

SheTrades Outlook

CONCEPT NOTE



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EXECUTIVE SUMMARY

The issue of gender equality and women's empowerment is at the top of international agendas, as gender inequality is widespread in all cultures. Under the framework of the United Nations Sustainable Development Goals (SDGs), the international community made a firm commitment to achieving gender equality, in particular through SDG 5.

Gender equality is a human right, enshrined in the Universal Declaration of Human Rights, the United Nations Charter, and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), ratified by 185 countries. Gender equality contributes directly to multiple SDGs, including SDG 1 (no poverty) and SDG 8 (decent work and economic growth).

Gender equality is a precondition to reduce poverty. Expanding women's and girls' opportunities contributes to increasing household income, asset accumulation, and spending on child welfare.

Gender equality contributes to faster economic growth, productivity, and innovation. Equal access to education, employment, entrepreneurship, trade opportunities, and leadership positions enlarges the pool of labour and talent available to the economy and contributes to productivity and innovation.

Gender equality makes good business sense. Lead firms with supplier-diversity programmes outperform other companies. Gender concerns are increasingly being mainstreamed in private sustainability standards, trade frameworks, preferential public procurement policies, and responsible investment frameworks.

Women and international trade

Over the past three decades, trade has played a pivotal role in lifting a billion people out of poverty. Due to sociocultural, political, or economic factors, however, trade outcomes are not gender-neutral. These factors influence, among other things, women's opportunities in their roles as workers, entrepreneurs, producers, traders, taxpayers, and consumers.

Understanding the impact of trade on gender equality is complex and highly context-specific because of its multidimensionality and dependence on several factors, including the structure of the economy, women's access to assets, skills and capabilities, and the position of women in value chains. The lack of gender-disaggregated data in almost all countries makes it particularly difficult to design evidence-based policies.

Female entrepreneurship is critical in both developing and developed countries. Women own an estimated 31–38% of micro-, small, and medium-sized enterprises around the world (International Finance Corporation, 2014). Women often become entrepreneurs out of necessity to support the well-being of their households and because of the nature of work that enables more self-employment opportunities, particularly in high-income countries. Existing research suggests that women-owned businesses tend to underperform compared to their counterparts in terms of profitability, average size, and internationalization. Sectoral concentration and capital intensity have been identified as important explanatory factors.

When they do export, women-owned businesses may face specific constraints. Despite owning about a third of the world's micro-, small, and medium-sized enterprises, women entrepreneurs own or manage only one in five exporting firms and, by virtue of being on average smaller, tend to be more affected by fixed costs, volatile international prices, and trade-related regulations and obstacles. The International Trade Centre (ITC)'s (2017b) non-tariff measures surveys found that women-led companies participating in international trade are likely to be smaller and engaged in export operations only. Whereas women and men own and manage companies in different export sectors, women-led exporting companies tend to employ proportionally more women. Addressing the internationalization challenges faced by women-owned businesses could spur benefits in terms of firm growth, learning by exporting, and productivity.

Women exporters, particularly in developing countries, face wide-ranging and complex challenges in transitioning from domestic economic activity to regional or global trade. These challenges include limited access to skills, networks, property rights, finance, and institutions. SheTrades Outlook offers policymakers and other stakeholders a tool to improve their ecosystems to support women's participation in international trade, with a particular emphasis on empowering women-owned businesses to thrive in domestic and global markets.

Despite improvements in female labour force participation rates, women still face occupational segregation, precarious working conditions, and gender-wage discrimination. Women are structurally disadvantaged in taking advantage of the

benefits offered by international trade and have fewer resources to address trade-related adjustment costs. Structural barriers include limited access to educational and training opportunities, restricted access to financial services and control over collateral, and, due to social norms and stereotypes, the expectation that women will be responsible for unpaid social duties such as caregiving and the raising of children. The lack of access to educational opportunities and financial services makes it difficult for women to enhance their skills and move into more skill intensive, and remunerative, roles. Similarly, the “time poverty” that may women experience as a result of family and social duties limits opportunities to develop skills or to take up employment in the formal economy, as well drives patterns of horizontal and vertical job segregation.

TRADE AND GENDER

“Regardless of other variables, there are systematic gender differences in material well-being, although the degree of inequality varies across countries and over time” (Seguino, 2016).

Gender equality and sustainable development

Under the framework of the United Nations Sustainable Development Goals (SDGs), the international community made a firm commitment to achieving gender equality, in particular through SDG 5.

Gender equality is a human right and a precondition to reduce poverty

Achieving gender equality in every domain is imperative for safeguarding human rights and promoting sustainable development. Equality between men and women is one of the founding principles of the Universal Declaration of Human Rights and the United Nations Charter. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) has been ratified by 185 countries, upholding and protecting the rights of women by strengthening the role of women in their communities and internationally. Moreover, as women represent almost 50% of the world’s population, equality in economic, social, and political domains for women would contribute directly to multiple SDGs, including SDG 1 (no poverty) and SDG 8 (decent work and economic growth). Women who are empowered economically are more likely to allocate their earnings to buy goods and services that improve family welfare, which can help break intergenerational cycles of poverty (Stupnytska et al., 2014).

Gender equality contributes to economic growth, productivity, and innovation

Gender equality and women’s economic empowerment in particular, contribute to economic growth. Equal access to education, employment, entrepreneurship, trade opportunities, and leadership positions enlarges the pool of labour and talent available to the economy and contributes to productivity and innovation. It is estimated that “on a per capita basis, gender inequality in earnings leads to losses in wealth of \$23,620 per person globally”, or twice the value of global gross domestic product (GDP) (World Bank, 2018b). A study of 128 countries found that discriminatory institutions against women are highly correlated with weak institutions, resulting in fewer women-owned and men-owned firms and fewer women-owned and men-owned exporters (Osgood & Peters, 2017). Eliminating job and sectoral segregation would reduce the productivity gap between women and men by a third to a half, respectively, and increase output per worker by up to 25% (World Bank, 2012). Countries with a comparative advantage in labour-intensive industries that lag behind in gender equality also lag behind in export performance (World Bank, 2012).

Gender equality makes good business sense

The business case for gender equality has been championed by many global companies that are actively working to increase the participation of women-owned businesses in their supply chains as part of their broader gender-equality agenda (International Trade Centre [ITC], 2014). Lead firms with supplier diversity programmes generate 133% greater return on the cost of procurement operations than average performers; as a result, this adds \$3.6 million to their bottom line for every \$1 million in procurement operations costs (Ernst & Young, 2015). Firms also face more demands to support gender equality in order to export or engage in business with governments. Gender issues have increasingly been mainstreamed in a number of private sustainability standards. In many sectors, compliance with these standards, driven by individual buyers, industry coalitions, or civil society, are de facto mandatory for suppliers targeting high-value, fast-growing markets. Some governments have also designed preferential public procurement policies, investment policies, and responsible investment frameworks to include gender issues.

Women and international trade

Over the past three decades, trade has played a pivotal role in lifting a billion people out of poverty. Due to gender relations, norms, and roles, however, trade outcomes are not gender-neutral. Trade openness alters the distribution of income between women and men through changes in relative prices (Fontana, 2009). Changes in relative prices affect dynamics in three areas: (1) sectoral employment, skills demand, and remuneration; (2) real incomes; and (3) tariff revenues and government expenditures. Women are affected differently in each of these areas due to asymmetric rights and responsibilities within and outside the household, in particular in relation to reproductive and care duties, gendered social norms, labour market segregation, differential consumption patterns, and time poverty (Fontana, 2009; Gammage et al., 2002).

Understanding the impact of trade on gender equality is complex. There is a lack of gender-disaggregated data in almost all countries, and trade policies are often implemented in conjunction with other policies, making it difficult to infer causality. The impact of trade liberalization on gender equality is highly context-specific and depends on several factors, including the structure of the economy; women's access to assets, training, and opportunities; and the position of women in value chains (United Nations Conference on Trade and Development [UNCTAD], 2017).

While the impact of trade liberalization on employment outcomes for women is heterogenous, it is possible to distinguish several common structural barriers faced by female workers. Gender segregation is present across the full gambit of sectors, industries, and value chains. Women are often concentrated in activities or segments of value chains that are characterised by low levels of productivity, low wages, precarious employment, and low value addition (UNCTAD, 2015). Gender discrimination, whether *de jure* or *de facto*, in terms of access to financial and productive resources limits the ability of women take advantage of the benefits associated with liberalization. Limited access to education and skills upgrading opportunities for women drives labour market segregation and the concentration of women in low-skilled labour-intensive work. As export industries become more skills-intensive, more women may be locked out of export sectors (Swamy, 2004). Finally, women still account for the lion's share of unpaid domestic work which limits opportunities for human capital development and, in turn, employment advancement.

Mainstreaming gender considerations in trade policy can have marked impacts on labour market segregation, the gender wage gap, productivity, and economic growth. Understanding the specific challenges that women as workers face with respect to trade policy is a critical first step in designing effective trade policy that leverages economic integration to drive economic growth, boost employment, and provide opportunities for both women and men.

Female entrepreneurship is critical, both in developing countries, where women often become necessity entrepreneurs to support the well-being of their households, and in high-income countries, where the changing nature of work is enabling more self-employment opportunities. Women own an estimated 31–38% of micro-, small, and medium-sized enterprises around the world (International Finance Corporation, 2014). In sub-Saharan Africa, entrepreneurship represents almost 50% of women non-farm labour force participation (Hallward-Driemeier, 2013), setting it apart from any other region. However, African women-owned businesses underperform compared with their male counterparts on profitability, survival rates, average size, and growth trajectory (Hallward-Driemeier, 2013). The gap in value added per worker in Africa is explained by size, sector, formality, and capital intensity. This has been confirmed by studies in other regions and countries (Cirera & Qasim, 2014; Global Affairs Canada, Office of the Chief Economist, 2016).

Sectoral concentration also explains why so few women-owned businesses enter the export market in the first place. Women-owned businesses tend to concentrate in the informal sector, in non-tradeable sectors, and in low-value-added nodes of global value chains. In the sectors of horticulture, tourism, and business process outsourcing, which are heavily export-oriented, women's participation is prevalent, but with significant job segregation and a low rate of women entrepreneurship (Staritz & Guilherme Reis, 2013). Few women run their own call centres or farms producing fruits, vegetables, or flowers for exports. In tourism, women-owned businesses are mostly artisans, retail vendors, or family-run hotels; rarely are they large hotels or tour operators. In South Africa, research shows that female-owned firms are much less likely to export than their male-owned counterparts because they tend to diversify too much across multiple sectors, possibly as a risk-reduction strategy, and they do not rely on established networks to the same extent as men (Bossuroy et al., 2013).

