

WE Act 2021 in review



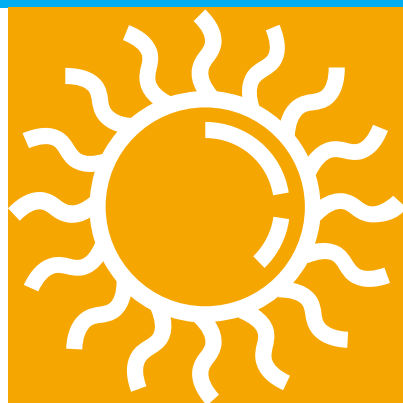
BACKGROUND

In 2018, pact started the Women Entrepreneurs Act (WE Act) five-year project, funded by USAID that aims to **empower young women entrepreneurs and youth to access their socio-economic rights**. We support young women as business owners, managers and civic actors, helping them to build their confidence, professionalism and ability to engage with institutional decision-makers, including government representatives, to discuss priority issues and seek potential solutions.



WE Act's project activities support women entrepreneurs and other youth with diverse backgrounds to participate in key decision-making processes that are important to them and their communities. Working with women who are students, street vendors, small business owners, and many others, we facilitate opportunities for young women to have a voice and representation where institutional and systemic decisions are made.

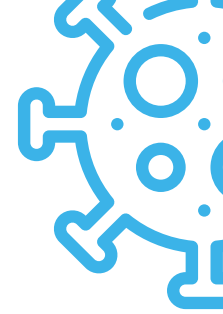
WE Act works with coalitions of actors to find solutions to systemic issues, bringing together stakeholders from civil society, private sector and the government to take constructive action around key key issues that are adversely impacting young women in Cambodia.



This report provides a snapshot of WE Act's key areas of intervention in 2021, our fourth year of implementation, and summarizes some of the results and insights we have experienced through our work. It also looks at the plans our project has for the year ahead, with the continued **goal of empowering young women entrepreneurs and youth to access their socio-economic rights and to live the lives they choose!**



Adapting to the impacts of COVID-19



Throughout 2021, the Covid-19 global pandemic has continued to have a negative impact on the lives of Cambodian citizens. **Some of the hardest hit during this time have been young women entrepreneurs and youth in general**, many of whom have had to close their businesses, forego educational opportunities, and struggle with the hardships of sickness and instability in their households. **During this difficult period, WE Act continued working in close partnership with more than 35 other organizations and companies** to adapt to the challenges of the time and to best provide young women with the support and services they needed to fulfill their potential and to address the challenges they were facing in their lives.

In the past year, WE Act has deepened its ability to deliver effective programming through approaches that were adapted to the challenges presented by Covid-19. **These approaches have included using multiple online resources and digital platforms to communicate with other actors in the Cambodian ecosystem, deliver trainings and networking sessions with young women entrepreneurs and youth leaders, and enable important engagement with government stakeholders at multiple levels.**

In addition, we designed and provided tailored services and products for young women entrepreneurs and youth leaders to meet the specific needs they identified during this time. **Key areas of focus to mitigate COVID-19 impacts in 2021 included providing mini grants and loans to Young Women Entrepreneurs (YWEs) so they can better access critical financial resources at competitive terms**, helping YWEs to more effectively use digital platforms to market and run their businesses, and to support some of the hardest hit groups of women, such as street vendors, to advocate to local government to help them with the issues they are facing.

In 2022, WE Act will continue to support the entrepreneurship ecosystem, young women entrepreneurs and youth leaders so that they can continue to navigate the difficult challenges that this pandemic has presented. **Our planned initiatives include continuing to provide emergency relief business financing, skills building on adapting to e-commerce, and soft skills development to help women manage the added stress of the pandemic and raise relevant issues with decision-makers.** These initiatives contribute to a stronger enabling environment for young women entrepreneurs to thrive.

