



**Asia-Pacific
Economic Cooperation**

PUBLIC POLICIES TO PROMOTE WOMEN ENTREPRENEURS PROJECT

Cases of Australia, Canada, Chile and Peru



**DELFINES HOTEL
25 - 26 JUNE 2009
LIMA - PERU**

**APEC Gender Focal Point Network
December 2009**

GFPN 01/2009A

Prepared by



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FINAL REPORT
PUBLIC POLICIES TO PROMOTE WOMEN ENTREPRENEURS

GFPN 01-09A
APEC PROJECT 2009

BACKGROUND

The implementation of this project is based on that Peru has been member of the Asia-Pacific Economic Cooperation (APEC) since 1998. APEC is a space of political agreement of 21 economies in the region, composed by Asian economies and only 03 Latin American economies: Mexico, Chile and Peru.

The integration of gender perspective in public policies is a crucial issue for sustainable development. For this reason, Peru, like other APEC economies, recognizes the vital contribution of women to economic development and is firmly committed to promoting opportunities for women, with special attention to women entrepreneurs.

At the 6th meeting of the Gender Focal Points Network – GFPN- held on 17 and 18 May 2008 in Tacna, Peru, it was recommended " The strengthening of gender capacity at the APEC Secretariat", and the support at the Economy and APEC level for trade capacity building assistance for women across the APEC region, particularly in developing economies, to assist women to have access to markets and benefit from free trade and globalization.

In this context, and while Peru was Chair of APEC, the project "**Public Policies to Promote Women Entrepreneurs**" passed. Its objectives are:

- a. To prepare a diagnoses of current public policies to help women entrepreneurs to develop their enterprises and to take part in the international trade through the use of information technology and e-commerce.
- b. To promote the best practices in the development of these public policies along APEC region, by the implementation of an International Workshop Seminar.

CONSULTANT REPORT

Consultant, Ms. Andrina Lever is an expert with wide experience in these topics because se founded Women Leaders' Network and know well the GFPN work in APEC. She have done this research in accurate time and had the support of the Gender Focal Point of the 4 economies who gave the input and checked the drafts.

The main conclusions and recommendations of this research (see Annex 2) are:

1. Development of an online *Women's Trade Portal*. Building on existing resources, this could be a 'one-stop-shop' internet site providing practical guidance and strategic planning support for APEC women exporters and importers.
2. Continued provision of e-commerce and export training for women in the regional, rural and remote areas of APEC through continuing support for such programs as the APWINC DEW. It is obvious that training in e-commerce and access to affordable broadband networks would assist women to overcome some of the disadvantages of geographic isolation and the challenges of travel.
3. Establishment of a web-based network for women in APEC. Strong networks, internationally, have been identified as critical to export success. They are all the more important for women experiencing common challenges related to their isolation.

- 4.** Publishing and disseminating case studies showcasing women and in particular indigenous women in small business who have developed export capacity. Assistance to Indigenous women exporters should be part of a broader program of business development. This will help build the confidence and skills of Indigenous women to develop their businesses to the point where moving into exporting is a viable opportunity. Austrade has been successful in publicizing the success stories of women exporters which serve as role models for other women.
- 5.** WLN has created important fora and platforms on which to build trade not just among women in APEC but for women throughout APEC. Better use of WLN and women in trade days can help profile women's businesses, encourage more women to participate and also help towards benefitting the Bogor Goals.
- 6.** Better training for women in the service sector as well as trade officials will open tremendous doors for increased trade opportunities. The International Trade Centre of Geneva has created an excellent series of training modules aimed at women entrepreneurs, trade promotion officers, NGO's and trade negotiators that are available at no or low cost and can be implemented in all APEC economies easily.
- 7.** It is important to ensure that there is outreach to women and indigenous women and those in remote and rural areas are not being included in globalization so that they can experience the benefits of trade liberalization without a threat to their traditional ways of life.
- 8.** GFPN should be elevated to a higher level of decisions makers and given the support that it needs to drive better and higher level activities and influence within APEC.
- 9.** Copious amounts of research at the APEC level and the economy and regional level, concerning the impact of women in the economy, the community and the types of jobs women are creating have been undertaken. It is important to start implementing the recommendations of this research so that women can become fully integrated into the economy..
- 10.** Export market development programs that are designed to assist first time exporters or sme's let alone women exporters are highly effective in some economies and should be considered an essential role to supporting healthy competition as well as integrating women into international trade.
- 11.** Access to export financing is usually not available to women entrepreneurs because their businesses are too small, the amount of funding they require is not enough or they nature of their businesses do not meet the threshold requirements. Accessible, affordable export financing for smaller and women owned businesses could provide protection as well as the support and funding needed to assist market entry and should be designed to capture those not currently captured by current programs.
- 12.** Support for training women entrepreneurs to export their goods and services is still needed, and APEC economies should create national programs to address the gap in mentoring, partnering, and training women entrepreneurs to be export ready. Such training can also be provided in conjunction with WLN and GFPN as well as other relevant working groups.
- 13.** APEC should show leadership and ensure that women entrepreneurs are fairly represented on advisory councils and other positions associated with multilateral trade fora that APEC supports such as ABAC and APEC working groups
- 14.** Recognizing that trade policy is not gender-neutral, the APEC economies should review trade policies and agreements to ensure that there are no adverse effects on women-owned businesses, particularly those in the service sector.

15. The last Women’s Ministerial Meeting was convened in Mexico in 2002. It is time to reconvene with a topic focussing on women’s economic contribution to APEC and how women entrepreneurs can help lead the way to sustainable and healthy economic recovery in the region.
16. It is important that Ministers Responsible for Trade, specifically address issues of IPR protection of indigenous knowledge, arts and design, and ensure that indigenous communities are brought into the world of globalization through export training, access to markets, access to export support programs and without exploitation of traditional knowledge and ways of life.
17. Expectations were raised by the IWEBS meeting in 1999 and it is time to reconvene a second IWEBS meeting in order to build on the opportunities that these women have and the momentum created by previous meeting.

INTERNATIONAL SEMINAR

The organization of the International Seminar, as part of the project implementation, must be according to APEC Protocol done for these kinds of work meetings, where there will be representatives of the APEC 21 economies, members of the APEC Gender Focal Point Networks.

MIMDES organization was in charge of General Office of Women, which as Gender Focal Point Network is responsible of APEC Project. This activity was done by close coordination to the Vice Ministry of Women.

It is important to say that this International Seminar meets the three pillars of APEC for developing economies: Business and investment liberalization, trade facilitation and economic and technical cooperation for development.

The target audience was mainly the representatives of APEC Gender Focal Points Network of APEC economies, of Regional Governments of Peru, of Central Government Sectors and Organizations of women in export or with exportable products from various production sectors.

Time and Place

Place : Los Delfines Hotel. San Isidro - Lima

Date : Thursday 25, 8:30 -18:00 hrs
Friday 26, 8:30 – 14:00 hrs

Exhibition : “Made by Women” Products hrs
Friday 26

Target Audience:

1. representatives of APEC Gender Focal Points Network of APEC economies
2. Authorities and Officers from Regional Governments of Peru related to the promotion of productive activities and to women in export issues
3. Officers from Ministries related to APEC and to the implementation of public policies to promote women entrepreneurs participation in APEC
4. Representatives of business organizations of micro, small and medium size enterprises who are potential exporters
5. Members of the academia with expertise in economy, markets, women and gender.

PROGRAM

OPENING PROGRAM

8:30 - 9:00	Registration
9:00 – 9:40	Opening
	Welcoming and Opening Remarks Ms. Norma Añaños Castilla Vice Minister of Women of Peru
9:40 – 10:20	Keynote speech: “APEC: An opportunity to women entrepreneurs” Minister Counsellor Alberto Gonzales APEC Budget and Management Committee. Chair. Ministry of Foreign Affairs of Peru
10:20 – 10:50	Presentation of the Research "Public Policies to promote women entrepreneurs" Consultant: Andrina Lever. Canada
10:50 – 11:50	- Official photo Coffee Break

WORKSHOP

25 June 2009

Session 1	
11:50 – 12:30	“Fair Trade and Women Entrepreneurs Promotion” Dana Peebles – Kartini International – Canada
12:30 – 14:30	Lunch time

Afternoon

Session 2	
14:30 – 15:15	“Business Rural Women and Public Policies” Francine Whiteduck- Canada
15:15 – 15:30	Coffee Break
15:30 – 16:30	Building public policies to promote women entrepreneurs in developing economies - Chile. Ms. Carmen Andrade of SERNAM - Peru. Dr. Grecia Rojas . General Office of Women. MIMDES. Q&R round. Moderator: Mr. Felix Aguilar . Ministry of Production
16:30 – 17:00	Conclusions of the day

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16:30 – 17:00	Conclusions of the day

26 June 2009

Session 3	
9:00 – 10:00	Building Public policies to promote women entrepreneurs in developed economies. - Canada. Status of Women - Australia. Ms. Inés Fernandini . Austrade Q&R round. Moderator: A representative of the Ministry of Trade and Tourism
10:00 – 10:15	Peruvian Program “Made by Peruvian Women”
10:15 – 11:15	Working tables by thematic groups: <ul style="list-style-type: none"> • Textiles. Moderator: Rosario Valer. Ministry of Agriculture • Tourist Services. Moderator: Clelia Duránt. Vice Ministry of Tourism • Handicraft Moderator. Madeleine Burn Vice Ministry of Tourism • Organic foods Jacqueline Quintana. Ministry of Agriculture Agenda: preparation of sectors draft guidelines for the formulation of public policies that support women entrepreneurs.
11:15 – 11:30	Recess

Session 4	
11:30 – 12:30	Presentation of workshops results Conclusions and Proposals
12:30 – 12:45	Closing Ms. Nidia Vilchez Yucra Minister of Women and Social Development

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12:30 – 12:45	Closing Ms. Nidia Vilchez Yucra Minister of Women and Social Development

ORGANIZATION

It was in charge of many committees:

1. Logistics and Publications Committee

The event was held in Delfines Hotel. The first day it was held in the Oceanus Auditorium and the second in the Oppian one. During the first day, MIMDES hosted a luncheon in the Atlantis Hall for workshop attendees. There were two coffee breaks on the first day and one on the second.

It was necessary to use computers, multimedia projector, sound equipment, microphones. During the coffee break, MIMDES APEC 2008 videos were watched.

There was also simultaneous interpretation of English and Spanish throughout the event (ie two interpreters took turns during speeches). During the second day, there was an activity that divided the participants into four tables, each table had an interpreter.

Similarly, there was a small exhibition of some products from the "Made by Peruvian women" initiative in the lobby of the Oppian auditorium.

A USB was delivered to every attendant. This USB had a silk screen-printed with the Event name on the outside. It has information of the General Office of Woman, APEC and the event as well as the APEC 2008 video

2 Thematic Committee, Program & Exhibitors

The program proposal was the result of teamwork to define issues and the profile of speakers, at national and international level.

The speakers proposal was worked based in coordination with each of the economies that supported the project (Canada, Chile and Australia), according to their agendas availability for the scheduled dates and topics of their speeches.

The program was designed to cover the thematic part from the macro perspective of APEC and then targeting interventions to the mechanisms of export promotion for access to international markets from the perspective of the involved sectors, where the participation of women is most significant and more vulnerable as well.

3 Committee for spreading the activity

The design of spreading materials such as folders, leaflets, portfolio, USB, was done in the General Office of Women and had the OK, approval and adjustment of the Office of Communications.

The materials submitted before the event were:

- Invitations

During the event, the delivered materials were:

- Portfolio bioleather (Annex 3) included:
 - 1 small notebook with 20 sheets
 - 1 leaflet of the event
 - Opening Program
 - Seminar-Workshop Program
 - 1 pen of Good Institutional Practices initiative.
 - 1 USB with information from the General Office of Woman (DGM), APEC and the event

Also from the initiative Made by Peruvian Women:

- 1 bag of canvas

- 1 folder
- 1 leaflet
- 1 flier
- 1 pen

Information to be placed on the website of MIMDES is being designed.

Foreign visitors received from Minister of Women and Social development, Nidia Vílchez Yucra, a card holder with silver application.

Many DGM publications were given to each attendant and there were two tables with DGM publications.

Communication Office reported on the event:

http://www.mimdes.gob.pe/noticias/2009/not26jun_1.html

CONCLUSION AND RECOMMENDATIONS:

1. Regarding goals:

- During the implementation of the Seminar, the participants were identified with the topic and recognized that many of the experiences from the 4 countries showed in the study were similar to those of their own countries.
- They evaluated the report as a high level research, very well documented and accurate in recommendations and conclusions and also the expectations about the development of the topics ahead and ratified their commitment in order to follow developing this topic.
- Attendees considered that they have benefited from the project because they have realized how other economies have implemented public policies to improve women situation and they have shared experts' experiences. They evaluated as good project with excellent speakers.
- From the polls applied (See Annex 4) during the event, some of them thought that it is important to strengthen gender-disaggregated data to design specific programs for women and also that it is vital to have some lectures on IT and e-commerce. Also, for them the effectiveness of the project was informative, practical, motivating and applicable.
- On the other side, the speakers (see Annex 3) recommended that the project would have a positive impact and they considered that the presentations must be translated. We have already translated them and are in our web page. Another reference is that there should be promoted the participation of more men related to women issues.

2. Regarding targets

- Considering previous information, we conclude that the overall objective of the International Seminar was reached, due to the following:
- It garnered the attention of 8 APEC economies and their Gender Focal Points, who participated as official representatives and were able to share valuable experiences from the international speakers side.
- The event program was implemented according to the plan, showing a high level of thematic development, due to the quality and experience of Speakers.
- The number and composition of attendants and the target population in the event were as expected in the project.
- It remains the need to strengthen multi-sectoral working with the ministries that supported us in thematic working groups, in order to consolidate an integrated intervention to APEC

3. Regarding Committees for developing the event:

- Logistical, administrative and thematic committees, work out regularly, fulfilling their activities with the knowledge and professionalism gained in other similar experiences, so we think the event had expected success without difficulty.

4. About the participants:

•

Expectations about guests' participation in the international seminar were fulfilled. The following economies took part of the event:

NAME - SURNAME	ENTITY
AGUSTINA ERNI	INDONESIA
CARMEN ANDRADE	SERNAM/CHILE
DANA PEEBLES	CANADA
FRANCINE WHITEDUCK	CANADA
INES FERNANDINI	AUSTRALIA
LAURA CORREA	MEXICO
LIM MEI YING	MALAYSIA
LORETO MAZA	SERNAM - CHILE
NINA PESTERVA	RUSSIA
TERESITA SYLVIA M SALUD	PHILIPPINES

- In relation to the participation of Regional Governments, there were 17 Economic Development Managers from the following regions: Callao, Ucayali, Cusco (see Annex 5)
- We have established the necessary coordination with each of the representatives of Regional Governments to promote the participation of women in their respective regions, which reflects the growing interest of women entrepreneurs to take advantage of market opportunities offered by APEC.
- Participation of the Ministries of Foreign Affairs, Foreign Trade and Tourism, Agriculture, Transportation and Communications, ensures integrated participation among ministries committed to promoting participation of women in economic development, since their own powers.
- Participation of civil society, expressed in the Gender Network and Technology and others, express the strengthening of the dialogue recognizing their efforts and experiences in promoting women entrepreneurs.

5. About Communication Strategy:

- The web site has proved to be a great means of dissemination, as through our website www.mimdes.gob.pe/apec we can spread the event.
- It has been hanging on the website of MIMDES documents, presentations and general information about the event, the same will be done in coordination with the sectors involved with APEC theme as the Ministry of Labor and Employment Promotion, Ministry of Production, Ministry of Transport and Communications and the Ministry of Foreign Trade and Tourism.

ANNEX 1: PHOTO GALLERY OF INTERNATIONAL SEMINAR

Opening Session



**Mag. Norma Añaños,
Viceminister of Women,
opening speech**

**Minister Alberto
González representative
of Ministry of Foreign
Affairs giving a global
vision of APEC.**



**Viceministra de la Mujer,
Mag. Norma Añaños with
representatives of
Regional Governments
and APEC economies**

During the event



Attendee discussing during workshop.

Closing ceremony



Mag. Nidia Vilchez, Minister of Women and Social Development giving the closing

Project Policies to Promote Women Entrepreneurs in APEC

2009



APEC - MIMDES Final Report based on four economies:
No. GFPN 01-09A Australia, Canada, Chile and Peru.

Project APEC – MIMDES:
Public Policies to Promote Women Entrepreneurs in APEC - No. GFPN 01/2009A
By Andrina Lever, ICD.D, President and CEO, Lever Enterprises, Canada

Project oversee: Mayela Freyre Valladolid.

The objective of promoting gender equality in international trade – the core of the trade and gender debate – is one of the cornerstones of the reflection and efforts to achieve an inclusive form of globalization, or in the words of the ILO World Commission on the Social Dimension of Globalization, a ‘globalization which puts people first; which respects human dignity and equal worth of every human being.’¹

This paper is a result of Peru’s hosting of APEC in 2008, and recommendations from previous Women Leader Network and GFPN meetings that as a multi lateral trade cooperation, APEC should take the inclusion of women in trade more seriously. Over the last ten years, a substantial amount of research has been conducted within APEC as well as focussing on activities in specific economies. The mandate of this project is to perform an overview of public policies that support women entrepreneurs with respect to international trade and in particular their use of technology. The project concentrates on policies and activities in four economies: Australia, Canada, Chile and Peru. Reports for each of these economies have been produced and shall be summarized and referred to in this final paper.

Information for this report was:

- ⊗ gathered through a series of interviews with key stakeholders including APEC Gender Focal Points from each of the four participating economies as well as businesswomen, researchers and representatives of NGO’s.
 - ⊗ gathered through a thorough internet search and review of government and NGO websites.
 - ⊗ Review of research and government documents and programs
 - ⊗ Participation in a workshop in Lima, June 24 and 25th 2009
 - ⊗ A survey posted on both the WLN website, Facebook and Linked In.
- Unfortunately due to limited time and resources, the paper is an overview of what economies are doing or have done and relies heavily on the input of government officials. There has not been any attempt to quantify or document the **effectiveness** of these programs which is an important factor when trying to replicate them. Most evidence of effectiveness is therefore anecdotal.

The economic contribution of women to APEC economies has largely been overlooked despite valiant efforts by individuals and individual economies to ensure that women and the economy and in particular women in international trade remain a vital focus. Attention has been given and a significant amount of research undertaken but much of the very positive and encouraging findings have largely fallen on deaf ears or have been overshadowed by more urgent policy requirements of a crisis: SARS, tsunami, two major financial crises, security and terrorism, bird flu, swine flu and regional conflicts. Indeed, as the region faces unprecedented economic challenges today, women entrepreneurs need to be viewed as innovators who can help lead the way back to prosperity, set examples and not be seen as a drain on the economy. Supporting women in business is not charity: it is good business and sound economic policy. Targeting or focussing on assisting women to participate in international trade is not a case of preferential treatment. It is a matter of helping to level the playing field and giving women led businesses the opportunity to ‘catch up’ to their male counterparts.

Since the creation of the Women Leaders Network of APEC in 1996, WLN has worked to ensure that policies to promote women entrepreneurs throughout APEC have been put forward. WLN was the originator of the forerunner to the GFPN (AGGI – the Adhoc group on gender integration) and was responsible for recommending both Women’s Ministerial meetings, in 1998 and 2002. Several economies have included trade ‘days’ and trade missions as part of the WLN activities during their year of hosting APEC and this has provided a base upon which to build for background research and policy development for this project. In addition there has been considerable research on the experiences of women in international trade in various APEC economies, a study to look at successful models and policies, and research to understand the affect of multi-lateral trade agreements on women owned businesses.

Why Focus on Women? Are Women Different?

¹ Introduction of the UN publication on Trade and Gender

The short answer is yes. Women are different and the types of businesses that they have as well as the way they conduct business is different from men. The reason women are being focussed on women, is that they are so often not in the mainstream of business or organizations or their businesses are small so they are not captured by the policies or assistance programs that are set up to help larger companies export.

Trade policy and public policy tend to be developed largely by men and most decision makers in the hierarchy that develops policy tend to be men. This paper is not meant to be divisive or anti-male in anyway, but rather to demonstrate that women have different life experiences, start different types of businesses (often based on those life experiences), tend to have smaller businesses of which the largest percentages are in the service sector, different priorities, grow their businesses differently and even have a difference in the manner that they manage companies and make decisions. Even at the policy level, the nature of discussions and policy making tends to differ when women are involved due to the different perspective that they bring.

Significant research has been done on the role of women in economies and this has been the subject of literally hundreds of conferences, research papers, the OECD, WLN, ITC, GEM and other international programs. The tight time constraints of this project do not allow for a comprehensive in-depth review of the programs and previous research and activities or any technical analysis of data and so, unfortunately, unless where the author cites specific initiatives and research there shall be a reference to generalities that are well recognized, in the public domain, or easy to find with an internet search.

Each of the four participating economies has their own unique advantages and challenges:

Australia

With a population of under 20 million, it is similar to Canada as a large land mass with relatively small population. However, unlike Canada, Australia is an island and a continent and its distance from other major trading partners presents a challenge to many and especially for women who may need to travel to do business internationally, due to the length of time or expense involved in travelling to business markets. Australia often has a reputation for being a male and sports dominated culture but it is in fact highly multicultural and women in Australia were among the first to receive the right to vote in elections in South Australia in 1895. Australia ranks 9th overall out of 181 countries in the IFC/World Bank Doing Business Report 2009.² In the most recent Gender Gap Report 2007 presented at the World Economic Forum in 2009, Australia ranked 17th overall out of 128 countries and it was noted that 'Australia ... continue(s) to perform well in the rankings. Australia shows a well-rounded performance, ranking well on all four sub-indexes and, over the last year, further improving its scores on economic participation, driven by advances in labour force participation and wage gap data.'³

Australia played host to a highly successful WLN meeting in Port Douglas in 2007. This meeting was preceded by a Women in Trade Day with ample media coverage, a trade show, and the Digital Economy for Women event. Austrade is the Government agency for promoting Australian trade and export. Austrade has long recognised the need to provide tailored support for women in particularly those involved in exporting and international business. Austrade has been running events for women involved in exporting since the late 1980's and in 2004/05 launched a formal "Women in Export" program of which a key element is a national seminar series. The agency recently conducted its third national Women in Export seminar series around Australia.

² www.DoingBusiness.org

³ Gender Gap Report 2007

The theme was “Women in Global Business – latest opportunities, winning strategies and future trends” and was attended by 650 business women. More reference shall be made to Austrade later in this presentation under Government Initiatives and Best Practices.

The Australian Government Office for Women is part of the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA). The Minister for the Status of Women, the Hon Tanya Plibersek MP has called on men and women to start a new conversation about equality and identified three priority areas to support this vision:

- reducing violence against women and their children
- improving women’s economic independence and financial security
- promoting women’s equality and leadership in all aspects of society

The Office and the Minister for the Status of Women consult with women from a wide range of non-Government organizations to address these priorities and deliver better outcomes for women. The Office for Women also has a key role in delivering services and contributing to the advancement of women in general and in business. The Office has produced many excellent resource guides for women, including **Financial Literacy**. While this does not directly relate to women in trade or export, it certainly is an important step to understanding business and success in women’s personal and professional lives.

Canada

With a population of just over 33 million, Canada is regarded as the most multi-cultural country in the world. Like Australia it is a large land mass with huge areas either uninhabitable or with very little populations. More than 80% of the population lives within 100 miles of the Canada/US Border. Canada’s largest trading partner is the United States and while this is a benefit, Canadians are always aware of their being overshadowed by their neighbours to the south. Women were first given the right to vote in the province of Manitoba in 1916 but the most historically significant events for women in Canadian history are the October 18th 1929 Person’s

Case whereby women were recognized as being persons under the law, however it took until 1988 for a First Nations woman to be elected to the House of Commons.

Canada ranks 8th overall in the IFC/World Bank Doing Business Report 2009 and 18th in the Gender Gap report having lost four places since 2006. According to the report, ‘Canada continues to show a similar performance as that of last year, ranking well on economic participation and opportunity,... and educational attainment..., and performing above average on political empowerment... and health and survival.’⁴

Canada played an instrumental role in the establishment of the Women Leaders Network in 1996 and provided substantial funding (in excess of \$ 1 million) for the first five years of its existence through the Canadian International Development Agency including supplementing travel and meeting costs for participants from ASEAN. The Department of Foreign Affairs and International Trade also provided support for the Indigenous Women Exporters in Business Seminar with New Zealand in 1999 and the travel of Indigenous women from throughout the region to attend. . Canada played host to APEC in 1997 and played a key role in the creation of the precursor to GFPN, called AGGI the Ad Hoc Advisory Group on Gender Integration.

The Department of Foreign Affairs and International Trade (DFAIT) is the government of Canada department responsible for federal trade policy and the Canadian Trade Commissioner Service. DFAIT launched the women in international trade and the women exporters programs in the mid 1990’s through the first ever all Canadian women’s trade mission to the United States, the launch of the women in international trade website and the first comprehensive research about women exporters. Further details of DFAIT’s programs will be described later.

Status of Women Canada is the Office responsible for women’s affairs in Canada. ‘SWC works to advance equality for women and to remove the barriers to women’s participation in society, putting particular emphasis on increasing women’s economic security and eliminating violence against

⁴ Gender Gap Report 2007

women.’⁵ To advance equality for women, SWC works with federal departments and agencies to ensure that the gender dimensions are taken into account in the development of policies and programs - by conducting gender-based analysis and supporting research.

Chile

Chile is considered the most developed country in South America. It is a long narrow country with a diverse climate and countryside and approximately 17 million people. Culturally, it tends to be a conservative, Catholic, male dominated country although the first woman to ever win the Nobel Prize for Literature was a woman and the first Latin American country to elect a woman as President is Chile. In addition, Chile was the first Latin American country to have a woman Minister of Defense and a woman Foreign Minister. Chile ranks 40th in the IFC/World Bank Doing Business 2009 report. According to the Gender Gap Report 2007, Chile has improved its score on the Index, driven by a smaller gap on political empowerment but its drop in the overall rankings, from 78 in 2006 to 86 in 2007, is due to the entrance of new countries at a higher position in the rankings, rather than to an actual drop in performance—its 2007 rank among 2006 countries is still 78. However, Chile continues to be held back by poor performance on the economic participation and opportunity sub-index (105 out of 128 countries). Women’s labour force participation is 41% as compared to 76% for men, women’s estimated earned income is less than half that of men and less than a quarter of “legislator, senior official and manager positions” are occupied by women.

Interestingly, and perhaps as a result of the feeling women have that they cannot get decent paying jobs or have careers, a 2006 report by GEM, the Global Entrepreneurship Monitor states that ‘Women are Joining the Entrepreneurial Economy in Chile’. The study led by Universidad del Desarrollo,⁶ shows that entrepreneurship among women has risen 68% in the last 3 years despite an adverse setting. If this phenomenon continues, women could outnumber men in new enterprises by 2010. Although

Chilean women believe they have less opportunity to become entrepreneurs than men, they have nonetheless forcefully begun to start companies, and the rates of growth are nearly 20% annually, higher even than egalitarian developed countries like Germany or Spain.

“The Export Promotion Bureau (ProChile), is an agency under the Foreign Ministry’s Directorate General for International Economic Relations, which works to advance and consolidate Chilean trade policy. The ProChile website does reveal a section that specifically targets women as exporters and does provide information on other women exporters and their experiences. ProChile has been supportive of initiatives to promote women and exports throughout Chile.

SERNAM is the government department responsible for women’s affairs and issues in Chile. ‘Women’s participation in the economy is the central block upon which the Servicio Nacional de la Mujer (National Women’s Service) builds its public policies.’ SERNAM recognizes that the economic independence of women is a human right that has a direct impact on women’s personal development and self esteem, the quality of life of families and on the fight against poverty.⁷ SERNAM played host to the Women Leaders Network of APEC in 2004 and since then has been most supportive of creating and maintaining women’s involvement in WLN and APEC as well as attracting additional high profile businesswomen’s events back to Chile such as the International Alliance for Women and most recently the Global Summit of Women. SERNAM has been instrumental in breaking barriers for women in Chile on both a domestic front and a professional development front. Chile’s commitment to continuing and expanding its participation in WLN is a model that all APEC economies should strive to achieve.

Peru

Peru has been the most recent host of APEC in 2008. It is the third largest Latin American country with a population of almost 28 million people and a diverse cultural heritage and geography which presents its own unique

⁵ www.swc-cfc.gc.ca

⁶ Global Entrepreneurship Monitor, a report on *Women and Entrepreneurship in Chile - 2005/2006*, led by Universidad del Desarrollo

⁷ Taken from Chilean presentation to Second APEC Ministerial Meeting for Women, Guadalajara, Mexico, 2002

challenges and opportunities. The country ranges from sophisticated urban centres such as Lima and Arequipa to fairly traditional and primitive rural conditions in the mountains, desert and jungles. Peru is rich in natural resources such as copper, silver and gold and is wealthy in agricultural and fishing resources as well. The economy currently is one of the strongest in South America and certainly the progress that Peru has achieved in the past 10 years, is evident. After a cycle of crises and recoveries due to various political regimes, and being subject to world commodity prices, Peru now seems to have reached a level of stability and is poised for future growth. International rating agencies rate Peru as a low risk country for foreign investment purposes.

During its year of hosting APEC events, Peru organized a series of high profile events for women: the Digital Economy for Women event, a Women in International Trade Event, WLN, a highly successful and large trade fair which achieved in excess of \$990,000 in sales, the GFPN and a Gender Training workshop. It is hoped that Peru shall continue to support WLN and to promote WLN and international involvement to Peruvian women. Peru was the proposer of this research as a deliverable from its year of APEC.

While being a primarily resource based country, Peru also has a tradition that is rich in art and handicrafts as well as design that dates to Inca and pre Inca periods. The IFC/World Bank 2009 Doing Business Report ranks Peru as 61st out of 181 in the ease of doing business. In the GEM 2007 Report on Women and Entrepreneurship, of the 41 countries participating in the surveys, Peru was one of the low to middle income countries that exhibited the highest women's early stage entrepreneurial activity prevalence rates at 26.2%.⁸ According to this report, only in Japan and Peru are women more active in starting businesses than men. This is an encouraging sign for Peru as more women enter the entrepreneurial sector. The Gender Gap Report 2007 rates Peru at 75th down from 60th in 2006 but a large part of this drop is due to the entry of new countries into the survey.

PROMPEX is the Peruvian Export Promotion Agency. While they do not have any programs focussing on women or women exporters, Peru is very progressive in promoting micro enterprises and artisans and crafts which are sectors that women in Peru are active in.

The primary government department responsible for women's affairs is MIMDES, the Ministry for Women and Social Development. This government department covers a vast range of responsibilities including social issues, cultural issues, family and community, social protection, violence against women and economic opportunities and indigenous affairs as well. Under the theme of economic development, MIMDES has a program called Programa de Apoyo a la Microempresa (PAME) which provides micro financing to assist women micro entrepreneurs in the rural regions of Peru. More details of MIMDES other activities will be referred to later in this presentation.

Peru does keep statistics on the local market and according to SUNAT (National Tax Administration), the number of women enrolled in the Business Register of Taxpayers (RUC) rose from 708,323 in 2002 to 1,485,000 in 2007. representing 56% of all those registered in the Simplified Register (RUS). 22% of micro and small businesses are led by women. Most micro and small business are in trade and services which represent 82% or all women's businesses with 11% in manufacturing, 3% in agriculture and 2.5% in construction. Within manufacturing, the sectors that generate the most employment for women, (based on the ISIC), are bakeries with 14%, furniture companies with 13%, business clothing, except fur clothing with 13%, and footwear companies as well as fabrics, knitted and crocheted items for 4.8%.

Only 1% of formal micro enterprises and 4.8% of small businesses reported they made exports in 2006 – this represent 811 micro enterprises and 1,196 small businesses.

⁸ www.GEMconsortium.com

Historically

In all four of the economies reviewed, women's business enterprises are on the rise. The phenomena of entrepreneurship and self employment has been growing steadily in the last fifty years and many countries now look at what it takes to develop an entrepreneurial culture. In countries like Australia and Canada, the women of the 1950's almost always were stay at home Mums with career women let alone self employed women being the exception rather than the rule. With the changes in education and career opportunities this began to change in the 1970's as women became better educated and more interested in working outside the home and other opportunities began to open up. Now not only is it not unusual for women to work but in most cases, families now require two incomes to sustain themselves. Chile and Peru have been more conservative and male dominated cultures but both of these countries are now experiencing a rise in women's employment and according to the GEM consortium reports, an active increase in women's entrepreneurship.

Current trends

More than 30 per cent of Australia's small business operators are women. Women make up more than half of the Australian public service workforce (57 per cent) and hold around 36 per cent of senior executive positions. Therefore, data does show that Australian women are, and always have been, very active in the economy. In the private sector, though, women hold only around 12 per cent of management jobs. Women hold 34 per cent of all seats on federal government-controlled boards and approximately 23 per cent of chair or deputy chair positions. However, women hold only 9 per cent of private board directorships. In the federal parliament in 2008, 30 per cent of members and senators were women. In the Senate there were 27 women, out of a total of 76 senators, and in the House of Representatives there were 40 women, out of a total of 150 members. The position of Deputy Prime Minister is

now held by a woman, Julia Gillard, for the first time in parliamentary history.⁹

Approximately 9% of exporting SME's in Australia are female led. In a paper, presented by Ms. Patricia Hamilton at the Women Leaders Network in Peru in 2008, Ms. Hamilton stated that 'despite increased trade liberalization in the region, Australian women are not necessarily experiencing increased opportunities. Anecdotal evidence suggests women exporters are disproportionately affected by customs-related red-tape and technical barriers. This may be because women are predominately engaged in small business and often lack the resources and expertise to negotiate export processes.

The capacity for women and men to benefit from trade liberalization is also linked to the types of products and services traded."¹⁰

- Australian women in small or micro businesses tend to be concentrated in specific industry sectors. In services such as education, health, consultancy and retail, or in specific consumer goods such as food, wine, beauty products, the arts and fashion.
- These products and services can be particularly affected by regulatory issues such as differences in food and health safety standards. For example, non-standard packaging and labeling requirements can be a big cost factor to small businesses having to adapt to different markets.
- Furthermore, in Australia, women-operated small businesses tend to be located outside the sectors currently undergoing rapid expansion, such as mining and technology

Based on her research Ms. Hamilton concluded that 'clearly some differences exist between male and female exporters. It might therefore be reasonable to assume that although some challenges are

⁹ The above dates and events are drawn from a detailed timeline developed by the Australian Government Office for Women.

¹⁰ Australian Women in Small Business, Opportunities and Obstacles for Trade, paper presented by Patricia Hamilton at WLN, Peru, 2008, Australian Government Office for Women, Consultations with Women in Small Business

common to all SME's, women and men will face some different challenges and perhaps benefit from different opportunities.'

In Canada, The past several decades have witnessed dramatic growth in the share of women who are part of the paid workforce. In 2006, 58% of all women aged 15 and over had jobs, up from 42% in 1976. According to the Government of Canada and Status of Women in their study of Women in Canada, 2004, the following is a snapshot of women in Canada:

- Slightly more than half of all people living in Canada are women or female children. In 2004, there were a total of 16.1 million females in Canada, representing 50.4% of the overall population that year. Women constitute a particularly large segment of the senior population in Canada. In 2004, women made up 69% of all persons aged 85 and older, 59% of those aged 75 to 84, and 53% of people aged 65 to 74.
- There were a total of 2.8 million foreign-born females living in Canada in 2001. Together, they made up 19% of the country's total female population that year.
- In 2001, over 2 million women, 14% of the total female population, identified themselves as being members of a visible minority. Visible minority women are centered largely in Toronto and Vancouver.
- In 2001, just under a half million women, 3% of the total female population, reported they were one of North American Indian, Métis, or Inuit.
- There has been a sharp drop in the proportion of women living with their spouse in the past couple of decades. In 2001, 48% of women aged 15 and over were partners in a husband-wife family, down from 56% in 1981. In the same period, the proportion of women living in a common-law union more than doubled, rising from just 4% in 1981 to 9% in 2001.

- There has also been an increase in the proportion of women who are lone parents from 5% in the early 1970s to 9% in 2001. In 2001, there were over 1 million female-headed lone-parent families in Canada. That year, 20% of families with children were headed by a female lone parent, double the figure in 1971.
- More women are living alone. In 2001, over one and a half million women, 14% of the total female population aged 15 and over, were living alone; more than double the total in 1971. Seniors are the most likely women to live alone. In 2001, 38% of all women aged 65 and over were living on their own.
- The past several decades have witnessed dramatic growth in the share of women who are part of the paid workforce. In 2006, 58% of all women aged 15 and over had jobs, up from 42% in 1976. In contrast, the proportion of men who were employed in 2006 (68%) was well below the figure recorded in 1976 (73%). As a result of these trends, women accounted for 47% of the employed workforce in 2006, up from 37% in 1976.

The following is an overview of women in business and the small business sector in Canada today:

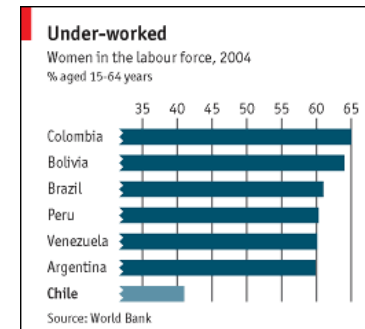
- One in every two net new jobs in Canada is created by a high-growth small or medium size business enterprise
- While 63% of male owned enterprises are high growth firms, only 37% of women owned enterprises are classified as high growth
- While 13% of male owned businesses accelerate their growth through exports, only 7% of women owned enterprises regularly export
- Women-led firms provide jobs for 1.7 million Canadians – more than the Canadian Business Top 100 companies – and are creating new jobs at four times the rate of the average firm.

- The number and size of women-owned firms in Canada is increasing. Between 1981 and 2001, the number of women entrepreneurs in Canada increased 208%, compared with a 38% increase for men.
- Women make or influence 85% of the purchasing decisions in households – a compelling reason for corporations to utilize women in their supply chains.
- 47% of small and medium-sized enterprises have some degree of female ownership: 16% of SMEs are majority-owned by women, 20% are owned in equal partnerships between male and female owners, and 11% of SMEs have a minority female ownership (Industry Canada Key Small Business Statistics January 2009)
- Majority female-owned firms were less likely to seek growth, report less management and financial experience and operated smaller, less profitable firms concentrated in service sectors. With the exception of growth intention, gender differences were systemic across domestic firms and exporters.¹¹
- Majority women-owned SMEs earned revenues of \$72 billion in 2008, representing approximately 8% of all revenues from Canada's SMEs.¹²

Politically, as of January 2009, women make up about 22.4 per cent of the Members of Parliament in the House of Commons, about 34 per cent of members of the Senate, 41 per cent of federal deputy ministers and about 30 per cent of federally appointed judges. Women represented 33 per cent of Government in Council appointments between 2004 and 2007.¹³ Women currently hold 68 of the 308 seats in the Canadian House of Commons; this is the greatest number of seats ever held by women.¹⁴

Shortly after the election of Ms. Bachelet as President of Chile, the

Economist¹⁵ reported on the condition of women in Chile and indicated that while Chile had the most successful economy in the region, the proportion of women in the labour force was among the lowest:



And, while there have been some stellar success, fewer achieve political power. According to a recent report by the Inter-Parliamentary Union, an association of parliaments, 15% of representatives in the lower house of Chile's Congress are women, less than half the proportion in Costa Rica and Argentina and below the level in eight other countries in the

region, including Venezuela and Bolivia.

The Economist went on to state that 'The wage gap with men is relatively large. Women earned 19% less than men in 2003, according to a government survey; the gap was nearly 40% in jobs requiring high levels of education. Chile may also be more socially conservative than other South American countries. The women's affairs ministry still finds such phrases as "boys like to learn, girls like to play at tea parties" in textbooks that it vets for discrimination.'

However, as soon as Ms. Bachelet took office she began her assault on inequality by appointing women to half the cabinet posts in her centre-left government. A new labour code for the public sector forbids pregnancy tests, removes mention of a candidate's sex from job applications and requires training during normal working hours. The government is working with the private sector to adopt the code as well. Sernam has developed a set of guidelines for human resource management towards gender equity, comprising planned, verifiable

¹¹ (Gender and Export Propensity by Barbara Orser)

¹² (Canadian Women Entrepreneurs, Research, and Public Policy: A Review of Literature by Barbara Orser)

¹³ (<http://www.tbs-sct.gc.ca/rpp/2009-2010/inst/csw/cswpr-eng.asp?format=print>).

¹⁴ (<http://www.parl.gc.ca/information/library/PRBpubs/prb0562-e.htm>)

¹⁵ *Women in Chile Left behind, Will Michelle Bachelet help women or hinder them?* Aug 10th 2006, From *The Economist* print edition

and quantitative activities, which seek to diminish gender gaps and contribute to elimination of inequalities between men and women in the labour market. By May 2009, 49 enterprises have already signed a contract to implement the model. On June 2nd 2009, Law 20.348 which ensures Equal Salary between men and women was enacted. A recent study by Comunidad Mujer Data Voz and the International Labour Organization (ILO) ¹⁶ confirmed the high unemployment among Chilean women with its claim that 70 percent of women in Chile would like to participate in the labour force but do not hold paying jobs. This positions Chile as the Latin American country with the lowest amount of women holding paid jobs. The article sites the following challenges which make it difficult for Chilean women to get employment:

- Women, especially mothers, are traditionally expected to do house work and look after children. The study concluded that "The figures show that the majority of women have to face factors that inhibit their spontaneous and active participation in the labour market. In the same way, they also suggest that there is an important space for carrying out policies that aim to remove obstacles to improve women's labour participation."
- The main reason preventing women from working is maternity. The study reported that 63 percent of women said they were not ready to let another person or organization look after their children and therefore chose not to work, and 61 percent said that the possibility to find a job is low.
- Fifty-one percent of the polled women said it was not in their interest to work, since they would earn very low salaries.
- women do not face the labour market with equal opportunities with regard to their male colleagues.