When they do export, women-owned businesses may face specific constraints. Despite owning about a third of the world's micro-, small, and medium-sized enterprises, women entrepreneurs own or manage only one in five exporting firms and, by virtue of being on average smaller, tend to be more affected by fixed costs and trade-related obstacles. Research shows that, compared with male firms, female-owned exporters show roughly half the exporter productivity premium – the difference in productivity between an exporter and a non-exporter. This gap is wider for large firms, suggesting the presence of gender-specific barriers to international trade (Davies & Mazhikeyev, 2015). A quantitative

study in the United Republic of Tanzania reached similar conclusions (Kweka & Haji, 2013). Another study reached different conclusions: discriminatory institutions raise barriers to entry and economic inefficiencies for women-owned businesses, which drive the least productive firms out of business. The firms that survive are the most productive women-owned businesses, are more likely to export, and will export a higher proportion of total sales than men-owned businesses (Osgood & Peters, 2017).

One of the most effective strategies to narrow the gap between female and male entrepreneurs is to support crossover. Women-owned businesses should be supported to move into higher-productivity sectors and, within each sector, into higher-value-added activities (Cirera & Qasim, 2014). This strategy should include promoting the internationalization of women-owned businesses. Exporting is associated with firm growth, learning by exporting, and productivity growth.

The ITC (2017b) non-tariff measure surveys drew six main conclusions on women's participation in trade:

- Only one in five exporting firms is owned or managed by a woman.
- Women-led companies directly participating in international trade are likely to be smaller enterprises engaged in export operations only.
- Women and men own and manage companies in different export sectors.
- Women-led exporting companies tend to employ proportionally more women. The share of women employees is higher in large exporting businesses.
- Female and male employees work in different sectors.

A 2019 study highlights important gender disparities in women's participation in trade outside the European Union (EU): only one in five exporting companies in the EU is led by a woman (ITC, 2019). Moreover, fewer than one in three companies reach some level of gender equality in senior executive positions, and only 6% of exporting companies have policies in place aimed at promoting women's employment. Moreover, women-led companies tend to be smaller, face higher costs related to size, operate in less dynamic sectors than men, and face gender-specific challenges related to access to commercial finance and business networks. The good news is that, similar to the overall results of other ITC surveys (ITC, 2017b), women-led companies lead to more women senior executives and more women workers.

Exporting women-owned businesses earn more, employ more people, and pay higher wages than non-exporting firms (ITC, 2015). As women-owned firms expand their reach, they employ more women. The share of women employed in firms owned by women that trade globally is as high as 66%, compared with 39% for firms trading in the home region (Virdee, 2017). Ownership also has an effect on women in leadership positions. For example, 85% of women-owned small and medium-sized enterprises have female chief executives, chief operating officers, or chief financial officers. Additionally, the share of women-owned firms doubles when moving from traditional offline trade to cross-border e-commerce (ITC, 2017a). Enabling women-owned businesses to participate in trade can translate into increased trade, job creation, innovation, and human development. If women are to play an active role in shaping institutions, social norms, and the well-being of their communities, then their participation in trade is crucial.

Women exporters, entrepreneurs and workers particularly in developing countries, face wide-ranging and complex challenges in transitioning from domestic economic activity to regional or global trade. These include lower access to skills, networks, property rights, finance, and institutions. SheTrades Outlook offers policymakers and other stakeholders a tool to improve their policy ecosystems to empower women exporters, entrepreneurs and workers to thrive in domestic and global markets.

SHETRADES OUTLOOK

Objectives and targets

SheTrades Outlook aims to assist stakeholders to assess, monitor, and improve the extent to which the institutional ecosystem supports women's participation in international trade.

In particular, the tool's key objectives include:

- better-informing policies and strategies;
- raising awareness and tracking progress over time;
- providing a multidimensional approach of all factors influencing women's engagement in trade;
- identifying measurable indicators at national levels;
- identifying impactful areas for advancing women's involvement in trade and areas for progress;
- identifying and promoting exchange of best practices;
- contributing to filling the gap in the collection of gender-disaggregated data through an interactive process with country-based stakeholders.

The target users include:

- trade policymakers;
- trade and investment support institutions;
- development partners and aid for trade programmes;
- women business associations;
- lead firms and government procurement agencies involved in supply chain development;
- other beneficiaries, such as civil society organizations and researchers.

Rationale

The rationale for SheTrades Outlook is three-fold.

Innovative policy tool on trade and women's economic empowerment

Although several indices on gender inequality, global competitiveness, and female employment exist, no single tool is available to aggregate available information with a trade focus. ITC has completed a mapping of approximately 100 existing indices to avoid duplication. From this exercise, it is clear that the trade dimension is not adequately reflected. SheTrades Outlook presents a strong value added to the exchange of best practices and collection of gender-disaggregated data.

Global cooperation to produce and share knowledge, compare experiences, and identify good practices

SheTrades Outlook aims to improve the gender-responsiveness of domestic policies by leveraging international cooperation across the Commonwealth. Global cooperation enables stakeholders to produce and share knowledge, compare experiences, and identify good practices. A Commonwealth-wide initiative has the advantage of encompassing countries from different regions and at different levels of economic development. High-income countries are dealing with challenges that lower-income countries may soon face as they move up the development ladder. International cooperation is also needed to identify key constraints and better channel financial and technical assistance targeted at women's economic empowerment.

Policymakers need to design an ecosystem supportive of women in trade

Women's economic empowerment needs deliberate interventions by policymakers. Over the past 40 years, the world has made striking progress towards narrowing the gender education gap and (to a lesser degree) the gender gap in health; and yet indicators on economic opportunities still lag behind (Seguino, 2016). This implies that access to basic services or growth-enhancing policies on their own does not guarantee adequate advancements in terms of women's greater access and higher returns to economic opportunities.

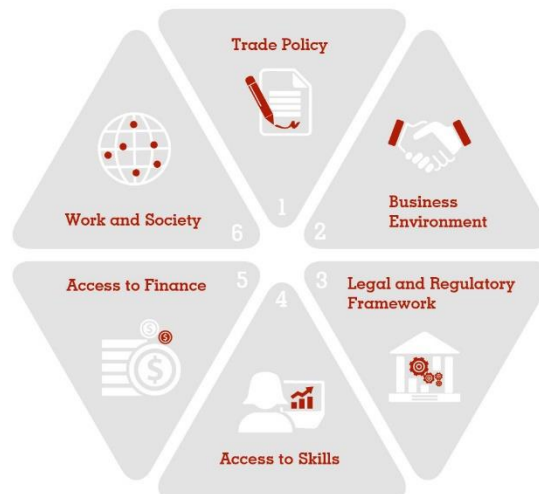
The Tool

Existing research concludes that, notwithstanding country specificity and intersectionality related to income, ethnicity, religion, and geography, women generally tend to face barriers related to access to information, finance, skills, education, market access, property rights, networks, and cultural norms.

SheTrades Outlook takes into account the complex and multidimensional interlinkages between trade and gender by analysing different dimensions, contexts, and levels of achievement of Commonwealth member states. Although comprehensive in identifying levers and drivers for the participation of women in trade, SheTrades Outlook attempts to identify the best practices and necessary in-country policy dialogues for actionable trade and trade-related policies.

This implies a selective approach on the dimensions included in SheTrades Outlook; for example, access to basic health services, which are structural factors behind gender disparity in societies, does not constitute a key focus for SheTrades Outlook. Research shows that women are affected as workers, producers, entrepreneurs, households, taxpayers, users of public services, and consumers. SheTrades Outlook focuses on economic empowerment in domestic and international markets for women-owned businesses and female producers and female employment created in these firms. The World Bank (2012) identifies policies for gender equality as working through markets (taxes, subsidies), formal institutions (laws, regulations, public services), households, and informal institutions (social norms). SheTrades Outlook focuses on markets and formal institutions.

SheTrades Outlook encompasses six pillars: trade policy, business environment, legal and regulatory framework, access to skills, access to finance, and work and society.



A total of 83 indicators are included in the 6 pillars of SheTrades Outlook. These indicators cover aspects of the ecosystem that either target female entrepreneurship and trade or, although not targeted, are likely to benefit women-owned businesses disproportionately. Examples of the former include gender provisions in trade agreements, gender mainstreaming in trade policies and strategies, and public-private partnerships; examples of the latter include digital single windows and access to information.

The pillars are aligned with the SheTrades call to action. In 2015, thought leaders from around the world gathered in São Paulo, Brazil for the Trailblazers Summit and issued a five-year call to action to bring one million entrepreneurs to market, thus growing the global economy through women's participation in trade.

The resulting call to action of the SheTrades initiative includes the following:

- Good-quality data – to collect, analyse, and disseminate data on women's economic participation.
- Fair policies – to integrate gender awareness and consideration of gender in trade policies and agreements.
- Government contracts – to promote the participation of women-owned businesses in public procurement markets.
- Business deals – to make supply chains more inclusive for women-owned businesses.

- Market access – to build the capacity and competitiveness of women-owned businesses through entrepreneurial and leadership skills, addressing non-tariff measures affecting them, and information and communication technology.
- Financial services – to close the gap between men and women in accessing financial services.
- Ownership rights – to ensure legislative and administrative reforms that guarantee women's rights to ownership and control over resources.

Data and stakeholder engagement

SheTrades Outlook is obtained through national surveys complemented by existing databases collected in collaboration with national stakeholders. In this way, SheTrades Outlook ensures quantifiable, measurable, and full comparability indicators across the countries analysed.

In developing SheTrades Outlook, the process is as important as the final output. Stakeholder engagement during the development stage will ensure that we:

- optimize SheTrades Outlook to meet the demand for policy analysis and data by individual countries;
- set up the best mechanisms to ensure long-term sustainability, especially in terms of self-reporting and collection and sharing of good practices;
- expand the process of gender mainstreaming at the national level (stakeholders are better informed, can track progress over time, and have access to advisory services through the SheTrades team and potentially other collaborations with national institutions or international organizations);
- enable each country to identify the most severe constraints to female entrepreneurship and trade, and which policy, or combination of policies, is likely to produce the highest payoffs in terms of women's economic empowerment.

More information on the methodology can be found on www.shetrades.com/outlook/about/publications.

THE 6 PILLARS

TRADE POLICY

Why is this relevant?

Trade policies can support female entrepreneurship in several ways: by mapping the gender-differentiated constraints facing women in relation to trade, by ensuring trade-related policies do not exacerbate gender inequalities, and by designing interventions that support women entrepreneurs.

We need to distinguish between trade agreements, trade policy (policy instruments to stimulate trade), and trade practice (implementation of trade agreements, operation of trade institutions, and trade disputes) (Gammage et al., 2002). In this pillar, we focus on trade agreements and trade policies. It should be kept in mind that the gender dimension of trade practices, however, is still largely unexplored.

