

**TRENDS IN WOMEN'S ECONOMIC EMPOWERMENT
AMIDST THE COVID-19 PANDEMIC
IN INDONESIA, THE PHILIPPINES, AND VIETNAM**

Literature review

Investing in Women

March 2023

INVESTING IN WOMEN

SMART ECONOMICS

AN INITIATIVE OF THE AUSTRALIAN GOVERNMENT

INFORMATION

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ACRONYMS

CARE	Cooperative for Assistance and Relief Everywhere
BPO	Business Process Outsourcing
COVID-19	Coronavirus Disease 2019
GBV	Gender-Based Violence
MSME	Micro, Small, and Medium Enterprise
MMSME	Men-owned and led Small to Medium-sized Enterprise
UNICEF	United Nations Children's Fund
WSME	Women-owned and led Small to Medium-sized Enterprise

GLOSSARY

Care work	Activities and relations involved in meeting the physical, psychological and emotional needs of adults and children, old and young, frail and able-bodied. Care work consists of two overlapping activities: direct, personal and relational care activities, such as feeding a baby or nursing an ill partner; and indirect care activities such as cooking and cleaning. (Addati et al. 2018)
Gender	A social construct that defines what it means to be a man or women, boy or girl in a given society – it carries specific roles, status and expectations within households, communities and culture. ³⁵ Gender is not the biological difference between men and women, boys and girls (CARE 2019).
Gender equality	The equal enjoyment by women, girls, boys and men and other genders of rights, opportunities, resources and rewards. A critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances. Equality does not mean that women and men are the same but that their enjoyment of rights, opportunities and life chances are not governed or limited by whether they were born female or male (CARE 2019).
Gender norms	The accepted attributes, characteristics, roles, and rules of behaviour for women and men at a particular point in time by a specific society or community (Investing in Women 2019a). Gender norms are social norms that specifically relate to gender differences (Haider 2017).
Social norms	Beliefs about what others do (empirical expectations) and what others think one should do (normative expectations) (Bicchieri & Penn Social Norms Training and Consulting Group 2016).
Women's Economic empowerment	The process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families and their communities. This requires equal access to and control over economic resources, assets and opportunities as well as long-term changes in social norms and economic structures (CARE 2016).

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EXECUTIVE SUMMARY

This report presents a narrative overview of evidence on gender norms from Indonesia, the Philippines, and Vietnam. Conducted for the Australian Government's Investing in Women (IW) program, its purpose is to understand how gender norms have changed since the global pandemic and their associated influence on women's economic empowerment in these locations. Investing in Women targets women's economic empowerment in Indonesia, the Philippines, and Vietnam by attempting to positively shift gender norms among urban millennials. To support these efforts, this review analysed literature published since 2021 to understand current trends in gender norms in IW's intervention countries, how these may be affecting women's economic empowerment, which gender norms interventions have proven effective, and how the transition out of the COVID-19 pandemic has contributed to gender norms change.

Findings

The review found that there were three underlying trends evident in the literature. The first was the acceleration of digital enterprise among women entrepreneurs, underpinned by the pandemic and the associated lockdowns and stay-at-home orders. Indeed, digitisation and utilisation of online payment systems and marketplaces led to higher sales and revenue for women-owned enterprises and allowed them to balance (gender normative) household responsibilities with business activities. The second was that adolescent girls in the region appear to be benefitting from shifting attitudes among caregivers that indicate increased support for girls' education and declining support for early marriage. Lastly, ageing populations will likely have implications for caregiving burdens of working-age women, as evidence suggests that not only are populations ageing but daughters are the preferred care providers after spouses.

There were several papers that explored the impact of COVID-19 on women's economic status but few that addressed gender norms specifically. These reports showed that more women than men tended to exit the labour force during the pandemic, but their re-entry into the labour force after lockdowns eased was quicker and in greater numbers. While some data suggested that women-owned enterprises had different risk profiles and utilised different crisis mitigation strategies compared to men-owned enterprises, it appears women-owned enterprises digitised quicker and may have been more willing to adopt digital technology in the pandemic. This bodes well for the future of women's entrepreneurial activities. However, unpaid care work and household responsibilities continue to act as a headwind, with several studies noting that women have primary responsibility for care work and that this can hinder their ability to grow their businesses.

Another factor affecting women's entrepreneurial status was data that suggests women may have less access to collateral due to social norms that often place land and other productive assets in a male's name, thus hindering their ability to borrow additional capital.

Furthermore, women remain less represented in executive roles in the private sector and attitudes appear to endure that suggest women are better suited to some roles and men to others. On a positive note, gender norms around women's role as a breadwinner appear to be slowly changing among urban millennials and men appear to be more involved in care

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work for adults and children. Interventions that influenced gender norms included combined social media and offline campaigns, as well as targeted interventions to improve digital literacy and business operations for women entrepreneurs. However, it is important to recognise that there are larger structural shifts that are redistributing economic responsibility, with men's outbound migration, for example, meaning that women are increasingly taking charge of economic production at home.

In sum, the evidence suggests both positive and negative shifts in gender norms during the pandemic years. At present though, it is too early to understand how the transition out of the pandemic has affected gendered power and relations. Overall, the body of work contained in this review showed that Investing in Women is the primary driver of research on gender norms in these countries and that more robust evidence is needed across the region to track and measure how norms are changing over time and to generate insights from interventions which are working. This review indicates that women's digital entrepreneurship and unpaid care work should be prioritised in future programming efforts in Indonesia, the Philippines, and Vietnam, to shift the long-standing social and gender norms that inhibit women's economic participation and growth.

1. INTRODUCTION

Purpose

This report presents the results of a literature review on the state of gender norms research and evidence in Indonesia, the Philippines and Vietnam since the COVID-19 pandemic. It builds on a previous review conducted in 2021 that looked at how COVID-19 affected women's economic empowerment (Harrison & Nguyen 2021). This review aims to understand the current state of evidence on gender norms and women's economic empowerment across these three countries to inform gender norms campaigns by Investing in Women partner organisations.

