

2021 UNCITRAL RCAP - Incheon Law & Business Forum

PANEL 3 : MSMEs in the digital age

Women and Digitalization in Cambodia Challenges and Opportunities

Ratana PHURIK-CALLEBAUT, Private Sector Development Specialist



Digital Cambodia : An opportunity for MSMEs

Source :
We are Social,
Hootsuite

Cambodia leapfrogged regarding mobile and smartphone penetration.

Facebook = internet

E-commerce user penetration:
32% only

ANNUAL GROWTH

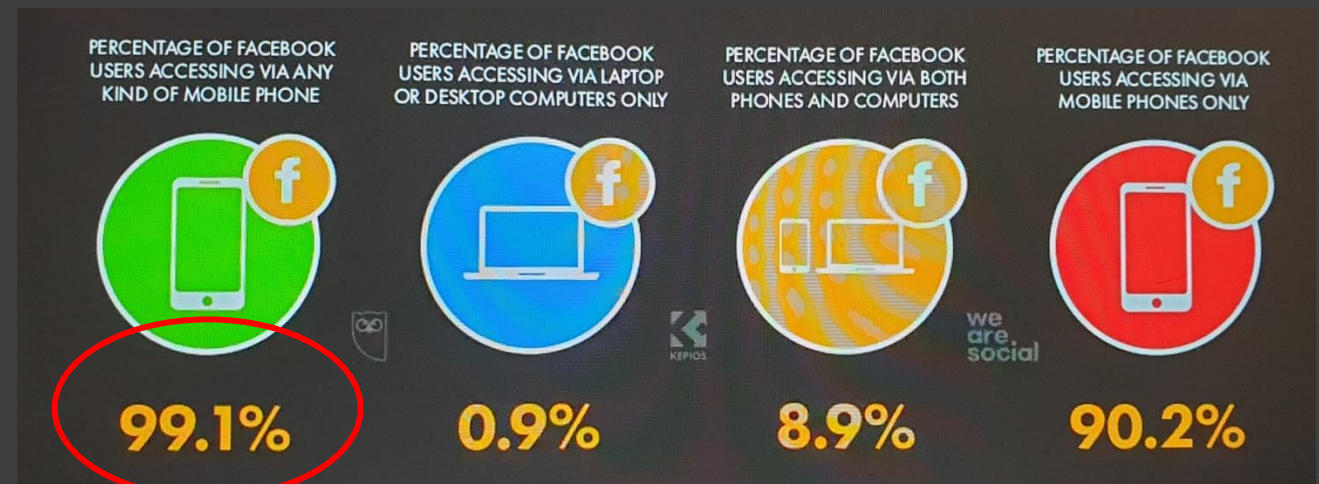
+1.4%
JAN 2021 vs. JAN 2020

+0.9%
JAN 2021 vs. JAN 2020

+14.4%
JAN 2021 vs. JAN 2020

+23.7%
JAN 2021 vs. JAN 2020

SOCIAL MEDIA USERS : MAINLY FACEBOOK



62% of SMEs in Cambodia are owned by Women.
Technology and digitalization bring opportunities



A vibrant tech startup scene



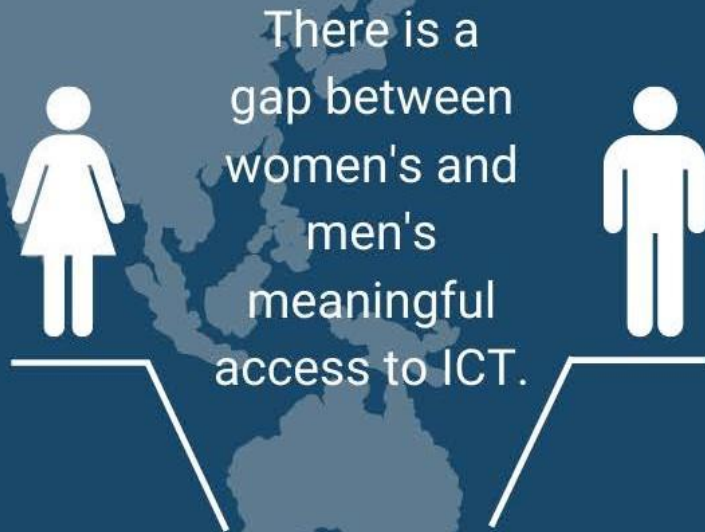
A supportive ecosystem: Digital Cambodia Program



Women in tech profile :
Young, Educated,
Urban

But the strong gender digital divide is an issue

Digital Divide



Internet user gender gap

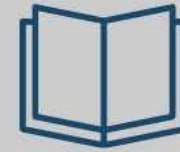
24%

Asia-Pacific

17%

Worldwide

People tend to be offline if they are



less educated,

poorer



or live in rural areas,

which are disproportionately women and girls.

