



**Asia-Pacific
Economic Cooperation**

2020/SMEMM/025

Agenda Item: -

Women-Owned Businesses in Cross-Border E-Commerce: A Diagnostic Toolkit

Purpose: Information

Submitted by: United States



**26th Small and Medium Enterprises Ministerial
Meeting
23 October 2020**

WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT



DISCLAIMER

This document is made possible by the support of the American people through the United States Agency for International Development (USAID). Its contents are the sole responsibility of the author or authors and do not necessarily reflect the views of USAID or the United States government.

ACKNOWLEDGEMENTS

This toolkit was completed by the US-Support for Economic Growth in Asia (US-SEGA) Project implemented by Nathan Associates on behalf of the U.S. government.

The principal authors of this toolkit are Shamarukh Mohiuddin, Dr. Ruta Aidis, and Leslie Griffin. Research assistance and valuable comments were provided by Alana Baray and Caroline Rubin. This toolkit was developed with the helpful guidance of Tricia Van Orden of the U.S. Department of Commerce; Deanne de Lima and Stefanie Merchant of the U.S. Department of State, East Asia and Pacific Bureau; Lauren Scott and Leila Elmergawi of the U.S. Department of State, Office of Global Women's Issues; Catherine Bollinger and Wade Channell of the U.S. Agency for International Development (USAID); and US-SEGA Chief of Party Ann Katsiak, of Nathan Associates. The authors are also grateful for the contributions of several individuals and organizations (listed in Annex I) for their helpful insights and interviews.

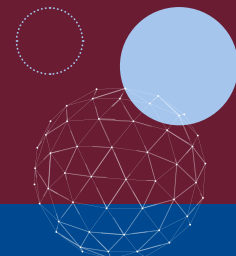


TABLE OF CONTENTS

Acronyms	ii
Introduction	I
Methodology	3
Diagnostic	4
Review of Challenges Faced by Women-owned MSMEs	10
Enabling Environment Challenges for Women-owned MSMEs	11
Access to Finance and Capital	12
Access to Networks	12
Access to Sales Opportunities	13
Legal and Social Barriers	13
Challenges for Women-owned MSMEs	
Engaged in Cross-Border E-Commerce	13
Trade Finance	14
Digital Literacy, E-Payments and Understanding	
E-Commerce and Digital Trade Regulations	15
Discrimination on Online Platforms	20
Online Safety and Security	20
Networks, Representation and Visibility	21
Other Challenges to Women-owned MSMEs Engaged in E-Commerce	23
Trade Facilitation Agreement	23
Logistics and Customs Duties	24
Conclusion	27
Annex I: Interview Participants	28
Annex II: Bibliography	29



WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

ACRONYMS

3PL	Third-party logistics
ABAC	APEC Business Advisory Council
ADB	Asian Development Bank
AMTC	Asia Pacific MSME Trade Coalition
APEC	Asia-Pacific Economic Cooperation
ASEAN	Association of Southeast Asian Nations
B2C	Business-to-consumer
CBET	Cross-Border Export Training Program
CUTS	Consumer Unity & Trust Society
DICE	Diversity in Conferences and Events
EDC	Export Development Canada
GATF	Global Alliance for Trade Facilitation
ICT	Information and communications technology
ICTSD	International Centre for Trade and Sustainable Development
IFC	International Finance Corporation
IFC-PENSA	IFC Program for Eastern Indonesia SME Assistance
IGF	Internet Governance Forum
ILO	International Labour Organization
ITC	International Trade Centre
IWAPI	Indonesian Women's Business Association
MSME	Micro, small, and medium-sized enterprise
NTFC	National Trade Facilitation Committee
OECD	Organisation for Economic Co-operation and Development
SME	Small and medium-sized enterprise
SMEWG	Small and Medium Enterprises Working Group
TFA	Trade Facilitation Agreement
UNCTAD	United Nations Conference on Trade and Development
USAID	United States Agency for International Development
US-SEGA	US-Support for Economic Growth in Asia
WBENC	Women's Business Enterprise National Council
WEGG	Women Entrepreneurs Grow Global
WISE	Women's Initiative for Start-ups and Entrepreneurship
WTO	World Trade Organization

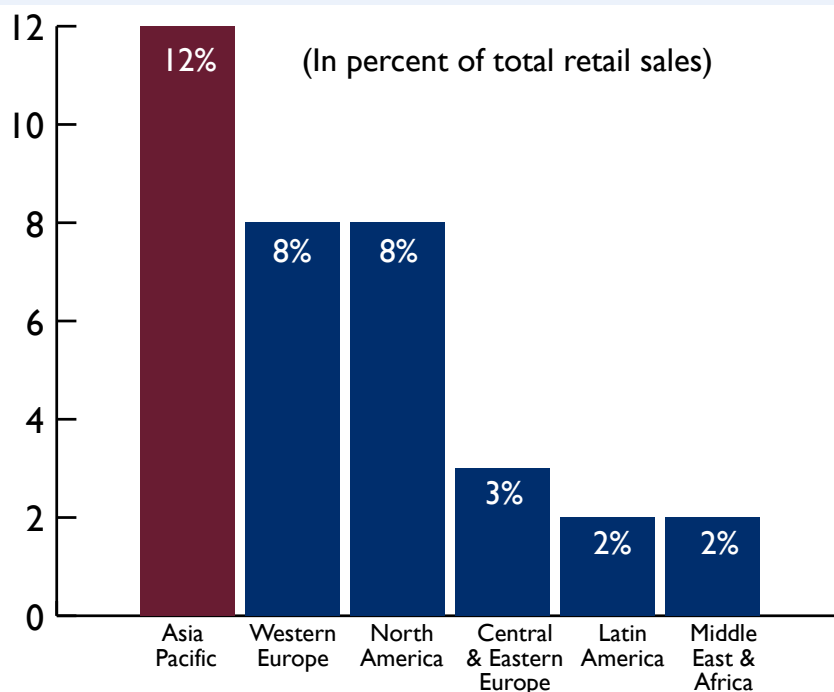
INTRODUCTION

The growth of micro, small, and medium sized enterprises (MSMEs), especially women-owned enterprises, is critical to the growth of all economies in the Asia-Pacific Economic Cooperation (APEC) region. E-commerce, which covers both physical goods ordered online and digital goods and services delivered over internet platforms, offers an increasingly important avenue for the growth and internationalization of women-owned MSMEs. Businesses that sell products or services online are able to access more markets. Global total e-commerce sales were around US\$3.6 trillion in 2019, and the Asia-Pacific region is where much of the growth is (Pasadilla, Wirjo, and Liu 2017). Supporting women-owned MSMEs engaged in cross-border e-commerce in APEC economies is an important way for economies to ride the wave of this growth.

Women own the majority of MSMEs in a number of APEC economies (The Asia Foundation and Asian Development Bank [ADB] 2018). MSMEs, as a whole, are also important contributors to the economy, comprising 96 percent of all enterprises in Asia and the Pacific, and providing employment for 62 percent of the labor force. Their further internationalization has important growth consequences for the region (Asia Pacific MSME Trade Coalition [AMTC] 2018). Studies also show that engaging MSMEs in cross-border e-commerce can yield not only productivity gains of 6–15 percent, but also double the participation of women-led MSMEs (APEC Business Advisory Council [ABAC] and USC Marshall School of Business 2018). The importance of global markets for small businesses will continue to grow, especially in the context of the COVID-19 pandemic.

By 2022, an estimated 20 percent of all e-commerce will be comprised of cross-border activity (Global Innovation Forum 2020). However, women-owned businesses face a greater number of enabling environment challenges when establishing their businesses, as well as a range of cross-border e-commerce challenges (Thystrup-Gioedesen 2018). These include access to finance and capital, access to networks, access to sales opportunities, and legal and social barriers. In addition, there are e-commerce-specific challenges that women-owned MSMEs face greater hurdles in overcoming. These include issues pertaining to trade finance, digital literacy and e-payments, understanding e-commerce and digital trade regulations and logistics, discrimination on online platforms, online safety and security, and networks, representation, and visibility.

E-commerce Sales across Global Regions, 2016



Source: IMF staff estimate, ystats.com



WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

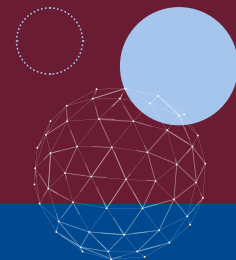
The objective of this toolkit is to help the APEC community gain a better understanding of the challenges to competitiveness and growth for women-owned e-commerce businesses when trading within economies and across borders and assess their own support for these businesses. While more research needs to be conducted on this topic, existing literature and new evidence collected through interviews for this toolkit reveal some specific gaps in support for women-owned businesses in cross-border e-commerce. The diagnostic questions presented below are meant to help policymakers conduct a self-assessment of support for women-owned businesses in cross-border e-commerce. Following these questions, the toolkit reviews the challenges faced by women entrepreneurs at the local level, as well as cross-border e-commerce specific challenges. The toolkit also highlights some of the best practices that APEC economies are adopting to address these challenges and support the growth of women-owned MSMEs in cross-border e-commerce. The intent is to help economies identify gaps in supporting women's engagement in e-commerce and highlight potential areas of improvement for future capacity building support. Based on the results of the diagnostic, APEC economies can take customized measures to respond to the gaps identified.

This toolkit builds on much of APEC's work on e-commerce and the digital economy, as well as women-owned businesses. It is consistent with the APEC Internet and Digital Economy Roadmap, as well as the APEC Cross-Border E-Commerce Facilitation Framework, and builds on the APEC 2017–2020 Small and Medium Enterprises Working Group (SMEWG) Strategic Plan by addressing multiple priority areas, including entrepreneurship, innovation, the internet and digital economy, and inclusive business ecosystems that support MSME growth. It also aligns with the Boracay Action Agenda by contributing to the expansion of internationalization opportunities for MSMEs providing goods and services through information and communications technology (ICT) and e-commerce. Finally, this toolkit maps to a core pillar of the La Serena Roadmap for Women and Inclusive Growth (2019–2030) by empowering women through access to capital and growth opportunities. This toolkit also links to the APEC Women and the Economy Dashboard, which tracks progress on several issues that women entrepreneurs in e-commerce face, including access to capital and assets and access to markets.

“Small businesses in Canada with less than 20 employees have been the hardest hit during the pandemic. Since women are more likely to own smaller businesses, they are most affected.”

