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**UNITED NATIONS**  
**CENTRE FOR TRADE FACILITATION AND ELECTRONIC BUSINESS**  
**(UN/CEFACT)**

**INTERNATIONAL TRADE PROCEDURES DOMAIN**  
**International Trade Procedures / Programme Development Area**

**White Paper**

**Women in Trade Facilitation**

**SOURCE:** White Paper on Women in Trade Facilitation  
**ACTION:** Draft for discussion  
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<sup>1</sup> Draft v 0.1 was prepared according to conference call on 7 July 2016 and feedbacks sent from the experts.

# 46 WOMEN IN TRADE FACILITATION – WHITE PAPER

47

48 **Draft Outline of the Recommendation on TTFMM**

49 WOMEN IN TRADE FACILITATION

50

51 1.- Introduction.

52 2.- Reducing inequalities for women in her role of entrepreneurs and the labor market.

53 2.1.- Gender as a non-income risk of poverty

54 2.2.- Vulnerabilities of specific groups or situation (widows, maternity,...)

55 2.3.- Building capacities and empowerment of women in trade facilitation

56 2.4.- Designing tailored services for women to facilitate trade

57 3.- Women informal cross border trade

58 4.- Repository of policies to reduce gender inequalities in trade facilitation versus gender neutral

59 5.- Need to get more data sources about Women:

60 5.1.- From the creation of new concepts related to women entrepreneurship and women work (paid  
61 and unpaid).

62 5.2.- Trade facilitation metrics for women –

63 6.- New approaches for policy makers and practitioners to facilitate trade for women

64

65 |

66

66 SUMMARY

67 | 1.- Introduction.

68  
69 This white paper has the aim to identify ways to solve gender inequalities in trade facilitation.  
70 As part of UN/CEFACT's strategy, this paper pursue the objective to contribute to achieve  
71 the **goal number 5** of the Sustainable Development Goals of United Nations to reduce gender  
72 inequalities and empower all women and girls. More specifically, UN/CEFACT is committed  
73 to facilitate trade attaining gender equality in the scope of its activities, which are the  
74 simplification, standardization and harmonization of procedures and associated information  
75 to move goods from seller to buyer and make payment alongside the trade chain.

76  
77 In the context of the World Trade Organization (WTO) Trade Facilitation Agreement, gender  
78 disparities reduce the gains that can be achieved in terms of international trade opportunities  
79 and country's competitiveness and economic growth. In this regard, WTO, Intracen, UN and  
80 The World Bank are shedding some light on the fact that gender equality matters as an  
81 instrument for economic development through international trade activities.

82  
83 Gender discrimination in trade facilitation has multiple dimensions. The synergies of  
84 inequalities exist in many different areas and multiple sectors and affect a myriad of fields of  
85 knowledge that harm the integration of women in international trade. Thus, it is widely  
86 recognized that gender inequalities exist in three main areas: women in economy (as  
87 entrepreneur and labour force), women in power, and women as a decision maker. There are  
88 also distinct barriers for women by sectoral activities and professions involved in the trade  
89 chain buy-ship-pay system, such as, marine and air pilots, truck drivers, crane operators,  
90 vessel traffic services operatives, stevedores, harbour masters, traders, port managers and  
91 customs agents. Also, gender inequalities are trapped in multidisciplinary areas, which need  
92 the integration of many fields of knowledge that requires the contribution of lawyers,  
93 economists, sociologists, finance experts, statisticians, engineers, doctors, anthropologists,  
94 psychologists among others.

95  
96 In a holistic approach, this white paper has twofold goals: reduce gender inequalities in trade  
97 procedures but also to facilitate trade to women. In this regard, the scope of this document is  
98 not merely the description of the state of the art of women in trade facilitation. More  
99 importantly, it sets some guidance to implement a mainstreaming in gender that implies tools,  
100 policies and implementation strategies. To achieve these goals, this paper also recognizes the  
101 engagement needed to achieve this goal from politicians, managers, recruiters, money  
102 lenders, economic advisors, teachers and trainers, and the full society.