¹⁶ SOURCE: RADIO UNIVERSIDAD DE CHILE, By Marine Comte-Trotet (editor@santiagotimes.cl) Tuesday, 28 April 2009, The Santiago Times - English Language Newspaper in Santiago, Chile - News in Chile and Latin America, <http://www.santiagotimes.cl>

In 2008, the Chilean government launched a major reform of the pension system based on individual capitalization and the private administration of pension funds, with the incorporation of a solidarity component, as well as institutional changes that will permit significant advances toward expanded coverage and gender equality. According to the ILO, 'it is the most important social reform of the past 25 years, in terms of its impact on the structure of the social protection system and its effects on the well-being of current and future generations, as well as due to the influence the individual capitalization plan has on other countries.'

The new system creates a solidarity pension system which pays a basic pension to individuals living in poverty and a subsidy to those who receive low pensions. The significance for women is that they shall receive 63.5% of all solidarity pensions, thus helping to lift vulnerable and older women out of poverty. This will help narrow the gender gap in social protection coverage. The reform includes measures to increase women's pension savings through a bonus for each live-born child, equivalent to 18 months of contributions based on the minimum wage and implementing International Labour Office gender-specific premiums for disability and survivorship insurance, which favours women due to their lower claim rate.

In addition, in the case of divorce or annulment, a division of the accumulated balance of the individual account will be authorized in order to pay the partner for economic compensation. This generally favours women because they are much more likely to make unpaid contributions to the household economy.¹⁷

With respect to reducing gender inequality, the ILO recommended addressing this issue through the effective design of the solidarity component. This would help avoid situations in which the system would exacerbate the disparities facing women in the labour market. Thus, the elimination of gender inequalities should be achieved through a set of policies and instruments.¹⁸

¹⁷ 2008 Labour Review Latin America and Caribbean, International Labour Office, Regional Office, Latin America and Caribbean

¹⁸ Op cit, ILO

The ILO 2008 report cited Chile as being noteworthy in that it had the highest earnings for independent non-administrative, non-professional and technical independent workers with respect to the earnings of micro-establishment workers (1.8 times). It is also one of the countries with the lowest concentration of independent workers (20.3% of private-sector employment) and with a more balanced distribution of employment by establishment size. Non-professional, technical and administrative workers in Chile have achieved productivity levels that permit them to receive earnings considerably above those of micro-establishment workers.

Employment without gender or age discrimination is a key labour rights issue. Although women in the region have growing levels of labour participation and employment, they remain at a disadvantage in independent employment, micro-establishments and in the informal sector. Female MSME owners and female workers in MSMEs have fewer opportunities than do women who work in large enterprises. Female MSME workers face widespread informality, whereas women employed in large enterprises are more likely to have social protection and to be covered by labour legislation, which in Latin American countries includes specific provisions against gender discrimination at work. Figures for 2007 indicate a lower employment-to population ratio among women than among men for every economic unit size.

Whereas male employment in MSMEs represented 73.6% of men's total private sector employment, MSMEs accounted for only 53.7% of female employment. The gap mainly reflects the low female employment-to-population ratio among independent workers (23.2%) with respect to male employment in that segment (33.2%), as well as the lower female employment rate in micro establishments. The gap in the employment-to-population ratio by sex is much smaller in all larger enterprises, but it is always unfavourable to women. Chile is the country of the region where small, medium and large establishments of the private sector absorb the highest percentage of female workers (35.2%). These establishments have a higher labour demand in Chile than independent employment and micro establishments, which together absorb 29.2% of employed women. Women's disadvantages in the labour market are also apparent in the gaps between male and female median hourly job earnings.

During this financial crisis, it is recommended that governments prioritize MSME access to financing since owners and workers of these enterprises are the groups most affected by the lack of liquidity.

While the following are not specifically focussed on women entrepreneurs, they are progressive measures cited by the ILO of how Chile is trying to support exporters and smaller establishments during the global financial crisis. Most women business owners do fall into this sector:¹⁹

In response to the international financial crisis, on October 13, 2008, the Government of Chile announced several special measures for more than US\$ 850 million to support exporters and smaller establishments in the country. This effort is designed to ensure their access to financing to enable them to continue to compete successfully, create employment and contribute to the country's economic growth. The goal is to contribute to the increased liquidity of the financial system, ensuring that these resources reach the enterprises that need them most. Moreover, to encourage banks to issue credit to small enterprises, collateral lines have been established for working capital, exporters and investment loans. The five special measures are listed below:

- *Support to exporters: more coverage, more flexibility.* The Production Development Corporation (CORFO), the Chilean government agency responsible for promoting national production, has implemented the Programme of Bank Loan Coverage for Exporters (COBEX). This instrument guarantees 50% of loans to exporters disbursed by the banking industry. In an effort to expand coverage of this instrument, an additional US\$ 50 million were allocated to COBEX, permitting the programme to increase guaranteed loans up to US\$ 1 billion. In addition, loan application requirements were made more flexible, raising from US\$ 20 million to US\$ 30 million the maximum annual sales eligibility limit for businesses to access this programme. Coverage

¹⁹ Ibid, ILO 2008 Report, available at www.oit.org.pe/intranet/index.php?option=com_content&task=blogcategory&id=40&Itemid=1155

provided by CORFO was also expanded, from the current limit of US\$ 1 million to a maximum of US\$ 2.5 million, depending on the size of the loan.

- *Support to investments: US\$ 500 million CORFO investment (FOGAIN).* The CORFO Investment Guarantee Fund provides long-term financing to small and medium enterprises to enable them to carry out their investment projects. As a result of the first bidding process, CORFO allocated US\$ 300 million to the financial system, with coverage for a similar amount, which will be disbursed to small enterprises at interest rates ranging from 10% and 15%. The remaining US\$ 200 million will be disbursed through a new bidding process.
- *Working capital: US\$ 200 million for small enterprises.* Working capital flow for small businesses may be affected by a greater need for liquidity, as well as perceptions of greater risk and uncertainty on the part of financial institutions. To maintain working capital financing, a programme is needed to jointly issue financing and coverage of loans from financial institutions. A bid was conducted on a line of working capital for US\$ 200 million with the aim of reaching out to establishments of smaller size with adequate funding, ensuring they have the working capital they need.
- *Non-banking factoring: US\$ 100 million for new lines of financing.* Market events have reduced the appetite for risk among investors, raising the cost of financing and consequently limiting access to capital markets of these financial intermediaries. To facilitate financing of working capital of small enterprises through factoring, CORFO will allocate US\$ 100 million for new lines of financing for these establishments. These lines will provide funds to financial intermediaries that have efficient risk control systems in place, that target small enterprises and that offer better credit conditions to the end client in terms of discount rate and service.
- *Strengthening the national financial market.* A regulation of the Tax Law was issued to permit foreign insurance companies, endowments and public funds of foreign origin to operate in Chile without having to pay capital gains taxes. It also enables non-resident foreign investors in Chile to avoid tax procedures such as giving notice of the start of activities,

keeping accounting records in the country and annually declaring profits on movable capital, foreign currency and other financial instruments.²⁰

More than 1,200 small businesses competed in the first annual Small and Medium Establishment (SME) Competitive Management Award in Chile. This prize, awarded by *Chile Calidad*, promotes management excellence among MSMEs, which increases their possibilities for becoming worldclass organizations. Although 99% of Chilean establishments are MSMEs and these businesses account for more than 70% of job creation, available information indicates that one of their main weaknesses for increasing productivity and efficiency is their limited management capacity. The SME Competitive Management Award strives to overcome this weakness. The tripartite nature of *Chile Calidad*, whose board of directors includes representatives from the government, the Production and Trade Confederation (CPC) and the Workers' Central Confederation (CUT), makes this award an important recognition of improving MSME competitiveness.²¹

Interestingly, and perhaps as a result of the feeling women have that they cannot get decent paying jobs or have careers, a 2006 report by GEM, the Global Entrepreneurship Monitor states that 'Women are Joining the Entrepreneurial Economy in Chile'. The study led by Universidad del Desarrollo,²² shows that entrepreneurship among women has risen 68% in the last 3 years despite an adverse setting. If this phenomenon continues, women could outnumber men in new enterprises by 2010.

Although Chilean women believe they have less opportunity to become entrepreneurs than men, they have nonetheless forcefully begun to start companies, and the rates of growth are nearly 20% annually, higher even than egalitarian developed countries like Germany or Spain.

The report researchers estimated that there are 513,000 women entrepreneurs in Chile, equal to 33% of all entrepreneurs in the nation. Three years prior to the report (2003) the percentage was just 20%. The

²⁰ Source: ILO, based on information from the Ministry of Finance of Chile.

²¹ Source: ILO, based on information from the *Chile Calidad* website, www.chilecalidad.cl.

²² Global Entrepreneurship Monitor, a report on *Women and Entrepreneurship in Chile - 2005/2006*, led by Universidad del Desarrollo

report anticipates that if the high growth rates persist, by 2010 female entrepreneurs will equal male entrepreneurs and create more than 50% of jobs in new enterprises in the country.

Where women are equal to men is in readiness: 85% say they have the same level of knowledge and skills as men in beginning a business. This growth has taken place in an adverse setting, according to those interviewed. 75% felt that in Chile, men and women do not receive equal exposure to good opportunities to create a new business or enterprise. Nor do they see outside incentives, an opinion held by 63% of the interviewees, even though it is well-regarded socially to be an entrepreneur (a position shared by 71%). 67% believe that there are enough social services available in Chile for women to continue working, even after they have had children, but they may possibly not be within reach of the lower-income sectors, which is where entrepreneurship is fundamentally based on need.

The report demonstrates that “the phenomenon of female entrepreneurship has become so relevant to the future of the country that it needs for the government to define appropriate state policies to reinforce it.” In fact, “the importance of this phenomenon is confirmed by the quality of the new projects led by women that I have had the chance to analyze in depth,” says José Ernesto Amorós, professor and researcher for the Center for Entrepreneurship of Universidad del Desarrollo and GEM Chile Project Director. He added that “13% of women-run enterprises have high expectations of becoming large, which did not use to be the case.” This can be attributed to “the profound progress in equal access by women to the Chilean educational system in the last 20 years, which has helped better incorporate the capabilities of women to the country’s development,” says Olga Pizarro, professor and researcher for the Center for Entrepreneurship of Universidad del Desarrollo and co-author of the report.

The study revealed important information on female entrepreneurship:

- They want to be entrepreneurs. 70% of those surveyed said that their principal reason for creating their enterprise was to find an attractive business niche. The remaining 30% said they needed to earn income to

survive. In general, Chile has grown in opportunity entrepreneurship, but women still number less than men because need entrepreneurship is stronger among them.

- It is good business to be an entrepreneur: 40% of women entrepreneurs earn income above the national average. University-educated female entrepreneurs earn even better as 61% are ranked in the upper-third of the income strata. This is in some way perceived by women entrepreneurs because 65% say that one of their reasons for setting up business was to increase their income.
- Women are largely focused on the sale of goods and services. 64% of female entrepreneurs in business 3.5 years or less are dedicated to end-consumer business (retail sales, restaurants, personal services, hotels, etc.) while this figure is 48% among men.
- They are prepared: More than one-half of female entrepreneurs have received some form of higher education. 25% have completed college and 26% have received professional training.
- They are more fearful, but they manage well: 27% of women entrepreneurs say that they fear failure while this occurs in only 22% of men. It is notable that this did not keep them from beginning the enterprise.
- Family support. 61% of start-up female entrepreneurs are married or living with someone. This figure rises to 70% among established women entrepreneurs, which is a sign of the family support that female entrepreneurship must have.²³

²³ Study Data, The information was gathered through a survey of 2000 adults aged 18 to 64 who had a national representativeness and a margin of error of 2.5%. The information was complemented by in-depth interviews of 50 experts, 17 of whom were female entrepreneurs. National standardized data from the World Bank, the U.N., the IMF and venture capital associations were also used. The same methodology and procedures were implemented in all 35 countries that participated in this study, which allows for valid comparisons. For more information, visit www.gemconsortium.org.

With respect to Peru, Dr. Leon provided a comprehensive overview of Peruvian women today and their position in the Peruvian economy in her paper presented to WLN in 2008.²⁴ The majority of Peruvians today are descendents of Spanish settlers and native Inca and pre-Inca cultures. Currently seven out of ten Peruvians live in urban areas, following an intense period of rural-urban migration in the 1970s. The population is balanced at 50/50 women and men. The country is experiencing a demographic transition, with a very low proportion of children below age five, signifying a decreasing birth rate. The average rate of illiteracy is 11% overall, with women being slightly higher at 16%. By gender, more than 55% of women and 46% of men are underemployed and unemployment is the same for both groups. One important variable is migration. Both internal and international migration flows mostly engage workers. Since the 1970s, internal migration has involved the movement of large numbers of workers from rural to urban areas. Since the 1990s, there has been an increasing flow of workers migrating internationally, under legal or illegal methods. Recently, there have been hypotheses about feminization of these flows but more research and reliable statistics are needed.

Most women are employed working in some income generating position. Unemployed women count for less than 10% of women in the labour force, lower than the rate for men and for rural areas. Young women, including those with no experience, are most likely to be unemployed in urban areas. About 60% of working women are underemployed (compared to 35% of men), mostly working for less than the minimum legal wage, working longer than legal hours; the remaining 40% are working no more than 45 hours per week, making more than the minimum wage. Information based on data from the Peruvian Central Bank indicates that 3 out of 10 women work as an independent non-professional worker, while more than 2 out of 10 are in microenterprises, as owner-workers or as unpaid family workers. In other words, 54% of urban women work by themselves or in a very small business. The rest are

workers in private small, medium or large firms (around 27%) and the public sector.²⁵

Women with high levels of education (30%) are mostly working as employees of private firms in the public sector, and as employers. Most women in urban areas operate in low-productivity sectors. There are persistent gender differences in earnings, whether as wages or other labour income. For the same job position, women earn a lower income than men. Gender bias in earnings persists regardless of the position at work, whether highly educated (CEOs and other professionals, for which men earn almost double women's average income) or less educated (women who are employees, blue collar workers and independent non-professionals make from 50% to 70% of men's salaries in same positions), as Mintra8 (2008)²⁶ presented. Potential niches for women's economic activity appear linked to divisible services, commerce and even manufacturing, for local and foreign markets, wherever women's labour is demanded.

The main activities for women entrepreneurs are in small scale services, retail and small scale commerce, and divisible manufacture activities (including textile confections, and jewellery. Based upon a sample of more than one hundred women involved with export-firms, Gonzalez (2007)¹¹ found that most women work as technicians, professionals, and in retail positions; around one third in the sample was involved in decision-making roles, as executive and managers. Interestingly, Gonzalez (2007) noticed that women were involved in more than one of these positions, alternating their activities and responsibilities. Women's participation is larger in managing exports in manufacturing and, services, and less in mining, fishing and agricultural industries. Women involved with manufactured exports have a larger presence in specific activities such as jewellery (almost 50% in his sample), crafts, clothing confections, and textiles. Although few in number, women working with agricultural exports have a large participation in exporting specific products such as flowers (one third in his sample), natural products and herbs, and dying

²⁴ Op cit, Janina Leon, Ph.D.

²⁵ Ibid

²⁶ Mintra is an acronym for Ministerio de Trabajo y Prevision Social, Peru

natural products. Non-entrepreneur women working in export firms are also involved with these economic activities, mostly engaged as technicians and customer service representatives.²⁷

In Peru, micro and small business in the formal sector contribute over 40% to the GDP according to the 2006 Report by Peru to the APEC GFPN. However, enterprise activity is overwhelmingly in the informal sector with about 74% of businesses being informal, employing 6.2 million people, of which 42 per cent are women.²⁸ More than 95 % of businesses in Peru are classified as micro and small businesses.

According to recent economic studies, of all exporters, women compose about 26% while men hold a large lead at 74% of all exporters.²⁹ The textile and apparel sector is the largest contributor to non-traditional exports. This is an industry that generates high employment by using the natural resources of the country. Exports in this industry have grown from 676 million U.S. dollars in 2002 to over 1.665 billion U.S dollars in 2007. Women employees engaged as exporters represented 32% of this sector in 2007. Women in this sector are mainly engaged in the production process, quality control, design and management. Women are also heavily involved in the selection and classification of fibre which is a crucial step in the production of alpaca and the maintenance of quality products.

With respect to the agricultural sector, 60% of the workforce in agricultural export are women. Women are also highly involved in the crafts sector although this represents only 1.13% of non-traditional exports. However, of the exporting companies in this sector, women entrepreneurs accounted for 45% in 2007.

A study conducted by Gamarra Centre in Lima in January 2008, indicated that 6.1% of the women interviewed in the study were exporting (a total of 170 women) and that their export markets included Venezuela (24%), EU (20%), Japan (4%), Italy (4%), Ecuador (4%), Bolivia (4%) and China

²⁷ Gonzalez, C. (2007): "Tecnología y Genero en las Exportaciones Peruanas". Gerencia Estudios Economicos de ADEX – Asociacion de Exportadores, Lima (unpublished ppt)

²⁸ Heather Gibb, Building Export Markets for Peruvian Women, Focal Point, the Canadian Foundation for the Americas, www.focal.ca, December 2008, Volume 7, issue 9

²⁹ ADEX Trade Data, Customs, Peru, 2007

(4%). The women in this study were most active in textiles and clothes, alpaca fabrics, crafts and coffee.³⁰

In the GEM 2007 Report on Women and Entrepreneurship, of the 41 countries participating in the surveys, Peru was one of the low to middle income countries that exhibited the highest women's early stage entrepreneurial activity prevalence rates at 26.2%.³¹ According to this report, only in Japan and Peru are women more active in starting businesses than men. This is an encouraging sign for Peru as more women enter the entrepreneurial sector.

In her research report for WLN 2008, Dr. Leon identified some innovative export and commercial practices based on the cases studies that she presented. These included the following:

- consigning with another institution that ia already an exporter,
- engageming with fair-trade organizations for them to export the products,
- looking for commercial stores that sell locally and abroad,
- linking up with the activities of public institutions (e.g., PromPeru, Foncodes).
- becoming associated with some large, socially recognized associations to share primarily information about technical issues and markets. Two institutions included here are the exporter organization ADEX and the NGO Manuela Ramos
- Intense participation in fairs, locally and abroad, despite their implied costs.

Dr. Janina Leon also stated in her research in 2008 that 'Financial constraints may limit these strategies because of costs associated in terms of merchandise transportation and handling, in addition to travel and lodging expenses. Still participating in trade fairs helps producers get new contacts, new clients, and eventually new contracts. In the meantime,

³⁰ Responses to questionnaire provided by Russela Zapata

³¹ www.GEMconsortium.com

costs have to be assumed, sometimes at the expenses of their own savings or foregone sale revenues. Women producers have been very risk averse about getting involved in financial markets as borrowers. They do not apply for loans from commercial banks for working capital. Instead, they prefer to work with sales income and rarely with small short-term loans from a relative. However they accept cash as well as credit and debit cards and even electronic bank transfers to be paid for their products. In short: they trust the financial markets when they are in control of their assets.'

She also observed that:

- Women exporters of handicraft products continue operating at a low scale, as microenterprises or small enterprises, even when they have been exporting continuously. This may be explained partially by low revenues, or by a strategy of low reinvestment after covering family survival expenses.
- Imitation raises a double problem: first the copying, and second, the bad imitation. Exporters do not know how to control these problems, while recognizing the negative effects in their market.

Most women are employed working in some income generating position. Unemployed women count for less than 10% of women in the labour force, lower than the rate for men and for rural areas. About 60% of working women are underemployed (compared to 35% of men), mostly working for less than the minimum legal wage, working longer than legal hours; the remaining 40% are working no more than 45 hours per week, making more than the minimum wage. Information based on data from the Peruvian Central Bank indicates that 3 out of 10 women work as an independent non-professional worker, while more than 2 out of 10 are in microenterprises, as owner-workers or as unpaid family workers. In other words, 54% of urban women work by themselves or in a very small business. The rest are workers in private small, medium or large firms (around 27%) and the public sector.³²

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women in urban areas operate in low-productivity sectors. There are persistent gender differences in earnings, whether as wages or other labour income. For the same job position, women earn a lower income than men. Gender bias in earnings persists regardless of the position at work, whether highly educated (CEOs and other professionals, for which men earn almost double women's average income) or less educated (women who are employees, blue collar workers and independent non-professionals make from 50% to 70% of men's salaries in same positions), as Mintra8 (2008)³³ presented. Potential niches for women's economic activity appear linked to divisible services, commerce and even manufacturing, for local and foreign markets, wherever women's labour is demanded.

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³³ Mintra is an acronym for Ministerio de Trabajo y Prevision Social, Peru

³⁴ Heather Gibb, Building Export Markets for Peruvian Women, Focal Point, the Canadian Foundation for the Americas, www.focal.ca, December 2008, Volume 7, issue 9

³⁵ ADEX Trade Data, Customs, Peru, 2007

³² Ibid

textile and apparel sector is the largest contributor to non-traditional exports.

Potential

All four economies show that the trend in women's entrepreneurship is growing and that while initially businesses have started out to be micro or home-based, as the markets and the businesses mature themselves, they began to expand. Universal research has shown that when women earn money they invest that money back into their children for better health and education and into their communities. Three distinct characteristics should be taken into consideration when focussing on women entrepreneurs:

- a) Women tend to grow their businesses in a different manner than men. It is unfair and untrue to perpetuate the myth that women are risk adverse and more conservative in business. How can anyone who takes her own economic well-being under her control be called risk adverse? It is unjust to continue to look at women in this way. A woman's concept of risk may be different from a man's or they may take a more calculated risk or mitigate their risk in a different manner, but anyone who is engaged in self employment or takes on the responsibility of providing income for others is not someone who is risk adverse!
- b) Adding to this perception is the lack of recognition as to how women in the small and micro sectors grow their business. In the 1990's Dr. Elizabeth Muir in Wales, presented findings showing that women tend to grow their businesses in a web like manner with themselves in the middle and by outsourcing non core services. In this manner they tend to support other small and micro businesses and create a cluster of small and micro businesses around them. Some may call this being risk adverse, but to others it is good business practice to keep overhead expenses to a minimum. When policy makers are looking at the impact of women in business, they must take this into account and look at total revenues and job creation as opposed to individual revenues and entity size.

- c) The third characteristic universal to most women entrepreneurs is that they tend to be in the service sector. Under the WTO definitions there are in excess of 145 separate sub sectors in the service sector. Typically service sector companies require low start up capital and with global access to technology the opportunities for creating successful home based businesses and employment which export services without having to travel are very attractive to women. The issue here is the lack of understanding by both the private and public sectors of the service sector and the four modes of export. There is huge potential in this area and progressive NGO's, and policy makers as well as trade promotion offices need to understand the difference in marketing and exporting services and concentrate on additional training in this area.

Challenges

The challenges that women entrepreneurs face are virtually universal and much has been written about them. The degree to which they face these challenges is influenced dramatically by local or regional factors such as the economy, culture, ethnicity, politics, geography and other dominant factors. Many of the challenges that women face are the same as all small businesses but they may be exacerbated by the mere fact that they are experienced by women.

Cross Border and Universal

Universally the following challenges are repeatedly identified by women entrepreneurs:

- Access to finance – there may be different levels of finance or different conditions but universally, access to finance is cited as the most significant barrier to growth. This is particularly curious because virtually all lenders and researchers agree that women are better risks and have a higher rate of repayment and lower rate of defaults on loans yet still it is often more difficult or more expensive for them to obtain financing and still in many countries and cultures they do not have control over their own assets.

- Access to markets is a big challenge for women who may be unable to travel to new regions even locally – it is expensive and more difficult for most women to be absent from family obligations, not to mention that in some cultures it is not acceptable for women to travel alone.
- Access to information – because women are often not in the main stream business networks or part of larger organizations they may find it difficult to access information that they need to help them grow.
- Access to technology – younger women are more technology literate but it still remains a challenge especially in rural or remote areas where broadband and access to reliable, efficient and cost effective technology may not be available.
- Access to human resources and skills development – because so many women controlled businesses are so small they do not have time to continue to upgrade their own skills or find others who can work for them at a reasonable price.

Economy specific

As part of the background research each economy in addition to the universal challenges mentioned above, identified further challenges with respect to women in international trade:

Women in Australia in export may face a greater challenge than, for example, women in export in Canada because of the geographic location of Australia (remote) and the locations of Australia's target export markets. Challenges cited by women in the Austrade publications and in the research conducted by Patricia Hamilton in addition to the five universal challenges also include:

- Lack of access to support
- Lack of access to networks
- Lack of access to mentoring

- Difficulty understanding and managing the challenges related to foreign markets
- Prohibitive costs of entering foreign markets
- Developing networks
- Issues raised by women Indigenous to Australia – that is Aboriginal and Torres Strait Islander women - were generally similar to those raised by non-Indigenous women: but even more exacerbated due to their location or culture.
- Indigenous women experience higher rates of poverty and unemployment than other Australians and self-employment is a means to achieve economic independence, but, the number of Indigenous people engaged in small business is low compared to participation rates in Canada and the United States.
- Indigenous women put particular emphasis on the value of role models for Indigenous women and emphasized that achieving export capability was difficult to attain since export skills are built on a solid foundation of other business skills which are also currently beyond the reach of many Indigenous women. These challenges point to the value of a holistic approach to the development of export skills for Indigenous women.

The challenges that women in Canada face are also universal, but in addition, Canadian women have cited the following:

- The government still tends to see activities in five year segments and not long term.
- The cost of developing a new market;
- Obtaining foreign market information and setting up effective distribution channels;
- Identifying and dealing with foreign government regulations and finding local partners;
- Not being taken seriously;
- Experiencing cultural and interpersonal differences;
- Balancing family issues;

- Cost of export market development; and
- Lack of knowledge about foreign market, customs processes, regulations.
- Women still require coaching and mentoring
- During tough economic times, corporate and public support has diminished dramatically
- The media is not interested in promoting success and good news stories about women entrepreneurs that will encourage other successes
- A special need to take programs to women in rural areas where programs cannot be delivered in the same fashion as in urban areas. The 2003 Prime Minister's Task Force on Women Entrepreneurs recommended that business support services be attached to the Aboriginal Capital Corporations in British Columbia not only to deal with Aboriginal clients but also to focus on women; that regional workshops be held for Aboriginal Women in Business advising them of: what is required to go into business; the importance of establishing their own credit rating; and what a borrower looks for.
- Lack of knowledge and understanding of service sector and its export potential by both women entrepreneurs and the officials responsible for trade promotion who therefore do not promote services – most women are in the service sector

While the challenges that Chilean women face are also no different from those that women in business face world wide, at the 2008 WLN, Minister Albornoz cited the following as barriers that women entrepreneurs in Chile have to overcome in order to have access to international trade:

- Social and cultural stereotypes which condition the roles and possibility the work development of women
- Institutional procedures and tiresome legal limitations
- Patrimony limitation (marital status, accreditation of patrimony)
- Lack of training in business and exporting management.
- Little use of information technologies
- Little use of English
- Lack of information

- Lack of partnership and development of networks

These challenges are similar to those that were cited previously in the Chilean presentation to the 2nd Women's Ministerial Meeting in Mexico in 2002, which indicated that the greatest challenges that women face are:

- Child care although this is now being aggressively addressed by President Bachelet with her pledge to provide safe child care centres to assist women;
- Balancing family and working lives of men and women - Family life is not remote from economic debate. Societies face growing difficulties in forming stable families capable of sustaining new generations in their processes of socializing, education, but above all, insertion in adult society. Several studies of the use of free time show that women have much less time for rest and recreation than men because they continue to work on domestic activities after the working day has finished.

And, finally in Peru, it is safe to say that women face similar challenges and again these are exacerbated by the diverse culture and geography of the country. Some communities are not that far in distance but because of the mountains or the terrain they are quite isolated. Villages not that far from central Lima may take hours to access due to mountainous roads, thereby making transportation of goods and access to products more costly and challenging. In her research report to the Women in Trade Day in Arequipa in 2008, Dr. Janina Leon cited the following as the challenges for women in Peru:

- Access to finance and export finance
- Access to market information
- Access to quality management systems
- Access to training and technology transfer
- Lack of consistent standards or understanding of standards
- Low production volume
- The small size and early stage of growth of most businesses

What the experts say!

Fortunately more and more multi lateral organizations and governments are producing qualitative and quantitative research which confirms the important economic role that women entrepreneurs play. Copious reports and conferences have been held to discuss and promote these concepts from the ILO, IFC, OECD, APEC, the World Bank, the ITC , UNIFEM, GEM, the United Nations and the WTO. There is literally a plethora of information available.

World Bank

In 2007, the World Bank released its four year Gender Action Plan: Gender Equality is Smart Economics. This action plan seeks to advance women's economic empowerment in the World Bank Group's client countries in order to promote shared growth and accelerate the implementation of the Millennium Development Goal 3 – promoting gender equality and women's empowerment. The plan commits the bank to intensify and scale up gender mainstreaming in partnership with client countries, donors and development agencies by increasing resources devoted to gender issues in operations and technical assistance, in results-based initiatives and in policy-relevant research and statistics. According to the World Bank, economic empowerment is about making markets work for women at the policy level and empowering women to compete in markets.

The action plan targets four key markets: land, labour, product and financial because of their potential to produce rapid and sustained increases in women's productivity and incomes.³⁶ The rationale behind the plan is that developing women's economic opportunities is smart economics. The Roadmap for the plan is as follows:

1. Intensify gender mainstreaming in Bank and IFC operations and in regional economic and sector work.

2. Mobilize resources to implement and scale up Results-Based initiatives that empower women economically.
3. Improve knowledge and statistics on women's economic participation and the relationship between gender equality, growth and poverty reduction.
4. Undertake a targeted communications campaign to foster partnerships on the importance of women's economic contributions and execute the plan.

This Roadmap for the World Bank's Gender Action Plan is a roadmap that could be incorporated into and adapted for a Strategy for Women in Business throughout APEC.

Global Entrepreneurship Monitor

The Global Entrepreneurship Monitor (GEM) makes the case for Gender Based programs.

In its 2002 report, GEM specifically noted the following:

“Women make up a substantial proportion of those pursuing entrepreneurship. However, the process of involvement appears to differ significantly in comparison to the process that affects men...this research demonstrates that any national effort to be more inclusive may be greatly facilitated by a more complete understanding of the unique experience of entrepreneurial females.”

In the GEM Canadian National Report 2003, it also further noted that the place of women in entrepreneurship needs to be increased and that awareness of entrepreneurship still needs to be promoted energetically among women of all ages.

In contrast, the 2006 GEM report found that men are more likely to start a business than women and observed that in none of the countries participating in GEM in 2006 are women more active in starting and owning businesses than men. However, the report reconfirmed that

³⁶ Gender Equality as Smart Economics: A World Bank Group Gender Action Plan (Fiscal years 2007 – 2010), September 2006

significant differences exist in the gender gap between countries for both early-stage entrepreneurial activity and established business ownership.

In its 2006 special Report on Women and Entrepreneurship, GEM reviews both women's entrepreneurial activity and the characteristics of women entrepreneurs and comes to the following two important conclusions:

1. Women entrepreneurs can be found in every country and under all circumstances. Whether involved in early stage activity or in established businesses, female entrepreneurship is an increasingly important part of the economic profile of any country.
2. A significant and systematic gap still exists in the entrepreneurial involvement and business ownership of men compared to women. This gap is more pronounced in high-income countries and in more technology-intensive sectors.

The report concludes by stating that it is clear that understanding the differences that exist is an important first step to formulating sound strategies and initiatives. The report also reconfirms the fact that women entrepreneurs are becoming an increasingly important component of the world economy, its productivity growth and its struggle against poverty.

The latest GEM report on Women's Entrepreneurship was conducted in 2007. It concludes with the following implications for policy:

'The GEM data for 2007 suggests several important conclusions with respect to women's entrepreneurship around the globe:

1. Women's entrepreneurship matters. Women are creating and running businesses across a wide range of countries and under varying circumstances. Female entrepreneurship is an increasingly important part of the economic makeup of many countries and might be a key contributor to economic growth in low/middle-income countries, particularly in Latin America and the Caribbean.

2. A gender gap exists with respect to new venture creation and business ownership. This gap is significant and systematic, varying both by country GDP as well as by region. The gender difference is more pronounced in high-income countries but persists throughout all regions, with European

and Asian low/middle-income countries showing a greater gap than the Latin American and Caribbean low/middle-income countries.

3. Employment and a social network that includes other entrepreneurs are stronger predictors of women's entrepreneurship than educational attainment or household income.

4. Perceptual factors that reflect optimism, self confidence, and no/low fear of failure are important predictors of women's entrepreneurship.

Women find themselves in very different situations compared to men, and these different situations result in different perceptions about the world. Given similar situations, the data suggests that women perceive the world differently from men in comparable situations. The implications for policymaking that emerge from this diversity of circumstances and perspectives point to the need for customized or targeted policies. As has been learned from programs such as the UNDP's gender mainstreaming initiative, successful and sustainable economic growth is best achieved when all citizens are mobilized and empowered. Research and policymaking may perhaps best be focused on how to effectively change the business environment and social institutions to support women through employment, access to social and financial capital, and raising self-confidence. Of particular importance is research that investigates the relationship between factors at the country/regional level and key indicators at the individual level. The Global Entrepreneurship Monitor points scholars and policymakers to some of these key indicators and offers the opportunity for further inquiry.

OECD

The OECD has held three conferences focussing specifically on women entrepreneurs: 1997, 2000 and 2004. In 2006, the OECD published the Athens Action Plan for Removing the Barriers to SME access to International Markets. While this document does not specifically address women entrepreneurs, it does address the challenges facing SMEs and most women entrepreneurs are in the SME sector. The Report states:

'Increasingly, SMEs are seeing participation in international markets as critical to their survival, job creation and growth. Already SMEs are significant contributors to the global economy accounting for approximately 50% of local and national GDP, 30% of export and 10% of FDI. While it is not possible to accurately quantify the number of SMEs currently involved in international markets – it appears to be increasing, particularly for SMEs in the service sector. The opportunities for international business dealings have grown dramatically as the traditional barriers associated with distance and cross-border transactions have been reduced through new technology and trade negotiations. But the development of a fast-changing and increasingly complex global marketplace has also placed considerable pressures on firms, particularly SMEs.³⁷ The report makes special mention of the service sector an area where a high percentage of women's businesses are concentrated.

GOVERNMENT INITIATIVES

It is encouraging that all four economies are beginning to recognize that focussing on women's business is a good thing, that there are some differences in women's business and that women's businesses represent a huge economic opportunity if properly nurtured. There is also beginning to be an understanding that women may need to have access to different types of information and in a different format. Again this is not about favouritism or women and men versus each other but rather consider it 'target marketing'. Therefore these four economies are implementing policies to varying degrees. Time and resources did not allow a comprehensive review of all policies or an analysis of their effectiveness in this research so the following is an overview of what the Trade Ministries, Women's Ministries and some other government initiatives have focussed on. The International Finance Corporation is now in the process of creating a Gender Law Library which shall be tracking the laws in 181 countries with respect to women and trade which may become a valuable resource in the future.

- **TRADE**

Australia

Austrade³⁸

"Women are Australia's untapped resource as far as exporting goes. As our trading partners are changing demographically and women become more influential as consumers and investors, Australia's export community needs to unleash the economic potential of half the population. Furthermore, Austrade research shows that the most sustainable exporting businesses are more likely to have a female CEO or head of exporting. This has become very important as Australian exporters are looking to sustain their businesses during the global financial crisis." Tim Harcourt, Austrade Chief Economist

³⁷ OECD Athen Action Plan for Removing Barriers to SME's to International Markets, 2006

³⁸ Taken from the Austrade website: www.austrade.gov.au

The primary government agency responsible for trade is the Australian Trade Commission (Austrade) which is the Australian Government's trade and investment development agency, operating as a statutory agency within the [Foreign Affairs and Trade](#) portfolio. Austrade assists Australian businesses to contribute to national prosperity by succeeding in trade and investment, internationally, and promoting and supporting productive foreign investment into Australia. Austrade's Chief Executive Officer (CEO) Peter O'Byrne reports directly to the Minister for Trade.

Austrade:

- Delivers services that assist Australian businesses to initiate, sustain and grow trade and outward investment.
- Promotes Australia as an inward investment destination and, with the States and Territories, supports the inflow of productive foreign direct investment.
- Administers the [Export Market Development Grants](#) scheme. (see Appendix A)
- Undertakes initiatives designed to improve community awareness of, and commitment to, international trade and investment.
- Provides advice to the Australian Government on its trade and investment development activities.
- Delivers consular, passport and other government services in designated overseas locations.

Austrade has long recognised the need to provide tailored support for women in business particularly those involved in exporting and international business. Austrade has been running events for women involved in exporting since the late 1980's and in 2004/05 launched a formal "Women in Export" program of which a key element is a national seminar series.

Austrade recently conducted its third national Women in Export seminar series around Australia. The theme was "Women in Global Business – latest opportunities, winning strategies and future trends" and was

attended by 650 business women. More than 8000 women have been registered in Austrade's data bases as CEO's or Export Executives in the Australian exporting community. The Women in Export program aims to ensure women in business are aware of, and have access to, the full range of Austrade's services to assist them in becoming successful and sustainable exporters. This is being done by:

- Encouraging businesswomen and businesses owned or operated by women to export;
- Identifying businesswomen who are active in export and who could become role models for other women in business;
- Working with existing women's networks to help them achieve a greater export focus among their membership;
- Undertaking 'Women in Export' trade days and providing training for women throughout the country;
- Using the media to promote Australian women exporters and to **publicize their successes**;
- Developing women specific publications and resource guides; and
- Organizing women's trade missions abroad

As stated on their website (www.austrade.gov.au/Women-In-Export), Austrade's Women in Export program seeks to encourage, support and advance the involvement of women achieving international business success. The program aims to complement the work of other women's business and industry networks to help Australian women succeed in international trade and investment. Their aims include:

- Providing advice, support and assistance on international trade and investment by ensuring that women in business are aware of, and have access to, the full range of Austrade's services to assist them in becoming successful and sustainable exporters.
- Sharing the success stories of women exporters who can be role models and mentors for other women in business and connecting women with a strong network of businesspeople who can provide

mutual encouragement and become champions of the Women in Export mission.

- Enhancing the professional growth of women through educational programs and activities on trade and investment, including provision of networking opportunities and links to other women's networks both in Australia and internationally.

Rather than duplicate the work of existing women's business and professional organizations, the Austrade Women in Export program aims to work with those groups to facilitate the entry of women into the broader export community.

According to Tim Harcourt, Chief Economist of the Australian Trade Commission, the Women in Export program is dedicated to removing barriers to export for women entrepreneurs and to raise the 'intention to export' amongst women-led companies. The Women in Export Program encourages networking and mentoring amongst women exporters and business groups to raise awareness of Austrade's programs such as the Getting in Export Program and the Export Market Development Grant.

When asked why it was important that Australia encourage women in business to become exporters and provide mentoring and networking programs especially for women, the response simply put, was that it was about Australia's economic interest. Moreover, according to former Minister Pru Goward,

"We need to make sure they too, want to jump into the pool from which we can draw our future exporters, who increasingly are a source of economic growth for Australia. If they don't get in the pool, Australia's economic growth rate will suffer. Just as men are more likely to accept leadership and example from other men, so women feel likewise. It's about maximizing our people, all of our people, to compete with the rest of the world".³⁹

Austrade has published a series of excellent booklets to promote Women

in Export including: Women in Export: A collection of case studies of successful business women in export; Australian Women in Global Business, A Resource Guide (in cooperation with Westpac Bank of Australia); and Australian Women in Trade. There are regular updates on the Austrade website and a newsletter than can be subscribed to.

Austrade also operates a Getting into Export Program which assists potential exporters in understanding export markets and opportunities. The Export Market Development Grants Scheme (EMDG) (details in Appendix __) is a well established scheme that has operated for some 30 years and any eligible Australian individual, partnership, company, association, co-operative, statutory corporation or trust that has carried on export promotion activities can apply for an export grant. The scheme does not specifically target women, nor collects statistics on the gender of applicants. In the most recent grant year, some 3900 grants were provided. The companies who received grants were from a wide range of industry sectors. The turnover of applicants cannot exceed \$50m per year as the scheme is targeted at SME's.

Austrade also provides assistance in completing the application process including free coaching sessions to assist potential applicants to assess their eligibility and prepare their application. The scheme provides up to eight grants, with a rigorous application and auditing process, including performance tests for later grants to ensure only successful exporters continue to receive support.

Of eight industry specific publications that detail how EMDG can be useful, five are ones where women are often concentrated: education and training, tourism, fashion, arts and music. Recently the EMDG was expanded into include making the scheme accessible to services exporters with a new 'non-tourism services' for those providing services supplied to foreign residents whether delivered inside or outside of Australia and opening the scheme to State, Territory and regional economic development and industry bodies promoting Australia's exports, including tourism bodies.

³⁹ Taken from an Interim Report to the Ontario Ministry of Economic Development and Trade, March 8, 2007, prepared by the Honourable Sarmite D. Bulte, P.C.

New South Wales Women Going Global

At the state level, New South Wales Women Going Global brings together women involved in international trade to strengthen skills, opportunities and contacts. It is an initiative of Australian Business International Trade Services and the NSW Department of State and Regional Development to recognise the achievements of women doing business internationally, and to encourage and support others. The website offers a range of information and exclusive access to members which include:

- 'Ask a question' service - a panel of experts are available to answer international business related questions
- Membership directory - access to other members' profiles and contact details to network and build strategic relationships
- Discussion board - topical news, events and global business issues are discussed in this forum, with all encouraged to have their say.