Background

Women's economic empowerment is critical for improving the status of women and girls in our communities and protecting them from harm. In the main, women's economic empowerment is a process that seeks to increase women's power to make economic decisions that benefit themselves, their families, and their communities (CARE International 2018). Among the many impediments to women's economic empowerment, gender norms are recognised as a significant barrier to improving women's economic status. These entrenched ideas about the roles and responsibilities of women may inhibit their ability to enter the workforce, benefit from decent work, and have positive experiences within the workplace (Marcus 2018).

Gender norms are a type of social norm that expresses "the accepted attributes characteristics, roles, and rules of behaviour for women and men at a particular point in time by a specific society or community" (Cislaghi & Heise 2020). In the case of women's economic status, gender norms underpin the unequal distribution of decision-making power within households, unequal divisions of unpaid care work, workplace discrimination and harassment, restrictions on physical movement, as well as early marriage and withdrawal from education (Marcus 2018). The impact of gender norms on women was seen particularly during the COVID-19 pandemic, as they were often forced to withdraw from the labour force to fulfill caregiving responsibilities, while gendered industry and occupational segregation meant they were disproportionately affected by the economic downturn relative to their composition of the labour force (Harrison & Nguyen 2021).

Identifying discriminatory norms and addressing them through social and behavioural change is integral to Investing in Women (IW). Investing in Women is an Australian Government funded aid program that aims to make economic growth more inclusive through women's economic empowerment initiatives in Indonesia, the Philippines, and Vietnam. Established in 2016, IW improves women's market-based participation by encouraging workplace gender equality, facilitating impact investment for women's enterprises, and developing interventions that positively shift gender norms. To support IWs implementation and efforts on gender and social norms change, this report gathers and

reviews evidence published on gender norms and women's economic empowerment in Indonesia, the Philippines, and Vietnam over the last two years.

Research questions

This literature review was guided by four main research questions:

- What are the current trends in gender norms?
- How does COVID-19 affect gender norms?
- How are gender norms facilitating or impeding women's economic empowerment?
- What approaches have been more effective in shifting gender norms?

An additional sub-question defined by Investing in Women that is subsumed within these broader research questions is:

- Which gender norms are proving more difficult to change?

Overview

Structurally this report is divided into four sections. In the first section, *Introduction*, background information and the main research questions were presented. In the second section, *Methodology*, the approach to evidence synthesis is described, including the databases that were searched and the inclusion and exclusion criteria. The third section then presents the *Findings*, with these divided into sub-sections based on the research questions and themes that emerged from the literature. Lastly, in the fourth section, *Conclusion*, the findings are summarised. Overall, this report indicates that changes in gender norms witnessed during the COVID-19 pandemic may have only been temporary, however, there are several causes for optimism especially for women-led enterprises and the digital financial inclusion of women and girls.

2. METHODOLOGY

This study employed a systematic approach to evidence synthesis. To address the review questions, literature was gathered from a combination of academic and grey literature databases and websites using predefined search and inclusion and exclusion criteria. Search terms were constructed using the SPIDER mnemonic, a qualitative and mixed-methods search strategy tool used for systematic reviews (Cooke, Smith & Booth 2012; Methley et al. 2014).

Search terms were built from four main categories related to the review questions. The first search category limited results to those from Investing in Women's intervention countries of Indonesia, the Philippines and Vietnam. The second category sought data on gender norms, specifically the four norms that Investing in Women targets through its gender norms interventions programming: caregiving and household labour, income-generating labour, occupational segregation, and leadership (Investing in Women 2019). Lastly, the third and fourth categories limited results to studies that used quantitative, qualitative, or mixed methods research designs and research tools ([Appendix 1](#)).

This search strategy was then applied to three academic databases, Scopus, Medline, and Business Source Complete. These databases were chosen to cover a range of social science,

health, and business and economic literature. An additional 18 publication databases from institutional websites were hand-searched for grey literature related to the review questions and search terms ([Appendix 1](#)). After screening titles and abstracts against the inclusion and exclusion criteria, included articles were then extracted and screened again based upon their full-text. The included papers were then imported into qualitative data analysis software Atlas.Ti and coded based on the research questions. The reference lists of included papers were screened for additional relevant papers (backwards citation chasing) and citations of that article in Google Scholar (forward citation chasing).

Academic papers were limited to papers published in English from January 2021 to February 2023. Articles were excluded if they were included in the previous literature review conducted for Investing in Women on gender norms and COVID-19. Papers were also excluded if at the stage of full-text review they were assessed as being of poor quality. Institutional reports and other grey literature were excluded based on the same criteria, as well as if they did not contain additional data analysis or evidence (such as a gender profile). The final list of included papers and their uniform resource locator can be found in Appendix 2.

There were some key limitations to this review. The first is that it searched three academic databases, and while these cover a broad range of disciplines and published literature, there may have been some articles that were missed from other disciplines. There are also likely to be studies published on the websites of development organisations and that are not captured in larger databases. This means that this review has not included articles published by Indonesian, Filipino, and Vietnamese organisations, either in their language or in English on their websites.

3. FINDINGS

The results are divided into four main sub-sections, based on the research questions. Each sub-section then addresses the research question through the included literature, with the findings presented in sections based on themes that emerged during the analysis process.

What are the current trends in gender norms?

The literature indicates several trends that are linked to gender norms and that will likely have consequent impacts on women's economic empowerment in each of the three countries. These include digitalisation, girls' education, and the ageing population.

Digitalisation

Prior to the COVID-19 pandemic, the Asian Development Bank estimated that women owned approximately 50% of micro-enterprises and 59% of small and medium enterprises in East Asia (Asian Development Bank 2020). In Indonesia, for example, approximately 98% of all Indonesian businesses are micro, small, and medium enterprises, with women owning 42% of micro enterprises and 30% of small enterprises (UN Women 2020). Micro, small and medium enterprises (MSMEs) are often seen as a key vehicle for women's economic empowerment. Data from Indonesia shows, for example, that women-owned and women-led enterprises

have contributed to raising the labour force participation rate for women from 46% in 2005 to 52% in 2021 (World Bank 2023).

