

Overcoming Gender Challenges in E-Commerce

What is being done to support
women-owned MSMEs?

A photograph showing two women in a professional setting. The woman on the left has dark curly hair, wears glasses, and a silver sleeveless top; she is laughing heartily while looking at a laptop. The woman on the right has long brown hair and is wearing a white top, gesturing with her hand as if speaking. The background is a plain, light-colored wall.

Loly A. Gaitan G.

Overcoming Gender Challenges in E-Commerce: What is Being Done to Support Women-owned MSMEs?

Authored by:

Loly A. Gaitan G.

Published by:



CUTS INTERNATIONAL, GENEVA

Rue de Vermont 37-39
1202 Geneva, Switzerland
www.cuts-geneva.org

This paper was undertaken by Loly A. Gaitan G. It is published under CUTS International Geneva's project "Keeping Pace with Trade Developments", undertaken with funding support from the Ministry of Foreign Affairs, Sweden.

Citation: GAITAN G., L.A.. (2018). *Overcoming Gender Challenges in E-Commerce: What is being done to support women-owned MSMEs?* Geneva: CUTS International, Geneva.

Disclaimer: The views expressed in this publication represent the opinions of the author, and do not necessarily reflect the views of CUTS or its funders.

Cover Photo: WOCinTech Chat

© 2018. CUTS International, Geneva

The material in this publication may be reproduced in whole or in part and in any form for education or non-profit uses, without special permission from the copyright holders, provided acknowledgment of the source is made. The publishers would appreciate receiving a copy of any publication, which uses this publication as a source. No use of this publication may be made for resale or other commercial purposes without prior written permission of the copyright holders.

Table of Contents

Introduction.....	4
Challenges Faced by Women-owned MSMEs in E-Commerce	6
1.1 Online Presence of Women.....	7
1.2 Digitalisation of Gender Barriers to Trade.....	8
1.3 Specific Gender E-Commerce Barriers.....	9
Ecosystem of Programmes Supporting Digital Women-owned MSMEs	11
2.1 Global Initiatives.....	11
2.2 Regional Initiatives.....	15
2.3 National Initiatives	18
2.4 Mapping Barriers and Programmes	23
Summary of Recommendations.....	25
3.1 Online Presence of Women.....	25
3.2 Digitalisation of Gender Barriers to Trade.....	26
3.3 Specific Gender E-Commerce Barriers.....	26
Conclusion.....	28
References.....	29

Introduction

In general terms, information and communication technologies (ICT) have been an engine for the development and improvement of social and economic conditions for groups that traditionally have fewer opportunities. At the same time, the economic importance of entrepreneurship is not a controversial topic. The relationship between development and entrepreneurship has proven itself to be self-evident (Isenbeck, 2010).

While digital entrepreneurship has been defined as the pursuit of business opportunities that require the use of information technology, which is clear in the case of e-commerce (Dy, Marlow, & Martin, 2017), it has been expected that the digital spectre will remain neutral and that it offers business people around the world equal opportunity in global markets. E-commerce is vital in offering new horizons to developing economies in which the generation of value through entrepreneurship and self-employment can make a significant socio-economic improvement.

New avenues of entrepreneurship typical for the digital economy were expected to be gender neutral. Some theoretical analysis even anticipated a boost in the economic integration of women entrepreneurs based on an expected digital freedom. But even with a clear rise in the participation of women in digital entrepreneurship, the narrative of an independent white self-made man as the quintessential entrepreneur is still predominant (Duffy & Pruchniewska, 2017a). Many academics have started to raise concerns about the truth of this statement, since women entrepreneurs seem to be facing gender-specific barriers in different aspects of the e-commerce value chain.

However, one question remains unresolved, which is how equal opportunities and conditions can be granted to women entrepreneurs. Some disparities between the adoption of e-commerce by women around the world are explained by the fact that it requires certain infrastructures to be provided by the state, which includes but is not limited to easy access to the Internet and a widely penetrating ICT services (Goldstein & O'Connor, 2000).

The main goal of this document is to address these concerns, first, by offering a systematic categorisation of the specific barriers of women participation in e-commerce which have been identified by other experts and researchers; second, by presenting some of the current programmes helping women entrepreneurs to overcome these barriers at the regional, national and global levels; and finally, by providing some recommendations for further action, research and policy actions.

Once an in-depth analysis is conducted on current barriers found by the literature, the paper analyses a sample of existing programmes aimed at helping women entrepreneurs around the world, particularly with regard to digital matters. In this process, the main programmes are individually addressed while a complete list of programmes worldwide is delivered for use in further research. In this analysis, the principal result is that while the efforts to address the issue are undeniable, activities carried out remain insufficient, and, as proposed in the recommendations section, more investment is needed.

One remark to highlight is that while one of the problems remains in the general discrimination against women entrepreneurs, these programmes generally try to isolate women entrepreneurs to find synergies between them, while broader work in increasing sensitivity about the issue is required, the underlying discrimination still prevails.

Under its proposals for policy, research and intergovernmental cooperation, this paper offers many ideas which need to be further analysed for their financial and technical viability, but they are intended to serve as a starting point for actions to be taken to address the specific barriers women face in the digital commerce scenario. While some build on current initiatives, others try to offer innovative solutions from a broad point of view, involving actors who are not traditionally considered specific stakeholders in the matter.

In the conclusion, the importance of the topic is highlighted while concerns about the lack of specific research are explained, particularly given the assumption that the expected neutrality of the web sufficiently addresses gender discrimination in e-commerce, while one of the main findings is that physical discrimination dynamics are just being translated into digital dynamics which need to be urgently faced, considering the economic and social value lost by the underrepresentation of women in e-commerce, particularly for developing and less developed economies.

SECTION 1

Challenges Faced by Women-owned MSMEs in E-Commerce

While it has been a long-lasting claim of women entrepreneurs that they should have access to the same conditions enabling them to start, accelerate and scale their business ventures as those granted to men (Ming Yen Teoh & Choy Chong, 2014), little analysis has been done on the gender-specific barriers these women face when they start to use electronic channels to develop business models with an e-commerce component (Malik, 2017).

Ensuring equal access to the digital world for women entrepreneurs is of utmost relevance since electronic platforms and market places are very attractive channels for any entrepreneur, as the Internet offers equal growth opportunities to small and big businesses. The major advantage the Internet offers for a business is its global availability. Even a micro-enterprise can expand its market reach beyond geographic boundaries and local customer segments. E-commerce is one of the most promising channels in today's marketing scenario. It ensures the easy availability of goods and services at a global level.

The traditional figure of the entrepreneur remains, however, masculine (Duffy & Pruchniewska, 2017b). Many academics have exposed that this narrative still translates to the digital world, in which the self-made white male entrepreneur remains the archetype of a successful digital entrepreneur. Many different aspects have been proven relevant in these considerations, which go beyond traditional discriminatory practices and have mutated into specific digital issues. Entry barriers for digital entrepreneurship are meant to

be low since easy access and inexpensive technology are expected to be available to all, but this is not always the case for women around the world (Goldstein & O'Connor, 2000) (Goswami & Dutta, 2017).

The report of the United Nations High-Level Panel on Women's Economic Empowerment (2017) highlights that mobile phones and digital platforms are already benefitting women-owned micro, small and medium-sized enterprises (MSMEs) by connecting them to markets, providing training and facilitating their collective action. However, other studies have shown that there is still a gap in female connectivity, with 1.7 billion women in low- and middle-income countries who still do not own mobile phones (Santosham et al., 2015) and women still nearly 50% less likely to be connected than men. Once online, women are 30% to 50% less likely than men to use the Internet to increase their income or participate in public life (World Wide Web Foundation, 2015).

The majority of women-owned MSMEs are also heads of household and homemakers, facing different gender and role barriers which limit their ability to upgrade and scale up their businesses. They also lack educational opportunities, and as revealed by the International Trade Centre (ITC) survey (2017), half of these business owners have completed only primary and secondary levels of education.

The ITC's MSME E-Commerce Competitiveness Survey (2017) shows that more than 80% of

companies exporting internationally solely through e-commerce are micro and small. Cross-border e-commerce already accounts for 12% of global goods traded and is expected to grow at twice the rate of domestic e-commerce. Approximately 80% of companies in least developed countries (LDCs) are not engaging in e-commerce but have considered doing so. For women-owned firms, e-commerce levels the playing field. Less than a quarter of firms in offline trade are women-owned MSMEs. The share of women-owned firms doubles when moving from traditional offline trade to cross-border e-commerce.