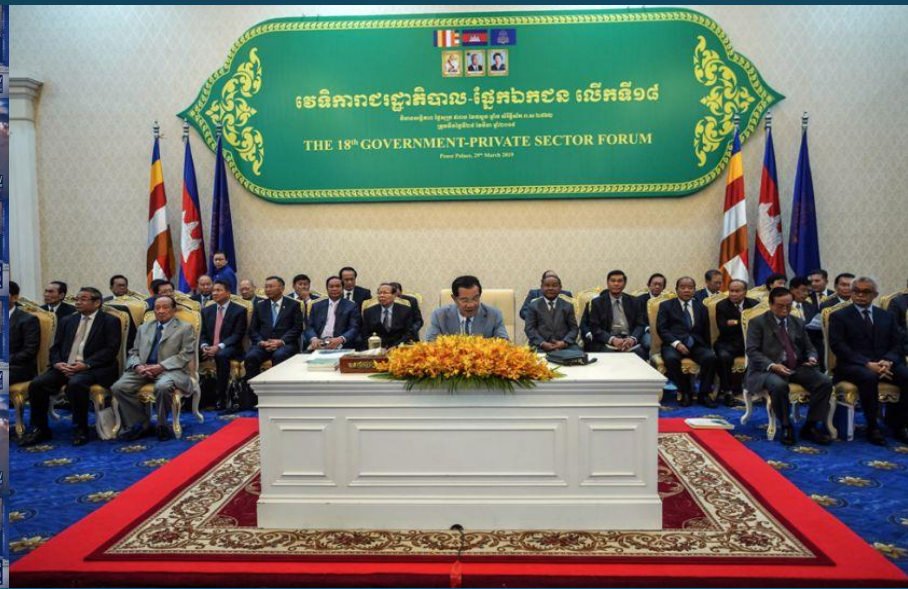
Source : UNESCAP Presentation

Leading to loss opportunities, severe impact of COVID on women entrepreneurs and less effective policies

A multi-faceted approach is needed to tackle this digital divide

Linked to the Lack of technological and social access, lack of participation in the process, inadequate contents and lack of ownership.

Despite...



A comprehensive gender strategic plan.
Neary Rattanak V

Major Government's SME reforms :
Khmer Enterprise, SME Bank, Single portal registration, Innovation Center, E-commerce law

Some great donor programs:
UNESCAP "Catalyzing WE",
USAID Technovation , Go4eCam from UNDP/MOC

What is needed ? Insights from key stakeholders

POLICY LEVEL

- Strengthen implementation of a gender mainstreaming policy
- Simplify admin procedures especially to register but also to close a company
- Have dedicated admin focal points for SMEs
- More innovative ways to access info

ECOSYSTEM LEVEL

- Improve the interconnectivity between stakeholders (government, donors and private sectors)
- This will increase the impact and the collective learning

PROGRAMS LEVEL

- A more differentiated approach is needed
- Difficult to scale good capacity building programs
- Interesting trends: feminine role models, Young Women Entrepreneurs, community-based approach, peer mentoring

A woman in a white shirt is raising her hand in a classroom setting. In the background, a whiteboard displays the text "Our Vision: A world where investing in women is opportunity" and "Our Mission: We support women entrepreneurs to scale up their businesses and create jobs for people in need." The text "Key points" is overlaid on the image.

Key points

Digitalization offers interesting opportunities for Women MSMEs but no equal opportunities with a significant gender digital divide.

Effective Implementation is the key

Back to basics! Formalization remains the main . Need to simplify and build trust in the system

Technology can help **but the human factor is still essential.**



Thank you for your attention !

Ratana Phurik-Callebaut
Private Sector Development Specialist
ratana.phurikcallebaut@gmail.com