Membership fees for regional NSW participants are at the reduced rate of \$55.⁴⁰ There is a 2009 Business Women's Trade Mission to Japan planned from 19-23 October 2009

Canada

Department of Foreign Affairs and International Trade (Dfait)

Recognizing the interwoven relationship between international trade and foreign affairs, the government of Canada has one government department with two Ministers that act for International Trade and for Foreign Affairs. The Canadian Trade Commissioner Service is part of the Department of Foreign Affairs and International Trade, and is the main federal government department responsible for actively promoting trade missions, Canadian companies abroad, assisting in identifying foreign markets for Canadian products, services and resources and identifying and

attracting sources of foreign direct investment into Canada. A range of practical business services is delivered to Canadian entrepreneurs by trade commissioners located in more than 150 cities worldwide and at regional offices in Canada, by staff at headquarters in Ottawa, as well as online through the Virtual Trade Commissioner (www.infoexport.gc.ca) and the Export and Import Controls (www.international.gc.ca/eicb/menu-en.asp) websites.

The Canadian Trade Commissioner Service helps Canadian business prepare for international markets, assess market potential, identify qualified contacts and solve problems. As well, the Trade Commissioner Service network includes investment officers in key markets abroad who collaborate with partner organizations in Canada to promote Canada as a preferred destination for foreign direct investment, thereby contributing to the attraction, expansion and retention of investment in Canada (www.investincanada.gc.ca). The Canadian Trade Commissioner Service also operates the Virtual Trade Commissioner Service (<http://www.tradecommissioner.gc.ca/eng/virtual-trade-commissioner.jsp>) which allows companies to register on their own page and receive advice and information on markets that they are interested in as well as updates on current activities. When used properly this virtual system has proved to be highly effective for both men and women controlled companies, although no data is available on its successes.

The Trade Commissioner Service also monitors and authorizes trade in certain goods, ensuring the security of Canada and its allies by restricting trade in military and strategic goods and other materials such as arms, ammunition, and nuclear materials and equipment. As published on the government website, the mandate of Foreign Affairs and International Trade Canada consists of:

- ensuring that Canada's foreign policy reflects true Canadian values and advances Canada's national interests;
- strengthening rules-based trading arrangements and to expand free and fair market access at bilateral, regional and global levels; and

⁴⁰ The link to the website is: www.womengoingglobal.com.au/

- working with a range of partners inside and outside government to achieve increased economic opportunity and enhanced security for Canada and for Canadians at home and abroad.

The Department has published a joint document which outlines its priorities and activities for 2009 – 2010 and signed by both Ministers. The Department celebrates its 100th anniversary in June 2009. Key priorities identified in the 2009 – 2010 report are stated as:

- The number one priority now, not just for Canada but also for the international community as a whole, is the global economic crisis. At this time, it is particularly important to Canada's economic prosperity to ensure Canadians can take every advantage of commercial opportunities worldwide through various measures such as negotiating further free trade agreements with key partners and implementation of the government's Global Commerce Strategy. In addition, the goal of advancing economic opportunity for Canadians has now been expanded to focus more keenly on growing and emerging markets the United States and the Hemisphere;
- The number two priority reflects Canada's strategic location in North America and in this hemisphere.
- The third priority has been expanded to extend beyond Canada's involvement in the NATO-led mission in Afghanistan to include the strategic context of that country's neighbourhood. This reflects the now widely recognized need to consider the Afghan mission in terms of the broader region.
- Finally, the last priority for 2009-10 is the department's transformation process, which will enable it to perform more effectively and efficiently in pursuit of its other objectives.
- The government's Global Commerce Strategy sets out targeted and sector-based plans for priority markets worldwide (www.international.gc.ca/commerce/strategy-strategie/index.aspx), recognizing the importance of growing/emerging markets.

As the government of Canada's Trade Service this is the government department most directly involved with women in international trade and has had such a program since 1997. While none of the current priorities directly refer to women in international trade, the Department does have a small (underfunded) program focussing on Canadian women and export. Traditionally there was an incorrect assumption that Canadian women were either not interested in doing business internationally or were in businesses that did not lend themselves to export. However, primarily driven by a private/public sector initiative and some visionary leaders in the mid 1990's, some individuals set out to prove to government that, in fact, there are thousands of women who are interested in exporting and were already exporting and that many of the programs and targeted marketing of the government was not aimed at women or the networks that they participate in.

In 1997, the Minister for International Trade agreed to lead the first ever Canadian all women's international trade mission from Canada to the United States. This commitment was reaffirmed at the Women Leaders Network meeting in Hull that year. Within weeks an innovative program was developed, called CWIBI, the Canadian Women's International Business Initiative. This included targeting women and women's networks across Canada to recruit participants, and also developing and presenting a series of workshops in conjunction with private sector sponsors and crown corporations such as Export Development Canada and Business Development Canada. More than 500 women qualified and 115 were selected to participate in the trade mission. In the words of the Trade Minister who led the mission, 'we made Washington rock!' As a result of that highly successful mission, Canada reciprocated by hosting the first ever Canada/USA Businesswomen's Trade Summit in 1999 where 120 US businesswomen led by the Secretary of Commerce returned to Canada to participate in a trade mission, a trade summit and a trade show. Unbelievably, that was the largest US trade mission to ever come to Canada – an even more astounding fact when taken into account that the US and Canada are each other's largest trading partners.

Those two historic events included the first ever direct consultations between a Canadian Minister for International Trade and businesswomen which had a number of positive results including:

- The appointment of several high profile women to the boards of directors of Crown Corporations, advisory committees and boards and as the Prime Minister's representative to the APEC Business Advisory Council
- The launch of the first in-depth research into women exporters
- The launch of the first in-depth study of women exporters in the service sector
- The launch of the first business women in trade website
- The launch of the organization of women in international trade

As a result of these high profile and successful events, Dfait developed a women's program. However, unfortunately, without high level champions, reductions in budgets and a lack of resources, the program eventually lost most of its momentum and to a great deal, its credibility with women. Today, the website still exists, (<http://www.international.gc.ca/businesswomen-femmesdaffaires/index.aspx>) which can also be reached at www.businesswomenintrade.gc.ca and contains information about events of interest to women and links to other trade sites and acts as a preliminary information resource for women. Since the original women's trade mission in 1997, Dfait has undertaken many women's trade missions to many different countries, however, never again on the scale of the first one and now they are more sector or regional specific. These have proven to be very popular and successful. The Department also provides access to resources in order for women to be able to prepare for successful trade mission experiences.

According to Josie Mousseau, Trade Commissioner Responsible for the Women in Trade program, 'the DFAIT Business Women in Trade (BWIT) website attracts an average of more than 1,500 visitors per month. Designed for business women looking to export or improve their export

performance, the site is a resource of the available programs and services for exporters, including information on trade events, recent research findings, tips from successful women exporters and links to key contacts in government support agencies, financial institutions, and a variety of regional, national and international association. The site compliments the annual Business Women in International Trade newsletter. DFAIT publishes an annual newsletter entitled "Business Women in International Trade", to showcase successful Canadian women exporters and promote key government-wide business programs and services for women exporters. This newsletter is widely distributed and is also used as a key marketing tool to promote the program by all offices of the Trade Commissioner Service. The long-term success of many of these businesses requires engaging international markets and getting the right information to succeed. They also need a greater knowledge of the many tools that are out there to help them succeed at the global level – tools like Canada's Trade Commissioner Service, which provides a range of business development services both in Canada and in 150 Posts around the world.'

The Government of Canada keeps statistics and data on women engaged in international trade, notably through Industry Canada, but Statistics Canada does not segregate data by gender. According to information supplied by Dfait from the Small Business Financing Programs, September 2006, about 13 percent of women export their goods and/or services abroad and are active exporters in primarily product-based firms rather than in the service sector. It is not clear what this data is based on but if this is true, and then it is actually against the norm. The data in this report may refer only to those that apply for export funding assistance. In addition, due to the four different modes of exporting services, it is often more difficult to assess just how much contribution they make to international trade and how many women are exporting services. Many women export services and are not even aware that they are considered exports.

Through the women in international trade program, Dfait has kept some additional data on women exporters. Often women are exporting services to at least two markets simultaneously (44%). On average, these women have exported to 7.1 markets, though some have exported to more than

40 markets. The U.S. represents the first export market for 83 percent of the women, in part because it involves less time away from home in travel, but only half of women who begin exporting immediately target the U.S. first. Women service exporters are active in every geographic region, with particular interest in new markets in Europe (39%) and Latin America and the Caribbean (26%).

(http://www.international.gc.ca/site_back/test/pdf/table.asp)

In 1998, the first in-depth attempt to define women exporters in Canada was undertaken in the groundbreaking research, "Beyond Borders: Canadian Business Women in International Trade". In the survey that was conducted, following statistics on sectoral distribution were retrieved from the respondents:

- 2% Retail & Wholesale
- 2% Tourism & Recreational Services
- 5% Legal, Educational & Technical Services
- 6% Food & Beverage
- 6% Machinery, Electrical & Electronic Products
- 6% Wood Products, Furniture & Fixtures
- 11% Textiles & Clothing
- 12% Paper, Printing & Publishing
- 15% Consulting & Business Services
- 20% Other Manufacturing (including Arts, Crafts, Gifts)
- 76% Total Manufacturing
- 22% Total Services
- 2% Retail & Wholesale

(<http://www.dfait-maeci.gc.ca/businesswomen-femmesdaffaires/documentation/borders-frontieres/>)

Current Business Women in International Trade Portfolio activities include:

Training and Awareness

- Heighten awareness and benefits of WEConnect Canada to business women and the Trade Commissioner Service in collaboration with partners and key stakeholders.
- Promote Government of Canada programs and services at meetings and conferences of women's associations across Canada, through the production of an annual "Business women in International Trade" newsletter and other articles.
- Develop initiatives related to the Government of Canada Status of Women Canada Action Plan targeted at business women in trade.
- Develop strategic framework to ensure the needs of the represented group are being met and results and benefits of the activities are measured.
- Establish an interdepartmental committee to provide a network of cooperation and active engagement among federal departments and agencies for the delivery of effective programs and services for women entrepreneurs.

Access to Support Networks

- Continue to develop strong partnership at the national, regional and international levels to create linkages and opportunities for Canadian women entrepreneurs.
- Collaborate with stakeholders to identify gaps in research and information to enhance the availability and use of relevant data on women entrepreneurs.

Outreach/Trade Missions

- Co-manage trade missions and events to develop and support business women in international trade.
- Communicate with federal departments to improve the coordination of trade missions, as well as leverage financial resources to increase efficiencies.

Past activities of Business Women in International Trade

Training and Awareness

- Assisted in organizing a trade knowledge workshop with the Inter-Parliamentary Forum of the Americas (FIPA) in Ottawa in March 2007 and in Costa Rica in November 2008.
- Managed Business Women in Trade (BWIT) outreach activities for the former DFAIT Secretary of State which included cross-country consultations with Canadian business women, activities to commemorate International Women's Day, trade missions and conferences.
- Initiated research on Canadian women entrepreneurs with the University of Ottawa, Telfer School of Management.
- Collaborated with Status of Women Canada (SWC) to develop targeted initiatives, most recently, in relation to the Government of Canada SWC Action Plan.
- Developed and implemented a communications strategy targeting new and experienced exporters to heighten awareness of the programs and services available. This included an improved and expanded version of the Business women in Trade website, an annual "Business women in International Trade" newsletter, Business Women in International Trade roll-up banner, articles and information package for new registrants to DFAIT's Virtual Trade Commissioner.

Access to Support Networks

- Led policy initiative to certify women-owned business in Canada, WEConnect Canada, a non-profit entity, which will provide business women access to buyer diversity programs.
- Developed strong partnerships at the national, regional and international levels to create linkages and support systems to help Canadian women entrepreneurs share in the many economic opportunities within a globalized economy.
- Developed a network of like-minded partners supporting the Asia-Pacific Economic Cooperation (APEC) Gender Focal Point Network (GFPN) to integrate gender considerations into APEC activities.
- Commissioned a paper on the implications of Regional Trade Agreements (RTAs) and Free Trade Agreements (FTAs) for women in response to issues identified by the APEC Women Leaders' Network and the APEC Gender Focal Point Network.
- Contributed to Canada's presentation of its combined 6th and 7th reports to the Committee on Elimination of Discrimination Against Women.
- Increased the gender balance on advisory boards, which report to the Minister of International Trade and senior executives. Business women now comprise over 40% of board members.

Outreach/Trade Missions

- Organized trade missions and events in collaboration with partners. Some recent business women missions include: Jamaica and Barbados in January 2008 in partnership with Canadian Manufacturers and Exporters (CME); Philadelphia and New York City in July 2008 in partnership with the Atlantic Canada Opportunities Agency (ACOA) and CME to create awareness of the Supplier Diversity Initiative in the U.S.; Monterrey, Mexico in conjunction with the Organization of Women in International Trade World Conference in October 2008.

- Managed interdepartmental briefings and programs for incoming delegations of international business women in order to foster awareness and develop relationships between business women in the global market. Participated in an inbound trade mission organized by the International Trade Centre (Geneva).
- Promoted the programs and services available from the Government of Canada through participation in numerous business women's association conferences and meetings across the country such as: Newfoundland and Labrador Organization of Women Entrepreneurs, Women Entrepreneurs of Canada, Canadian Aboriginal and Minority Supplier Council Diversity Procurement Fair and Forum for International Trade Trainers.

Chile

ProChile⁴¹

As stated on the ProChile website, "The Export Promotion Bureau (ProChile), is an agency under the Foreign Ministry's Directorate General for International Economic Relations, and works to advance and consolidate Chilean trade policy. ProChile assists small and medium-size enterprises in their trade expansion efforts by leveraging the opportunities afforded by recent trade agreements, fostering public-private partnerships, and helping position Chile in the international marketplace. ProChile's network of in-country and foreign-based trade offices offer Chilean exporters a broad range of specific services, notably general orientation, trade development, and information technology.

ProChile has a global network of trade offices and representatives strategically located in over 40 countries. In addition to providing crucial local support to Chilean exporters, skilled specialists play a key role in positioning the Chile country image around the world. ProChile also works with existing and potential exporters through its Santiago Head Office and nationwide network of 15 regional offices. The network identifies regional

export potential and formulates trade development initiatives designed to help businesses explore, access, or stay in the international marketplace. The network works with regional governments, the private sector, universities and other institutions to foster exports and leverage Chile's web of trade agreements. A search of the ProChile website does reveal a section that specifically targets women as exporters and does provide information on other women exporters and their experiences. Chile is also active in promoting the export of services and many women traditionally are in the service sector. A challenge for women is access to knowledge and markets as well as understanding the abstract concept of the four modes of exporting services.

In September 2003, in anticipation of being the official APEC host for 2004, the Trade Promotion Office of Chile in conjunction with SERNAM, the Ministry for Women organized an APEC symposium on Gender in TPO Activities. Results of this symposium were presented to the APEC Working Group on Trade Promotion in New Zealand in April 2004. The objective of the symposium was to develop policy recommendations to contribute to the incorporation of gender analysis when adopting policies aimed at fostering Micro and SME's export promotion. The following is a summary of the conclusions presented to the APEC Working Group on Trade Promotion from the symposium:⁴²

'On the negative side

- We saw that free trade and globalization may produce increased vulnerability, deeper equity gaps, and economic insecurity
- Another of the negative impacts of trade liberalization mentioned, was the risk that women who are part of vulnerable groups find themselves with worsening working conditions.

⁴¹ Information taken from ProChile website: www.prochile.cl

⁴² Taken from the Summary and Presentation to the APEC TPO WG meeting, New Zealand, 2004

- the cut on State expenditure that trade liberalization entails should also be taken into consideration

On the positive side

- We saw that globalization and free trade provide a great challenge. They pose a new international scenario that allows space for new actors, among which, come women entrepreneurs with new ideas.
- A second positive aspect is that the reform of international economic governance has led to an increase in transparency and dispute settlement.
- Globalization gives us the possibility to achieve sustainable development and finally,
- We realized that the diffusion of markets contributes to the diffusion of ideas.

In summary, the symposium organizers recognized that ‘Opportunities for entrepreneurship should be equally used by men and women since otherwise this is a waste of important potential generation of wealth for APEC Economies’.

The symposium also presented the following recommendations which are relevant to this report:

- Women Entrepreneurs need information and training. In this sense, we recommend that banks dialogue with women entrepreneurs in order to understand them better and to focus their practices better, to take into consideration their needs and concerns, and to have finance programs targeted specially for women.
- To support initiatives that allow networking and mentoring between women and to create an environment that will become fertile ground for these initiatives. In the APEC context

we would specially like to support the work of the WLN and other local networks within the APEC region.

- To have special policies to secure access to technology for women and youths.
- The need of research and data collection as a pre-requisite to design and implement better public policies.
- Gender specific problems call for gender specific solutions

Most recently ProChile has been supportive of an APEC funded project that will assist in developing a trading network among indigenous and rural women in Chile, Canada, Peru and Vietnam. ProChile is offering support, training and funding to assist these micro entrepreneurs to grow,

Peru

PROMPEX is the Peruvian Export Promotion Agency. A review of their website at www.prompex.gob.pe does not reveal any information focussing on women or women exporters and interviews with Peruvian officials did not reveal any government export or trade policies specifically focussed on women although Peru is very progressive in promoting micro enterprises and artisans and crafts which are sectors that women are active in.

WOMEN’S MINISTRIES

Australia

The Australian Government Office for Women is part of the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA).

The Minister for the Status of Women, the Hon Tanya Plibersek MP has called on men and women to start a new conversation about equality and identified three priority areas to support this vision:

- reducing violence against women and their children
- improving women’s economic independence and financial security
- promoting women’s equality and leadership in all aspects of society

The Office and the Minister for the Status of Women consult with women from a wide range of non-Government organizations to address these priorities and deliver better outcomes for women.

The Office for Women also has a key role in delivering services and contributing to the advancement of women in general and in business. The Office has produced many excellent resource guides for women, including **Financial Literacy**. While this does not directly relate to women in trade or export, it certainly is an important step to understanding business and success in women’s personal and professional lives.

Women Understanding Money is a series of information sheets designed to help women of all ages and income levels increase their understanding of money and improve their money management skills. They cover budgeting, saving, investing, and making the most of your superannuation. These information sheets are a joint initiative of the Financial Literacy Foundation and the Office for Women, in consultation with Security4Women.

Anecdotal evidence shows that most women receive little or no financial training in their lives and this does not prepare them well for life let alone business, so financial literacy is a key to success.

Women in business are further supported through the Ms Entrepreneur program, which is a multi-media initiative showcasing women in business.

In May, 2009 the Government of Australia released its annual budget. There is a full analysis of the budget, presented by the Honourable Tanya Plibersek, Minister for the Status of Women on the Office for Women’s website (www.fahcsia.gov.au). The 2009-2010 budget introduces a government funded paid parental leave scheme, and increased payments

and structural reforms to the pension system which takes into account the lower accumulated savings of women due to lower life time earnings.

The report provided this overview of Australia’s labour force at a glance and the position of women within that labour force:

• Women’s labour force participation rate in Apr 2009	58.8
• Indigenous women’s labour force participation (in 2007)	47.9
• Men’s labour force participation rate in Apr 2009	72.2
• Women as a proportion of the total labour force in Apr 2009	45.6
• Men as a proportion of the total labour force in Apr 2009	54.4
• Women in employment working fulltime in Apr 2009	55.2
• Men in employment working full-time in Apr 2009	84.4
• Proportion of the part-time workforce that are women in Apr 2009	70.7
• Gender pay gap in Nov 2008	17.0
• Small business operators who were women in Jun 2006	32
• One-parent families headed by women	85.1
• Primary carers who are women	71.3

Canada

Status of Women Canada

Status of Women Canada (SWC) is the federal government of Canada’s women’s machinery responsible for women. The department is headed by a Secretary of State and comes under the overall umbrella of the larger Heritage Canada Ministry. The mandate of the government is to promote the full participation of women in the economic, social and democratic life of Canada. As stated on their website (www.swc-cfc.gc.ca) ‘SWC works to advance equality for women and to remove the barriers to women's

participation in society, putting particular emphasis on increasing women's economic security and eliminating violence against women.'

To advance equality for women, SWC works with federal departments and agencies to ensure that the gender dimensions are taken into account in the development of policies and programs - by conducting gender-based analysis and supporting research.

Through the Women's Program and its two components, the Women's Community Fund and the Women's Partnership Fund, SWC also plays a vital role in supporting the work of women's and other Canadian organizations. Recently, the mandate of the Women's Program was revised as follows: "to advance the equality of women across Canada through the improvement of their economic and social conditions and their participation in democratic life." Simultaneously, the objective of the program was changed to the following: "to achieve the full participation of women in the economic, social and democratic life of Canada." The organization carries out its mandate in collaboration with other federal departments and agencies, other levels of government, and non-governmental, voluntary and private sector organizations. In addition, SWC works with other countries and international organizations to further Canada's domestic and foreign policies and to meet Canada's international obligations.'

Current priorities of SWC under the Federal Action Plan for Women are stated as:

- Improving women's economic prosperity
- Enhancing women's safety and security
- Encouraging women's leadership

While none of these explicitly state women in international, it is obvious from recent research that women's economic prosperity should broadly include self employment, entrepreneurship and all of the elements that that encompasses. Through the Partnership Fund, SWC is able to fund and promote projects that may assist women and ultimately have an impact on their ability to participate in business. Recently SWC was a driver in providing funding to establish WeConnect Canada, a Canadian version of

the US WBENC diversity and procurement program for women owned businesses.

Currently, SWC has a senior diplomat from Dfait, seconded to it, acting as a senior advisor on women and economic prosperity and with the mandate to develop a federal government wide policy to support women in business. Ms. Pregel's mandate is to develop a Federal Action Plan to Grow Women's Businesses as part of the Federal Action Plan for Women. Part of the drive to do this is based on the fact that Canada has fallen behind with what is happening for women in the US and the UK. In outlining the need for such a plan, Ms. Pregel argues that 'Despite women's significant achievements there continue to be specific challenges and barriers to their success in the economy. A deliberate approach is required to create the right conditions to secure long term prosperity for all Canadians through the optimal participation of Canadian women in the economy and society.' Ms. Pregel went on to state in an interview that, 'Improving the rate of growth and export performance of women-owned SMEs will bring significant economic benefit to Canada'. The objective of the strategy is to accelerate the growth of women's business enterprises in the present challenging economic environment by:

- Strengthening and building upon the substantial federal infrastructure already in place
- Comparatively analyzing Canada's support for women business enterprises against its major competitors
- Assessing and developing strategies to address gaps in policies, services and programs
- Developing criteria and metrics to measure the social and economic impact of women's business enterprises

The preliminary draft of the report and action plan is due within the next few months and will be followed by a series of consultations and roundtable discussions before finalization.

Budget 2007 provided additional \$10 million annually to SWC as a proactive measure to achieve concrete outcomes in key areas, such as

combating violence against women and girls and to enhance women's economic security.⁴³

Current activities underway at Status of Women Canada include:

- **Develop an Action Plan to Advance Equality for Women:** In support of the Federal Action Plan for Women, SWC will continue to implement its Action Plan through strategic partnerships to advance women's economic security and prosperity, to address violence against women, and to increase the participation of women and girls in leadership roles across society. One of the key initiatives identified in this Plan includes strengthening existing collaboration and building new partnerships with SWC's federal, provincial and territorial counterparts.
- **SWC Representing Canada Internationally:** SWC has a long and proud tradition of representing Canada at the UN and other international fora. There is growing interest in SWC success in building broad-based and strategic partnerships. As such, in 2009–2010, SWC will share its best practise and actively seek out other countries' best practices and continue its efforts to ensure that gender-sensitive language acceptable to Canada is embedded in various international documents which Canada signs.
- **Supplier diversity initiative:** in partnership with economic development agencies, associations, the private sector and other departments, SWC will support the creation of WEConnect Canada. This non-profit entity is based on the United States and United Kingdom models that help train, mentor and certify women-owned enterprises to grow their businesses through the supplier diversity programs of large corporations as well as through the government procurement system.
- **Canadian Advanced Technology Alliance – Women in Technology:** a partnership project to increase women's participation in the advanced technology sectors.

⁴³ (<http://www.tbs-sct.gc.ca/rpp/2009-2010/inst/csw/cswpr-eng.asp?format=print>).

- **Encouraging women in leadership and decision-making roles:** In 2009–2010, SWC will work with key partners in creating conditions for success that facilitate the integration of women in key positions in Canadian corporate boards, public institutions and the private sector. It will, at the same time, invest in projects that prepare women to assume leadership and decision-making roles. This will include measures to promote awareness of future choices available to young girls to occupy key roles in the decision-making institutions across society.
- **Experiences Program:** a partnership project with Equal Voice and with private sector and civil society partners across Canada to attract girls and young women to the democratic process and to promote their engagement at all levels of government in democratic institutions. This includes a Speakers' Bureau and a Mentoring Program involving political leaders at the federal, provincial, and territorial levels and young girls and young women who aspire to play a civic leadership role.

Chile

SERNAM

SERNAM is the government department responsible for women's affairs and issues in Chile. 'Women's participation in the economy is the central block upon which the Servicio Nacional de la Mujer (National Women's Service) builds its public policies.' SERNAM recognizes that the economic independence of women is a human right that has a direct impact on women's personal development and self esteem, the quality of life of families and on the fight against poverty.⁴⁴

As such, the department has been actively supporting initiatives to increase the role of women in business and international trade and to

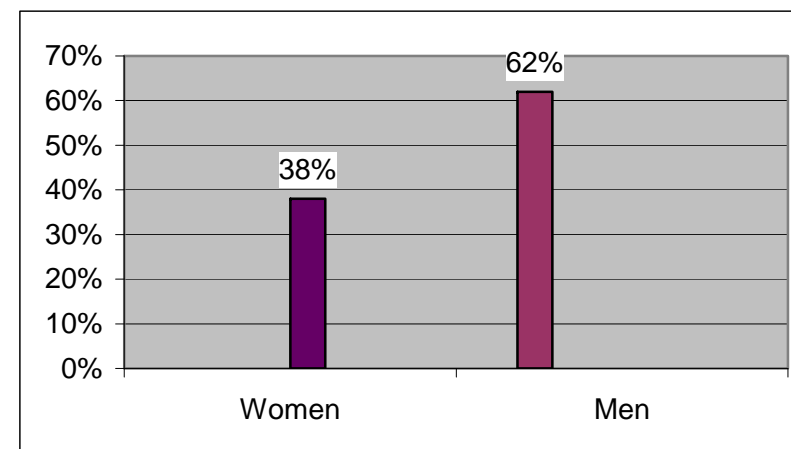
⁴⁴ Taken from Chilean presentation to Second APEC Ministerial Meeting for Women, Guadalajara, Mexico, 2002

carry on the momentum that was created in 2004. In July, 2007, Minister Laura Albornoz was presented with a torch by the Danish government for their MDG3 Call to Action. In accepting the torch, the Minister committed to working to strengthen a new programme for good labour practices for women and with respect to equal pay, greater promotion possibilities and more rights with respect to maternity leave. The Minister has committed to enlisting up to 40 Chilean companies that will participate in the project by entering into an agreement with the Chilean National Women's Affairs Service with respect to specific measures that they commit to fulfil.

According to SERNAM, women in employment are mainly concentrated in four branches of the economy: communal, social and personal services (55%), retail trade (44.7%), financial services (36.6%) and manufacturing industry (26.8%). The work profile of men on the other hand is much more diversified (INE 2000). The Ministry has made efforts to diversify female work. There are already various examples of new sectors in which women have entered such as export agribusiness, fishing and fish farming, transportation and the armed forces. Technological development together with women's access to education has permitted a change from the predominance of physical work to one having an intellectual and services component, entering areas like data processing, and communications sciences and technologies.

With respect to self employment, in 2002, SERNAM cited that the total of formal businesses in Chile was 646,545 of which 82.5% were micro businesses, 14.5% small businesses, 2% medium sized and 0.9% large ones. In addition, there were an estimated 656,000 informal productive units. The economy of Chile has been developing and evolving rapidly so that these figures could now be out of date. Certainly the increase of women in self employment is becoming more evident. Women's motivation to join the business world is related to the need for self-fulfillment, the desire for labour independence and a financial contribution to the home. Data from formalized business and banking activity shows that the percentage of women entering some form of independent economic activity is close to the economically active feminine population.

The following chart represents women's access to credit in March, 2001:



Source: Superintendent of Banks and Financial Institutions, September 2001

However, according to the GEM report on Chile done in 2005, GEM reports that,

'In a region where the majority of financial institutions have limited focus on women, Banco Santander stands out due to its outreach to women in both their microfinance and SME finance businesses... A full-service financial institution, Santander has also mainstreamed gender considerations. It operates a microfinance affiliate (Banefe) for whom women who make up 54 percent of borrowers and 60 percent of loan officers, as well as an SME lending program, 23 percent of whose borrowers are women. It also provides women's training programs in partnership with local NGOs. The bank's vision promotes a culture of female empowerment... Has 45 percent female workforce (10 points higher than nationwide rate) Targets women for management and

professional positions. Sponsors an annual Female Micro entrepreneur Award to showcase both female role models and credit opportunities'⁴⁵

The micro-enterprises sector constitutes over 80% of the country's businesses. They are important to employment, absorbing 38.9% of those employed, but their economic contribution is 4% of total business sales. Due to their relevance today and to employment conditions, micro-enterprises are now one of the main concerns of economic public policies. The government has formed the Public/Private Committee for Micro, Small and Medium-Sized Enterprises in order to advance development. This has progressed with an agenda for promoting the sector and eliminating legal and administrative barriers to their development. So far, new laws have been promulgated that will form the bases for promoting the formalization of micro-enterprises and the promotion of business associations: Family Micro-Enterprises Law and Cooperatives Law.

With respect to businesswomen in general, the report to the 2nd APEC Ministerial Meeting on Women also reported that women in recent years have been entering the micro-enterprises sector at a faster rate than men, whether working alone, increasing from 26.6% in 1990 to 31.3% in 2000 or in micro-enterprises of between 2 and 9 employees, rising from 18.9% in 1990 to 24.6% in 2000. These figures show positive features in terms of growth in the participation of women. The participation of women employers has shown a positive trend to reach 38% of companies with fewer than five employees. This is proving to be a more profitable alternative to employment and the sector has proven to be stable in terms of employment and permanence in business over the past ten years.

The profitability levels achieved by micro-enterprises (whether in terms of monthly or hourly income), and their sales, are lower than those of men. The largest differences are noted in the manufacturing and construction sectors where women have less involvement despite having an equivalent level of education. This is due to various factors including the higher concentration in sectors with market difficulties associated with

segmentation by product. Poor returns against reinvestment make investment in technological accumulation and innovation more difficult.

According to the report, there are also a significant number of exporting businesswomen. According to figures of projects approved by Chile's trade promotion entity, PROCHILE, 22% were presented by women. With respect to credit, women obtain loans at rates equivalent to their participation in the labour market. It has been shown that they present less risk than men, being better payers of all kinds of credit, according to data recently published by sex by the Superintendent of Banks and Financial Institutions.

The Government of Chile has provided credit support and technical assistance, especially focused on women in rural areas, consistently increasing the proportion of users of the services of the Agricultural Development Institute (INDAP) to 18% in 2000. INDAP was committed to reaching 24% of beneficiaries within the next two years from among rural area businesswomen.

A new phenomenon in the Chilean economy is the increasing visibility of a greater number of businesswomen grouped together in different organizations, a fact that has contributed to reinforce the positioning of certain issues that influence the entry of women into business and which are not normally present on the discussion agenda of the business world. A good example of this is the emergence of the *Asociación Mujeres Lederes* that was formed after Chile hosted WLN in 2004. This group has served as a model and is now being used to form other women leaders groups throughout Chile.

In order to focus on overcoming the major areas of discrimination affecting women in Chile, SERNAM has defined two priority areas for action since the 2002 women's Ministerial meeting:

- To progress with gender mainstreaming in public policies
- To promote alliances with the private sector

⁴⁵ Global Entrepreneurship Monitor (GEM), Global Entrepreneurship Monitor, a report on *Women and Entrepreneurship in Chile - 2005/2006*, led by Universidad del Desarrollo

As a result of focussing on these priorities, SERNAM has been successful in undertaking the following:

- Preparation of a National System of Gender Indicators: Early in 2000, a Gender Indicators Systems proposal was designed for systematically evaluating critical areas for the development of equal opportunities in Chile.
- Segregation by sex in public statistics: during 2001, an evaluation was made of the state of progress in public services of the segregation by sex of the statistics of users/beneficiaries, to go on improving the weakest areas in information and, in the same way, perfecting and updating the gender indicator system.
- Construction of a Statistics Data Base: with data from the various public services, an information system was introduced that operates interactively and analytically on information concerning women and men over the last ten years. Its start-up over INTERNET will lead to improved access to both public organisms and to academics and citizens in general to official information segregated by sex.
- Publishing of information on women and men in Chile: carried out in 2001 with the joint publication by SERNAM and the National Statistics Institute (INE) of the book "Chilean Women: Statistics for the New Century". At the same time, a web page was opened by SERNAM with the Gender Indicator Data Base, showing national and regional statistics of the different state entities.
- Construction of financial system management indicators: progress under the responsibility of the Superintendent of Banks and Financial Institutions.

SERNAM has also focussed attention on women belonging to groups with specific characteristics or special needs which may require more complex solutions for overcoming barriers to participating on an equal basis in economic and social life. In this sense, support programmes have been developed for poor women heads of family, focused on improving their access to labour and for temporary agricultural workers.

In March 2001, the Woman and Work group was formed with representatives of government, workers and businesswomen to discuss various matters related to the economic participation of women. The Public-Private Committee on Temporary Agricultural Workers also embarked on actions for improving the insertion, permanence and working conditions of temporary agricultural workers, especially with reference to labour health, working conditions, care of young children, chemicals handling and work training. Rural Woman groups are being organized in several regions as a forum for discussion, participation and coordination in order to improve the potential of women in the farming sector. It is likely that the solution of pending issues requires alliances between the public and private sectors and women workers organizations because, due to the complexity of the problems, the responses have to cover multiple perspectives and measures to be effective.

With respect to the impact of international trade on Chile's women entrepreneurs and free trade agreements (due to Chile's very active involvement in free trade), the Minister for SERNAM, the Honourable Laura Albornoz cited the following opportunities and advantages for women during her presentation at the WLN meeting in Lima, Peru in May 2008, 'FTA's have a positive impact on women by:

- Strengthening industry development
- Providing more opportunities for SME's, where there are more women entrepreneurs
- Their impact on the service sector where women prevail
- their intersectoral coordination of enterprises led by women. Gender is highlighted as a positive factor
- factoring in networks and competitive advantages
- opening social and cultural opportunities

Finally, during the 2008 WLN meeting in Peru, the Ministers of Peru and Chile signed a mutual accord to help promote women entrepreneurs and trade between women in these two economies. No further details of this accord are available at this time.

Peru

MIMDES is the Government Ministry responsible for women's affairs, was the host of WLN and the GFPN and is active in promoting the growth of women micro producers as well as protecting the rights of women and indigenous peoples. While there is no specific government policy on women entrepreneurs and international trade, the National Accord, in its Tenth First State policy includes the promotion of equal opportunities without discrimination, and reflects the government's commitment to give priority to the effective promotion of equality of opportunity for a sustainable democracy and social equity gender.⁴⁶

Law No. 28983 on Equal Opportunities between Women and Men, provides the institutional framework and public policies at the national, regional and local levels to ensure women and men exercise their rights to equality, dignity, free development, welfare and autonomy, preventing discrimination in all spheres of life, public and private, to ensure full equality.

The National Plan for Equal Opportunities between Women and Men 2006 - 2011, is the guiding framework of public policies for equal opportunities in Peru, and includes activities in different sectors in order to overcome constraints to the full participation of women on equal terms with men.

With respect to the promotion of the internet and telecommunications, in 1998, Supreme Decree 020-1998-MTC opened the telecommunications market to competition. In 2007, the decree was modified with a new set of guidelines that aim to: (i) strengthen competition, (ii) reduce the gap in infrastructure, and (iii) expand services into rural areas. The new guidelines establish the following goals for the year 2011:

- Achieve a tele-density of 12 land lines and 60 mobile lines per 100 inhabitants
- Expand the telephone (landline and / or mobile) to all corners of the country

- Reach the one million broadband connections
- Promote convergence.

Approximately 29.0% of the population that is over 6 years of age is using the internet in some form. Inequalities by gender show that 32.6% of the population using this service is male and 25.4% is female. Both access and internet use have a direct impact on knowledge, and between October and December 2007, in Metropolitan Lima 46.8% use the Internet, with the rest being other 35% urban and in rural areas only 7.5%. The urban/rural digital divide is still very high according to the National Institute of Statistics -INEI- 2008.

Results from the National Household Survey that was conducted in the first quarter of 2008 (INEI, 2008) confirms that 51.5% of households in Peru have at least one mobile phone, which means a growth of 15.6% compared to the results of the previous year. The growth in urban areas outside Lima reached almost 22%, thereby reaching 66% of households in these areas. As for rural areas, 17% of households have mobile phones. But this does not necessarily mean that the phones have coverage in these areas, the rural people tend to use their cell phones when they go to urban areas or near areas with coverage. There are no clear statistics about the gender differences in coverage, however, one of the most important and positive results that technology can offer is the potential to work remotely, thus giving women the opportunity to balance their work and family. These advances in technology are associated with new service sector jobs that may also create new opportunities for women.

Additional advances in Peruvian legislation that addresses women related issues include:

- The inclusion of gender in the National budget. The General Law on National Budget, Law No. 28411 includes (art. 47 ^o) in the evaluation of the implementation of budgetary analysis of gender equity policies.
- Strengthening institutions for the monitoring and implementation of policies for equal opportunities between women and men through technical assistance to regional governments. This has led to the

⁴⁶ Information provided by Mayela Freye, coordinator of the project on Public Policies to Support Women Entrepreneurs in APEC

implementation of the regional mechanisms called Women Observatories.

- Mainstreaming gender in information technology. The Ministry of Transport and Communications and the Investment Fund Telecommunications (FITEL) reports mainstreaming gender in the awarding of contracts for development projects in Information and Communication Technology (ICT) in rural areas.
- The gender perspective has been integrated into the activities and components of the Transport Decentralization Project (formerly Rural Pro transport), the Ministry of Transport and Communications through actions aimed at promoting a greater presence of women, especially in the outlying road maintenance and upgrading of the roads horseshoe.
- Promotion, dissemination and awareness of the implementation of Law 27492 about the Prevention and Punishment of Sexual Harassment and its regulation. MIMDES has provided the technical assistance to male and female officials from the areas of Human Resources to Regional Governments.
- Promotion of youth work. The Ministry of Labor reports that 58% of the young beneficiaries accessing the total phase of Workforce Training were women participants
- Documentation of Women. The National Statistic Institute –INEI, published information on the 2007 census of undocumented persons. According to the report, there are 564,487 people older than 18 years without any document of identity, of which 319,462 are men and 245,025 are women. In order to reduce the number of undocumented women in rural areas and within the framework of the National Strategy "For the Right to Name and Identity", MIMDES has continued to work with regional and local governments principally to amend the text of the administrative processes of local governments in order to allow birth certificates without cost to poor women.
- The Minister of Production, the Technological Innovations Centres (CITES) have a joint program with LATU-Uruguay to promote the use of ITC in rural areas relating to organizing aromatic herbs for

ecommerce, e-learning and information services. This program especially works with women.

Government records and information provided by MIMDES shows an increase in employment for women and that women represent 44.7% of the workforce. Unemployment in 2008 was 15.3% among women compared to 6.8% among men. The gender gap in earnings still persists. For example, in companies of under 10 employees, the average income was 857 new soles for men and 570 for women. In companies with 51 or more workers, the average income was 1614 soles for men and 1278 for women.

While not directly focussed on women, new changes in the law concerning micro enterprises will also have a beneficial effect on women. The Ministry of Labour and Employment Promotion (MTPE) of Peru achieved changes in the law to facilitate the registration of Peruvian microenterprises through the implementation of the National Registry of Micro and Small Enterprises (REMYPE). The MTPE modified an administrative procedure to authorize owners of micro and small enterprises (MSE) to register their businesses immediately and at no charge in the REMYPE. According to the norm, these enterprises must register in the REMYPE to access all the benefits of the MSE Law, such as comprehensive health insurance and pension fund coverage. Moreover, owners can register online at no charge on the MTPE website using a password provided by the National Tax Authority (SUNAT). The previous law (2003) required microenterprise owners to present notarized applications, including tax registration numbers, identification documents and copies of income tax forms, to the documentary administration, records and library office. The procedure has now been simplified.⁴⁷

The Sierra Exportadora Project is an initiative from Government to propose draft legislation on natural resources, ownership, facilitation of foreign trade, productive infrastructure and strengthen production and

⁴⁷ Source: ILO, based on information of the Ministry of Labour and Employment Promotion of Peru, www.mintra.gob.pe.

marketing chains linking the Andes to national economic activity and exportation⁴⁸.

A data base disaggregated by sex is not available yet. However, it is expected that the strategies to develop productive activities such as handicrafts, organic farming, flowers and others, where the participation of rural women is remarkable should improve the situation of poor women. To ensure this, MIMDES is working together with this project through National Plan for Equal Opportunities between Men and Women 2006-2010.

- **OTHER**

- **Australia**

- **Export Finance and Insurance Corporation (www.efic.gov.au)**

- Through the EFIC, the government of Australia operates an export finance and insurance scheme to assist small and medium businesses to be more competitive in export and to offer some security to exporters. While there are no programs that specifically target women led companies, the EFIC does work closely with Austrade to assist qualifying small and medium businesses by providing medium to long term finance on flexible terms for exporting goods and services.

- **Austrade Export Market Development Grants Scheme** (taken from the Austrade website: www.austrade.gov.au)

- It is worth providing details of the Austrade Export Market Development Grants Scheme as it is an excellent program to stimulate SME export and one that can serve as a model for other economies.