E-commerce opens up new business opportunities in international markets and offers potential for broad socio-economic impact, especially for women. Providing access to digital skills and tools as well an affordable option to showcase products can help women to actively participate in the global market.

Nevertheless, increasing web presence and setting up e-commerce distribution channels comes with challenges, especially for women-owned MSMEs. The challenges are multidisciplinary in nature, ranging from access to basic Internet and other ICT services to training and education in different areas such as design and development of product/service, online marketing, online transactions and export management.

E-commerce offers a unique opportunity to open access to international markets for MSMEs in developing countries. E-commerce channels are estimated at over US\$15 trillion in annual business to business transactions and well over US\$1 trillion for annual business to consumer trade (ITC, 2015).

Literature has traditionally analysed women's participation in electronic commerce through the lens of net neutrality (Duffy & Pruchniewska,

2017b). Based on this conceptualisation and many of the previously mentioned relevant data, it was expected that women entrepreneurs would be able to freely access new markets through web platforms without facing the same challenges they face in physical markets. Organisations worldwide have helped women make their voices heard regarding the lack of guarantees they face in the online world. This lack of guarantees includes many barriers, and even though they have been part of studies worldwide, a better conceptualisation of them might help deeply in proposing policy solutions.

After gathering information on these barriers, this document proposes a model in which three categories are built on and developed:

1.1 Online Presence of Women

First, we find barriers which are natural to the presence of women in the online world regardless of the commercial nature of transactions, having to do principally with patriarchal attitudes, harassment safety concerns and the access to technology, both in its affordability and in the construction of capabilities to ensure digitally well-educated women who can interact with ease through digital channels.

Stereotypes

In general terms, a persistent tension between feminine stereotypes and the belief that they possess lesser capabilities in technological aspects, lacking mathematical and technological education, makes it more difficult for women to access the online world, and therefore to digitalise their businesses.

Digital education

Education and training in specific digital skills such as e-payments, marketing online, return policy, etc., remain challenges to the female community being more present online. This maintains a correlation with the expectation that women, considered more empathetic and nurturing, should not only remain home and care for the household, but take part in professional activities in which these traits are more relevant, such as nursing, teaching, childcare, etc.

Infrastructure

Women also face an infrastructure barrier, which is particularly relevant to the developing world. Even when e-commerce is portrayed as an easy-to-access market opportunity, it requires that the state can ensure access to the web. In some areas of the world, this is not a common circumstance, and the privatisation of ICTs requires a higher investment to grant Internet access, which enables more access (representatively) by men than women entrepreneurs in the digital scenario, since women are often deprived of this kind of investment.

Privacy and security

Another limitation to the online presence of women involves the **natural risks of the web**. Online anonymity makes threats in privacy and security online a big factor for women entrepreneurs (Michota, 2013), where this anonymity can be used to hide and continue with usual discriminatory practices.

1.2 Digitalisation of Gender Barriers to Trade

The second group of barriers concerns the digitalisation of traditional barriers to women in

physical commerce, such as the recognition of 'feminine' economic sectors in which women are allowed to perform their businesses while in others they are expected to be absent. Literature has evidenced that gender dissimilarities in the real world have affected the online behaviour of men and women.

Social inequalities

As beautifully stated by Dy et al. (2017), *'Systemic inequalities do not disappear when transfigured through the medium of the internet'*. As has been observed in diverse studies, the digital world might merely reflect social inequalities when analysed in practice, and e-commerce gender dynamics are not isolated in this.

Entrepreneurship

Scaling business for women entrepreneurs is a clear barrier to access to new markets, finance, etc. Women are considered by market actors to be less likely to become scaled entrepreneurs and rather to keep a position of self-employment as a means to earn household income while still remaining available for housekeeping and nurturing activities (Mitter, 2005).

Access to ICT Skills

Women lacking equal opportunity to be educated in digital skills are not easily integrated in industries such as ICTs, which are showcased as the epitome of digital entrepreneurship, therefore not highlighting other industries where women are more successfully integrated (Haque, 2013). The under-representation of women in the physical ICT sector has been digitalised to the world of digital trade (Genilo, 2013). For example, the Equals Research Group has published preliminary results of their 2018 work, where they found that in countries such as China and Brazil the percentage of women that would

quit their jobs within a year in ICT companies is raising heavily.

Business finance

Many theories have stated that women also face biases related to negotiating procedures with suppliers and clients. It has been found that women face challenges, for example, in securing the necessary funding to start their businesses, a barrier which is also present and exacerbated in the digital world for the specific investment required for starting these kinds of businesses. While payment terms are more delayed and suppliers negotiate tougher agreements with them, women face specific complications in cashflow (Maier & Nair-Reichert, 2007).

Cultural biases

Digital entrepreneurship has traditionally been linked to freedom, financial success and empowerment (Malik, 2017). This kind of enhancement and manoeuvrability is in some cultures restricted to women, and therefore their businesses might be rejected in markets where culturally they are not allowed to gain this freedom, which makes escalating a business opportunity much harder for women in the digital world (Justin, Vyas & Singh, 2018).

Women in some cultures are even restrained from e-commerce due to a fear of the independence of not relying on a husband's income (Haque, 2013).

Language skills

Other digitalised barriers are no less important, such as the barrier of language skills faced because of the difficulty of access to formal education for women in some areas. The web, predominantly in English, deflects women from participating if language becomes an evident barrier (Maier & Nair-Reichert, 2007). This is

particularly relevant in a digital trade world in which social networks and shared marketplaces have gained importance.

1.3 Specific Gender E-Commerce Barriers

The last group of barriers is specific to digital commerce imposed on women entrepreneurs 'born digital' or with digital channels, such as reputational matters.

Visibility

One area where this is clearly seen is in the importance of the visibility of the entrepreneur in the digital world. While in physical trade, assets are the strength behind a company (Duffy & Pruchniewska, 2017b), in the digital world, the entrepreneur rises as some sort of hero, and the market demands to know the face behind a successful digital business venture. At the same time, this visibility enables the application of barriers such as the questioning of her leadership abilities based on gender bias, forcing women to be seen as successful in industries viewed as 'masculine' (Krieger-Boden & Sorgner, 2018).

Interactivity

Interactivity is also expected for a digital entrepreneur, and women face a stronger cultural barrier when expected to interact digitally with customers and suppliers. Even specialised media tend to overlook women digital entrepreneurs to avoid being 'man-shamed' (Eikhof, Summers, & Carter, 2013).