103  
104 | 2.- Reducing inequalities for women in her role of entrepreneurs and the labour market. (MODIFY  
105 | THE TITLE? INCLUDING ICTs?)

106  
107 Women's role in trading activities can be seen under **four** different perspectives: as  
108 producers, traders, entrepreneurs (Brenton, et al. 2013; Higgins 2012) and **workers**. Despite  
109 the huge contribution of women all around the world in trading, gender disparities remain.

110  
111 Women are the predominant dealers and marketers of agricultural, aquaculture and artisanal  
112 industry in domestic markets, while long-distance trade that involves relatively capital-  
113 intensive techniques and higher profit margins, is carried out mainly by men. There are some  
114 reasons that are interconnected for gender imbalance: 1) Imbalanced access to assets and  
115 resources, such as, capital and land, 2) In developing countries, women has disproportional

116 less access to basic services, such as, water, electricity, basic banking services; 3) Lack of  
117 access on business development services and skills; 4) Intra-household inequalities.

118  
119 In the labour market, as a dependent worker, it is more significant that women cannot  
120 contribute to the economy to the fullest extent of their capabilities because of the constraints  
121 and barriers that they face. Alongside the supply value chain of any export or import, the  
122 access of women to some professions remains insufficient. It means that in countries where  
123 the educational gap has been overcome, women have difficulties to access to acquire  
124 technical knowledge due to the barriers for their professional development in the labour  
125 market. Many professions involved in the buy-ship-pay chain at all level of hierarchy are  
126 under the dominance of men (customs, infrastructures, transportation, and internal logistics  
127 among others).

128  
129 This division of labour, as entrepreneur or a worker, reflects deeply entrenched social roles  
130 that restrict women's mobility and access to productive resources within the value chain of  
131 exports. Women tend to receive "diminished" role in the society based on gender relations,  
132 gender roles, and in some cases, gender norms.

133  
134 In terms of legal framework, women face explicit regulatory barriers. A World Bank survey  
135 of 143 economies shows that 90% of them have at least one policy that differentiates between  
136 treatment and rights of men and women. Twenty-eight economies have ten or more legal  
137 differences for men and women including inequities in registering a business, traveling  
138 outside of a country, inheriting and owning land and other productive assets, and opening a  
139 bank account (World Bank, 2015). ~~discrimination appears in access to assets (inheritance  
140 laws, access to credit and loans, ...)~~. The inequities affect women as workers, because there  
141 are limitations for accessing to the top levels of work, suffer salary inequalities, requires  
142 higher security protection in cross-border activities, and women have difficulties to achieve  
143 the professional knowledge. All these facts reduce the number of women that participate in  
144 activities related to trade facilitation as traders, cross border management, transportation,  
145 logistics chain management, infrastructures, ICT, advisory services, etc.

146  
147 Low level of education and illiteracy are factors that harm women enormously to success in  
148 micro-business. Indeed, in many African countries women make a major contribution  
149 through their involvement in the production of goods, as cross-border traders and as  
150 managers and owners of firms involved in trade. It has been estimated that the goods that  
151 female farmers produce have enormous potential for increased trade between African  
152 countries and with the global market (Brenton et al. 2013). The experience acquired in  
153 specific programs developed by international organizations (Intracen, The World Bank,  
154 UNESCAP, etc) guiding women in improving production techniques; training them about  
155 organic certification, standards development, and international trading are having an  
156 enormous success in increasing exports and leading women to achieve higher income  
157 opportunities. But also in the labor market specific training programs are required to provide  
158 the skills and attain access for women in international trade.

159  
160  
161 The limited female access to information and communication technologies (ICTs) is a major problem  
162 which limits effect of trade facilitation for women and their chances to succeed in entrepreneurial  
163 activities. Mobile phones and Internet facilitate access to information on prices, standards and

164 regulations as well as to services as banking, health, education. Information technology could be also  
165 extremely helpful in building a solid distribution network, making it easier to find new buyers and  
166 suppliers. It also gives access to online training and workshops which increases availability of these  
167 services for women and saves a lot of time in terms of logistics.