A recent driver of growth for women-led enterprises has been the increased prominence of digital marketplaces and online financial services. Movement restrictions and stay-at-home orders during the pandemic only served to catalyse this trend, accelerating shifts in Indonesia, the Philippines, and Vietnam towards the usage of digital technologies to enable financial inclusion and entrepreneurship (Elhan-Kayalar 2022). Surveys conducted of MSMEs in the Philippines, Vietnam, and Indonesia indicate that male and female-owned enterprises demonstrate similar levels of use of internet or digital platforms. However, in the Philippines, more women-owned MSMEs report the digitisation of their business operations than men-owned MSMEs (Centre for Development Economics and Sustainability 2022). This appears to be a critical opportunity to advance women's entrepreneurship.

The digitisation of enterprise poses a significant opportunity for MSME growth and formalisation. In a study of administrative data and survey of merchants using the online marketplace GoFoods in Indonesia, the data showed that women-owned enterprises outperformed men-owned enterprises in revenue during the pandemic (Elhan-Kayalar 2022). GoFood is an online platform that allows merchants to prepare and deliver homecooked food. During the pandemic, the concentration of women-owned enterprises increased as it provided an opportunity for women to sell their products to a wider customer base, access business development and support, formalise transactions through online payment systems, and balance business ownership with household responsibilities (Elhan-Kayalar 2022). While this may not challenge gender norms around unpaid care work and women's segmentation into gender normative industry sectors, digitisation of MSMEs appears to benefit women's control over productive assets by allowing them to integrate business ownership within the confines of existing social expectations.

Similar benefits to digitisation were seen in an evaluation of an entrepreneur training program for women with disabilities in the Philippines, Malaysia, and Vietnam. In interviews conducted as part of the evaluation, training participants reported that by participating in the training they had increased their online presence which had also helped to mitigate losses they faced from closing their retail stores during the pandemic (Gan et al. 2022). Indeed, the evaluation found that training participants that utilised online marketplaces after the training program had 24% higher income on average than those who did not digitise (Gan et al. 2022). Training and mentoring appears to be critical for supporting women to enter online spaces, with participants noting the main deterrents were limited technical knowledge, increased competition, and the suitability of their products (Gan et al. 2022).

In each of the countries included in this review, digitisation proved important for financial inclusion and therefore women's enterprise. In a review of financial inclusion across East Asia conducted by the United Nations Capital Development Fund, the authors found that the pandemic had accelerated previous trends towards the digitisation of financial products and services, as well as initiatives by banks and governments. For example, in Indonesia, the *Satu Rekening Satu Pelajar* (one student one account) initiative targeted students to increase bank account usage (Naidoo & Loots 2021). In Vietnam, the pandemic saw fee waiver and

reduction programs introduced to accelerate the use of digital payment methods, and banks hastened their digital transformation strategies and improvements to payment infrastructure (Naidoo & Loots 2021, p.60).

In the Philippines, digitisation presents a particularly important method for reducing the cost of financial services and increasing financial reach across the archipelago. Prior to the pandemic, trends showed basic deposit and e-money accounts were increasing in number, however, new accounts increased dramatically during the pandemic (Naidoo & Loots 2021). The Philippines' Digital Payment Transformation Roadmap envisions that 50% of retail trade will take place using digital payments and that 70% of Filipinos will have access to accounts (Naidoo & Loots 2021). With women in the Philippines, having greater smartphone and mobile phone ownership, using the internet more often, and having more accounts with a financial institution than men (Naidoo & Loots 2021), digitisation thus presents an opportunity to shift gender norms around financial control and financial inclusion.

Girls' education

This review surfaced several reports that indicated shifts in norms and expectations for adolescent girls throughout South-East Asia. Plan International's Girls Leadership Index shows increases in girls rights in Indonesia and the Philippines. However, there was a slight decrease in Vietnam (Plan International 2021a). Although this may be indicative of broader trends, the index needs to be triangulated with qualitative data to understand where shifts may be occurring. In a study conducted by Plan on girls' rights in the Philippines and Vietnam, participants indicated that forced and early marriage had declined as an issue and that education for girls was prioritised by caregivers (particularly in Vietnam) (Plan International 2021b). However, several girls participating in the study suggested that they still felt boys were prioritised at home, and caregivers and girls alike discussed threats to girls' safety in public places (Plan International 2021b).

Ageing population

A common trend that emerged across the three countries was concern for the population ageing and its impact on caregiving and care labour. In Indonesia, for example, increases in life expectancy mean that older age groups are growing more rapidly than younger age groups (Asian Development Bank 2021a). Vietnam is one of the most rapidly ageing countries in the world, with older people accounting for 12% of the population in 2020, with this predict to reach 25% by 2045 (Wyse & Walker 2022). For the Philippines, the country is expected to become an ageing society by 2030 when more than 10% of its population moves above the age of 60 (Rodgers & Zveglic 2021).

There are gendered implications to these demographic trends. In Indonesia, the growth rate of the older women age group is higher due to their longer life-expectancy. Furthermore, older women tend to have a higher prevalence of disability across all age groups and less access to pension support and savings due to having spent less time in the workforce (Asian Development Bank 2021a; Rodgers & Zveglic 2021). Furthermore, in 2015, about 63% of older men and 29% of older women were still participating in the paid work force, with 27% of men over 80 still working. This suggests a lack of income security and social support (Asian Development Bank 2021a).

In studies that explore long-term care options for elderly women and men in each of these three countries, the data suggests that older women tend to provide care for their spouses, while for women themselves, these caregiving responsibilities are delegated to their daughter or daughter-in-law. Furthermore, in Vietnam, data indicates that most older people tend to live with their children, with this more likely in urban areas compared to rural areas (Wyse & Walker 2022). The ageing population will thus have deep implications for the unpaid carework burdens of urban millennials, should gender norms continue to skew caregiving responsibilities for adults towards working-age women.

How does COVID-19 affect gender norms?

There were several papers that addressed the impact of COVID-19 on proxy indicators for gender norms. However, there has been limited exploration of the current context as the pandemic has started to recede from public view. Due to the time-lag between data collection and publication, this section reports data published on how COVID-19 impacted women and men during the pandemic in the areas of labour force participation, enterprise, and caregiving.