Pygmalion effect

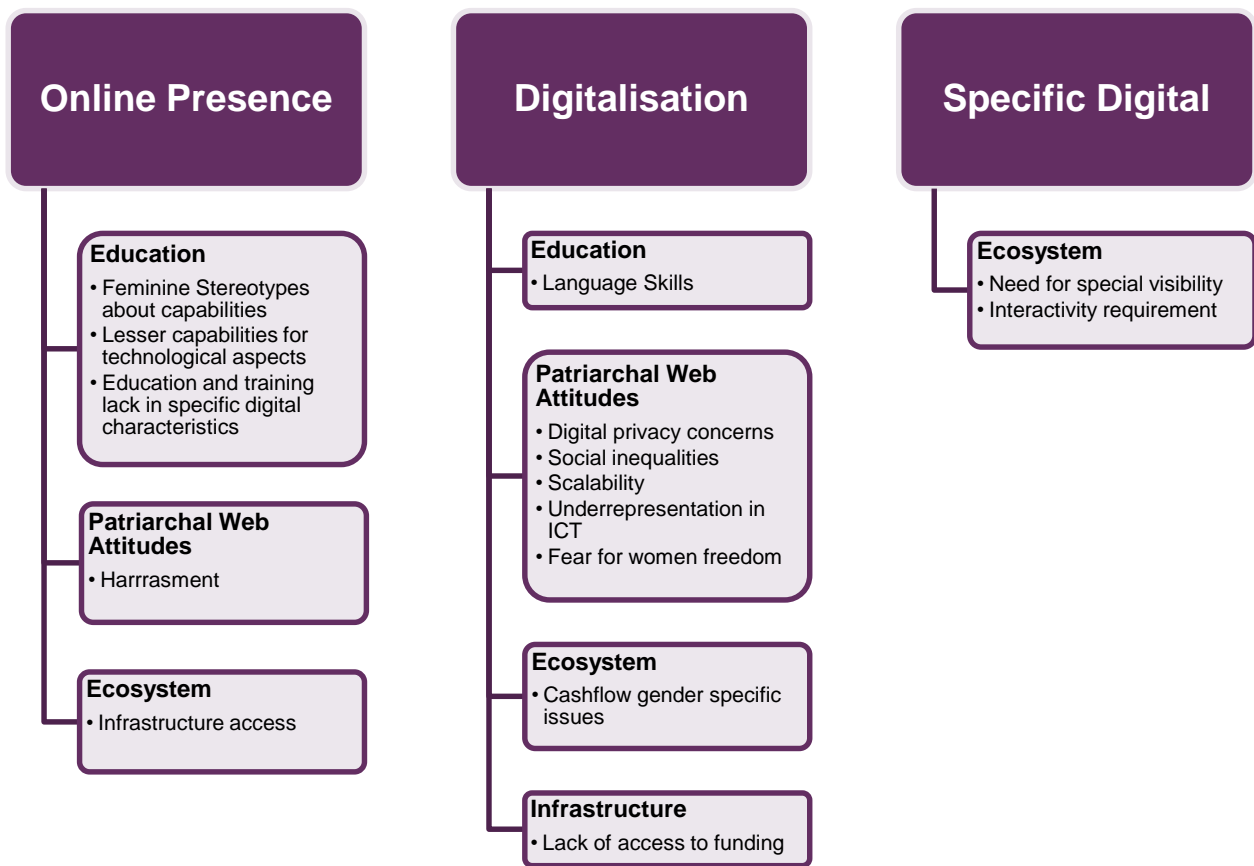
When a woman entrepreneur faces failure in her business, this is used to support the bias that women are not able to grow and sustain their own businesses in the digital world, while a male

entrepreneur is almost praised for his ability to face failure as a business learning opportunity (Karakowsky, DeGama, McBey, 2017).

The aforementioned challenge becomes more significant when considering that some studies have also shown that a digitalised barrier to e-commerce for women is the misperception of

women entrepreneurs regarding the quality of their products and services, in which women ownership has been connected with lower quality. This has even led some women entrepreneurs to adopt names both for themselves and their businesses which reflect a more masculine and eastern cultural linkage.

Figure 1. Characterization of barriers faced by women entrepreneurs in the digital world



Source: Author's own elaboration based on the literature review presented above.

SECTION 2

Ecosystem of Programmes Supporting Digital Women-owned MSMEs

This section will showcase programmes and initiatives which are being implemented by different stakeholders and at different levels to support the participation of women-owned MSMEs in e-commerce. It will also highlight the particular barriers or challenges addressed by the different programmes at the national, regional and global levels.

2.1 Global Initiatives

Most of these programmes are designed and implemented by international organisations and global coalitions which gather different stakeholders from the ICT sector, such as private organisations, NGOs and governments, among others.

A common characteristic is that these global initiatives are looking to connect women-owned MSMEs with markets and learning experiences through the use of technology and going digital. Moreover, they raise awareness of the needs of women entrepreneurs in the digital world and the proposed actions for overcoming the digital gender divide. The following four programmes empower women entrepreneurs in the digital world by providing access to free-of-charge platforms to connect them with international markets, share experiences and knowledge, learn

key ways to succeed in the online world, and become certified as a women-owned MSMEs, among other benefits.



EQUALS¹

The EQUALS partnership was co-founded in 2016 by five partners: the International Telecommunications Union, UN Women, the International Trade Centre (ITC), GSMA and the United Nations University with the goal to create a global network of partners working together committed to bridge the digital gender divide. Today, EQUALS is a growing global network of more than 70 partners – including governments, companies and NGOs, all taking action to create an environment where women can participate equally in the digital technology revolution through targeted efforts related to access, skills, and leadership in the ICT sector.

The partnership works around the following three topics to overcome the gender digital divide:

- **Access:** Rates of Internet penetration are still higher for men than women all over the world. Research done by ITU estimates that the global internet user gender gap was 12% in 2016 and most pronounced in LDCs,

¹ <https://www.equalso.org/>

where women are 33% less likely to use the internet. Therefore, this coalition led by the GSMA² focuses on reducing the gender gap in Internet access and use to empower women and reduce inequality. It is initially working with some countries in Africa, Asia and Middle East/North Africa region, with their governments, agencies and private sector to develop coordinated policy strategies to increase access to Internet for women.

- **Skills:** This coalition, led by UNESCO³, GIZ⁴, and BMZ⁵ seeks to empower women and girls with digital skills and education competencies, contributing to close the gender digital divide. It also provides guidance to governments and other stakeholders to *“make digital skills training available to girls and women throughout life”*. Modifications to education policy, such as changes in school curricula, training of teachers, as well as development of ICT and gender policies and, overall, an increased investment in digital skills, are some of the solutions this coalition proposes.
- **Leadership:** This coalition empowers women as ICT sector leaders, creators and entrepreneurs by providing training, mentoring, and networking opportunities; facilitating access to finance; and addressing regulatory and policy barriers that limit women’s ability to monetize opportunities. The Leadership Coalition works with partners to mobilize a professional network of women and also delivers workshops and e-learning courses on business development and e-commerce.

The main focus of this coalition’s work, among others, in addressing the barriers that women

face, such as affordable access of Internet, digital literacy and confidence, issues related to on-line harassment, among others. During 2019, this coalition aims to connect 10,000 women entrepreneurs to digital skills and tools, creating new business opportunities.



Mobile Technology Programme⁶

This programme is part of the Cherie Blair Foundation for Women. Its aim is to leverage mobile technology to support women entrepreneurs in becoming successful business owners. Different partners in the mobile ecosystem are working together with the foundation to provide women entrepreneurs with access to training, technology, network and capital. This is the case of the project led by Vodafone Foundation in India, GSMA, ExxonMobil Foundation, Visa and USAID. The programme was created in response to the report published in 2010 by the GSMA Development Fund⁷.

The main goal of the programme is to create sustainable economic opportunities for women entrepreneurs through the use of mobile phones and services. To this end, the programme combines research and advocacy projects, and delivers initiatives across three different models with the support of partners of the ecosystem: (i) Model 1 for “Delivering customized mobile applications to address the unique challenges facing women entrepreneurs in developing economies”; (ii) Model 2 for Increasing the participation and capacity of women in mobile and banking agent networks; and (iii) Model 3 for

² <https://www.gsma.com/aboutus/>

³ <https://en.unesco.org/>

⁴ <https://www.giz.de/en/html/index.html>

⁵ <http://www.bmz.de/en/>

⁶ <http://www.cherieblairfoundation.org/programmes/mobile/>

⁷ <http://www.cherieblairfoundation.org/women-and-mobile-a-global-opportunity/>

Ensuring financial inclusion by providing mobile financial services to women entrepreneurs”⁸

The programme has reached over 115,000 women so far: (i) In India, 1,500 women were supported to manage an agricultural supply chain via a mobile app; (ii) 100,500 women received business training via their mobile phones; (iii) 3,000 mobile money agents were trained in Africa.

Jointly solutions have been implemented in countries such as Nigeria, India, Tanzania and Indonesia. The following three represent some of the projects up to date.

- **Mobile Financial Services for Women in Nigeria:** With the support of Visa, First Bank Nigeria and the Youth for Technology Foundation, over 2,500 women entrepreneurs are being supported to become branchless banking agents for First Bank Nigeria. The newly recruited women agents reach 75,000 Nigerians living in rural areas to provide them with mobile financial services.
- **Business Women Mobile Service:** This innovative service has delivered business training and tips via SMS to over 100,000 women in Nigeria, Tanzania and Indonesia, thanks to the partnership with ExxonMobil Foundation and Nokia launched in 2012. Subscribers to this free service report that this functionality offers a *“practical guidance on how to grow their businesses”* and *“an inexpensive way to become a better-informed businesswoman”*.
- **Supply Chain Management Solutions in India:** the Vodafone Foundation and the Self Employed Women’s Association (SEWA) partnered with Cherie Blair Foundation in

India to support a network of saleswomen selling agricultural products in a rural cooperative known as RUDI. Through digitalizing processes, women are able now to place orders for stock remotely, passing from a paper order form into a mobile management information system, reducing costs of transactions, increasing efficiency and boosting profits.