- The Export Market Development Grants (EMDG) scheme is a key Australian Government financial assistance program for aspiring and current exporters. Administered by Austrade, the scheme supports a wide

range of industry sectors and products, including inbound tourism and the export of intellectual property and know-how outside Australia.

The EMDG scheme:

- encourages small and medium sized Australian businesses to develop export markets
- reimburses up to 50 per cent of expenses incurred on [eligible export promotion activities](#), above a \$10,000 threshold
- provides up to eight grants to each [eligible applicant](#).

To access the scheme for the first time, businesses need to have spent \$10,000 over two years on eligible export marketing expenses.

There are nine categories of promotional activities which can be claimed: (these may include expenditure on specific export promotional activities during the financial year before the application period and for the first grant, expenses incurred over the last two financial years).

1. Overseas representatives

Applicants can claim:

- all reasonable costs that you pay to have an overseas representative act on your behalf on a long-term basis to market/promote your product
- the portion of the fee or expense paid to your overseas representative that relates to promotion of your Australian products. You cannot claim the costs of non-promotional activities your representative carries out for you such as supplying after-sales service, post-contractual training, sourcing of products, arranging clearance, warehousing or collection of goods, importing or promoting products from other countries
- a maximum of \$200,000 per application is claimable under this category. However you should include all eligible expenses that you wish to claim in your application to ensure your grant is maximized

⁴⁸ Union European – Peru. Project PENX. www.sierraexportadora.gob.pe

Note: Austrade conducts detailed checks on overseas representative claims and may contact your representative by phone or in person as part of these checks. If you are claiming expenses for overseas representatives, you may be asked to provide additional supporting documentation with your application form

2. Marketing consultants

Applicants can claim:

- the cost of engaging an arms length consultant to undertake export market research or marketing activities
- a maximum of \$50,000 per application is claimable under this category. However you should include all eligible expenses that you wish to claim in your application to ensure your grant is maximised

3. Marketing visits

Applicants can claim:

- the cost of travel during the marketing visit e.g. airfares, taxi fares, departure taxes, etc (only 65 per cent of first class airfares may be claimed)
- an allowance of \$300 per day is claimable for overseas marketing visits to help defray accommodation, entertainment and living expenses

4. Communications

Applicants can claim:

- the costs of communications to promote your product e.g. fax, emails, phone

Note: if you do not claim your actual communication expenses, you will receive an automatic 3 per cent addition to your grant

5. Free samples

Applicants can claim:

- the cost of providing free samples of the product you are promoting for export

6. Trade fairs, seminars, in-store promotions

Applicants can claim:

- the cost of participating in an international trade fair, seminar, in-store promotion, international forum, private exhibition, or similar activity such as the money it costs to participate, e.g. entry fees, stand rental charges and the cost to freight your promotional materials to the trade fair.

7. Promotional literature & advertising

Applicants can claim:

- external costs of promotional material, such as brochures, videos, DVDs, advertising and website development

8. Overseas buyers

Applicants can claim:

- the cost of bringing potential buyers who are non-residents to Australia for an approved export promotion purpose
- up to a maximum of \$7,500 per buyer per visit
- up to a maximum of \$45,000 per application

9. Registration and/or insurance of eligible intellectual property

Applicants may claim:

- payments made to third parties, e.g. patent and trademark attorneys, for the grant, registration or extension of the period of registration of intellectual property for countries other than Australia or New Zealand
- the cost of insurance premiums paid for protection against possible infringement, in countries outside Australia, of eligible intellectual property.

To be able to claim EMDG for any of the above activities:

- you must have spent the funds to seek out, create demand for or develop an export market for your product
- you must be the intended principal in export transactions (exemptions apply for manufacturers, Approved Trading House or Approved Body applicants, events promoters, suppliers to inbound tour operators or in situations where a company closely related to the applicant owns the product intended for export)
- the expense must have been paid by you during the financial year (i.e., it must be taken up as an expense in your books of account, not just in consolidated accounts or in the accounts of a related entity)
- the item paid for must have been provided to you
- you must have evidence of the expense and of what it was incurred for (i.e., invoices, bank statements etc)
- if you are claiming expenses under the overseas representatives or marketing consultants categories, you must have documentary evidence that shows the role and function of the representative or consultant

If you are claiming expenses under the marketing visits category you must have trip reports, boarding passes, diary notes and/or other evidence which substantiate the details of the trip.

Ineligible expenses

As EMDG is designed to assist export promotion, it does not support expenses arising from production or from product development, distribution or certification.

Also, you cannot claim expenses that:

- are not substantiated
- were incurred by a related business entity
- relate to business with New Zealand

- were incurred on or after 15 November 2008 in relation to Iran*
- are not promotional
- were incurred by you when you were not a resident of Australia
- relate to after-sales activities
- have or will be subject to reimbursement by a third party (other than EMDG)
- relate to an illegal or unlawful activity
- are a commission or discount
- are in payment of an Australian tax, levy or charge (except Australian departure tax)
- relate to any form of pornographic material with a classification equivalent to the X-rating for films
- are cash payments exceeding \$10,000 per application

*As a result of United Nations Security Council (UNSC) resolution 1803 (calling on Australia to avoid support contributing to Iran's nuclear activities) the Government decided that, as of 15 November 2008, export promotion expenses incurred in relation to the Iran market will no longer be eligible under the EMDG scheme.

Legislation has been passed to give effect to a number of changes to the Export Market Development Grants (EMDG) scheme to update and revitalize it.

The changes apply to applications lodged from 1 July 2009 and export promotion expenditure incurred from 1 July 2008. This means that businesses now incur ring expenses in the 2008-09 grant year and intending to apply for EMDG from 1 July 2009 will be able to take advantage of new scheme rules.

The key changes include:

- increasing the maximum grant by \$50,000 to \$200,000.

- lifting the maximum turnover limit from \$30 million to \$50 million.
- reducing the minimum expenditure threshold by \$5,000 to \$10,000.
- allowing costs of patenting products overseas to be eligible for EMDG support.
- increasing the limit on the number of grants able to be received by a business from 7 to 8.
- making the scheme more accessible to services exporters by replacing the current list of eligible internal and external services with a new 'non-tourism services' category which will provide for all services supplied to foreign residents whether delivered inside or outside of Australia to be eligible unless specified in the [EMDG Act Regulations](#).
- allowing State, Territory and regional economic development and industry bodies promoting Australia's exports, including tourism bodies, to access the scheme.
- introducing an [EMDG performance measure](#) into the scheme for those applicants who have already received two grants (exceptions apply for approved bodies and approved trading houses). Applicants will need to satisfy the requirements of this measure by taking one of two alternative tests - the [Export Performance test](#) or the [Australian Net Benefit Requirements](#).

Canada

Government initiatives for Gender Based Analysis:

- Since 1995, various departments have implemented a variety of mechanisms for, and approaches to, integrating GBA. By 2005-06, departmental approaches covered the spectrum, from the integration of GBA into departmental strategic frameworks and business lines, to establishing networks of GBA specialists, offering training, and developing tools and resources.

- As part of Finance's commitment to conducting GBA on policy measures, particularly on tax policy, a gender-based analysis was conducted, when feasible, on all tax proposals presented to the Minister of Finance concerning Budget 2006.
- In 2006-07, Finance will carry out the following activities: post on its internal Web site good examples of GBA best practices; offer GBA training to branches other than Tax Policy; and include GBA as part of the Department's recommended curriculum in the training offered to all new employees. Finance Canada will report on the progress made in meeting commitments in its Departmental Performance Report.⁴⁹

Prime Minister's Task Force on Women Entrepreneurs

In 2002 and 2003, the Prime Minister of Canada created a task force to specifically examine and address the status and issues of women entrepreneurs. Conducted at a high level over a period of almost one year, the task force held roundtable discussions in every province and heard from thousands of women across the country. In addition, they studied what other countries were doing and travelled extensively to interview participants, women entrepreneurs, policy makers, academics and virtually every sector that has an impact on women in business. The report was presented to the Prime Minister of Canada with more than 500 women present and outlined a comprehensive list of recommendations. Some of the recommendations have been implemented.

Today, the Task Force Report stands as the benchmark for future policy. Virtually all of the work being done today with respect to women entrepreneurs relates some way back to that report. Although it is six years since it was presented, the issues are the same to day and the recommendations are entirely current valid. After such a huge investment, it is unfortunate that there is so much that still remains unaddressed.

⁴⁹<http://www2.parl.gc.ca/HousePublications/Publication.aspx?DocId=2335619&Language=E&Mode=2&Parl=39&Ses=1>

Women's Enterprise Initiative (WEI)

WEI was established in 1994 as part of Western Economic Diversification Canada (WEDC). In this program, each of the four Western provinces was given funding to establish an enterprise development program for women, including participation in micro-lending and funding for women entrepreneurs. The models vary in each province and while women in trade are not specifically stated as part of their mandate, several have included training and act as resources to assist women. Search of the WED website does not yield any women specific information that is easy to locate: therefore the user needs to know that there is a small section dedicated to women's enterprise initiatives with superficial information and links to programs in the 4 western provinces. Each program is operated separately and so it is necessary to go to their individual site for further details. Each has a data base which can be used to help identify potential participants for women focussed trade missions:

- Women's Enterprise Centre (Manitoba);
- Women Entrepreneurs of Saskatchewan;
- Women's Enterprise Initiative of Alberta; and
- Women's Enterprise Society of British Columbia.

Western Economic Diversification has been instrumental in the funding and launch of WeConnect Canada.

Atlantic Canada Opportunities Agency (ACOA)

Atlantic Canada Opportunities Agency (ACOA) is the federal government department responsible for helping to build economic capacity in the Atlantic Provinces by working with the people of the region – in their communities, through their institutions and with their local and provincial governments and businesses – to create jobs and enhance earned incomes. In addition to financial assistance to small and medium-sized enterprises, ACOA has provided funding for women's initiatives and has been instrumental in supporting women's trade activities as well as the new WeConnect program. A search of the ACOA website will take the searcher to links for women's programs and some details – not on the

home page – however there are links and each Atlantic province does have a women in business initiative of some sort.

Export Development Canada

Export Development Canada is a government of Canada Crown Corporation, responsible to the Minister of International Trade, which 'provides innovative financing, insurance and bonding solutions to Canadian companies that export goods and services, or invest in other countries. EDC operates in 200 markets worldwide, including 145 emerging markets. The EDC is setup to help Canadian enterprises - mainly small and medium sized - manage risk and to capitalize on trade opportunities around the globe.' EDC does not have any specific programs that are geared towards women exporters. During the 1990's they were keen supporters of the first all women's trade mission and the Canada USA Businesswomen's Summit and did develop and deliver workshops directly to women exporters and potential exporters. EDC works with businesses that are already established. Over the past few years, EDC has focused on supporting small and medium size enterprises, however often their thresholds are too high for women's businesses to qualify.

Business Development Bank of Canada

The Business Development Bank of Canada is a Crown Corporation whose mandate is delivered to the Bank from the Minister of Industry. The focus of the bank is small and medium enterprises and is considered a complimentary lender. The bank has developed a series of innovative financing tools and does have a program focussing on women entrepreneurs. The bank has also been a strong supporter of women's initiatives including trade missions, research and sponsorship for women's business organizations. It has discontinued its Step Up and Step Out programs which were specifically tailored to women business owners. In the area of research, BDC has conducted a variety of research to determine the needs of entrepreneurs. According to their research, more than half of women entrepreneurs prefer informal networks; women tend to be reluctant to take business risks and are more reluctant than their male counterparts to apply for loans, women are also less inclined to be interested in face-to-face meeting with financial advisors. BDC uses its

research findings to develop better strategy to better serve their clients' needs.

Chile

Chile Emprende is a government initiative to promote business development and employment opportunities based on the potential of micro and small enterprises in specific territories. For the purposes of the programme, *territory* refers to groups of towns (municipalities) with shared basic identity features, which are relatively coherent in geographic, social, cultural and productive terms, and which have a critical mass of private, municipal and public actors willing to work and invest in identifying and taking advantage of the opportunities they agree to develop. *Chile Emprende* operates as a public fund administered by SERCOTEC and is implemented through associated public entities: The Solidarity and Social Investment Fund (FOSIS), Institute of Agricultural Development (INDAP), National Training and Employment Service (SENCE), Technical Cooperation Service (SERCOTEC) and the National Tourism Service (SERNATUR). The programme, managed by a public-private partnership, promotes cooperation among business owners and their linkage with markets. There is a roundtable for each territory, known as the public-private council, formed by business owners, local government representatives and regional offices of production promotion services. Through the councils, a shared development project is designed and implemented: the territorial plan. This plan guides the development of business and employment opportunities based on the potential of the micro and small establishments of the territory and the strengthening of competitiveness factors. The plan defines the role of private enterprises in establishing concrete opportunities. Investments and the linkage of support instruments for each territory are agreed upon at the central and other government levels.

Chile Emprende transfers budget resources to the private sector to finance «initiatives set forth in the Territorial Economic Development Plans, which are agreed upon with the respective Public-Private Development Councils.» For the first time in Chile, the National Budget Law permits the

participation of private actors at the territorial level in the allocation of public resources to promote production. Negotiations are completed with the signing of the *Citizens' Territorial Development Agreement* (see www.chilemprende.cl) In 2008, participants at the workshops to develop territorial plans made decisions to allocate more than US\$ 58.5 million. Small business owners contributed 36% of the total resources of these plans. *Chile Emprende* provided 23%, whereas the remaining 41% originated from regional and municipal public services. Business owners contributed 19% of the resources in the 2007 territorial plans. In an effort to improve employment, *Chile Emprende* established a work agreement with ILO, the Pension Regulations Institute (INP) and the Labour Office to incorporate dimensions of decent work in job creation planning for 2008. This is a pilot project to support, monitor, verify and systematize compliance with quality employment. Local establishments associated with the territorial development plans participate, committing themselves to employment targets. The public-private councils also voluntarily participate in the initiative. In the territories with employment targets, through joint actions of the INP, the Labour Office, ILO and *Chile Emprende*, agreements will be made between participating business owners and their workers with respect to improvements in employment quality. These agreements will consist of a plan of action to incorporate compliance with labour legislation in their labour practices. This represents a challenging task for Chilean MSMEs. Territorial agreements on the right to decent work will also be drafted. As advances are made, the agreements will gradually incorporate decent work dimensions that surpass current labour standards. Decent work indicators will be agreed upon by business owners, workers and public/private councils.

In Chile, there are five offices that form a promotion network, coordinated by the Ministry of the Economy and that have programs and initiatives with a gender perspective. The following is a brief outline of some of these programs.

- SERCOTEC – is a technical cooperation service which helps to stimulate the banks, cooperatives and other financial institutions so that they may grant credit from its own resources to micro entrepreneurs with no banking or credit history. The incentive consists of the payment of a

subsidy to the financial institutions for each approved and disbursed credit. Since the banks are the lenders, they assume the risk.

- The Capital Semilla is a contribution in money for investment in micro entrepreneurs for expanding their businesses. The incorporation of seed capital assists in the development of projects that have real potential for commercial success, job creation and employment generation. The minimum amount of investment is \$1,000 U.S. dollars, and the maximum is \$8,000 U.S. dollars. This instrument requires co-financing.
- CORFO Microcredit program - In order to finance investments and working capital for micro and small companies. CORFO supports grants and nonbanking financial institutions, so that they can conduct granting credit, establishing commercial relations exclusively between those institutions and small businesses, micro and small companies who have been approved.
- CORFO Seed Capital program – this is a program that promotes the creation of unique innovating businesses developing a product or service that is not available in the national market, that has opportunities for growth in the market and that has a new technology developed by the micro entrepreneur, or new applications or uses of existing technologies, allowing development of new market niches
- LABOR INTERMEDIATION – this is a program to promote good labour relations and skills development in order to increase the productivity and competitiveness of companies and their employees as well as the quality of processes and products.
- CONTRACT OF APPRENTICES: - this program provides a discount of 40% of the effective minimum pay (225 US Dollars) during 4 months to the company that hire the beneficiaries of the program. It finances for a single time, the costs of labour qualification of each worker contracted of an amount of up to \$83 US Dollars.
- FONCAP(fund for training) - This is a program oriented to give qualifications to micro entrepreneurs and independent workers who work with their families, and that have low income – there are

different levels to qualify. The program was created to give new knowledge and tools to micro entrepreneurs so that they can have greater growth and development in the market.

- AGREEMENT INDAP (institute for the development of agriculture) – PRODEMU (office for the development of women): The objective is to articulate and to coordinate a strategy in order to qualify rural women in poor regions in the execution of productive roles in agriculture, traditional crafts and rural tourism.
- PRODESAL (program for the development of small agriculture) – this is a program to develop the productive capacities of management and the personal abilities in the beneficiaries, small producing agriculturists and/or farmers and their families, who wish to increase their contribution in the agriculture and agro-industrial sectors for the generation of income. Also, this program is essentially to assist start ups with local markets, where the productive resources are not limited.
- PROMOTION TO THE URBAN AND RURAL INDIGENOUS ECONOMY- the objective of this program is to contribute to the consolidation of indigenous micro enterprises, to improve their profitability and if in agriculture, their yield, the quality of life of the families and the workers, by means of financing with non repayable grants for the projects selected in the program.

The Government of Chile is also undertaking:

- Development of an Entrepreneurship Network and a Master System of Promotion, which will allow information crossing with gender connotations and tracking of actions from entrepreneurs
- Access to different promotion tools, such as: Seminars or informative conferences and training workshops, market studies, fairs, commercial missions or research trips, business matching, invitation to potential customers, tasting and showrooms, entrepreneurial coaching (PROCHILE)
- Increasing and strengthening partnerships to favour the incorporation of women entrepreneurs into foreign trade. Currently stand out :

Asociación de Mujeres Exportadoras de Chile - AMECHILE A.G, Asociación de Mujeres Exportadoras de Asexma, Mujeres Empresarias, Asociación Gremial de la Mujer Micro, Pequeña y Mediana Empresaria (EMPREMujER), mujeres de empresa, among others; Improving coordination among public sector, bank (financial sector) and the academia to strengthen and promote foreign trade.

- Development of a specific work line for women in the Regional Development Agencies
- Incorporating gender in PROPIR (Regional Investment Program)
- Development of studies to allow crosscutting analysis of productive promotion sector, investment, work lines addressed and the challenges to reach these programs (Crosscutting analysis of Public Productive Promotion Programs).
- Study on market faults and its development in productive sectors led by women
- Incorporation of gender variable in data bases used by public organizations, to generate information related to exporting enterprises and their market participation.
- Revision of promotion tools for export with gender concerns.
- Design and development of programs focused on women
- Creation and administration of work tables for women by productive sector.

To meet the opportunities afforded by women entrepreneurs and exporters the government is proposing:

- A Permanent share of successful experiences of new products to export.
- Empowering the increase of current SME's which export through mechanisms that facilitate this process.
- Establishment of permanent requests of technical cooperation among members.

- Economic policy according to SME reality
- Building an observatory for promoting trade and decent work for women in APEC.
- Creation of a competing fund for equal opportunities of business and gender in APEC economies. This aims to facilitate the development of new business ideas, completely risky, without financing through private bank but that may be of great social profit.

Peru

Inequalities by gender show that 32.6% of the population using this service is male and 25.4% is female. Both access and internet use have a direct impact on knowledge, and between October and December 2007, in Metropolitan Lima 46.8% use the Internet, with the rest being other 35% urban and in rural areas only 7.5%. The urban/ rural digital divide is still very high according to the National Institute of Statistics -INEI- 2008.

Results from the National Household Survey that was conducted in the first quarter of 2008 (INEI, 2008) confirms that 51.5% of households in Peru have at least one mobile phone, which means a growth of 15.6% compared to the results of the previous year. The growth in urban areas outside Lima reached almost 22%, thereby reaching 66% of households in these areas. As for rural areas, 17% of households have mobile phones. But this does not necessarily mean that the phones have coverage in these areas, the rural people tend to use their cell phones when they go to urban areas or near areas with coverage. There are no clear statistics about the gender differences in coverage, however, one of the most important and positive results that technology can offer is the potential to work remotely, thus giving women the opportunity to balance their work and family. These advances in technology are associated with new service sector jobs that may also create new opportunities for women.

Additional advances in Peruvian legislation that addresses women related issues include:

- The inclusion of gender in the National budget. The General Law on National Budget, Law No. 28411 includes (art. 47 9) in the evaluation of the implementation of budgetary analysis of gender equity policies.
- Strengthening institutions for the monitoring and implementation of policies for equal opportunities between women and men through technical assistance to regional governments. This has led to the implementation of the regional mechanisms called Women Observatories.
- Mainstreaming gender in information technology. The Ministry of Transport and Communications and the Investment Fund Telecommunications (FITEL) reports mainstreaming gender in the awarding of contracts for development projects in Information and Communication Technology (ICT) in rural areas.
- The gender perspective has been integrated into the activities and components of the Transport Decentralization Project (formerly Rural Pro transport), the Ministry of Transport and Communications through actions aimed at promoting a greater presence of women, especially in the outlying road maintenance and upgrading of the roads horseshoe.
- Promotion, dissemination and awareness of the implementation of Law 27492 about the Prevention and Punishment of Sexual Harassment and its regulation. MIMDES has provided the technical assistance to male and female officials from the areas of Human Resources to Regional Governments.
- Promotion of youth work. The Ministry of Labor reports that 58% of the young beneficiaries accessing the total phase of Workforce Training were women participants
- Documentation of Women. The National Statistic Institute –INEI, published information on the 2007 census of undocumented persons. According to the report, there are 564,487 people older than 18 years without any document of identity, of which 319,462 are men and 245,025 are women. In order to reduce the number of undocumented women in rural areas and within the framework of the National Strategy "For the Right to Name and Identity", MIMDES has continued to work with regional and local governments principally to amend the text of the administrative processes of local governments in order to allow birth certificates without cost to poor women.

- The Minister of Production, the Technological Innovations Centres (CITES) have a joint program with LATU-Uruguay to promote the use of ITC in rural areas relating to organizing aromatic herbs for ecommerce, e-learning and information services. This program especially works with women.

Government records and information provided by MIMDES shows an increase in employment for women and that women represent 44.7% of the workforce. Unemployment in 2008 was 15.3% among women compared to 6.8% among men. The gender gap in earnings still persists. For example, in companies of under 10 employees, the average income was 857 new soles for men and 570 for women. In companies with 51 or more workers, the average income was 1614 soles for men and 1278 for women.

While not directly focussed on women, new changes in the law concerning micro enterprises will also have a beneficial effect on women. The Ministry of Labour and Employment Promotion (MTPE) of Peru achieved changes in the law to facilitate the registration of Peruvian microenterprises through the implementation of the National Registry of Micro and Small Enterprises (REMYPE). The MTPE modified an administrative procedure to authorize owners of micro and small enterprises (MSE) to register their businesses immediately and at no charge in the REMYPE. According to the norm, these enterprises must register in the REMYPE to access all the benefits of the MSE Law, such as comprehensive health insurance and pension fund coverage. Moreover, owners can register online at no charge on the MTPE website using a password provided by the National Tax Authority (SUNAT). The previous law (2003) required microenterprise owners to present notarized applications, including tax registration numbers, identification documents and copies of income tax forms, to the documentary administration, records and library office. The procedure has now been simplified.⁵⁰

Peru's membership in APEC was approved by the Leaders at the APEC Leaders Summit in Vancouver, Canada in 1997 with full participation

⁵⁰ **Source:** ILO, based on information of the Ministry of Labour and Employment Promotion of Peru, www.mintra.gob.pe.

starting in 1999, making Peru the third Latin American and fifth American economy to be APEC members. Since 1999, Peru has hosted a number of APEC events including several APEC Business Advisory Council meetings in its program to introduce the meaning and benefits of APEC membership locally. These culminated in the highly successful Peruvian year of APEC in 2008. It is probably a bit soon to determine the overall impact of those meetings on Peru but most certainly, the meetings resulted in an increase in tourism and awareness about Peru to thousands of people who travelled to Peru to attend the meetings. Peru played host to a large number of working group and Ministerial meetings as well as a variety of private sector symposiums.

MIMDES organized a very successful series of meetings in Arequipa and Tacna focussing on women. These included: the APWINC Digital Economy for Women event, Women in Export Event, Women Leaders Network meeting, Gender Training, Gender Focal Point Meeting, additional technology training for Peruvian woman and a most impressive crafts and trade show during WLN. All events were well attended. As a result of these meetings, there is a greater awareness of the potential for greater Peruvian women's involvement in APEC as well as to other APEC members of the potential for Peru. An accord was signed between the Ministers of Trade for Chile and Peru during WLN to promote trade between women in Peru and Chile. Details of this agreement are not available at this time.

Other direct results that shall have a longer term effect are the implementation of this project, and Peru's participation in the joint Canadian and APEC funded project to assist rural and indigenous women micro producers to develop a value chain for export in conjunction with Chile, Vietnam and Canada. This is the fourth phase of the project. In addition, there is at least one USAid and joint International Trade Centre project in process to deliver further training for women exporters.

It is hoped that now that Peru has been a host of APEC and in particular so successful in its hosting of several high profile women's events that it shall continue to play an active role in APEC and pursue opportunities to include Peruvian women at all levels in international opportunities.

BEST PRACTICES

The research revealed several programs that are currently in operation at the economy level in each economy. The following is a brief description of these programs:

Austrade

As previously noted in this paper, Austrade's Women in Export program is focussed on recruiting more women exporters and is geared towards women entrepreneurs as well as women responsible for export activities in other companies. The program includes educational and information seminars which are held across the company, the creation and maintenance of an extensive data base of women exporters as well publications detailing success stories. Austrade has long recognised the need to provide tailored support for women in business particularly those involved in exporting and international business. Austrade partners with the Westpac Bank of Australia in delivering many of its programs with the bank also targeting women exporters as part of its own target market strategy.

More than 8000 women have been registered in Austrade's data bases as CEO's or Export Executives in the Australian exporting community. Austrade uses a multi-prong approach in its program which includes several different elements which contributes to its success. Not only does the program target women who are interested in exporting, it works with existing women's networks to help them achieve a greater appreciation of the potential for focus, provide training, organizes women's trade missions and develops guide specifically focussed on women. A key factor to the success of this program is the use of media as well to promote success stories and positive images of women exporters. Research has shown that women react very positively to mentoring, success and role models and by using success stories, positive media coverage and positive impact stories, the program encourages other women to feel that they can succeed as well. Many other targeted export programs have elements of the Austrade program but it is the combination and overlapping of these elements that ensure its success. In addition, the program is supported at a senior level with the Chief Economist acting as a primary advocate for women in trade. In addition to this program, Austrade has a keen understanding of the service sector and the different modes of export and

the opportunities that they can bring, With such a high percentage of women in the service sector, this provides an additional stream for support and successful exporting for women.

Austrade also works in conjunction with women targeted program at the state level such as the Women in Business Program, the Women in Business Mentor Program, Women in Business Regional Program, Women in Business Growth Strategy Program and the Women in Business Workshops Program in New South Wales. Victoria runs a Showcasing Women in Small Business Program and Indigenous Business Australia has developed a Toolkit for Indigenous Women in Business.

Austrade recognizes the expenses involved in getting into export and encourages women to apply for an Export Market Development Grant. In addition, Austrade representatives personally visit potential women exporters to assist them in developing their export plans.

At the state level, **New South Wales**⁵¹ has been very active in providing support to women through its Women in Business Program which is now in its 11th year. In celebration of its first ten years, New South Wales published, *Heels in Motion* 'an insightful and informative book about Real women with their honest accounts of the highs and lows of building their businesses, juggling families and relationships, managing staff whilst being challenged, encouraged and supported by their mentors'.⁵²

Other **Women in Business** programs provided by New South Wales include:

Assistance for Women in Manufacturing

This Program provides learning opportunities for women in manufacturing to foster best-practices and help increase competitiveness, growth and sustainability of manufacturing in New South Wales. The program is designed to help women obtain an understanding and appreciation of modern operations and supply chain management concepts and practices; helping women to improve their own operations through the application of newly-acquired knowledge and skills; and building a strong network of manufacturing professionals.

The current program which commenced in March 2009 runs for eight months, and concludes in November, 2009 and consists of both an education and mentoring component. Workshops are facilitated by subject-matter experts and industry practitioners, participating businesses have the opportunity to attend seven manufacturing-relevant sessions. These sessions vary in format, including on-site factory visits, interactive discussions and lecture-style meetings. These sessions also focus on providing an appreciation for and understanding of best-practice in the manufacturing and supply chain sector. The subject for the seven workshops includes:

- Forecasting and Supply Chain Management
- Manufacturing Processes and ERP System Fundamentals
- Project Management
- Inventory Management Fundamentals
- Lean Manufacturing
- Leadership Through Influence
- Putting Your Best Foot Forward

An important component of the program is mentoring. Participants are matched with more experienced manufacturing and supply chain professionals who act as mentors. The mentors assist the Program participant by:

⁵¹ www.smallbiz.nsw.gov.au/smallbusiness/Government+Programs/Women+in+Business

⁵² Details of the Women in Business program as well as information on how to order *Heels in Motion* can be found on the website at:
<http://www.smallbiz.nsw.gov.au/smallbusiness/Government+Programs/Women+in+Business/Women+in+Manufacturing/Network+Benefits/index.htm>

- acting as a sounding board for ideas and issues;
- monitoring progress and feedback;
- inviting the mentee to learn from their own experiences, knowledge and skill;
- offering opinions and personal insight to support development;
- supporting the mentees' development over the duration of the program.

Matching is undertaken by the Program Facilitator, who also takes into account the work experience, desired outcomes and sector-specific requests of participating companies. Any conflict of interest is also taken into consideration. Mentees and mentors undergo formal training at the outset of the Program to gain a clear understanding of the mentoring relationship and to set achievable outcomes. Mentors and mentees are required to meet at least once per month for one or two hours with the aim of addressing or resolving identified business issues. The program requires a commitment from both the mentors and mentees to work with the each other throughout the program.

The program is funded through the New South Wales Department of State and Regional Development with a fee which may be subsidized by the government for qualifying companies and companies may enrol up to three participants in the program. Participating companies must meet eligibility criteria as well.⁵³

Women in Business Mentor Program

Recognizing the importance that mentoring plays for women in business, New South Wales also provides the Women in Business Mentor Program. This program helps up-and-coming women business owners (mentees) grow their business by linking them with experienced business people

(mentors). The Program, which encourages co-operative learning between business people, uses mentoring and practical sessions to help women improve their business skills and boost their confidence. Networking is a key component of the Program. The Women in Business Mentor Program was launched in 2005 and to date, almost 2,000 women have participated in the Program since its inception. According to data on the website by the end of the Program:

- 93 per cent of mentees improved their business skills;
- 85 per cent of mentees had better business networks;
- 70 per cent of mentees increased their annual turnover;
- 24 per cent of mentees employed more staff.

It is worth giving details of this program as it is successful and can provide a model for other such programs. The Women in Business Mentor Program runs for 45 hours over six months, including introductory briefing sessions. The Program's four components include:

- business skills workshops (18 hours);
- business forums (five hours);
- networking event (two hours);
- one-on-one mentoring meetings (20 hours).

The workshops cover business development planning (two workshops), financial management (two workshops) and marketing and strategic selling (one workshop each). At the end of the Program, participants have developed an appropriate business plan which covers the goals and objectives of their business.

The business forums include a mini expo and a business panel discussion which give participants a chance to share information and explore specific aspects of running a business. The networking event promotes the development and expansion of business connections.

The Women in Business Mentor Program is tailored for small business owners or operators who draw most of their income from a business and

⁵³ More details can be found at: <http://nsw.apics.org.au>

are committed to growing the business and achieving commercial success. A mentor must have a minimum of five years recent experience as a successful small business owner or operator. The mentor must sign an agreement stating they will avoid all conflicts of interest and will not breach confidentiality. Strong communication skills are mandatory. Men and women can act as mentors.

To join the Women in Business Mentor Program as a mentee the cost is \$1,210 (including GST). The NSW Department of State and Regional Development offers a subsidy of 50 per cent for mentees, reducing the price to a maximum of \$605 (including GST). This offer is for mentees who meet certain eligibility criteria. The subsidy is offered at the discretion of the Department of State and Regional Development and may be on a competitive basis. There is no charge for mentors.

To be eligible for a subsidy a mentee must:

- own or operate a small business for between six months and two years;
- operate the business full-time; draw the bulk of income from the business as an owner or operator; and be committed to growing the business and achieving commercial success.

Prime Minister's Task Force on Women Entrepreneurs

In Canada in 2002, the Prime Minister of Canada launched the first ever task force on women entrepreneurs to explore the challenges and issues faced by Canadian women entrepreneurs and to make formal recommendations directly to the Prime Minister and the government of Canada on how to fully integrate Canadian women entrepreneurs into the Canadian economy. Led by the Honourable Sarmite Bulte, MP, the task force consisted of a total of five sitting members of the government and a private sector advisor. The Task Force worked at several different levels. Representatives of all federal government departments were invited to appear before the Task Force and provide details about their internal policies, if there were any targeted programs for women entrepreneurs and if there was any special funding available for women. These

interviews were critical to the success of the Task Force as they illustrated fundamental biases against women that are in fact against the Canadian Charter of Rights which guarantees equal rights and equal access to all Canadians. The presentations highlighted 'old-fashioned' thinking by many bureaucrats and outmoded concepts of the nature of women's businesses. The Task Force interviewed senior executives of Crown Corporations and performed an audit on the percentages of women that serve on the Boards of Directors of Banks and Crown Corporations as well as the percentages of women that received public appointments.

The Task Force launched a website where women were able to respond to specific questions and issues, follow the success and trail of the consultations, have access to submissions of government official and researchers and participate in a virtual capacity at every stage of the Task Force. In addition to the online participation, more than 2,000 women physically participated in a series of national consultations organized by other members of parliament, women's business associations, national banks and other interested stakeholders. Members of the Task Force also travelled to New York, Washington, D.C. and London, England to examine the experiences and best practices of other women's initiatives. The Task Force developed a momentum of its own with support emerging from all areas of the country. This was particularly important as there really was no government budget to undertake this report and it all had to be self funding.

The final report was presented to the Prime Minister of Canada on the anniversary of the historic Person's Case which recognized Canadian women as persons under the law for the first time in history and in the same room that this historic event took place. All the women who had participated in any consultations were invited to attend and more than 500 women travelled at their own expense from all across Canada, representing every province, to meet the Prime Minister and participate in this ground breaking event. The Prime Minister immediately pledged to implement 10 of the recommendations. The Task Force report remains relevant today and continues to be used as a best practice and a road map for the support and promotion of women entrepreneurs. While not all recommendations have been accepted or implemented, the Task Force

report remains a vital document that provides a model for developing an integral economic policy for women. It also demonstrates the importance of undertaking such massive baseline research and analysis of the true state of women entrepreneurs that can provide a road map for ensuring their full participation in the economy.

Women Leaders Federation of Chile

In 2004, Chile hosted APEC which included hosting the Women Leaders Network event in La Serena, Chile. This was the first time a professional women's event of this scale had been held in Chile and most women from Chile who participated were not really sure as to what to expect. More than 300 women travelled from all over the APEC region to participate in what became an event which literally has changed the lives of hundreds of Chilean women. La Serena is a small seaside community next to Coquimbo which is about six hours by car or one hour by air north of Santiago. The community is a beautiful area which is undergoing significant development, has a couple of universities, a budding tourist trade which receives more than 25 cruise ships a year and is located next to the magical Elqui Valley. There is a thriving indigenous community nearby. However, in many respects, the community is a bit cut off although there many opportunities do exist.

After hosting WLN, the women from the region were determined to not allow the experience to die. They came together to discuss how they could work together to create their own women leaders network. With the assistance of SERNAM, they created the Asociación de Mujeres Líderes. This core group of women have kept the dream of WLN alive and have had representatives attend every WLN meeting since 2004. They have created a foundation which provides micro credit to abused women and work closely with the local chapter of SERNAM as well as ProChile, Corfo and Sercotec. They have been successful in attracting significant media attention and the attention of officials all the way to the Minister of SERNAM and the President of Chile.

The interesting thing about this group is that they have seen an opportunity and have worked together to support each other, exploit the

opportunity, support the Indigenous women of the region and gain support at all levels. The group has been successful in attracting and hosting several training events and are participating in an APEC funded program to develop a trading network among women micro producers. In addition, they have received training on e-commerce and website development. They are creative and entrepreneurial and have recognized the need to work in partnership with their government officials who have in turn recognized the potential of supporting this group.

The Asociación has been so successful that it has now expanded into a national federation which SERNAM is supporting and encouraging to participate in future WLN events. The group has played host to at least two major international women's business events. Recently due to their involvement with APEC and their own enthusiasm the Representative of the President of Chile for the region has pledged \$6,000 each to be given to a total of 30 women micro entrepreneurs to assist them to develop their products for export. ProChile and SERNAM is supporting the participation of a group of indigenous women micro producers to travel to Singapore to participate in WLN.

The success of this collaboration is due to the foresight and commitment of both the private and the public sector and is a best practice of what can happen when even a small group of women chose to ensure that the momentum established by an international meeting does not die at the end of the meeting but rather make a commitment and commit their own time and resources to work with their local and national governments to ensure that the benefits derived from hosting a major APEC event continue.

Made by Peruvian Women

This is a recent program launched by the government of Peru to promote women micro producers in Peru. The general objective of the program is to promote Peruvian women especially those that are vulnerable. The program encourages the buying of their products and protection of their rights. This program has only been launched recently and still needs to be tested and expanded but it demonstrates an innovative approach by the

government to support women producers. Because there is a qualifying process, it also encourages women micro entrepreneurs to take the steps to formalize their businesses.

Participants must be at least 18 years of age and the business must be formalized. Women must be the owners and managers of the businesses and there is a minimum quality or standard that must be achieved and maintained. The program focuses on the most vulnerable women to assist them in development and working their way out of poverty. The women must qualify and then receive a 'seal' which shows that they are part of the Made by Peruvian Women program. To date, ten women have received the seal. As part of the qualification they receive training in business management and develop an association for the empowerment of women. They are able to export under the seal and MIMDES promotes the program on its website.

Although a new program, this holds great potential. Peru has undergone a major economic transformation in the last ten years and has only recently hosted APEC, so the long term effect of many of the positive programs it is developing for women have not had time to be assessed but there is great interest and a positive movement taking place as more women are participating in micro enterprises and becoming economically active.

- **APEC**

Within APEC itself several Best Practices exist and that should be recognized and used as 'launch pad's for focussing initiatives on promoting women's enterprise:

Women Leaders Network of APEC (WLN)

Established in 1996, the WLN was launched by the Philippines with core funding from the Canadian International Development Agency and a cross sectoral group of women who wanted to promote the increased participation of women throughout APEC. The original concept was based on the premise of making more women aware of APEC, promoting the inclusion of women at all levels of APEC activities, offering up a data base of women leaders and experts who could be called upon to participate in

various APEC activities and making recommendations to APEC Leaders, Ministers and working groups on priority issues. WLN was founded with a Call to Action that was presented to President Fidel Ramos of the Philippines who pledged to support its activities. The Call to Action was elaborated upon in 1997 when Canada hosted APEC and presented its first Statement to Ministers Responsible for SME's as well as to Leaders. CIDA continued to support WLN with core funding for the first five years of its existence. WLN is not an official part of APEC but has been recognized as a platform for women since its launch.

WLN exists at the invitation of the APEC host economy and has continued to meet every year since 1996. Originally a core group of women leaders representing the Private Sector, Public Sector, Women in Science and Technology and Academia, the group now includes Indigenous Women Leaders. This year marks the 14th meeting of WLN and will be hosted by Singapore. It is accurate to say that close to 6,000 women have attended WLN events and have been successful in increasing the awareness of women in APEC and of APEC. This database represents a dynamic sector which can be further utilized not just for meetings and policy recommendations but also for trade and export and further promotion of the Bogor Goals. APEC is the only multi-lateral agreement or cooperation which encourages the participation of women through a women leaders network and that has welcomed its recommendations and meetings on an annual basis.

The forerunner to the GFPN was created as a result of WLN recommendations and WLN was a supporter and promoter of the first two APEC Women's Ministerial meetings in which WLN did participate. Collectively WLN represents some of the most powerful women in the region and should be drawn upon more frequently and used as the valuable resource that it is to promote more trade, business and cooperation throughout the region.

Gender Focal Point Network (GFPN)

As a result of recommendations made by WLN and support from Women's Ministries in various APEC economies, APEC created the *Ad Hoc* Advisory

Group on Gender Integration (AGGI) which studied the potential and mechanisms for integrating gender throughout APEC. AGGI had a two year mandate during which it recommended the permanent creation of a gender group which became the Gender Focal Point Network. This group meets on an annual basis and continues to communicate inter-sessionally and reports directly to the Senior Officials. GFPN is the official representative of gender issues and is composed of representatives from each economy from the public sector. GFPN has had some successes in continuing to keep gender as a cross cutting theme in APEC, but as official representatives it offers a valuable resource that could be used to promote higher integration cooperation. The GFPN representative cumulatively represent a tremendous resource and amount of expertise that could be more effective in promoting gender in trade. APEC is the only multi-lateral agreement that has such a network that meets on a regular basis and is endorsed by the member economies.

Micro and Small and Medium Enterprises Sub-Working Group (MSMESWG)

The MSMESWG was established in 2002 largely at the urging of the GFPN, WLN and various representatives of the SME Working Group. Recognizing the differential impact of policy and trade on micro enterprises and the large number of micro enterprises in both the formal and informal sectors throughout APEC, it was deemed important that a specific group be established to focus solely on this sector. Many of the issues that the SME WG focus on are still beyond the reality of the day to day experiences of micro enterprises. This group dealt with issues concentrating on training and growth for micro enterprises and in particular best practices and models for micro financing and consisted of official experts in the subject matter. As micro enterprises are often the most vulnerable entities in trade and globalization and are often marginalized in society, the important work that this group undertook should not be underestimated. In order for international trade and globalization to be truly successful it is important that all sectors of society be involved and this group ensured that policies addressing microenterprises would be addressed.