Key considerations for SheTrades Outlook

Under this pillar, SheTrades Outlook assesses the degree to which trade-related policies – trade agreements, regulations, and practices – are designed and informed by gender equality considerations. More specifically, SheTrades Outlook covers (i) the extent of women’s participation in the trade consultation process, (ii) whether gender-related concerns are included into trade agreements or other trade-related policy areas, (iii) if ex ante and ex-post gender assessments and other forms of monitoring and evaluation accompany trade policies, programmes and projects, (iv) whether gender-disaggregated data is collected and if this is mandated by law, (v) the level of women’s participation in strategic positions, including in ministerial positions and national parliaments, as well as mechanisms to promote female political participation; and (vi) capacity building initiatives in the context of gender mainstreaming (including training for ministerial staff on gender issues and the presence of gender focal points).

Further reading

Organizational changes

Gender equality cannot take place without efforts to both improve gender balance and opportunities for career advancement for women in national institutions, including trade and SME ministries, and to increase gender awareness and capacity among ministerial staff. Improving gender equality involves more than symbolic appointments of women to senior positions. Rather, gender balance should be targeted at all managerial, professional and administrative levels. The UN’s System-Wide Strategy on Gender Parity (2017) provides helpful advice in this regard.

Gender focal points can be used to raise the gender awareness and gender mainstreaming capacity of staff within national institutions. Gender focal points assist management to implement gender mainstreaming in the substantive work of national institutions. In some circumstances, focal points can also encourage gender equality within an institution by promoting gender balance and gender-sensitive working arrangements. ITC (2020c) provides useful guidance on how to implement structural changes at the organizational level.

Inclusive trade and trade-related policies

Developing inclusive trade policies requires gender equality to be properly included in strategic documents and consultation mechanisms. Trade policies should be developed on the basis of an in-depth understanding of the opportunities and constraints faced by women in international trade. These should result in specific actions targeted at women being included in action plans or implementation strategies, and effective implementation and monitoring mechanisms being put in place.

One of the key aspects of mainstreaming gender into trade policy consists of ensuring women entrepreneurs are well represented in the process of designing, implementing, and monitoring trade policies. Women’s business associations should be in a position to provide a substantial contribution towards setting the agenda in terms of priority trade interests for women entrepreneurs, the most severe constraints to be addressed, and potential policy interventions. Inclusive processes are critical for building consensus, which feeds into the probability of success of implementing and revising policies. Participation by non-state actors must be substantial, not nominal. They should be given sufficient time to

consult with their constituencies and present their positions, be given multiple opportunities to provide inputs, and receive adequate information (sometimes in non-technical language).

Impact assessments

In terms of trade negotiations, ex ante gender impact assessments can help identify the impact of trade reforms on gender inequality in a specific country and design compensatory and accompanying measures to address potential negative effects. Given that impacts are highly country- and sector-specific, it is important to conduct this analysis on a case-by-case basis. There are different approaches, including sustainability impact assessments, gender trade impact assessments, trade impact reviews, and gender-aware frameworks (MacLaren & Kolaric, 2013). The lack of gender-disaggregated data is the major constraint to undertaking such quantitative analysis. UNCTAD (2017) has developed a methodology partially addressing the data constraints and using more widely available data. The ex post assessment of trade reforms is equally important in order to undertake potential remedial measures through trade provisions or trade-related interventions such as capacity-building programmes.

Trade agreements

A growing number of regional and bilateral trade agreements include provisions related to gender. In most trade agreements, gender is included as a labour issue or as part of broader sustainable development provisions (Bensalem, 2017). When treated as a labour issue, the agreements refer to relevant International Labour Organization conventions. The ratification of CEDAW and International Labour Organization conventions on equal remuneration and work discriminations are often included in free trade agreements and the EU Generalized System of Preferences. In sustainable development chapters, gender is one of the issues covered, together with environmental and social sustainability. Increasingly, however, gender is included as a stand-alone issue, with specific areas for cooperation and dedicated institutional mechanisms. Most noticeably, this approach has been spearheaded by Canada and Chile in their bilateral free trade agreement and their respective free trade agreements with other parties. The Chile–Uruguay free trade agreement is one of a handful that refers specifically to female entrepreneurs (Bensalem, 2017).

In the EU, there has been an evolution in how gender issues are addressed: originally as broader human rights, then in sustainable development chapters, and more recently with specific provisions on gender equality (Viilup, 2015). In large regional blocs, such as the Andean Community, the East African Community (EAC), Mercosur, and the Southern African Development Community (SADC), regional economic integration agreements include specific chapters, annexes, and protocols dedicated to gender. These provisions go beyond trade but are anchored to various aspects of economic cooperation. ITC (2020a) provides concrete advice on how gender can be mainstreamed into free trade agreements.

Although the scope of these provisions varies widely, from reaffirming a commitment to gender equality in principle to referencing international conventions, they are generally excluded from the dispute settlement mechanisms (with the exception of the Canada–Israel free trade agreement adopting innovative language in this regard). More research is needed to assess the effectiveness of cooperation and institutional mechanisms of these gender provisions and their impact on women's economic empowerment, but the inclusion of gender-specific provisions in these agreements has important signalling value.

Gender-disaggregated data

Political will and the use of a gender lens in evaluating data and programme outcomes are crucial. Over the past several years, there have been calls to action over the need to collect gender-disaggregated data and share methods for collecting and analysing such data at the international and regional levels, as evidenced by the Buenos Aires Joint Declaration on Trade and Women's Economic Empowerment launched in December 2017 and the Addis Ababa Action Agenda of 2015. Various organizations, including UNCTAD (2017), have launched programmes focused on improving statistics on trade and gender. Championing the benefits of this undertaking can assist in securing buy-in from key stakeholders and moving one step closer to gender-responsive trade policy.

Adding a gender lens to data collection can allow for analysis based on gender structures, roles, and expectations (Buvinic et al., 2014). Gender-disaggregated data, or data that are grouped by men and women, provide information on differentiated outcomes between men and women and can shed light on differences in “access to, utilization of, and retention in services” and factors that may cause one group to have reduced “access or benefit from services” (United States Agency for International Development [USAID] ASSIST Project, 2014). Without such information, it is very difficult to understand fully the barriers that need to be addressed in order for everyone to benefit equally. The use of gender-

responsive indicators can be included, especially for monitoring and evaluation purposes, to examine the impact of programme interventions on alleviating gender-related constraints over time.

In assessing the relevance of data related to trade and gender, it is important to consider the holistic impact on data of:

- underlying societal elements – societal norms and patriarchal frameworks that may cause gender inequities and unintended consequences;
- gender structures of the economy – the multiple ways in which women are engaged in trade, whether as consumers, producers, entrepreneurs, employees, taxpayers, or households, which can create differentiated distributional outcomes. In theory, not only economic data but also data about control of income inside the household, self-esteem, power relations, social attributes, geography, ethnicity, and age can help capture gendered effects (von Hagen, 2014);
- outcomes – economic participation, income level, competitiveness of firms, welfare, and others issues that can contribute to overall development (von Hagen, 2014). Such outcomes can also feed into some of the underlying issues that cause gender inequities in the first place.

The main actors involved in collecting data related to women and trade include national statistics offices, which conduct censuses on economics, population, and agriculture and carry out household surveys, enterprise surveys, and gender-related business surveys; and international organizations such as the Food and Agriculture Organization (FAO), the Organisation for Economic Co-operation and Development (OECD), the United Nations Children’s Fund (UNICEF), the United Nations Educational, Scientific and Cultural Organization (UNESCO), the World Bank, and the World Health Organization (WHO) (UNCTAD, 2017).

Although many indices focus on gender or trade, currently there is no one index or survey that collects data specifically on both trade and gender. Publicly available data from surveys related to women and trade tend to cover topics including education, health, labour, political participation, and entrepreneurship (UNCTAD, 2017). Information needs to be pieced together to create a full picture of the situation of women in trade. For example, the World Bank Enterprise Surveys provide information on whether or not firms export, but contextual information about engagement with international trade is beyond their scope (World Bank, 2020a).

Data on working conditions, consumption, policies, regulatory frameworks, and participation in decision-making would help complete the puzzle. Women tend to participate in activities that are difficult to measure, however, and the data are fragmented or rarely collected. Household surveys may not accurately capture impacts on individuals. Unequal country coverage, time-frames, and samples, and differences in international definitions (e.g. definition of a woman-owned business) can create difficulties with comparability. Most data collected are focused on the impact of trade liberalization rather than trade policy or free trade agreements, because it is difficult to separate potential confounding trade policy and gender equality impacts (UNCTAD, 2017).

Based on a mapping exercise by Data2x (Buvinic et al., 2014), Table 1 summarizes consistent gender data gaps related to economic opportunities for women.

Table 1: Data gaps identified by Data2x

Economic Opportunities	Lacking coverage across countries or regular country production	Lacking international standards	Lacking complexity (information across domains)	Lacking granularity (large detailed datasets allowing for disaggregation)
Unpaid work	X			
Informal employment	X			
Earnings and opportunity cost of paid work	X	X		
Conditions of migrant workers	X	X		
Employment mobility	X	X	X	X
Entrepreneurship	X		X	X
Asset ownership	X		X	X
Productivity in agriculture	X	X	X	X
Access to financial services	X			
Access to child care	X	X	X	X
Access to information and communication technology (e.g. mobile phones, internet)	X	X	X	X

To address the aforementioned gender-data gaps, FAO, USAID, and the World Bank have started to develop tools for better surveys and data collection. Several organizations have undertaken initiatives, including the European Commission on job opportunities through input–output analysis in partnership with ITC on women’s participation in extra-EU trade (UNCTAD, 2017).

Many organizations and governments are collecting sex-disaggregated data relevant to trade through disparate efforts. It is important that the trade community works collaboratively to identify what counts as data on trade and gender and how data within the scope of governments interact with trade-related considerations. This will help us to recognize what data we need to know that have already been collected and data points that we have not yet considered in order to answer crucial questions about women’s participation in trade.

In order to maximize the impact of gender-disaggregated data on policy outcomes, governments and policymakers can support the pillar in the following ways:

- Support the effort of collecting gender-disaggregated data (garnering political will), including a focus on company registers, sector-related information, and obstacles to women’s business growth.
- Agree on an understanding of gender-disaggregated data and methods of collecting such information.
- Identify gender-disaggregated data that exist or are measured by countries.
- Determine areas in which gender-disaggregated data can be collected through existing and new surveys.
- Develop new trade statistics that incorporate a gender lens.
- Collaborate through regional secretariats to bolster database

BUSINESS ENVIRONMENT

Why is this relevant?

According to ITC research (2014), public procurement constitutes 10–15% of the GDP of developed countries and up to 30–40% of the economies of least developed countries. It is estimated that only 1% is catered for by women-owned businesses (Harris Rimmer, 2017). In their combined roles as buyers and policymakers, governments and related public organizations have the opportunity to help shape and increase the participation of women-owned businesses in procurement markets.