SheTrades⁹

The SheTrades initiative is part of the Empowering Women to Trade programme at the ITC. The programme itself seeks to *“(...) increase the participation of women entrepreneurs and producers in global value chains and to ensure that they enjoy greater economic benefits from participating in international trade.”* Considering the advancement in connectivity and digital transformation of markets, the SheTrades initiative was launched in 2015, with a twofold goal: (i) To consolidate a *framework of collaboration* among different stakeholders; and (ii) To provide a *technology solution* for women entrepreneurs to connect with international markets.

Therefore, the SheTrades platform was developed to lead companies, governments, individuals, research institutions among others, to make specific, measurable pledges on seven pillars identified as immediate actions to unlock markets for women and make growth more inclusive. In addition, it provides a web platform where thousands of women entrepreneurs are now able to connect in real time, offering their products and

⁸ <http://www.cherieblairfoundation.org/wp-content/uploads/2016/06/Mobile-leaflet-Web.pdf>

⁹ <https://shetrades.com/>

services, boosting their companies in the global market and in supply value chains.

All registered companies' benefit from it as a knowledge platform where e-learning and other information is published and accessible on the web site or mobile application. Additional opportunities to attend international and regional fairs and exhibitions joining SheTrades delegations are also offered through the platform. This platform made to facilitate e-commerce to women entrepreneurs, offers a free-to-use web and mobile application connecting the women-owned enterprises with potential buyers, investors and trade support institutions and associations.

SheTrades & eBay partnership

New projects are being implemented as a result of the collaborative platform of SheTrades and thanks to other institutions willing to support women entrepreneurs in the digital world. This is the case of eBay in 2017 that launched a partnership with SheTrades to help women entrepreneurs digitize their businesses. Over 50 selected participants received one-on-one e-commerce coaching, support to digitize their products, and a free-of-charge eBay shop for one year. This partnership allowed women business owners to gain immediate benefits from increased business-to-consumer (B2C) e-commerce exposure.

Partners of the initiative such as women associations, chambers of commerce and in general trade and investment support institutions have been engaged in this technological initiative through the specific task of verifying the women owned MSMEs registered on the platform. This verification system embeds an element of company-strength reliability to potential buyers interested in sourcing from the platform members.

SheTrades is available in Spanish and English. Soon the platform will offer a tenders portal to help women entrepreneurs to do business. Buyers will be able to post sourcing opportunities for women owned businesses, promoting their inclusion within regional and global supply chains.



WEConnect International ¹⁰

As a global network that connects women entrepreneurs from different countries with multinational corporations online, WEConnect International offers a web platform where any women entrepreneur can register if they fulfil general requirements. Through the registry, companies that are at least 51% women owned, as well as managed and controlled by one or more women based outside the United States are identified, trained and certified. The program also offers training opportunities and helps position registered companies through a certification that becomes a formal guarantee for corporate buyers acquiring their products and services.

Women owned MSMEs part of this network have unlimited access to a global online directory of corporate buyers and more than 5,000 companies belonging to women; invitations to training events, networking, among other consulting and assistance services are advertised through the platform.

WEConnect International designs and implements activities for women entrepreneurs registered in the eNetwork in four particular areas:

¹⁰ <https://weconnectinternational.org/en/>

- **Education:** Through information and knowledge sharing on how to access new markets and grow their companies.
- **Training:** Through skills development for corporations and women entrepreneurs on how to source from women business owners and how to sell to corporations.
- **Assessment:** Through identification of women-owned businesses, training and granting the certification of Women's Business Enterprise (WBE) to do business with corporations committed to global supplier diversity and inclusion.
- **Connection:** Through overcoming barriers that prevent women business owners from connecting to each other and to new market opportunities

The innovative tech functionality, attractive for women-owned businesses is the WEConnect International Certification. In order to obtain such Seal of Certification, the business must create its own profile in the eNetwork. Once online, the required documents related to the company should be uploaded to complete the application. The Certification process includes an individual consultation with a WEConnect International assessor that will provide customized feedback on business readiness. Some interviews can take place in-person or virtually. After review of documents, interview and assessment of the business, a decision to issue the certification designating the business as a certified Women's Business Enterprise (WBE) will be made. The Certificate will be valid for one year and a yearly fee is required to renew the certification. An interview and assessment are required every four years to validate and update information. The Seal

of Certification is limited to businesses based in 26 countries¹¹.

2.2 Regional Initiatives

At this level, initiatives supporting women-owned MSMEs are scarce and cover different topics depending on the level of Internet access and basic ICT education among women in the regions. Therefore, regions such as Europe show initiatives addressed deeply towards supporting the ecosystem of women-owned MSMEs in the e-commerce world by creating networks and events to expand businesses and strengthening local institutions (i.e., associations of women, trade support institutions, etc.) to better serve the needs of women entrepreneurs on the ground. Initiatives in other regions such as Sub-Saharan Africa or the Americas prioritise access to platforms, visibility of e-businesses and skills development to succeed in navigating as an online entrepreneur.

Regional initiatives: America



Mujeres ConnectAmericas¹²

Developed by the Inter-American Development Bank (IDB) with the support of Google, DHL, MasterCard, Facebook and SeaLand, Mujeres ConnectAmericas is described as "the first business social network of the Americas". This platform was launched in 2016 to connect women entrepreneurs initially from Latin America and the Caribbean with real business

¹¹ The Certification is open to businesses based in the following countries: Australia, Bangladesh, Brazil, Canada, Caribbean (English speaking only), Chile, China, Colombia, Costa Rica, Germany, India, Indonesia, Ireland, Israel, Japan, Mexico,

Netherlands, New Zealand, Nigeria, Peru, Singapore, South Africa, Switzerland, Turkey, United Kingdom, United States (through WBENC)

¹² <https://connectamericas.com/es/mujeres>

opportunities and to offer them innovative tools to improve the management of their companies. To date, 59,000 entrepreneurs have registered on the platform, more than 22,000 have received training and participated in business forums and agencies of Colombia, USA, Uruguay, Ecuador, Bolivia, Costa Rica, Paraguay, Brazil, Peru and Argentina have been involved.

Its main goal is to help women owned MSMEs to strengthen their businesses, offering access to communities of customers, suppliers and investors of the region and the world, segmented by industry. Through a totally free web platform, women-owned MSMEs can learn about business opportunities and financing with allied banks, generate partnerships, have access to online courses and seminars, information about relevant sector and other events.

In addition, this platform works as an engine to implement other alliances aimed at training, connecting and certifying female entrepreneurs' part of the network. Large companies and multinationals such as Google, IBM, Microsoft, Facebook, Coca Cola, Pepsi Co, MasterCard, Danper, DHL among others are part of this initiative that seeks, in particular to: (i) "Strengthen the digital and entrepreneurial skills and competencies of women entrepreneurs through innovative training tools; (ii) Facilitate the development of business networks for women entrepreneurs by sponsoring and promoting their participation in the business forums and sectorial business conferences organized by the IDB Group and its partners in the region; (iii) Facilitate their linkage in regional and global value chains by promoting supply opportunities through the platform; and (iv) Promote education programs to obtain certifications of products, services, or processes."¹³

Mujer ConnectAmericas is available in three languages (Spanish, English and Portuguese) and is open for women entrepreneurs based in any country.

Regional Initiatives: Europe



WeHubs Women Web Entrepreneurs Hubs¹⁴

This is a community of European business support organizations promoting female entrepreneurship in the digital sector. It connects business ecosystems and provides them with mentoring tools to support women web entrepreneurs. This project is supported by the European Union's Horizon 2020 research and innovation programme and is a consortium of eight partners in Belgium, France, Germany, Norway, Lebanon and the UK.

The main goal of WeHubs is *"to provide an indirect support to women web entrepreneurs and increase their participation in web enterprises by encouraging the existing web entrepreneur's ecosystems to provide dedicated support and services to women."* The project strengthens the existing business ecosystems and supports the emergence of a dynamic European environment for women web entrepreneurs.