168  
169 ICT may not only facilitate connectivity, but may increase women's access to financial  
170 services. Financial service institutions can promote financial programmes through mobile  
171 phones, Internet and television. Funding agencies can disseminate information on financial  
172 support programmes, enterprise finance regulations, available loans and financing plans  
173 (UNCTAD 2014). MERGE AND DELETE REPEATED INFORMATION WITH  
174 PREVIOUS PARAGRAPH.

175  
176 An Intracen (ITC) study mentions that several programmes try to provide innovative access  
177 to finance for women, for example: cash-flow based loans with flexible collateral, direct  
178 credit from exporters to producers, providing financial services through mobile phones.  
179 Women's World Banking launched a project in Colombia, Paraguay and Peru to alleviate  
180 women's financial needs by providing individual loans based on better cash-flow analysis.  
181 The non-governmental organization worked with financial services providers to develop a  
182 loan for any client with a productive activity, with minimal documentation requirements and  
183 flexible collateral (ITC 2015).

184  
185 Another example is a computerized payment system that allows women to avoid dealing  
186 face-to-face with border officials. By paying taxes online or through mobile phones, women  
187 will not face a range of obstacles like harassment or corruption at the border. (1) The  
188 platform will serve as a time-saving measure and save women from having to travel long  
189 distances. The platform aimed at women traders can provide necessary information on border  
190 processes and traders' rights. Women-entrepreneurs could gain benefits from the online  
191 platform that eliminates the education gap in terms of skill-building courses. E-education can  
192 provide women with access to education, skills and training needed to start and run a  
193 business (UNCTAD 2014). SHORTEN THIS PARAGRAPH AND DELETED REPEATED  
194 INFORMATION

195 An ITC report based on USAID studies cited the example of an electronic system that was  
196 introduced in Ghana, where customs services for cross-border taxes and regulations were  
197 computerized and which led to reduction in corruption and a decreased number of abuse and  
198 harassment reports (ITC 2015). (1) SUMMARIZE AND SHORTEN IT

199  
200 Online platforms can provide women with a space to share experiences and information  
201 about market, available resources, access to finance, networks, corporate procurement  
202 opportunities, etc. ICT can offer women opportunities to promote their business, develop  
203 market channels, create networks with customers and business partners and gain access to  
204 business support services (UNCTAD 2014).

205  
206 Another example of indirect payment is the mobile phone service M-PESA in Kenya. Mobile  
207 phone banking makes finance transactions cheaper and faster. It eliminates the physical  
208 transportation of cash, which can be risky in rural areas. The use of mobile money in

209 developing countries is increasing and has already yielded results like increased safety, time  
210 saving, efficient logistics and better possibility recordkeeping of payments (UNCTAD 2011).

211  
212 An example of a tool that brings together female entrepreneurs and customers is ITC's  
213 project SheTrades. ITC launched a platform and a mobile application called SheTrades that  
214 helps women entrepreneurs all over the world to connect to markets, expand and  
215 internationalize business. The platform serves as a tool for women-owned enterprises to  
216 showcase their products, share information about their companies and connect with new  
217 buyers.<sup>2</sup>

218  
219 The activities conducted by UN/CEFACT could enable female traders to gain from economic  
220 activities and encourage them to join international markets. There is a need to support women  
221 in trade, promote their economic empowerment and ensure that women have equal access to  
222 economic opportunities. ~~By facilitating trade procedures for women UN/CEFACT would  
223 make significant contribution to reach Goal 5 of the SDGs which calls for gender equality.~~

224

225 2.1.- Gender as a non-income risk of poverty

226

227 The gender dimensions of poverty were becoming more prominent in development policy  
228 debates from the 1970s and especially since the First World Conference on Women in  
229 Mexico City in 1975. This Conference put the relevance that just being a woman implies a  
230 higher risk of being poor. **REDUCE PROVERTY GOAL #1 SDGs**. Traditionally,  
231 economists and other scientists have been analyzed inequalities as a gap of development in  
232 terms of GDP among countries, a gap that has been reduced significantly since 1950  
233 **(Milanovic)**. But at the microlevel perspective, inequalities within regions, neighbourhoods  
234 and interpersonal inequalities are still underexplored.