– Wendy Cukier, Professor, Ted Rogers School of Management, Ryerson University, Canada

While this Toolkit contains some recommendations for private sector best practices to support women in cross-border e-commerce, the report focuses primarily on recommendations for APEC economies and policymakers. Nonetheless, the authors encourage private sector stakeholders to examine the findings to determine opportunities for collaboration with government; for example, through public-private partnership models, including the United States' Women's Global Development and Prosperity (W-GDP) Initiative.



METHODOLOGY

The diagnostic portion of this toolkit was developed based on a comprehensive review of the challenges faced by women entrepreneurs in e-commerce. The toolkit draws on key studies, such as a Consumer & Unity Trust Society (CUTS) International study (Gaitan G. 2018), and literature from organizations, such as the United Nations Conference on Trade and Development (UNCTAD), the International Trade Centre (ITC), the Asia Foundation, and the Asian Development Bank. The toolkit also incorporates data from several key indices that cover many or all APEC economies, including the APEC Women and the Economy Dashboard, the World Bank Global Findex Database, and the World Bank Women, Business, and the Law. To supplement this desk research, the Toolkit draws upon interviews with stakeholders active in e-commerce and those who are supporting women entrepreneurs across APEC. Interviews were conducted with government stakeholders, as well as private sector players, such as financial institutions, payment and platform providers, logistics companies, women-owned businesses, and other private sector support organizations. A network of private sector stakeholders in the Asia region was also consulted through the Asian Venture Philanthropy Network.

Stakeholders Consulted for Toolkit

WOMEN-OWNED BUSINESSES

Ally's Basket, Singapore
Ashleigh Ivory, Singapore
The Beacon Agency, Canada
Luminaid, USA
McCarthy Tétrault, Canada
Prinitha & Co., Australia

CORPORATIONS

Google
JD.com
Mastercard
PayPal
UPS
Visa

GOVERNMENT

Massachusetts Export Center, USA
Ministry of Trade, Chile
Virginia Small Business
Development Center, USA

BUSINESS SUPPORT GROUPS

American Chamber of Commerce, Malaysia
American Chamber of Commerce, Singapore
Asian Venture Philanthropy Network (AVPN)
Global Alliance for Trade Facilitation
Global Innovation Forum, USA
International Trade Centre (ITC), Geneva
IT for Change, India
Nextrade, USA
UNCTAD
U.S. Chamber of Commerce
Women's Initiative for Start-ups and
Entrepreneurship (WISE), Viet Nam
Women Entrepreneurs Go Global, USA

E-COMMERCE PLATFORMS

eBay
Etsy
Kichink, Mexico

DIAGNOSTIC

The objective of the diagnostic portion of this toolkit, informed by the research that follows, is for economies to identify gaps in their support for women-owned MSMEs that are already engaging in or are ready for cross-border e-commerce. The aim is for the diagnostic to enable economies to consider what actions they can take within each issue area. It points to ways government stakeholders can work with private sector players, including entrepreneurship and trade support organizations, to collaborate on creating a strong ecosystem of support for MSMEs, in particular women-owned MSMEs.

Economies may identify the appropriate lead and consult with representatives from a range of ministries and organizations that support women-owned MSMEs during the various steps of establishing, running, and exporting via an e-commerce business. The lead agency should collect the information necessary to select Yes/No answers to the questions, which are posed in a way that helps them understand where gaps might exist. The questions can also be sent as a separate link to government bodies concerned with advancing women-owned businesses in e-commerce. The additional details column provides space for economies to elaborate on their responses.

Based on the results of the diagnostic, APEC economies can take customized measures to respond to the gaps identified. Economies will be able to create a custom action plan that could include the development of policies as well as outreach and capacity building measures to close these gaps. The APEC Secretariat will not collect the answer to these questions; rather, the answers are meant to guide economies in creating their own action plans. Economies may or may not choose to use the diagnostic and report back on results. However, more importantly, it is hoped that economies will share information about new programming and initiatives targeted towards, or more inclusive of, women-owned businesses that the questions have led them to consider. With the aim of defining the desired ecosystem for women-owned MSMEs, it is envisioned that these questions will be a helpful means for APEC member economy governments to help women-owned businesses expand their footprint in e-commerce, and learn from each other's experiences.



Questions for APEC Policymakers

Data on Women in E-Commerce:



1. Does the government collect data on the number of women-owned businesses in cross-border e-commerce?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
2. Does the government collect data on the challenges of women-owned businesses involved in cross-border e-commerce?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
3. Does the government quantify the impact of women-owned businesses in cross-border e-commerce on economic growth?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:

Trade Finance:

(page 14)



1. Are women able to access capital, land, and credit in the same way as men, according to World Bank's Women, Business, and the Law criteria?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
2. Does the government suggest that the private sector collect sex-disaggregated data on access to trade finance for women-owned e-commerce businesses?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:

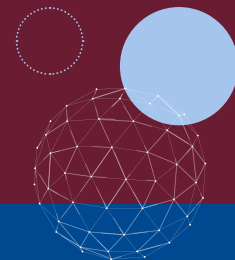
WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE: A DIAGNOSTIC TOOLKIT

Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations:

(page 15)



<p>1. Does the government have programs targeted towards women-owned businesses to help them access the global digital economy?</p>	<p>No <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/></p>	<p>Additional details:</p>
<p>2. Does the government have easily available online information about internet banking and e-payment options?</p>	<p>No <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/></p>	<p>Additional details:</p>
<p>3. Does the government have programs that support the expansion of export-oriented women-owned MSMEs, for example, by providing online and in-person trainings on entering new markets, on topics such as:</p> <ul style="list-style-type: none"> • International product standards, locating tariff information, customs regulations, and other relevant trade related information • Assistance in complying with the importing economy's requirements • Access to market intelligence and data • Representation in trade missions 	<p>No <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/></p>	<p>Additional details:</p>
<p>4. Does the government's export trade promotion website contain a dedicated webpage targeting women-owned MSMEs with reference to cross-border e-commerce?</p>	<p>No <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/></p>	<p>Additional details:</p>
<p>5. Does the government disseminate information about private sector initiatives to help women-owned MSMEs with cross-border e-commerce?</p>	<p>No <input type="checkbox"/></p>	<p>Yes <input type="checkbox"/></p>	<p>Additional details:</p>



6. Does the government initiate public-private dialogues with e-commerce platforms providers and logistics and payment companies to explore and respond to the needs of women-owned MSMEs?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
7. Does the government have public-private partnerships to help build the capacity of women-owned businesses in cross-border e-commerce?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
8. Is the government publicizing ongoing global initiatives and platforms offered by international and private organizations to connect women-owned businesses to e-commerce (e.g., ITC SheTrades, UNCTAD's eTrade for All)?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:

Discrimination on Online Platforms:

(page 20)



1. Has the government examined whether gender-based discrimination is occurring on e-commerce platforms and has it explored ways to address biases?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
--	---------------------------------------	--	---------------------

Online Safety and Security:

(page 20)



1. Does the government collect data on the instances of cyberbullying and sexual harassment faced by women-owned businesses online?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
2. Does the member economy provide legal protections against online cyberbullying affecting women-owned businesses, including online sexual harassment?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:

WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

Networks, Representation, and Visibility:

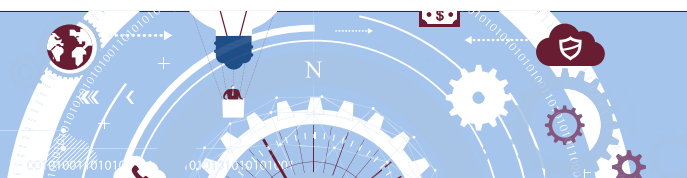
(page 21)



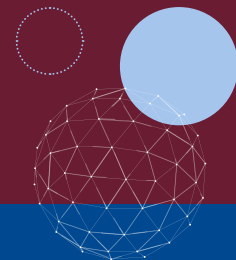
1. Does the government consult with women-owned businesses and/or private women's entrepreneurship organizations to understand challenges in access to technical information needed by women-owned businesses in e-commerce (e.g., e-payments, logistics, and customs information)?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
2. Does the government have outreach programs, for example, to women's business associations and/or e-commerce associations to socialize the informational programs already being offered for women-owned businesses in cross-border e-commerce?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
3. Does the government have programs to support greater visibility of women-owned businesses engaged in e-commerce?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:

Trade Facilitation Agreement:

(page 23)

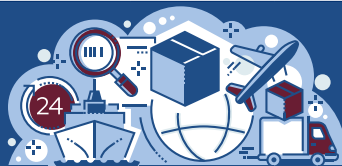


1. Is the economy taking steps to implement the World Trade Organization's Trade Facilitation Agreement (TFA) especially in areas that would support small businesses in e-commerce?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
2. Does the government have small, women-owned business representatives on the National Trade Facilitation Committee (NTFC) who can speak to the needs of smaller businesses and/or women-owned businesses as the government prioritizes trade facilitation reforms?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:



Logistics and Customs Duties:

(page 24)



1. Does the government make efforts to connect MSMEs to larger distributors to help them minimize logistics costs and access markets?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
2. Could the government consider facilitating more affordable customized shipping options for small businesses?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
3. Does the government have easily accessible information online on shipping and logistics options, which highlights specific programs available to women-owned small businesses?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
4. Does the government take steps to help simplify and automate customs procedures, recognizing that this can have a disproportionately positive impact on women-owned businesses?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
5. Given the documented evidence of women facing harassment at customs posts, does the government investigate gender-based discrimination facing female traders at customs posts at border crossings?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
6. Does the government provide transparent information regarding “what to expect at customs” or “dealing with customs officials,” which includes information about what customs brokers can charge?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:
7. Does the government provide transparent information regarding de minimis thresholds around the world directly to small businesses in e-commerce?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Additional details:

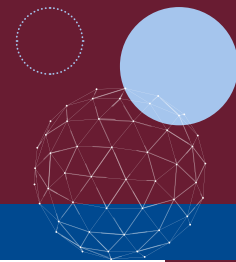
REVIEW OF CHALLENGES FACED BY WOMEN-OWNED MSMEs

Despite the promise of e-commerce, women-owned businesses still have difficulty accessing and using e-commerce opportunities to their full potential. For instance, in Indonesia, women comprise 51 percent of small business owners, but account for just 35 percent of online commerce revenue (Das et al. 2018). E-commerce is also becoming the only means of survival for many small businesses due to the COVID-19 pandemic (International Trade Centre [ITC] 2020). While growth of online sales in the Asia-Pacific region was nearly double the rest of the world's over the last five years, the pandemic has further ignited the growth of it in the region (Bain & Company 2020). Now, more than ever, it is critical that women entrepreneurs are equipped to operate in a digital environment and engage in e-commerce and that economies are ensuring that the barriers to women growing these businesses are minimized.