Together with many other Cambodian organizations and institutions, **WE Act maintains its firm commitment to supporting young women and youth in responsible and safe ways, even in these hardest of times.**

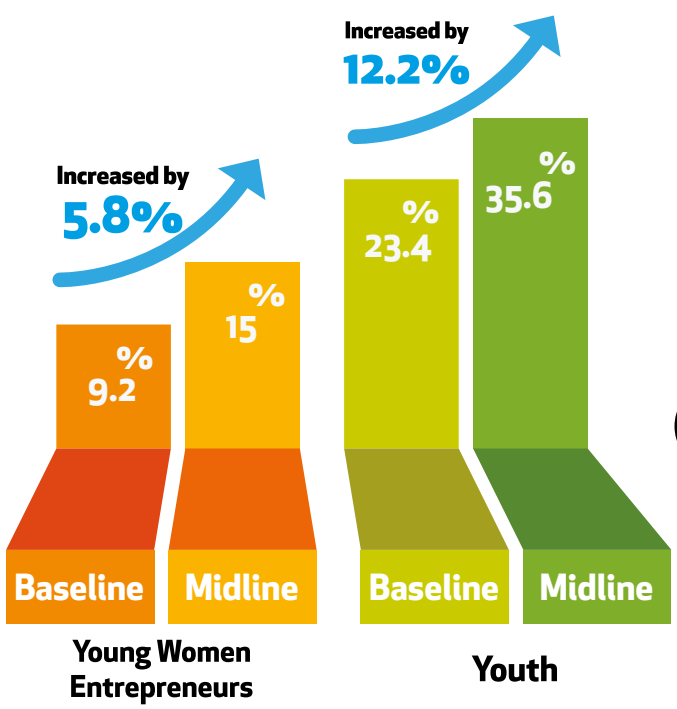
In 2021, **WE Act** achieved significant results at multiple levels, as demonstrated in our midline assessment, with more young women entrepreneurs and youth empowered to access their **Socio-Economic Rights**. WE Act achieved this by continuing to strengthen Cambodia's entrepreneurship ecosystem and the economic and civic empowerment of young women entrepreneurs and youth. Working in close partnership with 35 organizations and companies, **WE Act** directly benefitted more than **27,300** youth and young women entrepreneurs.



The following are some of the top-level annual results from 2021 that we are most proud of!



Key Annual Results



WE Act effectively empowered young women (with an increase in empowerment index score of 9.2% to 15%) and youth (increase of 23.4% to 35.6%) to access their **socio-economic rights** despite the heavy impact from COVID-19.

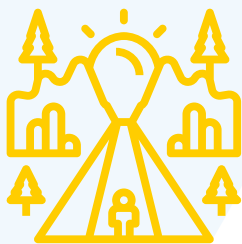
¹Percent change indicated is reflective of a composite score that includes multiple domains of women's socio-economic empowerment, as measured through an 'empowerment index' methodology carried out for an independent midline assessment of the WE Act project.

Supported young women entrepreneurs and youth to raise **100 shared issues** with decision makers, and focused on progressing on pathways to solutions.



Created **155 jobs** through young women entrepreneurs' businesses which engaged and benefited from WE Act's wider project activities.

Supported the formation and strengthening of multistakeholder coalitions and working groups to collectively address system-wide issues related to improving access to business registration, strengthening social protections services, and increasing equitable access to finance, amongst others.



Directly benefitted more than **27,300 women and youth** and started meaningful engagement with more than 1.9 million individuals through online platforms, enabling women entrepreneurs and youth to learn, stay connected, make linkages, and access relevant information more easily.

Increased the capacity of almost **4,500 women entrepreneurs and youth** by helping them to develop their business skills as well as soft skills that enable them to more confidently engage with and influence a wide range of people they interact with for their work.



Convened **2 entrepreneurship ecosystem-level meetings and forums**, bringing together more than 40 organizations and institutions to strengthen a supportive ecosystem focused on access to finance. The outcomes are informing the financial sector and are enabling institutions to reflect on the financial products they can offer women entrepreneurs. We notice that a number of banks have started focusing on young women entrepreneurs as a target.

