

Gender- Sensitive Analysis of Key National Agendas and Improvement Plans (II): Facilitating the Social Economy

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Plans (II): Facilitating the Social
Economy**

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I . Introduction

1. Research Purpose

The Korean government's 26th agenda of the 100 national agendas is 'to promote the social economy' as a new engine for cooperative and inclusive growths. The major goals of promoting the social economy are to resolve social issues, including creation of decent jobs and innovation of social services, by promoting the social economy and to establish the social economy as a model for civil economy by creating the ecosystem for the social economy.

To promote the social economy, the government has implemented diverse policies by seeking ways of promoting the social economy, taking measures for facilitating the social finance, and making master plans for

developing social human resources. In this background, it is necessary to fully review the effects of the social economy on women's economic empowerment and gender equality.

Through its analysis of the policies on the promotion of the social economy from a gender equality perspective, this study aims to resolve gender inequality issues raised in the process of pursuing the social economy and to present specific ways of enhancing women's participation in 'social economy' organizations that promote the social economy.

2. Research Method

1) Literature review

- Reviewed the literature on implications of promoting the social economy on gender equality, including discussions of international organizations on social economy and gender equality

2) Administrative data analysis

- Examined women's participation in the social economy in Korea using disclosure data and performance analysis reports of the Korea Social Enterprise Promotion Agency and the data made publicly available by administrative data management institutions

3) Questionnaire survey of male and female businesspersons in the social economy

- Conducted a questionnaire survey of male and female CEOs in a total of 1000 social economy-type organizations nationwide,

including social enterprises, cooperatives, village enterprises, self-help enterprises, and social ventures.

4) Case survey of social economy organisations

- Conducted a case survey of the CEOs of 20 women's social economy organisations

5) Expert advisory meetings

II . Review of Women's Current Participation in the Social Economy in Korea

1. Current State of Infrastructure-Building for Growth of the Social Economy

1) Support policies on social economy organisations

Korea's support policies on social economy organisations largely include startup support, certification support, growth support, and creation of the ecosystem of social enterprises.

Specifically, startup support consists of social venture support, fostering of social entrepreneurs, and operation of support centers for social enterprise growth.

Certification support comprises designation of prospective social enterprises as local-type and ministry-type prospective social enterprises and certification of enterprises as social enterprises.

Growth support is composed of support for securing the market,

management support and consulting, and operation of resource-link programs for social enterprises to exert their growth potential.

Creation of the ecosystem is made up of raising awareness, developing human resources, building networks, and policy support for the social economy.

2) Current entry of social enterprises by main area

When we surveyed the current status of social enterprises by their establishment process, the proportion of prospective social enterprises as of July 2020 accounted for the largest portion of 55.8%, followed by ‘other’ type making up 18.2% and ‘cooperatives’ 11.8%.

According to the types of realizing social goals, ‘the job-providing type’ accounted for the largest proportion of 66.5% with 1,701 enterprises, followed by other (creative/innovative) type standing at 12.8%, and the mixed type 7.6%. On the other hand, ‘the social service-providing type’ stood at the lowest of 6.2%.

2. Women’s Current Participation in the Social Economy

1) Women’s current participation in the social economy

According to the survey of social enterprises by the gender of CEOs, men’s social enterprises made up 69.1%, 38.2% higher than women’s social enterprises at 30.9% in 2012. However, the gender difference of the CEOs decreased to 26% in 2018. This shows that the number of women’s social enterprises will increase in the future.

2) Women's current participation by the area of entry in the social economy

When we examined the types of social goals by the gender of CEOs, the job-providing type accounted for the highest portion of both men's and women's social enterprises. This shows that the ecosystem of social enterprises becomes solidly concentrated on the job-providing type. Considering the goals of the enterprises in the social economy, such solid concentration may cause the vulnerability of health in the ecosystem of social enterprises.

3) Current performance of social enterprises and benefits of support

According to the results of examining the main performance indicators of men's and women's social enterprises from 2016 to 2018, women's social enterprises showed high growth rates compared to men's in all indicators except for operating profits.

When we examined the distribution of the benefits of government support by the gender of CEOs, the benefit of men's social enterprises was twice larger, overall, than women's. The benefit of government support was mostly used for other and job-creating projects.