Labour force participation

There is now a significant body of established evidence that demonstrates the gendered impact of the COVID-19 pandemic on labour force participation rates (see for example, Harrison & Nguyen 2021). Data published since the last literature review on the COVID-19 pandemic for Investing in Women shows that young people, women, and female headed households were among the worst affected by the decline in economic conditions when considered in proportion to their composition of the overall labour force (Asian Development Bank 2021b; Submitter et al. 2022). In Indonesia and the Philippines, for instance, they represent approximately 38% of the workforce but 44% of job losses in the second quarter of 2020 (Asian Development Bank 2021b). In the 2021 National Household Care Survey in the Philippines, paid male workers in rural areas and paid female workers in urban areas were found to be most negatively affected by the pandemic (Sobritchea et al. 2021).

The data indicates that after pandemic-related job losses more women exited the labour force than men in South-East Asia, with the Asian Development Bank estimating that this was due to care work burdens within the household (Asian Development Bank 2021b). In Vietnam, young women leaving the labour force from paid employment, combined with young unemployed women stopping looking for work, meant that the rate of female youth unemployment declined in the second quarter of 2020 (Asian Development Bank 2021b). Interestingly, women benefitted from the rebound in economic activity quicker than for men. Women re-entered the workforce in greater numbers than the number of women that exited in Indonesia and the Philippines, suggesting they were making up for the lost employment of other household members (Asian Development Bank 2021b).

Enterprise

There are a number of institutional reports that have investigated the differential impact of the COVID-19 pandemic on small and medium enterprises in South-East Asia. In the main,

these indicate that women-owned enterprises have different approaches to risk management and preferences in terms of business support. In a survey conducted from June 2021 to March 2022 in Indonesia, the Philippines, and Vietnam, both women-led and men-led MSMEs faced similar obstacles to their recovery from the pandemic, including inadequate working capital, declines in domestic demand for their goods and services, and disruption of production and supply chains (Centre for Development Economics and Sustainability 2022). However, women-led enterprises were concentrated in sectors that were more affected, including food processing firms, wholesale and retail traders, education service providers, hospitality, and garment manufacturing (Igarashi, Truong & Sonobe 2021).

While there were slight differences in the significance of different obstacles by gender and country, women-led MSMEs reported more consultation with the government than men-owned MSMEs, but less awareness of government programs and initiatives. Few government support programs took into account gender differences in entrepreneurship (Centre for Development Economics and Sustainability 2022). However, the Asia Philanthropy Network noted that women-led enterprises did benefit from wage subsidies and deferral of payments to governments (cited in Bialus et al. 2022). A common observation was that women-led enterprises tended to rely more on informal sources of support, preferring not to draw on formal bank loans to mitigate the effects of the pandemic (Centre for Development Economics and Sustainability 2022). They also tended to draw more on their own funds and reinvestment of their earning to increase growth (Bialus et al. 2022).

More than two thirds of all enterprises increased their use of digital platforms, with survey data from MSMEs in Indonesia, the Philippines, and Vietnam, showing limited difference in use between women-owned and men-owned enterprises (except for the Philippines) (Centre for Development Economics and Sustainability 2022). However, in another study conducted by the Asian Development Bank, more women-led enterprises tended to sell goods and services online and their online sales were more significant than men-owned enterprises (Igarashi, Truong & Sonobe 2021). This may reflect the fact that women-led firms tended to be younger and smaller in size, as well as being more willing to adopt digital technology to balance entrepreneurial work with domestic responsibilities (Igarashi, Truong & Sonobe 2021). This points towards the importance of the nexus of digitalisation and entrepreneurship for resilient women-led enterprise that can endure market shocks and fluctuations.

Caregiving

Across the literature, division of household labour and unpaid care work during the pandemic consistently affect the agency and economic activity of women and girls. Surveys conducted of private sector employees in Indonesia, the Philippines, and Vietnam, showed that both women and men saw increased hours dedicated to household and caregiving responsibilities due to lockdowns during the pandemic (Investing in Women 2022a, 2022b, 2022c). Indeed, in a survey of women-led and men-led enterprises in the Philippines, Vietnam, and Indonesia, the incidence of participants reporting difficulties balancing childcare and home-schooling during the pandemic was similar for women-led and men-led enterprise (Centre for Development Economics and Sustainability 2022).

In general, however, time use surveys conducted during the pandemic show that women tend to see greater increases in their time dedicated to household responsibilities compared to men. Investing in Women surveys of private sector employees show that, on average, women spent an additional 3 hours per day on housework in Indonesia and the Philippines and 2.5 hours in Vietnam, compared to 2 hours for men in all three countries due to the pandemic (Investing in Women 2022a, 2022b, 2022c). A mixed-methods study of urban millennials working in the Business Process Outsourcing section during the pandemic showed similar trends. While most participants shared tasks with other people in their households, most housework was still done by female members of the household while men took on chores more traditionally assigned to men (Miriam College Women and Gender Institute 2022). In Indonesia, data collected from female teachers showed that while their husbands did assist with domestic responsibilities, they were still expected to cook and take care of the family, even when transitioning into teaching online (Febrianto, Mas'udah & Megasari 2022)

Surveys and focus group discussions conducted with MSMEs in the Philippines during the pandemic reinforced these findings. Female participants reported that they were expected to have primary responsibility for household work, with women in Indonesia having to deprioritise their businesses during lockdowns because of the additional care work that was necessary within their households (Centre for Development Economics and Sustainability 2022). In an evaluation of female MSME owners with disabilities in Malaysia, Indonesia, and the Philippines, participants noted that a key reason they could not fully engage with their businesses was the need to balance business responsibilities with childcare (Gan et al. 2022). Caregiving responsibilities also mean that more women than men exited the labour force entirely, as they were forced to take responsibility for home schooling of children and domestic labour (UN Women 2022a).

How are gender norms facilitating or impeding women's economic empowerment?

While each of the previously cited examples affects women's economic empowerment, this section focuses on how norms interact with income generation and productive assets. It is divided into four sections, including access to productive assets, gendered division of labour, occupational and industry segregation, and leadership.

