

CALL FOR EXPRESSIONS OF INTEREST

## **Commissioning of a Research Study on “Mainstreaming Gender in Key E-Commerce Policy Areas”**

Until May 2020, CUTS international, Geneva is undertaking a project titled “E-Commerce and African Continental Integration”, implemented with funding support from the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). The project aims to inform African stakeholders, policy-makers and trade negotiators of possible avenues through which African continental integration can harness the sustainable development potential of e-commerce, particularly in the context of the AfCFTA.

In this context, CUTS International, Geneva is seeking the Expression of Interest (Eoi) of potential authors for a research study on “Mainstreaming Gender in Key E-Commerce Policy Areas”, to be undertaken as per the ToRs in Annex.

### **Author Profile**

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The selected author would meet the following criteria:

- Research experience and expertise in e-commerce and trade policy
- Expertise on Gender analysis and mainstreaming in policy

### **How to Apply**

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Interested authors are requested to apply by email to [ig@cuts.org](mailto:ig@cuts.org) latest by September 20, 2019 and to provide the following:

- Email explaining the applicant’s motivation for undertaking the assignment
- Curriculum Vitae (CV)
- Comments on the ToRs

**Application deadline:**

September 20, 2019

# Mainstreaming Gender in Key E-Commerce Policy Areas

## Study Rationale

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### *Gender is central to sustainable development*

Around the world, Micro, Small and Medium-sized Enterprises (MSMEs) account for almost 80% of jobs. Their integration into global markets, particularly taking advantage of cross-border e-commerce, can therefore be a powerful force for sustainable development. This will however require adopting gender-inclusive approaches, taking into account the fact that close to 10 million of the world's MSMEs are owned by women. The importance of women in development is emphasized across Agenda 2030 for Sustainable Development, particularly SDG5 on achieving gender equality.

### *The potential of e-commerce is widely acknowledged*

In recognition of the significant potential of e-commerce for trade integration and development, governments have over the past years taken an increasing interest in adapting their policies and strategies to harness its potential. Beyond national policies, they have also sought greater international convergence through bilateral and regional trade agreements (e.g. upcoming in AfCFTA negotiations), as well as in WTO discussions. At the WTO, e-commerce is understood as the “production, distribution, marketing, sale or delivery of goods and services by electronic means”.

### *But women face special challenges, which legal frameworks need to take into account*

However, women often face inequalities and special challenges in tapping into e-commerce. For instance, gender-specific challenges may exist in areas such as: (i) access to finance, where women may lack collateral or bank account ownership; (ii) education, where they may have less access to ICT or business training; (iii) cultural biases and stereotypes preventing women to venture in e-entrepreneurship or be taken seriously; (iv) discrimination in legal system, whereby women's activities may be subject to her husband's approval etc.

Against this backdrop, ensuring inclusive policies and agreements for e-commerce development will require mainstreaming gender so as to take into account and address the specific challenges faced by women across different policy areas relevant to e-commerce development.

### *Mainstreaming gender in key areas of the digital ecosystem*

The eTrade for all Initiative, of which CUTS is a member, identifies a number of relevant policy areas in this regard, which are examined while undertaking eTrade Readiness Assessments (see report [here](#)). These range from ICT infrastructure and services to trade facilitation, payments, financing and skills development. While some are essentially addressed in national policy, others are also covered in RTAs. This study will look at different options and best practices to mainstream gender in these areas, both in national policy and RTAs. For clarity, a short background about each relevant area is provided below:

- ICT infrastructure and services: Affordable and reliable ICT infrastructure is of key importance to e-commerce, to ensure the Internet is accessible to all including women. There should be universal coverage of high-speed broadband, with regular upgrading of infrastructure, and reduced or eliminated barriers to service providers wishing to access the network or other services.
- Trade logistics and trade facilitation: An effective, competitive national and international trade logistics environment is vital for achieving e-commerce success, domestically and internationally. Traders, including women, would benefit from access to single window systems, a global standardized de minimis regime, full tracking of all shipments, predictable delivery times, fully transparent procedures and duties via websites and enquiry points, warehouse consolidation for MSMEs in the export market and the possibility to make electronic payments to customs.
- Payment solutions: For e-commerce exporters - many of which being women in developing countries -, access to competitive payment solutions is a critical facilitator. Payment systems are rapidly evolving, but in many developing countries, cash-on-delivery remains the preferred option. E-commerce players, including women, should benefit from an environment where payments can be made easily and confidently, using effective solutions involving both bank and non-bank actors that are applicable to all regions and countries, and universal connectivity and interoperability.
- Legal and regulatory frameworks: Security and trust are fundamental to e-commerce because they reassure both consumers and businesses. These dimensions are particularly relevant to vulnerable categories such as women. It is essential for countries to establish laws and regulations related to electronic transactions, consumer protection, data protection and cybercrime to build the necessary trust for the inclusive development of e-commerce.
- E-commerce skills development: E-commerce can only be effective if the people managing and engaging with it, including women, have the right skills. In many countries, there is a need to enhance women's awareness and understanding of e-commerce and its implications, as well as their skills to engage in it. This may require overcoming structural barriers by promoting women education in the ICTs field, enhancing women access to finance and technologies, supporting women entrepreneurship and spreading relevant information on how to be active in e-commerce for women.
- Access to financing: Financial integration is essential to foster greater national and international trade and investment. It is important to facilitate the evolution of a robust financial architecture that funds innovation and entrepreneurship in the e-commerce value chain, including for women. In spite of progress, several economies do not provide reliable financial services or early stage capital/debt to start-ups and growth-oriented businesses in the e-commerce ecosystem, where women may face specific challenges.