The policy fund benefits of men's social enterprises increased by approximately 4.94 billion won compared to 2012, while those of women's rose by approximately 2.25 billion won.

III. Policy Demands of Social Economy Businesspeople by Gender: Analysis of the Survey Results

1. Startup and Certification Phases

According to the results of surveying the reasons for their startup of social economy enterprise, 'it is worthwhile to do' accounted for the highest proportion of response. Female CEOs showed a higher proportion of response to 'for job security and job creation' than their male counterparts.

Regarding the difficulties in the startup process, response to 'financing' was the highest. While male CEOs placed more emphasis on the problem of selecting business type than complicated administrative procedures, female CEOs put more stress on the problem of complicated administrative procedures.

When we surveyed whether they have experience of applying for social enterprise certification, the proportion of response to having the experience was low, overall, at 36.1%. Female CEOs had more experiences of applying for the certification than male CEOs, and had a slightly higher proportion of obtaining the certification.

According to the results of surveying the necessity for improving the social enterprise certification system, the response 'the system needs improvement' was highest. In particular, female CEOs were more aware of the necessity for improvement than male CEOs.

2. Social Value Index (SVI)

The social value index was not used much, overall, and there was a strong negative perception of the index. However, rather than perceiving the index itself as negative, social economy-type enterprises had a strong negative perception of the calculation method of the index. As such, rational improvement of the calculation method would be instrumental in raising the use of the SVI and satisfaction with the index.

In order to raise their positive perceptions of the SVI, it is necessary to reinforce public relations, education, and consulting on the index led by local intermediate support centers, thereby operating the programs in such a way to relieve the difficulties they experience in the field.

3. Business Management

Regarding the development stage of enterprises, 27.7% of the social economy organisations were surveyed to be already independent, and the remaining 72.3% were in the stage of becoming independent. When surveyed by the gender of CEOs, women's proportion of 'already independent' stood at 28.9%, 1.9% percentage points higher than men's at 27.0%.

When it comes to economic and social performances, enterprises with female CEOs were assessed lower than enterprises with male CEOs. When examined by social economy organization, social ventures had a high self-assessment of their economic performance, and social enterprises had a high self-evaluation of their social performance.

Although policy support is needed by type, the social economy organizations with female CEOs need stronger policy support as they are dominant social economy-type enterprises. In particular, because they

have difficulties delivering financing information and preparing documents, they need assistance from supporting centers in that regard.

4. Financing

When surveyed by the financing method, 37.9% of social economy organizations received government grants, accounting for the largest portion of financing, followed by government policy funds making up 15.0%. That is, over half or 52.9% of the enterprises made use of government funds. Compared to enterprises with male CEOs, enterprises with female CEOs showed 0.3 to 3 percentage points higher use of government grants, loans from non-profit organizations, and social funds.

When examined by the external financing method, 24.8% of the enterprises received ‘policy funds from local governments,’ followed by 24.6% ‘policy funds from provincial governments,’ 20.3% ‘policy fund loans for small and medium enterprises,’ and 13.1% ‘special security funds exclusive for social enterprises’ in that order.

Regarding the government support policies needed for financing from outside, 26.3% answered ‘reduce submission of too many documents,’ 20% ‘ease the burden of guarantee/warranty,’ and 14.5% ‘relieve the responsibility of proving social value.’

5. Securing the Market and Public Purchase

As for the main service and product outlets of social economy organizations, individual consumers made up the largest portion of 36.2%, followed by public institutions occupying 16.9%, private businesses 15.9%, and government offices 15.4% in that order.

Regarding the form of offline shops of social economy organizations, 45.0% directly operated their shops, 42.8% delivered their services/products to customers without having any shop, 10.5% had other forms of shop, and 3.5% had shops in department stores or supermarkets.

When asked about online shopping malls where social economy organizations made an entry, 38.6% of them answered ‘open market,’ 34.6% ‘social network service (SNS) market,’ 24.6% ‘other,’ and 21.8% ‘local shopping mall.’

Of the social economy organizations participating in public purchase, 68.8% generated sales through participation in public purchase. The proportion of generating sales through public purchase by enterprises with male CEOs was higher than that by enterprises with female CEOs, with the former accounting for 70.1% of the total sales and the latter 67.4%.

6. Human Resources

With regard to employee competency, more men thought the overall employee competency was at a sufficient level than women did. In other words, women as well thought workers had sufficient competencies, but compared to men, women perceived the employee competency as being relatively insufficient.