Supported vulnerable groups of young women, young female **artists**, ywes living with **disabilities**, **street vendors** and members from the **LGBTQI** community with capacity development, financial support and providing access to decision-makers to address issues.



Opened a new office in Kampot which also **reaches into Kep and Sihanoukville**, bringing WE Act services and activities beyond our ongoing work in Battambang, Kampong Cham, Siem Reap and Phnom Penh.

Awarded mini-grants to 250 heavily affected women entrepreneurs and street vendors (and more to come) to be able to re-operate and maintain their micro business during COVID-19 impact as emergency relief.



Developed a **uniquely designed loan product for Young Women Entrepreneurs with Wing Bank and Boost Capital** providing lower competitive interest rates without collateral.

Established the first ever female youth agriculture cooperative in Kampong Cham that is legally registered and recognized by government, giving linkages of local agriculture-products from producers to customers.



Improved the performance of 4 key organizations in the ecosystem to deliver critical support services to women entrepreneurs and youth leaders.

Ecosystem Strengthening



WE Act takes an ecosystem strengthening approach, **where we support existing organizations, networks, or institutions** so that they can better serve and support young women entrepreneurs and youth leaders in Cambodia's urban centers.



We support the ecosystem through financial support, technical assistance, and convening leadership. While COVID-19 prevented having forums in person, WE Act still organized forums online.

Our ecosystem strengthening initiatives from 2021 included the following events that promoted sharing and collective action:

Access to Finance forum, in partnership with National Bank of Cambodia, Khmer Enterprise, Swisscontact, and Good Return, that brought together more than 40 organizations to the event, generated interest and commitment from many different actors to continue with joint dialogue and **collective action to address the access to finance for women entrepreneurs affected by COVID-19 impact.**



The first roundtable discussion among Cambodia's leading development partners to discuss issues on **business registration** processes for entrepreneurs.



Joined initiatives on building the entrepreneurship ecosystem in Cambodia, collaborating and partnering with Khmer Enterprise and Swisscontact to **deepen trust-based relationships among Entrepreneurial Support Organizations (ESOs).**



Build the capacity of WE Act partners to represent the issues and challenges encountered by their members and beneficiaries through having constructive dialogue with relevant ministry representatives.



Entrepreneurship Ecosystem Forum on Access to Finance for Women Entrepreneurs in COVID-19 time.

WE Act in partnership with the National Bank of Cambodia (NBC), Khmer Enterprise, Swisscontact, and Good Return organized a forum on Access to Finance for Women Entrepreneurs in the Covid-19 Era which was supported by H.E. Chea Serey, Assistant Governor and Director General of the National Bank of Cambodia..

The Forum brought together more than 40 organizations and institutions with an interest in the topic of A2F for women entrepreneurs, to share learnings and information around A2F and to identify opportunities for increasing coordinated efforts to address key challenges.

Participants in the Forum included Cambodian government representatives, financial institutions, civil society organizations, and a variety of networks, associations and companies that provide support services to entrepreneurs.





Policy and Leadership

WE Act works at multiple levels to enable meaningful engagement between young women and key decision-makers in government, with the aim of raising and addressing priority issues that impact the business environment and which will strengthen the enabling environment at local and national levels for young women entrepreneurs to thrive. In 2021, **WE Act helped to identify and raise more than 100 shared issues of women entrepreneurs and youth** to institutional decision-makers from the government at local and national levels.



The focus in 2021 was that while we raised many different issues, we focused on a few critical ones to pursue change:

Facilitated engagement at the local level that led to the **adoption by laws** (deikas) that are intended to provide improved support services for women entrepreneurs.

Increased the awareness of Young Women Entrepreneurs in how to use the **One Window Services**, resulting in women registering their businesses smoothly.

Supported a coalition of partners and aligned ecosystem actors, focused on simplifying the **e-registration** process for Cambodian businesses of all sizes with Ministry of Economy and Finance.