For each of the above policy areas related to e-commerce, this study will identify: (i) What are the special challenges faced by women in this area? (ii) In selected national policies (a few can be analysed for this purpose), what are typical strategies in this area that may impact gender inclusiveness; and What are the best practices that can be identified at the national level based on this analysis ? (iv) In RTAs, what are typical provisions in this area that can have a positive/negative impact on gender inclusiveness in e-commerce? (v) What are best approaches in RTAs for gender-sensitive provisions in this area?

## Study Objectives

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The research study will aim to identify different options and best practices to mainstream gender in key policy areas relevant to e-commerce development, both in national policy and RTAs. This will help African stakeholders, trade negotiators and policy makers to know suitable options through which they can enhance gender equality and promote women empowerment through better gender inclusion in e-commerce. In particular, the study will aim to:

- Outline key policy areas for the promotion of e-commerce, where gender mainstreaming has an important role to play
- For each policy area, analyse how typical options and strategies can impact gender inclusiveness in e-commerce, and identify best practices for mainstreaming gender
- For relevant policy areas found in trade agreements, identify best practices and relevant e-commerce provisions that maximise participation by women and women-owned enterprises in cross-border e-commerce.

## Indicative Outline and Key Questions<sup>1</sup>

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<i>Pre-content:</i>	Abstract	1p
	About the Author	1p
	Acronyms	1p
	Table of Contents	1p
<i>Introduction:</i>	Introduction	3p
<i>Section 1:</i>	ICT infrastructure and services	7p
	<i>a. Telecom regulation:</i> What are the special challenges faced by women in this area? In <u>national policies</u> , what are typical strategies in this area that may impact gender inclusiveness? What are best practices of gender-sensitive strategies in this area? In <u>RTAs</u> , what typical provisions in this area that can have a positive/negative impact on gender inclusiveness in e-commerce? What are best approaches in RTAs for gender-sensitive provisions in this area?	
	<i>b. Payment solutions:</i> same questions as a. above.	
	<i>c. Access to financing:</i> same questions as a. above.	
<i>Section 2:</i>	Trade logistics and trade facilitation	7p
	<i>a. sub-section to be identified:</i> What are the special challenges faced by women in this area? In <u>national policies</u> , what are typical strategies in this area that may impact gender inclusiveness? What are best practices of gender-sensitive strategies in this area? In <u>RTAs</u> , what typical provisions in this area that can have a positive/negative impact on gender inclusiveness in e-commerce? What are best approaches in RTAs for gender-sensitive provisions in this area?	
	<i>b. sub-section to be identified:</i> same questions as a. above.	
<i>Section 3:</i>	E-commerce skills development	5p
	<i>a. sub-section to be identified:</i> What are the special challenges faced by women in this area? In <u>national policies</u> , what are typical strategies in this area that may impact gender inclusiveness? What are best practices of gender-sensitive strategies	

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<sup>1</sup> While section titles are defined as per eTrade4All dimensions of e-commerce, the author is expected to propose addition/changes in the sub-sections numbered in letters where it is felt that other policy areas different from those proposed would be relevant to address. The author is invited to suggest such other issues in his/her comments on the ToRs.



[http://old.iheid.ch/files/live/sites/iheid/files/sites/ctei/shared/CTEI/working\\_papers/CTEI-2018-07\\_Thystrup.pdf](http://old.iheid.ch/files/live/sites/iheid/files/sites/ctei/shared/CTEI/working_papers/CTEI-2018-07_Thystrup.pdf)

[https://www.ictsd.org/sites/default/files/research/women-led\\_firms\\_on\\_the\\_web\\_-\\_suominen.pdf](https://www.ictsd.org/sites/default/files/research/women-led_firms_on_the_web_-_suominen.pdf)

<https://unctad.org/en/pages/MeetingDetails.aspx?meetingid=1322>

[https://www.researchgate.net/publication/24075572\\_Gender\\_differences\\_in\\_e-commerce](https://www.researchgate.net/publication/24075572_Gender_differences_in_e-commerce)

<https://genderchampions.com/events/women-in-e-commerce-changing-the-current-narrative>

<http://www.cuts-geneva.org/pdf/STUDY%20-%20Gender%20and%20Trade.pdf>

[http://www.cuts-geneva.org/pdf/BP-1812-Gender\\_Challenges\\_in\\_E-commerce.pdf](http://www.cuts-geneva.org/pdf/BP-1812-Gender_Challenges_in_E-commerce.pdf)

[http://www.cuts-geneva.org/pdf/BP-1812-Mainstreaming\\_Gender\\_in\\_Trade\\_Policies.pdf](http://www.cuts-geneva.org/pdf/BP-1812-Mainstreaming_Gender_in_Trade_Policies.pdf)

<https://www.theglobalist.com/gender-actions-to-empower-women-to-trade/>