNDERSTANDING SOCIAL GENDER NORMS

In 2020–21 the FairBiz project commissioned a report on ‘Gender diversity and inclusion for a fair business environment: An ASEAN narrative.’ The report examined catalytic factors for fostering gender-equal leadership and promoting women’s agency across three domains.

- First, social norms that shape gender roles and stereotypes can limit women’s leadership potential. These need to be addressed through long-term behavioural change and sound gender-responsive policies.
- Second, an enabling environment, including laws and regulatory measures, coalitions and advocates, are needed as catalysts to promote women’s agency.
- And finally, positive organizational policies and practices are needed to promote gender-inclusive workplaces.

In order to develop effective approaches that promote women’s leadership in business integrity, two of its priority countries were selected as pilots: Thailand and Indonesia. As a starting point, the FairBiz project further examined some of the cultural and social challenges for women entrepreneurs and businesses in these countries.

In Thailand, it is notable that there have been many improvements over the past few years. Thailand, in comparison with other countries in the region, has a significant percentage of women in senior leadership positions—24 percent of CEOs or Managing Directors in Thailand are women, well above the Asia-Pacific average (13 percent) and the global average (20 percent).³⁴ In mid-market companies, women hold 32 percent of senior leadership positions, higher than the global average (27 percent) and the Asia-Pacific average (26 percent).³⁵

However, women are still underrepresented across many fields, particularly in parliament, government, the judiciary and administration at national and local levels.³⁶ Furthermore, there is a regional imbalance with rural women facing the burden of poverty, discrimination and exploitation. Many women work in insecure and vulnerable jobs in the informal sector, such as agriculture, as own-account (self-employed), and as contributing family workers. There are a lack of good policies to promote economic empowerment and access to financial services

³⁴ UN Women, [Thailand Country Page - UN Women Asia Pacific](#) | [UN Women – Asia-Pacific](#)

³⁵ Ibid.

³⁶ Ibid.

for disadvantaged groups of women, and they continue to bear the burden of unpaid care work four times more than men, even pre-COVID.³⁷

In Indonesia, women’s labour-force participation rate is quite low, at 53 percent, in contrast to men’s, at 82 percent.³⁸ Furthermore, in government, women only comprise 21 percent of parliament seats.³⁹ It is estimated that women-owned SMEs make up 1 in 4 of all SMEs in the country.⁴⁰ Women in Indonesia continue to face the glass ceiling (vertical) and glass walls (horizontal) and patriarchal gender norms continue to perpetuate men’s roles as the natural breadwinner of the family. Women are over-represented in temporary or part-time employment and are at greater risk of losing their jobs compared to men.⁴¹

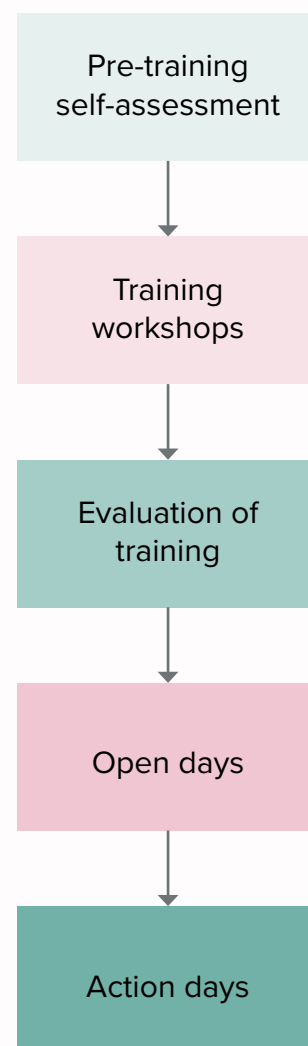
In both these countries, cultural and social norms perpetuate gender stereotypes, which dictate certain behaviours for women and men. For example, the expectation that women should not be loud contrasts with the need to speak up when combating corruption issues. Thus, investments in women’s leadership capacities will only be sustainable with an understanding of social norms that need to change and be addressed within the particular country context and a favourable policy environment needed to promote women’s full potential.