235

236 Achieving gender equality, is key to realizing human development. Very often is defended  
237 the argument of the role of women in the economic growth. It is aptly stressed that  
238 « economic growth, increases by international trade and investments and technological  
239 advance ». They all are very important. But they are means, not ends. The main objective  
240 expands people's choices, whether they help creating an environment for people, men and  
241 women to develop their full potential and lead productive and creative lives. Viewed from  
242 this perspective, gender equality will advance human development and in so doing, will also  
243 contribute to the development and efficiency of the whole economy by allowing women to  
244 develop their full potential.

245

246 2.2.- Vulnerabilities of specific groups or situation (widows, maternity, illiteracy...)

247 **TRY TO CAPTURE/MERGE/SUMMARIZE ILLITERACY PROBLEM HERE THAT**  
248 **APPEARS IN PREVIOUS PARAGRAPHS.**

249

250 Women still constitute the majority of temporary, casual, seasonal, contract labourers and  
251 low-skilled workers. Thus, females represent unstable workers that disproportionally suffer  
252 economic crisis assuming the higher unemployment rates and being more vulnerable to job  
253 losses than males (ILO, 2009 & 2016; UNESCAP, 2013). In fact, in most countries, no law

<sup>2</sup> Source: ITC website <http://www.intracen.org/news/ITC-launches-SheTrades-app-to-connect-women-entrepreneurs-to-markets> (Last visit: 28.06.2016)

254 mandates equal remuneration for work of equal value to male and female, neither mandates  
255 nondiscrimination based on gender in hiring (The World Bank, 2016c). (SPECIFY %).

256  
257 Additionally, women represent a large proportion of dependent workers in the informal  
258 economy because women are more unlikely to be covered by formal unemployment  
259 insurance and welfare schemes. As self-employers and entrepreneurship, it is positive to  
260 observe that women increasingly assume roles as owners and managers of small and medium  
261 enterprises (SMEs), but still the percentage of firms with female participation is 35.11%,  
262 which is inferior to male (The World Bank, 2016a). But barriers for women also exist as  
263 entrepreneurs, because women face routine discrimination when applying for finance or  
264 Government support (UNESCAP, 2009; The World Bank, 2016b), which are extremely  
265 important to facilitate trade to woman. Moreover, if Government imposes high regulatory  
266 barriers to establish a firm, it pushes women into the informal sector (Babbitt, et al. 2015).

267  
268 SPECIFIC BARRIERS THAT FORCE WOMEN TO BE IN THE INFORMAL  
269 SECTOR. The informal entrepreneurial activity shouldn't be spurned to assess gender  
270 inequalities. Although it is not easy to assess the role of women in the informal sector, It  
271 is estimated that between the 30-40% of the GDP in the base-of-the-pyramid (BOP) economies  
272 (those in which the GDP per capita is less than \$3000), a proportion that is between 5 and  
273 15% higher than in developed countries (Nichter and Goldmark, 2009; Schneider, 2002), and  
274 in the cases of Nigeria and Bolivia informality reach the 60% and 70%, respectively  
275 (Kistruck et al. 2015) CAPTURE THE POSITIVE SIDE OF THESE EXAMPLES :  
276 TRANSITION FROM INFORMAL TO FORMAL. Despite the prominence of activities and  
277 major economic contribution, vast volumes of female trade are unrecorded and excluded  
278 from official reports due to informal trading activities. For example, informal cross border  
279 trade (ICBT) in East Africa is likely to be several times larger than officially documented  
280 trade flows. As long as economic transactions are not systematically recorded, most female  
281 trading activities are invisible to the government and policy-makers. Thus, trade policies and  
282 institutions neglect this segment of trade and do not offer the support informal traders need  
283 (Brenton, et al. 2013; Njikam and Tchouassi 2010). Although traditionally, informality has  
284 been considered as a result of weak institutional environment to ensure effective markets (De  
285 Soto, 2000; North, 1990), more recent studies reveal that informality eludes barriers of doing  
286 business. Indeed, several studies point out the association between strict and  
287 cumbersome labor market regulation and higher levels of informality (Djankov and  
288 Ramalho 2009; Sharma 2009; Loayza, Oviedo and Serven 2005), while others highlight  
289 the lack of institutional benefits and high costs of business registration (Cross,  
290 2000; Webb et al., 2013) are the reason for informalities. REDUCE ? POLICIES THAT  
291 HELP TO REDUCE INFORMAL.