Corporate procurement programmes lead the way in embedding diversity and inclusion in global value chains. Corporations with more diverse supplier chains benefit from better insights into diverse consumer markets, more supply chain flexibility, and risk diversification, and women-owned businesses are particularly well positioned to grow (Ernst & Young, 2015). Although it is difficult to measure the success of public partnership programmes, governments can play an important role in leveraging large business to support women-owned businesses. They can partner with lead firms to increase the participation of women-owned businesses in their supply chains through internal codes of conduct and third-party monitoring (Bamber & Staritz, 2016). Lead firms are optimally positioned in this regard because of their expertise with supplier development programmes and because the training will target requirements relevant for the market.

Women entrepreneurs benefit from better access to business networks. Evidence from Argentina, Ethiopia, India, Nicaragua, Nigeria, and Uganda suggests the positive impact of networks and mentors on both women entrepreneurs and farmers by reinforcing the effects of interventions such as business training and agricultural extension (Buvinic and O'Donnell, 2016; Cirera and Qasim, 2014).

Business networks fulfil an indispensable intermediary function by, for example, reducing information asymmetry, facilitating best practices among members, allowing access to business deals, promoting coalitions to influence policymaking, conducting training or partnering with third parties in the implementation of capacity-building programmes, and building confidence. In terms of policymaking, in trade negotiations business networks are important to mediate information that tends to be highly technical in nature.

Through the provision of skills, guidance, and financial resources, entrepreneurship, accelerator, and incubator programmes can mitigate some of the factors that constrain women-owned and managed businesses and assist them to compete in international markets. Similarly, trade facilitation frameworks can be used to drive economic growth, development and regional integration. In turn, this can provide women-owned and managed businesses with a stable and transparent environment with access to goods, services, and investment within which to compete. A key ingredient in the success of both business start-up initiatives and trade facilitation frameworks is consultation with women's business associations. Such consultations ensure that the interests of women are represented in trade policies.

Key considerations for SheTrades Outlook

This pillar of the Outlook assesses the level of inclusiveness of the domestic business environment. In particular, this pillar focuses on the following: (i) the presence and participation of women's business association at the national and sectoral, and sub-sectoral levels, (ii) support of business start-ups, (iii) firm's access to relevant and timely trade-related information such as export/import requirements, (iv) whether information of public procurement is transparent and if preferential procurement schemes are in place to support women-owned businesses, (v) mechanisms to report complaints and monitor working conditions, (vi) implementation or utilization of special frameworks such as single electronic windows and other digital trade facilitation mechanisms or gender-sensitive guidelines and training initiatives for border officials and (vii) the inclusion of gender concerns into frameworks and dialogues for public-private partnerships.

Further reading

Engagement with key stakeholders

Consultations with female stakeholders helps to ensure that the voices and interests of women are reflected in trade policies, programmes and projects. In addition, stakeholder consultations can also raise awareness of gender equity concerns, develop capacity and ensure that policymakers achieve gender equity objectives. Consultation processes are tied to participatory governance which places citizens at the centre of policy design, implementation and monitoring (EIGE, 2020). The Beijing Platform for Action – the most comprehensive international policy document on gender equality – makes specific calls for mechanisms that facilitate engagement with stakeholders.

The involvement of women in stakeholder consultations is often more limited than that of men. The ITCs recent guide (2020c) titled *Making Trade and SME Policies Work for Women* provides guidance on how female participation in the formation, implementation, and evaluation of the trade policy process can be accomplished.

Public procurement and women’s economic empowerment

Public procurement policies, laws, and regulations are designed based on principles of transparency, non-discrimination, and maximum competition (Lember et al., 2014). Historically, government spending has also been leveraged to pursue secondary policy goals such as promoting job creation, innovation, regional development, and promotion of small and medium-sized enterprises. For example, in Africa procurement laws include preferential treatment for locally produced goods and services, community-based producers, small and medium-sized enterprises, and youth. In high-income countries and large emerging economies such as Brazil and China, public procurement is used strategically to promote innovation.

A small but growing group of countries have adopted forward-looking public procurement policies promoting women-owned businesses (Harris Rimmer, 2017; Nyeck, 2017). In Israel the Mandatory Tenders Law stipulates that when two bids reach the same points, the woman-controlled bid will be preferred. In Kenya every procuring entity needs to allocate at least 30% of its procurement value to diverse suppliers, including women. In India some items are reserved for procurement from small and medium-sized enterprises, including women’s development organizations in rural areas. South Africa’s Broad-Based Black Economic Empowerment gives preference to historically disadvantaged groups, including women. Zambia’s legislation awards preferential treatment to various categories of firms, including women-owned businesses. Canada, Chile, Kenya, Namibia, Uganda, and the United States of America have adopted public procurement policies promoting women-owned businesses. ITC (2020b) provides practical advice how on public procurement processes can be used to support women-owned businesses.

Increasing access to public procurement is particularly important in countries and sectors characterized by small domestic markets, high industry concentration, and high entry barriers due to cultural or social factors. If government procurement is done through large multinational corporations, then their expertise and supplier development programmes can be leveraged to upgrade women-owned businesses. Increasing supplier diversity is good for the long-term sustainability of procurement (through higher competition and lower supplier risks), generating substantial social benefits without adding costs to taxpayers and serving as a powerful example to business, thereby increasing the inclusiveness of private-sector supply chains.

Women-owned businesses face binding constraints to access public procurement opportunities. Some constraints are typical of small and medium-sized enterprises, and some are more gender-specific (see Table 1).

Table 2: Constraints faced by women’s owned business in public procurement markets

Access to information	<ul style="list-style-type: none"> Limited information about upcoming tenders Lack of feedback and staff to assist in understanding procurement process Inaccessible, excessive, and disorganized information Lack of training (e.g. bid writing) Preconceptions that governments prefer to work with large firms Not receiving invitations to bid
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Prequalification	<ul style="list-style-type: none"> Time constraints in preparing bids Lack of feedback after evaluation for failed bids Complex tender procedures Excessive requirements (finances, health, safety, equity policies, track record of experience) Compete based only on price or high contract volumes Costly certification requirements
Tendering	<ul style="list-style-type: none"> Burdensome bureaucracy Contract bundling Just-in-time procurement limits number of suppliers Difficulties in entering into subcontracting arrangements
Contract administration and debriefing	<ul style="list-style-type: none"> Lack of resources dedicated to compliance Complexity of state accounting and payment systems and schedules Inflexible terms of payment
Relationship management	<ul style="list-style-type: none"> Informal add-ons without due compensation Turnover of government employees and loss of relationships Risk of late payments or subcontracting to non-performing large companies

Source: Adapted from Orser (2009) and International Trade Centre procurement guidelines (<https://learning.intracen.org/course/info.php?id=187>).

Countries successful in this area have used a combination of supportive ecosystems of training, certification, formation of women’s associations, and regulatory reforms (Harris Rimmer, 2017). Two successful case studies are Chile and the United States. In 1994, the United States Federal Government established a set-aside programme, with a spending target of 5% of procurement value awarded to small women-owned businesses, which was achieved in 2015. The key factors for success included building a powerful coalition of women’s business associations for implementation of the policy; capacity-building efforts targeting women-owned businesses, which were broadly defined from procurement procedures to project delivery (more than 600,000 women entrepreneurs trained between 2010 and 2015); and large-scale certification of women-owned businesses. In Chile, Mercado Público is an e-marketplace managed by ChileCompra, which in 2016 enabled small and medium-sized enterprises to win tenders from more than 850 public agencies, worth 60% of public procurement. ChileCompra adopted an action plan that produced a guideline for the inclusion of gender criteria in all public agencies’ purchases, launched the Sello Empresa Mujer (Women Supplier Certification), conducted capacity-building and mentoring programmes, and helped build a coalition of women business associations. The results were already satisfactory a year later (Harris Rimmer, 2017).

To address these challenges, ITC (2014) identified a number of potential strategies:

- Publish all procurement opportunities on a central electronic clearinghouse and disseminate the same information directly to women’s business organizations.
- Streamline and standardize tender documentation and prequalification procedures across procuring entities.
- Permit women-owned businesses to prequalify for groups of contracts or certain categories of goods, works, and services.
- Ensure one procuring agency can use the results of prequalification procedures conducted by another.
- Tailor the technical, financial, and other qualification and prequalification requirements to the size and complexity of the procurement opportunities. Avoid bundling multiple requirements into one large contract.
- Break down tenders and limit the duration of framework agreements
- Allow sufficient time for firms to prepare tenders.
- Encourage use of the economically most advantageous or best-value award criteria where appropriate.
- Provide meaningful feedback to unsuccessful bidders.
- Enforce prompt payments.
- Roll out initiatives to increase access to information and bidding skills of women-owned businesses.

Governments can promote women-owned businesses by setting specific targets and price preferences for direct or indirect sourcing from women-owned businesses:

- Set-asides – reserving procurement opportunities only for competition by women-owned businesses.
- Subcontracting plans – firms awarded contracts over a certain dollar threshold must submit plans to procurement officials establishing targets for participation by women-owned businesses in their supply chains and their strategies for achieving those targets.
- Offer-backs – in the case of a registered supplier whose tender is unacceptable on price alone, offer-backs provide the firm with an opportunity to submit a revised tender for part or all of a contract. If the registered supplier is able to match the best offer, then its revised tender is accepted.

An effective certification system is important to provide an entry point for women-owned businesses and enables policymakers to understand market capacity and demographics. It is important that the registration systems is not burdensome or costly.

Monitoring is crucial based on specific and measurable indicators, at regular intervals, and clear mechanisms. For example, in Kenya procuring entities at the national and local level have to report on a biannual basis to the national public procurement authority on contract values from women-owned businesses; this information is then submitted to Parliament (Harris Rimmer, 2017).

Technocrats need to be supported. In 2015, ITC launched an e-learning course to train procurement officials on how to implement inclusive policies and interventions. Clear, public, unambiguous executive support is important, particularly to ensure that state policies on preferential procurement are enforced at the local government level (Amega & Nyang'au, 2017).

Business networks

Markets can work differently for women and men because of information problems (World Bank, 2012). Information about economic opportunities flows within gendered networks. In cooperatives, industry, business and producer associations, and informal networks, women tend to be underrepresented. This has practical implications for women. For example, training sessions may be scheduled in the evenings or at weekends, when many women have family responsibilities (Staritz & Guilherme Reis, 2013); and training provided by business networks may advantage men in the type of non-formal education required to succeed as entrepreneurs (Seguino, 2016; Staritz & Guilherme Reis, 2013).