SUSTAINED AND TARGETED CAPACITY-BUILDING

The FairBiz project’s approach to investing in the capacities of women entrepreneurs has been systematic, with a long-term view. Its training programme has been designed across several stages to enable women entrepreneurs

to reflect on their needs, undergo targeted training, identify their main challenges and receive technical advice from the FairBiz team on addressing and overcoming these challenges. The FairBiz project has developed its trainings with a focus on transferring the learning into real practice, reflected by the activities of the Open Days and Action Days. In Thailand, the project partnered with the Federation of Business and Professional Women of Thailand (FBPW) to develop business integrity training for women-led enterprises, while in Indonesia, a thematic approach was adopted to look particularly at women’s participation in public procurement.

Figure 3: FairBiz Training Process



37 Ibid.

38 [Improving gender equality in Indonesia: The importance of addressing gender norms | The Abdul Latif Jameel Poverty Action Lab](#)

39 Ibid.

40 [Women and Entrepreneurship in Indonesia \(investinginwomen.asia\)](#)

41 UNDP Indonesia (2022), ‘Gender Analysis and Recommendations on Law and Policy Framework for Transparency and Business Integrity in Indonesia’.

Before initiating the training, pre-training self-assessments were used to define the content and ensure that it responded to the needs of women-led enterprises. Several common challenges were highlighted across both countries, such as the lack of external certification of business integrity practices like ISO 37001; limited scope and capacity to set up a compliance department; lack of enabling policies to self-report to public authorities in the event of breaches of law or regulations, among others.

The content of the training was designed to incorporate elements related to bribery and corruption, which emerged in the pre-assessment as one of the greatest challenges for businesses. This included topics of business integrity-related issues, such as sustainability, anti-corruption, human rights, diversity and inclusion, and ethics.

Additional topics were introduced on the role of women in promoting integrity in business after the COVID-19 pandemic and sharing of experiences on how women business leaders promote business integrity in their companies and in the business community. Each company received tailored advice from UNDP FairBiz's team on how to translate the principles of business integrity into practice in their companies and markets.

In **Thailand**, the Women's Leadership in Business Integrity Initiative was organized by FairBiz in partnership with the FBPW. FBPW has more than 800 members in Thailand and 22 chapters across various provinces. It has great influencing power due to the affiliation and participation of high-profile women leaders in the federation. This joint initiative aimed to strengthen and promote transparency and accountability in Thai business, in particular with women-led SMEs through women's business networks.

FBPW is an important advocate for promoting a new way of doing business in the post-COVID era. FBPW is also seen to have influencing power to represent its member's concerns about the

business environment to decision makers in central government and local authorities, as well as to large national companies. An **extensive survey** of FBPW members and non-members revealed tangible findings that were used to inform the training programme. This included business integrity issues that impede business growth, such as unfair business practices by competitors, cases of bribery and excessive bureaucratic procedures in the public sector.

The **training** covered topics such as how to implement business ethics, transparency and accountability within business operations. The women trainees returned two months later for an **Open Day** to discuss how they had put their learning and training into action and received expert advice from the FairBiz team. Finally, the **Action Day** provided a platform to reconvene and reconnect through sharing their successes and challenges and transforming into a strong network.

In **Indonesia**, women business leaders face low participation rates in the bidding process in public procurement. The Indonesian National Public Procurement Agency established the Procurement Modernization Project in 2013–2018, which conducted training for 154 public procurement specialists, of which only 32 were women. UNDP partnered with the Alliance for Integrity (Afin)—a multi-stakeholder initiative seeking to promote transparency and integrity in the economic system.

Together, UNDP and Afin collaborated with the National Public Procurement Agency of Indonesia to deliver the project 'Empowering Women-led Enterprises Accessing Government Contracts with Integrity' (She-Bid), aimed at bridging this gender gap. As part of this pilot programme, after a **pre-training self-assessment survey**, an online **training course** was delivered to women-led SMEs to raise their understanding of the public procurement system as well as to mobilize them as champions of fair business practices.

Through this initiative, FairBiz engaged with the agencies responsible for the public

procurement sector and initiated a dialogue on how to enhance the access of women-led enterprises to public tenders.

The **Open Day** allowed the trainees to reflect on practical progress made since the conclusion of the training. This included reflecting on implementing the code of ethics/conduct, experience in registering their companies using the online public procurement system, sharing successful initiatives, challenges faced in promoting business integrity initiatives, as well as learning from participants who had been successful in participating and winning public tenders.