Implemented solutions for increasing access to finance for SMEs and women entrepreneurs with the support and input of the Associations of Banks of Cambodia, the Cambodia Microfinance Association, and the National Bank of Cambodia.

Formed a working group promoting **social protection services** for poor and marginalized populations, including women street vendors, and had further discussion with Ministry of Women's Affairs.

Established a partnership with Techo Startup Center to establish a one stop online portal to **make business data readily available** to ywes.

The Cambodian Women Entrepreneurs Association (CWEA) developed **one white paper** (Enhancing Access to Market) and **two policy briefs** (the National Social Security Fund and Challenges from Women-owned SMEs in Getting Bank Loans). These issues were raised by CWEA and presented to government for reflection and discussion.



WE Act works at several levels with the government, enabling positive engagement from government side as well as the public and encourages entrepreneurs and youth to seek to receive the services they have the right to have and it also allows government officials to have constructive meetings with citizens in which they can hear issues and responds in a productive way.

WE Act's partners in the provinces work with entrepreneurs and youth at the **local and provincial levels** enabling direct positive and productive interaction between government representatives and them.

Other partners work at a **national level**, often based on information gathering from the local levels either directly with relevant government partners and/or through informal coalitions with other WE Act partners. As such we have had **extensive dialogue meetings around specific issues.**



Partners such as the Cambodian Women Entrepreneurs Association; Young Entrepreneurs Association and the Federation of the Associations of Small and Medium Enterprises **formally represent their members and bring issues** through policy papers and dialogue **to relevant government departments for consideration and action.**

WE Act is currently engaging with the following ministry departments:

- Ministry of Economy and Finance
- Ministry of Commerce
- General Department of Taxation
- One Window Services Offices
- Ministry of Women Affairs
- Ministry of Post and Telecommunications
- Techo Startup Center under Ministry of Economy and Finance
- Ministry of Education Youth and Sport
- National Bank of Cambodia
- Ministry of Culture and Fine Arts
- Ministry of Agriculture and Fisheries
- Khmer Enterprise under the ministry of Economy and Finance
- National Social Security Fund (Ministry of Labor and Vocational Training and Ministry of Economy and Finance)

Focus on Youth

In 2020, we started integrating youth leaders who do not have businesses into activities. In 2021, they became a focus as we regard them as civic entrepreneurs, displaying similar characteristics as economic entrepreneurs to apply entrepreneurial thinking and approaches to addressing civic issues.

WE Act worked with more than **12,000 youth** through multiple online and offline channels to identify the issues they care about the most, conduct action-focused research, and to present their perspectives to power holders who are in positions to help make systemic changes.

These results were achieved through a variety of activities including outreach by WE Act youth interns to youth groups, Change Maker programs that **empower socially engaged young people**, and support to various youth networks in the provinces and students from **over 20 universities**, WE Act worked on instilling **civic entrepreneurship skills** and ensured an increased awareness and knowledge of the socio-economic rights of 4,000 youth leaders.



Youth entered into **constructive dialogue** on various topics including natural resource management, waste management economic opportunity, and issues related to the support of young women entrepreneurs in their Sangkats.

Youth engagement and dialogue took place **at local levels** where WE Act helped to have over **10 Deikas** (local by-laws) that support young women entrepreneurs and youth approved and **five recognition letters** issues for local initiatives.



Focus on Marginalized Groups

Following the strategy of 'nobody is left behind'- WE Act also reaches out to marginalized groups to ensure that they receive adapted support addressing their specific need.

Young Women (Entrepreneurs) with Disabilities

are engaged in business strengthening activities, social media training and **interact dynamically with government representatives to voice their issues** in a constructive dialogue aimed at addressing challenges.



Young Female Artists, mostly from the music industry, are trained in their sector, but also **engage with relevant ministry representatives** to discuss and identify solutions to e.g. their social security status in Cambodia.