Networks support women economic empowerment in additional ways:

- Networks can increase the bargaining power of women-owned businesses vis-à-vis downstream actors such as wholesalers, transporters, and larger-scale traders that tend to be men (UNCTAD, 2014).
- As more women become successful entrepreneurs, they network, make their voices heard, lower entry barriers, and build confidence for the next generation of women entrepreneurs (Hallward-Driemeier, 2013). For example, 9 out of 10 participants in the 10,000 Women Goldman Sachs initiative go on to mentor and teach business skills to other women.
- Because there are so few women-owned businesses, buyers may believe women-owned businesses are not as competitive as men. Network associations can help change perceptions of women-owned businesses through award schemes and promoting business-to-business events.
- Business coalitions are indispensable for the success of government procurement programmes targeting women-owned businesses.
- Business networks can connect to global initiatives driven by industry associations, federations of women associations, international organizations, and global corporations.

In order to be effective, women business associations need to have the capacity to participate in dialogue and advocacy, coordinate members, conduct and share industry and policy research, and invest in strategic planning. Table 2 gives some of the key activities provided by business networks to support women-owned businesses.

Table 3: Key Factors for Successful Women’s Business Associations

Membership programmes	Membership online communities allow members to connect and communicate with each other Awards can promote role models, raise awareness, and offer free publicity in business and trade publications
Live events, networking, conferences	Annual conferences and exhibitions provide opportunities for members to network and participate in training and education sessions and for member companies to exhibit their products and services Business networking events allow women who own businesses to meet with their peers face-to-face Trade missions facilitate trade and investment opportunities to target business markets Meetings with legislators allow women who own businesses to influence legislators engaged in their business agendas
Business services	Business matchmakers connect women-owned businesses with customers, distributors, and representatives in other countries and markets Consulting and advisory services (directly or through third parties) can be useful in areas such as marketing, export/ import procedures, project management, human resource management, and financial management Shared business services may be available, including office space, conference services, administrative services (accounting, payroll management), and legal advice on the drafting of commercial contracts or other legal services Arbitration and settlement offer a cheaper, less time-consuming, more discreet channel to address legal disputes Compliance of women-owned businesses with standards can be supported through awareness and training Market research can assist women-owned businesses to understand how to reach new markets Translation and interpretation services may be offered for products and company materials (brochures, product catalogues, website content) or meetings with prospective clients
Publications and communication	Publications include “how to” books for setting up a new company, and in-depth reports Communication channels include social media, website, business magazines, and newsletters
Education and training	In-depth training or workshops on business-related topics such as financial management, health and safety regulation, anticorruption compliance, project management, marketing, and sales
Advocacy	Common activities include position papers (in-depth reports), press releases, press conferences, policy roundtables with key decision makers, interviews, and publicity

Source: Adapted from Center for International Private Enterprise. (2016). *Business associations for the 21st century*. <https://www.cipe.org/resources/business-associations-for-the-21st-century/>

Although most women’s business associations and women’s chapters in larger chambers of commerce and industry would not be able to provide all these services, core services to connect women-owned businesses to trade include advocacy with governments, training sessions, and market information. Offering these services requires adequate staffing and funding, partnerships, and support from governments, donors, or international organizations.

Trading costs

Women are likely to be impacted more negatively by high trading costs in the form of non-tariff measures, including non-tariff barriers, inefficient customs and border management, poor trade infrastructure, and logistics and transport services, for at least three reasons (ITC, 2015):

- Women-owned businesses tend to be smaller and hence have fewer in-house resources to dedicate to export and import procedures.

- Women-owned businesses trade smaller consignments, and hence the fixed costs of non-tariff measures and burdensome cross-border procedures represent a larger share of their unit costs.
- ITC research shows that firms participating in longer value chains, tightly governed by global lead firms, such as electronics, tend to face fewer non-tariff measures compared with firms supplying more fragmented value chains, such as agro-processing and food processing, in which women-owned businesses tend to be concentrated.

An ITC survey (2017b) found that 73.5% of women-owned firms experience non-tariff measures as challenging, compared with 53.6% of men-owned firms. Initiatives that allow businesses to report non-tariff barriers online to national focal points can be effective in increasing transparency and incentivize governments to address complaints and remove non-tariff barriers. The Common Market for Eastern and Southern Africa (COMESA)–EAC–SADC mechanism for reporting, monitoring, and eliminating non-tariff barriers and the Trade Route Incident Mapping System (TRIMS) piloted in Nigeria are good examples. Women-owned businesses stand to benefit in particular because they are disproportionately affected and because online reporting allows them to avoid intimidation and save time and money.

Box 1: Definition of Non-Tariff Measures

Non-tariff measures can be defined as “policy measures, other than ordinary customs tariffs, that can potentially have an economic effect on international trade in goods, changing quantities traded, or prices or both” (ITC, 2015). These consist of mandatory requirements, rules, or regulations that are legally set by the government of the exporting, importing, or transit country.

Non-tariff measures include measures applied by partner countries and home countries. According to an ITC (2015) survey, more than 25% of reported problems correspond to measures applied by the home country of the exporting company.

Non-tariff measures are a neutral concept and do not necessarily imply a particular direction of impact. They are not synonymous with non-tariff barriers, because non-tariff barriers imply a negative impact on trade. The Multi-Agency Support Team and the Group of Eminent Persons on Non-Tariff Barriers propose that non-tariff barriers are a subset of non-tariff measures that have a “protectionist or discriminatory intent” (ITC, 2015).

There is no one specific type of non-tariff measure. Rather, the measures form a constellation of different types of regulation that accompany products throughout their life cycles, from creation, through distribution, to final consumption. Technical barriers to trade, sanitary and phytosanitary measures, certification or testing requirements, quotas, import or export licenses, additional taxes and surcharges, financial measures, and rules of origin are all examples of non-tariff measures.

Source: International Trade Centre. (2015). *Non-tariff measures survey*. <https://ntmsurvey.intracen.org/support-materials/understanding-ntms/>

Access to physical infrastructure is often identified as a major constraint to women's participation in the economy, especially for poorer women and women in rural areas (Wamboye and Seguino, 2015). Trade facilitation includes measures to reduce the cost of trading across borders, by improving customs and border management, investing in trade infrastructure, transport security, logistics and transport services, and regional trade corridors. The combination of investment in physical infrastructure and legislative/regulatory and procedural reforms related to cross-border trade aims to reduce high transaction costs for production and trade. Moving goods quickly and cheaply is even more important in today's economy, where more than 50% of global trade is composed of trade in intermediate goods.

Evidence suggests that women traders face particular constraints in relation to access to information about cross-border regulations and procedures, and are more vulnerable to arbitrary procedures from customs officials, requests for bribes, harassment, and gender-based violence. Women not only are more vulnerable to harassment but also face longer waiting times (von Hagen, 2014). After the conclusion of African regional trade agreements such as the Economic Community of West African States (ECOWAS) and the EAC customs union, research shows that women traders prefer to forego preferential market access (or are not aware of it) because they are deterred from engaging with customs officials (Higgins, 2012). Informal women cross-border traders perhaps face even greater risk than women engaging in formal trade (Brenton et al., 2013). In addition, women have unequal access to transport services, own fewer vehicles, rely disproportionately on (often poor-quality) public transport services, and face higher costs in running their businesses (von Hagen, 2014).

There are two types of potential response. Some are cross-cutting but likely to benefit women disproportionately, because of their time poverty, mobility constraints, and smaller-sized businesses. This is the case of streamlining and simplifying documents and procedures (Brenton et al., 2013). Another example is the use of single windows to remove the need to deal with multiple agencies at the border, with one portal to access all the information and fulfil all regulatory requirements with a single body. If this is online, it would benefit women who are time-poor and, if living outside major urban centres, need to travel to large cities. It would also reduce the frequency of face-to-face interactions and anonymize transactions, which benefits women. The Trade Facilitation Agreement foresees a range of obligations conditional on receiving technical and financial assistance. Notification of selected measures, including the single window, are a good indication of how much progress a country has made.

Other measures are meant to support women-owned businesses specifically – for example, ensuring they are included in the diagnostic and design stages of trade facilitation programmes, training and outreach programmes, gender training, codes of conduct for customs and border management officials, and initiatives that support the implementation of low-cost, reliable storage facilities at border crossings (Higgins, 2012). The COMESA simplified trading regime simplifies customs documentation for small consignments, benefiting women cross-border traders who constitute approximately 90% of the total in southern Africa.

Other mechanisms and initiatives to support women

Public-private partnerships (PPP) can play an important role in supporting gender equality by enhancing the accessibility and availability of critical infrastructure and improving access to education, employment, and markets. Incorporating gender concerns into PPP frameworks can ensure that projects provide women with equal access to infrastructural services such as transport and sanitation, support women-owned businesses, and remove constraints on the participation of female workers (World Bank, 2020c). Incubator and accelerator programs alongside other support services for start-ups are vital in ensuring that entrepreneurs can flourish and, in turn, enhance economic growth and create employment opportunities. Research by the OECD suggests that young firms and new market entrants play a key role in employment creation regardless of a country's level of development (Calvino, Criscuolo and Menon, 2015). Furthermore, evidence indicates that start-ups are vulnerable to policy weaknesses or failures than incumbent firms (Calvino, Criscuolo and Menon, 2016). Ensuring that young firms receive the right mix of financial support, guidance and training is critical in leveraging the dynamic potential of entrepreneurship.

Ensuring that both men and women are able to make complaints and report violations of trade regulations and procedures is necessary to ensure the smooth operation of cross-border trade. Small-scale female traders are subject to harassment, verbal abuse, requests for bribes, and, in some cases, are subject to higher taxes than men at border crossings (Warren et al., 2019). Robust and transparent reporting mechanisms can help to address bribery and corruption at the border by holding customs officials accountable.

LEGAL AND REGULATORY FRAMEWORKS

Why is this relevant?

At the international level, states have legal obligations in relation to women's economic empowerment. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) has been ratified by 189 states and includes obligations to not only reduce violence against women but also to promote female economic empowerment and gender equality. Similarly, the ILO's fundamental and technical conventions, which are legally binding, establish guidelines and principles on maternity protection, discrimination and employment, and on equal remuneration for women and men.

At the domestic level, ownership rights are fundamental to women's economic empowerment. These rights make it possible for women to start and own businesses, own land, invest in their businesses, own financial capital (which is part of access to financial services), and provide the collateral necessary to finance growth and internationalization.

Key considerations for SheTrades Outlook

Under this pillar, SheTrades Outlook draws on the World Bank's Women, Business and the Law index to consider legal restrictions affecting women with respect to land and asset ownership, business registration, and bank account ownership. SheTrades Outlook also attempts to assess the extent to which women control their property rights (although data constraints in this area are significant), and whether domestic laws and procedures - including those around gender discrimination in employment, parental leave, and childcare - comply with CEDAW and if ILO Conventions on gender equity have been ratified and are enforced.