292  
293 Some inequalities for women at professional level come from lack of protection of female  
294 property rights to own, manage, control and inheritance ~~them~~. Still some countries legally  
295 designate the husbands by default, and without spousal consent required, to administer  
296 marital property, regardless the marital regime. Additionally, women do not have equal  
297 ownership rights to property and inheritance in some countries (The World Bank, 2016c).  
298 ADD REAL DATA 1 OUT OF ....

299  
300 Inclusive trade policies therefore need to include gender appropriate measures and  
301 specifically target export-oriented enterprises which are owned or managed by women, or  
302 trade related professions executed by females. Women entrepreneurship needs to be

303 promoted and access to credit, including micro-credit should proceed on a non-discriminatory  
304 basis to promote the formalisation of women business. Additionally, labour regimes for  
305 retirement, pregnancy and maternity need severe reforms to ensure gender inclusiveness,  
306 especially in professions traditionally unreachable for women related to trade. As examples,  
307 mandatory retirement age differs slightly in some countries for males and females, the  
308 maternity leave is not fully paid in many countries (Then World Bank, 2016c), and women  
309 are not professionally protected and compensated during the period of pregnancy and  
310 maternity, especially for the professions that requires physical performance. Moreover,  
311 ulturally, maternity, especially non-married women, and the marital status, especially widows  
312 and single women, discriminate womens from the social and professional life. They are  
313 neglected of being economically dependant of the oldest sons, sisters, and mothers.

314  
315

316 Women are disadvantaged in terms of literacy and education. Illiteracy, lack of information and  
317 knowledge about cross-border trade regulations and procedures impede women to benefit from the  
318 trade and border management reforms if they are ignorant of them. Moreover, women sometimes  
319 do not have much knowledge of rules and regulations regarding the taxes and import fees. For  
320 example, one year after the East African Community (EAC) Customs Union had become operational,  
321 cross-border women traders were not aware of it and were still using illegal routes to trade goods  
322 across borders, unaware that some of the goods they were trading were not taxed (Higgins 2012).  
323 The lack of knowledge about rights and obligations in trade and illiteracy put women in the risk of  
324 being exploited, assaulted with gender-based violence, or being victim of corruptive practices from  
325 government officers (Brenton, et al. 2013, Higgins 2012, Wrigley-Asante 2013).

326  
327

### 328 2.3.- Building capacities and empowerment of women in trade facilitation

329

330 The limitations that women have to acquire assets (such land) affect their access to credit and  
331 inputs. These barriers not only mean inefficiencies in the use of land, natural resources and raw  
332 materials also, they are translated into economic inefficiencies and less trade. In terms of trade  
333 facilitation, gender inequalities exists in building enough skills for women to reduce barriers in trade  
334 and to empower women in international trade activities.

335

336 To build human capital and empower women to take up international business opportunities must  
337 be not limited to the achievement of enough technical knowledge to drafting export development  
338 plans, developing marketing strategies and conducting market research, which it is indeed crucial.  
339 More contributions in women trade support come from technical assistance programs that help to  
340 upgrade and diversify exports opportunities for women. Also, in the area of employment  
341 generation for women, the public and private sector should cooperate to align training programmes,  
342 certificates and standards targeted to meet the specific needs of women to access equally to job  
343 opportunities. The successful integration of women in the labour market or as an entrepreneur  
344 depends on breaking physical and legal barriers regardless profession, task, or sector.