Even then, while women-owned MSMEs are relatively well-represented in domestic e-commerce, cross-border e-commerce represents an even bigger untapped area of growth (Pasadilla and Wirjo 2018). Globally, only 15 percent of firms that export are led by women and, as depicted in the figure to the left, women access fewer markets than men (ABAC and the University of Southern California Marshall School of Business 2018). Across APEC, women-owned MSMEs find it more difficult to access these opportunities due to lack of training, financing, and business networks, as elaborated in this toolkit. Even when women engage in cross-border e-commerce, they are limited in their global reach.

One reason for the limited global reach of women-owned businesses is that they tend to be smaller and grow more slowly than their male counterparts. This presents a problem because smaller firms find the challenges of selling overseas more daunting. While the definition of small and medium enterprises (SMEs) varies across economies, in the United States, 88 percent of women-owned businesses are considered small and medium-sized, with less than US\$100,000 in revenue (American Express 2018). The same is true for Indonesia where 85 percent of women-owned businesses are described as “small scale” enterprises





(International Finance Corporation Program for Eastern Indonesia SME Assistance [IFC-PENSA] and the Indonesian Women's Business Association [IWAPI] 2008). Due to the burden of care responsibilities at home, many women also pursue e-commerce on a part-time basis—a phenomenon that government support agencies refer to as “sidepreneurship” (Etsy 2019; Miller, interview)—and some even set up informally. Male-owned MSMEs generate more e-commerce sales than their female counterparts despite men comprising a minority of online sellers.

This review of barriers—derived from existing literature and extensive interviews—reviews the enabling environment barriers that women-owned MSMEs face. These include, at the local level, access to finance and capital, access to networks, access to sales opportunities, and legal and social barriers. This review also covers the challenges that women face related to trade finance; digital literacy, e-payments, and understanding e-commerce and digital trade regulations; discrimination on online platforms; online safety and security; and networks, representation, and visibility.

Women-owned businesses are not a homogenous group; while some women entrepreneurs interviewed spoke about significant challenges in participating in cross-border e-commerce, others have been successful, sometimes through relying on male team members to overcome challenges. Gender-specific data in participation in cross-border e-commerce are still nascent and the collection of gender-disaggregated data is critical for targeting support to overcome the hurdles women-owned businesses face (Souminen 2018).

Finally, there are a few challenges that MSMEs more broadly face related to incomplete implementation of the World Trade Organization (WTO) Trade Facilitation Agreement (TFA) and customs duties and logistics costs. While some local barriers appear to be specific to business size rather than gender, addressing these challenges might automatically have a greater positive impact on women, given that most women-owned businesses are micro, small, or medium-sized.

ENABLING ENVIRONMENT CHALLENGES FOR WOMEN-OWNED MSMEs

This section discusses some of the top challenges for women-owned businesses locally even before they join the online marketplace. It is important to consider the context within which women-owned businesses operate, as they face these barriers as part of their journey towards becoming successful e-commerce players. These barriers include, but are not limited to, access to finance and capital, networks, and sales opportunities, as well as legal and social barriers (Jain 2019; McShane 2018). There are mixed results in APEC economies when examining the extent to which they currently support women-owned businesses in overcoming these barriers. For example, according to the 2019 Mastercard Index of Women Entrepreneurs, five APEC economies are among the top ten for markets with the strongest supporting conditions and the best opportunities for women to thrive as entrepreneurs; however, many challenges remain in the rest of the APEC economies (Mastercard 2019).

WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

ACCESS TO FINANCE AND CAPITAL

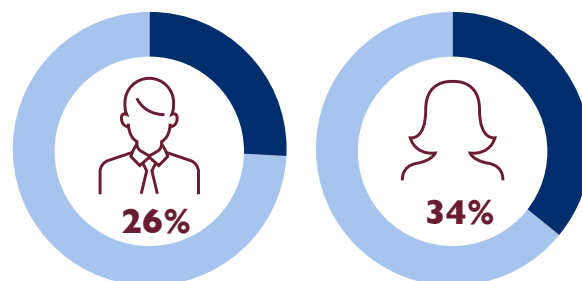
According to the IFC, globally, 80 percent of women-owned businesses with credit needs are either unserved or underserved, which is equivalent to a \$1.7 trillion financing gap (International Finance Corporation [IFC] n.d.). During the process of setting up a business and acquiring a loan, most financial institutions ask for collateral, such as land or a house. However, in many APEC economies, it is the men who traditionally solely own these assets (World Bank 2020). In some economies, women and men do not have equal ownership in immovable property and in marital property (property acquired before or during the marriage), and the property is managed by the husband, brother, or father. As a result, women have a harder time accessing credit; and if they do, the loan amounts that women can ultimately access are smaller. Among women-owned businesses in Association of Southeast Asian Nations (ASEAN) economies, only 5 to 6 percent of microenterprises, 12 to 15 percent of small firms, and 17 to 21 percent of medium-sized enterprises have reported having adequate access to finance (Hasnan 2019).

Asset accumulation is important because assets are used as leverage to access credit to set up an e-commerce business. Access to land and property can also be required for warehousing of inventory for an e-commerce exporter. Recent initiatives, such as Malaysia's Women Entrepreneur Financing Program and Chile's simplified deposit accounts, have helped close the gender gap in borrowing rates.

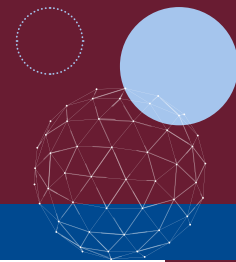
ACCESS TO NETWORKS

Networks are an important factor for business growth, in e-commerce or otherwise, as they enable entrepreneurs to share and gain knowledge about how to run a business effectively. This is sometimes even more important in emerging economies where business rules and regulations may be more fluid. However, women in a number of emerging Asian economies have much smaller and less diverse networks than men, and the gender gap is even greater among exporters (APEC and Asia Foundation 2013). There is some evidence to suggest that women in emerging Asian economies are unable to network as much as men due to time constraints stemming from additional domestic and family responsibilities (APEC and Asia Foundation 2013). As a result, women entrepreneurs are less likely to access critical networks, including trade associations and chambers of commerce. Associations and chambers can be important hubs for information on business-related policy issues as well as e-commerce trade rules and regulations (such as tax regimes, de minimis, product labeling, and more), but many are traditionally male dominated. The women-focused committees that do exist generally target women from large corporations. Many mixed-gender networks and associations do not offer business support services (such as business connections and visibility platforms) that are tailored to the needs of their smaller, less established members, including those run by women, and they often fail to accommodate the time constraints that women face due to household responsibilities (International Labour Organization [ILO] 2015).

A Survey of 272 SME owners in Malaysia, the Philippines, and Thailand found that a higher percentage of women owners compared to men owners never interact with business associations



Source: APEC and The Asia Foundation, 2013



ACCESS TO SALES OPPORTUNITIES

Women-owned MSMEs face multiple challenges in accessing sales opportunities due to a number of factors including gender bias, lack of support, and limited market information (compared with their male counterparts) (The Asia Foundation and ADB 2018). The U.S. National Women's Business Council, an independent federal advisory committee for women-owned businesses in the United States, reports that women business owners are often assessed negatively by global supply chain managers and other actors with direct influence on their access to procurement opportunities due to gender-based discrimination. According to WEConnect International, only 1 percent of sourcing by global corporations comes from women-owned businesses, which means that women-owned MSMEs have limited procurement opportunities offered by global value chains. In the United States, the public sector aims for a 5 percent procurement target for women-owned businesses, per the Federal Acquisition Streamlining Act of 1994, and some states offer tax incentives to those who work with minority and women-owned businesses. For example, the Official Code of Georgia (Annotated, Section 48.7.38) encourages the use of minority- and female-owned businesses by offering state income tax credits for subcontractors and contractors using minority businesses. Groups like the Women's Business Enterprise National Council (WBENC) provide certification that a business is at least 51 percent owned, controlled, operated, and managed by a woman or women, to formally accredit women-owned businesses and connect them to more companies seeking to diversify their supply chains. Other APEC economy governments could consider this strategy as a means to raising the profile of women-owned businesses for greater access to opportunities.

LEGAL AND SOCIAL BARRIERS

In most economies in the world, women face legal barriers that stifle their entrepreneurial success as well as social barriers resulting from societal expectations. In 12 APEC economies, the law does not prohibit gender-based discrimination in financial services, which can impede the ability of women entrepreneurs to access credit and loans for their businesses (World Bank 2020), including to expand their e-commerce activities. But even in the cases where gender-based discrimination is prohibited by law, women entrepreneurs often experience negative cultural attitudes that hinder their growth. According to a woman entrepreneur interviewed in Mexico, when she sought venture capital to grow her e-commerce business, she was asked about her marital status and possible pregnancies by investors who also did not take her business seriously as a viable investment opportunity (Hereria Romo, interview). Cultural barriers in many APEC economies are related to expectations that women should take on the majority of the unpaid care work at home, which also means that women entrepreneurs, compared to their male counterparts, have more limited time to seek information, training, and advice on business related issues, including e-commerce.

CHALLENGES FOR WOMEN-OWNED MSMES ENGAGED IN CROSS-BORDER E-COMMERCE

Given the enabling environment barriers described in the previous section, women-owned businesses find it even more challenging to conduct cross-border e-commerce. Globally, only 15 percent of firms that export are led by women (ABAC and USC Marshall School of Business 2018) and according to an International



WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

Trade Centre (ITC) report, women owners are the least represented among exporting businesses in the Asia region, compared to all other global regions (ITC 2015). Yet, a study by the ITC shows that firms that are exporting and are owned by women have about 1.2 times higher productivity than exporting firms owned by men (ABAC et al. 2018), reflecting the importance of supporting women's capacity to export by addressing challenges they face locally. The challenges that women face are multifaceted in nature, relating to trade finance, digital literacy and e-payments, understanding e-commerce and digital trade regulations and logistics, discrimination on online platforms, online safety and security, and networks, representation, and visibility (Kuriyama and Zhu 2016).