Finally, the **Action Day** held after a few months of the training provided an opportunity to assess how companies had applied the learning from the training to their business, exchange best practices, and provide technical assistance and advice on their challenges.

In both Indonesia and Thailand, the trainings were planned as an interactive and iterative learning and discussion series rather than a one-off event. This provided a sustained way for the women to reflect on gaps, devise strategies to improve and have a peer-to-peer opportunity to support and learn from others.

PROOF OF CONCEPT⁴²

Following the training, the FairBiz team carried out interviews with the women entrepreneurs to understand if and how they had been able to apply the learning and new knowledge. These insights have helped build a repository of illustrative cases that demonstrate the role that women can play in addressing corruption and promoting fair business practices.

In Indonesia

100% of respondents

pledged their commitment to continue working in the business of integrity and procurement initiatives in the future. 88% of the respondents felt a greater level of confidence to discuss issues related to anti-corruption.

In Thailand

95% of the survey's recipients

shared interest in being involved in future similar initiatives. Also, 95% of respondents felt more confident discussing topics of integrity with their counterparts.

42 The FairBiz project implemented two pilot programmes in Indonesia and Thailand in 2021 and replicated and scaled-up the initiatives in the respective countries in 2022. The results reported here have been extracted from the interviews conducted in May 2022, during the second edition of the 'Women Leadership in Business Integrity, Provinces Edition,' as well as the pilot programme of SHE-BID in Indonesia which concluded in January 2021. Further assessment will take place at the end of 2022 to measure more recent achievements linked to the 2022 SHE-BID programmes. For more information please visit <https://www.undp.org/asia-pacific/fairbiz/diversity-and-inclusion>



Case 1: Innovating to address corrupt practices

Business Owner | Fibreglass company | Thailand

A Thai business owner shared that culturally Thailand has a long-standing custom of gift-giving. However, when it extends into business, this can be problematic. Certain government agencies would expect some form of gift-giving from her company, which she realized could easily perpetuate corrupt practices within the company.

With an improved sense of awareness, she started to consider other ways in which she could manage business relations but at the same time ensure that such practices would not permeate into forms of bribery, especially with government stakeholders. The businesswoman then replaced giving gifts with a more transparent discount policy, which could equally be applied to all loyal customers, and had the additional benefit of keeping business expenses and financial planning more controlled and predictable.



Case 2: Introducing new measures to promote integrity

Business owner | Food industry | Thailand

Upon returning from the training workshop, this business owner felt more aware of how she could promote principles of integrity in her organization and felt confident to lead the process of introducing new measures. She spearheaded two important new initiatives.

First, to improve foreign workers' salaries and welfare to be equal to Thai workers. She has worked to equalize the salaries of staff from Myanmar to improve equality practices in the company, protect the rights of equal pay and non-discrimination based on ethnicity, and to raise transparency in her enterprise.

Second, she introduced a new workflow system in order to create greater transparency and accountability for a breach or problem. Through this workflow, employees are more aware of and empowered to prevent, report and address issues.



Case 3: Promoting greater employee engagement and ownership for fair business practices

Business leader | Car dealership | Thailand

When this business leader returned from the training workshop, she wanted to share what she had learned about the importance and benefits of transparency with other employees. She introduced new processes whereby the company regulations relating to anti-corruption and transparency were discussed and (re)developed through brainstorming sessions with employees. This shift from a top-down approach to broader participation and engagement has led to the staff being more involved and aware of their responsibilities.



Case 4: Applying new knowledge to break into new areas

Business Owner | Civil and communications products | Indonesia

The majority of public tenders are won by companies led by men. This business owner from Indonesia realized that at the provincial level, there are very few women entrepreneurs or business owners competing for government tenders. Being conspicuous by their absence, government officials seem to question the ability of women in this space. Although she had no previous experience working on public procurement tenders, she expressed interest in breaking this glass wall. The knowledge gained in the training sessions about government procurement processes and business integrity, as well as the inspirational stories of other successful women entrepreneurs, have helped her to win a contract to supply communication equipment for the value of IDR 247,610,000 (equivalent to approximately 15 thousand dollars) with the Regional House of Representatives in Batang, Central Java Province.