345

346 Constrains arise from the interplay of formal institutions and markets, in which the involvement of  
347 women in the trade community is very low. Thus, the increase of participation of women in the  
348 consultation process between traders and governments could bring a lot of opportunities for  
349 women. First, it should help to reduce inefficiencies by improving information access for women  
350 about import and export procedures, procedures of border agencies, examples of customs  
351 classification, and formalities in procedures and documentation. Second, it will help to contribute to

352 build social and economic networking for women providing knowledge, experience and monitoring  
353 mechanisms, which could help other international women entrepreneurs to trade successfully.  
354 Third, reinforcing the role of women in the tandem of institutions and markets could reduce some  
355 gender gaps, such as:

- 356 a) it bring trade openness and the diffusion of new information, contributing to economic  
357 empowerment of women
- 358 b) it could help to reduce transaction costs associated with access to markets and services for  
359 women, such as, the easiness of doing business
- 360 c) it will help to reduce barriers for women in international trade activities, improving the  
361 cooperation with customs authorities, neighbouring and third countries, and providing a  
362 better understanding about rules and process applied in trading internationally for specific  
363 products.

364  
365 But gender constraints are not limited to operational barriers to export and import, it comes also for  
366 women's underrepresentation in occupations related to trade, such as transportation, customs  
367 authorities, border agencies, etc, especially in those positions that implies managerial roles in trade.  
368 Lack of representation of women in public institutions related to trade, such as, ministries, chambers  
369 of commerce, industrial associations, national trade committees, and standards and technical  
370 committees is not only a barrier to addressing discrimination in labor markets, it also limits the  
371 mechanisms to design policies that addresses gender gaps in international trade.

372  
373 Standards and certification play a big role in trade facilitation by providing valuable information to  
374 producers which aim at entering new market. Ensuring women's participation in the design and  
375 application of standards is highly important as they are well – aware of the particular problems  
376 women entrepreneurs face trying to comply with these standards. They can introduce new vision on  
377 the way of making standards less burdensome as well as on building capacities to meet them.  
378 Moreover, they could identify problematic sectors and industries where women are more engaged  
379 and put a particular emphasis on trade facilitation in these areas. For example, good standards on  
380 farm inputs, seed and fertilizers could be of particular importance as women are engaged a lot in  
381 agricultural sector. Putting more focus on small-scale traders, as majority of them are women, could  
382 also bring considerable potential benefits. Another important aspect of women's inclusion in  
383 standardization and certification procedures is dealing with corruption problems. Transparency  
384 International's Global Corruption Barometer, a survey of more than 60,000 households in more than  
385 60 countries has consistently found that women are less likely than men to pay bribes.  
386 ( Transparency International, 2010). Women's participation in all levels of standards setting and  
387 certification procedures is deemed to ensure that women's interests are represented and taken into  
388 account , which is definitely a contribution to the achievement of women empowerment in the light  
389 of Sustainable Development Goals.

Алина Фетисова 28/11/16 6:32

**Commentaire:** Suggestions why women labour force is important in certification and standardization

#### 392 | 2.4.- Designing tailored services for women to facilitate trade

393  
394 Female entrepreneurs face obstacles during the start-up process and while running the  
395 business. Most women-owned enterprises do not get financial support from banks at the start-  
396 up stage, the majority of women rely on reinvested profit and proper savings (WIGB-  
397 UNIMELB 2015). Women have limited access to bank loans due to the lack of collateral.  
398 Discrimination in access to finance restricts the growth of women-owned firms and forces  
399 them to remain in the informal sector. Studies indicate that female entrepreneurs have less  
400 access to credit from banks and financial institutions than their male counterparts (Babbitt, et  
401 al. 2015). Moreover, women entrepreneurs in rural areas have problems accessing banking

402 services. In most rural areas, banking infrastructure is non-existent which forces women to  
403 travel to cities to conduct banking transactions. Besides being a long and time-consuming  
404 process, travelling with cash entails risks. This results in muggings, theft and deaths  
405 (UNCTAD 2014).