Further reading

International conventions and domestic legal obligations

The CEDAW was adopted by the UN General Assembly in 1979 and entered into force in 1981. Article 3 of the Convention requires signatories to take "all appropriate measures, including legislation, to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men" (UN, 1979). The Convention specifically calls for the balancing of paid work and family caring responsibilities (including paid maternity leave and flexible working arrangements), measures to support women's economic security (including pay equity and closing the gender wage gap), support for the advancement of women in leadership positions, and the prevention of violence and sexual harassment against women. Article 11 of the Convention encourages signatories to facilitate "the provision of the necessary supporting social services to enable parents to combine family obligations with work responsibilities and participation in public life, in particular through promoting the establishment and development of a network of child-care facilities".

Once a country has ratified an ILO Convention, it has an obligation to apply the Convention in its domestic laws and policies. Three ILO Conventions – the Equal Remuneration Convention (No. 100), Discrimination (Employment and Occupation) Convention (No. 111), and the Maternity Protection Convention (183) - require signatories to undertake specific actions in relation to gender equality. Convention No.100, one of the ILO's eight fundamental Conventions, states that "Each Member, by means appropriate to the methods in operation for determining rates of remuneration, promote and, in so far as is consistent with such methods, ensure the application to all workers of the principle of equal remuneration for men and women workers for work of equal value" (ILO, 1951). Convention No.111, another of the fundamental Conventions, commits signatories to eliminating employment and occupational discrimination, including gender-based discrimination (ILO,1958). Convention No. 183, calls on signatories to provide health protections, maternity leave, leave in cases of illness or complications related to pregnancy or childbirth, maternity benefits, and protection from employment discrimination (ILO, 2000).

Access to productive resources

Research suggests that access to land rights is a necessary but not sufficient condition to empower women (Buvinic and O'Donnell, 2016). In Africa evidence shows that legal rights for women to make independent contractual arrangements and own and control property are associated with women having more opportunities to become employers (Hallward-Driemeier, 2013). Countries with more restrictions on women's property rights have eight percentage points fewer firms with female participation in ownership, relative to economies without such restrictions (Almodóvar-Reteguis et al., 2012).

According to the Women, Business and the Law 2018 report, nearly 40% of economies restrict women's property rights, defined as women's legal ability to acquire, access, manage, and control property. These include discrimination in marital property regimes, joint titling, rights over movable and immovable property, and inheritance. In these economies, there are 9% fewer women with loans compared with economies with no restrictions (Almodóvar-Reteguis et al., 2012). Property rights law and laws that govern control over resources within marriages are important. Joint ownership of land in marriage increases women's access to economic opportunities. Default common property regimes tend to increase the number of marriages governed by equal marital property. Common property regimes mandating joint land titling, for example, should protect women in the event of death or divorce. Protection of property rights should extend to married women who cannot have children (UNCTAD, 2014). Critically, some countries guarantee equal ownership rights but discriminate against women in their right to administer and manage properties.

In many countries, inadequate or discriminatory legislation makes it difficult for women to inherit assets. Intestacy laws that do not discriminate between men and women are particularly important in developing countries where wills are uncommon (World Bank, 2012). Inheritance rights for children and surviving spouses differentiate between women and men in 41 economies, especially in the Middle East and Africa, and to a lesser extent South Asia and East Asia (World Bank, 2020b). In some countries, there is a particular challenge when customary laws prevail over statutory laws and govern access to land rights in favour of men. In developing countries, women producers may disproportionately rely on common property (Gammage et al., 2002). This could lead to a loss of land rights when men move to cash crops and women are relegated to marginal lands.

Women's legal right to register and own businesses and bank accounts in their own names is important to ensure female entrepreneurs can take independent management and investment decisions with regard to their businesses. Indeed, research shows that female entrepreneurs and producers with savings accounts in their own names improve their business performance in terms of growth and investment (Campos & Gassier, 2017; Nix et al., 2014). Legislation prohibiting gender-based discrimination in access to credit exists in 72 of the 189 economies, of which 36 also prohibit discrimination based on marital status. Maldives and Zambia have recently prohibited discrimination based on gender and marital status when accessing financial services.

In 2016, it was estimated that 23 countries impose more steps for married women than men to start a business: requirement by law for a woman to hire a man to manage her business, needing to obtain permission to leave the home before registering a company, and extra steps to register a business compared with men. The Democratic Republic of the Congo has made it easier for women to register firms by eliminating the requirement that a woman must obtain her husband's permission to operate a business (World Bank, 2018a).

ACCESS TO FINANCE

Why is this relevant?

Women entrepreneurs face a range of financial and nonfinancial challenges in realizing their growth potential, and they are more likely than their male counterparts to cite access to finance as a major or severe constraint on their business operations.

Without sufficient capital to scale and grow their businesses, women-led enterprises tend to be smaller, have lower profits, and operate in sectors with lower barriers to entry. Younger women face additional discrimination based on their age and marital status. They also find it difficult to penetrate established business networks. The enterprises, if allowed to achieve their growth potential, can contribute to greater employment, enhance regional trade, and spur more activity amongst budding entrepreneurs.

With a majority of women being financially excluded, there is less available research on the benefits of female financial inclusion to encourage more financial institutions to extend small and medium-sized enterprise finance to women. This is due to the fact that financial institutions have not yet fully realized the business opportunities of meeting the specific financing needs of women entrepreneurs as a distinct customer group. There are limited options for businesses seeking financing larger than microfinance loans (a few thousand dollars) but smaller than commercial bank small business loans (starting at \$250,000) or typical equity investments (starting at half a million dollars) (Aspen Network of Development Entrepreneurs, 2013).

Key considerations for SheTrades Outlook

Under this pillar, SheTrades Outlook assesses policies, programmes and activities that have an impact on women's access to formal financial institutions. In addition to analysing women's access to financial services, including digital financial services, this pillar also measures whether gender responsive programs are in place (such as gender budgeting and financial training), the nature of support for women-owned businesses and business associations (including support for trade fairs and other forms of financial support), women's access to trade finance schemes, the collection of gender-disaggregated financial data, and financial instruments (including venture capital financing opportunities).

Further reading

What are the constraints?

Access

Generally, small and medium-sized enterprises have limited access to common financial channels, which can affect a company's ability to grow, produce, and hire employees. Women-owned businesses also face barriers related to ownership and childcare (DiCaprio et al., 2017). In addition, sometimes women are held back by lack of information and financial literacy.

Women tend to have a hard time accessing financial services, even though experience has shown that repayment is higher among female borrowers, mostly due to more conservative investments and lower moral hazard risk (Demirguc-Kunt et al., 2008). Rejection of women-owned firms for access to financial services is not explicit but based on firm characteristics such as size, income, and operations. (DiCaprio et al., 2017). Women-led enterprises receive only 3% of venture capital funding and face an estimated credit gap of \$285 billion annually (Stupnytska et al., 2014). To obtain financing, many women have organized themselves into informal groups or savings clubs and loan money to each other. They are also heavily reliant on their own networks of family and friends. Although this keeps their businesses running, it affects their ability to grow and scale.

It is not only access to loans that matters but also the size of the loans and the conditions under which they are given. Micro-lending in itself may not be transformative, but it may contribute to expanding financial freedom and encourage risk-taking over time (Buvinic & O'Donnell, 2016). For poor women micro-entrepreneurs, small loans are not enough to support their companies because the constraints are too severe (Buvinic & Furst-Nichols, 2014). Women tend to receive smaller loans, pay high interest rates, and receive loans that are time-bound, which can impact on how productively an entrepreneur is able to use the loan (Campos & Gassier, 2017). The loans need to be matched with technical assistance and connections with business networks. Another problem is that some firms are too large for microcredit and too small

for commercial credit (von Hagen, 2014). At the same time, access to finance can prove helpful for non-poor women who own larger firms (Buvinic & Furst-Nichols, 2014).

Access to savings accounts, especially for micro, small, and medium-sized enterprises, can promote investment and growth (Campos & Gassier, 2017). Evidence suggests that secure (private) individual savings accounts, including in the form of commitment accounts and liquid savings accounts, have positive economic outcomes for women across different countries and situations, by helping to label and protect money for specific business uses (Buvinic and O'Donnell 2016).

Even after MSMEs have established relationships with financial institutions, they often face hurdles in accessing export finance. Women-led firms in particular face constraints in accessing trade finance (DiCaprio et al., 2017).

Financial technology is growing as a way to help finance small and medium-sized enterprises that might not be able to benefit from traditional financial services (Buvinic & Furst-Nichols, 2014). Access to mobile money can increase women's autonomy and involvement in investment decisions and spending (Buvinic & Furst-Nichols, 2014). Research showed how the mobile money transfer system M-PESA in Kenya, the developing country that has seen perhaps the most rapid growth of a mobile money product, facilitates trade, impacting positively on individuals' saving and investment, to risk spreading and insurance, in particular for women who were as likely as men to use it (Campos & Gassier, 2017).

The design of effective gender inclusive financial policies, programmes and activities relies on the availability of gender-disaggregated data. As the IDB notes, "the lack of data has been a recognized as a significant barrier to extending FI [financial inclusion], especially to low-income households and enterprises" (IDB, 2018). Demand survey are expensive to administer and tend not be implemented on a regular basis. In contrast, financial institutions – banks, finance cooperatives, and microfinance lenders – can provide supply-side data at reduced costs the initial costs of administration have been accounted for.

Policies

Although legal restrictions on women do not specifically exist, there are a few laws that contribute to a widening legal-gender gap. For example, there is a strong linkage between access to financial services and "the ability to acquire, access, manage, and control property" (Almodóvar-Reteguis et al., 2012).

Usually banks require property or assets as collateral to obtain loans; unfortunately, it is commonly the case that the type of property banks request is not immediately available to women entrepreneurs and women owners and managers of companies, which keeps women from providing collateral. For instance, in order to obtain a loan in Liberia, most banks ask for proof of home ownership for collateral; this poses an obstacle because many women, especially married women, do not own a house in their name or need permission from their husband to use their house for the loan (Almodóvar-Reteguis et al., 2012).

To promote women's financial independence, married women might consider asking for joint titling of land and ability to claim property rights upon potential separation from their spouse (Almodóvar-Reteguis et al., 2012).