Access to productive assets

Gender norms related to registration of land and conjugal properties often result in these assets being registered in a male's name in many locations. For women entrepreneurs this means they may have less access to collateral and borrowing opportunities from formal lending institutions (Bialus et al. 2022). In Vietnam, for example, women only own 16% of farmland compared to 46% for men (Bialus et al. 2022). In Bialus et al.'s (2022) survey of women-owned MSMEs in Vietnam, about 65% of the sample population did not have a loan and did not want a loan, but the remainder would have borrowed if they could have. Similar patterns were seen among women entrepreneurs with disabilities in the Philippines, Malaysia, and Indonesia. Most reported that they lacked capital to start or grow their

businesses, particularly those from less privileged backgrounds. Indeed, one participant noted “most banks do not believe in us, people with disabilities”, suggesting that they also face additional layers of discrimination when seeking loans from banks (Gan et al. 2022).

Gendered division of labour

Despite trends throughout South-East Asia suggesting that women are increasingly participating in formal labour markets and entrepreneurship, division of unpaid care work appears to remain the responsibility of women and girls. In a national survey of unpaid care work conducted with 1117 participants in the Philippines, for example, women conducted up to 12.53 hours per day on care work compared to 8.43 for men (Sobritchea et al. 2021). Women were found to take on most care activities in their households, including cleaning, washing, ironing, caring for children, and shopping, while men spent most of their care time collecting water and fuel. Results from the same survey showed that men are spending longer hours in paid work, however, women spent on average 9.29 hours and adult men spent 8.35 hours working when paid and unpaid work were combined (Sobritchea et al. 2021). Interestingly, both women and men reported being highly satisfied with the division of responsibilities in their households (Sobritchea et al. 2021).

Even among younger generations, gender normative attitudes around divisions of household labour appear to be persisting. In a qualitative study of women aged 15-24 from low-income communities in the Philippines, most participants agreed that motherhood was a woman’s most important role in society. In this case, gender norms were also found to interact strongly with religious and cultural practices to affect empowerment outcomes. Adolescent Filipino girls who were pregnant or had given birth noted that it was more shameful to terminate a birth than to continue with a pregnancy, that raising strong and well educate children was an act of defiance against community criticism, and that they still desired to complete their education and start a business (Gacad 2022). This may indicate that interventions targeting the economic empowerment of young women and girls should be linked to reproductive health and family planning interventions.

Similarly, in qualitative research conducted by Niras in Vietnam, Indonesia, and the Philippines, Vietnamese participants tended to espouse views reinforcing women’s empathetic and nurturing characteristics. They believed women were better suited to childcare, while men were seen as logical and could help children with homework (Niras 2022). In Vietnam, female MSME owners noted that family obligations were a barrier to entrepreneurship. Childcare and household management responsibilities meant that they had less time to dedicate to their business and expanding their business networks, while travel restrictions meant they were unable to participate in evening meetings, business trips, and work in remote areas. (Bialus et al. 2022). Lastly, one participant in an economic empowerment intervention in Indonesia noted that she was subject to negative criticism from other women in the village who would ask “why don’t you just look after your husband and children?” (Shamier, McKinnon & Woodward 2021).

There are, however, some indications of positive shifts with respect to childcare. In a study conducted with 232 urban millennials working in the BPO industry in the Philippines, 28% of participants shared childcare responsibilities with their spouse and only 3.45% left it entirely

to their spouse (Miriam College Women and Gender Institute 2022). Among the male participants, 60.67% reported that they do childcare and 38% of participants overall thought childcare was not primarily a woman's responsibility (Miriam College Women and Gender Institute 2022). However, 26% agreed with the opposite (Miriam College Women and Gender Institute 2022). Of note, non-binary individuals appeared to have more open attitudes, however, the sample size was small. Most participants reported that other people in their community would not disapprove of them taking on more childcare responsibilities, but a small number noted that in-laws, communities, partners, neighbours, and mothers might disapprove (Miriam College Women and Gender Institute 2022).

There are some further causes for hope. The 2021 National Care Survey in the Philippines found that men spent on average twice as many hours caring for adults compared to women, suggesting this may be an avenue for shifting norms around caregiving behaviours (Sobritchea et al. 2021). This data also may indicate that although unpaid care work (by definition) includes household chores and caregiving, for the purpose of norms change interventions, caregiving may be a more open point for shifting gender norms compared to cooking, cleaning, and other domestic chores. Interestingly, the same survey showed that more men than women in rural areas approved more of men undertaking more care work compared to urban areas (Sobritchea et al. 2021). The previously cited study conducted with urban millennial BPO workers in the Philippines also found that due to staying at home during the pandemic, some men reported a greater sense of responsibility in the household and more awareness about the roles women performed at home (Miriam College Women and Gender Institute 2022).

There also appears to be positive shifts in norms around the primary income-provider role. While men have a higher labour force participation rate across all here countries, attitudes towards women's economic roles within the household may be improving. In the Miriam College survey of 232 women and men BPO workers in the Philippines, 57.3% of male respondents and 70.54% of female respondents reported disagreeing with the statement that "earning the family's income should be more of a man's responsibility than a woman's" (Miriam College Women and Gender Institute 2022). Qualitative responses from this study showed that some men were highly supportive of women playing the breadwinner role (Miriam College Women and Gender Institute 2022). In focus groups and interviews conducted with women and men holding both traditional and progressive attitudes in Indonesia, the Philippines, and Vietnam, some men and women were supportive of women taking promotions if this meant their spouse could not. However, these positive indications must be qualified. Several participants in the same study indicated that women's income was supplemental to men's income and that men are the primary income provider (Niras 2022).

Occupational and industry segregation

There was limited data on occupational and industry segregation within the search parameters. However, quantitative data analysis of the Vietnamese small and medium manufacturing enterprises survey conducted with over 2500 domestic firms showed that while the gender income gap in MSMEs is smaller than in the general workforce in Vietnam,

occupational segregation was the most important contributor to the gap. A significant part of the income gap was also found to be attributed factors that the authors did not observe, which they posited was gender-based discrimination (Ha, Doan & Holmes 2022).