406

407 New financial products must be developed and new methods to measure risks should be more  
408 broadly implemented to help women to access a broader range of financial services, reduce  
409 credit barriers in international trade and assist credit takers and women in particular. There is  
410 a need to create new instruments to support and extend credit services to female-owned  
411 business and female international business for improving the functioning of credit and  
412 improving the financial accessibility for women. The design of new credit instruments for  
413 women is crucial to reduce the spiral effects of high informality and the limited access to  
414 assets for women. Traditionally, credits are linked to the credit history and the warranty of  
415 assets to secure credits. The new financial instruments to increase formal credit accessibility  
416 for women linked to the cash flow and business opportunities, instead of being linked to  
417 assets, are starting to be a successful and real solution to this trade barrier (Access Bank in  
418 Nigeria, DFCU in Uganda, Sero Lease and Finance in Tanzania). ITC worked with financial  
419 services providers to develop a loan for any client with a productive activity, with minimal  
420 documentation requirements and flexible collateral (ITC 2015).

421

### 422 | [3.- Women informal cross border trade](#)

423

424 In many cases women trade internationally without register their business. Informal women  
425 business are particularly abundant in impoverished regions. Informality hamper business  
426 growth since it brings difficulties to access to loans and financial services and fully develop  
427 their business in the markets. (Kistruck, 2015). Prior research has suggested such a large  
428 percentage of entrepreneurs elect not to formally register their ventures in Base-of-the-  
429 Pyramid BOP markets because the institutional environment in such settings is 'weak' (De  
430 Soto, 2000; North, 1990). Moreover, the government imposes high regulatory barriers to  
431 establish a firm, which pushes women into the informal sector (Babbitt, et al. 2015).

432

433 As long as economic transactions are not systematically recorded, most female trading  
434 activities are invisible to the government and policy-makers. Thus, trade policies and  
435 institutions neglect this segment of trade and do not offer the support informal traders need  
436 (Brenton, et al. 2013; Njikam and Tchouassi 2010).

437

438 Informal cross border trade (ICBT) in East Africa is likely to be several times larger than  
439 officially documented trade flows. It is known that seventy percent of informal cross border  
440 traders in the Southern Africa region are women (UN WOMEN 2010). Women informal  
441 cross border traders (WICBT) make a significant contribution to economic growth,  
442 government revenues and food security, bringing food products to areas where the products  
443 are in short supply (Brenton, et al. 2013). The UNIFEM baseline studies showed that  
444 women's trading activities contribute to poverty reduction, employment and wealth creation  
445 (Ndiaye 2010). Moreover, the proceeds from the trading activities form the main source of  
446 household income for three out of every four of these traders (Brenton, et al. 2013).

447

448 Women are forced into informal trade because of the barriers they face. Among the factors  
449 that encourage traders to participate in informal trade are: multiple taxation of goods, and  
450 delays in processing export documents. Several conducted researches showed that WICBT  
451 also face problems like multiple control posts, limited transport capacities and high transport  
452 costs, poor infrastructure and storage, limited access to formal credit. Women traders face  
453 particular constraints at customs and border management. Lack of recognition and  
454 transparency, invisibility, weak governance and control for monitoring abuse and corruption  
455 at the border lead to verbal and sexual abuse, extortion, violence, physical harassment, rape,  
456 imprisonment, stigmatization and confiscation of goods.

457  
458 Further, women are disadvantaged in terms of literacy and education. Lack of information  
459 and knowledge about cross-border trade regulations and procedures prevent women from  
460 taking full advantage of the opportunities created by trade. Several researches showed that  
461 women cannot benefit from the trade and border management reforms if they are ignorant of  
462 them. Moreover, women sometimes do not have much knowledge of rules and regulations  
463 regarding the taxes and import fees. For example, one year after the East African Community  
464 (EAC) Customs Union had become operational, cross-border women traders were not aware  
465 of it and were still using illegal routes to trade goods across borders, unaware that some of  
466 the goods they were trading were not taxed (Higgins 2012). Due to lack of knowledge about  
467 rights and obligations women are affected in the form of corruption and exploitation and  
468 gender-based violence (Brenton, et al. 2013, Higgins 2012). Low levels of literacy lead to  
469 situations when women traders are demanded to make both official and unofficial payments  
470 to government officials (Wrigley-Asante 2013). Female cross border traders are forced to pay  
471 larger bribes than male traders or must provide sexual favors to avoid detention or goods  
472 confiscation by border officials.