Unfortunately the MSMESWG as a separate entity reporting to the SMEWG was disbanded after a few years and its work has now been rolled back into the mainstream work of the SMEWG. However, the precedent that it set is an important one and the work and focus on micro enterprises should be continued.

Women's Trade Days and Women in Export Days

Several WLN meetings have organized successful women's trade exhibitions in conjunction with the WLN meetings. These have varied in style and success with some being just show cases of local products and others being more formal trade exhibitions. While trade has always been a theme of WLN, it was in 2007 as part of Australia's hosting of WLN, that a formal and highly successful Women in Export day was convened. This high level session brought together policy makers with women exporters from around the region and deal with issues of trade as well as the successes of women. Australia succeeded in raising the profile of women exporters from being just another subject that WLN advises on to being a practical focus of the achievements of women, the impact of trade on women and the impact of women on trade. The event was organized by Austrade who also co-ordinated extensive media coverage. Recommendations from this session were included in the WLN statement and also forwarded to APEC Ministers Responsible for Trade.

In 2008, Peru followed the precedent set by Australia and organized a highly successful Women in Export Day which built upon the recommendations made in 2007 including the delivery of research on the impact of Free Trade Agreements on women. The session also contributed recommendations to both WLN and the Ministers Responsible for Trade. In addition to this event and parallel to the WLN, Peru also hosted a very successful Trade Show of products from micro enterprises in the region. This exceptional show resulted in more than \$990,000 in sales during the WLN meetings and more than \$2 million in total sales and after sales. This well organized event took advantage of not just visiting meeting participants to promote local products but to also promote trade and

export. This is an excellent model that could be followed at similar APEC events on an annual basis.

APWINC Digital Economy of Women (DEW)

This initiative aims to expand informatization and e-Business opportunities for current and prospective women entrepreneurs, thus promoting more start-ups, micro-enterprises and SMEs led or owned by women. The initiative is based on a holistic, systematic and continuous approach and is comprised of four collaborating parts that are being carried out annually from 2005 to 2009. This includes research, capacity building, e-community building, and a policy forum. The 'Initiative for APEC Women's Participation on Digital Economy' was presented at 9th APEC ECSG and was endorsed at 10th ECSG as a SOM project. Strong support for the initiative was included in the recommendations of both the 9th and 10th APEC WLN (Women Leader's Network) Meetings and the 3rd APEC GFPN (Gender Focal Point Network) Meeting. The Joint Statement of the **16th APEC Ministerial Meeting**, in Santiago, Chile, 'recognized the need for women-specific programs to develop technical and digital skills, as well as to strengthen women's business development at all levels, and welcomed the recommendation to support the APEC project "Initiative for APEC Women's Participation in the Digital Economy.' The Joint statement of the **17th APEC Ministerial Meeting** in Busan, Korea, 'Ministers noted the need to improve the implementation of the Framework for the Integration of Women in APEC and called upon fora and economies to take measurable steps to apply and advance the Framework. Ministers welcomed the Initiative for APEC Women's Participation in the Digital Economy 2005 Training for Women's IT Capacity Building in APEC economies'.

The APEC Women's e-Business Center was established in August 22, 2005 to conduct the APEC project, "Initiative for APEC Women's Participation in the Digital Economy" for five years from 2005 to 2009. The center is located within APWINC, Sookmyung Women's University. The Center has four functional teams: a Research team, a Training team, a Community team, and the Forum team. Each team has partners from APEC economies and international agencies. The research team consists of a research

advisory committee, coordinator, and 15 research focal points. The training team consists of an advisory committee, trainers, and 21 coordinators for the selection of trainees and the promotion of training. The community team has partners of member economies for the reliability of the community.

The objectives of the DEW are:

- To promote e-commerce, m-commerce and to facilitate international exchange and cooperation
- To identify current status and future needs
- To strengthen e-Business capacity, and to provide e-Business environment and network
- To promote awareness on current issues of APEC Initiative for Women's Participation in Digital Economy relevant to e-commerce such as Intellectual Property, Security, paperless trading, etc.
- To promote awareness on new technologies and tools

This Initiative has resulted in several important research papers including the whitepaper on Women Enterprises and e-Business in APEC, the Roadmap of e-Business for Women Enterprises in Korea, a Customized Roadmap of e-Business for Women Enterprises in 2 or 3 member Economies and Customized APEC Women's e-Biz Training in Vietnam, the Philippines, Indonesia, China and Chinese Taipei. This important initiative is now entering its last year and was supported by funding raised from several sources including APEC, private sector companies and huge support from Sookmyung Women's University in Seoul. The next meeting of the DEW will be held in Singapore in August 2009 and it would be hoped that further funding to carry out the work that this project started could be continued. This is the only multi faceted, multi economy, practical project in APEC that has been focussed on a fully integrated approach to engaging more women in e-commerce and the age of technology.

Indigenous Women in Export Business Seminar (IWEBS)

Hosted by New Zealand with support and complimentary funding from Canada, IWEBS was convened as the first and only APEC meeting specifically focussed on bringing indigenous women from across the region together. The meeting was convened on the margins of the WLN meeting in Wellington and centred around the issues that indigenous businesswomen face, but also the similarities in their cultures and the potential for them to conduct business together. The meeting resulted in a statement that was integrated into the WLN statement which was presented to the APEC Ministers Responsible for Trade. These statements led to the APEC Ministers for Trade recognizing for the first time the 'unique contribution of indigenous women to the economy'. The atmosphere during this meeting was electric as the women joined in with each over the potential to work together. Expectations were raised that another meeting would be convened. This should not be just a one off event and it is time that another such meeting be convened.

APEC SME Working Group projects

The APEC SME Working Group was established as a permanent working group and evolved from the original policy level working group. The working group meets twice a year and communicates electronically inter-sessionally. In addition, the working group is responsible for several other specialized APEC meetings which occur throughout the year and address such issues that are critical to sme's such as: disaster response, micro credit and finance, e-commerce and technology, different programs to support sme development, training for sme officials and training for sme's. The SME WG, through APEC, also funds projects and research that support the promotion of SME's. A tremendous amount of work has been undertaken by and through this group since its inception, although the promotion of its work is often limited. Successful models for sme development and support such as the incubator systems in Chinese Taipei, the One Village One Product model developed by Japan and so successfully implemented in Thailand and ecommerce training could have

a wider application if the information about them received a wider audience. Much of the good work of this group goes un-noticed.

OPPORTUNITIES

Based on this research and an overview of current APEC activities as well as those in Australia, Canada, Chile and Peru, it is evident that a number of opportunities exist that can be implemented APEC wide. There are many excellent good and best practices available that can be implemented and this paper provides just a highlight of some of the most successful. It is obvious that the best and most successful initiatives are very much those that consist of public/private partnerships.

The following outlines some key opportunities that APEC can assist in developing and which can also be conducted at an economy and even local level:

- The emergence of the recognition of the service sector as separate and distinct with distinctly different export potential and modes presents a huge opportunity to women. Traditionally a higher percentage of women in business tend to be in the service sector (the World Trade Organization defines in excess of 150 types of businesses and professions and four different modes of export). However, the marketing and promotion of services is vastly different from marketing and selling a product that one can touch and see and therefore training to sell and promote needs to be adjusted to address the unique characteristics of the service sector. This includes training for exporters as well as for trade commissioners and trade promotion officers.
- Technology represents a huge new frontier that is connecting women throughout the region to the rest of the world and assisting them to enter into new markets. Ensuring that more women are technologically savvy and continuing to expand access to reasonably priced broadband across all of the APEC regions in a dependable and affordable manner is essential to the success of all business but especially exporting businesses. Australian research shows that

exporters who use e-commerce as part of their export strategy are more successful than those who don't. This is a fact that can be echoed by women in other economies as well.

- Exporting to Asia was seen as a major untapped opportunity by a number of women in Ms. Patricia Hamilton's research. In addition to the close proximity of much of Asia to Australia, a number of Free Trade Agreements are under negotiation or have recently been signed which have the potential to increase market access for small businesses and reduce red-tape and licensing requirements for exporting.
- As indicated from the research and reports quoted throughout this report, there are tremendous opportunities for Chilean women in international trade. It is impressive what has been achieved since 2004 and the hosting of APEC and WLN and this should serve as an example to other economies as the positive impact that WLN and multi lateral agreements can have on women entrepreneurs if the government chooses to continue to focus on women and develop programs to assist and support them.
- Women only trade missions have proven to be successful in several economies to kick start women's entry into international trade and linkages with business potential in other parts of the world. These trade missions are highly effective in assisting women in entering new markets and should not be seen as a way in which to marginalize women but rather to integrate them into international trade so that they may later be large enough and confident enough to participate in major trade missions and events.
- Many women still operate small or micro businesses and are located in remote and isolated areas. All four economies that were studied in this research have this same experience. Therefore there is a great opportunity in the ability to develop linkages, networks and trading partnerships to enable exporters to support each other, develop wider trading opportunities and to develop economy of scales. The design and quality of handicrafts and enviro-friendly products has improved significantly over the last decade and there appears to be a confidence

and sophistication in women producers and their products. Opportunities also exist for producers to become 'niche' producers capitalizing on the ability to be specialized and produce products for export markets in small and specialized quantities. For example, as a manufacturing economy, most companies in China now require huge quantities for orders to achieve their pricing and to keep their large factories functioning. However, there are thousands of small and medium companies worldwide that require low cost, high quality manufactured goods but in small and custom quantities. Women producers can fill this niche.

RECOMMENDATIONS

1. Development of an online *Women's Trade Portal*. Building on existing resources, this could be a 'one-stop-shop' internet site providing practical guidance and strategic planning support for APEC women exporters and importers.
2. Continued provision of e-commerce and export training for women in the regional, rural and remote areas of APEC through continuing support for such programs as the APWINC DEW. It is obvious that training in e-commerce and access to affordable broadband networks would assist women to overcome some of the disadvantages of geographic isolation and the challenges of travel.
3. Establishment of a web-based network for women in APEC. Strong networks, internationally, have been identified as critical to export success. They are all the more important for women experiencing common challenges related to their isolation.
4. Publishing and disseminating case studies showcasing women and in particular indigenous women in small business who have developed export capacity. Assistance to Indigenous women exporters should be part of a broader program of business development. This will help build the confidence and skills of Indigenous women to develop their businesses to the point where moving into exporting is a viable opportunity. Austrade has been successful in publicizing the success stories of women exporters which serve as role models for other women.
5. WLN has created important fora and platforms on which to build trade not just among women in APEC but for women throughout APEC. Better use of WLN and women in trade days can help profile women's businesses, encourage more women to participate and also help towards benefitting the Bogor Goals.
6. Better training for women in the service sector as well as trade officials will open tremendous doors for increased trade opportunities. The International Trade Centre of Geneva has created an excellent series of training modules aimed at women entrepreneurs, trade promotion

officers, NGO's and trade negotiators that are available at no or low cost and can be implemented in all APEC economies easily.

7. It is important to ensure that there is outreach to women and indigenous women and those in remote and rural areas are not being included in globalization so that they can experience the benefits of trade liberalization without a threat to their traditional ways of life.
8. GFPN should be elevated to a higher level of decisions makers and given the support that it needs to drive better and higher level activities and influence within APEC.
9. Copious amounts of research at the APEC level and the economy and regional level, concerning the impact of women in the economy, the community and the types of jobs women are creating have been undertaken. It is important to start implementing the recommendations of this research so that women can become fully integrated into the economy.
10. Export market development programs that are designed to assist first time exporters or sme's let alone women exporters are highly effective in some economies and should be considered an essential role to supporting healthy competition as well as integrating women into international trade.
11. Access to export financing is usually not available to women entrepreneurs because their businesses are too small, the amount of funding they require is not enough or they nature of their businesses do not meet the threshold requirements. Accessible, affordable export financing for smaller and women owned businesses could provide protection as well as the support and funding needed to assist market entry and should be designed to capture those not currently captured by current programs.
12. Support for training women entrepreneurs to export their goods and services is still needed, and APEC economies should create national programs to address the gap in mentoring, partnering, and training women entrepreneurs to be export ready. Such training can also be provided in conjunction with WLN and GFPN as well as other relevant working groups.

- 13.** APEC should show leadership and ensure that women entrepreneurs are fairly represented on advisory councils and other positions associated with multilateral trade fora that APEC supports such as ABAC and APEC working groups.
- 14.** Recognizing that trade policy is not gender-neutral, the APEC economies should review trade policies and agreements to ensure that there are no adverse effects on women-owned businesses, particularly those in the service sector.
- 15.** The last Women’s Ministerial Meeting was convened in Mexico in 2002. It is time to reconvene with a topic focussing on women’s economic contribution to APEC and how women entrepreneurs can help lead the way to sustainable and healthy economic recovery in the region.
- 16.** It is important that Ministers Responsible for Trade, specifically address issues of IPR protection of indigenous knowledge, arts and design, and ensure that indigenous communities are brought into the world of globalization through export training, access to markets, access to export support programs and without exploitation of traditional knowledge and ways of life.
- 17.** Expectations were raised by the IWEBS meeting in 1999 and it is time to reconvene a second IWEBS meeting in order to build on the opportunities that these women have and the momentum created by previous meeting.

NEXT STEPS

Following on after the delivery of this report and the four participating economy reports, it is crucial to not let this important work finish here, therefore the following steps are recommended to continue to promote good public policies that promote women entrepreneurs and international trade throughout APEC:

1. Continue ongoing briefings with WLN, GFPN and other significant working groups such as the SME WG, the ECWG and the trade promotion groups on specific programs within APEC and at the economy level that can continue to promote women entrepreneurs
2. Obtain additional briefings from related Ministries at the economy level and implement Best Practices that have been cited in this report. It is not necessary to create new program when excellent successful prototypes already exist in other economies. Implementing these models and building on them to form linkages will strengthen the programs both domestically and within APEC.
3. Proceed with specific recommendations to existing and potential programs within APEC and the economy levels and expansion into other economies, and other related Ministries, based on, inter alia, consultations with Ministry officials
4. Provide a more detailed strategy for developing a database of women-led businesses
5. Make specific recommendations to potential new programming that could more effectively support “Women in Business”, the GFPN’s mandate, and the Women Leaders network and which will include the following:
 - Programming that engages women more actively in investment and trade activities
 - The development of a mentorship program
 - An APEC wide “Women in Business” Economic Summit, including potential private sector partners as part of a future WLN event or APEC Women’s Ministerial Meeting that would be a high level private/public policy think tank with concrete deliverables

CONCLUSIONS

Until policy makers make a concerted effort to imbed national and APEC wide policies for businesswomen and make the resources in funds and expertise available to do so, the issue becomes a victim of other political priorities and whims of changes in government. Business women contribute to the economy. It has to be recognized that the challenges that they face are often similar to those of any small business but are compounded by a variety of factors relating to their life experiences and role in society as women. This is at the heart of the argument. Once these differences are recognized and taken into account, government policy then can truly be effective.

Businesswomen in APEC are willing and able to become even more dynamic contributors to the economy if they are given some additional support where and when it is needed. As identified by GEM, 'women's entrepreneurship matters'.

The implications for policymaking that emerge from the diversity of circumstances that women face and their perspectives as well as literally hundreds of research papers confirm the need for customized or targeted policies. Programs such as the UNDP's gender mainstreaming initiative proves that successful and sustainable economic growth is best achieved when all citizens are mobilized and empowered. Research and policymaking may perhaps best be focused on how to effectively change the business environment and social institutions to support women through employment, access to social and financial capital, and raising self-confidence. Of particular importance is research that investigates the relationship between factors at the country and regional level and key indicators at the individual level. The Global Entrepreneurship Monitor points scholars and policymakers to some of these key indicators and offers the opportunity for further inquiry.⁵⁴

This overview paper and the research and data that it makes reference to describe a country with a unique culture and opportunity particularly in

the arts, crafts and small business sector. The challenges that the women face are significant primarily due to the very small scale of their operations and in many cases, the remoteness of their communities. However, the quality and standards of the products that are being produced continue to improve. The strength in numbers of the micro and small business sector illustrates a highly innovative and entrepreneurial population. Research from other countries supports the premise that women entrepreneurs give back to their families and their communities and this is true in Peru as well. Supporting Peruvian women in business and in export will not only benefit their businesses but will also benefit the communities.

It is highly recommended that programs that make export markets more accessible including programs that provide some sort of marketing assistance or financial grant be implemented to assist these women producers to access a larger market than they are able to reach currently. With the renewed interest in Peru and tourism this will create new market opportunities and also enable them to pass along traditional skills that may be lost. Finally, in this era of corporate social responsibility, support for the women in rural regions and for the expansion of their micro enterprises could significantly improve the lives of people in the communities as well as develop new opportunities. In order for public policies to promote women to be successful they must be based on:

- Collaboration
- Implantation, and
- Monitoring of success

There needs to be more private sector engagement and governments need to listen to women. Tools and resources have already been identified and they should be utilized.

In conclusion and to quote Amartya Sen: 'the issue of inequality relates centrally to the disputes over globalization. A crucial question concerns the sharing of the potential gains from globalization, between rich and poor countries and between different groups within a country.' Therefore, As APEC pushes towards achieving the Bogor Goals of free and open trade between developed member economies by 2010 and all economies by

⁵⁴ Global Entrepreneurship Monitor 2007, www.GEMConsortium.com

2020, it is the responsibility of officials to ensure that the benefits are shared by all equally, women and men, rich and poor, urban and rural. APEC needs to commit itself to ensuring that the outstanding work and experiences that have been undertaken are made known to officials that will ensure an active role in achieving a better and fairer quality of trade and better and fairer achievement of the Bogor Goals.

APPENDIX A

FOOTNOTE REFERENCES

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4. Gender Gap Report 2007
5. www.swc-cfc.gc.ca
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8. www.GEMconsortium.com
9. The above dates and events are drawn from a detailed timeline developed by the Australian Government Office for Women.
10. Australian Women in Small Business, Opportunities and Obstacles for Trade, paper presented by Patricia Hamilton at WLN, Peru, 2008, Australian Government Office for Women, Consultations with Women in Small Business
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12. (Canadian Women Entrepreneurs, Research, and Public Policy: A Review of Literature by Barbara Orser)
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14. (<http://www.parl.gc.ca/information/library/PRBpubs/prb0562-e.htm>
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- English Language Newspaper in Santiago, Chile - News in Chile and Latin America, <http://www.santiagotimes.cl>
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 18. Op cit, ILO
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 21. **Source:** ILO, based on information from the *Chile Calidad* website, www.chilecalidad.cl.
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53. More details can be found at: <http://nsw.apics.org.au>

APPENDIX B

WEBSITES and RESOURCES FOR WOMEN

Websites and Resources Available to Australian Women:

- ACT Chamber of Women in Business, www.cwb.org.au
- Australian Businesswomen's Network, www.abn.org.au
- Business & Professional Women (BPW) Australia, www.bpw.com.au
- Business Chicks, www.businesschicks.com.au
- Chief Executive Women, www.cew.org.au
- Lunchbox List (WA), www.lunchboxlist.com
- Marketing Women (Sydney), www.marketingwomen.com.au
- National Women's Journal, www.nationalwomensjournal.com.au
- Network Central, www.networkcentral.com.au
- Queensland Rural Women's Network, www.qrwn.org.au
- Sydney Women's Network, www.sydneywomensnetwork.com.au
- The Ruby Connection - Westpac Women's Network, www.therubyconnection.com.au
- Women in Finance Association Inc., www.womeninfinance.com.au
- Women in Technology, www.wit.org.au
- Women on Boards, www.womenonboards.org.au
- Womens Network Australia, www.womensnetwork.com.au
- Organisation of Women in International Trade, www.owit.org
- Asia Pacific Business Council for Women, www.apbcw.com.au

- <http://www.cew.org.au/pages/issues/documents/TheBusinessCaseforWomens>
- http://www.eowa.gov.au/Information_Centres/Resource_Centre/EOWA_Public

Government Websites Useful to Women:

Women in Government

Office for Women, www.fahcsia.gov.au

- www.women.nsw.gov.au
- www.women.vic.gov.au
- www.women.qld.gov.au
- www.womenwe.communitydevelopment.wa.gov.au
- www.officeforwomen.sa.gov.au
- www.dhcs.act.gov.au/women
- www.women.nt.gov.au

State and Territory Export Development Agencies

New South Wales

- Department of State and Regional Development, www.business.nsw.gov.au
- Women Going Global – run by the NSW Business Chamber, www.nswbusinesschamber.com.au

Victoria

- Department of Innovation, Industry and Regional Development, www.diird.vic.gov.au
- Business Victoria, www.export.business.vc.gov.au

Queensland

- Trade Queensland, www.export.qld.gov.au
- Chamber of Commerce and Industry Queensland, www.cciq.com.au

Western Australia

- Department of State Department, www.dsd.gov.au
- Small Business Exporters Network, www.exporters.sbdc.com.au

South Australia

- Department of Trade and Economic Development, www.southaustralia.biz
- Business South Australia (Women of the World Initiative), www.business-sa.com

Tasmania

- Department of Economic Development and Tourism, www.development.tas.gov.au/export
- Tasmanian Chamber of Commerce & Industry, www.tcci.com.au

Australian Capital Territory

- Business and Industry Development, www.business.act.gov.au

Northern Territories

- Chamber of Commerce Northern Territory, www.chambernt.com.au

National Government Assistance

- Export Finance and Insurance Corporation, www.efic.gov.au
- Ausindustry, www.ausindustry.gov.au
- Australian Customs and National Border Protection Services, www.customs.gov.au
- Department of Foreign Affairs and Trade, www.dfat.gov.au
- Austrade, www.austrade.gov.au, www.austrade.gov.au/usefulwebsites

Websites for Canadian Women

<http://www.tbs-sct.gc.ca/rpp/2009-2010/inst/csw/cswpr-eng.asp?format=print>

<http://www.parl.gc.ca/information/library/PRBpubs/prb0562-e.htm>

Info Export www.infoexport.gc.ca

Department of Foreign Affairs and International Trade

www.international.gc.ca/eicb/menu-en.asp

Trade Commissioner Service

<http://www.tradecommissioner.gc.ca/eng/virtual-trade-commissioner.jsp>

Department of Foreign Affairs and International Trade strategy

www.international.gc.ca/commerce/strategy-strategie/index.aspx

Businesswomen in International Trade

<http://www.international.gc.ca/businesswomen-femmesdaffaires/index.aspx>) which can also be reached at www.businesswomenintrade.gc.ca

Status of Women Canada www.swc-cfc.gc.ca

Export Development Canada www.edc.ca

Business Development Bank of Canada www.bdc.ca

Networks and Associations of Canadian Women Business Owners

Alberta Women's Enterprise Initiative Association (AWEIA)

Association of Women Business Owners (Lower Mainland)

Atlantic Canada Opportunities Agency (ACOA) Women in Business Initiative (WEI)

Businesswomen in Action Committee of the Board of Trade of Metropolitan Montreal

Calgary Women's Network

Canadian Association of Women Executives and Entrepreneurs (CAWEE)

Canadian Federation of Business and Professional Women's Clubs (CFBPWC)

Canadian Women's Business Network

Centre for Women in Business -- Mount Saint Vincent University

ConnectUs Canada

Forum for Women Entrepreneurs – BC Chapter

Foundation of Canadian Women Entrepreneurs

Guelph Women in Networking (GWIN)

Halifax Women's Network

International Business and Career Women's Association (IBCWA)

K-W Business Women in Networking

London Business and Professional Women's Club

Newfoundland and Labrador Organization for Women Entrepreneurs (NLOWE)

Niagara Area Business Women's Network (NABWN)

Organization for Women in International Trade (OWIT) – Alberta

Quebec Business Women's Network, Inc. (QBWN) – Réseau Des Femmes D'affaires du Québec

Step Ahead One-on-One Mentoring Program

Women Business Network – Ottawa

Women Business Owners of Manitoba (WBOM) – Winnipeg Chapter

Women Entrepreneurs of Canada (WEC)

Women Entrepreneurs of Saskatchewan, Inc

Women in a Home Office

Women in International Trade - Ontario (WITO)

Women in Networking (WIN)

Women Presidents' Organization -- Toronto Chapter

Women Who Excel

Women's Enterprise Centre of Manitoba (WECM)

Women's Enterprise Society of BC (WESBC)

Women's Executive Network (WXN)

International Networks of Women Business Owners

Business Women's Network

Catalyst

Executive Women International

International Alliance of Women (TIAW)

International Virtual Women's Chamber of Commerce, Inc.

Organization of Women in International Trade (OWIT)

Women's International Networking (WIN)

Professional Women's Associations and Networks

Association of Canadian Women Composers (ACWC)

Canadian Auto Workers' (CAW) Women's Network

Canadian Coalition of Women in Engineering, Science and Technology

Canadian Women in Communications (CWC) / Association canadienne des femmes en communications (AFC)

DigitalEve Canada

Inventive Women

National Association of Women and the Law

Nortel Joint Chair for Women in Science and Engineering

Petro Canada Atlantic Regional Chair for Women in Science and Engineering

Society for Canadian Women in Science and Technology (SCWIST)

Webgrrls International

Wired Woman Society

Women in Film and Television

Women in Information Technology (Win IT)

Women in Science and Engineering (WISE) – Ottawa Chapter

Women in Scholarship, Engineering, Science and Technology (WISEST)

Women in Trade and Technology National Network

Print and Electronic Resources for Women Entrepreneurs

Business Woman Canada

CanadaOne (canadaone.com)

Chatelaine Magazine

Entrewomen.ca

eWomenNetwork.com

Home Business Report

PROFIT Magazine

Women & Environments International

Womennet.ca

Womanspace

Financial Services for Women Entrepreneurs

Aurora Business Project -- YMCA of Montreal

Bank of Montreal: Services for Women Entrepreneurs

Ottawa Women's Credit Union (OWCU)

PARO: A Northwestern ON Women's Community Loan Fund

Réseau Québécois du Crédit Communautaire

Royal Bank Group: Breakthroughs and Resources for Women Entrepreneurs

Bridges for Women Society

Centre for Entrepreneurship and Development (CEED)

Community Microskills Development Centre (Microskills)

Investing in Women's Worth (IIWW)

Original Women's Network (OWN)

Victoria Women Work! Society

Women's Centre of Montreal

Canadian Research Institutes

Canadian Research Institute for the Advancement of Women (CRIAW)

Centre for Research and Education on Women and Work

Women's Institutes and Organizations Dedicated to Advocacy and Promoting Gender Equality

British Columbia Women's Institute (BCWI)

Canadian Women's Foundation

Federated Women's Institutes of Canada

Federated Women's Institutes of Ontario (FWIO)

National Action Committee on the Status of Women (NAC)

National Council of Women in Canada

Native Women's Association of Canada

Older Women's Network

Ontario Native Women's Association

Pauktuuit Inuit Women's Association

University of British Columbia Women's Resource Centre

University of Saskatchewan Students' Union Women's Center

Westcoast Legal Education Action Fund (LEAF)

Women's Legal Education and Action Fund (LEAF)

YWCA of/du Canada

Chile

Websites for Chilean Women

Corfo, www.corfo.cl

Prochile, www.ProChile.cl

Sercotec, www.sercotec.cl

Sernam, www.sernma.cl

Asociacion de Mujeres Lederes, www.mujezlideres.com

Stakeholders and references for Chilean women

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Patricia Gallardo, Hasta Diciembre dirigió el Centro Mujer Empresaria de la Universidad Central, International Institute Innovation & Entrepreneurship (3IE) USM, patricia_gallardo_k@yahoo.com

Websites for Peruvian Women

Ministry of Production, www.produce.gob.pe

Ministry of Labour, www.mintra.gob.pe

Ministry of Trade and Tourism, www.mincetur.gob.pe

Export Association, www.adexperu.gob.pe

Ministry for Women and Social Development, www.mimdes.gob.pe

Resources for Peruvian Women

Ines Carazzo, Head of Innovation, Ministry of Production, mcarazo@produce.gob.pe
Julio Chang, Head of APEC Office, Ministry of Trade and Tourism, jchan@mincetur.gob.pe
Giuliana Ormeño, Head of International Affairs, Ministry of Labour, gormeno@mintra.gob.pe
Flor Vásquez Sornami, Specialist, Ministry of Transport and Communications, fvasquez@mtc.gob.pe
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Ana Maria Choquehuanca, President, MISUR – Peru, anamaria.aqp@gmail.com
Chio Lecca, President, Chio Lecca Instituto de Modas, chiolecca@yahoo.com
Russela Zapata, Consultant, russela.zapata@gmail.com
Susana Kosoy, President, Footwear Industry Sociedad nacional de Industrias, skosoy@hotmail.com
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Carmen de Romero, Executive Director, Organization of Women in International Trade Peru, cromero@kpgperu.com

APPENDIX C

DATA BASE REFERENCES

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The Telfer Women and Enterprise Working Papers Series

The Telfer School of Management at the University of Ottawa, as a result of a research partnership with Industry Canada Small Business Policy Branch, released new research about women entrepreneurs in export markets.

- [Orser, B., and Leck, J., \(2008\) "Examination of Gender Influences in Career Mentoring"](#)
- [Orser, B. \(2007\) "Canadian Women Entrepreneurs, Research and Public Policy: A Review of Literature".](#)
- [Orser, B., and Riding, A., Dathan, M., Stanley, J. \(2007\) "Gender Challenges of Women in the Advanced Technology Sector".](#)
- [Orser, B., and Riding, A., Manley, C. \(2006\) "Women Entrepreneurs and Financial Capital", *Entrepreneurship, Theory and Practice*, 30 \(5\): 643-664.](#)
- [Modelling Owner Experience \(2007\)](#)
- Gender and Export Propensity by Orser, B., and Spence, M., Riding, A., Carrington, C. Examines the influence of gender in international trade. This is an important study because international trade is critical to the Canadian economy, SMEs comprise the majority of the firms that sell goods and services abroad and women are increasingly engaged in international entrepreneurial activities. The study found that women-owned firms are underrepresented among SME exporters. Approximately 17 percent of Canadian small- and medium-sized enterprises are majority women-owned (with ownership between 51 and 100 percent). Among Canadian SME exporters, only 12 percent of firms are majority women-owned. The study also found that gender differences in operational attributes of the firm explain most, but not all gender differences in export propensity. The study implies that women business owners face unique challenges to international trade. Furthermore:
 - The impact of gender on export propensity appears to differ by sector.
 - Firms owned by women immigrants appear to be more likely to export, all

other factors held equal;

- Majority women-owned firms were less likely to seek growth, reported less management and financial experience and operated smaller, less profitable firms and firms that were concentrated in service sectors; and
- On average, exporters are larger firms, located in urban settings, operating in manufacturing, wholesale/retail, professional services and technology-based sectors and reporting higher than average investments in R&D. Owners were more likely to report that their first language was not French, were disproportionately immigrants (Canadian resident of less than 5 years) and were significantly more likely to intend to grow the firm. The findings suggest that growth-oriented women business owners might consider exporting as a means to enterprise growth, regardless of firm size, age or sector.

(http://www.telfer.uottawa.ca/component/listing,Orser,%20Barbara/option,com_directory/page,viewListing/lid,129/Itemid,116/lang,En/)

- **Canadian Women Entrepreneurs, Research and Public Policy: A Review of Literature**

This report, by Dr. Barbara Orser, Deloitte Professor in the Management of Growth Enterprises at the University of Ottawa, published in association with Foreign Affairs and International Trade Canada, summarizes key research findings about Canadian women business owners. It also provides an inventory of Canadian studies and research about women's entrepreneurship. The emphasis of the review is on recent, large-scale, representative studies that explicitly examine gender and growth-oriented small- and medium-sized enterprises (SMEs).

(http://www.international.gc.ca/businesswomen-femmesaffaires/assets/pdfs/Canadian_Women_Entrepreneurs_Orser.pdf)

- **Canadian SME Exporters**

Corporate Canada, policy makers, and not-for-profit organizations have expressed concern about the quality and scope of data about both commercial businesses in the services sectors and about small- and medium-sized enterprises (SMEs) that are exporter firms (Conference Board of Canada, 2006). This report, by Barbara Orser, Martine Spence and Allan Riding, Telfer School of Management, University of Ottawa, and Christine Carrington, Industry Canada, represents the first comprehensive cross-sectoral analysis of Canadian SME exporters and international new ventures with significant export revenues within three years of start-up.

- **Financing Canadian SME Exporters**

This study, by Allan Riding and Prescott Ensign, University of Ottawa, and Brad Belanger, Industry Canada, was conducted to examine the extent to which Canadian SME exporter firms face difficulty in accessing debt financing from commercial lenders compared to non-exporters. The results show that commercial lenders reject applications for operating loans from early-stage SME exporters at a rate more than four times that of the rejection rate for established firms. Early-stage SME exporters (those operating since 2002) are also more likely to be turned down for term loans than established firms (those operating prior to 2002). (http://www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/eng/h_02115.html)

- **Beyond Borders: Canadian Businesswomen in International Trade**

A groundbreaking 1999 study conducted by the Trade Research Coalition and sponsored by the Department of Foreign Affairs & International Trade and RBC Royal Bank. It examines Canadian businesswomen who are exporting, why they're going global, how they reach export markets and finance export activities. Beyond Borders also looks at the top challenges that women exporters experience, examines public- and private-sector support programs, and provides strategies and advice for developing international markets and overcoming gender-based and other challenges.

(<http://dsp-psd.pwgsc.gc.ca/Collection/E2-186-1999E.pdf>)

- **Services to Global Markets: A Profile of Canadian Women Who Export Services**

A report by conducted by Dr. Dorothy Riddle for the Foundation of Canadian Women Entrepreneurs, based on the first national research study of Canadian women service exporters. It provides profiles, statistics and other data on women service exporters, plus key success factors and tips. (http://www.international.gc.ca/businesswomen-femmesdaffaires/assets/pdfs/fcwe_eng1-en.pdf)

- **Best Practices for Canadian Women Entrepreneurs in Canada**

This report, sponsored by the Royal Bank of Canada and the Foundation of Canadian Women Entrepreneurs, was presented at the OECD (Organization for Economic Co-operation and Development) Conference on Women Entrepreneurs in Paris in 2000. It details best practices in private- and public-sector programs designed to assist the growth of women entrepreneurship in Canada. (http://www.international.gc.ca/businesswomen-femmesdaffaires/assets/pdfs/OECD_Case_Studies-en.pdf)

- **Women Entrepreneurs and Financial Capital**

http://www.telfer.uottawa.ca/documents/pdf/other/ETP_2006_Orser_Riding_Manley.pdf

- **Sustaining the Momentum: An Economic Forum on Women Entrepreneurs**

(<http://www.ic.gc.ca/eic/site/sbrp-pppe.nsf/eng/rd01316.html>)

- **Prime Minister's Task Force on Women Entrepreneurs Report and Recommendations** (http://www.international.gc.ca/businesswomen-femmesdaffaires/assets/pdfs/PM_Task_Force_Report-en.pdf)

- **Myths and Realities: The Economic Power of Women-led Firms in Canada** ([http://www4.bmo.com/vgn/images/portal/SYSTEM%20\(Site\)_81/BMO%20FG%20\(Site\)_35330/PCCG%20\(Site\)_35383/Personal%20Finances%20\(Site\)_35595/PDFs_69692/73338myths_realities.pdf](http://www4.bmo.com/vgn/images/portal/SYSTEM%20(Site)_81/BMO%20FG%20(Site)_35330/PCCG%20(Site)_35383/Personal%20Finances%20(Site)_35595/PDFs_69692/73338myths_realities.pdf))

- **Center for Women's Business Research**

This Center is the premier source of information, reports and studies on women business owners and their enterprises worldwide. (<http://www.womensbusinessresearch.org/>)

Questionnaire for APEC

Project Code: GFPN 01-09A

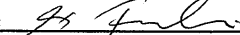
Project Title: Public Policies to Promote Women Entrepreneurs

Your evaluation of the project will assist the assessment by the APEC fora. Your responses to the following questions are appreciated.

Part A. Summarize Project's Purpose and Expected Results (For Speakers & Panelists)

Name: Jués Fernandini Sex: M / F F

Agency/Economy: Australian Government / Australia

Signature: 

(a) What activities did you attend?

Training Conference Seminar/Symposium Other (pls. specify)

Duration: 2 days

Project start date: January 2009

Project end Date: December 2009

(b) What were your roles before, during, and after the activity?

My role was to give a presentation on Australian Initiatives and Programs to promote women in small business

(c) Do you think the project achieved its objectives? What were the project's results/achievements?

I can't tell at this stage, but I believe sharing information with other countries is very valuable

(d) Were the attendees the most appropriate target group?

Yes

(e) What is your assessment of the overall effectiveness of the project?

I believe it will be successful as the economies will be able to learn from each other & apply good ideas in their own country.

(f) Was there any room for improving the project? If so, how?

(g) Any other suggestions:

Questionnaire for APEC

Project Code: GFPN 01-09A

Project Title: Public Policies to Promote Women Entrepreneurs

Your evaluation of the project will assist the assessment by the APEC fora. Your responses to the following questions are appreciated.

Part A. Summarize Project's Purpose and Expected Results (For Speakers & Panelists)

Name:


Sex: M (F)

Francine Whitehead

Agency/Economy:

CANADA

Signature:



(a) What activities did you attend?

 Training Conference Seminar/Symposium Other (pls. specify)

Duration: 2 days

Project start date: January 2009

Project end Date: December 2009

(b) What were your roles before, during, and after the activity?

Preparing presentation; deliver presentation & Power point, Participant in Tourist session

(c) Do you think the project achieved its objectives? What were the project's results/achievements?

Yes: Sharing information & practices in developing public policy to support women's enterprise development

(d) Were the attendees the most appropriate target group?

Yes; very good - reached people who can ~~write~~ are in implementing roles

(e) What is your assessment of the overall effectiveness of the project?

Very good;

(f) Was there any room for improving the project? If so, how?

Having copies of presentations;

(g) Any other suggestions:

—

Questionnaire for APEC

Project Code: GFPN 01-09A

Project Title: Public Policies to Promote Women Entrepreneurs

Your evaluation of the project will assist the assessment by the APEC fora. Your responses to the following questions are appreciated.

Part A. Summarize Project's Purpose and Expected Results (For Speakers & Panelists)

Name:

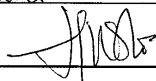
Sex: M/F

Aguslina Sri

Agency/Economy:

Indonesia

Signature:



(a) What activities did you attend?

Training Conference Seminar/Symposium Other (pls. specify)

Duration: 2 days

Project start date: January 2009

Project end Date: December 2009

(b) What were your roles before, during, and after the activity?

I am the participant of the seminar.

(c) Do you think the project achieved its objectives? What were the project's results/achievements?

Yes, the project have come up with recommendation for economy on the empowerment of women entrepreneurs,

(d) Were the attendees the most appropriate target group?

Yes, however more men should be invited.

(e) What is your assessment of the overall effectiveness of the project?

It is a useful project and a good forum to

(f) Was there any room for improving the project? If so, how? learn to each other success.

More participants from different institutions that related to entrepreneur

(g) Any other suggestions:

Questionnaire for APEC

Project Code: GFPN 01-09A

Project Title: Public Policies to Promote Women Entrepreneurs

Your evaluation of the project will assist the assessment by the APEC fora. Your responses to the following questions are appreciated.

Part A. Summarize Project's Purpose and Expected Results (For Speakers & Panelists)

Name:

Sex: M/F

Dana Reebler

Agency/Economy:

Canada

Signature:

D. Reebler

(a) What activities did you attend?

Training Conference Seminar/Symposium Other (pls. specify)

Duration: 2 days

Project start date: January 2009

Project end Date: December 2009

(b) What were your roles before, during, and after the activity?

To prepare presentation on public policies to promote women's entrepreneurship

(c) Do you think the project achieved its objectives? What were the project's results/achievements?

Yes.

(d) Were the attendees the most appropriate target group?

Yes

(e) What is your assessment of the overall effectiveness of the project?

From the responses to the ^{different} presentations, I think the project will have a positive impact

(f) Was there any room for improving the project? If so, how?

More advance notice to prepare the presentations

(g) Any other suggestions:

Translate the presentations into Spanish when ~~the~~ APEC events held in Peru, Mexico or Chile

Questionnaire for APEC

Project Code: GFPN 01-09A

Project Title: Public Policies to Promote Women Entrepreneurs

Your evaluation of the project will assist the assessment by the APEC fora. Your responses to the following questions are appreciated.

Part B Assess the Results (For Participants & Trainees)

Name:

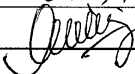
Sex: M (F)

LIM MEI YING

Agency/Economy:

MINISTRY OF WOMEN, FAMILY & COMMUNITY DEVT / MALAYSIA

Signature:



(a) How have you or your economy benefited from the project?

Through sharing experiences & knowledge from the experts.

(b) What new skills, knowledge, or value have you gained?

It is important to strengthen gender-disaggregated data in order to design specific programmes for women.

(c) What, if any, changes do you plan to pursue in your home economy as a result of the project?

We will recommend some of the suggestions to the top management.

(d) What needs to be done next? How should the project be built upon?

should establish ~~some projects~~ cooperation in the APEC economy.

(e) Is there any plan to link the project's outcomes to subsequent collective actions by fora or individual actions by economies?

Yes. It will link to the National Plan of Action for the Advancement of Women.

(f) Please use the same scale to rate the project on an overall basis.

(Good) [5] [4] [3] [2] [1] (Poor)

(g) What is your assessment of the overall effectiveness of the project?

4.

(h) Was the project content: (Check One)

Just Right _____ Too Detailed _____ Not Detailed Enough

(i) Please provide any additional comments. How to improve the project, if any?

as one of results of the workshop is to engage intl trade through the use of information technologies, therefore it is vital to have some lectures on IT & electronic commerce.