Interestingly, data analysis of enterprise surveys conducted between 2009-2013 by Vietnam's Central Statistical Office shows that foreign firms tend to employ more women and that the entry of foreign firms into Vietnam has caused domestic firms to hire a greater proportion of women (Nguyen 2021).

Mixed methods research conducted by the Miriam College Women and Gender Institute during the pandemic found that, among 232 participants, approximately half thought that there were some jobs that were better suited to women and to men and that job segregation by gender makes sense. These participants suggested that there were jobs that required men due to the need for physical strength and jobs that were more suited to women for stereotypically feminine traits. Male, LGBTQIA+, and some female participants perceived job segregation as an older idea, but still espoused traditional views in their qualitative responses. Encouragingly, male participants recognised that having a more even distribution of women and men in occupations would have positive effects (Miriam College Women and Gender Institute 2022).

Leadership

Similar to occupational segregation, there was limited available data on leadership and decision-making in the reviewed countries. Encouragingly, data from BPO workers in the Philippines suggests that the sharing of leadership between women and men is now the norm, with most participants a part of balanced or majority-women teams. However, in their qualitative responses, most participants noted that they preferred male leaders, that women who aspire for leadership need to prove themselves, and that once women get married their career goals change because of the demands of family life (Miriam College Women and Gender Institute 2022).

Financial inclusion data from Vietnam indicates that of 26 banks, women comprise 48% of total staff at headquarters, 51% of supervisory boards, 42% of senior-level management, and 43% of mid-level management. However, they still make up only 23% of executive committee members, and teams tend to be segregated by gender, with more women working in MSME and personal banking while more men work with corporate clients (Bialus et al. 2022). UN Women found similar clustering of women in certain positions within leadership roles, with this linking to the previous section on job segregation. Women were more likely to be in administrative and commercial managerial positions, be managers in hospitality, retail and other services while being under-represented in ministerial positions, chief executive roles, and as senior officials (UN Women 2022b).

In rural areas, women continue to face great difficulty in occupying leadership and decision-making roles. In an evaluation of an economic development pilot project in eastern Flores, Indonesia, focus group discussions with women revealed that women tended to occupy project roles as secretary and treasurer: reflecting the community perception that women are honest, trustworthy, and good at managing budgets (Shamier, McKinnon & Woodward 2021). When women were involved in project meetings, they noted that "the men

underestimate the women and never ask our opinions, so we get bored and go home” (Shamier, McKinnon & Woodward 2021). If women are included in economic activities through gender normative roles, this can therefore fail to counter traditional arrangements of power and voice that privilege the perspectives of male community members.

What approaches have been effective in shifting gender norms?

This review found that there is limited published evidence that measures substantive shifts in gender norms in the three countries included in this review. In the main, current literature reports on the outcome of interventions using self-reported data, with these potentially serving as non-robust proxy indicators for norms change. As these interventions may be useful for Investing in Women partner organisations, this section presents examples drawn from the included literature.

Campaigns

There were several examples of media campaigns that were used to target norms change. Plan International, for instance, commissioned a study into how digital technologies are being used to end child, early and forced marriage (CEFM) and adolescent pregnancy in the Asia-Pacific region (Plan International 2021c). The report notes that digital technologies primarily functioned as tools that enabled Plan and youth advocates to reach other parts of the population with messaging using applications like WhatsApp, Line, Viber, YouTube, and Facebook (Plan International 2021c). Activists used social media to raise awareness and WhatsApp and Facebook to mobilise youth through social influencers, recruit other young people for campaigns, and organise events (Plan International 2021c). Plan itself used these communication tools and digital platforms to disseminate content and distribute information about upcoming offline events and seminars (Plan International 2021c).

The report presents several cases of digitally enabled interventions. In Vietnam, for example, the Plan team built a dedicated app that was designed to help young people access support services and learn about issues that might affect them (Plan International 2021c). In Indonesia, their Girls' leadership programme used Zoom and WhatsApp to increase their reach and promote agency among young women, while Lentera Sintas Indonesia and Magdalene organised the 'Let's talk about it' social media campaign to promote the prevention of sexual violence (Plan International 2021c). The Plan Indonesia country office also used a video that told the story of a CEFM survivor that was posted on YouTube and used well-known actors. The video gathered 740,000 views, linking viewers to resources and information on CEFM (Plan International 2021c).

For young people, the advantage of digital technologies is its anonymity and reach. However, Plan International notes that girls in rural communities in the Asia-Pacific face several barriers to digital access, including network infrastructure, lower rates of mobile phone ownership compared to cities, and lower rates of digital literacy. The Plan report emphasises that digital technologies are more successful when combined with offline activities and that digital tools need to be built with offline access and weak connectivity in mind (Plan International 2021c). Plan also underscores the importance of being adaptable to new platforms and technologies, using interesting and engaging content, creating safe and inclusive spaces for discussion, connecting online activities to offline activities, and investing

in inclusive and accessible digital technologies to provide digital literacy (Plan International 2021c). This same report includes a map of digital technologies that can contribute to girls' empowerment used in the Asia-Pacific region and UNICEF has developed a toolkit on how to design digital technologies specifically for girls and young women (UNICEF 2020a, 2020b).

In the previously mentioned study conducted with urban millennials in Indonesia, the Philippines, and Vietnam, participants noted that participating in online campaigns (such as the Millennial Bicara Facebook group) had exposed them to new ideas and caused them to re-evaluate the role of women in society (Niras 2022). The participants suggested that both traditional printed media and social media had exposed them to examples of female role models, female social media influencers, and new ideas about women's liberation and feminism (Niras 2022). These campaigns appear to coalesce with offline role models and influencers in the participants' lives, with high performing female colleagues demonstrating women's capacities in the workforce and relatives demonstrating the sharing of household responsibilities (Niras 2022). This study found that family members were the most important influencers in shifting their attitudes and behaviours around gender norms (Niras 2022).