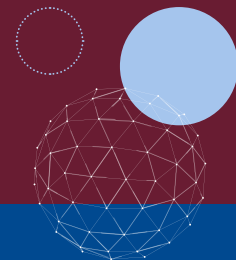
Understanding these challenges is important when trying to better target future programs for women entrepreneurs in APEC. A recent report produced for the APEC SME Working Group (SMEWG) states: "While women have more advantages in online businesses than traditional (offline) business platforms because of shorter time to establish businesses and to gain knowledge and information, they may still face difficulties in receiving support from (APEC) economy governments. Gender-based policies may be missing the opportunities to close the gaps between men and women in economic participation" (APEC SMEWG 2020). A number of APEC economies, such as Australia, Brunei Darussalam, Canada, Malaysia, the Philippines, the United States, and Viet Nam, have export training and development programs targeting women, which could be expanded to specifically target women-owned e-commerce businesses. The government-run SME Corp. Malaysia, for example, coordinates programs and events for Malaysian women business owners via its Women Netpreneur Program, which helps women entrepreneurs start and grow their businesses online (Global Innovation Forum 2020). In 2014, ABAC also launched the Cross-Border Export Training program (CBET) for SMEs in the APEC region (ongoing), and more could be done to focus on women-owned businesses. Collaborating more deliberately with the private sector could be a beneficial approach in leveraging resources and expertise. New programs could also be targeted to include women-owned e-commerce businesses in the informal sector, as anecdotal evidence suggests that the legal and cultural barriers act as a disincentive for women to formalize their online businesses.

TRADE FINANCE

Key Diagnostic Questions:

- Are women able to access capital, land, and credit in the same way as men, according to World Bank's Women, Business, and the Law criteria?
- Does the government suggest that the private sector collect sex-disaggregated data on access to trade finance for women-owned e-commerce businesses?

Access to trade finance, which consists of financial instruments used to facilitate cross-border trade, remains a challenge for women-owned MSMEs embarking on cross-border e-commerce. Trade finance makes cross-border transactions possible for enterprises ranging from a small business importing custom packaging materials, to corporations importing or exporting large amounts of inventory each year. Trade finance reduces risk for both parties by providing the exporter with receivables or payment according to the agreement, while the importer might be extended credit to fulfill the trade order.



Women-owned MSMEs are often less likely to own capital and assets or have strong banking relationships and sophisticated financial documentation needed to access higher volumes of trade finance (DiCaprio, Yao, and Simms 2017). Even when women-owned MSMEs have secured business finance, data show that they are more likely to be denied trade finance. Women-owned MSMEs in Asia are increasingly looking at fintech as alternatives to traditional bank-facilitated trade finance (DiCaprio, Yao, and Simms 2017). In Canada, for example, Export Development Canada (EDC), the government-owned export credit agency, works specifically with women-owned MSMEs to provide them not only with economy specific trade knowledge and insights, but also export credit and guarantees to secure international transactions. They also provide credit insurance for exporting business owners to cover the losses associated with unpaid invoices (EDC n.d.).

DIGITAL LITERACY, E-PAYMENTS AND UNDERSTANDING E-COMMERCE AND DIGITAL TRADE REGULATIONS

Key Diagnostic Questions:

- Does the government have programs targeted towards women-owned businesses to help them access the global digital economy?
- Does the government have easily available online information about internet banking and e-payment options?
- Does the government have programs that support the expansion of export-oriented women-owned MSMEs, for example, by providing online and in-person trainings on entering new markets, on topics such as:
 - International product standards, locating tariff information, customs regulations, and other relevant trade related information
 - Assistance in complying with the importing economy's requirements
 - Access to market intelligence and data
 - Representation in trade missions
- Does the government's export trade promotion website contain a dedicated webpage targeting women-owned MSMEs with reference to cross-border e-commerce?
- Does the government disseminate information about private sector initiatives to help women-owned MSMEs with cross-border e-commerce?
- Does the government initiate public-private dialogues with e-commerce platforms providers, and logistics and payment companies to explore and respond to the needs of women-owned MSMEs?
- Does the government have public-private partnerships to help build the capacity of women-owned businesses in cross-border e-commerce?
- Is the government publicizing ongoing global initiatives and platforms offered by international and private organizations to connect women-owned businesses to e-commerce (e.g., ITC SheTrades, UNCTAD's eTrade for All)?

Digital literacy and access to online payment systems are necessities for businesses engaged in e-commerce. However, across APEC, fewer women than men access and use the internet and internet-banking services (Organisation for Economic Co-operation and Development [OECD] 2019). Even when women have access to digital technologies, they often lack the skills and confidence to use them. For example, in China, 29 percent



WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

“The digital economy can be a game changer for women, but economies must invest in building capacity for women.”

– Realizing the Untapped Potential of MSMEs in APEC (ABAC and USC Marshall School of Business 2018)

of women (versus 13 percent of men) and in Mexico, 31 percent of women (versus 15 percent of men) who use mobile phones are not using mobile internet because of gaps in knowledge on how to access it (GSMA 2018). Women are also less likely to use internet banking services than men; in Mexico and Chile there is a 3 percent and 10 percent gender gap in access to internet banking services, respectively (OECD 2019).

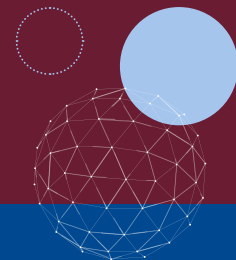
Successful cross-border e-commerce requires internet banking. This can disadvantage women entrepreneurs who depend on cash payments. At a more basic level, across APEC, there are also gender differences in access

to financial accounts, which are needed to set up e-payments systems; women's access is 10–20 percentage points lower than men's in some economies (Hernando and San Andres 2019). Cash on delivery is therefore a preferred option for many women selling online to domestic consumers (Women's World Banking 2019).

E-payments systems are also accessed both through computers and mobile phones. And while there is a small gender gap in access to mobile phones in the Asia-Pacific region, there is a slightly larger gender gap in mobile internet use pointing to potential challenges in accessing data (GSMA, 2019). Women business owners surveyed have pointed out that their mobile data is often used for activities related to the general welfare of the house and their devices are also shared by children (Internet Governance Forum [IGF] 2019). Rural women may also have limited capacity to afford data plans and their level of digital and financial literacy is often lower than men's levels.

Identifying the right markets and understanding regulations and logistics involved in cross-border e-commerce can also be challenging for small women-owned MSMEs. Anecdotal evidence indicates that many women-owned MSMEs may have information about local demand for products and services but may experience information gaps in understanding global e-commerce regulations. Regulations can be quite complex and differ by economy. For example, a successful Mexican female entrepreneur interviewed for this toolkit said: “Support from government agencies and business associations for women e-commerce exporters is very limited. I have been in e-commerce for nine years and I consider myself an educated person, but the e-commerce rules and regulations are not easy to understand” (Heredia Romo, interview). Additionally, a Canadian entrepreneurship support organization interviewed for this toolkit discussed how a sophisticated female e-commerce entrepreneur did not realize her facial creams would have to pass stringent requirements before they could be exported to Japan due to the high level of regulation of the Japanese cosmetics industry (McDonald, interview).

The global e-commerce platform company Etsy reports that 87 percent of its sellers identify as women and that time is the scarcest resource for them (Etsy 2019). A recent report by the APEC SME Working Group states that while some APEC economies have informative websites for small business and women-



owned enterprises, in others “women face unfriendly websites to look for information and support on how to start businesses” (APEC SME Working Group [SMEWG] 2020). It further states that women looking to start online businesses would “greatly benefit from training courses that show how to start branding, using applications, designing websites, accountant skills in the online environment and employ various e-marketing tools to grow the business” (APEC SMEWG 2020). A survey by ProChile, a trade promotion organization in Chile also shows that women especially face challenges in accessing information related to exports and logistics (DIRECON and ProChile 2019). The Global Alliance for Trade Facilitation (GATF) has also recently called for capacity building support for women-owned businesses to help them gain access to trading basics and

understand how to navigate information platforms (GATF 2020). The Australian government, for example, has a webpage oriented towards women exporters that highlights successful women-owned businesses, women-focused exporter networks, business opportunities, grants, and important export-related information from the Australian Trade and Investment Commission. The textbox below expands on features of webpages, similar to the Australian example, which could facilitate greater information for women-owned businesses.

“Every package leaving or coming into Canada needs to clear customs and e-commerce exporters must understand how to comply with this complex process.”

– Interview with Martha Harrison, International Trade Lawyer, Canada

KEY COMPONENTS OF A USER-FRIENDLY GOVERNMENT WEBSITE FOR MSME EXPORTERS:

- ✓ Critical information about key needs of small businesses highlighted clearly
- ✓ Information regularly updated (bi-weekly or monthly)
- ✓ Links to relevant government agencies, export related certifications, and small business workshops and trainings
- ✓ Success stories updated yearly
- ✓ One or two larger images per page
- ✓ Diversity of individuals shown in images in terms of different ages, ethnic and racial backgrounds, and gender
- ✓ Separate section with information for e-commerce trade including clear explanation of e-commerce and digital trade issues related to e-payment services, various platform options, tax implications of selling online in global markets, and product specific tariff and customs information from major global markets presented clearly
- ✓ Separate section on “How to export” which includes checklists or quizzes (such as Austrade’s International Readiness Indicator or Canada’s “Are You Ready to Export?” quiz)
- ✓ Clear information about options for shipping and logistics services
- ✓ Information about how to use customs brokers

WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

CONSIDERATIONS FOR ENGAGING WOMEN-OWNED BUSINESSES:

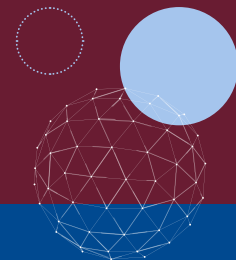
- ✓ Easily accessible links to government and private sector resources supporting women business owners
- ✓ Links to trainings and networks for women business owners
- ✓ Case studies of successful women entrepreneurs engaged in trade in a range of sectors (not just female-dominated sectors)
- ✓ Information about webinars and workshops that include both women and men as moderators and presenters
- ✓ Use of images of women and men engaged in business activities throughout the website, not exclusively in a section for women entrepreneurs



Knowledge of economy-level differences in regulations and requirements is essential for all MSMEs prior to engaging in exporting, so that their products and services can target the right markets. This information can be provided in accessible formats online, such as websites, webinars, or social media by government agencies focused on supporting SMEs. Evidence suggests that men often have larger-sized businesses, which makes it less challenging for them to overcome e-commerce related barriers, and they are typically more easily able to participate in business associations and chambers of commerce which often offer tailored support to exporters. As noted above, the service offerings of associations and chambers are not always tailored to small businesses, leading women to rely on less formal platforms for information exchange, including social media. Anecdotal evidence from Mexico and Indonesia, for example, indicates that women-owned businesses are using WhatsApp as a tool to connect with other women-owned businesses in informal groups.