Regarding the use of infrastructure for human resource development, there was a strong negative perception: that both men and women did not use the infrastructure when asked about whether they used education and training institutions, made annual plans for education and training, developed education and training programs of their own, possessed independent education and training facilities, and cooperated with outside

organizations for education and training.

When asked about what was needed to be improved among education and raining programs for competency development, all respondents answered ‘diversification of education methods’ most. They also thought it important to extend the education period and to strengthen professional education and training.

7. Network with Other Institutions

According to the results of examining the level of network with other institutions by gender, women had less exchange with other organizations than men, overall. While women had a higher level of exchange with the Ministry of Employment and Labor and nationwide social economy networks than men did, men had more active exchange with the central ministries, except for the Ministry of Employment and Labor, and nationwide associations and industry networks than women did.

When asked about why they did not have active networking with other organizations at the central and local levels, the biggest reason was ‘it was not related to their business,’ followed by ‘lack of time due to work and lack of information.’ Both men and women agreed most to the response that it was not related to their business, and there was no big gender gap in that response.

However, because related networks can be important resources for business growth, it is necessary to look at networks from a long-term perspective regardless of advantage or disadvantage of the present networks. According to the analysis of this study, it is necessary to prepare a platform for education on the necessity of networks and to share success stories.

8. Gender-Sensitive Government Support and Policy

Regarding the meaning of women's social enterprises, 43.5% of male and female CEOs of social economy organizations understood them as meaning 'enterprises whose CEOs are women,' 33.9% as 'women-dominant enterprises,' 19.3% as 'social economy organizations dealing with women's issues,' and 3.2% as 'social economy organizations addressing gender issues' in that order. This understanding shows that the meaning of women's social enterprises is largely defined by the biological sex of the agents that run social economy organizations.

Of male and female CEOs of social economy organizations, 35.1% answered that there were types of industry either advantageous or disadvantageous to women's social economy organizations. Regarding advantageous industry types, 30.9% answered education and service, 26.1% health and social welfare services, and 10.3% food and accommodation in that order. Regarding disadvantageous industry types, 33.6% replied construction, 17.6% mining, and 13.1% transportation.

According to the results of surveying inequality when providing government support policies, 47.7% of male CEOs and 45.7% of female CEOs responded respectively that one support policy or more are provided disadvantageously for either men's or women's social economy organizations.

Women CEOs of social economy organizations perceived inequality in government support as being high. Such unequal support included support for business promotion and events, support for projects on commission and priority purchase by public agencies, and support for financing by organizations other than the government, including special micro financing for the financially vulnerable.

As for ways of supporting women's social economy organizations, female CEOs of social economy organizations showed a high level of agreement to the following ways of support: childbirth- and childrearing-related additional financial support for women in social economy organizations, additional financial support for women's social economy organizations, additional support for expanding the market for women's social economy organizations.

IV. Conclusions and Suggestions

1. Ways of Gender-Sensitive Policy Improvement

A. Develop Employee Competency and Make Education Programs Systematic

1) Develop employee competency

The result of the survey showed that compared to men, women perceived the required employee competency as being relatively insufficient for operating their business. In this regard, education to strengthen employment competency is needed for women to be more actively engaged in the area of social economy.

It is also necessary to include skills to prepare a business proposal and to make plans for programs as well as capabilities to promote developed products and services and open up the market in the staff education programs, then to provide the programs for women at local intermediate support centers.

2) Make education content and methods systematic

Women had a greater demand for education content and methods related to the social economy than men did. To meet the demand, it is necessary to provide education content that is required not only for employee competency development but also for leader competency development. It is also necessary to provide education content that enable them to build identities of social economy organizations different from those of private enterprises at large, including entrepreneurship, social value, and communal character and community life.

B. Make efforts to Build Networks and Obtain Information

As mentioned earlier, women had more active exchange with the Ministry of Employment and Labor and nationwide social economy networks than men did, while men had active networks with nationwide associations and industry types.

Regarding the reasons for inactive networking, the respondents agreed most to the reason that network was not related to their business. They also pointed out that they did not have enough time to network due to work and that they did not feel the need for networking.

To build networks, it is necessary to collect information on public institutions, related associations, and industry representatives related to their current workplace and to make a list of them.