The LGBTQI community is engaged in **capacity building** opportunities around entrepreneurship and recognition.

Female Street vendors, hardest hit by the Covid-19 pandemic receive financial support through **mini-grants**, business enhancing activities and mental support through their networks, as well as positive **interactions with government representatives to voice their concerns** and work towards finding resolutions.





HUMAN CAPITAL



Human Capital

WE Act works to develop the 'hard and soft' business and life skills, that young women entrepreneurs and youth require to take full control of their life choices.

Through partnerships with 12 organizations, we provided demand-driven support, including training, coaching, and mentoring, to more than 3,500 young women entrepreneurs in 2021.



Our skills-building activities over the last year have been as diverse as the many different types of women entrepreneurs that we support!

Here are a few highlights:

More than **1,500** young women entrepreneurs accessed **legal support** and related information to better run their businesses.

Through a partnership with **Facebook**, **1,750** people received training on **digital marketing skills**.

Despite the hardship of Covid19, WE Act **created 250 jobs**.

Agile provided critical support to **92 young women** with disabilities on topics of **digital literacy and marketing**, helping to strengthen their business opportunities.





Chantry mentioned that she is a foodie. Three years ago, she made Kimchi for her colleagues at home. She continuously received good feedback. With support and encouragement from her friends and family, she started her online shop. However, with the start of her business, not many people knew about her business and word of mouth did not help her business either. With Facebook Digital Marketing Training through #SheMeansBusiness program, her Facebook received a lot of orders. It provides her better income to support her family and provides jobs to 2 women in her village as well.

Try Chantry, Owner of a Korean Food Online Shop (Kimchi) in Siem Reap.

More than **300 women received coaching** either group or one-on-one coaching sessions, which gave necessary business and mental support during Covid-19.

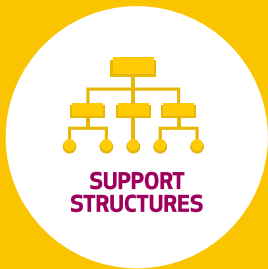
Through a partnership with ILO, tried and tested Entrepreneurship Activity Learning Sessions were passed on to **21 partners and 949 Young Women Entrepreneurs.**



The Asia Foundation's Women in Tek network supported **30 young women** to scale up their technology-based businesses. Half of them engaged with a mentor and as a result, **145 new jobs were created.**

CWEA's Business Clinics Program, **engaged 205 YWEs** in business and soft skills clinics.





Support Structures

WE Act collaborates with and strengthens existing formal and informal networks that provide critical support to young women entrepreneurs as they build their personal connections, access important information, have their voices heard and represented through network forums, and ultimately grow their businesses. During the COVID-19 pandemic it was even more important to give YWEs the necessary business and mental support to be resilient in the face of major business challenges.



CWEA continued to give relevant capacity building opportunities and takes on the role of **representing Young Women Entrepreneurs** on various issues, so that entrepreneurs feel supported.



YEAC (Young Entrepreneurs Association of Cambodia) continued to open up to young female members and for the first time, has **three young women entrepreneurs on the board**, giving a voice to all women members.



SHE Investments extended its networking activities to Battambang, Kampot, and Kampong Cham, especially their membership network, to promote **inclusiveness in network** and business knowledge.



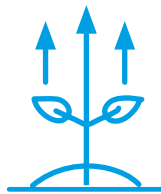
The first ever Youth Agriculture Cooperative in Kampong Cham was established and officially recognized by the government to promote local agriculture products and increase income for producer group.



The newly created Entrepreneurs Hub in Siem Reap continued to support its members with a variety of capacity building activities.



The Entrepreneurs Hub in Siem Reap, was set up by a voluntary group of young women entrepreneurs who all shared the need to network better together, learn from each other and be stronger through working and collaborating together. Despite the hardships that befell every entrepreneur in Siem Reap, the core team remained to activate the Hub and continued to deliver trainings and get together to give their peers the mental and business support that they all strongly needed during the ongoing Covid-19 pandemic.