A 2019 report on social media based entrepreneurship argued for using digital platforms that women are already comfortable with when helping them access additional financial resources (Women's World Banking 2019). Governments across APEC economies use social media to share information on available services, but could do more to market the availability of these tools as a source of information within platforms that many women-owned businesses are already using for customer engagement and marketing. An entrepreneur from Mexico, Carmelina Ramirez, urges governments to generate creative strategies to reach women, enabling more entrepreneurs to discover government support programs, economic incentives, and export promotion programs to help small businesses reach international markets (Global Innovation Forum 2019).

Across APEC, a range of non-profit and private sector actors are addressing these gaps and providing important examples for how APEC policymakers can address constraints around access to market information, export strategies, and logistics information. The following are examples that APEC policymakers can keep in mind when designing interventions.



NON-GOVERNMENTAL SOLUTIONS TO HELPING WOMEN IN E-COMMERCE AND DIGITAL TRADE

U.S. Private Sector Examples

UPS: Information and Training for Women Exporters

In 2019, the International Trade Centre's SheTrades program together with the global shipping company, UPS, launched the Women's Exporter Program to provide training and education opportunities that allow women business owners to better understand the complexities of exporting, e-commerce, and trade regulations in economies, including Mexico and Viet Nam. This training program helps women-owned businesses grow their businesses through e-commerce export trade. Through different collaborations in the United States, UPS also hosted workshops and mentoring sessions at the Women's Business Enterprise National Council (WBENC) Conference. The workshops and one-to-one coaching sessions provided:

- Insights and training on export strategies;
- Tools and resources to enter new markets;
- Insights on how to build an export-friendly digital presence; and
- Guidance on package flow and preparing an export shipment.

UPS experts also provided tips on targeting, research, documentation, and shipping processes to help build confidence and competence. UPS plans to conduct additional training sessions in the United States and globally in the future.

Etsy: Support and Advocacy for Women-owned Businesses in E-commerce

Etsy, a global e-commerce platform company, supports women-owned businesses in starting up, e-commerce sales, and growth through online resources including an e-commerce sellers' handbook which has regulatory information about e-commerce transactions, training videos, and webinars. In addition, online chat forums are available 24 hours, 7 days per week for Etsy entrepreneurs ranging on topics such as sales, copyright infringement, and product development. Etsy staff also monitor sales and reach out to individual sellers who experience rapid changes in order volumes.

Best Practice from a Non-Profit Organization

ITC: SheTrades Online Platform

Launched by the International Trade Centre in 2015, the SheTrades initiative provides a virtual platform for women-owned businesses to access a network of global sellers and buyers to sell their services and products internationally. Women-owned businesses who own 30 percent or more of their business can apply for free membership to the SheTrades platform.

In addition, as SheTrades members, women-owned businesses can get free access to SheTrades Virtual Learning, the core training hub for the SheTrades initiative. They can also participate in group activities, choose from 23 different online courses developed by experts, and receive an official ITC certificate upon completion.

DISCRIMINATION ON ONLINE PLATFORMS

Key Diagnostic Questions:

- Has the government examined whether gender-based discrimination is occurring on e-commerce platforms and has it explored ways to address biases?

While there is a dearth of literature on this topic, select studies have found that women may experience inadvertent discrimination on e-commerce platforms. For example, women selling on a large popular global platform get a lower number of online bids and make only 80 percent of what men do when selling the same new products and 97 percent of what men do when selling used products, even if women are perceived to be more honest and reliable as sellers than men. People perceive goods sold by men to have more value, particularly for certain items like army knives or car seat covers (Kricheli-Katz and Regev 2016). Even though women can conduct business online with relative anonymity, e-commerce is not free of gender bias.

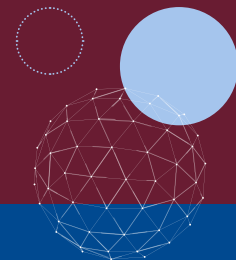
For example, a major North American e-commerce platform has a feature to promote certain sellers. However, it may inadvertently be discriminating against small-scale or women e-commerce entrepreneurs through its algorithm. Top-ranking e-commerce sellers are promoted through the feature and although the algorithm itself is not public, certain seller performance metrics are known to be key: competitive pricing, free shipping, low product defect rates, responsiveness to customer communication, and product stock levels maintained with the platform. Since the majority of women-led enterprises are small businesses with low output levels, low growth, thin price margins, and very little capacity to bear inventory and customer service related overheads, they end up being perpetually disadvantaged in such data-based scoring processes (Gurumurthy and Chami 2018). APEC economy governments could address these types of issues by encouraging or recommending that e-commerce platforms refrain from anti-competitive practices resulting from rating mechanisms.

ONLINE SAFETY AND SECURITY

Key Diagnostic Questions:

- Does the government collect data on the instances of cyberbullying and sexual harassment faced by women-owned businesses online?
- Does the member economy provide legal protections against online cyberbullying affecting women-owned businesses, including online sexual harassment?

While cyberbullying, stalking, trolling, and online defaming are often associated with individual internet users, these issues can also disproportionately impact women in business. There are digital threats faced by women-owned businesses daily while interacting in online social networks, and these threats inhibit women's e-commerce activity. It is generally accepted that engagement with online social networks is useful for the success of an e-commerce business, given that 98 percent of digital consumers globally use social media platforms. Women entrepreneurs can leverage social media effectively to access new opportunities, as evidenced by a Peruvian based startup Culqi (Global Innovation Forum 2019).



However, online bullying can discourage successful women entrepreneurs from using social networks (Michota 2013). This is confirmed by the testimony of a Mexican woman entrepreneur, Claudia de Heredia Romo, founder of Kichink, who was interviewed for this toolkit and said: “Women entrepreneurs are always more susceptible to online bullying than our male counterparts. After I became successful as an e-commerce business owner, I would constantly get harassed on social media and people would make gender-based comments on my appearance.” Though data are limited on the effects of cyberbullying on women business owners, women are two times more likely to experience online harassment than men (White 2017).

“Business cyberbullying can cause lost revenue, a decrease in employee morale, and a downturn in a company’s persona and prestige.”

**– Greg Williams, author of
Negotiating with a Bully (from
Bawden-Davis 2018)**

Other types of digital threats such as hacking and data privacy violations can also disproportionately affect MSMEs. While corporations and large enterprises can afford to use advanced digital security measures for preventive measures, most MSMEs and individual entrepreneurs are often unable to protect their enterprises from digital threats. Studies show that women-owned businesses also lag in digital literacy compared to male counterparts, which can also make them more susceptible to cybercrime (United States Agency for International Development [USAID] 2018).

NETWORKS, REPRESENTATION AND VISIBILITY

Key Diagnostic Questions:

- Does the government consult with women-owned businesses and/or private women’s entrepreneurship organizations to understand challenges in access to technical information needed by women-owned businesses in e-commerce (e.g., e-payments, logistics and customs information)?
- Does the government have outreach programs, for example, to women’s business associations and/or e-commerce associations to socialize the informational programs already being offered for women-owned businesses in cross-border e-commerce?
- Does the government have programs to support greater visibility of women-owned businesses engaged in e-commerce?

Women-owned MSMEs are sometimes held back due to confidence gaps resulting from lack of networks, role models, and representation. As discussed earlier, women in the Asia-Pacific region are significantly under-represented in chambers of commerce and associations, with a gender gap in participation that is even wider when it comes to exporters. It is critical to have spaces where women-owned businesses engaged in e-commerce can learn from each other, as well as from male entrepreneurs, build networks, find mentors, and access market information. According to a U.S.-based entrepreneurship support organization, Women Entrepreneurs Go Global (WEGG), women entrepreneurs learn best from listening to other women business owners share their personal experiences about overcoming business challenges.

WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

“While the e-commerce industry in Australia is nearing a tipping point of equality in terms of gender numbers, the representation of women at a range of recent industry events was male dominated, not in terms of attendees, but more so representation. Why was it skewed despite the vast number of successful female e-commerce leaders in our market?”

– Prinitha Govender, founder of online media company Prinitha & Co., Australia

Part of this problem is related to perceptions; women-owned businesses engaged in cross-border e-commerce are often not aware that their business qualifies them to be considered as “exporters” and therefore do not engage in business associations or benefit from government-funded programs. A support group for women entrepreneurs confirms that women business owners tend to think of “exporters” as large volume (often male) corporate players, while they see themselves as “online sellers”—even when their business is selling internationally. As a result, they fail to tap into existing government programs labeled as “export promotion” or seek out trade promotion programs of business associations (McDonald, Interview). Special efforts could be considered to target women-owned MSMEs that are selling internationally, or to re-brand export support programs to appeal to a broader group.

UNCTAD’s eTrade for All initiative seeks to increase the visibility and voice of female digital entrepreneurs to change the gender status quo in e-commerce. Websites, such as Ecommerce-speakers.com and Marketing-speakers.com are continuously refining resources to help give more exposure to female

speakers and diversity at events to support a coalition to improve diversity in panels, called the Diversity in Conferences and Events (DICE) initiative. To increase the number of women represented on panels in the e-commerce industry, these initial lists of women business owners could be consulted.

BEST PRACTICES IN RAISING VISIBILITY OF WOMEN

- Canada recognizes the importance of raising the visibility of SMEs as important drivers of trade. In 2018, the government established the new role of Minister of Small Enterprises, Export Promotion and International Trade, and filled it with a female candidate.
- UNCTAD’s eTrade for Women Network addresses the dearth of examples of women-owned businesses in e-commerce who have had success in the field and works with developing economies, including economies in APEC to provide them with capacity building and raise their profiles.



OTHER CHALLENGES TO WOMEN-OWNED MSMES ENGAGED IN E-COMMERCE

In addition to the critical barriers are detailed above, MSMEs in general face a range of other cross-border e-commerce-related challenges due to their small size. While further study needs to be done to determine the impact on women, it is possible to conclude that women-owned businesses engaged in e-commerce face these challenges disproportionately since the majority of women-owned businesses are MSMEs. As a result, new programs targeted to support MSMEs at large can be especially helpful in improving the situation for women-owned businesses.