2. Improve Requirements for Certification of Gender-Sensitive Social Enterprise

A. Expand the Scope of Social Services

Diversification of the category of social services, if achieved, will help the general public better understand social enterprises. At the same time, it is highly likely to serve as an incentive for general enterprises to become social enterprises. Also, according as clear goals are set for each area, social enterprises that provide social services are expected to increase in number.

Diversification of each service area will enable the establishment of detailed statistics by gender, area, and support recipient. This is believed to be of great help in seeking customized support measures through the survey of actual conditions.

B. Clarify Standards for Judging Other (Creative/Innovative) Type

Other (creative/innovative) type is classified to comprehensively examine whether the enterprise ‘realizes social purpose,’ which is difficult to be judged as the other types. Therefore, this type is more complicated than the other types, and is required to prove its social purpose and the outcomes of realizing the purpose. According to a voice in the field, this is a requirement that lowers the certification rate of other (creative/innovative) type.

Therefore, the current ‘other (creative/innovative) type’ should change its name to ‘other and creative/innovative type,’ and it is necessary to seek ways of distinguishing the concept of other type from that of the creative/innovative type.

3. Improve Gender–Sensitive Social Value Index

- A. Add the Retention of Employment (Years of Continued Service) to Employment Performance Measurement and Change the

Allotment of Marks

Women's social enterprises have a higher proportion of employing the vulnerable than men's. Although they have small job sizes and have difficulties creating jobs, women's social enterprises have various forms of jobs that allow employees to work together for a long time as communal jobs.

In this respect, quantitative employment performance indicators have a strong gender-neutral character that does not consider the characteristics of women's social enterprises. As such, it is necessary to consider ways of including in employment performance indicators the factors related to employment retention, which can be a qualitative aspect of employment.

B. Add an Indicator for Sales Growth Delay to Sales Performance Measurement and Change the Allotment of Marks

Many pointed out that the sales performance indicator could not reflect differences between industry types, situations, and characteristics of social economy organizations. Accordingly, there was a high demand for improving the method of measurement and the allotment of marks.

To secure flexibility of evaluation according to social and economic situations, this study suggests that the effort to open up the market and to increase sales be measured in sales performance together with the actual amount of sales.

As the sales performance indicator is close to the sales performance measurement of enterprises at large, it cannot be seen as an evaluation indicator that reflects the characteristics of social enterprises. This way of measurement is highly likely to act disadvantageously to relatively

small-sized women's social enterprises. Therefore, it is necessary to review whether the distribution rate of sales performance is arranged suitably for the realities of social enterprises, not those of general enterprises.

C. Include Operation Performance and Labor Productivity in Sales Performance

There was an issue over the conflict between the labor productivity index and the employment performance index that because labor productivity is calculated on a per capita basis, the number of employees should be reduced to increase labor productivity in a situation where there is no increase in the sales of social enterprises.

However, because the government encourages enterprises to expand employment, they are in difficult situations. Therefore, this study proposes that sales performance and operation performance be measured twice over and that both total sales and sales per capita be included in labor productivity assessment.

D. Improve the Worker Empowerment Effort Indicator and Change the Allotment of Marks

As social economy organizations attach importance to people, it is very important to develop worker competency. Nevertheless, the indicator for worker empowerment effort has low validity, for the indicator is currently measured by the time spent on education per person.

Therefore, this study proposes that the allotment of marks for worker empowerment be improved and that a self-development support indicator be composed to create an environment where employees can grow for

themselves as social economy-type people through education on understanding of the social economy and job-related education.

E. Establish an Integrated System for Supporting the Social Value Measurement

As there is a growing interest in and demand for social value, it is necessary to strengthen the role of support centers in supporting education and the preparation of documents so that social economy organizations can fully concentrate on creating social value.

Workers for intermediate support centers by regional zone should be calculated based on the number of social economy organizations or the number of employees at the social economy organizations rather than based on the size of the region or population. Also, the size and budget for intermediate support centers should be secured in proportion to the calculated workforce so that they can play their role completely as support centers for social economy organizations.

Intermediate support centers should perform not just the role of managing social economy organizations but also the role of identifying and fostering new organizations. For this reason, it is judged desirable to recruit one worker per 20 centers or so.