Box 2: Secured Transactions Systems

Reforming secured transactions systems can increase women's access to capital. Business owners in developing economies are often discouraged from seeking formal loans because banks consider their assets to be insufficient or unsuitable. The mismatch can be particularly severe for women. An efficient secured transaction system can help bridge this gap. In the United States, small businesses secure 70% of their financing against movable assets. By comparison, the nearly 90% of movable assets that can be pledged as collateral to American banks would likely be rejected by Nigerian banks. Reform of the secured transactions framework could address lender concerns and increase borrower abilities to leverage assets. Collateral law should allow security interests in all types of movable assets, whether tangible (e.g. livestock, crops, inventory, equipment) or intangible (e.g. accounts receivable). It should also recognize both possessory and non-possessory interests, so that productive assets can secure loans and help generate the income needed to repay them. A centralized collateral registry can enable lenders to record their security interests and claim priority over assets pledged by clients. Rapid enforcement mechanisms such as out-of-court procedures should allow lenders to take and sell pledged assets quickly in case of default. Following these principles, China recently completed a wide-ranging reform of its secured transactions system. In 2007, it enacted a new property law and established a centralized security interest registry. The new framework enabled small and medium-sized enterprises to leverage a broader set of movable assets and helped female-owned businesses. Nearly two-thirds of

the enterprises surveyed that leveraged accounts receivable due to the reform had female ownership, and 20% were majority-owned by women.

Source(s):

Alvarez De La Campa, A. (2012). *IFC secured transactions advisory project in China*. World Bank Group.

<http://documents.worldbank.org/curated/en/610531486453400854/IFC-secured-transactions-advisory-project-in-China>

Baranes, Y., Alvarez De La Campa, A., Simavi, S., & Wohlers, E. (2010). *Secured transactions systems and collateral registries*. World Bank Group.

<http://documents.worldbank.org/curated/en/517431468344950619/pdf/94182-REVISED-PUBLIC-SecuredTransactionsGuideJan.pdf>

Fleisig, H., Safavian, M., de la Pena, N. (2006). *Reforming collateral laws to expand access to finance*. World Bank.

<http://documents.worldbank.org/curated/en/734741468160489873/Reforming-collateral-laws-to-expand-access-to-finance>

To avoid difficulties associated with immovable property, banks might increase women's access to capital and promote financial independence by considering using assets including inventory, equipment, and accounts receivable to be used as credit towards loans. As with property rights, women may face difficulties in building credit history due to inadequate identification or participation in joint accounts (Almodóvar-Reteguis et al., 2012).

Institutions can also consider lowering the minimum loan amount to cover smaller loans, which will more likely apply to women-owned businesses. Several countries have done this, including Yemen, which no longer has a minimum loan amount. Other countries, such as Azerbaijan, are allowing borrowers to build credit through local credit bureaus (Almodóvar-Reteguis et al., 2012).

Results from a 2018 ITC SheTrades Invest Needs Assessment Survey to understand better the financial barriers experienced by women in business show that female entrepreneurs' funding needs range from \$50,000 to \$500,000. Most of the women perceive funding as a means to jump-start their businesses, pay off debts, and facilitate trade through trade finance. Findings also demonstrate that women entrepreneurs will continue to run small businesses that do not fully reach their growth potential and will continue to be viewed as risky and unviable investment targets for financial institutions unless another approach is taken.

The budget cycle, and its associated tools and procedures, can be used to reduce gender gaps in education, employment, entrepreneurship, and public leadership. Ex-ante gender impact assessments can guide budget design and ensure that budgets are more gender-inclusive, gender needs assessments can assist in the prioritization of budgets, requirements to allocate a minimum level of resources to inclusive policies can reduce gender gaps across a variety of domains, and gender audits, reviews, and ex-post assessments can ensure the efficacy of gender-responsive budgetary measures (OECD, 2017).

Other potential support measures include assisting women-owned business to locate sources of financing, trade finance schemes, financial assistance for women-owned businesses to attend trade fairs, and funding for women's organizations. For example, the Malaysia External Trade Development Corporation (MATRADE) connects export-oriented firms with financial institutions, Canada's Business Women In International Trade (BWIT) runs dedicated women-focused trade missions, while Australia's Gender Equality Fund makes investments in women's organizations.

For women-owned businesses to benefit fully, they should be able to obtain financial services from a financial institution or mobile money service provider. To do so, it is crucial that access remains a top priority, including through partnerships, government programmes, e-banking services, and movable property registries, and that there is an enabling policy system prohibiting restrictions against women-owned businesses from benefiting from financial services.

To maximize the impact of financial services on policy outcomes, key stakeholders, including governments, private-sector partners, policymakers, development banks, and financial institutions, can support this pillar in the following ways:

- Craft a legal and regulatory environment that enables access to and control of financial services.
- Develop targeted offerings for women-owned businesses (e.g. loans, guarantees).
- Encourage women-owned businesses to join networks, such as the International Women's Coffee Alliance.
- Build the capacity of women-owned businesses on financial literacy, planning, and business management.
- Establish creditworthiness beyond collateral (e.g. reputation, social network analysis, psychometric testing).

ACCESS TO SKILLS

Why is this relevant?

The past two decades have seen global improvements in the participation of women in the economy and society. Despite the progress that has been made, the economic prospects of women continue to lag behind those of men. Women are more likely to face barriers in accessing educational and training opportunities, which, in turn, impedes their opportunities as workers and entrepreneurs. Occupational segregation continues to characterize industries and value chains which locks many women into low-wage jobs with limited upward mobility potential. This dynamic holds true both across occupations as well as within them. Expanding market access and employment opportunities for women requires bridging educational and training gaps.

Key considerations for SheTrades Outlook

This pillar considers skills and educational measures that can support the ability of women to compete in domestic and international markets as both entrepreneurs and employees. SheTrades Outlook focuses on universal access to education measures, educational monitoring frameworks, access to tertiary education, national and regional awareness initiatives, and support for private and non-profit educational and training initiatives.

Further reading

Employment and skills development

The global average adult literacy rate increased from 55.7 percent in 1950 to 86.2 percent in 2015 (UNESCO, 2015). Starting in 1990, gender-literacy gaps began to narrow. By 2015, 82.6 per cent of women globally were literate -in comparison, 89.8 percent of men were literate. Girls are catching, or have caught up to boys, in primary school enrolment rates, while secondary school enrolment rates are roughly equal across all countries, and, in a majority of countries, women's tertiary enrolment rates have surpassed those of men (World Bank, 2012)

Women in rural areas and traditional societies still face particularly acute problems in accessing educational and training opportunities. Schools and training centres are often remote, women must juggle care, farming, and community responsibilities with education and training, schools lack adequate sanitation facilities, and families are often unwilling to invest in and support the education of girls.

Scholarships for women and girls as well as vocational training initiatives are useful first steps in expanding the occupational choices available to women and enhancing female entrepreneurship rates. Increasing women's participation in vocational training and apprenticeships can help to break down stereotypes, empower women economically, and enhance labour productivity. Similarly, expanding women's access to tertiary education increases the range of economic opportunities available to women and helps to boost the likelihood of female participation in skills-intensive industries, many of which are export-orientated.

Unfortunately, reductions in economic opportunity gaps have not advanced at the same rate and occupational choices remain gender biased. Data from the ILO (2014) suggests that men dominate the bulk of employment in the secondary sector while women have tended to move directly from the primary sector into the tertiary sector – Asia is the exception to this dynamic with women also moving into the secondary sector.

Business and non-formal skills

Researchers agree that on-the-job training and non-formal skills may play a much bigger role in explaining gaps in entrepreneurship rates and success (Gammage et al., 2002; Seguino, 2016; World Bank, 2012). A review of programmes to support female entrepreneurship confirms that high-quality business management training of reasonable duration can have positive economic outcomes for poor women entrepreneurs (Buvinic and O'Donnell, 2016). Although soft skills, networks, and industry-specific training are essential for other interventions, such as improving access to financial services (Cirera and Qasim, 2014), the evidence on the impact of traditional business training programmes alone on firms' survival rates and profitability is mixed (Campos and Gassier, 2017). It is important to embed business skills and industry training in larger initiatives to build trade and investment support institutions and business networks, and to strengthen linkages with global lead firms. SheTrades does this by targeting business and technical skills.

ICT Skills

Information and communication technology (ICT) reduce time and mobility constraints, which tend to be particularly severe for women (World Bank, 2012). Digital technologies can facilitate the collection and transmission of prices and other market information, ease and expand access to suppliers and buyers (for example, through the SheTrades platform), make work more flexible, reduce travel time and costs, and offer secure and cheaper payment options. As discussed in relation to non-tariff barriers, online reporting systems, and digital single windows, the use of information and communication technology enables women to reduce face-to-face interaction.

ITC surveys in Indonesia, Kenya, and Sri Lanka confirm that the growth of social media has enabled micro-, small, and medium-sized businesses to bypass expensive advertising agencies and reach customers directly (ITC, 2017c, 2017d, 2018). The large majority of small and medium-sized women-owned businesses tend to use social media. Smaller firms are less likely to have websites and tend to use traditional advertising methods to promote their products such as leaflets, newspaper, and television. There are sectoral variations; for example, almost all Sri Lankan women-owned businesses providing core tourism services such as hotels and travel agencies have websites. Only a few of the firms surveyed collect customer data to compile customers' profiles and reactions to, and expectations of, their products. Exporting firms do better than non-exporting firms in this respect, but not sufficiently (ITC, 2018).

Industry demands for ICT skills is growing and is anticipated to accelerate as ICT's diffuse throughout the economy including in manufacturing, transport, banking, retail, healthcare and education. The impact of ICTs is not limited to economic opportunities but also effects social and civic participation. Despite these dynamics, the share of women with ICT skills remains low in comparison to men. In some cases, such as is relation to high-level digital competencies, the gaps between men and women is in fact widening (UNU, 2019). In order for countries to take advantage of the development opportunities offered by technological change, digital skills gaps must be addressed.

Policies

In order to maximize the impact of educational and training activities on entrepreneurial and employment opportunities for women, key stakeholders could make the following interventions:

- Ensure that policy responses are based on women's heterogenous context (e.g. age, cultural background, geographical location, educational level, socio-economic status).
 - Include gender-specific measures in educational and skills development policies. This includes establishing indicators and targets with regard to the participation of women in training programs, reducing the gender segregation between and within industries, and boosting women's enrolment in the science, technology, engineering, and maths fields.
 - Enhance the outreach of educational and skills development systems to include women in rural areas, traditional societies, and the informal economy. Specific measures include the deployment of mobile training facilities, flexible hours, and safe transport to and from training facilities, and apprenticeship programmes for women.
 - Create inclusive educational and training environments for women and girls (e.g. childcare services, sanitation facilities, and rules against sexual harassment).
 - Build digital competencies into educational and training programs. Measures include the provision of digital training in primary and secondary schools as well as in vocational training programmes and leveraging emerging technologies (such as massive open online courses).
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WORK AND SOCIETY

Why is this relevant?