¹³ <https://connectamericas.com/>

¹⁴ <http://wehubs.eu>

Some activities of WeHubs include but are not limited to:¹⁵:

- Analysing the **needs of women** towards becoming web entrepreneurs and seeks to address their concerns by collaborating with existing web entrepreneurship ecosystems;
- Analysing **local ecosystems strengths** and defines the factors required to strengthen the environment for women web entrepreneurs;
- Developing a networked **community of business support organizations** (local nodes) that either offer or are interested in offering dedicated services to women;
- Enabling **knowledge and experience sharing** among its community members who have the expertise to support female entrepreneurs and those who are interested in learning;
- Developing a set of **services, tools and resources** that aim at improving Business Support Organizations capacity to provide dedicated services to women (i.e. The WeHubs Women's Entrepreneurship Scorecard, online webinars, mentoring material and videos, etc.);
- Supporting women web entrepreneurs by providing **motivation and increasing their confidence** for setting up and creating successful businesses. This is achieved through the promotion of role models of successful and motivating profiles of women web entrepreneurs.



E-Business Enterprise Learning for Women¹⁶

This project is a partnership working across Europe, including The Women's Organisation in the UK, Kemmy Business School at the University of Limerick, Ireland, the European Centre for Women and Technology (ECWT) in Norway and the Human Development Resource Centre (HRDC), in Slovenia. It constitutes a learning resource seeking to support women-led small businesses across Europe, by encouraging them to innovate, to be more competitive and to increase their e-business activities to support business processes.

In particular, they are working to encourage and support: (i) "More women entrepreneurs and get more women, creating & growing small businesses; (ii) More competitive, innovative and productive women-led small businesses; (iii) A quality, relevant enterprise learning programme for women to help them tackle current economic and technology challenges."

The three main goals of the pilot project and consequent results are:

- Goal 1: Create a EU learning partnership – Results have shown that partners involved indicated that a successful learning partnership has been established with all partners committed to working together to develop further activities.
- Goal 2: Undertake research – This was done to develop the learning modules targeting women-owned SMEs. Combination of partners in different sectors made this

¹⁵ <http://wehubs.eu/objectives/>

¹⁶<http://www.thewomensorganisation.org.uk/projects-and-partnerships/e-business-enterprise-learning>

possible, ensuring that a large sample of women entrepreneurs was consulted to validate the research findings.

- Goal 3: Develop a learning model that integrates SME strategic planning activities with improved ICT capability - Women entrepreneurs participating in the programme indicated that they improved their ICT capability and are using the learning modules to strengthen their business activities.

The E-BEL learning programme was piloted by three of the four partners in Ireland, Slovenia and UK.

Regional Initiatives: Sub-Saharan Africa



Zimba Women¹⁷

This project is part of Zimba Group, an IT solutions provider specializing in the supply of technical and software solutions for Small and Medium Enterprises. Zimba Women offers strategic and business counsel to enable development and empowerment of women-led SME's in sub-Saharan Africa. The offices of ZimbaWomen are situated in Ntinda, Uganda.

Through activities on access to skills and training, Zimba Women seeks to increase the participation of women in the economy and help them take on greater leadership roles in business and entrepreneurship. It provides tools and technology platforms, business training, mentorship and

open networks to improve the livelihoods for women entrepreneurs.

The focus areas of Zimba Women are the following:

- **Digital Platform:** Improves market access, information acquisition and sales pipelines. Main network to connect women entrepreneurs to markets.
- **Conducive Business Environment:** Contributes to improve and build the business environment for entrepreneurs.
- **ICTs in Business:** Promoting adoption and use of Information and Communication Technology tools (ICTs) in business
- **Economic Empowerment Support:** Support women owned and women-led enterprises through knowledge sharing.

Results up to date show that the programme has reached 15,580 women, impacted 759 businesses, mentored 232 girls and facilitated 38 events.

2.3 National Initiatives

The core of the majority of programmes at the local level is the empowerment of girls and women in rural areas to overcome the digital gender divide through access to and knowledge of technology and other ICT tools. Some of the programmes include an entrepreneurship component but it is not a common trend. Moreover, those seeking to enhance the skills of women who own MSMEs are oriented towards supporting women enterprises in the ICT sector in particular.

Nevertheless, the following six programmes mobilise women entrepreneurs to join online markets by offering access to platforms to

¹⁷ <https://www.zimbawomen.org>

increase visibility at the national level, obtain opportunities to be suppliers of public procurement markets, access ICT tools and other related training by the establishment of local and rural centres of learning, and learn from cases of women entrepreneurs who succeed in the e-commerce world.



Cameroun: Femmes Digitales¹⁸

This is an innovative platform with the main goal of promoting Digital Female Entrepreneurship in the country, in particular in the city of Yaoundé. The institution implementing this program is the “Centre Feminine pour la Promotion du Développement”. This program enables women and girl entrepreneurs to participate in the development of the digital economy.

The platform allows women: (i) To learn and take advantage of ICT’s to advance their businesses; (ii) to exchange with a community of experts and practitioners on Female Entrepreneurship; (iii) to give a better visibility of the commercial and entrepreneurial activities through the web; (iv) to expand businesses with new opportunities and consolidation; (v) to contribute to knowledge generation through discussions and debates on-line; (vi) to get access to e-commerce information; (vii) to support progress in Female Entrepreneurship by sharing experiences, skills and other expertise and to develop partnerships through ICT; and (ix) to reconcile family life and professional life using more services, among others.

¹⁸ <http://www.cefeprod.net>; the nature of the initiative is of a Civil Society Organization.

Femmes Digitales, brings together women micro-entrepreneurs, association leaders, women leaders, women artists and craftswomen, unemployed graduates, and ICT students and women in rural areas, all having a passion for entrepreneurship and to develop their potential through ICTs. This initiative is also about improving opportunities in their businesses, especially in rural areas, so that they can use ICT as a tool to develop business management skills and improve their socio-economic conditions.

In 2016, a Forum was organized with plenary sessions, workshops, round tables among others on topics related to cybercrime and female entrepreneurship, e-commerce, cyber agriculture and rural women entrepreneurship, digital gender divide, model women and star-up girls, financing mechanisms, among others. The Ministry of Post and Telecommunications and the Ministry of the Woman and the Family supported this event.



Chile: ChileCompra¹⁹

ChileCompra is the government agency of public procurement in Chile. Since 2015, the agency has worked to make public procurement more accessible to MSMEs, in particular to women-owned MSMEs. The public procurement market in Chile is an e-marketplace where the majority of companies offering their products and services are MSMEs. It allows universal access to all public procurement and information on doing business with the State.

ChileCompra implemented an Action Plan with gender-specific evaluation criteria, specialized training initiatives and a new certification program seeking to increase the participation of women

¹⁹ <https://www.chilecompra.cl/eres-empresaria-accede-a-miles-de-opportunidades-de-negocio-2/>

entrepreneurs in public procurement, inviting them to register and use the platform as potential suppliers of the State. The comprehensive plan to take action on this area included four main areas of work:

- **Training:** ChileCompra joined the call to action of the global initiative to empower women-owned MSMEs, “SheTrades”, and is one of the partners to enable women entrepreneurs to supply a higher share of government purchasing. ChileCompra has already served 15,000 women entrepreneurs and has committed to working with an additional 25,000 women suppliers under the SheTrades framework. ChileCompra designed a ‘commercial management’ 20-hour programme that covers a combination of leadership skills, empowerment strategies and commercial management techniques.
- **Mentoring:** A six-month mentorship programme for women suppliers was implemented benefiting over 65 women (Inostroza & Erogbogbo, 2017; 35).
- **Certification:** A certification known as the Sello Empresa Mujer (Women Enterprise Certification) was launched in 2015. It helps procuring entities identify women-led enterprises, or those with more than 50% female workers. This certification can be requested as an evaluation criterion to be included in tender documents or to demonstrate social impact in direct contracting bids (Inostroza & Erogbogbo, 2017; 34).

Results of the actions taken shown that women participating in the public procurement system through the e-marketplace reached 36.5 per cent of the total of participants in 2016, a figure that corresponds to more than 21,345 women

quoting on tenders, offering contract terms or receiving purchase orders. Moreover, more than 350 women entrepreneurs now have the Sello Empresa Mujer certification and 25 women suppliers have completed the commercial management training.