4. Improve Public Purchase: Expand Public Commission of Social Services

Female CEOs had a relatively higher expectation of the budgetary support using the social value index. Considering the government's measures for supporting the job creation of social economy organizations, women's social economy organizations will further enter community-

based care services in the future. As such, it is highly necessary to prepare a social economy indicator linked to this changing situation.

This study proposes that a new provision on commissioning and entrusting projects to social enterprises be established in Article 5-2 (Establishment, etc. of Provincial/Municipal Plans to Support Social Enterprises) of the Social Enterprise Promotion Act. The provision aims at expanding the public commission market to promote the social economy at the provincial and municipal levels.

If the registration system takes root in the future, it may be possible to consider selecting projects according to the degree of creating social value upon commissioning or making agreements for projects by specifying the social value index.

5. Policy Agendas on Village Enterprises

A. Shift to Recognize the ‘Nature of Enterprise’ with Stronger ‘Communal Character’

When a village enterprise changes to take on the nature of enterprise with stronger communal character, it is necessary to take gender characteristics into consideration. To this end, it is necessary to complement assessment indicators and adjust marks for each indicator in the present selection process.

For village enterprises to position themselves in the field as enterprises with communal character, it is necessary to adjust the allotment of marks upward on communal character from the start of new screening (Mi-gyeong Moon, et al., 2019)

B. Improve Assessment Indicators Considering Gender Characteristics

1) Complement selection indicators to expand women's participation in the selection process

This study proposes that extra points be adjusted upward to raise women's participation and that participation of female heads of household be revised to women's participation.

As it was contended in Mi-gyeong Moon, et al., (2019), giving one point to participation of female heads of household should be upgraded to give extra point to women's participation in order to expand women's participation. In particular, it is necessary to reduce the assessment point on entrepreneurship and increase the bonus point on women's participation.

2) Diversify public relations to expand women's participation

Before participating in village enterprises, men collected information through the administrative service delivery system in most cases, but women were relatively weak in such access to information. This seems related to the environment in which women are situated, including male-dominated culture of farming villages, men-oriented operation of related agencies, and work-family reconciliation.

Due to this environment, women participated mostly in activities done in their homes or in the vicinity of their homes. Therefore, it is necessary to conduct public relations for village enterprises through women's association of the village, association of women farmers, and various public places where women's participation is active and their access to information is high.

- 3) Provide customized mentoring support for the certification-phase assessment

Village enterprises move to the next stage through phased screening, from prospective to first-year, second-year, and third-year village enterprises. In this process, village enterprise operators have difficulty paying enough attention to indicators in advance.

In particular, small-sized village enterprises are often operated by multi-taskers simultaneously performing many roles, including those of villager leader and office manager. As such, it is not easy for them to handle and manage administrative documents. Therefore, customized mentoring support should be provided for them by intermediate support centers regarding the kind of administrative documents required in the certification phase, methods of preparing documents, certification-related assessment indicators and the allotment of marks, main points to put effort in for the next certification phase.

- 4) Include the social capital (village gatherings, small clubs, etc.) indicator in the village enterprise assessment indicator

Weak evaluation was conducted of social value, such as restoring communal character or enhancing villagers' competencies among the values village enterprises pursue. Although considered important in the project selection phase, the assessment of communal character was weak in many discussions.

The original purpose of village enterprise is to restore the communal character centered on 'village.' If the purpose is important, whether small clubs or gatherings are organized in the community through village enterprises should be taken into account in the reexamination process or

in advanced examinations.

To this end, it is necessary to adjust downward the nature of enterprise and the allotment of marks among the re-designated (2nd-year) entrepreneurship, but adjust upward points granted to the communality evaluation indicator by including efforts to form small clubs or gatherings.

C. Provide Education for Female Village Leaders and Village Office Managers

Despite expanding roles of women in village enterprises, women have limitations in growing as leaders due to the lack of public experience.

Therefore, this study proposes that educational opportunities be provided for women

actively working or interested in village enterprises so that they can grow as village leaders or office managers. To do so, the study also suggests that education be conducted on understanding of the village, problem identification, decision-making, leadership, conflict management so that women can act as village leaders.

D. Operate Specialized Programs Connected with Government Policies and Gender Characteristics

In the rural area, ‘integrated care’ has emerged as an area of community care. Integrated care aims to provide care for seniors together with the community.