Questionnaire for APEC

Project Code: GFPP 01-09A

Project Title: Public Policies to Promote Women Entrepreneurs

Your evaluation of the project will assist the assessment by the APEC fora. Your responses to the following questions are appreciated.

Part B Assess the Results (For Participants & Trainees)

Name: TERESITA M. SALUD Sex: M / F F

Agency/Economy: NATIONAL COMMISSION ON THE ROLE OF FILIPINO WOMEN (NCRFW)

Signature: Teresita M. Salud

(a) How have you or your economy benefited from the project?
gender and development
 Being an oversight agency for integrating into the policies, programs & projects of the bureaucracy/agencies, customized targeted policy interventions will be determined given the situation of women involved in micro-enterprises & entrepreneurial women.

(b) What new skills, knowledge, or value have you gained?
and improved/obtained
 Recognizing needs and characteristics of indigenous women in bus. and appropriate or adaptive approach to

(c) What, if any, changes do you plan to pursue in your home economy as a result of the project?
 Revisit approaches/strategies if these are still responsive to the concerns of micro-entrepreneurial women

(d) What needs to be done next? How should the project be built upon?
 Address the challenges raised with proper agency + pertinent collaboration with private sector

(e) Is there any plan to link the project's outcomes to subsequent collective actions by fora or individual actions by economies?
 Yes by fora

(f) Please use the same scale to rate the project on an overall basis.

(Good) [5] [4] [3] [2] [1] (Poor)

(g) What is your assessment of the overall effectiveness of the project?
 Informative, practical, motivating, applicable

(h) Was the project content: (Check One)

Just Right Too Detailed _____ Not Detailed Enough _____

(i) Please provide any additional comments. How to improve the project, if any?
 Apart from inputs on the initiatives of various economies to support women in business/enterprise enterprises, APEC may consider the discussion in its preceding fora/trainings/workshop among *gender* *small* *entrepreneur* *em* of member economies, the status of how far have we gone in integrating gender in the ICT and how well their contribution or advance women's empowerment & help *these* women "get connected" to the rest of the world for international trade, among others

Questionnaire for APEC

Project Code: GFPN 01-09A

Project Title: Public Policies to Promote Women Entrepreneurs

Your evaluation of the project will assist the assessment by the APEC fora. Your responses to the following questions are appreciated.

Part B Assess the Results (For Participants & Trainees)

Name: Laura Liselotte Correa de la Torre Sex: ~~M~~^F

Agency/Economy: Mexico

Signature: Laura Liselotte

(a) How have you or your economy benefited from the project?

Yes, we can take notice of good practice

(b) What new skills, knowledge, or value have you gained?

Knowing about innovative programs

(c) What, if any, changes do you plan to pursue in your home economy as a result of the project?

1. Research about programs and projects

(d) What needs to be done next? How should the project be built upon?

Contact leader projects to obtain information about processes

(e) Is there any plan to link the project's outcomes to subsequent collective actions by fora or individual actions by economies?

Yes, Mexico has already projects related that can be shared

(f) Please use the same scale to rate the project on an overall basis.

(Good) [5] [4] [3] [2] [1] (Poor)

(g) What is your assessment of the overall effectiveness of the project?

It will be interesting to have the whole project content

(h) Was the project content: (Check One)

Just Right Too Detailed _____ Not Detailed Enough _____

(i) Please provide any additional comments. How to improve the project, if any?

Questionnaire for APEC

Project Code: GFPN 01-09A

Project Title: Public Policies to Promote Women Entrepreneurs

Your evaluation of the project will assist the assessment by the APEC fora. Your responses to the following questions are appreciated.

Part B Assess the Results (For Participants & Trainees)

Name: SILVIA BORDA Sex: M/F

Agency/Economy: PERU

Signature: *S. Borda*

(a) How have you or your economy benefited from the project?

Yes

(b) What new skills, knowledge, or value have you gained?

I learned many important public policies to promote women entrepreneurs that is being implemented by other economies.

(c) What, if any, changes do you plan to pursue in your home economy as a result of the project?

I will include in all public sector The Agenda of Gender

(d) What needs to be done next? How should the project be built upon?

-

(e) Is there any plan to link the project's outcomes to subsequent collective actions by fora or individual actions by economies?

Yes

(f) Please use the same scale to rate the project on an overall basis.

(Good) [5] [4] [3] [2] [1] (Poor)

(g) What is your assessment of the overall effectiveness of the project?

it is very useful and will provide public policies for women in our economy

(h) Was the project content: (Check One)

Just Right Too Detailed _____ Not Detailed Enough _____

(i) Please provide any additional comments. How to improve the project, if any?

Presentations of speakers was Excellent

SEMINARIO TALLER INTERNACIONAL: POLITICAS PUBLICAS PARA PROMOVER MUJERES EMPRESARIAS
25 Y 26 DE JUNIO 2009

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SEMINARIO TALLER INTERNACIONAL: POLITICAS PUBLICAS PARA PROMOVER MUJERES EMPRESARIAS
25 Y 26 DE JUNIO 2009

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25 Y 26 DE JUNIO 2009

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Public Policies to Promote Women Entrepreneurs in APEC Consultant Report for Project GFPN 01/2009A

By Andrina Lever, ICD.D, President and CEO, Lever Enterprises, Canada

Summary

This paper is based on a review of best practices and public policies to promote women entrepreneurs in four APEC economies: Australia, Canada, Chile and Peru. The review consisted of an in-depth study of official websites, NGO websites and private sector websites as well as interviews with key stakeholders in each economy, a review of research papers and government policies and programs.

The review revealed that where public resources have been committed to developing and implementing targeted programs to support and promote women entrepreneurs, particularly in private/public programs the level of awareness and activity of women entrepreneurs increases substantially. This should not be considered favouring one sector over another but strategic target marketing by trade promotion officials. A number of successful programs have been identified and details of those programs are provided with recommendations that they could easily be implemented in other economies or APEC wide.

A substantial amount of research on women entrepreneurs has been undertaken in virtually every economy as well as at the APEC level, and international level. References are made to the OECD, the ILO, the World Bank and IFC and the GEM reports to help re-enforce the case for supporting women entrepreneurs. Underutilized resources exist throughout APEC such as the Women Leaders Network, the Gender Focal Point Network and various other Working Groups and NGO's that could be coordinated to implement women's international trade. APEC represents a huge trading block encompassing three of the world's largest economies and as such creates a vibrant opportunity for women entrepreneurs to engage in international trade.

Best practices sited show that there is an opportunity to increase women's involvement and that the best opportunities are those that are private/public sector partnerships and include collaboration, implementation and monitoring.

The following recommendations and next steps conclude the report along with appendices of reference materials, websites and resources:

RECOMMENDATIONS

1. Development of an online *Women's Trade Portal*. Building on existing resources, this could be a 'one-stop-shop' internet site providing practical guidance and strategic planning support for APEC women exporters and importers.
2. Continued provision of e-commerce and export training for women in the regional, rural and remote areas of APEC through continuing support for such programs as the APWINC DEW. It is obvious that training in e-commerce and access to affordable broadband networks would assist women to overcome some of the disadvantages of geographic isolation and the challenges of travel.

3. Establishment of a web-based network for women in APEC. Strong networks, internationally, have been identified as critical to export success. They are all the more important for women experiencing common challenges related to their isolation.
4. Publishing and disseminating case studies showcasing women and in particular indigenous women in small business who have developed export capacity. Assistance to Indigenous women exporters should be part of a broader program of business development. This will help build the confidence and skills of Indigenous women to develop their businesses to the point where moving into exporting is a viable opportunity. Austrade has been successful in publicizing the success stories of women exporters which serve as role models for other women.
5. WLN has created important fora and platforms on which to build trade not just among women in APEC but for women throughout APEC. Better use of WLN and women in trade days can help profile women's businesses, encourage more women to participate and also help towards benefitting the Bogor Goals.
6. Better training for women in the service sector as well as trade officials will open tremendous doors for increased trade opportunities. The International Trade Centre of Geneva has created an excellent series of training modules aimed at women entrepreneurs, trade promotion officers, NGO's and trade negotiators that are available at no or low cost and can be implemented in all APEC economies easily.
7. It is important to ensure that there is outreach to women and indigenous women and those in remote and rural areas are not being included in globalization so that they can experience the benefits of trade liberalization without a threat to their traditional ways of life.
8. GFPN should be elevated to a higher level of decisions makers and given the support that it needs to drive better and higher level activities and influence within APEC.
9. Copious amounts of research at the APEC level and the economy and regional level, concerning the impact of women in the economy, the community and the types of jobs women are creating have been undertaken. It is important to start implementing the recommendations of this research so that women can become fully integrated into the economy.
10. Export market development programs that are designed to assist first time exporters or sme's let alone women exporters are highly effective in some economies and should be considered an essential role to supporting healthy competition as well as integrating women into international trade.
11. Access to export financing is usually not available to women entrepreneurs because their businesses are too small, the amount of funding they require is not enough or they nature of their businesses do not meet the threshold requirements. Accessible, affordable export financing for smaller and women owned businesses could provide protection as well as the support and funding needed to assist market entry and should be designed to capture those not currently captured by current programs.
12. Support for training women entrepreneurs to export their goods and services is still needed, and APEC economies should create national programs to address the gap in mentoring,

partnering, and training women entrepreneurs to be export ready. Such training can also be provided in conjunction with WLN and GFPN as well as other relevant working groups.

- 13.** APEC should show leadership and ensure that women entrepreneurs are fairly represented on advisory councils and other positions associated with multilateral trade fora that APEC supports such as ABAC and APEC working groups
- 14.** Recognizing that trade policy is not gender-neutral, the APEC economies should review trade policies and agreements to ensure that there are no adverse effects on women-owned businesses, particularly those in the service sector.
- 15.** The last Women's Ministerial Meeting was convened in Mexico in 2002. It is time to reconvene with a topic focussing on women's economic contribution to APEC and how women entrepreneurs can help lead the way to sustainable and healthy economic recovery in the region.
- 16.** It is important that Ministers Responsible for Trade, specifically address issues of IPR protection of indigenous knowledge, arts and design, and ensure that indigenous communities are brought into the world of globalization through export training, access to markets, access to export support programs and without exploitation of traditional knowledge and ways of life.
- 17.** Expectations were raised by the IWEBS meeting in 1999 and it is time to reconvene a second IWEBS meeting in order to build on the opportunities that these women have and the momentum created by previous meeting.

NEXT STEPS

Following the delivery of this report and the four participating economy reports, it is crucial to not let this important work finish here, therefore the following steps are recommended to continue to promote good public policies that promote women entrepreneurs and international trade throughout APEC:

1. Continue ongoing briefings with WLN, GFPN and other significant working groups such as the SME WG, the ECWG and the trade promotion groups on specific programs within APEC and at the economy level that can continue to promote women entrepreneurs
2. Obtain additional briefings from related Ministries at the economy level and implement Best Practices that have been sited in this report. It is not necessary to create new programs when excellent successful prototypes already exist in other economies. Implementing these models and building on them to form linkages will strengthen the programs both domestically and within APEC.
3. Proceed with specific recommendations to existing and potential programs within APEC and the economy levels and expansion into other economies, and other related Ministries, based on, inter alia, consultations with Ministry officials
4. Provide a more detailed strategy for developing a database of women-led businesses

5. Make specific recommendations to potential new programming that could more effectively support “Women in Business”, the GFPN’s mandate, and the Women Leaders network and which will include the following:

- Programming that engages women more actively in investment and trade activities
- The development of a mentorship program
- An APEC wide “Women in Business” Economic Summit, including potential private sector partners as part of a future WLN event or APEC Women’s Ministerial Meeting that would be a high level private/public policy think tank with concrete deliverables and would feed into the Senior Officials and Ministerial meetings and result in active implementation of support for women entrepreneurs throughout APEC.

Background

The objective of promoting gender equality in international trade – the core of the trade and gender debate – is one of the cornerstones of the reflection and efforts to achieve an inclusive form of globalization, or in the words of the ILO World Commission on the Social Dimension of Globalization, a ‘globalization which puts people first; which respects human dignity and equal worth of every human being.’¹

This paper is a result of Peru’s hosting of APEC in 2008, and recommendations from previous Women Leader Network and GFPN meetings that as a multi lateral trade cooperation, APEC should take the inclusion of women in trade more seriously. Over the last ten years, a substantial amount of research has been conducted within APEC as well as focussing on activities in specific economies. The mandate of this project is to perform an overview of public policies that support women entrepreneurs with respect to international trade and in particular their use of technology. The project concentrates on policies and activities in four economies: Australia, Canada, Chile and Peru. Reports for each of these economies have been produced and shall be summarized and referred to in this final paper. Information for this report was

- gathered through a series of interviews with key stakeholders including APEC Gender Focal Points from each of the four participating economies as well as businesswomen, researchers and representatives of NGO’s.
- gathered through a thorough internet search and review of government and NGO websites.
- Review of research and government documents and programs
- Participation in a workshop in Lima, June 24 and 25th 2009
- A survey posted on both the WLN website, Facebook and Linked In.

Unfortunately due to limited time and resources, the paper is an overview of what economies are doing or have done and relies heavily on the input of government officials. There has not been any attempt to quantify or document the **effectiveness** of these programs which is an important factor when trying to replicate them. Most evidence of effectiveness is therefore anecdotal.

Overview: The economic contribution of women to APEC economies has largely been overlooked despite valiant efforts by individuals and individual economies to ensure that women and the economy and in particular women in international trade remain a vital focus. Attention has been given and a significant amount of research undertaken but much of the very positive and encouraging findings have largely fallen on deaf ears or have been overshadowed by more urgent policy

¹ Introduction of the UN publication on Trade and Gender

requirements of a crisis: SARS, tsunami, two major financial crises, security and terrorism, bird flu, swine flu and regional conflicts. Indeed, as the region faces unprecedented economic challenges today, women entrepreneurs need to be viewed as innovators who can help lead the way back to prosperity, set examples and not be seen as a drain on the economy. Supporting women in business is not charity: it is good business and sound economic policy. Targeting or focussing on assisting women to participate in international trade is not a case of preferential treatment. It is a matter of helping to level the playing field and giving women led businesses the opportunity to 'catch up' to their male counterparts.

Since the creation of the Women Leaders Network of APEC in 1996, WLN has worked to ensure that policies to promote women entrepreneurs throughout APEC have been put forward. WLN was the originator of the forerunner to the GFPN (AGGI – the Adhoc group on gender integration) and was responsible for recommending both Women's Ministerial meetings, in 1998 and 2002. Several economies have included trade 'days' and trade missions as part of the WLN activities during their year of hosting APEC and this has provided a base upon which to build for background research and policy development for this project. In addition there has been considerable research on the experiences of women in international trade in various APEC economies, a study to look at successful models and policies, and research to understand the affect of multi-lateral trade agreements on women owned businesses.

Why Focus on Women? Are Women Different?

The short answer is yes. Women are different and the types of businesses that they have as well as the way the conduct business is different from men. The reason women are being focussed on women, is that they are so often not in the mainstream of business or organizations or their businesses are small so they are not captured by the policies or assistance programs that are set up to help larger companies export.

Trade policy and public policy tend to be developed largely by men and most decision makers in the hierarchy that develops policy tend to be men. This paper is not meant to be divisive or anti-male in anyway, but rather to demonstrate that women have different life experiences, start different types of businesses (often based on those life experiences), tend to have smaller businesses of which the largest percentages are in the service sector, different priorities, grow their businesses differently and even have a difference in the manner that they manage companies and make decisions. Even at the policy level, the nature of discussions and policy making tends to differ when women are involved due to the different perspective that they bring.

Significant research has been done on the role of women in economies and this has been the subject of literally hundreds of conferences, research papers, the OECD, WLN, ITC, GEM and other international programs. The tight time constraints of this project do not allow for a comprehensive in-depth review of the programs and previous research and activities or any technical analysis of data and so, unfortunately, unless where the author cites specific initiatives and research there shall be a reference to generalities that are well recognized, in the public domain, or easy to find with an internet search.

Participating Economies

Each of the four participating economies have their own unique advantages and challenges:

- **Australia** –With a population of around 21 million, it is similar to Canada as a large land mass with relatively small population. However, unlike Canada, Australia is an island and a continent and its distance from other major trading partners presents a challenge to many and especially for women who may need to travel to do business internationally, due to the length of time or expense involved in travelling to business markets. Australia often has a reputation for being a male and sports dominated culture but it is in fact highly multicultural and women in Australia were among the first to receive the right to vote in elections in South Australia in 1895. Australia ranks 9th overall out of 181 countries in the IFC/World Bank doing Business Report 2009.² In the most recent Gender Gap Report 2007 presented at the World Economic Forum in 2009, Australia ranked 17th overall out of 128 countries and it was noted that ‘Australia ... continue(s) to perform well in the rankings. Australia shows a well-rounded performance, ranking well on all four sub-indexes and, over the last year, further improving its scores on economic participation, driven by advances in labour force participation and wage gap data.’³

Australia played host to a highly successful WLN meeting in Port Douglas in 2007. This meeting was preceded by a Women in Trade Day with ample media coverage, a trade show, and the Digital Economy for Women event. Austrade is the Government agency for promoting Australian trade and export. Austrade has long recognised the need to provide tailored support for women in particularly those involved in exporting and international business. Austrade has been running events for women involved in exporting since the late 1980’s and in 2004/05 launched a formal “Women in Export” program of which a key element is a national seminar series. The agency recently conducted its third national Women in Export seminar series around Australia. The theme was “Women in Global Business – latest opportunities, winning strategies and future trends” and was attended by 650 business women. More reference shall be made to Austrade later in this presentation under Government Initiatives and Best Practices.

The Australian Government Office for Women is part of the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA). The Minister for the Status of Women, the Hon Tanya Plibersek MP has called on men and women to start a new conversation about equality and identified three priority areas to support this vision:

- reducing violence against women and their children
- improving women’s economic independence and financial security
- promoting women’s equality and leadership in all aspects of society

The Office and the Minister for the Status of Women consult with women from a wide range of non-Government organizations to address these priorities and deliver better outcomes for women. The Office for Women also has a key role in delivering services and contributing to the advancement of women in general and in business. The Office has produced many excellent resource guides for women, including **Financial Literacy**. While this does not directly relate to women in trade or export, it certainly is an important step to understanding business and success in women’s personal and professional lives.

- **Canada** – With a population of just over 33 million, Canada is regarded as the most multi-cultural economy in the world. Like Australia it is a large land mass with huge areas either uninhabitable or with very little populations. More than 80% of the population lives within 100 miles of the Canada/US Border. Canada’s largest trading partner is the United States and while

² www.DoingBusiness.org

³ Gender Gap Report 2007

this is a benefit, Canadians are always aware of their being overshadowed by their neighbours to the south. Women were first given the right to vote in the province of Manitoba in 1916 but the most historically significant events for women in Canadian history are the October 18th 1929 Person's Case whereby women were recognized as being persons under the law, however it took until 1988 for a First Nations woman to be elected to the House of Commons.

Canada ranks 8th overall in the IFC/World Bank Doing Business Report 2009 and 18th in the Gender Gap report having lost four places since 2006. According to the report, 'Canada continues to show a similar performance as that of last year, ranking well on economic participation and opportunity,... and educational attainment..., and performing above average on political empowerment... and health and survival.'⁴

Canada played an instrumental role in the establishment of the Women Leaders Network in 1996 and provided substantial funding (in excess of \$ 1 million) for the first five years of its existence through the Canadian International Development Agency including supplementing travel and meeting costs for participants from ASEAN. The Department of Foreign Affairs and International Trade also provided support for the Indigenous Women Exporters in Business Seminar with New Zealand in 1999 and the travel of Indigenous women from throughout the region to attend. . Canada played host to APEC in 1997 and played a key role in the creation of the precursor to GFPPN, called AGGI the Ad Hoc Advisory Group on Gender Integration.

The Department of Foreign Affairs and International Trade (DFAIT) is the government of Canada department responsible for federal trade policy and the Canadian Trade Commissioner Service. DFAIT launched the women in international trade and the women exporters programs in the mid 1990's through the first ever all Canadian women's trade mission to the United States, the launch of the women in international trade website and the first comprehensive research about women exporters. Further details of DFAIT's programs will be described later.

Status of Women Canada is the Office responsible for women's affairs in Canada. 'SWC works to advance equality for women and to remove the barriers to women's participation in society, putting particular emphasis on increasing women's economic security and eliminating violence against women.'⁵ To advance equality for women, SWC works with federal departments and agencies to ensure that the gender dimensions are taken into account in the development of policies and programs - by conducting gender-based analysis and supporting research.

- **Chile** – Chile is considered the most developed economy in South America. It is a long narrow economy with a diverse climate and countryside and approximately 17 million people. Culturally, it tends to be a conservative, Catholic, male dominated economy although the first woman to ever win the Nobel Prize for Literature was a woman and the first Latin American economy to elect a woman as President is Chile. In addition, Chile was the first Latin American economy to have a woman Minister of Defense and a woman Foreign Minister. Chile ranks 40th in the IFC/World Bank Doing Business 2009 report. According to the Gender Gap Report 2007, Chile has improved its score on the Index, driven by a smaller gap on political empowerment but its drop in the overall rankings, from 78 in 2006 to 86 in 2007, is due to the entrance of new countries at a higher position in the rankings, rather than to an actual drop in performance—its 2007 rank among 2006 countries is still 78. However, Chile continues to be held back by poor performance on the economic participation and opportunity sub-index (105 out of 128 countries). Women's

⁴ Gender Gap Report 2007

⁵ www.swc-cfc.gc.ca

labour force participation is 41% as compared to 76% for men, women's estimated earned income is less than half that of men and less than a quarter of "legislator, senior official and manager positions" are occupied by women.

Interestingly, and perhaps as a result of the feeling women have that they cannot get decent paying jobs or have careers, a 2006 report by GEM, the Global Entrepreneurship Monitor states that 'Women are Joining the Entrepreneurial Economy in Chile'. The study led by Universidad del Desarrollo, ⁶shows that entrepreneurship among women has risen 68% in the last 3 years despite an adverse setting. If this phenomenon continues, women could outnumber men in new enterprises by 2010. Although Chilean women believe they have less opportunity to become entrepreneurs than men, they have nonetheless forcefully begun to start companies, and the rates of growth are nearly 20% annually, higher even than egalitarian developed countries like Germany or Spain.

"The Export Promotion Bureau (ProChile), is an agency under the Foreign Ministry's Directorate General for International Economic Relations, which works to advance and consolidate Chilean trade policy. The ProChile website does reveal a section that specifically targets women as exporters and does provide information on other women exporters and their experiences. ProChile has been supportive of initiatives to promote women and exports throughout Chile.

SERNAM is the government department responsible for women's affairs and issues in Chile. 'Women's participation in the economy is the central block upon which the Servicio Nacional de la Mujer (National Women's Service) builds its public policies.' SERNAM recognizes that the economic independence of women is a human right that has a direct impact on women's personal development and self esteem, the quality of life of families and on the fight against poverty.⁷ SERNAM played host to the Women Leaders Network of APEC in 2004 and since then has been most supportive of creating and maintaining women's involvement in WLN and APEC as well as attracting additional high profile businesswomen's events back to Chile such as the International Alliance for Women and most recently the Global Summit of Women. SERNAM has been instrumental in breaking barriers for women in Chile on both a domestic front and a professional development front. Chile's commitment to continuing and expanding its participation in WLN is a model that all APEC economies should strive to achieve.

- **Peru** – Peru has been the most recent host of APEC in 2008. It is the third largest Latin American economy with a population of almost 28 million people and a diverse cultural heritage and geography which presents its own unique challenges and opportunities. The economy ranges from sophisticated urban centres such as Lima and Arequipa to fairly traditional and primitive rural conditions in the mountains, desert and jungles. Peru is rich in natural resources such as copper, silver and gold and is wealthy in agricultural and fishing resources as well. The economy currently is one of the strongest in South America and certainly the progress that Peru has achieved in the past 10 years, is evident. After a cycle of crises and recoveries due to various political regimes, and being subject to world commodity prices, Peru now seems to have reached a level of stability and is poised for future growth. International rating agencies rate Peru as a low risk economy for foreign investment purposes.

⁶ Global Entrepreneurship Monitor, a report on *Women and Entrepreneurship in Chile - 2005/2006*, led by Universidad del Desarrollo

⁷ Taken from Chilean presentation to Second APEC Ministerial Meeting for Women, Guadalajara, Mexico, 2002

During its year of hosting APEC events, Peru organized a series of high profile events for women: the Digital Economy for Women event, a Women in International Trade Event, WLN, a highly successful and large trade fair which achieved in excess of \$990,000 in sales, the GFPN and a Gender Training workshop. It is hoped that Peru shall continue to support WLN and to promote WLN and international involvement to Peruvian women. Peru was the proposer of this research as a deliverable from its year of APEC.

While being a primarily resource based economy, Peru also has a tradition that is rich in art and handicrafts as well as design that dates to Inca and pre Inca periods. The IFC/World Bank 2009 Doing Business Report ranks Peru as 61st out of 181 in the ease of doing business. In the GEM 2007 Report on Women and Entrepreneurship, of the 41 countries participating in the surveys, Peru was one of the low to middle income countries that exhibited the highest women's early stage entrepreneurial activity prevalence rates at 26.2%.⁸ According to this report, only in Japan and Peru are women more active in starting businesses than men. This is an encouraging sign for Peru as more women enter the entrepreneurial sector. The Gender Gap Report 2007 rates Peru at 75th down from 60th in 2006 but a large part of this drop is due to the entry of new countries into the survey.

PROMPEX is the Peruvian Export Promotion Agency. While they do not have any programs focussing on women or women exporters, Peru is very progressive in promoting micro enterprises and artisans and crafts which are sectors that women in Peru are active in.

The primary government department responsible for women's affairs is MIMDES, the Ministry for Women and Social Development. This government department covers a vast range of responsibilities including social issues, cultural issues, family and community, social protection, violence against women and economic opportunities and indigenous affairs as well. Under the theme of economic development, MIMDES has a program called Programa de Apoyo a la Microempresa (PAME) which provides micro financing to assist women micro entrepreneurs in the rural regions of Peru. More details of MIMDES other activities will be referred to later in this presentation.

Peru does keep statistics on the local market and according to SUNAT (National Tax Administration), the number of women enrolled in the Business Register of Taxpayers (RUC) rose from 708,323 in 2002 to 1,485,000 in 2007. representing 56% of all those registered in the Simplified Register (RUS). 22% of micro and small businesses are led by women. Most micro and small business are in trade and services which represent 82% or all women's businesses with 11% in manufacturing, 3% in agriculture and 2.5% in construction. Within manufacturing, the sectors that generate the most employment for women, (based on the ISIC), are bakeries with 14%, furniture companies with 13%, business clothing, except fur clothing with 13%, and footwear companies as well as fabrics, knitted and crocheted items for 4.8%.

Only 1% of formal micro enterprises and 4.8% of small businesses reported they made exports in 2006 – this represent 811 micro enterprises and 1,196 small businesses.

Women's Business Experiences

Historically

⁸ www.GEMconsortium.com

In all four of the economies reviewed, women's business enterprises are on the rise. The phenomena of entrepreneurship and self employment has been growing steadily in the last fifty years and many countries now look at what it takes to develop an entrepreneurial culture. In APEC economies like Australia and Canada, the women of the 1950's almost always were stay at home Mums with career women let alone self employed women being the exception rather than the rule. With the changes in education and career opportunities this began to change in the 1970's as women became better educated and more interested in working outside the home and other opportunities began to open up. Now not only is it not unusual for women to work but in most cases, families now require two incomes to sustain themselves. Chile and Peru have been more conservative and male dominated cultures but both of these APEC economies are now experiencing a rise in women's employment and according to the GEM consortium reports, an active increase in women's entrepreneurship.

Current trends

More than 30 per cent of Australia's small business operators are women. Women make up more than half of the Australian public service workforce (57 per cent) and hold around 36 per cent of senior executive positions. Therefore, data does show that Australian women are, and always have been, very active in the economy. In the private sector, though, women hold only around 12 per cent of management jobs. Women hold 34 per cent of all seats on federal government-controlled boards and approximately 23 per cent of chair or deputy chair positions. However, women hold only 9 per cent of private board directorships. In the federal parliament in 2008, 30 per cent of members and senators were women. In the Senate there were 27 women, out of a total of 76 senators, and in the House of Representatives there were 40 women, out of a total of 150 members. The position of Deputy Prime Minister is now held by a woman, Julia Gillard, for the first time in parliamentary history.⁹

Approximately 9% of exporting SME's in Australia are female led. The Australian Government Office for Women's paper, "Australian Women in Small Business, Opportunities and Obstacles for Trade", presented at the 2008 Women Leaders Network in Peru, revealed that 'despite increased trade liberalization in the region, Australian women are not necessarily experiencing increased opportunities. Anecdotal evidence suggests women exporters are disproportionately affected by customs-related red-tape and technical barriers. This may be because women are predominately engaged in small business and often lack the resources and expertise to negotiate export processes.

The capacity for women and men to benefit from trade liberalization is also linked to the types of products and services traded.¹⁰

- Australian women in small or micro businesses tend to be concentrated in specific industry sectors. In services such as education, health, consultancy and retail, or in specific consumer goods such as food, wine, beauty products, the arts and fashion.

⁹ The above dates and events are drawn from a detailed timeline developed by the Australian Government Office for Women.

¹⁰ Australian Women in Small Business, Opportunities and Obstacles for Trade, paper presented by Patricia Hamilton at WLN, Peru, 2008, Australian Government Office for Women, Consultations with Women in Small Business

- These products and services can be particularly affected by regulatory issues such as differences in food and health safety standards. For example, non-standard packaging and labeling requirements can be a big cost factor to small businesses having to adapt to different markets.
- Furthermore, in Australia, women-operated small businesses tend to be located outside the sectors currently undergoing rapid expansion, such as mining and technology

The Office for Women's paper concluded that 'clearly some differences exist between male and female exporters. It might therefore be reasonable to assume that although some challenges are common to all SME's, women and men will face some different challenges and perhaps benefit from different opportunities.'

In Canada, The past several decades have witnessed dramatic growth in the share of women who are part of the paid workforce. In 2006, 58% of all women aged 15 and over had jobs, up from 42% in 1976. According to the Government of Canada and Status of Women in their study of Women in Canada, 2004, the following is a snapshot of women in Canada:

- Slightly more than half of all people living in Canada are women or female children. In 2004, there were a total of 16.1 million females in Canada, representing 50.4% of the overall population that year. Women constitute a particularly large segment of the senior population in Canada. In 2004, women made up 69% of all persons aged 85 and older, 59% of those aged 75 to 84, and 53% of people aged 65 to 74.
- There were a total of 2.8 million foreign-born females living in Canada in 2001. Together, they made up 19% of the economy's total female population that year.
- In 2001, over 2 million women, 14% of the total female population, identified themselves as being members of a visible minority. Visible minority women are centered largely in Toronto and Vancouver.
- In 2001, just under a half million women, 3% of the total female population, reported they were one of North American Indian, Métis, or Inuit.
- There has been a sharp drop in the proportion of women living with their spouse in the past couple of decades. In 2001, 48% of women aged 15 and over were partners in a husband-wife family, down from 56% in 1981. In the same period, the proportion of women living in a common-law union more than doubled, rising from just 4% in 1981 to 9% in 2001.
- There has also been an increase in the proportion of women who are lone parents from 5% in the early 1970s to 9% in 2001. In 2001, there were over 1 million female-headed lone-parent families in Canada. That year, 20% of families with children were headed by a female lone parent, double the figure in 1971.
- More women are living alone. In 2001, over one and a half million women, 14% of the total female population aged 15 and over, were living alone; more than double the total in 1971. Seniors are the most likely women to live alone. In 2001, 38% of all women aged 65 and over were living on their own.
- The past several decades have witnessed dramatic growth in the share of women who are part of the paid workforce. In 2006, 58% of all women aged 15 and over had jobs, up from 42% in 1976.

In contrast, the proportion of men who were employed in 2006 (68%) was well below the figure recorded in 1976 (73%). As a result of these trends, women accounted for 47% of the employed workforce in 2006, up from 37% in 1976.

The following is an overview of women in business and the small business sector in Canada today:

- One in every two net new jobs in Canada is created by a high-growth small or medium size business enterprise
- While 63% of male owned enterprises are high growth firms, only 37% of women owned enterprises are classified as high growth
- While 13% of male owned businesses accelerate their growth through exports, only 7% of women owned enterprises regularly export
- Women-led firms provide jobs for 1.7 million Canadians – more than the Canadian Business Top 100 companies – and are creating new jobs at four times the rate of the average firm.
- The number and size of women-owned firms in Canada is increasing. Between 1981 and 2001, the number of women entrepreneurs in Canada increased 208%, compared with a 38% increase for men.
- Women make or influence 85% of the purchasing decisions in households – a compelling reason for corporations to utilize women in their supply chains.
- 47% of small and medium-sized enterprises have some degree of female ownership: 16% of SMEs are majority-owned by women, 20% are owned in equal partnerships between male and female owners, and 11% of SMEs have a minority female ownership (Industry Canada Key Small Business Statistics January 2009)
- Majority female-owned firms were less likely to seek growth, report less management and financial experience and operated smaller, less profitable firms concentrated in service sectors. With the exception of growth intention, gender differences were systemic across domestic firms and exporters.¹¹
- Majority women-owned SMEs earned revenues of \$72 billion in 2008, representing approximately 8% of all revenues from Canada's SMEs.¹²

Politically, as of January 2009, women make up about 22.4 per cent of the Members of Parliament in the House of Commons, about 34 per cent of members of the Senate, 41 per cent of federal deputy ministers and about 30 per cent of federally appointed judges. Women represented 33 per cent of Government in Council appointments between 2004 and 2007.¹³ Women currently hold 68 of the 308 seats in the Canadian House of Commons; this is the greatest number of seats ever held by women.¹⁴

Shortly after the election of Ms. Bachelet as President of Chile, the Economist¹⁵ reported on the

¹¹ (Gender and Export Propensity by Barbara Orser)

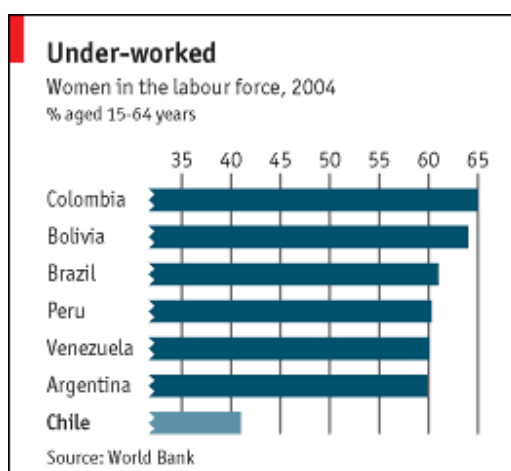
¹² (Canadian Women Entrepreneurs, Research, and Public Policy: A Review of Literature by Barbara Orser)

¹³ (<http://www.tbs-sct.gc.ca/rpp/2009-2010/inst/csw/cswpr-eng.asp?format=print>).

¹⁴ (<http://www.parl.gc.ca/information/library/PRBpubs/prb0562-e.htm>)

¹⁵ *Women in Chile Left behind, Will Michelle Bachelet help women or hinder them?* Aug 10th 2006, From *The Economist* print edition

condition of women in Chile and indicated that while Chile had the most successful economy in the region, the proportion of women in the labour force was among the lowest:



And, while there have been some stellar success, fewer achieve political power. According to a recent report by the Inter-Parliamentary Union, an association of parliaments, 15% of representatives in the lower house of Chile's Congress are women, less than half the proportion in Costa Rica and Argentina and below the level in eight other countries in the region, including Venezuela and Bolivia.

The Economist went on to state that ‘The wage gap with men is relatively large. Women earned 19% less than men in 2003, according to a government survey; the gap was nearly 40% in jobs requiring high levels of education. Chile may also be more socially conservative than other South American countries. The women's affairs ministry still finds such phrases as “boys like to learn, girls like to play at tea parties” in textbooks that it vets for discrimination.’

However, as soon as Ms. Bachelet took office she began her assault on inequality by appointing women to half the cabinet posts in her centre-left government. A new labour code for the public sector forbids pregnancy tests, removes mention of a candidate's sex from job applications and requires training during normal working hours. The government is working with the private sector to adopt the code as well. Sernam has developed a set of guidelines for human resource management towards gender equity, comprising planned, verifiable and quantitative activities, which seek to diminish gender gaps and contribute to elimination of inequalities between men and women in the labour market. By May 2009, 49 enterprises have already signed a contract to implement the model. On June 2nd 2009, Law 20.348 which ensures Equal Salary between men and women was enacted. A recent study by Comunidad Mujer Data Voz and the International Labour Organization (ILO) ¹⁶ confirmed the high unemployment among Chilean women with its claim that 70 percent of women in Chile would like to participate in the labour force but do not hold paying jobs. This positions Chile as the Latin American economy with the lowest amount of women holding paid jobs. The article sites the following challenges which make it difficult for Chilean women to get employment:

- Women, especially mothers, are traditionally expected to do house work and look after children. The study concluded that "The figures show that the majority of women have to

¹⁶ SOURCE: RADIO UNIVERSIDAD DE CHILE, By Marine Comte-Trotet (editor@santiagotimes.cl) Tuesday, 28 April 2009, The Santiago Times - English Language Newspaper in Santiago, Chile - News in Chile and Latin America, <http://www.santiagotimes.cl>

face factors that inhibit their spontaneous and active participation in the labour market. In the same way, they also suggest that there is an important space for carrying out policies that aim to remove obstacles to improve women's labour participation."

- The main reason preventing women from working is maternity. The study reported that 63 percent of women said they were not ready to let another person or organization look after their children and therefore chose not to work, and 61 percent said that the possibility to find a job is low.
- Fifty-one percent of the polled women said it was not in their interest to work, since they would earn very low salaries.
- women do not face the labour market with equal opportunities with regard to their male colleagues.

In 2008, the Chilean government launched a major reform of the pension system based on individual capitalization and the private administration of pension funds, with the incorporation of a solidarity component, as well as institutional changes that will permit significant advances toward expanded coverage and gender equality. According to the ILO, 'it is the most important social reform of the past 25 years, in terms of its impact on the structure of the social protection system and its effects on the well-being of current and future generations, as well as due to the influence the individual capitalization plan has on other countries.'

The new system creates a solidarity pension system which pays a basic pension to individuals living in poverty and a subsidy to those who receive low pensions. The significance for women is that they shall receive 63.5% of all solidarity pensions, thus helping to lift vulnerable and older women out of poverty. This will help narrow the gender gap in social protection coverage. The reform includes measures to increase women's pension savings through a bonus for each live-born child, equivalent to 18 months of contributions based on the minimum wage and implementing International Labour Office gender-specific premiums for disability and survivorship insurance, which favours women due to their lower claim rate.

In addition, in the case of divorce or annulment, a division of the accumulated balance of the individual account will be authorized in order to pay the partner for economic compensation. This generally favours women because they are much more likely to make unpaid contributions to the household economy.¹⁷

With respect to reducing gender inequality, the ILO recommended addressing this issue through the effective design of the solidarity component. This would help avoid situations in which the system would exacerbate the disparities facing women in the labour market. Thus, the elimination of gender inequalities should be achieved through a set of policies and instruments.¹⁸

The ILO 2008 report cited Chile as being noteworthy in that it had the highest earnings for independent non-administrative, non-professional and technical independent workers with respect to the earnings of micro-establishment workers (1.8 times). It is also one of the countries with the lowest concentration of independent workers (20.3% of private-sector employment) and with a more balanced distribution of employment by establishment size. Non-professional, technical and administrative workers in Chile have achieved productivity levels that permit them to receive earnings considerably above those of micro-establishment workers.

¹⁷ 2008 Labour Review Latin America and Caribbean, International Labour Office, Regional Office, Latin America and Caribbean

¹⁸ Op cit, ILO

Employment without gender or age discrimination is a key labour rights issue. Although women in the region have growing levels of labour participation and employment, they remain at a disadvantage in independent employment, micro-establishments and in the informal sector. Female MSME owners and female workers in MSME's have fewer opportunities than do women who work in large enterprises. Female MSME workers face widespread informality, whereas women employed in large enterprises are more likely to have social protection and to be covered by labour legislation, which in Latin American countries includes specific provisions against gender discrimination at work. Figures for 2007 indicate a lower employment-to population ratio among women than among men for every economic unit size.

Whereas male employment in MSMEs represented 73.6% of men's total private sector employment, MSMEs accounted for only 53.7% of female employment. The gap mainly reflects the low female employment-to-population ratio among independent workers (23.2%) with respect to male employment in that segment (33.2%), as well as the lower female employment rate in micro establishments. The gap in the employment-to-population ratio by sex is much smaller in all larger enterprises, but it is always unfavourable to women. Chile is the economy of the region where small, medium and large establishments of the private sector absorb the highest percentage of female workers (35.2%). These establishments have a higher labour demand in Chile than independent employment and micro establishments, which together absorb 29.2% of employed women. Women's disadvantages in the labour market are also apparent in the gaps between male and female median hourly job earnings.

During this financial crisis, it is recommended that governments prioritize MSME access to financing since owners and workers of these enterprises are the groups most affected by the lack of liquidity.