India: Varanasi ICT Based Integrated Development Program for Women Empowerment in Lallapura Craft Cluster²⁰ & ICT Based Zari Zardozi²¹

The Sai Institute for Rural Development works to foster the capabilities of people in rural areas of India and to develop its competitiveness and entrepreneurial potential. Under its lead two gender-oriented projects have been implemented to promote entrepreneurship development in the craft cluster of Varanasi for women artisans.

ICT based integrated development program

This program seeks to empower women of Lallapura, Varanasi community by providing ICT based soft skills in three particular areas: (i) To deploy Computer Aid Design (CAD) software for Textile, Embroidery in Lallapura craft cluster; (ii) To provide Basic Computer skill training; and (iii) To deploy healthcare-based awareness software/tools for women.

Achievements of this second phase of the program show that in terms of training and access to e-commerce that: (i) 160 women artisans/girls student for embroidery designing work, apparel design making using software tools for design; (ii)

²⁰ <http://www.sirdvaranasi.org/ictcr.html>

²¹ <http://www.sirdvaranasi.org/lohta.html>

99 women artisan/girls were trained on E-commerce and online marketing, and 87 on entrepreneurship development program; (iii) 18 workshops were organized at the Centre for software tools, E-commerce, financial linkages, etc.; and (iv) Locally handmade products are now available on E-commerce websites through different E-market places and platforms such as CSC, 11azzar, Amazon, flip kart, Infibeam, eBay, sanp deal.

ICT based Zari Zardozi Project and Centre for Women

This project enhances the skills, productivity & livelihood of the identified women artisans engaged in Zari, Zardozi work using ICT Tools. The main partner of this project is the Department of Science and Technology, Ministry of Science and Technology of the Government of India.

The project promotes entrepreneurship development for women artisans and makes them aware on marketing and how to get their products and businesses to the next level through e-commerce. The Center for Women established at Lohta town serves, among others, to the following: (i) Skill upgradation with the help of ICT tools such as CHIC CAD Software; (ii) Online help desk for women artisans and girls; (iii) Knowledge enhancement and Entrepreneurship Development Programs for women artisans; (iv) Provide market linkages through marketing portal, e-commerce linkages, and other promotional activities. Results up-to-date shown that 116 women artisans have been trained on e-commerce tools, and that 5 workshops on E-commerce have been delivered.



Spain: Portal De Emprendimiento De La Mujer Rural²²

The Institute for Women and Equal Opportunities is an organism part of the Ministry of the Presidency, Relations with Courts and Equality. The Institute is implementing different programmes seeking to promote conditions that allow social gender equality and full participation of women in political, cultural, economic and social life.

In 2016 the institute launched the “Rural Women Challenge” Program with the final goal of promoting women entrepreneurship in rural areas providing support in different phases of the projects, from technical support to access to finance, in particular to those innovative initiatives linked to technology.

The programme provides a 360’ vision where the rural woman is accompanied at each step to develop and boost her project successfully. Some of the activities that can benefit the women are: training, mentoring, coaching, web portal for entrepreneurs and an online store. One of the main objectives of the programme was the implementation of the Rural Women Entrepreneurship Portal.

This portal was created as the main tool for rural women entrepreneurs to access information on specific actions and resources in the field. This portal and its online marketing platform (virtual market) constitute the instrument to promote e-commerce among rural entrepreneurs that will be able to publicize and market their products and services nationally and internationally.

²² <http://desafiomujerrural.es>

Using this portal entrepreneurs will be able to:

- **Access information:** have a space to check news, access documentation and training resources, learn about events, know about successful projects,
- **Networking:** contact other entrepreneurs and other resources related to entrepreneurship and the rural world.
- **Self-managed a market space:** have a self-managed sales space to boost products and services as well as the necessary advice for its use and operation.
- **Receive training:** in particular in Digital Marketing to help the entrepreneurs to boost their businesses, to manage the social network presence of their projects and to use the ICT tools to implement it.



Tanzania: Apps And Girls²³

This private social enterprise was founded in 2013 with the aim to bridge the tech gender gap in women and girls. Its main activities include:

- **Training:** the provision of quality coding training and entrepreneurship skills to girls in secondary schools via coding clubs, and to university level students at academic institutions;
- **Events:** lead organizer of holiday events such as hackathons, bootcamps, and competitions and provides internships opportunities.

²³ <http://www.appsandgirls.com/home/about-us/>; the nature of the initiative is of a Civil Society Organization

- **Mentoring:** high-class mentorship to girls to create tech start-ups and connect them with jobs and internship opportunities.
- **Incubator:** A 3 year incubation to emerging young female tech entrepreneurs and use our network to promote their work to customers, partners and potential funding opportunities.

So far the impact and results of the initiative led to the creation of 25 coding clubs, and trained 269 teachers and 2656 girls since 2013. Thanks to mentoring and incubation, 23 out of 45 girls have already begun to implement their startups.



Turkey: Hepsiburada²⁴

Hepsiburada which means “everything is here” in Turkish, is positioned as Turkey's leading e-commerce brand since its creation in 1998.

It has about 21 million visitors on average per month, with 4,5 million product items and 10 million products in 30 different categories. Hepsiburada leads and owns one of the largest operation centers of e-commerce in Turkey. Digital transformation and e-commerce in Turkey are at the hearth of its functioning. Moreover, it is the largest e-commerce platform in Eastern Europe, Africa and the Middle East.

Its founder is a women entrepreneur who believes E-commerce levels the playing field for women both in Turkey and across the region (Power, 2017). Therefore, since 2017, the leading platform for e-commerce starts the Technology Power for Entrepreneur Women Program. This initiative seeks to empower women to grow their businesses through e-commerce fostering their participation. To achieve this, women

²⁴ <http://www.hepsiburada.com/>; the nature of the initiative is of Private sector.

entrepreneurs are offered (Kay, 2017): (i) Free virtual stores in the e-marketplace; (ii) Access to sales, operation, logistics and marketing support; (iii) Commission discounts on sales and delivery logistics; and (iv) Tailored training and consultancy support in the fields of entrepreneurship and e-commerce.

The programme aims to help at least 1,000 women entrepreneurs per year. With the resources, experience and connections of Hepsiburada platform, women entrepreneurs will access a market of over monthly 18 million online shoppers.















2.4 Mapping Barriers and Programmes

Table 1 presents the barriers women entrepreneurs are facing in the digital world and how the sample of programs and other initiatives described in the previous section are addressing them.

It would be absurd to deny the immense efforts of the international community in trying to address issues related to women entrepreneurship and more recently specifically to use the digital commerce as means to help attacking discrimination and misrepresentation. Nevertheless, more efforts specifically addressed on understanding how physical dynamics are being translated digitally is of utmost relevance and imperative.

As expected, the two areas where programs mostly fail are the ones where culture and autonomy of governments plays a role: finance and infrastructure. While financial aspects such as funding or negotiating terms are a big barrier for women owned MSMEs around the world, and particularly in the digital world as stated before, this is one of the areas where almost no particular programs intervene. Secondly, infrastructure investment requires a financial structure that some programs cannot directly address and overcome, reason why as proposed in the final part of this paper the conjoint work with specific governmental programs in the matter can be a good solution.

Table 1 - Mapping of barriers and programmes for women-owned MSMEs in E-Commerce²⁵

Categories/Programmes																	
Online Presence	Education	Feminine Stereotypes about capabilities	X								X						
	Education	Lesser capabilities for technological aspects	X	X	X	X	X		X	X	X		X		X		
	Education	Education and training lack in specific digital characteristics	X	X	X	X	X		X	X	X		X	X	X	X	X
	Ecosystem	Infrastructure access	X	X	X	X	X			X	X	X	X		X	X	X
	Patriarchal Web Attitudes	Harrasment	X														
Digitalization	Patriarchal Web Attitudes	Digital privacy concerns	X														
	Patriarchal Web Attitudes	Social inequalities	X	X							X						
	Patriarchal Web Attitudes	Scalability		X	X	X	X	X				X	X	X	X	X	X
	Patriarchal Web Attitudes	Underrepresentation in ICT	X	X	X	X	X	X	X	X	X	X	X		X	X	X
	Infrastructure	Lack of access to funding			X									X			
	Ecosystem	Cashflow gender specific issues															
	Patriarchal Web Attitudes	Fear for women freedom	X	X							X						
	Education	Language skill			X		X					X	X	X			X
Digital-Specific	Ecosystem	Need for special visibility	X		X	X	X	X		X	X	X	X	X	X	X	X
	Ecosystem	Interactivity requirement			X	X	X	X									X

²⁵ Author's own elaboration

SECTION 3

Summary of Recommendations

Overall, more tailored programmes and services are needed to support women-owned MSMEs to boost their participation and help them sustainably succeed in e-commerce. Through targeted interventions, governments, private and civil organisations can mobilise other stakeholders and support multi-stakeholder ongoing cooperation.