There were also several examples of government-led initiatives that were having offline impacts. In Vietnam, for example, young people were invited to speak at the National Assembly and share their opinions on girls' rights, and the Ministry of Home Affairs and UN Youth Union developed a Youth Advisory group to provide input into revising the youth law (Plan International 2021a). In Indonesia, children were invited to consultations for local development planning, with the Indonesian government supporting youth activities through civil society organisations and networks (Plan International 2021a). In these studies, young women activist emphasised the importance of support from older generations of feminists through coalitions between youth activist groups and established NGOs. (Plan International 2021a). While these activities are not directly related to shifting gender norms, they provide the foundation for long-term structural changes that will support the rights of women and girls and create substantive shifts in norms and behaviours.

Business development services

As mentioned previously, women's entrepreneurship is a critical vector for improving the economic status of women and girls. There were several notable examples of interventions which had improved the entrepreneurial activities for women-led enterprise that were included in this review. The best example of such was the Reach Independence and Sustainable Entrepreneurship program, which was implemented with women with disabilities in Indonesia, Malaysia, and the Philippines (Gan et al. 2022). This combined multi-day training and a long-term mentoring program tailored to the needs of women with disabilities (Gan et al. 2022). The training targeted improvements at self-confidence, as well as financial management, business strategies, and using social media platforms to market their products. Social media groups kept participants interacting and sharing their progress after the training had ended. The training not only improved the online sales of the participants, but they also reported renewed confidence and motivation, new ideas, confidence to promote their products, and higher overall sales volumes (Gan et al. 2022).

There were also several examples of banks working with women-led enterprise to improve their access to capital in Vietnam. State Bank of Vietnam policies, for example, encourage banks to provide trust collateral, which is particularly important for women-led MSMEs as they often have less access to the types of collateral preferred by banks (Bialus et al. 2022). In Vietnam, Agribank signed 870 cooperation agreements with women's unions between 2016 to 2020 and some financial institutions have launched dedicated lending programs for women-owned enterprises (Bialus et al. 2022). However, current evidence shows that this is not the norm, with most banks in Vietnam not yet recognising the need to distinguish between women-led MSMEs and men-led MSMEs, not gather gendering disaggregated data, and not recognising the business case for engaging with this market segment (Bialus et al. 2022).

Another prominent example is the Ignite initiative: a product of VPBank, Mastercard, CARE International, the Women's Initiative for Startups and Entrepreneurship (WISE), and Canal Circle. The project focuses on providing capital to growth-oriented women-led enterprises. It plans to accelerate the growth of up to 50,000 enterprises in the first three years, with a minimum of 70% of these being women-owned. Of the partners, VPBank provides financial and non-financial products tailored to women-owned MSMEs, WISE delivers capacity building and mentoring to a community of 11,000 women entrepreneurs, and Canal Circle will provide outreach campaigns focused on adapted products and digital solutions for women-led enterprises (Bialus et al. 2022).

In the Philippines, the Development Bank of the Philippines launched the Inclusive Lending for Aspiring Women program in 2015. This provides business loans to women entrepreneurs to scale up, including simplified lending, flexible collateral, and customised payment schedules (Bialus et al. 2022). Evidence suggests that women-led enterprises in the Philippines are benefitting greatly from training on digitization, technical assistance, and market access programs. An estimated 45-54% of women-owned MSMEs in the Philippines report applying for and receiving these forms of support (Centre for Development Economics and Sustainability 2022).

Indonesia is known for its developed market for business development services, and some of these services are tailored specifically for women. However, women's usage of these services remains low due to limited knowledge of the services and the limited time they have available to benefit from them due to household and caregiving responsibilities (Elhan-Kayalar 2022). As emphasised throughout this review, however, there is significant evidence that business training and financial services can directly impact women's economic empowerment. In an intervention conducted in 401 villages in five regencies in East Java, for example, women business owners were provided with basic financial literacy training and local financial services agents were provided with targeted incentives to promote women's financial inclusion. The baseline and follow-up survey data showed that business training positively impacted participants adherence to business practices, and that the presence of savings increased women's agency. Encouragingly, these impacts increased with time (Buvinic, Knowles & Witoelar 2022).

Empowerment interventions

There was one particularly notable intervention that appeared to be contributing to both empowerment and workplace outcomes. Better Work is an initiative of the International Labour Organization and the International Finance Corporation that includes several different stakeholders to develop a plan for improving labour standards (Pike & English 2022). The program is conducted in nine countries, including Indonesia and Vietnam, and establishes workplace committees, conducts monitoring and evaluation, and training and remediation activities. In focus group discussions conducted with participants in the Better Work program from Vietnam, male participants reported contributing more to household labour, that training on gender relations and communication had opened more equitable divisions of labour at home, and that men had greater awareness of women's greater burdens due to care work (Pike & English 2022).

Structural forces

While this section has largely explored purposeful interventions to shift gender norms, larger structural shifts are also shifting normative expectations and behaviours. In an evaluation of an economic development project in eastern Flores, Indonesia, focus group discussions revealed that women were increasingly working on the production of commodity crops. The research found that there were cases where women were solely in charge of production of commodity crops, with this being when women owned land themselves, and most commonly, when men were working as migrant labourers (Shamier, McKinnon & Woodward 2021). The participants noted that "in the past it was very different. It was very clear what men do and what women do. But now women and men share the work together" (Shamier, McKinnon & Woodward 2021, p.1409).

4. CONCLUSION

This review has provided an overview of literature published on gender norms in Indonesia, the Philippines, and Vietnam in the last two years. While the review surfaced substantive evidence on contributors to norms, it also showed that there has been limited dedicated research on gender norms outside of Investing in Women. In an earlier review on gender norms change interventions, Nguyen and Harrison (2020) noted that best practice involved using gender synchronised approaches with women and men, using creative channels of communication, working with influencers and opinion makers, and monitoring and evaluating norms change over time. The body of work contained in this review indicates that we still need better evidence from these countries to track norms change and measure what is working and not working, in particular, in digital spaces.

Overall, this review showed that despite increases in domestic responsibilities for women and men during the pandemic, there may not have been significant shifts in gender norms regarding household responsibilities. Indeed, despite women's ownership of MSMEs providing a vehicle for growth in economic status, this does not appear to be affecting the distribution of household labour as the pandemic forced many women to deprioritise their businesses in the face of additional caregiving responsibilities. This seems to suggest that norms allocating childcare and other unpaid care work to women and girls are more robust

norms that even in the face of widespread crisis and across generational differences appears to be holding firm.