Case 5: Code of conduct: a tool for applying principles of integrity

Company owner | Online and offline store | Indonesia

This company owner had a code of conduct and ethics that applied to all operations, both in the online and physical stores. One of the company's employees was found to be working in a dishonest way, as the records for incoming and outgoing goods did not match. Despite warnings, the employee's behaviour continued to negatively impact the business' finances. The employee's contract was eventually terminated. However, turning this into an opportunity, the company owner decided to organize an open discussion about the code of conduct and ethics. She wanted to discuss how it should be applied and how the principles of integrity and honesty can be translated into real action. This has helped employees in the company become more aware of the rules, how they are being upheld and their role in promoting transparency.

THEORY OF CHANGE

The above stories and experiences of women entrepreneurs and business owners are proof of concept of a gender-responsive approach and have further strengthened the FairBiz theory of change that

IF

policies and programmes provide the necessary systems and tools to increase women's engagement and leadership in promoting anti-corruption and a fair business environment,

THEN

women entrepreneurs will be able to acquire the requisite skills and information to advance their own businesses

AND

will be able to serve as active change agents for challenging corruption and promoting fair business practices

SO

women's entrepreneurship opportunities will increase

AND

an overall better enabling environment for fair business practices will exist.

5. RECOMMENDATIONS

Based on the approach adopted by the FairBiz project and insights shared by women entrepreneurs, the FairBiz project sees great promise in advancing fair business practices by promoting the agency of women. The sharpening of our understanding of these connections makes for a stronger case of how policymakers, practitioners and organizations can further support and shape a new narrative and discourse through a two-pronged approach:

- First, to promote fair business practices that enhance the potential of women entrepreneurs and businesses; and
- Second, to strengthen the role that women entrepreneurs and women-owned businesses can play as active proponents of fair business approaches.

RECOMMENDATIONS FOR WOMEN ENTREPRENEURS

These are based on insights shared at FairBiz training workshops, as well as through key informant interviews—refer to Annex 1 for a summary of questions:

- ✓ **Develop a code of conduct** as a core document to demonstrate the company's principles, standards and ethical expectations to which the company, employees and third parties are held. Some innovative ideas to consider when developing a new code of conduct:
 - ▶ Crowdsource ideas and perspectives from female and male employees that could feed into the code of conduct for the business. This would promote a culture of engagement among employees and create greater ownership of the document, across all ranks and generations of the business.
 - ▶ Balance aspects from an ethical, religious and cultural perspective.

If gifts are given or received on an exceptional basis, then a record of the same must be kept, and this must be done on behalf of the company rather than an individual as a recipient.

- ▶ Go beyond 'checking the box' by introducing principles related to diversity and inclusion, sustainability and political non-alignment.
- ▶ Introduce an element of accountability in the code of conduct through a values-performance matrix for all employees, and also consider using this as a litmus test in recruiting new employees.
- ✓ **Promote public-private dialogue** to engage and incentivize local authorities to build back better by promoting principles of integrity and ethics in supporting local businesses to operate. Engage with local and larger business associations to raise concerns of small business owners and create a level playing field on competitive practices for women entrepreneurs.
- ✓ **Ensure that principles of integrity and ethics translate through the entire value chain** by promoting business integrity standards with suppliers.
- ✓ **Promote a brand based on principles of trust and ethical behaviour** that every employee can emulate. Introduce 'Action Days' to identify the key challenges, as well as celebrate and recognize ethical behaviour and promote a culture of 'speaking up.'
- ✓ **Seek opportunities to learn more about public procurement opportunities**, and connect with local associations and/or projects supporting women entrepreneurs to participate in and bid for public tenders.

RECOMMENDATIONS AT THE POLICY LEVEL

National/country level:

- ✓ **Promote the development of one-stop shops**, where public services and agencies operate under one roof, to alleviate the challenges of cumbersome business registration, which are especially felt by women entrepreneurs who may be short of time due to their unpaid care work role. Foster online registration and business services, as well as e-transactions, to minimize the opportunity for corruption risks.
- ✓ **Create ombuds services** that target women entrepreneurs to enable them to report corruption, harassment and abuse.
- ✓ **Support the recognition of sexual extortion as a form of corruption** and take measures such as public campaigns to reduce the culture of shaming and victim blaming that discourages people from reporting abuses.
- ✓ **Collect gender-disaggregated data to inform** ASEAN states to pursue gender-smart policies. With such data and information, gaps can be examined in women-led or women-owned businesses involved in purchasing, bidding, and procurement management processes. Such data and information can identify bottlenecks, areas of opportunities and appropriate solutions to involve more women in procurement processes.
- ✓ **Incorporate OCDS into open contracting strategies** and include dedicated indicators that monitor supplier diversity and women's participation in procurement in the public sector.
- ✓ **Adopt a gender equality perspective in strategy and policymaking** to tackle corruption. Such an approach will allow for a differentiated analysis of the impact of corruption on men and women to inform policymaking.
- ✓ **Break policy and institutional silos** to build synergies and leverage resources and capacities towards women's leadership for fair business that can help fulfil

national development objectives—from gender equality commitments to broader economic outcomes.