In order to tackle gender inequalities, gender-related biases and practices have to be addressed. As UNDP (2020) notes, “Globally almost 50 percent of people say they think men make better political leaders, while more than 40 percent feel that men make better business executives—a social judgement, just for being a woman, an invisible barrier and an affront to fairness and real meritocracy.” In a survey of 75 countries, UNDP (2020) found that 91 percent of men and 86 per cent of women hold at least one social belief, such as that university is more important for men than women or that men should have more right to a job than women, that exhibits gender bias.

These types of gender biases restrict the economic and social opportunities available to women and girls and can trap them in path dependent cycles of poverty. Women have lower level of labour force participation than men, hold less political power, and have less access to secondary education across much of the globe.

Key considerations for SheTrades Outlook

This pillar of the SheTrades Outlook is centred on analysing the gender biases, both conscious and unconscious, that, irrespective of their level of education or socioeconomic or geographical status, limits the participation of women in the economy and the measures established by government to mitigate these biases. More precisely, this pillar assesses: (i) women’s opportunities in the labour market, (ii) women’s participation in the labour market, (iii) national and regional awareness initiatives around women’s economic empowerment, and (iv) support for non-governmental initiatives, from both civil society and the private sector, to promote gender equality.

Further reading

Opportunities in the labour market

Women spend substantially more time on unpaid work, such as cooking, cleaning, and caring for family members, relative to men. The cultural norms that drive this dynamic also reduce the number of paid employment options available to women. Despite the preferences of most women for paid employment, biased norms and beliefs restrict women’s opportunities and participation in the labour market (ILO, 2017, 2018a).

Global labour force participation rates for women and men over 15 have been declining, although the rate of decline for women’s participation has been slower than that of men (ILO, 2018). This has helped, at least to a certain extent, narrow the labour force participation gap between men and women. However, the odds of women participating in the labour force remains well below that of men globally. In 2018, the global female labour force participation rate was 48.5 percent while the male rate was 75 percent. In Southern Asia, the Arab States, and Northern Africa the participation gap between men and women was more than 50 percent (ILO, 2018a).

In addition to lower levels of labour force participation, women are more likely to be employed in “own-account” work (self-employment without engagement of additional employees) or family work (employed in a business operation but without the business partner status) (ILO, 2018a). This type of work tends not to provide opportunities for advancement in the labour market and is often characterise by poor working conditions and limited access to social protection rights (ILO, 2018b).

Awareness Initiatives and Awards

Governments and institutions can do much to undermine damaging stereotypes and discriminatory views, such as the prevalent belief of “female caregivers” and the “male breadwinners”, through a combination of awareness initiatives and educational schemes. Workplace training and media initiatives against harmful stereotypes and biases can help to raise awareness and change views. Awards and recognition programmes can be used to promote best practices in the private sector and national institutions can partner with private sector actors, non-governmental organizations, and international organizations to implement educational projects and initiatives that change the beliefs and incentives of people.

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ANNEX 1: INTERNATIONAL TRADE CENTRE'S SHETRADES INITIATIVE

About the International Trade Centre

The International Trade Centre (ITC) is the only United Nations development agency fully dedicated to supporting the internationalization of small and medium-sized enterprises. ITC is based in Geneva and has 300 staff delivering a global portfolio of 150–200 projects at any time with an annual budget of around \$100 million.

ITC takes a holistic approach to trade development, delivering assistance in four broad focus areas: market intelligence, business environment, strengthening trade and investment support institutions, and connecting small and medium-sized enterprises to international value chains. To ensure development results, ITC also invests in two cross-cutting focus areas: inclusive and green trade, and regional economic integration. In 2016 ITC improved performance of 7000 companies, reached more than 230,000 users with trade intelligence services, and generated an estimated \$685 million in trade and investment for small and medium-sized enterprises.

The private sector contributes to ITC's work through co-investment, knowledge transfer, and creation of market opportunities for small and medium-sized enterprises. ITC leverages private-sector support with development assistance to achieve a greater, sustained impact. In addition to thousands of small and medium-sized enterprise partners in the developing world, ITC maintains global partnerships with key multinationals such as Alibaba, Barclays, Bosch, DHL, eBay, and PepsiCo.

About the SheTrades Initiative

The SheTrades initiative aims to connect three million women entrepreneurs and women-owned businesses to international markets by 2021.

SheTrades works with governments, corporations, and business support organizations to undertake research, shape enabling trade policies and regulations, facilitate financing, and expand access to public tenders and corporate supply chains. The initiative offers a blueprint of seven global actions to unlock markets for women:



The initiative is also supported by a digital platform (<https://shetrades.com>), which has members from over 121 countries and allows women entrepreneurs to connect to buyers, investors, and new markets.

SheTrades provides a platform for stakeholders to work together through global support and in-country interventions.

Global support

ITC, through SheTrades, collects gender-disaggregated data, such as non-tariff measure surveys, EU surveys, and SheTrades Outlook. SheTrades also works to create an enabling ecosystem for women to thrive by promoting equitable policies, such as working towards the creation of an eventual ISO standard on the definition of a woman business enterprise; Trade Impact Group workplan and implementation of the Buenos Aires Declaration on Trade and Women's Economic Empowerment; and the EQUALS Global Partnership on Bridging the Gender-Digital Divide. ITC also provides online training and mentoring for women entrepreneurs.

In-country interventions

SheTrades is present in 25 countries. There is a regional hub in Dubai that supports women in the Middle East and North Africa. In-country interventions to support women entrepreneurs and women-owned businesses have a sectoral focus and incorporate a few of the seven pillars, including skills, access to markets, and access to financial services. Several countries have embraced the initiative and adapted it to the local context through the creation of national chapters.

Partners

SheTrades uses integrated solutions to address the complex and wide-ranging challenges that women entrepreneurs and women-owned businesses face in trading. Partnerships are crucial to increasing the reach, quality, and sustainability of the SheTrades initiative. SheTrades has created a framework for interventions, which allows for collaboration with private-sector partners that provide their expertise to achieve greater impact and scale. Some of the initiative's core private-sector partners include eBay, GroFin, Maersk, and UPS. These companies provide direct technical training to SheTrades entrepreneurs and business or investment opportunities. SheTrades also works with banks and financial companies to improve access to finance.

Data

The ITC non-tariff measure surveys have been collecting sex-disaggregated data that shed light on potential gender-specific constraints facing women. ITC has also undertaken competitiveness surveys of women-owned micro-, small, and medium-sized enterprises across a number of countries, including Indonesia, Kenya, Nigeria, and Sri Lanka.

Training

SheTrades has developed a multifaceted approach in providing business training to women entrepreneurs. In 2018 alone, SheTrades has trained 1000 women in at least one modality. Free training is offered through face-to-face sessions, online courses, and webinars. Some training is offered in collaboration with global partners. This addresses two key challenges for women: time and money. Traditional course providers usually charge fees and often schedule courses at inconvenient times and locations. The course material includes business management, export management, market knowledge, quality and certification, leadership, and industry-specific skills. This enables women to choose the modules most relevant to their capabilities. The learning material is accessible to learners with different educational backgrounds and is suitable for users with slow internet connections. The training is only one component of larger programmes; firms have an incentive to complete the training because they accrue credits that allow them to participate in international trade fairs and become business coaches. Some of the remaining challenges in course uptake relate to availability and cost of internet services in poorer countries, language barriers (courses are mostly in English), and older women and women in rural areas struggling to adopt online training solutions.

B2B

To date, the SheTrades initiative has generated over \$75 million in exports. This was achieved mainly through business-generation activities such as national, regional, and international trade fairs, inward missions, and business matchmaking activities, including the flagship event SheTrades Global, with the purpose of connecting buyers and investors to women entrepreneurs from developing and least developed countries.

To increase the number of women-owned businesses participating in trade and to ensure they are fully prepared to take advantage of trade opportunities and achieve commercial success, SheTrades teams build the capacity of women entrepreneurs to meet buyer requirements. Based on their products and services, export-ready entrepreneurs are taken to their relevant markets. For trade fairs, groups of 10–30 export-ready entrepreneurs are supported by SheTrades to participate in relevant trade fairs.

Finance

Through SheTrades, ITC takes a two-pronged approach by focusing on access to financial services and investing in women-owned businesses. Through SheTrades Invest, ITC seeks to institutionalize a gender-lens approach to incorporate gender analysis not only within the financial analysis process but also in the business ecosystem as a whole.

Over the next two years, ITC is pursuing a pilot two-step approach by collaborating with leading fund managers to promote good investment opportunities and technical assistance support to connect women-owned enterprises with already available investment facilities, and launching an investment vehicle dedicated to investments into women-owned businesses. The investment vehicle will provide affordable capital to women-owned businesses to engage in capacity-building to strengthen financial knowledge of women entrepreneurs, to work with companies that increase women's business opportunities (especially through supply chains, value chains, and management structures), and to mobilize local female investors. The goal is for the programme to contribute to increased gender-lens investing, business growth, job creation, financial inclusion, gender parity, and improved livelihoods.

SheTrades collaborates with institutions including Barclays Bank in Kenya and Exim Bank in Ghana. Partners support the initiative by delivering technical training and webinars; facilitating business linkages through trade and investment support institutions and directly with women-run companies; making loans more readily available; and working closely with women entrepreneurs to improve their competitiveness in financial and consumer marketplaces. Under the framework of the EQUALS global partnership to bridge the gender digital divide, ITC also addresses access to financial services for women by advocating for equitable investment policies and providing capacity-building support for women in the technology sector on securing loans from commercial banks, managing business finances, and creating pitch decks to secure funding from investors.

SheTrades in the Commonwealth

In April 2018, ITC launched the SheTrades in the Commonwealth project, which aims to increase economic growth and job creation in Commonwealth countries by enabling the increased participation of women-owned businesses in international trade. The project is funded by the United Kingdom of Great Britain and Northern Ireland Department for International Development and implemented by ITC under the framework of the SheTrades initiative.

Commonwealth states have the unique opportunity to trade at lower costs within the extensive Commonwealth network. Bilateral trade costs between Commonwealth partners are on average 19% lower compared with other country pairings (Commonwealth Secretariat, 2015). By leveraging this advantage and the critical link between trade and gender, the Commonwealth can position itself at the forefront of promoting sustainable and inclusive socioeconomic development.

SheTrades works with women-owned businesses through in-country projects in Bangladesh, Ghana, Kenya, and Nigeria to make them more competitive and connect them to trade and investment opportunities. In addition, the project provides Commonwealth-wide support by providing governments with information and resources to implement gender-responsive trade policies and to share best practices. This is done mainly through SheTrades Outlook, a policy tool to collect and analyse data on gender-responsive trade policies and business environments.

Questions? Contact us

E-mail – womenandtrade@intracen.org
 Twitter - #SheTrades @ITCNEWS
 SheTrades Initiative - www.shetrades.com
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 ITC Corporate information: www.intracen.org

SheTrades in the Commonwealth is supported by:



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