It is possible to design and implement crucial support programmes for women-owned MSMEs in e-commerce by considering some of the recommendations from this section.

3.1 Online Presence of Women

- One of the main aspects to be considered is that electronic commerce, as expected, requires a specific infrastructure investment by governments or the private sector. In developing economies, generalised access to the Internet is uncertain. While this is a structural issue, it deepens the difficulty of accessing digital platforms for women entrepreneurs.
- It is important to overcome basic infrastructural barriers which directly affect the participation of women-owned MSMEs in e-commerce; this is particularly critical for developing countries and LDCs where

infrastructure for access to the Internet is still limited for women in rural areas.

- Urge the creation of national ecosystems of women entrepreneurs in e-commerce. Agencies of entrepreneurship, innovation, technology and women, as well as ministries (in particular, the ministries of education, the ministries of information, communication and technology) can lead the creation of a network supporting not only women-owned MSMEs but also the digital transformation of their businesses.
- Generating collaborative partnerships between governments and the private sector at the national level can result in positive advancements for women-owned businesses in e-commerce.
- Design of supportive policies and quality programmes for education of women entrepreneurs in digital technologies can arm them with skills to tap into the opportunities of the market.
- International community should make alliances with country-specific digital platforms and other initiatives providing access and skills such as *Los Kioscos Vive Digital*²⁶ or *Computadores Para Educar*²⁷ in Colombia. Even if the programmes are not particularly supporting women-owned MSMEs, this potential partnership can be seen as an opportunity to develop an

²⁶ <https://www.mintic.gov.co/portal/vivedigital/612/w3-propertyvalue-7059.html>

²⁷ <http://www.computadoresparaeducar.gov.co>

integrate service for women benefiting the existing programmes.

- A relevant aspect to recommend for further research is that, while the web is considered neutral and women in developed countries are assumed to have easy access, there are no specific studies addressing the barriers faced by women-owned MSMEs in developed economies.

3.2 Digitalisation of Gender Barriers to Trade

E-commerce presents great opportunities for women entrepreneurs around the world, but if the trend to digitalise physical trade gender barriers is not stopped, the potential of e-commerce will not be exploited as it should. Therefore, this phenomenon should be particularly addressed through the following initiatives:

- Design and implement different ways to spread relevant information on how to be active in e-commerce for women entrepreneurs in remote areas or rural areas²⁸.
- Promote the work of trade support institutions and other organisations and associations supporting entrepreneurship at the national level. They have direct access to women entrepreneurs' networks and are able to send the message directly to remote areas and work with women entrepreneurs to get them access to online tools and capacity-building activities²⁹.

- Explore ways to incorporate women-owned MSMEs into public markets by the use of technology and platforms which approach, in particular, rural women-owned enterprises with opportunities which are often given to urban enterprises³⁰.
- Promote and support the creation of centres of learning in remote rural areas with difficult access³¹ so that women-owned MSMEs can benefit from online training and webinars³² to receive technical information, helping minimise the cost of face-to-face capacity-building activities.
- Design tax policies which promote the growth of private sector support for national and regional female digital entrepreneur ecosystems.
- Directly address the creation of new programmes with organisations sensitive to the matter, i.e., family offices which manage family business investments, as women have been proven to overcome barriers within family dynamics.
- Support the creation of elective courses in higher education institutions worldwide to sensitise professional women who can act as replicators of programmes and policies³³.

3.3 Specific Gender E-Commerce Barriers

Even though the research on specific e-commerce barriers faced by women entrepreneurs is not abundant, some specific actions can be taken in this matter which would help not only increase the current presence in women in e-commerce,

²⁸ See programmes in Section II - CAMEROUN "Femmes Digitales" (pg. 19); INDIA "Varanasi ICT" (pg. 20); SPAIN "Portal de Emprendimiento de la Mujer Rural" (pg. 22)

²⁹ See in Section II – EUROPE " WeHubs Women Web Entrepreneurs Hubs" (pg. 16)

³⁰ See in Section II – CHILE "ChileCompra" (pg. 19)

³¹ See programmes in Section II - CAMEROUN "Femmes Digitales" (pg. 19); INDIA "Varanasi ICT" (pg. 20);

³² See in Section II – SheTrades (pg. 13)

³³ See in Section II – EQUALS (pg. 10)

but which would also benefit from the dynamic and strength of the web to influence the aforementioned digitalisation of discriminatory practices. These would include the following:

- Raise awareness and disseminate information among the population, women and men, on the digital gender divide, the barriers women experience to being economically active and how technology and e-commerce can bridge the gap and contribute to the economy by empowering not only women entrepreneurs but all women willing to be part of productive sectors³⁴.
- More initiatives are needed at the regional level, especially in developing and least developed countries³⁵. Particular attention should be paid to those regions having regional agreements and cooperation agreements which can serve as common ground for joint programmes (i.e., Indian Ocean Rim Association, etc.)
- Visibly express support and build on ongoing global initiatives and platforms offered by international and private organisations to connect women entrepreneurs to e-markets,

information and communities online. Promotion of these tools, free of cost, at the national level can boost the participation of women-owned MSMEs in e-commerce at national and international levels³⁶.

- Identify and highlight role models of successful women entrepreneurs in e-commerce to increase the awareness of the importance of and opportunities for women in the economic development of their countries and to disseminate information on managerial best practices in e-commerce³⁷.
- Contribute with more in-depth research and specific business cases at national and regional levels to women digital entrepreneurs overcoming the barriers highlighted in this study.

In general terms, the final recommendation would be to consider the presented structure as a way to understand and address the gender barriers for women owned MSMEs in e-commerce, where a program, in order to be holistic, needs to address physical barriers, digitized barriers and specific e-barriers for these entrepreneurs.

³⁴ See in Section II – Global Initiatives EQUALS (pg.10); SheTrades (pg. 13)

³⁵ See in Section II – Regional Initiatives Mujeres Connect Americas (pp- 15); Zimba Women (pg. 18)

³⁶ See in Section II – SheTrades (pg. 13); WeConnect International (pg. 14); Mujeres Connect Americas (pg. 15); SPAIN “Portal de Emprendimiento de la Mujer Rural” (pg. 22); TURKEY “Hepsiburada” (pg. 23)

³⁷ See in Section II – Global Initiatives EQUALS (pg.10)

CONCLUSION

Conclusion

Undoubtedly, the promotion of MSMEs led by women is a fundamental component of the social cohesion policy and economic prosperity of any region. In particular, e-commerce as an engine for development can facilitate the access and increase rates of participation of women enterprises in the digital world. Still, women entrepreneurs face a wide array of challenges when doing business online. What actions can governments and other stakeholders take to help women entrepreneurs overcome these barriers?

The review of literature provided in this document has surprisingly demonstrated that most of the barriers women entrepreneurs face in the physical world – offline – are also experienced in the digital world. Moreover, the barriers in the latter have become predominant, with the added disadvantage of being more difficult to address due to the digital veil concealing them.

Further research on how these dynamics are specifically translated in the digital scenario is needed, especially since the alleged neutrality of the web has led to the belief that this is an issue of lesser presence and, for example, studies in developing economies are almost inexistent.

Even if in this paper the alleged neutrality of the web in terms of gender and e-commerce is discussed, it has been evident for the author that online discrimination has deep roots in the digitalisation of physical barriers to women in trade and entrepreneurship. Therefore, international efforts to create some sort of ‘safe spaces’ or ‘e-market places for women entrepreneurs only’ must be undertaken as temporary remedies or actions in pursuance of the final goal of making all markets safe spaces for women entrepreneurs.

Nevertheless, ongoing initiatives at the regional, national and global levels are contributing to positioning women entrepreneurs in the digital arena, providing visibility and technical education and connecting them with institutional ecosystems which work through a holistic approach to better meet the needs of women entrepreneurs in the online world.