However, the rural area does not have sufficient local resources to operate community care services. Also, the area has limitations in operating the care services, including management, coordination and

service delivery, from a comprehensive perspective. Given the resource-based characteristics of farming villages, it is necessary to grant extra points to communal or public nature and to adjust the requirements for selecting village enterprises by easing the participation-related indicators.

E. Standardize Gender-Disaggregated Data

In order to meet demands for various operators of village enterprise projects, it is necessary to standardize the factors impacting data collection to accumulate policy data by program, region, and village. But it is currently difficult to collect even basic information, including CEO's gender and age.

Although it may be difficult to disclose gender to protect the privacy, it is necessary to establish the database as inside data because the disclose seems necessary to examine performance and the like disaggregated by gender.

Therefore, this study proposes that data on project outcomes be identified by gender and incorporated in the project when preparing the report on the project outcomes including gender and age as basic information.

6. Policy Suggestions Related to Intermediate Support Organizations

A. Reinforce Networks

1) Establish governance with women's job-related organizations

By establishing governance in connection with women's job-related organizations, intermediate support organizations in the social economy

can jointly use the database on education and women workers already secured by women's job-related organizations. Sharing resources of women-related information and data can be useful for understanding the characteristics of women's jobs.

2) Support the formation of networks for female entrepreneurs in the social economy

Due to the small size and locality of social economy organizations, solidarity and cooperation between the enterprises are important more than anything else. In particular, newly entered enterprises need support for information and news, operation knowhow, social value measurement, administrative duties, and other jobs such as lending operating expenses.

Therefore, this study suggests that such support be secured through networks of businesswomen engaged in social economy organizations and that women's social capital be accumulated, disseminated, produced and further developed as local assets.

B. Strengthen and Operate Programs from a Gender Perspective

1) Reinforce gender programs in intermediate support organizations

Support policies or programs of intermediate support organizations seem to have insufficient consideration of a gender perspective. As such, in the context of social economy policies, it is necessary to establish and implement policies, to complement a gender perspective in intermediate support organizations, and to enhance the gender awareness of individual players in the social economy.

At a specific level, it is necessary to consider introducing a gender

perspective to projects that are commonly implemented by intermediate support organizations in the social economy.

2) Operate small-scale education programs with upgraded local accessibility

The highest proportion of response to the reasons that businesswomen could not participate in education on social economy was surveyed to be ‘educational institutions are far away.’

Based on this result of the survey, it is necessary for provincial intermediate support organizations to plan small-scale education at the basic-unit public offices or villages, and to operate customized reach-out education programs to raise accessibility to education.

C. Operate Consultant Services Dedicated to Female Social Economy Workforce and Women

1) Identify and develop female social economy workforce

The social economy has recently expanded its area to urban regeneration projects, village community projects, grassroots projects, social venture projects in addition to social enterprises, cooperatives, and village enterprises. Also, it is important to develop businesswomen in the social economy, who are no less important than female workforce in the area of social economy.

Recently, design thinking or living labs are used as methods of social innovation in the community to present ways of improvement through internalization of failures or prior attempts. Using these methods will be helpful for women to grow as entrepreneurs.

2) Operate consultant services dedicated to women's social economy organizations in intermediate support organizations

This study suggests that personnel in charge of women's social economy organizations be designated in social economy support centers, or professional consultants be secured to provide professional consulting for women's social economy organizations.

In addition, this study proposes that consultants carry out duties of forming networks of female social entrepreneurs to promote businesswomen's growth and collaboration. They also should perform duties such as pioneering the market through link to resources, developing network-type joint projects, and forming a consortium to establish a women's social economy model and to seek continued growth.

D. Develop and Propose Women-Friendly Business Models

This study proposes three women-friendly business models for social economy as follows:

The first women-friendly business model for social economy is a business model for driving schools for women. The driving schools offer education on driving skills for female new driver's license holders who are not accustomed to the existing driving culture or for female novice drivers who have not driven a car for a long time since they received the license.

The second women-friendly business models for social economy is a business model for social enterprises specializing in house repair for female one-person households. The social enterprises provide minor house repair services for female one-person households, including young

and senior women.

The third women-friendly business model for social economy is a business model for cooperatives for female students' empowerment in learning mathematics and science. The cooperatives provide education services to empower elementary and secondary female students in learning mathematics and science.