- ✓ **Cultivate women's expertise and capacity** in governing suppliers and ensuring their equitable engagement in procurement and government tenders. The experience of the FairBiz project in Thailand and Indonesia can be leveraged to further scale efforts and replicate them in other countries in the region.

Regional/ASEAN level:

- ✓ **ASEAN can play a key role in coordinating and supporting regional action** on the intersection of gender equality and fair business by providing **platforms for the exchange of experiences**, learnings as well as best practices for advancing this agenda in the region (for example showcasing the Philippines and Indonesia on how they have used gender-sensitive OCDS to improve transparency in public procurement).

RECOMMENDATIONS AT THE PRACTITIONERS AND PROGRAMMATIC LEVEL

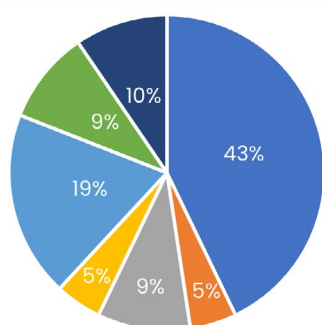
- ✓ **Strengthen the voices of businesswomen and their representation** in institutions to address specific challenges that corruption poses for women entrepreneurs.
- ✓ **Promote business integrity as a tool to increase competitiveness and profitability** in women-led and owned enterprises. For instance, the FairBiz team established a relationship in Indonesia between bidding for public tenders and increasing governance standards as an instrument to increase market opportunities for women-led businesses.
- ✓ **Coalesce networks** to mitigate the personal risk for women entrepreneurs and to strengthen their collective agency against corruption. For instance, the Saya Perempuan Anti-Korupsi (SPAK) Initiative ('I am a Woman against Corruption') in Indonesia mobilizes women as active agents of change to fight corruption.

- ✓ **Identify women role models** and showcase their successes in promoting fair business practices. This could also be a good way to actively engage with a new generation of women entrepreneurs and students to educate future business leaders at an early stage.
- ✓ **Invest in research** to further explore links between the gender-differentiated impact of corruption due to underlying causes of gender imbalance in social, legal, economic and political areas.
- ✓ **Invest in long-term and sustained capacity-building** for women entrepreneurs, especially in relation to digital technologies. For instance, by supporting them with establishing effective communications and social media to help increase engagement and business performance.
- ✓ **At the regional level, develop a technical assistance and training facility** that can build on the work of the FairBiz project and scale up the network and advocacy created through the women champions for FairBiz.

ANNEX 1

During the Open Days and Action Days, women entrepreneurs presented their own reflections on the training, as well as stories about how they transferred the training into real practices in their own companies. Furthermore, in order to understand and analyse the relevant experiences gained from the FairBiz project in Thailand and Indonesia, semi-structured interviews were conducted in March 2022 with relevant stakeholders. In total, 21 interviews were conducted.

Stakeholder Groups of the Interviewees



- UNDP Personnel
- UK Embassy Personnel
- International Organisations (NGO/NPO)
- Local Business Associations
- Trainees
- Trainers
- Others (guest speakers, moderators, etc.)

The interview questions included:

Question One: What are the major ‘pains’ and ‘gains’ you have experienced in the process of the UNDP FairBiz project? What aspects would you like to see introduced and what aspects would you like us to do differently in the future?

Question Two: In your opinion, what are the most important factors to encourage women entrepreneurs to take leadership to promote business integrity?

Question Three: In your opinion, what are the major social, political, legal and cultural obstacles preventing women entrepreneurs from promoting business integrity?

Question Four: How is a woman-led company affected by corruption differently from a man-led one?

Question Five: In your opinion, how can women entrepreneurs be the drivers of change in business integrity in your country?



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