In Kampong Cham a group of young women entrepreneurs started an **Agriculture Cooperative - the first in Cambodia**, with the aim to do collective business, link their products and businesses with other YWEs and businesses, and connect their members with other entrepreneurs and networks. The cooperative received support from the Provincial Department of Agriculture, Forestry and Fisheries and they approved their certificate of Agriculture Cooperative Registration.



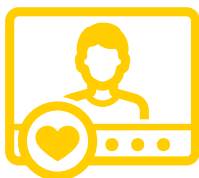
ENTREPRENEURIAL CULTURE



Entrepreneurial Culture

WE Act recognizes that young Cambodian women are living, working and pursuing their dreams in a society where widely held norms and expectations restrict their ability to choose certain paths in their lives. In 2021, WE Act continued its work **to break down some of those cultural barriers by promoting positive role models for young women entrepreneurs and all Cambodians.**

Through the dissemination of more than **83 communication pieces in 2021**, including music videos, a women in tech video series, a gender equality live video talk show, and a gender-based violence expert video interview, WE Act showed that cultural and gender norms in Cambodia are changing and young women face a future that is full of exciting possibilities!



WE Act and partners produced **43 role model videos** reaching more than **342,322 people**, building the confidence of other women entrepreneurs to become better business leaders and to engage in policy matters by voicing their issues to decision-makers.



Multiple WE Act partners promoted activities, events and **campaigns addressing** how **family support** for young women entrepreneurs is critical for their success.





Nimul, founder of Jolie Flower.



Phalleak,
co-founder
of SpeakTe



Chantrea,
founder of Chan
Alanka



Dr. Lim Chanmonyroth,
specialized in Maternity and
Gynecology



ROLE MODEL VIDEOS



Mr. Keo Chanmoa
Husband of Jennifer Chheng,
Managing Director of Brawn Creator and
Local President of JCI Mekong 2021.



Access to Finance

Accessing the 'right' kinds of financial capital that is on competitive terms and which can be effectively managed continues to be a critical challenge for young women entrepreneurs to achieve business success.

In 2021, WE Act focused on providing mini grants and loan products to young women entrepreneurs through strategic partnerships with two financial institutions and other ecosystem actors.

In addition, we developed informational and management tools that help young women to better understand and take control of their financial lives.



We launched **financial literacy videos** and a **financial pathways tool** that are specifically designed to help young women entrepreneurs understand key financial management concepts and to develop the skills needed to effectively manage their business and life finances.

Through partnerships with Wing and Boost Capital, we provided **mini-loans at highly competitive terms to 57 young women entrepreneurs.** These loans provide a much needed loan product to entrepreneurs who may not be officially registered and who may not have the necessary collateral normally required by commercial lenders, therefore filling a crucial gap in the market.



Through our ongoing partnerships, WE Act provided **mini-grants to 250 entrepreneurs and street vendors.**



These grants are focused on providing emergency financial capital to entrepreneurs that have been the worst impacted by Covid-19.



*"This loan really **helped me a lot to recover and expand my business** because I used this loan as capital to purchase more goods, for example before I did not sell rice, but now I found a supplier to supply good rice to me. I have more items of groceries to sell and my clients do not need to travel far to supermarkets, but they can find it at my store, and this helps me to make my business even better. I am very happy to get this loan and I have already shared this information about loan to my friend and relatives about benefits of getting this loan which I hope will enable them to help their business grow."*

Pheakdey
Loan applicant
Grocery Store Owner

*"Once the COVID-19 community outbreak started in 2021, my business was severely affected with a sale decrease of 80%. I also faced a shortage of stock further impacting my sales and could no longer afford my children's education or pay back my loans. Through WE Act, I received a **mini-grant of \$300** and used it to restock my business. I also learned about **financial management** and different ways to promote my sales. Both the mini-grant and the training provided by WELL **helped me improve my sales and hence my income. Which is back up by 80% from its lowest level.**"*

Mrs. YIM Vanna
Mini-grant recipient
Egg Business Owner



Access to Markets

Any business that seeks to grow needs access to clients and markets to sell their products or services. For WE Act, we recognize that the work of developing markets will often require deep levels of expertise in specialized industries and sectors that are outside the scope of our project, and for that reason, we have not focused our activities on market development.