While the following are not specifically focussed on women entrepreneurs, they are progressive measures cited by the ILO of how Chile is trying to support exporters and smaller establishments during the global financial crisis. Most women business owners do fall into this sector:¹⁹

In response to the international financial crisis, on October 13, 2008, the Government of Chile announced several special measures for more than US\$ 850 million to support exporters and smaller establishments in the economy. This effort is designed to ensure their access to financing to enable them to continue to compete successfully, create employment and contribute to the economy's economic growth. The goal is to contribute to the increased liquidity of the financial system, ensuring that these resources reach the enterprises that need them most. Moreover, to encourage banks to issue credit to small enterprises, collateral lines have been established for working capital, exporters and investment loans. The five special measures are listed below:

- *Support to exporters: more coverage, more flexibility.* The Production Development Corporation (CORFO), the Chilean government agency responsible for promoting national production, has implemented the Programme of Bank Loan Coverage for Exporters (COBEX). This instrument guarantees 50% of loans to exporters disbursed by the banking industry. In an effort to expand coverage of this instrument, an additional US\$ 50 million were allocated to COBEX, permitting the programme to increase guaranteed loans up to US\$ 1 billion. In addition, loan application requirements were made more flexible, raising from US\$ 20 million to US\$ 30 million the maximum annual sales eligibility limit for businesses to access this programme. Coverage provided by CORFO was also expanded, from the current limit of US\$ 1 million to a maximum of US\$ 2.5 million, depending on the size of the loan.

¹⁹ Ibid, ILO 2008 Report, available at www.oit.org.pe/intranet/index.php?option=com_content&task=blogcategory&id=40&Itemid=1155 .

- *Support to investments: US\$ 500 million CORFO investment (FOGAIN).* The CORFO Investment Guarantee Fund provides long-term financing to small and medium enterprises to enable them to carry out their investment projects. As a result of the first bidding process, CORFO allocated US\$ 300 million to the financial system, with coverage for a similar amount, which will be disbursed to small enterprises at interest rates ranging from 10% and 15%. The remaining US\$ 200 million will be disbursed through a new bidding process.
- *Working capital: US\$ 200 million for small enterprises.* Working capital flow for small businesses may be affected by a greater need for liquidity, as well as perceptions of greater risk and uncertainty on the part of financial institutions. To maintain working capital financing, a programme is needed to jointly issue financing and coverage of loans from financial institutions. A bid was conducted on a line of working capital for US\$ 200 million with the aim of reaching out to establishments of smaller size with adequate funding, ensuring they have the working capital they need.
- *Non-banking factoring: US\$ 100 million for new lines of financing.* Market events have reduced the appetite for risk among investors, raising the cost of financing and consequently limiting access to capital markets of these financial intermediaries. To facilitate financing of working capital of small enterprises through factoring, CORFO will allocate US\$ 100 million for new lines of financing for these establishments. These lines will provide funds to financial intermediaries that have efficient risk control systems in place, that target small enterprises and that offer better credit conditions to the end client in terms of discount rate and service.
- *Strengthening the national financial market.* A regulation of the Tax Law was issued to permit foreign insurance companies, endowments and public funds of foreign origin to operate in Chile without having to pay capital gains taxes. It also enables non-resident foreign investors in Chile to avoid tax procedures such as giving notice of the start of activities, keeping accounting records in the economy and annually declaring profits on movable capital, foreign currency and other financial instruments.²⁰

More than 1,200 small businesses competed in the first annual Small and Medium Establishment (SME) Competitive Management Award in Chile. This prize, awarded by *Chile Calidad*, promotes management excellence among MSMEs, which increases their possibilities for becoming worldclass organizations. Although 99% of Chilean establishments are MSMEs and these businesses account for more than 70% of job creation, available information indicates that one of their main weaknesses for increasing productivity and efficiency is their limited management capacity. The SME Competitive Management Award strives to overcome this weakness. The tripartite nature of *Chile Calidad*, whose board of directors includes representatives from the government, the Production and Trade Confederation (CPC) and the Workers' Central Confederation (CUT), makes this award an important recognition of improving MSME competitiveness.²¹

Interestingly, and perhaps as a result of the feeling women have that they cannot get decent paying jobs or have careers, a 2006 report by GEM, the Global Entrepreneurship Monitor states that 'Women are Joining the Entrepreneurial Economy in Chile'. The study led by Universidad del Desarrollo, ²²shows that entrepreneurship among women has risen 68% in the last 3 years despite an adverse setting. If this phenomenon continues, women could outnumber men in new enterprises by 2010.

²⁰ **Source:** ILO, based on information from the Ministry of Finance of Chile.

²¹ **Source:** ILO, based on information from the *Chile Calidad* website, www.chilecalidad.cl.

²² Global Entrepreneurship Monitor, a report on *Women and Entrepreneurship in Chile - 2005/2006*, led by Universidad del Desarrollo

Although Chilean women believe they have less opportunity to become entrepreneurs than men, they have nonetheless forcefully begun to start companies, and the rates of growth are nearly 20% annually, higher even than egalitarian developed countries like Germany or Spain.

The report researchers estimated that there are 513,000 women entrepreneurs in Chile, equal to 33% of all entrepreneurs in the nation. Three years prior to the report (2003) the percentage was just 20%. The report anticipates that if the high growth rates persist, by 2010 female entrepreneurs will equal male entrepreneurs and create more than 50% of jobs in new enterprises in the economy.

Where women are equal to men is in readiness: 85% say they have the same level of knowledge and skills as men in beginning a business. This growth has taken place in an adverse setting, according to those interviewed. 75% felt that in Chile, men and women do not receive equal exposure to good opportunities to create a new business or enterprise. Nor do they see outside incentives, an opinion held by 63% of the interviewees, even though it is well-regarded socially to be an entrepreneur (a position shared by 71%). 67% believe that there are enough social services available in Chile for women to continue working, even after they have had children, but they may possibly not be within reach of the lower-income sectors, which is where entrepreneurship is fundamentally based on need.

The report demonstrates that “the phenomenon of female entrepreneurship has become so relevant to the future of the country that it needs for the government to define appropriate state policies to reinforce it.” In fact, “the importance of this phenomenon is confirmed by the quality of the new projects led by women that I have had the chance to analyze in depth,” says José Ernesto Amorós, professor and researcher for the Center for Entrepreneurship of Universidad del Desarrollo and GEM Chile Project Director. He added that “13% of women-run enterprises have high expectations of becoming large, which did not use to be the case.” This can be attributed to “the profound progress in equal access by women to the Chilean educational system in the last 20 years, which has helped better incorporate the capabilities of women to the country’s development,” says Olga Pizarro, professor and researcher for the Center for Entrepreneurship of Universidad del Desarrollo and co-author of the report.

The study revealed important information on female entrepreneurship:

- They want to be entrepreneurs. 70% of those surveyed said that their principal reason for creating their enterprise was to find an attractive business niche. The remaining 30% said they needed to earn income to survive. In general, Chile has grown in opportunity entrepreneurship, but women still number less than men because need entrepreneurship is stronger among them.
- It is good business to be an entrepreneur: 40% of women entrepreneurs earn income above the national average. University-educated female entrepreneurs earn even better as 61% are ranked in the upper-third of the income strata. This is in some way perceived by women entrepreneurs because 65% say that one of their reasons for setting up business was to increase their income.
- Women are largely focused on the sale of goods and services. 64% of female entrepreneurs in business 3.5 years or less are dedicated to end-consumer business (retail sales, restaurants, personal services, hotels, etc.) while this figure is 48% among men.
- They are prepared: More than one-half of female entrepreneurs have received some form of higher education. 25% have completed college and 26% have received professional training.
- They are more fearful, but they manage well: 27% of women entrepreneurs say that they fear failure while this occurs in only 22% of men. It is notable that this did not keep them from beginning the enterprise.

- Family support. 61% of start-up female entrepreneurs are married or living with someone. This figure rises to 70% among established women entrepreneurs, which is a sign of the family support that female entrepreneurship must have.²³

With respect to Peru, Dr. Leon provided a comprehensive overview of Peruvian women today and their position in the Peruvian economy in her paper presented to WLN in 2008.²⁴ The majority of Peruvians today are descendants of Spanish settlers and native Inca and pre-Inca cultures. Currently seven out of ten Peruvians live in urban areas, following an intense period of rural-urban migration in the 1970s. The population is balanced at 50/50 women and men. The economy is experiencing a demographic transition, with a very low proportion of children below age five, signifying a decreasing birth rate. The average rate of illiteracy is 11% overall, with women being slightly higher at 16%. By gender, more than 55% of women and 46% of men are underemployed and unemployment is the same for both groups. One important variable is migration. Both internal and international migration flows mostly engage workers. Since the 1970s, internal migration has involved the movement of large numbers of workers from rural to urban areas. Since the 1990s, there has been an increasing flow of workers migrating internationally, under legal or illegal methods. Recently, there have been hypotheses about feminization of these flows but more research and reliable statistics are needed.

Most women are employed working in some income generating position. Unemployed women count for less than 10% of women in the labour force, lower than the rate for men and for rural areas. Young women, including those with no experience, are most likely to be unemployed in urban areas. About 60% of working women are underemployed (compared to 35% of men), mostly working for less than the minimum legal wage, working longer than legal hours; the remaining 40% are working no more than 45 hours per week, making more than the minimum wage. Information based on data from the Peruvian Central Bank indicates that 3 out of 10 women work as an independent non-professional worker, while more than 2 out of 10 are in microenterprises, as owner-workers or as unpaid family workers. In other words, 54% of urban women work by themselves or in a very small business. The rest are workers in private small, medium or large firms (around 27%) and the public sector.²⁵

Women with high levels of education (30%) are mostly working as employees of private firms in the public sector, and as employers. Most women in urban areas operate in low-productivity sectors. There are persistent gender differences in earnings, whether as wages or other labour income. For the same job position, women earn a lower income than men. Gender bias in earnings persists regardless of the position at work, whether highly educated (CEOs and other professionals, for which men earn almost double women's average income) or less educated (women who are employees, blue collar workers and independent non-professionals make from 50% to 70% of men's salaries in same positions), as Mintra8 (2008)²⁶ presented. Potential niches for women's economic activity appear

²³ Study Data, The information was gathered through a survey of 2000 adults aged 18 to 64 who had a national representativeness and a margin of error of 2.5%. The information was complemented by in-depth interviews of 50 experts, 17 of whom were female entrepreneurs. National standardized data from the World Bank, the U.N., the IMF and venture capital associations were also used. The same methodology and procedures were implemented in all 35 countries that participated in this study, which allows for valid comparisons. For more information, visit www.gemconsortium.org.

²⁴ Op cit, Janina Leon, Ph.D.

²⁵ Ibid

²⁶ Mintra is an acronym for Ministerio de Trabajo y Prevision Social, Peru

linked to divisible services, commerce and even manufacturing, for local and foreign markets, wherever women's labour is demanded.

The main activities for women entrepreneurs are in small scale services, retail and small scale commerce, and divisible manufacture activities (including textile confections, and jewellery. Based upon a sample of more than one hundred women involved with export-firms, Gonzalez (2007)¹¹ found that most women work as technicians, professionals, and in retail positions; around one third in the sample was involved in decision-making roles, as executive and managers. Interestingly, Gonzalez (2007) noticed that women were involved in more than one of these positions, alternating their activities and responsibilities. Women's participation is larger in managing exports in manufacturing and, services, and less in mining, fishing and agricultural industries. Women involved with manufactured exports have a larger presence in specific activities such as jewellery (almost 50% in his sample), crafts, clothing confections, and textiles. Although few in number, women working with agricultural exports have a large participation in exporting specific products such as flowers (one third in his sample), natural products and herbs, and dyeing natural products. Non-entrepreneur women working in export firms are also involved with these economic activities, mostly engaged as technicians and customer service representatives.²⁷

In Peru, micro and small business in the formal sector contribute over 40% to the GDP according to the 2006 Report by Peru to the APEC GFPN. However, enterprise activity is overwhelmingly in the informal sector with about 74% of businesses being informal, employing 6.2 million people, of which 42 per cent are women.²⁸ More than 95 % of businesses in Peru are classified as micro and small businesses.

According to recent economic studies, of all exporters, women compose about 26% while men hold a large lead at 74% of all exporters.²⁹ The textile and apparel sector is the largest contributor to non-traditional exports. This is an industry that generates high employment by using the natural resources of the economy. Exports in this industry have grown from 676 million U.S. dollars in 2002 to over 1.665 billion U.S dollars in 2007. Women employees engaged as exporters represented 32% of this sector in 2007. Women in this sector are mainly engaged in the production process, quality control, design and management. Women are also heavily involved in the selection and classification of fibre which is a crucial step in the production of alpaca and the maintenance of quality products.

With respect to the agricultural sector, 60% of the workforce in agricultural export are women. Women are also highly involved in the crafts sector although this represents only 1.13% of non-traditional exports. However, of the exporting companies in this sector, women entrepreneurs accounted for 45% in 2007.

A study conducted by Gamarra Centre in Lima in January 2008, indicated that 6.1% of the women interviewed in the study were exporting (a total of 170 women) and that their export markets included Venezuela (24%), EU (20%), Japan (4%), Italy (4%), Ecuador (4%), Bolivia (4%) and China (4%). The women in this study were most active in textiles and clothes, alpaca fabrics, crafts and coffee.³⁰

²⁷ Gonzalez, C. (2007): "Tecnología y Genero en las Exportaciones Peruanas". Gerencia Estudios Economicos de ADEX – Asociacion de Exportadores, Lima (unpublished ppt)

²⁸ Heather Gibb, Building Export Markets for Peruvian Women, Focal Point, the Canadian Foundation for the Americas, www.focal.ca, December 2008, Volume 7, issue 9

²⁹ ADEX Trade Data, Customs, Peru, 2007

³⁰ Responses to questionnaire provided by Russela Zapata

In the GEM 2007 Report on Women and Entrepreneurship, of the 41 countries participating in the surveys, Peru was one of the low to middle income countries that exhibited the highest women's early stage entrepreneurial activity prevalence rates at 26.2%.³¹ According to this report, only in Japan and Peru are women more active in starting businesses than men. This is an encouraging sign for Peru as more women enter the entrepreneurial sector.

In her research report for WLN 2008, Dr. Leon identified some innovative export and commercial practices based on the cases studies that she presented. These included the following:

- consigning with another institution that ia already an exporter,
- engaging with fair-trade organizations for them to export the products,
- looking for commercial stores that sell locally and abroad,
- linking up with the activities of public institutions (e.g., PromPeru, Foncodes).
- becoming associated with some large, socially recognized associations to share primarily information about technical issues and markets. Two institutions included here are the exporter organization ADEX and the NGO Manuela Ramos
- Intense participation in fairs, locally and abroad, despite their implied costs.

Dr. Janina Leon also stated in her research in 2008 that 'Financial constraints may limit these strategies because of costs associated in terms of merchandise transportation and handling, in addition to travel and lodging expenses. Still participating in trade fairs helps producers get new contacts, new clients, and eventually new contracts. In the meantime, costs have to be assumed, sometimes at the expenses of their own savings or foregone sale revenues. Women producers have been very risk averse about getting involved in financial markets as borrowers. They do not apply for loans from commercial banks for working capital. Instead, they prefer to work with sales income and rarely with small short-term loans from a relative. However they accept cash as well as credit and debit cards and even electronic bank transfers to be paid for their products. In short: they trust the financial markets when they are in control of their assets.'

She also observed that:

- Women exporters of handicraft products continue operating at a low scale, as microenterprises or small enterprises, even when they have been exporting continuously. This may be explained partially by low revenues, or by a strategy of low reinvestment after covering family survival expenses.
- Imitation raises a double problem: first the copying, and second, the bad imitation. Exporters do not know how to control these problems, while recognizing the negative effects in their market.

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³¹ www.GEMconsortium.com

³² Ibid

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Potential

All four economies show that the trend in women's entrepreneurship is growing and that while initially businesses have started out to be micro or home-based, as the markets and the businesses mature themselves, they began to expand. Universal research has shown that when women earn money they invest that money back into their children for better health and education and into their communities. Three distinct characteristics should be taken into consideration when focussing on women entrepreneurs:

- a) Women tend to grow their businesses in a different manner than men. It is unfair and untrue to perpetuate the myth that women are risk adverse and more conservative in business. How can anyone who takes her own economic well-being under her control be called risk adverse? It is unjust to continue to look at women in this way. A woman's concept of risk may be different from a man's or they may take a more calculated risk or mitigate their risk in a different manner, but anyone who is engaged in self employment or takes on the responsibility of providing income for others is not someone who is risk adverse!
- b) Adding to this perception is the lack of recognition as to how women in the small and micro sectors grow their business. In the 1990's Dr. Elizabeth Muir in Wales, presented findings

³³ Mintra is an acronym for Ministerio de Trabajo y Prevision Social, Peru

³⁴ Heather Gibb, Building Export Markets for Peruvian Women, Focal Point, the Canadian Foundation for the Americas, www.focal.ca, December 2008, Volume 7, issue 9

³⁵ ADEX Trade Data, Customs, Peru, 2007

showing that women tend to grow their businesses in a web like manner with themselves in the middle and by outsourcing non core services. In this manner they tend to support other small and micro businesses and create a cluster of small and micro businesses around them. Some may call this being risk adverse, but to others it is good business practice to keep overhead expenses to a minimum. When policy makers are looking at the impact of women in business, they must take this into account and look at total revenues and job creation as opposed to individual revenues and entity size.

- c) The third characteristic universal to most women entrepreneurs is that they tend to be in the service sector. Under the WTO definitions there are in excess of 145 separate sub sectors in the service sector. Typically service sector companies require low start up capital and with global access to technology the opportunities for creating successful home based businesses and employment which export services without having to travel are very attractive to women. The issue here is the lack of understanding by both the private and public sectors of the service sector and the four modes of export. There is huge potential in this area and progressive NGO's, and policy makers as well as trade promotion offices need to understand the difference in marketing and exporting services and concentrate on additional training in this area.

Challenges

The challenges that women entrepreneurs face are virtually universal and much has been written about them. The degree to which they face these challenges is influenced dramatically by local or regional factors such as the economy, culture, ethnicity, politics, geography and other dominant factors. Many of the challenges that women face are the same as all small businesses but they may be exacerbated by the mere fact that they are experienced by women.

Cross Border and Universal

Universally the following challenges are repeatedly identified by women entrepreneurs:

- Access to finance – there may be different levels of finance or different conditions but universally, access to finance is cited as the most significant barrier to growth. This is particularly curious because virtually all lenders and researchers agree that women are better risks and have a higher rate of repayment and lower rate of defaults on loans yet still it is often more difficult or more expensive for them to obtain financing and still in many countries and cultures they do not have control over their own assets.
- Access to markets is a big challenge for women who may be unable to travel to new regions even locally – it is expensive and more difficult for most women to be absent from family obligations, not to mention that in some cultures it is not acceptable for women to travel alone.
- Access to information – because women are often not in the main stream business networks or part of larger organizations they may find it difficult to access information that they need to help them grow.
- Access to technology – younger women are more technology literate but it still remains a challenge especially in rural or remote areas where broadband and access to reliable, efficient and cost effective technology may not be available.
- Access to human resources and skills development – because so many women controlled businesses are so small they do not have time to continue to upgrade their own skills or find others who can work for them at a reasonable price.

Economy specific

As part of the background research each economy in addition to the universal challenges mentioned above, identified further challenges with respect to women in international trade:

Women in Australia in export may face a greater challenge than, for example, women in export in Canada because of the geographic location of Australia (remote) and the locations of Australia's target export markets. Challenges cited by women in the Austrade publications and in the research conducted by the Australian Government Office for Women, in addition to the five universal challenges also include:

- Lack of access to support
- Lack of access to networks
- Lack of access to mentoring
- Difficulty understanding and managing the challenges related to foreign markets
- Prohibitive costs of entering foreign markets
- Developing networks
- Issues raised by women Indigenous to Australia – that is Aboriginal and Torres Strait Islander women - were generally similar to those raised by non-Indigenous women: but even more exacerbated due to their location or culture.
- Indigenous women experience higher rates of poverty and unemployment than other Australians and self-employment is a means to achieve economic independence, but, the number of Indigenous people engaged in small business is low compared to participation rates in Canada and the United States.
- Indigenous women put particular emphasis on the value of role models for Indigenous women and emphasized that achieving export capability was difficult to attain since export skills are built on a solid foundation of other business skills which are also currently beyond the reach of many Indigenous women. These challenges point to the value of a holistic approach to the development of export skills for Indigenous women.

The challenges that women in Canada face are also universal, but in addition, Canadian women have cited the following:

- The government still tends to see activities in five year segments and not long term.
- The cost of developing a new market;
- Obtaining foreign market information and setting up effective distribution channels;
- Identifying and dealing with foreign government regulations and finding local partners;
- Not being taken seriously;
- Experiencing cultural and interpersonal differences;
- Balancing family issues;
- Cost of export market development; and
- Lack of knowledge about foreign market, customs processes, regulations.
- Women still require coaching and mentoring
- During tough economic times, corporate and public support has diminished dramatically
- The media is not interested in promoting success and good news stories about women entrepreneurs that will encourage other successes
- A special need to take programs to women in rural areas where programs cannot be delivered in the same fashion as in urban areas. The 2003 Prime Minister's Task Force on Women Entrepreneurs recommended that business support services be attached to the Aboriginal Capital Corporations in British Columbia not only to deal with Aboriginal clients but also to focus on women; that regional workshops be held for Aboriginal

Women in Business advising them of: what is required to go into business; the importance of establishing their own credit rating; and what a borrower looks for.

- Lack of knowledge and understanding of service sector and its export potential by both women entrepreneurs and the officials responsible for trade promotion who therefore do not promote services – most women are in the service sector

While the challenges that Chilean women face are also no different from those that women in business face world wide, at the 2008 WLN, Minister Albornoz cited the following as barriers that women entrepreneurs in Chile have to overcome in order to have access to international trade:

- Social and cultural stereotypes which condition the roles and possibility the work development of women
- Institutional procedures and tiresome legal limitations
- Patrimony limitation (marital status, accreditation of patrimony)
- Lack of training in business and exporting management.
- Little use of information technologies
- Little use of English
- Lack of information
- Lack of partnership and development of networks

These challenges are similar to those that were cited previously in the Chilean presentation to the 2nd Women's Ministerial Meeting in Mexico in 2002, which indicated that the greatest challenges that women face are:

- Child care although this is now being aggressively addressed by President Bachelet with her pledge to provide safe child care centres to assist women;
- Balancing family and working lives of men and women - Family life is not remote from economic debate. Societies face growing difficulties in forming stable families capable of sustaining new generations in their processes of socializing, education, but above all, insertion in adult society. Several studies of the use of free time show that women have much less time for rest and recreation than men because they continue to work on domestic activities after the working day has finished.

And, finally in Peru, it is safe to say that women face similar challenges and again these are exacerbated by the diverse culture and geography of the economy. Some communities are not that far in distance but because of the mountains or the terrain they are quite isolated. Villages not that far from central Lima may take hours to access due to mountainous roads, thereby making transportation of goods and access to products more costly and challenging. In her research report to the Women in Trade Day in Arequipa in 2008, Dr. Janina Leon cited the following as the challenges for women in Peru:

- Access to finance and export finance
- Access to market information
- Access to quality management systems
- Access to training and technology transfer
- Lack of consistent standards or understanding of standards
- Low production volume
- The small size and early stage of growth of most businesses

What the experts say!

Fortunately more and more multi lateral organizations and governments are producing qualitative and quantitative research which confirms the important economic role that women entrepreneurs play. Copious reports and conferences have been held to discuss and promote these concepts from the ILO, IFC, OECD, APEC, the World Bank, the ITC , UNIFEM, GEM, the United Nations and the WTO. There is literally a plethora of information available.

World Bank

In 2007, the World Bank released its four year Gender Action Plan: Gender Equality is Smart Economics. This action plan seeks to advance women's economic empowerment in the World Bank Group's client countries in order to promote shared growth and accelerate the implementation of the Millennium Development Goal 3 – promoting gender equality and women's empowerment. The plan commits the bank to intensify and scale up gender mainstreaming in partnership with client countries, donors and development agencies by increasing resources devoted to gender issues in operations and technical assistance, in results-based initiatives and in policy-relevant research and statistics. According to the World Bank, economic empowerment is about making markets work for women at the policy level and empowering women to compete in markets.

The action plan targets four key markets: land, labour, product and financial because of their potential to produce rapid and sustained increases in women's productivity and incomes.³⁶ The rationale behind the plan is that developing women's economic opportunities is smart economics. The Roadmap for the plan is as follows:

1. Intensify gender mainstreaming in Bank and IFC operations and in regional economic and sector work.
2. Mobilize resources to implement and scale up Results-Based initiatives that empower women economically.
3. Improve knowledge and statistics on women's economic participation and the relationship between gender equality, growth and poverty reduction.
4. Undertake a targeted communications campaign to foster partnerships on the importance of women's economic contributions and execute the plan.

This Roadmap for the World Bank's Gender Action Plan is a roadmap that could be incorporated into and adapted for a Strategy for Women in Business throughout APEC.

Global Entrepreneurship Monitor

The Global Entrepreneurship Monitor (GEM) makes the case for Gender Based programs. In its 2002 report, GEM specifically noted the following:

“Women make up a substantial proportion of those pursuing entrepreneurship. However, the process of involvement appears to differ significantly in comparison to the process that affects men...this research demonstrates that any national effort to be more inclusive may be greatly facilitated by a more complete understanding of the unique experience of entrepreneurial females.”

In the GEM Canadian National Report 2003, it also further noted that the place of women in entrepreneurship needs to be increased and that awareness of entrepreneurship still needs to be promoted energetically among women of all ages.

³⁶ Gender Equality as Smart Economics: A World Bank Group Gender Action Plan (Fiscal years 2007 – 2010), September 2006

In contrast, the 2006 GEM report found that men are more likely to start a business than women and observed that in none of the countries participating in GEM in 2006 are women more active in starting and owning businesses than men. However, the report reconfirmed that significant differences exist in the gender gap between countries for both early-stage entrepreneurial activity and established business ownership.

In its 2006 special Report on Women and Entrepreneurship, GEM reviews both women's entrepreneurial activity and the characteristics of women entrepreneurs and comes to the following two important conclusions:

1. Women entrepreneurs can be found in every economy and under all circumstances. Whether involved in early stage activity or in established businesses, female entrepreneurship is an increasingly important part of the economic profile of any economy.
2. A significant and systematic gap still exists in the entrepreneurial involvement and business ownership of men compared to women. This gap is more pronounced in high-income countries and in more technology-intense sectors.

The report concludes by stating that it is clear that understanding the differences that exist is an important first step to formulating sound strategies and initiatives. The report also reconfirms the fact that women entrepreneurs are becoming an increasingly important component of the world economy, its productivity growth and its struggle against poverty.

The latest GEM report on Women's Entrepreneurship was conducted in 2007. It concludes with the following implications for policy:

'The GEM data for 2007 suggests several important conclusions with respect to women's entrepreneurship around the globe:

1. Women's entrepreneurship matters. Women are creating and running businesses across a wide range of countries and under varying circumstances. Female entrepreneurship is an increasingly important part of the economic makeup of many countries and might be a key contributor to economic growth in low/middle-income countries, particularly in Latin America and the Caribbean.
2. A gender gap exists with respect to new venture creation and business ownership. This gap is significant and systematic, varying both by economy GDP as well as by region. The gender difference is more pronounced in high-income countries but persists throughout all regions, with European and Asian low/middle-income countries showing a greater gap than the Latin American and Caribbean low/middle-income countries.
3. Employment and a social network that includes other entrepreneurs are stronger predictors of women's entrepreneurship than educational attainment or household income.
4. Perceptual factors that reflect optimism, self confidence, and no/low fear of failure are important predictors of women's entrepreneurship.

Women find themselves in very different situations compared to men, and these different situations result in different perceptions about the world. Given similar situations, the data suggests that women perceive the world differently from men in comparable situations. The implications for policymaking that emerge from this diversity of circumstances and perspectives point to the need for customized or targeted policies. As has been learned from programs such as the UNDP's gender mainstreaming initiative, successful and sustainable economic growth is best achieved when all citizens are mobilized and empowered. Research and policymaking may perhaps best be focused on how to effectively change the business environment and social institutions to support women through

employment, access to social and financial capital, and raising self-confidence. Of particular importance is research that investigates the relationship between factors at the economy/regional level and key indicators at the individual level. The Global Entrepreneurship Monitor points scholars and policymakers to some of these key indicators and offers the opportunity for further inquiry.

OECD

The OECD has held three conferences focussing specifically on women entrepreneurs: 1997, 2000 and 2004. In 2006, the OECD published the Athens Action Plan for Removing the Barriers to SME access to International Markets. While this document does not specifically address women entrepreneurs, it does address the challenges facing SMEs and most women entrepreneurs are in the SME sector. The Report states:

‘Increasingly, SMEs are seeing participation in international markets as critical to their survival, job creation and growth. Already SMEs are significant contributors to the global economy accounting for approximately 50% of local and national GDP, 30% of export and 10% of FDI. While it is not possible to accurately quantify the number of SMEs currently involved in international markets – it appears to be increasing, particularly for SMEs in the service sector. The opportunities for international business dealings have grown dramatically as the traditional barriers associated with distance and cross-border transactions have been reduced through new technology and trade negotiations. But the development of a fast-changing and increasingly complex global marketplace has also placed considerable pressures on firms, particularly SMEs.’³⁷ The report makes special mention of the service sector an area where a high percentage of women’s businesses are concentrated.

GOVERNMENT INITIATIVES

It is encouraging that all four economies are beginning to recognize that focussing on women’s business is a good thing, that there are some differences in women’s business and that women’s businesses represent a huge economic opportunity if properly nurtured. There is also beginning to be an understanding that women may need to have access to different types of information and in a different format. Again this is not about favouritism or women and men versus each other but rather consider it ‘target marketing’. Therefore these four economies are implementing policies to varying degrees. Time and resources did not allow a comprehensive review of all policies or an analysis of their effectiveness in this research so the following is an overview of what the Trade Ministries, Women’s Ministries and some other government initiatives have focussed on. The International Finance Corporation is now in the process of creating a Gender Law Library which shall be tracking the laws in 181 countries with respect to women and trade which may become a valuable resource in the future.

• TRADE

Australia

Austrade³⁸

³⁷ OECD Athen Action Plan for Removing Barriers to SME’s to International Markets, 2006

³⁸ Taken from the Austrade website: www.austrade.gov.au

“Women are Australia’s untapped resource as far as exporting goes. As our trading partners are changing demographically and women become more influential as consumers and investors, Australia’s export community needs to unleash the economic potential of half the population. Furthermore, Austrade research shows that the most sustainable exporting businesses are more likely to have a female CEO or head of exporting. This has become very important as Australian exporters are looking to sustain their businesses during the global financial crisis.” Tim Harcourt, Austrade Chief Economist

The primary government agency responsible for trade is the Australian Trade Commission (Austrade) which is the Australian Government’s trade and investment development agency, operating as a statutory agency within the Foreign Affairs and Trade portfolio. Austrade assists Australian businesses to contribute to national prosperity by succeeding in trade and investment, internationally, and promoting and supporting productive foreign investment into Australia. Austrade’s Chief Executive Officer (CEO) Peter O’Byrne reports directly to the Minister for Trade.

Austrade:

- Delivers services that assist Australian businesses to initiate, sustain and grow trade and outward investment.
- Promotes Australia as an inward investment destination and, with the States and Territories, supports the inflow of productive foreign direct investment.
- Administers the Export Market Development Grants scheme. (see Appendix A)
- Undertakes initiatives designed to improve community awareness of, and commitment to, international trade and investment.
- Provides advice to the Australian Government on its trade and investment development activities.
- Delivers consular, passport and other government services in designated overseas locations.

Austrade has long recognised the need to provide tailored support for women in business particularly those involved in exporting and international business. Austrade has been running events for women involved in exporting since the late 1980’s and in 2004/05 launched a formal “Women in Export” program of which a key element is a national seminar series.

Austrade recently conducted its third national Women in Export seminar series around Australia. The theme was “Women in Global Business – latest opportunities, winning strategies and future trends” and was attended by 650 business women. More than 8000 women have been registered in Austrade’s data bases as CEO’s or Export Executives in the Australian exporting community. The Women in Export program aims to ensure women in business are aware of, and have access to, the full range of Austrade’s services to assist them in becoming successful and sustainable exporters. This is being done by:

- Encouraging businesswomen and businesses owned or operated by women to export;
- Identifying businesswomen who are active in export and who could become role models for other women in business;
- Working with existing women’s networks to help them achieve a greater export focus among their membership;
- Undertaking ‘Women in Export’ trade days and providing training for women throughout the economy;
- Using the media to promote Australian women exporters and to **publicize their successes;**

- Developing women specific publications and resource guides; and
- Organizing women's trade missions abroad

As stated on their website (www.austrade.gov.au/Women-In-Export), Austrade's Women in Export program seeks to encourage, support and advance the involvement of women achieving international business success. The program aims to complement the work of other women's business and industry networks to help Australian women succeed in international trade and investment. Their aims include:

- Providing advice, support and assistance on international trade and investment by ensuring that women in business are aware of, and have access to, the full range of Austrade's services to assist them in becoming successful and sustainable exporters.
- Sharing the success stories of women exporters who can be role models and mentors for other women in business and connecting women with a strong network of businesspeople who can provide mutual encouragement and become champions of the Women in Export mission.
- Enhancing the professional growth of women through educational programs and activities on trade and investment, including provision of networking opportunities and links to other women's networks both in Australia and internationally.

Rather than duplicate the work of existing women's business and professional organizations, the Austrade Women in Export program aims to work with those groups to facilitate the entry of women into the broader export community.

According to Tim Harcourt, Chief Economist of the Australian Trade Commission, the Women in Export program is dedicated to removing barriers to export for women entrepreneurs and to raise the 'intention to export' amongst women-led companies. The Women in Export Program encourages networking and mentoring amongst women exporters and business groups to raise awareness of Austrade's programs such as the Getting in Export Program and the Export Market Development Grant.

When asked why it was important that Australia encourage women in business to become exporters and provide mentoring and networking programs especially for women, the response simply put, was that it was about Australia's economic interest. Moreover, according to former Minister Pru Goward,

"We need to make sure they too, want to jump into the pool from which we can draw our future exporters, who increasingly are a source of economic growth for Australia. If they don't get in the pool, Australia's economic growth rate will suffer. Just as men are more likely to accept leadership and example from other men, so women feel likewise. It's about maximizing our people, all of our people, to compete with the rest of the world".³⁹

Austrade has published a series of excellent booklets to promote Women in Export including: Women in Export: A collection of case studies of successful business women in export; Australian Women in Global Business, A Resource Guide (in cooperation with Westpac Bank of Australia); and Australian Women in Trade. There are regular updates on the Austrade website and a newsletter than can be subscribed to.

Austrade also operates a Getting into Export Program which assists potential exporters in

³⁹ Taken from an Interim Report to the Ontario Ministry of Economic Development and Trade, March 8, 2007, prepared by the Honourable Sarmite D. Bulte, P.C.

understanding export markets and opportunities. The Export Market Development Grants Scheme (EMDG) (details in Appendix ___) is a well established scheme that has operated for some 30 years and any eligible Australian individual, partnership, company, association, co-operative, statutory corporation or trust that has carried on export promotion activities can apply for an export grant. The scheme does not specifically target women, nor collects statistics on the gender of applicants. In the most recent grant year, some 3900 grants were provided. The companies who received grants were from a wide range of industry sectors. The turnover of applicants cannot exceed \$50m per year as the scheme is targeted at SME's.

Austrade also provides assistance in completing the application process including free coaching sessions to assist potential applicants to assess their eligibility and prepare their application. The scheme provides up to eight grants, with a rigorous application and auditing process, including performance tests for later grants to ensure only successful exporters continue to receive support.

Of eight industry specific publications that detail how EMDG can be useful, five are ones where women are often concentrated: education and training, tourism, fashion, arts and music. Recently the EMDG was expanded into include making the scheme accessible to services exporters with a new 'non-tourism services' for those providing services supplied to foreign residents whether delivered inside or outside of Australia and opening the scheme to State, Territory and regional economic development and industry bodies promoting Australia's exports, including tourism bodies.

New South Wales Women Going Global

At the state lever, New South Wales Women Going Global brings together women involved in international trade to strengthen skills, opportunities and contacts. It is an initiative of Australian Business International Trade Services and the NSW Department of State and Regional Development to recognise the achievements of women doing business internationally, and to encourage and support others. The website offers a range of information and exclusive access to members which include:

- 'Ask a question' service - a panel of experts are available to answer international business related questions
- Membership directory - access to other members' profiles and contact details to network and build strategic relationships
- Discussion board - topical news, events and global business issues are discussed in this forum, with all encouraged to have their say.

Membership fees for regional NSW participants are at the reduced rate of \$55.⁴⁰ There is a 2009 Business Women's Trade Mission to Japan planned from 19-23 October 2009

Canada

Department of Foreign Affairs and International Trade (Dfait)

Recognizing the interwoven relationship between international trade and foreign affairs, the government of Canada has one government department with two Ministers that act for International Trade and for Foreign Affairs. The Canadian Trade Commissioner Service is part of the Department of Foreign Affairs and International Trade, and is the main federal government department

⁴⁰ The link to the website is: www.womengoingglobal.com.au/

responsible for actively promoting trade missions, Canadian companies abroad, assisting in identifying foreign markets for Canadian products, services and resources and identifying and attracting sources of foreign direct investment into Canada. A range of practical business services is delivered to Canadian entrepreneurs by trade commissioners located in more than 150 cities worldwide and at regional offices in Canada, by staff at headquarters in Ottawa, as well as online through the Virtual Trade Commissioner (www.infoexport.gc.ca) and the Export and Import Controls (www.international.gc.ca/eicb/menu-en.asp) websites.

The Canadian Trade Commissioner Service helps Canadian business prepare for international markets, assess market potential, identify qualified contacts and solve problems. As well, the Trade Commissioner Service network includes investment officers in key markets abroad who collaborate with partner organizations in Canada to promote Canada as a preferred destination for foreign direct investment, thereby contributing to the attraction, expansion and retention of investment in Canada (www.investincanada.gc.ca). The Canadian Trade Commissioner Service also operates the Virtual Trade Commissioner Service (<http://www.tradecommissioner.gc.ca/eng/virtual-trade-commissioner.jsp>) which allows companies to register on their own page and receive advice and information on markets that they are interested in as well as updates on current activities. When used properly this virtual system has proved to be highly effective for both men and women controlled companies, although no data is available on its successes.

The Trade Commissioner Service also monitors and authorizes trade in certain goods, ensuring the security of Canada and its allies by restricting trade in military and strategic goods and other materials such as arms, ammunition, and nuclear materials and equipment. As published on the government website, the mandate of Foreign Affairs and International Trade Canada consists of:

- ensuring that Canada's foreign policy reflects true Canadian values and advances Canada's national interests;
- strengthening rules-based trading arrangements and to expand free and fair market access at bilateral, regional and global levels; and
- working with a range of partners inside and outside government to achieve increased economic opportunity and enhanced security for Canada and for Canadians at home and abroad.

The Department has published a joint document which outlines its priorities and activities for 2009 – 2010 and signed by both Ministers. The Department celebrates its 100th anniversary in June 2009. Key priorities identified in the 2009 – 2010 report are stated as:

- The number one priority now, not just for Canada but also for the international community as a whole, is the global economic crisis. At this time, it is particularly important to Canada's economic prosperity to ensure Canadians can take every advantage of commercial opportunities worldwide through various measures such as negotiating further free trade agreements with key partners and implementation of the government's Global Commerce Strategy. In addition, the goal of advancing economic opportunity for Canadians has now been expanded to focus more keenly on growing and emerging markets the United States and the Hemisphere;
- The number two priority reflects Canada's strategic location in North America and in this hemisphere.
- The third priority has been expanded to extend beyond Canada's involvement in the NATO-led mission in Afghanistan to include the strategic context of that economy's neighbourhood. This reflects the now widely recognized need to consider the Afghan mission in terms of the broader region.

- Finally, the last priority for 2009-10 is the department's transformation process, which will enable it to perform more effectively and efficiently in pursuit of its other objectives.
- The government's Global Commerce Strategy sets out targeted and sector-based plans for priority markets worldwide (www.international.gc.ca/commerce/strategy-strategie/index.aspx), recognizing the importance of growing/emerging markets.

As the government of Canada's Trade Service this is the government department most directly involved with women in international trade and has had such a program since 1997. While none of the current priorities directly refer to women in international trade, the Department does have a small (underfunded) program focussing on Canadian women and export. Traditionally there was an incorrect assumption that Canadian women were either not interested in doing business internationally or were in businesses that did not lend themselves to export. However, primarily driven by a private/public sector initiative and some visionary leaders in the mid 1990's, some individuals set out to prove to government that, in fact, there are thousands of women who are interested in exporting and were already exporting and that many of the programs and targeted marketing of the government was not aimed at women or the networks that they participate in.

In 1997, the Minister for International Trade agreed to lead the first ever Canadian all women's international trade mission from Canada to the United States. This commitment was reaffirmed at the Women Leaders Network meeting in Hull that year. Within weeks an innovative program was developed, called CWIBI, the Canadian Women's International Business Initiative. This included targeting women and women's networks across Canada to recruit participants, and also developing and presenting a series of workshops in conjunction with private sector sponsors and crown corporations such as Export Development Canada and Business Development Canada. More than 500 women qualified and 115 were selected to participate in the trade mission. In the words of the Trade Minister who led the mission, 'we made Washington rock!' As a result of that highly successful mission, Canada reciprocated by hosting the first ever Canada/USA Businesswomen's Trade Summit in 1999 where 120 US businesswomen led by the Secretary of Commerce returned to Canada to participate in a trade mission, a trade summit and a trade show. Unbelievably, that was the largest US trade mission to ever come to Canada – an even more astounding fact when taken into account that the US and Canada are each other's largest trading partners.