There were several areas where the environment that contributes to gender norms appears to be improving. This includes digitisation and internet usage among women entrepreneurs, access to and usage of women's associations and supportive business networks, men's attitudes towards women's breadwinning status, and MSME consultation with government. Encouragingly, attitudes towards education for girls appear to be shifting, with this foreshadowing gains to women's agency and economic status. A significant trend that emerged from the pandemic was the digitisation of enterprise and the growing role of online marketplaces. This is only going to increase as infrastructure improves and mobile-device ownership expands in Indonesia, the Philippines and Vietnam. The digitisation of the economy poses a significant opportunity for women-owned and led enterprises, and when combined with the inherent digital literacy of young women entering the labour force, presents a significant opportunity for women's economic empowerment in the region.

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APPENDIX 1: SEARCH STRATEGY

Table 1: Gender norms databases

Database	URL
Align Platform	https://www.alignplatform.org/
Asian Development Bank	https://www.adb.org/publications
Business and Human Rights Resource Centre	https://www.business-humanrights.org/en/
CARE International	https://www.care-international.org/
International Finance Corporation	https://www.ifc.org/
International Organization for Migration	https://publications.iom.int/
Investing in Women	https://investinginwomen.asia/knowledge-hub/
McKinsey	https://www.mckinsey.com/featured-insights
Plan International	https://plan-international.org/publications/
Reliefweb	https://reliefweb.int/
Save the Children	https://resourcecentre.savethechildren.net/
The Asia Foundation	https://asiafoundation.org/publications/all/
The World Bank	https://openknowledge.worldbank.org/
United Nations Capital Development Fund	https://www.uncdf.org/
United Nations Children's Fund	https://www.unicef.org/reports
United Nations Development Programme	https://www.undp.org/publications
United Nations Population Fund Asia Pacific	https://asiapacific.unfpa.org/
UN Women	https://www.unwomen.org/

Table 2: Search strategy

SPIDER Category	Search Category	Search terms
Sample	Investing in Women Intervention Countries	Indonesia OR Philippines OR Vietnam OR Viet Nam
Phenomenon of Interest	Gender norms <ul style="list-style-type: none"> – household labour – income-generating labour – occupational segregation – leadership 	gender OR 'gender equality' OR 'gender norms' OR 'social norms' OR 'gender role' OR 'gender stereotype' OR 'empowerment' OR "Housework" OR "care work" OR "caregiving" OR "care" OR "domestic work" OR "chores" OR "employment" OR "labour" OR "work" OR "business" OR "enterprise" OR "job" OR "profession" OR "vocation" OR "job segregation" OR "vocational segregation" OR "occupational segregation"

INVESTING IN WOMEN

SMART ECONOMICS

AN INITIATIVE OF THE AUSTRALIAN GOVERNMENT

		"lead" OR "leadership" OR "manage" OR "management" OR "board" OR "executive" OR "boss" OR "director"
Design	Qualitative, quantitative, and mixed-methods	"questionnaire" OR "survey" OR "focus group" OR "interview" OR "case stud*" OR "observ*"
Evaluation	Not restricted	Not restricted
Research Type	Research type	"qualitative" OR "quantitative" OR "mixed method"

APPENDIX 2: RESOURCES FOR IW PARTNER ORGANISATIONS

This Appendix presents a concise selection of best-practice examples drawn from the literature included from this study. There were only two substantive interventions which were included. While the Ignite Initiative from Vietnam will provide significant support to women-owned enterprise, there is no data just yet on its impact.

Reach Independence and Sustainable Entrepreneurship (Indonesia, Philippines)

RISE is a digital entrepreneurship program targeted at women with disabilities in Indonesia, Malaysia, and the Philippines (Gan et al. 2022). Women in the program had some form of physical disability, and could attend if they had a hearing or visual impairment. The program combined a 3-day training and a three to six months of mentoring tailored to the needs of women with disabilities (Gan et al. 2022). The training targeted improvements at self-confidence, as well as financial management, business strategies, and using social media platforms to market their products. Mentoring focused on supporting the trainees to apply the concepts learned in the training to increase their sales. Social media groups kept participants interacting and sharing their progress after the training had ended. The training not only improved the online sales of the participants, but they also reported renewed confidence and motivation, new ideas, confidence to promote their products, and higher overall sales volumes (Gan et al. 2022).

Key lessons

- Women with disabilities may face barriers to accessing capital at formal lending institutions due to stigma
- Participation in online marketplaces through digital entrepreneurship widened the scope of the market and their opportunities
- Digital marketplaces are particularly important for entrepreneurs with disabilities as it allows them to work around limitations on their mobility
- Lack of technical knowledge is a large barrier for women using digital technologies for online marketing and sales

<https://www.adb.org/publications/entrepreneurship-training-and-online-marketplace-participation-among-female-persons-with-disabilities>

Better Work (Indonesia, Vietnam)

Better Work is an initiative of the International Labour Organization and the International Finance Corporation that includes unions, buyers, manufacturers and governments to develop a plan for improving labour standards. The program is conducted in nine countries, with the Vietnam program established in 2009 and the Vietnam program in 2011. The program consists of monitoring and evaluation of labour standards, establishing workplace committees, and implementation of training courses of gender equality, conflict resolution, and emergency preparedness, among others.

Key lessons

- Training on gender relations and communication provided women with strategies to open lines of communication about household finances and decision making with their spouse
- Male workers in Vietnam spoke of assisting their wives with household responsibilities and that they had greater awareness about gender equality due to participating in the training
- The training helped workers to improve their financial management and have more savings
- Women's empowerment is prevented by low wages and poor working conditions
- Improved workplace conditions have a positive impact at home with reduced conflict between partners and with children
- Establishing worker management committees helped improving working conditions which directly impacts the wellbeing of women employees

<https://onlinelibrary.wiley.com/doi/epdf/10.1111/gwao.12740>