473

474

475 [4.- Repository of policies to reduce gender inequalities in trade facilitation versus gender neutral](#)

476 **HERE CAN HAVE BENCHMARKING AND BEST PRACTICES**

477

478 Many efforts have already been done to reduce gender inequalities that involves  
479 policies, strategies and action plans that indirectly and indirectly facilitate trade for  
480 women.

481

482 There is a repository of

483

484 Maternity- grants ERC

485 Norway

486

487 [5.- Need to get more data sources about Women:](#)

488 The actual collection of data and the data analysis about gender in trade facilitation has hitherto  
489 been scarce. There is a lack of information about the role that women play and the difficulties  
490 women face for the fulfilment of export and import requirements, in the payment of fees and  
491 charges imposed to export and import, in getting prior information about rules and procedures to  
492 trade, to access to appeal procedures, in the involvement in trade communities and trade

493 consultation process, and in being surrounded of trade institutions ruled by good governance and  
494 impartiality.

495

496

497 5.1.- From the creation of new concepts related to women entrepreneurship and women work (paid  
498 and unpaid).

499

500 If the activity developed by women is within the informal sector socially and economically  
501 there is not a recognition of the value added with the work done by women. In developing  
502 countries, access to water is provided by the work executed by women, not only to feed  
503 families also as a basic resource for small artisanal industries as clay, agriculture, and apparel  
504 industry. New concepts are needed to separate paid and unpaid women work, to accurate  
505 account the female labour force.

506

507 If the activity developed by women is within the formal sector, the creation and measurement  
508 of new concepts are needed not only to record women entrepreneurship or runned by women,  
509 but also to measure the trade facilitation components for women. It would be extremely  
510 useful to produce standard definitions and criteria for key terms (e.g. "woman-owned  
511 enterprise" and "woman-managed enterprise") and then identify indicators and data to be  
512 collected in order to monitor/evaluate women's participation in trade and the trade barriers  
513 that they face.

514

515 Although a lot of research and policy papers use the term women-owned business/  
516 enterprise, a definition of it is hard to find. One of them is given by National Women's  
517 Business Council in the U.S: 'Women owned businesses are 'businesses in which women  
518 own 51 percent or more of the equity, interest, or stock of the business'' (National Women's  
519 Business Council, 2016). On the one hand, the definition of women owned businesses is quite  
520 straightforward as these are simply businesses owned by women, so it does not seem to  
521 require further study. On the other hand, this definition just considers the percentage of the  
522 ownership. It doesn't reflect a significant consideration which is the importance of women's  
523 independence in making choices and decisions for the enterprise activities. Even if a woman  
524 is an owner, her decisions could still be influenced or even guided by male representatives of  
525 her family, co-workers or the gendered culture of the director's board. It's crucial to  
526 understand what lies behind the words 'women-owned businesses', which, has to be a lot  
527 more than a simple ownership criteria.

528

529 5.2.- Trade facilitation metrics for women –

530 Transportation for women (organizations)

531

532 6.- New approaches for policy makers and practitioners to facilitate trade for women

533

534 It is time to recognize and expand the acknowledge of the formal policies already designed to  
535 protect the rights of women in the labour market, economic development, trade and trade  
536 facilitation.

537

538 However a decoupling effect is sticcked between the policies already designed to protect women  
539 rights and the application of these policies that hamper the reduction of gender gaps that still exist  
540 (Cahill, 1997). New instruments, theories and methodologies must be applied in the field of  
541 economics to recognize the role of women in trade and empower women to facilitate them to trade.

542 The application of the theories in social behaviour and psychology could reduce the gender blindness

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**Commentaire:** Some thoughts on definition of women-owned enterprises

543 and increase the awareness and concerns about the inclusion of women in international trade  
544 business environment.

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546 Awareness of the potential of women, implementation plans

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