In 2021, however, we worked to support women entrepreneurs to understand and manage the changes that are taking place in business markets due to Covid-19, and how they can adapt to ensure that their businesses are not left behind.



Through networking events and skills-building programs such as Facebook Digital Marketing, we have helped more than **1,750 women entrepreneurs** better understand how they can shift their businesses to digital (e-commerce) markets.

WE Act helped to establish more than **800 business linkages** between young women entrepreneurs and other private sector actors, supporting them to enlarge their markets and to expand their customer base.





Partners' Capacity Development

As part of WE Act's approach to strengthening the ecosystem, we work with **local organizations** that are considered as project 'partners' and support them in their journey of organizational growth.

Partner organizations that focus specifically on enhanced government engagement have done their capacity assessments and engaged in capacity building activities on advocacy, monitoring and evaluation, Human Resource Management, and financial management **ensuring they advance on their path to sustainability.**

Five partners chose to further their capacities and work towards adhering to USAID standards to become potential local partners for international donors requiring higher levels of compliance and competency. **WE Act partners with them, in this advanced capacity building work** and looks forward to seeing them 'graduate in the next year'.



WE Act's Partners 2021



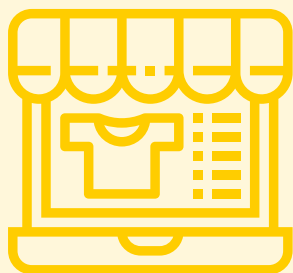
WE Act in 2022



Looking ahead to the coming year, we can see that young women entrepreneurs and youth leaders will continue to face the **challenges presented by COVID-19**, even as we hope to see many restrictions lifted and the pandemic slowly diminish. Given this operating environment, WE Act will take many of the key lessons learned in 2021 to **adapt and deepen our approaches** that empower young women and youth to take control of their businesses and lives despite the significant challenges they face.

WE Act developed a strategic workplan for 2022 that will guide us to **strengthen our support for the entrepreneurship ecosystem** in Phnom Penh, Siem Reap, Battambang, Kampong Cham, Kampot, Kep and Preah Sihanoukville.

Much of our work will be conducted in close partnership with a wide variety of nearly **40 organizations** and companies that are best suited to provide the relevant services and products to young Cambodians.



We will also continue working to **support and strengthen coalitions** of organizations to address important issues that affect many young women entrepreneurs and other youth, and to **build constructive dialogues with key decision makers** that can influence policies and system wide processes.

In addition, we will focus on **sharing the ongoing learning** our project does about how to meaningfully engage with decision makers through forums, learning and sharing meetings, and initiatives that will bring regional and project partners and other stakeholders together around common interests.



Here are some of the priority activities and initiatives you can expect to see from WE Act in 2022:

Project Priorities for 2022

Empower young women entrepreneurs and youth leaders to engage with and advocate to decision makers around priority entrepreneurship and community-based issues with an aim of developing constructive solutions. WE Act will base this on issues that are already collected in 2021 and will ensure further follow-up.

Support and strengthen coalitions and working groups of organizations to help influence systemic changes on key issues such as business registration processes, social protection services, and equitable access to finance.

All partner main activities include enabling access to socio-economic rights.

Deepen and strengthen training and support around digital marketing and online business skills needed in the COVID-19 environment.

Continue to enable access to finance for emergency business support relief by providing mini loan and grant products with the aim to influencing the financial sector on behalf of young women entrepreneurs.

Share practical tools and resources that help ecosystem actors to better introduce concepts related to socio-economic rights and civic engagement with their young participants or beneficiaries.





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