TRADE FACILITATION AGREEMENT

Key Diagnostic Questions:

- Is the economy taking steps to implement the World Trade Organization's Trade Facilitation Agreement (TFA) especially in areas that would support small businesses in e-commerce?
- Does the government have small, women-owned business representatives on the National Trade Facilitation Committee (NTFC) who can speak to the needs of smaller businesses and/or women-owned businesses as the government prioritizes trade facilitation reforms?

The implementation of the WTO Trade Facilitation Agreement (TFA) is expected to take some cost and complexity out of trade while leveling the playing field between small and large exporters. The TFA is focused on support for automation and an overall simplification and rationalization of customs procedures, which affects the speed at which businesses, including MSMEs, can move their products. Smaller exporters can suffer more as a result of customs delays when TFA implementation is lagging.

While TFA implementation is a priority for many APEC economies, a closer look at how women-owned businesses can increase their involvement in and awareness of APEC economies' TFA implementation may be useful. For example, could having more women-owned MSME representation in National Trade Facilitation Committees (NTFC) be a way to understand the challenges that women-owned businesses face at the border during the process of conducting e-commerce? An UNCTAD survey of 52 economies, including some in Asia, shows that, on average, only 37 percent of NTFC members are female.



WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

LOGISTICS AND CUSTOMS DUTIES

Key Diagnostic Questions:

- Does the government make efforts to connect MSMEs to larger distributors to help them minimize logistics costs and access markets?
- Could the government consider facilitating more affordable customized shipping options for small businesses?
- Does the government have easily accessible information online on shipping and logistics options, which highlights specific programs available to women-owned small businesses?
- Does the government take steps to help simplify and automate customs procedures, recognizing that this can have a disproportionately positive impact on women-owned businesses?
- Given the documented evidence of women facing harassment at customs posts, does the government investigate gender-based discrimination facing female traders at customs posts at border crossings?
- Does the government provide transparent information regarding “what to expect at customs” or “dealing with customs officials” which includes information about what customs brokers can charge?
- Does the government provide transparent information regarding de minimis thresholds around the world directly to small businesses in e-commerce?

Logistics costs, including last-mile delivery, have a greater impact on smaller, more remote, and rural e-commerce merchants (Suominen 2018). The range of costs associated with customs, delivery, and transport must be incorporated into the final sales price. In most cases, logistic services were developed for big companies moving larger volumes and not with MSMEs in mind. As a result, MSMEs sometimes find shipping services more expensive to use, which can be a special burden on women-owned businesses, since most are MSMEs. The rates charged by third-party logistics companies (3PL) for delivery of individual business-to-consumer (B2C) packages may not be feasible for a small company’s business model (World Economic Forum 2018). An International Trade Centre and UPS survey of women entrepreneurs in Chile, Mexico, and Viet Nam shows that logistics for e-commerce are among their top three challenges. Most women entrepreneurs surveyed demonstrated low levels of understanding and knowledge of key logistical components that are crucial to scaling up business operations. As a result, the study identified a need for tailored and integrated solutions to build the capacity and logistical competitiveness of women entrepreneurs (ITC and UPS 2019). Another ITC study shows that women-owned businesses use postal services more often than men in sending goods across borders (27 percent versus 13 percent), which indicates that women-owned businesses are financially constrained from using more expensive courier services. Limited choice of service suppliers, especially for cross-border delivery, is also a major concern for some women-owned businesses, which report that a handful of players dominate international delivery services, leading to overpriced offerings (ITC 2017a). Governments can take further steps to make information available online on shipping and logistics options for small businesses, and to connect MSMEs to larger distributors that are able to bear these costs on their behalf.

In e-commerce sales, preparing for returns is one of the most critical aspects of customer satisfaction. Yet cross-border returns involve customs and other complexities. Over half of online consumers in the United



States are more likely to return a product they bought online than a product they bought in-store (Gray 2019). A CUTS-International study found that women-owned MSMEs face particular challenges with online returns (Gaitan G. 2018). Studies from ICTSD-Geneva (International Centre for Trade and Sustainable Development), UNCTAD, and USAID, as well as from a major U.S. shipping and logistics company, UPS, confirm that women-owned small businesses often lack the know-how to process returned goods for cross-border business. An e-commerce platform that reports low return rates for their women-owned business sellers, attributes this to efforts female sellers make to personalize their offering and connect with buyers on a human level, reducing the likelihood of a return (Staechelein, interview). It is also important for economies to simplify and automate customs procedures in order to streamline the movement of goods across borders to support both sales and efficient returns. Small business e-commerce players with late or missing deliveries will suffer with customers in ways that larger players with an established brand and longer list of loyal customers can better withstand.

Automated customs procedures also reduce opportunities for corruption and graft at the border, which add costs to the trading system and reduce the benefits trade can bring to an economy. Numerous studies show that female traders at the border are more susceptible to corruption when dealing with customs brokers (German Corporation for International Cooperation GmbH [GIZ] 2014; Boyce, interview). In a survey of SME owners, women exporters in the Philippines indicated that the issue of informal payments to customs officials was significantly more problematic for them than for men exporters (64 percent of women respondents said it was a severe or moderate problem, compared to 48 percent of men respondents) (APEC and Asia Foundation 2013). Anecdotal evidence from interviews suggests that in Mexico, customs brokers prefer dealing with male business owners. While women in customs jobs at the border are in most cases distinct from the women e-commerce entrepreneurs who are the primary focus of this toolkit, women customs officials play an important part in the success of the e-commerce ecosystem. Ridding the system of such discrimination and opportunities for corruption would benefit male and female e-commerce players alike.

Finally, due to lack of personnel and expertise, many MSMEs struggle with calculating tax and duties payable on cross-border shipments (Duffy and Pruchniewska 2017). When conducting e-commerce, all small businesses need to be aware of de minimis thresholds, a maximum value that a business can import in one shipment per day, per person, duty-free and without having to pay goods and service taxes to customs

WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE:

A DIAGNOSTIC TOOLKIT

officials. De minimis threshold amounts can vary from US\$1 to US\$1,000 in APEC economies. In the United States, for example, the threshold is US\$800, and this regime is relevant for MSMEs as they largely send low-value shipments. While taxes on the goods valued above the de minimis threshold are generally collected at the border, some economies such as Australia are beginning to collect these taxes directly from the e-commerce vendor when the item value crosses the threshold. Therefore, de minimis regimes and fee collection procedures can vary greatly. There is also the added complexity, in some cases, of different thresholds for duties and taxes. Since e-commerce-related trade rules and regulations can evolve quickly, it is important to have a mechanism for clear communication between governments and MSMEs, including women-owned MSMEs, about any changes in regimes, costs, and paperwork requirements, because MSMEs are not always networked or and may not have access to large export consulting services and can be unexpectedly hit with customs charges.





CONCLUSION

There is much to gain from expanding women's understanding of cross-border e-commerce; in 2015, the global value of cross-border e-commerce was US\$189 billion (UNCTAD 2017). The cross-border share of e-commerce has been increasing over the past couple of years, and therefore, represents an opportunity for women-owned MSMEs to engage and boost the success of their businesses. This toolkit has been designed to enable APEC economies to better understand the challenges women-owned businesses face, highlight best practices, and enable economies to assess their own support at the local level to strengthen women entrepreneurs' ability to engage fully in cross-border e-commerce.

Following this toolkit, targeted initiatives will be required to support women-owned businesses in many APEC economies. However, broader programming by the APEC community to support MSMEs could also benefit women-owned businesses disproportionately as the majority of them are MSMEs. Such initiatives should seek to align with APEC's Internet and Digital Economy Roadmap, the APEC Cross-Border E-Commerce Facilitation Framework, and build on both the 2017–2020 SMEWG Strategic Plan and the La Serena Roadmap for Women and Inclusive Growth (2019–2030) by addressing multiple priority areas, including entrepreneurship, innovation, digital economy, and inclusive business ecosystems that support women-owned MSME growth.

APEC can better integrate women into the global economy by extending economy-level policies and programs towards supporting their full participation in the global marketplace. With the growth of the digital economy, women in the APEC region are increasingly harnessing their entrepreneurial spirit and leveraging the power of e-commerce. The APEC community must stand ready to eliminate obstacles, and facilitate growth of women-owned businesses, unlocking their potential as powerful catalysts for regional prosperity.

ANNEX I: INTERVIEW PARTICIPANTS

Aaron Miller, Virginia Small Business Development Center, United States

Alejandra Tejan Geiling, Ally's Basket, Singapore

Althea Erickson, Etsy

American Chamber of Commerce, Malaysia

American Chamber of Commerce, Singapore

Andrea Shreshta, Luminaid, United States

Asian Venture Philanthropy Network

Caitlin McDonnell, Visa

Candace Nkoth Bisseck, United Nations Conference on Trade and Development (UNCTAD)

Candice White, Barbara Ramos, Philippe Isler, Global Alliance for Trade Facilitation (GATF), Switzerland and USA

Cassiopea Yap, Ashley Ivory, Singapore

Cathy Foster, eBay

Claudia De Heredia, Kichink, Mexico

Fabian Stächelin, the International Trade Centre (ITC), Geneva

Ivy Lau, PayPal

Jake Colvin and Jamaica Gayle, Global Innovation Forum, United States

Janice McDonald, The Beacon Agency, Canada

Julie Stitzel, United States Chamber of Commerce

Kati Suominen, Nextrade, United States

Laurel Delaney, Women Entrepreneurs Go Global (WEGG), United States

Maria Ignacia Simonetti, Vice Ministry of Trade, Government of Chile

Maria Luisa Boyce and Fatimah Alsagoff, UPS

Martha Harrison, McCarthy Tétrault, Canada

Nandini Chami, IT for Change, India

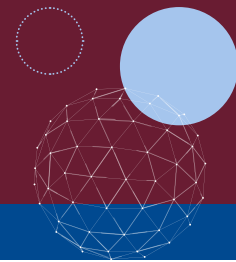
Paula Murphy, Massachusetts Export Center, United States

Prinitha Govender, Prinitha & Co., Australia

Priscilla Baek and Eunice Huang, Google, Singapore and United States

Quynh Anh Nguyen, Women's Initiative for Start-ups and Entrepreneurship (WISE), Viet Nam