References

Apps and Girls. Retrieved December 1, 2018 from <http://www.appsandgirls.com/home/about-us/>

BMZ. Retrieved November 23, 2018 from <http://www.bmz.de/en/>

ChileCompra. Retrieved November 29, 2018 from <https://www.chilecompra.cl/eres-empresaria-accede-a-miles-de-oportunidades-de-negocio-2/>

Computadores para Educar. Retrieved December 4, 2018 from <http://www.computadoresparaeducar.gov.co>

Duffy, B. E., & Pruchniewska, U. (2017). Gender and self-enterprise in the social media age: a digital double bind. *Information Communication and Society*, 20(6), 843-859. <https://doi.org/10.1080/1369118X.2017.1291703>

Dy, A. M., Marlow, S., & Martin, L. (2017). A Web of opportunity or the same old story? Women digital entrepreneurs and intersectionality theory. *Human Relations*, 70(3), 286-311. <https://doi.org/10.1177/0018726716650730>

E-Business Enterprise Learning for Women. Retrieved November 28, 2018 from <http://www.thewomensorganisation.org.uk/projects-and-partnerships/e-business-enterprise-learning>

EQUALS Global Partnership. Retrieved November 21, 2018 from <https://www.equals.org/>

Femmes Digitales. Retrieved November 28, 2018 from <http://www.cefeprod.net/docs/NOTE-CONCEPTUELLE-DEVPT-ECONOMIE-NUMERIQUE-PAR-LES%20FEMMES-FIN.pdf>

Genilo, J. (2013). Attracting and Keeping Bangladeshi Women in the ICT Profession.

GIZ. Retrieved November 23, 2018 from <https://www.giz.de/en/html/index.html>

Goldstein, A., & Connor, D. O. (2000). OECD DEVELOPMENT CENTRE TECHNICAL PAPERS No . 164 E-COMMERCE FOR DEVELOPMENT : by. *OCDE Technical Papers*, (164).

Goswami, A., & Dutta, S. (2017). E-Commerce Adoption by Women Entrepreneurs in India: An Application of the UTAUT Model. *Business and Economic Research*, 6(2), 440-454. <https://doi.org/10.5296/ber.v6i2.10560>

GSMA. Retrieved November 22, 2018 from <https://www.gsma.com/aboutus/>

Haque, M. (2013). Women Empowerment through Online Clothing Stores in Bangladesh: Prospects, Barriers and Challenges. *ICT for Development: Working Paper Series*, 3(2).

Hepsiburada. Retrieved December 3, 2018 from <http://www.hepsiburada.com/>

Inostroza, T. & Erogbogbo, V. (2017). Chile Case Study: Accessible Public Procurement for SMEs - Increasing the Participation of Companies Owned by Women. In: *Gender-smart procurement policies for Driving Change*. pp. 32-36. Chatham House.

International Trade Centre (2017). New Pathways to E-commerce: A Global MSME Competitiveness Survey. <http://www.intracen.org/publication/New-Pathways-to-E-commerce/>

International Trade Centre (2015). International E-Commerce in Africa: The Way Forward. http://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/International%20E-Commerce%20in%20Africa_Low-res.pdf

Isenbeck, D. J. (2010). How to Start an Entrepreneurial Revolution. *Harvard Business Review*.

Justin, S., Vyas, A., & Singh, B. (2018). E-COMMERCE vs WOMEN ENTREPRENEURS. *International Journal of Advanced Research*, 6(6), 729-732. <https://doi.org/10.21474/IJAR01/7268>

Karakowsky, L., DeGama, N., McBey, K. (2017) "Deconstructing Higgins: gender bias in the Pygmalion phenomenon", *Gender in Management: An International Journal*, Vol. 32 Issue: 1, pp.2-18, <https://doi.org/10.1108/GM-04-2015-0040>

Kay, R. (2017, May 23). Leading E-Commerce Platform Opens Doors to 1,000 Female Entrepreneurs. Retrieved December 3, 2018 from <https://www.prnewswire.com/news-releases/leading-e-commerce-platform-opens-doors-to-1000-female-entrepreneurs-300461579.html>

Kioscos Vive Digital. Retrieved December 4, 2018 from <https://www.mintic.gov.co/portal/vivedigital/612/w3-propertyvalue-7059.html>

Krieger-Boden, C., & Sorgner, A. (2018). Labor market opportunities for women in the digital age. *Economics: The Open-Access, Open-Assessment E-Journal*, 12(2018-28), 1-8.

Maier, S., & Nair-Reichert, U. (2007). Empowering women through ICT-based business initiatives: An overview of best practices in e-commerce/e-retailing projects. *Information Technologies & International Development*, 4(2), pp-43.

Malik, P. (2017). Gendering Digital Entrepreneurship: From Research to Practice Using a Tensional Lens.

Michota, A. (2013). Digital security concerns and threats facing women entrepreneurs. *Journal of Innovation and Entrepreneurship*, 2(1), 7. <https://doi.org/10.1186/2192-5372-2-7>

Ming Yen Teoh, W., & Choy Chong, S. (2014). Towards strengthening the development of women entrepreneurship in Malaysia. *Gender in Management: An International Journal*, 29(7), 432-453. <https://doi.org/10.1108/GM-10-2013-0122>

Mitter, S. (2005). Globalization, ICT's and Economic Development. A Feminist Critique. *Gender and Digital Economy: Perspectives from the Developing World*. London: Sage. <https://doi.org/10.1080/09718524.2004.11910104>

Mobile Technology Programme. Retrieved November 23, 2018 from <http://www.cherieblairfoundation.org/programmes/mobile/>

Mobile Technology Programme (2010). Retrieved November 23, 2018 from <http://www.cherieblairfoundation.org/women-and-mobile-a-global-opportunity/>

Mobile Technology Programme (2016). Retrieved November 23, 2018 from <http://www.cherieblairfoundation.org/wp-content/uploads/2016/06/Mobile-leaflet-Web.pdf>

Mujeres ConnectAmericas. Retrieved November 26, 2018 from <https://connectamericas.com/es/mujeres> and <https://connectamericas.com/es/content/100kchallenge-el-bid-y-nueve-multinacionales-unen-esfuerzos-para-empoderar-100-mil-mujeres>

Ruth Eikhof, D., Summers, J., & Carter, S. (2013). "Women doing their own thing": media representations of female entrepreneurship. *International Journal of Entrepreneurial Behaviour & Research*, 19(5), 547-564. <https://doi.org/10.1108/IJEBr-09-2011-0107>

Portal de Emprendimiento de la Mujer Rural. Retrieved December 1, 2018 from <http://desafiomujerrural.es>

Power, R. (2017, June 2). Meet One of Turkey's Most Successful Business Leaders. Retrieved December 3, 2018 from <https://www.inc.com/rhett-power/meet-one-of-turkeys-most-successful-business-leaders.html>

Santosham, S., Lindsey, D., de Dinechin, E., Baudienville, G., Bodreau, A., Boutard, A., & de Courcel, M. (2015). Connected Women 2015: Bridging the gender gap: Mobile access and usage in low-and middle-income countries.

SheTrades. Retrieved November 26, 2018 from <https://shetrades.com/> and <http://www.intracen.org/jtc/women-and-trade/SheTrades/>

UN Secretary-General's High-Level Panel on Women's Economic Empowerment (2017). Leave no one behind. Taking Action for Transformational Change on Women's Economic Empowerment. <http://hlp-wee.unwomen.org/en/reports-toolkits>

UNESCO. Retrieved November 23, 2018 from <https://en.unesco.org/>

Varanasi ICT Program for Women Empowerment. Retrieved November 30, 2018 from <http://www.sirdvaranasi.org/jctrc.html> and <http://www.sirdvaranasi.org/lohta.html>

WEConnect International. Retrieved November 24, 2018 from <https://weconnectinternational.org/en/>

WeHubs Women Web Entrepreneurs Hubs. Retrieved November 27, 2018 from <http://wehubs.eu/objectives/>

World Wide Web Foundation (2015). Women's Rights Online. Translating Access into Empowerment. <http://webfoundation.org/docs/2015/10/womens-rights-online21102015.pdf>

Zimba Women. Retrieved November 27, 2018 from <https://www.zimbawomen.org>