Sahra English, Mastercard



ANNEX II: BIBLIOGRAPHY

- Acharya, Rohini. 2018. "Looking to Regional Trade Agreements for Lessons on Gender Equality." Online article in the Reshaping Trade Through Women's Economic Empowerment series. Center for International Innovation. April 4. <https://www.cigionline.org/articles/looking-regional-trade-agreements-lessons-gender-equality>.
- American Express. 2018. The 2018 State of Women-Owned Businesses Report. American Express. https://ventureneur.com/wp-content/uploads/2018/08/2018-state-of-women-owned-businesses-report_FINAL.pdf
- Asia-Pacific Economic Cooperation (APEC). 2019. The La Serena Roadmap for Women and Inclusive Growth (2019–2030). APEC. October. https://www.apec.org/Meeting-Papers/Annual-Ministerial-Meetings/2019/2019_AMM/Annex-A.
- APEC and The Asia Foundation. 2013. Access to Trade and Growth of Women's SMEs in APEC Developing Economies: Evaluating Business Environments in Malaysia – Philippines – Thailand. Singapore: APEC Policy Partnership on Women and the Economy. February. http://publications.apec.org/-/media/APEC/Publications/2013/2/Access-to-Trade-and-Growth-of-Womens-SMEs-in-APEC-Developing-Economies/2013_PPWE_Access-Trade-Growth-Women-SMEs.pdf
- APEC Business Advisory Council (ABAC) and University of Southern California, Marshall School of Business. 2018. Realizing the Untapped Potential of MSMEs in APEC: Practical Recommendations for Enhancing Cross-Border Trade. University of Southern California. November. <http://info.marshall.usc.edu/academic/gpp/abac/SiteAssets/ABAC%202018%20Final%20Report.pdf>
- APEC Small and Medium Enterprises Working Group (SMEWG). 2020. Supporting Women in Starting Online Businesses Program. Singapore: APEC Secretariat and Viet Nam Institute for Development Strategies. March. <http://apec.org/Publications/2020/03/Supporting-Women-in-Starting-Online-Business-Program>.
- Asia Pacific MSME Trade Coalition (AMTC). 2018. Micro-Revolution: The New Stakeholders of Trade in APAC. Singapore: AMTC. <https://alpha-beta.com/wp-content/uploads/2020/06/singles-msme-report-apac.pdf>.
- Asian Development Bank (ADB). 2013. "Women in Business and Commerce in Asia: 12 Things to Know." ADB. July 18. <https://www.adb.org/features/empowering-enterprising-women-asia>.
- Australian Government Department of Foreign Affairs and Trade. 2018. Supporting Women's Access to Global Markets: A Toolkit for Trade Promotion Organisers. APEC. April. <https://www.apec.org/Publications/2018/04/Supporting-Womens-Access-to-Global-Markets---A-Toolkit-for-Trade-Promotion-Organisers>.
- Bawden-Davis, Julie. 2018. "Protecting Your Company From Business Cyberbullying." American Express. July 16. <https://www.americanexpress.com/en-us/business/trends-and-insights/articles/protecting-company-business-cyberbullying/>.
- Broom, Douglas. 2020. "These are the Best Countries for Women to Work In." World Economic Forum. February 4. <https://www.weforum.org/agenda/2020/02/women-employment-rights-best-countries-gender-gap/>.
- Das, Kaushik, Toshan Tamhane, Ben Vatterott, Phillia Wibowo, and Simon Wintels. 2018. The Digital Archipelago: How Online Commerce is Driving Indonesia's Economic Development. McKinsey & Company. August. https://www.mckinsey.com/-/media/McKinsey/Featured%20Insights/Asia%20Pacific/The%20digital%20archipelago%20How%20online%20commerce%20is%20driving%20Indonesias%20economic%20development/FINAL_The-digital-archipelago-How-online-commerce-is-driving-Indonesias.
- Data2x, Global Banking Alliance for Women, United Nations Economic Commission for Latin America and the Caribbean, and the Inter-American Development Bank. 2016. Catalyzing Inclusive Financial Systems: Chile's Commitment to Women's Data. October. <https://data2x.org/resource-center/catalyzing-inclusive-financial-systems-chiles-commitment-to-womens-data/>.
- Demirgüç, Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar, and Jake Hess. 2018. The Global Findex Database 2017. Washington, DC: World Bank. <https://globalfindex.worldbank.org/>
- DiCaprio, Alisa, Ying Yao, and Rebecca Simms. 2017. Women and Trade: Gender's Impact on Trade Finance and Fintech. Asian Development Bank Institute Working Paper 797. Tokyo: Asian Development Bank Institute. December. <https://www.adb.org/sites/default/files/publication/389186/adbi-wp797.pdf>.
- DIRECON and ProChile. 2019. Estudio de Brechas y Barreras de Género para la Exportación en Empresas Lideradas por Mujeres. Santiago: DIRECON and ProChile. https://www.prochile.gob.cl/wp-content/uploads/2019/05/informe_encuesta_genero.pdf.
- Duffy, Brooke Erin, and Urszula Pruchniewska. 2017. "Gender and Self-Enterprise in the Social Media Age: A Digital Double Bind." Information, Communication & Society 20(6): 843–59. DOI: 10.1080/1369118X.2017.1291703. <https://www.tandfonline.com/doi/abs/10.1080/1369118X.2017.1291703>.
- Etsy. 2019. 2019 Global Seller Census Report 2019: Celebrating Creative Entrepreneurship Around the Globe. Brooklyn, New York: Etsy. https://extfiles.etsy.com/advocacy/Etsy_GlobalSellerCensus_4.2019.pdf.
- Export Development Canada (EDC). n.d. "Women in Trade." Web content. <https://www.edc.ca/women-in-trade>.
- Federal Acquisition Streamlining Act of 1994. P.L. No: 103-355. <https://www.govinfo.gov/content/pkg/STATUTE-108/pdf/STATUTE-108-Pg3243.pdf>.
- Gaitan G., Loly A. 2018. Overcoming Gender Challenges in E-Commerce: What is being done to support women-owned MSMEs? Geneva: CUTS International, Geneva. http://www.cuts-geneva.org/pdf/KP2018-Study-Gender_Challenges_in_e-Commerce.pdf.
- German Corporation for International Cooperation GmbH (GIZ). 2014. Trade and Gender – Exploring a Reciprocal Relationship: Approaches to Mitigate and Measure Gender-Related Trade Impacts. Kathmandu: GIZ. https://www.oecd.org/dac/gender-development/GIZ_Trade%20and%20Gender_Exploring%20a%20reciprocal%20relationship.pdf.
- Gilsenan, Katie. 2018. "Online Shopping Returns: Everything Retailers Need to Know." Chart of the Week (blog). Globalwebindex. December 3. <https://blog.globalwebindex.com/chart-of-the-week/online-shopping-returns/>.
- Global Alliance for Trade Facilitation (GATF). 2020. "The World Trade Organization's Trade Facilitation Agreement through a Gender Lens." Tool available online. <https://www.tradefacilitation.org/content/uploads/2020/05/2020-tfa-through-a-gender-lens-final.pdf>.



WOMEN-OWNED BUSINESSES IN CROSS-BORDER E-COMMERCE: A DIAGNOSTIC TOOLKIT

Global Innovation Forum. 2019. How Women Entrepreneurs are Using Social to go Global from Latin America. Washington, DC: Global Innovation Forum. September. https://globalinnovationforum.com/wp-content/uploads/2019/09/Using-Social-to-Go-Global_ENG_FINAL-web.pdf.

_____. 2020. The Power of a Global Network. <https://globalinnovationforum.com/wp-content/uploads/2020/06/2020-06-19-Power-of-a-Global-Network-Final-reduced-size-for-web.pdf>.

Govender, Prinita. 2018. "Does Gender Bias Exist in E-Commerce?" Power Retail. March 7. <https://powerretail.com.au/news/gender-bias-exist-e-commerce/>.

Gray, A. 2019. "Retailers Grapple with \$100bn Returns Problem." Financial Times. December 27. <https://www.ft.com/content/5baf9c0-235f-11ea-92da-f0c92e957a96>.

GSMA. 2018. The Mobile Gender Gap Report 2018. GSMA. February. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/04/GSMA-The-Mobile-Gender-Gap-Report-2018_32pp_WEBv7.pdf.

_____. 2019. The Mobile Gender Gap Report 2019. GSMA. February. <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2019/02/GSMA-The-Mobile-Gender-Gap-Report-2019.pdf>.

Gurumurthy, Anita, and Nandini Chami. 2018. "Why the Dominant Digital Trade Paradigm Will Not Work for Women in the Global South." IT for Change. <https://iforchange.net/node/1635>.

Hansen, Sarah. 2019. "IMF Head Christine Lagarde on Closing the Gender Gap and Navigating Leadership in a Room Full Of Suits." Forbes. June 18. <https://www.forbes.com/sites/sarahhansen/2019/06/18/imf-head-christine-lagarde-on-closing-the-gender-gap-and-navigating-leadership-in-a-room-full-of-suits/#18ee945215ae>. June 18.

Hasnan, Liyana. 2019. "Are ASEAN Businesswomen Being Ignored?" The ASEAN Post. <https://theaseanpost.com/article/are-asean-businesswomen-being-ignored>. July 4.

Hernando, Rhea, and Emmanuel San Andres. 2019. APEC Financial Inclusion Capacity Building Package – Synthesis Report. Singapore: APEC Policy Support Unit. October. <https://www.apec.org/Publications/2019/10/APEC-Financial-Inclusion-Capacity-Building-Package---Synthesis-Report>.

International Finance Corporation (IFC). 2017. Women-Owned Enterprises in Viet Nam: Perceptions and Potential. Washington, DC: IFC. https://www.ifc.org/wps/wcm/connect/86bc0493-78fa-4c7d-86ec-5858aa41fa1a/Market-study-on-Women-owned-enterprises-in-Vietnam_Eng_v1.pdf?MOD=AJPERES&CVID=I-Yi6gF.

_____. n.d. "Banking on Women." Web content. https://www.ifc.org/wps/wcm/connect/Industry_EXT_Content/IFC_External_Corporate_Site/Financial+Institutions/Priorities/Banking_on_Women/.

International Finance Corporation Program for Eastern Indonesia SME Assistance (PENSA) and the Indonesian Women's Business Association (IWAPI). 2008. Voices of Women in the Private Sector. Washington, DC: World Bank. https://www.scribd.com/fullscreen/20496583?access_key=key-1vbtqfiga7xzuuu8s8wb

International Labor Organization (ILO). 2015. Women in Business and Management: Gaining Momentum. Geneva: ILO Bureau for Employers' Activities (ACT/EMP). https://www.ilo.org/global/publications/ilo-bookstore/order-online/books/WCMS_316450/lang--en/index.htm.

International Trade Centre (ITC). 2015. Unlocking Markets for Women to Trade. Geneva: ITC. [http://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/women_in_trade_web\(1\).pdf](http://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/women_in_trade_web(1).pdf).

_____. 2017a. New Pathways to E-commerce: A Global MSME Competitiveness Survey. Geneva: ITC. [http://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/New%20Pathways%20to%20E-commerce_Low%20res\(2\).pdf](http://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/New%20Pathways%20to%20E-commerce_Low%20res(2).pdf).

_____. 2017b. "Closing the Small-Business and Gender Gap to Make Trade More Inclusive." In *Aid for Trade at a Glance 2017: Promoting Trade, Inclusiveness and Connectivity for Sustainable Development*, OECD and WTO (Chapter 8). https://www.oecd-ilibrary.org/docserver/aid_glance-2017-en.pdf?expires=1584454443&id=id&accname=guest&checksum=37CF7985494ED3B00C8F37ED144C7BCB.

_____. 2020. SME Competitiveness Outlook 2020: COVID-19: The Great Lockdown and its Impact on Small Business. Geneva: ITC. <https://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/ITCSMECO2020.pdf>.

International Trade Centre and UPS. 2019. ITC SheTrades and UPS Needs Assessment Report. Geneva: ITC.

Internet Governance Forum (IGF). 2019. Beyond access: Women and gender-diverse people's participation in digital economies. Outcome report of the IGF Gender and Access Best Practice Forum 2019 v. 4. IGF. December. https://www.intgovforum.org/multilingual/index.php?q=filedepot_download/5004/1787.

Jain, Divya. 2019. "The Future of Female Entrepreneurship in Asia." She Rules (blog). Entrepreneur, Asia Pacific. February 25. <https://www.entrepreneur.com/article/328908>.

Kricheli-Katz, Tamar, and Tali Regev. 2016. "How Many Cents on the Dollar? Women and Men in Product Markets." *Science Advances* 2(2): e1500599-e1500599. DOI: 10.1126/sciadv.1500599.

Kuriyama, Carlos, and Huani Zhu. 2016. Gender-related Constraints Faced by Women-owned SMEs. Policy Brief 15. Singapore: APEC Policy Support Unit. June. <https://www.apec.org/Publications/2016/06/Gender-related-Constraints-Faced-by-Women-owned-SMEs>.

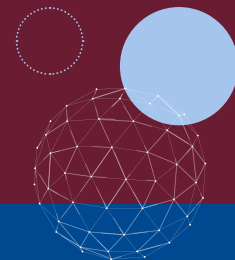
Martinez Dy, Angela, Susan Marlow, and Lee Martin. 2016. "A Web of Opportunity or the Same Old Story? Women Digital Entrepreneurs and Intersectionality Theory." *Human Relations* 70(3): 286–311. DOI: 10.1177/0018726716650730. <https://journals.sagepub.com/doi/10.1177/0018726716650730>.

Mastercard. 2019. Mastercard Index of Women Entrepreneurs. Mastercard. <https://newsroom.mastercard.com/wp-content/uploads/2019/11/Mastercard-Index-of-Women-Entrepreneurs-2019.pdf>.

McShane, Kathleen. 2018. "Supporting Women's Entrepreneurship is Now More Important than Ever." SBA News and Views. U.S. Small Business Administration. October 25. <https://www.sba.gov/blog/supporting-womens-entrepreneurship-now-more-important-ever>.

Michota, Alexandra. 2013. "Digital Security Concerns and Threats Facing Women Entrepreneurs." *Journal of Innovation and Entrepreneurship* 2:7. <https://link.springer.com/content/pdf/10.1186/2192-5372-2-7.pdf>.

Narvar. 2017. "Narvar Study Shows Ecommerce Returns Experience Now Critical to Shopping Journey, Driven By Millennials and Affluent Shoppers." Press release. Cision PR Newswire. June 6. <https://www.prnewswire.com/news-releases/narvar->



study-shows-ecommerce-returns-experience-now-critical-to-shopping-journey-driven-by-millennials-and-affluent-shoppers-300469259.html.

Nathan Associates. 2019. APEC Women in STEM: A Focus on Entrepreneurship. Making the Economic and Business Case. <https://www.nathaninc.com/insight/apec-women-in-stem-a-focus-on-entrepreneurship/>.

Organization for Economic Co-operation and Development (OECD). 2013. Financial Literacy and Inclusion: Results of OECD/INAFE Survey Across Countries and by Gender. Paris: OECD. June. http://www.oecd.org/daf/fin/financial-education/TrustFund2013_OECD_INFE_Fin_Lit_and_Incl_SurveyResults_by_Country_and_Gender.pdf.

_____. 2017a. Integrity in Customs: Taking Stock of Good Practices. Paris: OECD. <http://www.oecd.org/corruption/ethics/G20-integrity-in-customs-taking-stock-of-good-practices.pdf>.

_____. 2017b. Strengthening Women's Entrepreneurship in ASEAN: Towards Increasing Women's Participation in Economic Activity. September. https://www.oecd.org/southeast-asia/regional-programme/Strengthening_Womens_Entrepreneurship_ASEAN.pdf.

_____. 2019. The Role of Education and Skills in Bridging the Digital Gender Divide: Evidence from APEC Economies. OECD. <http://www.oecd.org/sti/education-and-skills-in-bridging-the-digital-gender-divide-evidence-from-apec.pdf>.

Pasadilla, Gloria O., and Andre Wirjo. 2018. Globalization, Inclusion, and E-Commerce: APEC Agenda for SMEs. Policy Brief 20. Singapore: APEC Policy Support Unit. February. <https://www.apec.org/Publications/2018/02/Globalization-Inclusion-and-E-Commerce---APEC-Agenda-for-SMEs>.

Pasadilla, Gloria O., Andre Wirjo, and Jiquan Liu. 2017. Promoting E-commerce to Globalize MSMEs. Singapore: APEC Policy Support Unit. October. <https://www.apec.org/Publications/2017/11/Promoting-E-commerce-to-Globalize-MSMEs>.

PayPal Canada and Barraza & Associates. 2018. Women's Entrepreneurship Study. Report of survey results. August. <https://www.paypalobjects.com/digitalassets/c/website/marketing/na/ca/consumer/sell-online/paypal-canada-women-entrepreneurship-study-2018.pdf>.

Sanders, Melanie, and Jonathan Cheng, Shyam Unnikrishnan, Derek Keswakaroon, and Kaniya Parekh. 2020. "The Future of Retail in Asia-Pacific: How to Thrive at High Speed." Bain & Company. August 20. <https://www.bain.com/insights/the-future-of-retail-in-asia-pacific/>

Sasakawa Peace Foundation and Dalberg Global Development Advisors. 2017. Advancing Women's Empowerment: Growing Women's Entrepreneurship through ICT in Southeast Asia. Tokyo: Sasakawa Peace Foundation. https://www.spf.org/publication/upload/Womens%20Entrepreneurship%20and%20ICT%20SE%20Asia_2017_en.pdf.

Suominen, Kati. 2018. Women-led Firms on the Web: Challenges and Solutions. Geneva: International Centre for Trade and Sustainable Development. October. https://ictsd.iisd.org/sites/default/files/research/women-led_firms_on_the_web_-_suominen.pdf

State of Georgia. Official Code of Georgia Annotated. Section 48-7-38. <https://codes.findlaw.com/ga/title-48-revenue-and-taxation/ga-code-sect-48-7-28-3.html>.

The Asia Foundation and Asian Development Bank. 2018. Emerging Lessons on Women's Entrepreneurship in Asia and the Pacific: Case Studies from the Asian Development Bank and The Asia Foundation. Asian Development Bank.

October. <https://asiafoundation.org/publication/emerging-lessons-on-womens-entrepreneurship-in-asia-and-the-pacific/>.

Thystrup-Gioedesen, Amalie. 2018. Gender-Inclusive Governance for E-commerce. Centre for Trade and Economic Integration (CTEI) Working Paper. Geneva: Graduate Institute of International and Development Studies, CTEI. December. https://repository.graduateinstitute.ch//record/296706?_ga=2.130959055.1340837967.1585343710-1732051686.1585343710

United Nations Conference on Trade and Development (UNCTAD). 2017. Maximizing the development gains from e-commerce and the digital economy. Note by the Secretariat on First Session of the Intergovernmental Group of Experts on E-commerce and the Digital Economy. TD/B/EDE/1/2. Geneva: UNCTAD Trade and Development Board. October. https://unctad.org/meetings/en/SessionalDocuments/tdb_edel1d2_en.pdf.

_____. 2019. Trade Policies for Combating Inequality: Equal Opportunities to Firms, Workers, and Countries. https://unctad.org/en/PublicationsLibrary/ditctab2019d6_en.pdf.

United States Agency for International Development (USAID). 2018. Women's Economic Empowerment in the Digital Economy. White Paper. Washington, DC: USAID. July. <https://www.nathaninc.com/wp-content/uploads/2019/03/VEE-in-the-Digital-Economy-White-Paper.pdf>.

United States Small Business Administration. Take Your Business Global – An Introduction to Exporting. https://www.sba.gov/sites/default/files/Take%20Your%20Business%20Global_Transcript.pdf.

White, John. 2017. "How to Keep Cyberbullies Out of Your Life." Inc. October 5. <https://www.inc.com/john-white/how-to-keep-cyberbullies-out-of-your-life.html>.

White House (United States). The Women's Global Development and Prosperity (W-GDP) Initiative – Pillar 3. Online resource. <https://www.whitehouse.gov/wp-content/uploads/2019/10/W-GDP-Pillar-3-Documents.pdf>.

Women's World Banking. 2019. Social Commerce Entrepreneurship and New Opportunities for Women's Financial Inclusion in India and Indonesia. Women's World Banking. November. <https://www.womensworldbanking.org/insights-and-impact/social-commerce-report-2019/>.

World Bank. 2019. "Revolutionizing Women-Led Businesses in Lebanon Through E-Commerce." Feature story online. World Bank. September 25. <https://www.worldbank.org/en/news/feature/2019/09/25/revolutionizing-women-led-businesses-in-lebanon-through-e-commerce>.

_____. 2020. Women, Business and the Law 2020. Washington, DC: World Bank. <https://openknowledge.worldbank.org/bitstream/handle/10986/32639/9781464815324.pdf>.

World Economic Forum (WEF). 2018. Delivering the Goods: E-commerce Logistics Transformation. White Paper. WEF. October. http://www3.weforum.org/docs/WEF_Delivering_Goods_E-commerce_logistics_transformation_report_2018.pdf.