Those two historic events included the first ever direct consultations between a Canadian Minister for International Trade and businesswomen which had a number of positive results including:

- The appointment of several high profile women to the boards of directors of Crown Corporations, advisory committees and boards and as the Prime Minister's representative to the APEC Business Advisory Council
- The launch of the first in-depth research into women exporters
- The launch of the first in-depth study of women exporters in the service sector
- The launch of the first business women in trade website
- The launch of the organization of women in international trade

As a result of these high profile and successful events, Dfait developed a women's program. However, unfortunately, without high level champions, reductions in budgets and a lack of resources, the program eventually lost most of its momentum and to a great deal, its credibility with women. Today, the website still exists, (<http://www.international.gc.ca/businesswomen-femmesdaffaires/index.aspx>) which can also be reached at www.businesswomenintrade.gc.ca and contains information about events of interest to women and links to other trade sites and acts as a preliminary information resource for women. Since the original women's trade mission in 1997, Dfait

has undertaken many women's trade missions to many different countries, however, never again on the scale of the first one and now they are more sector or regional specific. These have proven to be very popular and successful. The Department also provides access to resources in order for women to be able to prepare for successful trade mission experiences.

According to Josie Mousseau, Trade Commissioner Responsible for the Women in Trade program, 'the DFAIT Business Women in Trade (BWIT) website attracts an average of more than 1,500 visitors per month. Designed for business women looking to export or improve their export performance, the site is a resource of the available programs and services for exporters, including information on trade events, recent research findings, tips from successful women exporters and links to key contacts in government support agencies, financial institutions, and a variety of regional, national and international association. The site compliments the annual Business Women in International Trade newsletter. DFAIT publishes an annual newsletter entitled "Business Women in International Trade", to showcase successful Canadian women exporters and promote key government-wide business programs and services for women exporters. This newsletter is widely distributed and is also used as a key marketing tool to promote the program by all offices of the Trade Commissioner Service. The long-term success of many of these businesses requires engaging international markets and getting the right information to succeed. They also need a greater knowledge of the many tools that are out there to help them succeed at the global level – tools like Canada's Trade Commissioner Service, which provides a range of business development services both in Canada and in 150 Posts around the world.'

The Government of Canada keeps statistics and data on women engaged in international trade, notably through Industry Canada, but Statistics Canada does not segregate data by gender. According to information supplied by Dfait from the Small Business Financing Programs, September 2006, about 13 percent of women export their goods and/or services abroad and are active exporters in primarily product-based firms rather than in the service sector. It is not clear what this data is based on but if this is true, and then it is actually against the norm. The data in this report may refer only to those that apply for export funding assistance. In addition, due to the four different modes of exporting services, it is often more difficult to assess just how much contribution they make to international trade and how many women are exporting services. Many women export services and are not even aware that they are considered exports.

Through the women in international trade program, Dfait has kept some additional data on women exporters. Often women are exporting services to at least two markets simultaneously (44%). On average, these women have exported to 7.1 markets, though some have exported to more than 40 markets. The U.S. represents the first export market for 83 percent of the women, in part because it involves less time away from home in travel, but only half of women who begin exporting immediately target the U.S. first. Women service exporters are active in every geographic region, with particular interest in new markets in Europe (39%) and Latin America and the Caribbean (26%). (http://www.international.gc.ca/site_back/test/pdf/table.asp)

In 1998, the first in-depth attempt to define women exporters in Canada was undertaken in the groundbreaking research, "Beyond Borders: Canadian Business Women in International Trade". In the survey that was conducted, following statistics on sectoral distribution were retrieved from the respondents:

- 2% Retail & Wholesale
- 2% Tourism & Recreational Services
- 5% Legal, Educational & Technical Services
- 6% Food & Beverage
- 6% Machinery, Electrical & Electronic Products

- 6% Wood Products, Furniture & Fixtures
- 11% Textiles & Clothing
- 12% Paper, Printing & Publishing
- 15% Consulting & Business Services
- 20% Other Manufacturing (including Arts, Crafts, Gifts)
- 76% Total Manufacturing
- 22% Total Services
- 2% Retail & Wholesale

(<http://www.dfait-maeci.gc.ca/businesswomen-femmesdaffaires/documentation/borders-frontieres/>)

Current Business Women in International Trade Portfolio activities include:

Training and Awareness

- Heighten awareness and benefits of WEConnect Canada to business women and the Trade Commissioner Service in collaboration with partners and key stakeholders.
- Promote Government of Canada programs and services at meetings and conferences of women's associations across Canada, through the production of an annual "Business women in International Trade" newsletter and other articles.
- Develop initiatives related to the Government of Canada Status of Women Canada Action Plan targeted at business women in trade.
- Develop strategic framework to ensure the needs of the represented group are being met and results and benefits of the activities are measured.
- Establish an interdepartmental committee to provide a network of cooperation and active engagement among federal departments and agencies for the delivery of effective programs and services for women entrepreneurs.

Access to Support Networks

- Continue to develop strong partnership at the national, regional and international levels to create linkages and opportunities for Canadian women entrepreneurs.
- Collaborate with stakeholders to identify gaps in research and information to enhance the availability and use of relevant data on women entrepreneurs.

Outreach/Trade Missions

- Co-manage trade missions and events to develop and support business women in international trade.
- Communicate with federal departments to improve the coordination of trade missions, as well as leverage financial resources to increase efficiencies.

Past activities of Business Women in International Trade

Training and Awareness

- Assisted in organizing a trade knowledge workshop with the Inter-Parliamentary Forum of the Americas (FIPA) in Ottawa in March 2007 and in Costa Rica in November 2008.
- Managed Business Women in Trade (BWIT) outreach activities for the former DFAIT Secretary of State which included cross-economy consultations with Canadian business women, activities to commemorate International Women's Day, trade missions and conferences.
- Initiated research on Canadian women entrepreneurs with the University of Ottawa, Telfer School of Management.
- Collaborated with Status of Women Canada (SWC) to develop targeted initiatives, most recently, in relation to the Government of Canada SWC Action Plan.
- Developed and implemented a communications strategy targeting new and experienced

exporters to heighten awareness of the programs and services available. This included an improved and expanded version of the Business women in Trade website, an annual “Business women in International Trade” newsletter, Business Women in International Trade roll-up banner, articles and information package for new registrants to DFAIT’s Virtual Trade Commissioner.

Access to Support Networks

- Led policy initiative to certify women-owned business in Canada, WEConnect Canada, a non-profit entity, which will provide business women access to buyer diversity programs.
- Developed strong partnerships at the national, regional and international levels to create linkages and support systems to help Canadian women entrepreneurs share in the many economic opportunities within a globalized economy.
- Developed a network of like-minded partners supporting the Asia-Pacific Economic Cooperation (APEC) Gender Focal Point Network (GFPN) to integrate gender considerations into APEC activities.
- Commissioned a paper on the implications of Regional Trade Agreements (RTAs) and Free Trade Agreements (FTAs) for women in response to issues identified by the APEC Women Leaders’ Network and the APEC Gender Focal Point Network.
- Contributed to Canada's presentation of its combined 6th and 7th reports to the Committee on Elimination of Discrimination Against Women.
- Increased the gender balance on advisory boards, which report to the Minister of International Trade and senior executives. Business women now comprise over 40% of board members.

Outreach/Trade Missions

- Organized trade missions and events in collaboration with partners. Some recent business women missions include: Jamaica and Barbados in January 2008 in partnership with Canadian Manufacturers and Exporters (CME); Philadelphia and New York City in July 2008 in partnership with the Atlantic Canada Opportunities Agency (ACOA) and CME to create awareness of the Supplier Diversity Initiative in the U.S.; Monterrey, Mexico in conjunction with the Organization of Women in International Trade World Conference in October 2008.
- Managed interdepartmental briefings and programs for incoming delegations of international business women in order to foster awareness and develop relationships between business women in the global market. Participated in an inbound trade mission organized by the International Trade Centre (Geneva).
- Promoted the programs and services available from the Government of Canada through participation in numerous business women’s association conferences and meetings across the economy such as: Newfoundland and Labrador Organization of Women Entrepreneurs, Women Entrepreneurs of Canada, Canadian Aboriginal and Minority Supplier Council Diversity Procurement Fair and Forum for International Trade Trainers.

Chile

ProChile⁴¹

As stated on the ProChile website, “The Export Promotion Bureau (ProChile), is an agency under the Foreign Ministry's Directorate General for International Economic Relations, and works to advance and consolidate Chilean trade policy. ProChile assists small and medium-size enterprises in their trade expansion efforts by leveraging the opportunities afforded by recent trade agreements, fostering

⁴¹ Information taken from ProChile website: www.prochile.cl

public-private partnerships, and helping position Chile in the international marketplace. ProChile's network of in-economy and foreign-based trade offices offer Chilean exporters a broad range of specific services, notably general orientation, trade development, and information technology.

ProChile has a global network of trade offices and representatives strategically located in over 40 countries. In addition to providing crucial local support to Chilean exporters, skilled specialists play a key role in positioning the Chile image around the world. ProChile also works with existing and potential exporters through its Santiago Head Office and nationwide network of 15 regional offices. The network identifies regional export potential and formulates trade development initiatives designed to help businesses explore, access, or stay in the international marketplace. The network works with regional governments, the private sector, universities and other institutions to foster exports and leverage Chile's web of trade agreements. A search of the ProChile website does reveal a section that specifically targets women as exporters and does provide information on other women exporters and their experiences. Chile is also active in promoting the export of services and many women traditionally are in the service sector. A challenge for women is access to knowledge and markets as well as understanding the abstract concept of the four modes of exporting services.

In September 2003, in anticipation of being the official APEC host for 2004, the Trade Promotion Office of Chile in conjunction with SERNAM, the Ministry for Women organized an APEC symposium on Gender in TPO Activities. Results of this symposium were presented to the APEC Working Group on Trade Promotion in New Zealand in April 2004. The objective of the symposium was to develop policy recommendations to contribute to the incorporation of gender analysis when adopting policies aimed at fostering Micro and SME's export promotion. The following is a summary of the conclusions presented to the APEC Working Group on Trade Promotion from the symposium.⁴²

‘On the negative side

- We saw that free trade and globalization may produce increased vulnerability, deeper equity gaps, and economic insecurity
- Another of the negative impacts of trade liberalization mentioned, was the risk that women who are part of vulnerable groups find themselves with worsening working conditions.
- the cut on State expenditure that trade liberalization entails should also be taken into consideration

On the positive side

- We saw that globalization and free trade provide a great challenge. They pose a new international scenario that allows space for new actors, among which, come women entrepreneurs with new ideas.
- A second positive aspect is that the reform of international economic governance has lead to an increase in transparency and dispute settlement.
- Globalization gives us the possibility to achieve sustainable development and finally,
- We realized that the diffusion of markets contributes to the diffusion of ideas.

In summary, the symposium organizers recognized that ‘Opportunities for entrepreneurship should be equally used by men and women since otherwise this is a waste of important potential generation of wealth for APEC Economies’.

⁴² Taken from the Summary and Presentation to the APEC TPO WG meeting, New Zealand, 2004

The symposium also presented the following recommendations which are relevant to this report:

- Women Entrepreneurs need information and training. In this sense, we recommend that banks dialogue with women entrepreneurs in order to understand them better and to focus their practices better, to take into consideration their needs and concerns, and to have finance programs targeted specially for women.
- To support initiatives that allow networking and mentoring between women and to create an environment that will become fertile ground for these initiatives. In the APEC context we would specially like to support the work of the WLN and other local networks within the APEC region.
- To have special policies to secure access to technology for women and youths.
- The need of research and data collection as a pre-requisite to design and implement better public policies.
- Gender specific problems call for gender specific solutions

Most recently ProChile has been supportive of an APEC funded project that will assist in developing a trading network among indigenous and rural women in Chile, Canada, Peru and Vietnam. ProChile is offering support, training and funding to assist these micro entrepreneurs to grow,

Peru

PROMPEX is the Peruvian Export Promotion Agency. A review of their website at www.prompex.gob.pe does not reveal any information focussing on women or women exporters and interviews with Peruvian officials did not reveal any government export or trade policies specifically focussed on women although Peru is very progressive in promoting micro enterprises and artisans and crafts which are sectors that women are active in.

• WOMEN'S MINISTRIES

Australia

The Australian Government Office for Women is part of the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA).

The Minister for the Status of Women, the Hon Tanya Plibersek MP has called on men and women to start a new conversation about equality and identified three priority areas to support this vision:

- reducing violence against women and their children
- improving women's economic independence and financial security
- promoting women's equality and leadership in all aspects of society

The Office and the Minister for the Status of Women consult with women from a wide range of non-Government organizations to address these priorities and deliver better outcomes for women.

The Office for Women also has a key role in delivering services and contributing to the advancement of women in general and in business. The Office has produced many excellent resource guides for women, including **Financial Literacy**. While this does not directly relate to women in trade or export, it certainly is an important step to understanding business and success in women's personal and professional lives.

Women Understanding Money is a series of information sheets designed to help women of all ages and income levels increase their understanding of money and improve their money management skills. They cover budgeting, saving, investing, and making the most of your superannuation. These information sheets are a joint initiative of the Financial Literacy Foundation and the Office for Women, in consultation with Security4Women.

Anecdotal evidence shows that most women receive little or no financial training in their lives and this does not prepare them well for life let alone business, so financial literacy is a key to success.

Women in business are further supported through the Ms Entrepreneur program, which is a multi-media initiative showcasing women in business.

In May, 2009 the Government of Australia released its annual budget. There is a full analysis of the budget, presented by the Honourable Tanya Plibersek, Minister for the Status of Women on the Office for Women's website (www.fahcsia.gov.au). The 2009-2010 budget introduces a government funded paid parental leave scheme, and increased payments and structural reforms to the pension system which takes into account the lower accumulated savings of women due to lower life time earnings.

The report provided this overview of Australia's labour force at a glance and the position of women within that labour force:

• Women's labour force participation rate in Apr 2009	58.8	
• Indigenous women's labour force participation (in 2007)	47.9	
• Men's labour force participation rate in Apr 2009	72.2	
• Women as a proportion of the total labour force in Apr 2009	45.6	
• Men as a proportion of the total labour force in Apr 2009	54.4	
• Women in employment working fulltime in Apr 2009		55.2
• Men in employment working full-time in Apr 2009	84.4	
• Proportion of the part-time workforce that are women in Apr 2009	70.7	
• Gender pay gap in Nov 2008		17.0
• Small business operators who were women in Jun 2006	32	
• One-parent families headed by women		85.1
• Primary carers who are women		71.3

Canada

Status of Women Canada

Status of Women Canada (SWC) was established by the Government of Canada in 1976 to "co-ordinate policy with respect to the status of women and administer related program" (Order in Council 1976-779). The mandate of SWC is further guided by the Canadian Charter of Rights and

Freedoms, as well as by Canada's adherence to the Convention on the Elimination of all Forms of Discrimination against Women and its renewed commitment to implement the United Nations' Beijing Platform for Action (1995 and 2005). SWC plays a key role in fulfilling the Government of Canada's commitment to building a society that is inclusive and respectful of all Canadians by promoting equitable public policy and building knowledge and organizational capacity on gender equality. We promote equality and the full participation of girls and women in Canada.

Strategic outcome: Gender equality and the full participation of women in the economic, social, cultural and political life of Canada. To achieve real progress on gender equality, SWC is firmly committed to consulting and acting in partnership with non-government organizations, provincial and territorial governments, the private sector, foreign governments and international organizations.

Program activities: Build knowledge and organizational capacity on gender equality: by focussing on developing the knowledge and capacity of a number of stakeholders so they are better informed and able to address gender- based issues of significance to Canadian society in a coordinated manner.

Promote equitable public policy: by focussing on horizontal work across government and with other orders of government. Its goal is to influence the development of public policies and programs that respond to the diversity of women's perspectives and realities.⁴³

To advance equality for women, SWC works with federal departments and agencies to ensure that the gender dimensions are taken into account in the development of policies and programs - by conducting gender-based analysis and supporting research.

Through the Women's Program and its two components, the Women's Community Fund and the Women's Partnership Fund, SWC also plays a vital role in supporting the work of women's and other Canadian organizations. Recently, the mandate of the Women's Program was revised as follows: "to advance the equality of women across Canada through the improvement of their economic and social conditions and their participation in democratic life." Simultaneously, the objective of the program was changed to the following: "to achieve the full participation of women in the economic, social and democratic life of Canada." The organization carries out its mandate in collaboration with other federal departments and agencies, other levels of government, and non-governmental, voluntary and private sector organizations. In addition, SWC works with other economies and international organizations to further Canada's domestic and foreign policies and to meet Canada's international obligations.'

Current priorities of SWC under the Federal Action Plan for Women are stated as:

- Improving women's economic prosperity
- Enhancing women's safety and security
- Encouraging women's leadership

While none of these explicitly state women in international, it is obvious from recent research that women's economic prosperity should broadly include self employment, entrepreneurship and all of the elements that that encompasses. Through the Partnership Fund, SWC is able to fund and promote projects that may assist women and ultimately have an impact on their ability to participate in business. Recently SWC was a driver in providing funding to establish WeConnect Canada, a

⁴³ Taken from the Status of Women Canada website, www.swc-cfc.gc.ca

Canadian version of the US WBENC diversity and procurement program for women owned businesses.

Currently, SWC has a senior diplomat from Dfait, seconded to it, acting as a senior advisor on women and economic prosperity and with the mandate to develop a federal government wide policy to support women in business. Ms. Pregel's mandate is to develop a Federal Action Plan to Grow Women's Businesses as part of the Federal Action Plan for Women. Part of the drive to do this is based on the fact that Canada has fallen behind with what is happening for women in the US and the UK. In outlining the need for such a plan, Ms. Pregel argues that 'Despite women's significant achievements there continue to be specific challenges and barriers to their success in the economy. A deliberate approach is required to create the right conditions to secure long term prosperity for all Canadians through the optimal participation of Canadian women in the economy and society.' Ms. Pregel went on to state in an interview that, 'Improving the rate of growth and export performance of women-owned SMEs will bring significant economic benefit to Canada'. The objective of the strategy is to accelerate the growth of women's business enterprises in the present challenging economic environment by:

- Strengthening and building upon the substantial federal infrastructure already in place
- Comparatively analyzing Canada's support for women business enterprises against its major competitors
- Assessing and developing strategies to address gaps in policies, services and programs
- Developing criteria and metrics to measure the social and economic impact of women's business enterprises

The preliminary draft of the report and action plan is due within the next few months and will be followed by a series of consultations and roundtable discussions before finalization.

Budget 2007 provided additional \$10 million annually to SWC as a proactive measure to achieve concrete outcomes in key areas, such as combating violence against women and girls and to enhance women's economic security.⁴⁴

Current activities underway at Status of Women Canada include:

- **Develop an Action Plan to Advance Equality for Women:** In support of the Federal Action Plan for Women, SWC will continue to implement its Action Plan through strategic partnerships to advance women's economic security and prosperity, to address violence against women, and to increase the participation of women and girls in leadership roles across society. One of the key initiatives identified in this Plan includes strengthening existing collaboration and building new partnerships with SWC's federal, provincial and territorial counterparts.
- **SWC Representing Canada Internationally:** SWC has a long and proud tradition of representing Canada at the UN and other international fora. There is growing interest in SWC success in building broad-based and strategic partnerships. As such, in 2009–2010, SWC will share its best practise and actively seek out other economies' best practices and continue its efforts to ensure that gender-sensitive language acceptable to Canada is embedded in various international documents which Canada signs.

⁴⁴ (<http://www.tbs-sct.gc.ca/rpp/2009-2010/inst/csw/cswpr-eng.asp?format=print>).

- **Supplier diversity initiative:** in partnership with economic development agencies, associations, the private sector and other departments, SWC will support the creation of WEConnect Canada. This non-profit entity is based on the United States and United Kingdom models that help train, mentor and certify women-owned enterprises to grow their businesses through the supplier diversity programs of large corporations as well as through the government procurement system.
- **Canadian Advanced Technology Alliance – Women in Technology:** a partnership project to increase women's participation in the advanced technology sectors.
- **Encouraging women in leadership and decision-making roles:** In 2009–2010, SWC will work with key partners in creating conditions for success that facilitate the integration of women in key positions in Canadian corporate boards, public institutions and the private sector. It will, at the same time, invest in projects that prepare women to assume leadership and decision-making roles. This will include measures to promote awareness of future choices available to young girls to occupy key roles in the decision-making institutions across society.
- **Experiences Program:** a partnership project with Equal Voice and with private sector and civil society partners across Canada to attract girls and young women to the democratic process and to promote their engagement at all levels of government in democratic institutions. This includes a Speakers' Bureau and a Mentoring Program involving political leaders at the federal, provincial, and territorial levels and young girls and young women who aspire to play a civic leadership role.

Chile

SERNAM

SERNAM is the government department responsible for women's affairs and issues in Chile. 'Women's participation in the economy is the central block upon which the Servicio Nacional de la Mujer (National Women's Service) builds its public policies.' SERNAM recognizes that the economic independence of women is a human right that has a direct impact on women's personal development and self esteem, the quality of life of families and on the fight against poverty.⁴⁵

As such, the department has been actively supporting initiatives to increase the role of women in business and international trade and to carry on the momentum that was created in 2004. In July, 2007, Minister Laura Albornoz was presented with a torch by the Danish government for their MDG3 Call to Action. In accepting the torch, the Minister committed to working to strengthen a new programme for good labour practices for women and with respect to equal pay, greater promotion possibilities and more rights with respect to maternity leave. The Minister has committed to enlisting up to 40 Chilean companies that will participate in the project by entering into an agreement with the Chilean National Women's Affairs Service with respect to specific measures that they commit to fulfil.

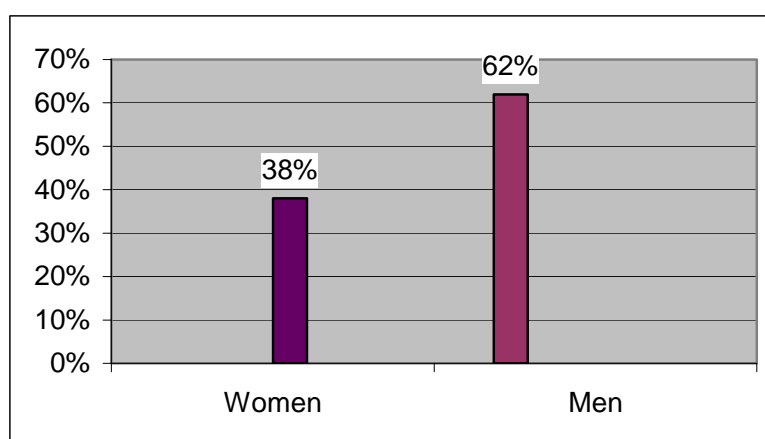
According to SERNAM, women in employment are mainly concentrated in four branches of the economy: communal, social and personal services (55%), retail trade (44.7%), financial services (36.6%) and manufacturing industry (26.8%). The work profile of men on the other hand is much

⁴⁵ Taken from Chilean presentation to Second APEC Ministerial Meeting for Women, Guadalajara, Mexico, 2002

more diversified (INE 2000). The Ministry has made efforts to diversify female work. There are already various examples of new sectors in which women have entered such as export agribusiness, fishing and fish farming, transportation and the armed forces. Technological development together with women's access to education has permitted a change from the predominance of physical work to one having an intellectual and services component, entering areas like data processing, and communications sciences and technologies.

With respect to self employment, in 2002, SERNAM cited that the total of formal businesses in Chile was 646,545 of which 82.5% were micro businesses, 14.5% small businesses, 2% medium sized and 0.9% large ones. In addition, there were an estimated 656,000 informal productive units. The economy of Chile has been developing and evolving rapidly so that these figures could now be out of date. Certainly the increase of women in self employment is becoming more evident. Women's motivation to join the business world is related to the need for self-fulfillment, the desire for labour independence and a financial contribution to the home. Data from formalized business and banking activity shows that the percentage of women entering some form of independent economic activity is close to the economically active feminine population.

The following chart represents women's access to credit in March, 2001:



Source: Superintendent of Banks and Financial Institutions, September 2001

However, according to the GEM report on Chile done in 2005, GEM reports that,

‘In a region where the majority of financial institutions have limited focus on women, Banco Santander stands out due to its outreach to women in both their microfinance and SME finance businesses... A full-service financial institution, Santander has also mainstreamed gender considerations. It operates a microfinance affiliate (Banefe) for whom women who make up 54 percent of borrowers and 60 percent of loan officers, as well as an SME lending program, 23 percent of whose borrowers are women. It also provides women’s training programs in partnership with local NGOs. The bank’s vision promotes a culture of female empowerment... Has 45 percent female workforce (10 points higher than nationwide rate) Targets women for management and professional positions Sponsors an annual Female Micro entrepreneur Award to showcase both female role models and credit opportunities’⁴⁶

The micro-enterprises sector constitutes over 80% of the economy’s businesses. They are important to employment, absorbing 38.9% of those employed, but their economic contribution is 4% of total business sales. Due to their relevance today and to employment conditions, micro-enterprises are now one of the main concerns of economic public policies. The government has formed the Public/Private Committee for Micro, Small and Medium-Sized Enterprises in order to advance development. This has progressed with an agenda for promoting the sector and eliminating legal and administrative barriers to their development. So far, new laws have been promulgated that will form the bases for promoting the formalization of micro-enterprises and the promotion of business associations: Family Micro-Enterprises Law and Cooperatives Law.

With respect to businesswomen in general, the report to the 2nd APEC Ministerial Meeting on Women also reported that women in recent years have been entering the micro-enterprises sector at a faster rate than men, whether working alone, increasing from 26.6% in 1990 to 31.3% in 2000 or in micro-enterprises of between 2 and 9 employees, rising from 18.9% in 1990 to 24.6% in 2000. These figures show positive features in terms of growth in the participation of women. The participation of women employers has shown a positive trend to reach 38% of companies with fewer than five employees. This is proving to be a more profitable alternative to employment and the sector has proven to be stable in terms of employment and permanence in business over the past ten years.

The profitability levels achieved by micro-enterprises (whether in terms of monthly or hourly income), and their sales, are lower than those of men. The largest differences are noted in the manufacturing and construction sectors where women have less involvement despite having an equivalent level of education. This is due to various factors including the higher concentration in sectors with market difficulties associated with segmentation by product. Poor returns against reinvestment make investment in technological accumulation and innovation more difficult.

According to the report, there are also a significant number of exporting businesswomen. According to figures of projects approved by Chile’s trade promotion entity, PROCHILE, 22% were presented by women. With respect to credit, women obtain loans at rates equivalent to their participation in the labour market. It has been shown that they present less risk than men, being better payers of all kinds of credit, according to data recently published by sex by the Superintendent of Banks and Financial Institutions.

⁴⁶ Global Entrepreneurship Monitor (GEM), Global Entrepreneurship Monitor, a report on *Women and Entrepreneurship in Chile - 2005/2006*, led by Universidad del Desarrollo

The Government of Chile has provided credit support and technical assistance, especially focused on women in rural areas, consistently increasing the proportion of users of the services of the Agricultural Development Institute (INDAP) to 18% in 2000. INDAP was committed to reaching 24% of beneficiaries within the next two years from among rural area businesswomen.

A new phenomenon in the Chilean economy is the increasing visibility of a greater number of businesswomen grouped together in different organizations, a fact that has contributed to reinforce the positioning of certain issues that influence the entry of women into business and which are not normally present on the discussion agenda of the business world. A good example of this is the emergence of the *Asociación Mujeres Lederes* that was formed after Chile hosted WLN in 2004. This group has served as a model and is now being used to form other women leaders groups throughout Chile.

In order to focus on overcoming the major areas of discrimination affecting women in Chile, SERNAM has defined two priority areas for action since the 2002 women's Ministerial meeting:

- To progress with gender mainstreaming in public policies
- To promote alliances with the private sector

As a result of focussing on these priorities, SERNAM has been successful in undertaking the following:

- Preparation of a National System of Gender Indicators: Early in 2000, a Gender Indicators Systems proposal was designed for systematically evaluating critical areas for the development of equal opportunities in Chile.
- Segregation by sex in public statistics: during 2001, an evaluation was made of the state of progress in public services of the segregation by sex of the statistics of users/beneficiaries, to go on improving the weakest areas in information and, in the same way, perfecting and updating the gender indicator system.
- Construction of a Statistics Data Base: with data from the various public services, an information system was introduced that operates interactively and analytically on information concerning women and men over the last ten years. Its start-up over INTERNET will lead to improved access to both public organisms and to academics and citizens in general to official information segregated by sex.
- Publishing of information on women and men in Chile: carried out in 2001 with the joint publication by SERNAM and the National Statistics Institute (INE) of the book "Chilean Women: Statistics for the New Century". At the same time, a web page was opened by SERNAM with the Gender Indicator Data Base, showing national and regional statistics of the different state entities.
- Construction of financial system management indicators: progress under the responsibility of the Superintendent of Banks and Financial Institutions.

SERNAM has also focussed attention on women belonging to groups with specific characteristics or special needs which may require more complex solutions for overcoming barriers to participating on an equal basis in economic and social life. In this sense, support programmes have been developed for poor women heads of family, focused on improving their access to labour and for temporary agricultural workers.

In March 2001, the Woman and Work group was formed with representatives of government, workers and businesswomen to discuss various matters related to the economic participation of women. The Public-Private Committee on Temporary Agricultural Workers also embarked on actions for improving the insertion, permanence and working conditions of temporary agricultural workers,

especially with reference to labour health, working conditions, care of young children, chemicals handling and work training. Rural Woman groups are being organized in several regions as a forum for discussion, participation and coordination in order to improve the potential of women in the farming sector. It is likely that the solution of pending issues requires alliances between the public and private sectors and women workers organizations because, due to the complexity of the problems, the responses have to cover multiple perspectives and measures to be effective.

With respect to the impact of international trade on Chile's women entrepreneurs and free trade agreements (due to Chile's very active involvement in free trade), the Minister for SERNAM, the Honourable Laura Albornoz cited the following opportunities and advantages for women during her presentation at the WLN meeting in Lima, Peru in May 2008, 'FTA's have a positive impact on women by:

- Strengthening industry development
- Providing more opportunities for SME's, where there are more women entrepreneurs
- Their impact on the service sector where women prevail
- their intersectoral coordination of enterprises led by women. Gender is highlighted as a positive factor
- factoring in networks and competitive advantages
- opening social and cultural opportunities

Finally, during the 2008 WLN meeting in Peru, the Ministers of Peru and Chile signed a mutual accord to help promote women entrepreneurs and trade between women in these two economies. No further details of this accord are available at this time.

Peru

MIMDES is the Government Ministry responsible for women's affairs, was the host of WLN and the GFPN and is active in promoting the growth of women micro producers as well as protecting the rights of women and indigenous peoples. While there is no specific government policy on women entrepreneurs and international trade, the National Accord, in its Tenth First State policy includes the promotion of equal opportunities without discrimination, and reflects the government's commitment to give priority to the effective promotion of equality of opportunity for a sustainable democracy and social equity gender.⁴⁷

Law No. 28983 on Equal Opportunities between Women and Men, provides the institutional framework and public policies at the national, regional and local levels to ensure women and men exercise their rights to equality, dignity, free development, welfare and autonomy, preventing discrimination in all spheres of life, public and private, to ensure full equality.

The National Plan for Equal Opportunities between Women and Men 2006 - 2011, is the guiding framework of public policies for equal opportunities in Peru, and includes activities in different sectors in order to overcome constraints to the full participation of women on equal terms with men.

With respect to the promotion of the internet and telecommunications, in 1998, Supreme Decree 020-1998-MTC opened the telecommunications market to competition. In 2007, the decree was modified with a new set of guidelines that aim to: (i) strengthen competition, (ii) reduce the gap in

⁴⁷ Information provided by Mayela Freye, coordinator of the project on Public Policies to Support Women Entrepreneurs in APEC

infrastructure, and (iii) expand services into rural areas. The new guidelines establish the following goals for the year 2011:

- Achieve a tele-density of 12 land lines and 60 mobile lines per 100 inhabitants
- Expand the telephone (landline and / or mobile) to all corners of the economy
- Reach the one million broadband connections
- Promote convergence.

Approximately 29.0% of the population that is over 6 years of age is using the internet in some form. Inequalities by gender show that 32.6% of the population using this service is male and 25.4% is female. Both access and internet use have a direct impact on knowledge, and between October and December 2007, in Metropolitan Lima 46.8% use the Internet, with the rest being other 35% urban and in rural areas only 7.5%. The urban/ rural digital divide is still very high according to the National Institute of Statistics -INEI- 2008.

Results from the National Household Survey that was conducted in the first quarter of 2008 (INEI, 2008) confirms that 51.5% of households in Peru have at least one mobile phone, which means a growth of 15.6% compared to the results of the previous year. The growth in urban areas outside Lima reached almost 22%, thereby reaching 66% of households in these areas. As for rural areas, 17% of households have mobile phones. But this does not necessarily mean that the phones have coverage in these areas, the rural people tend to use their cell phones when they go to urban areas or near areas with coverage. There are no clear statistics about the gender differences in coverage, however, one of the most important and positive results that technology can offer is the potential to work remotely, thus giving women the opportunity to balance their work and family. These advances in technology are associated with new service sector jobs that may also create new opportunities for women.

Additional advances in Peruvian legislation that addresses women related issues include:

- The inclusion of gender in the National budget. The General Law on National Budget, Law No. 28411 includes (art. 47 °) in the evaluation of the implementation of budgetary analysis of gender equity policies.
- Strengthening institutions for the monitoring and implementation of policies for equal opportunities between women and men through technical assistance to regional governments. This has led to the implementation of the regional mechanisms called Women Observatories.
- Mainstreaming gender in information technology. The Ministry of Transport and Communications and the Investment Fund Telecommunications (FITEL) reports mainstreaming gender in the awarding of contracts for development projects in Information and Communication Technology (ICT) in rural areas.
- The gender perspective has been integrated into the activities and components of the Transport Decentralization Project (formerly Rural Pro transport), the Ministry of Transport and Communications through actions aimed at promoting a greater presence of women, especially in the outlying road maintenance and upgrading of the roads horseshoe.
- Promotion, dissemination and awareness of the implementation of Law 27492 about the Prevention and Punishment of Sexual Harassment and its regulation. MIMDES has provided the technical assistance to male and female officials from the areas of Human Resources to Regional Governments.
- Promotion of youth work. The Ministry of Labor reports that 58% of the young beneficiaries accessing the total phase of Workforce Training were women participants

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- The Minister of Production, the Technological Innovations Centres (CITES) have a joint program with LATU-Uruguay to promote the use of ITC in rural areas relating to organizing aromatic herbs for ecommerce, e-learning and information services. This program especially works with women.

Government records and information provided by MIMDES shows an increase in employment for women and that women represent 44.7% of the workforce. Unemployment in 2008 was 15.3% among women compared to 6.8% among men. The gender gap in earnings still persists. For example, in companies of under 10 employees, the average income was 857 new soles for men and 570 for women. In companies with 51 or more workers, the average income was 1614 soles for men and 1278 for women.

While not directly focussed on women, new changes in the law concerning micro enterprises will also have a beneficial effect on women. The Ministry of Labour and Employment Promotion (MTPE) of Peru achieved changes in the law to facilitate the registration of Peruvian microenterprises through the implementation of the National Registry of Micro and Small Enterprises (REMYPE). The MTPE modified an administrative procedure to authorize owners of micro and small enterprises (MSE) to register their businesses immediately and at no charge in the REMYPE. According to the norm, these enterprises must register in the REMYPE to access all the benefits of the MSE Law, such as comprehensive health insurance and pension fund coverage. Moreover, owners can register online at no charge on the MTPE website using a password provided by the National Tax Authority (SUNAT). The previous law (2003) required microenterprise owners to present notarized applications, including tax registration numbers, identification documents and copies of income tax forms, to the documentary administration, records and library office. The procedure has now been simplified.⁴⁸

The Sierra Exportadora Project is an initiative from Government to propose draft legislation on natural resources, ownership, facilitation of foreign trade, productive infrastructure and strengthen production and marketing chains linking the Andes to national economic activity and exportation⁴⁹.

A data base disaggregated by sex is not available yet. However, it is expected that the strategies to develop productive activities such as handicrafts, organic farming, flowers and others, where the participation of rural women is remarkable should improve the situation of poor women. To ensure this, MIMDES is working together with this project through National Plan for Equal Opportunities between Men and Women 2006-2010.

- **OTHER**

Australia

⁴⁸ *Source:* ILO, based on information of the Ministry of Labour and Employment Promotion of Peru, www.mintra.gob.pe.

⁴⁹ Union European – Peru. Project PENX. www.sierraexportadora.gob.pe

Export Finance and Insurance Corporation (www.efic.gov.au)

Through the EFIC, the government of Australia operates an export finance and insurance scheme to assist small and medium businesses to be more competitive in export and to offer some security to exporters. While there are no programs that specifically target women led companies, the EFIC does work closely with Austrade to assist qualifying small and medium businesses by providing medium to long term finance on flexible terms for exporting goods and services.

Austrade Export Market Development Grants Scheme (taken from the Austrade website: www.austrade.gov.au)

It is worth providing details of the Austrade Export Market Development Grants Scheme as it is an excellent program to stimulate SME export and one that can serve as a model for other economies.

The Export Market Development Grants (EMDG) scheme is a key Australian Government financial assistance program for aspiring and current exporters. Administered by Austrade, the scheme supports a wide range of industry sectors and products, including inbound tourism and the export of intellectual property and know-how outside Australia.

The EMDG scheme:

- encourages small and medium sized Australian businesses to develop export markets
- reimburses up to 50 per cent of expenses incurred on eligible export promotion activities, above a \$10,000 threshold
- provides up to eight grants to each eligible applicant.

To access the scheme for the first time, businesses need to have spent \$10,000 over two years on eligible export marketing expenses.

There are nine categories of promotional activities which can be claimed: (these may include expenditure on specific export promotional activities during the financial year before the application period and for the first grant, expenses incurred over the last two financial years).

1. Overseas representatives

Applicants can claim:

- all reasonable costs that you pay to have an overseas representative act on your behalf on a long-term basis to market/promote your product
- the portion of the fee or expense paid to your overseas representative that relates to promotion of your Australian products. You cannot claim the costs of non-promotional activities your representative carries out for you such as supplying after-sales service, post-contractual training, sourcing of products, arranging clearance, warehousing or collection of goods, importing or promoting products from other economies
- a maximum of \$200,000 per application is claimable under this category. However you should include all eligible expenses that you wish to claim in your application to ensure your grant is maximized

Note: Austrade conducts detailed checks on overseas representative claims and may contact your representative by phone or in person as part of these checks. If you are claiming expenses for overseas

representatives, you may be asked to provide additional supporting documentation with your application form

2. Marketing consultants

Applicants can claim:

- the cost of engaging an arms length consultant to undertake export market research or marketing activities
- a maximum of \$50,000 per application is claimable under this category. However you should include all eligible expenses that you wish to claim in your application to ensure your grant is maximised

3. Marketing visits

Applicants can claim:

- the cost of travel during the marketing visit e.g. airfares, taxi fares, departure taxes, etc (only 65 per cent of first class airfares may be claimed)
- an allowance of \$300 per day is claimable for overseas marketing visits to help defray accommodation, entertainment and living expenses

4. Communications

Applicants can claim:

- the costs of communications to promote your product e.g. fax, emails, phone

Note: if you do not claim your actual communication expenses, you will receive an automatic 3 per cent addition to your grant

5. Free samples

Applicants can claim:

- the cost of providing free samples of the product you are promoting for export

6. Trade fairs, seminars, in-store promotions

Applicants can claim:

- the cost of participating in an international trade fair, seminar, in-store promotion, international forum, private exhibition, or similar activity such as the money it costs to participate, e.g. entry fees, stand rental charges and the cost to freight your promotional materials to the trade fair.

7. Promotional literature & advertising

Applicants can claim:

- external costs of promotional material, such as brochures, videos, DVDs, advertising and website development

8. Overseas buyers

Applicants can claim:

- the cost of bringing potential buyers who are non-residents to Australia for an approved export promotion purpose
- up to a maximum of \$7,500 per buyer per visit
- up to a maximum of \$45,000 per application

9. Registration and/or insurance of eligible intellectual property

Applicants may claim:

- payments made to third parties, e.g. patent and trademark attorneys, for the grant, registration or extension of the period of registration of intellectual property for economies other than Australia or New Zealand
- the cost of insurance premiums paid for protection against possible infringement, in economies outside Australia, of eligible intellectual property.

To be able to claim EMDG for any of the above activities:

- you must have spent the funds to seek out, create demand for or develop an export market for your product
- you must be the intended principal in export transactions (exemptions apply for manufacturers, Approved Trading House or Approved Body applicants, events promoters, suppliers to inbound tour operators or in situations where a company closely related to the applicant owns the product intended for export)
- the expense must have been paid by you during the financial year (i.e., it must be taken up as an expense in your books of account, not just in consolidated accounts or in the accounts of a related entity)
- the item paid for must have been provided to you
- you must have evidence of the expense and of what it was incurred for (i.e., invoices, bank statements etc)
- if you are claiming expenses under the overseas representatives or marketing consultants categories, you must have documentary evidence that shows the role and function of the representative or consultant

If you are claiming expenses under the marketing visits category you must have trip reports, boarding passes, diary notes and/or other evidence which substantiate the details of the trip.

Ineligible expenses

As EMDG is designed to assist export promotion, it does not support expenses arising from production or from product development, distribution or certification.

Also, you cannot claim expenses that:

- are not substantiated
- were incurred by a related business entity
- relate to business with New Zealand
- were incurred on or after 15 November 2008 in relation to Iran*
- are not promotional
- were incurred by you when you were not a resident of Australia
- relate to after-sales activities
- have or will be subject to reimbursement by a third party (other than EMDG)
- relate to an illegal or unlawful activity
- are a commission or discount
- are in payment of an Australian tax, levy or charge (except Australian departure tax)
- relate to any form of pornographic material with a classification equivalent to the X-rating for films
- are cash payments exceeding \$10,000 per application

*As a result of United Nations Security Council (UNSC) resolution 1803 (calling on Australia to avoid support contributing to Iran's nuclear activities) the Government decided that, as of 15 November 2008, export promotion expenses incurred in relation to the Iran market will no longer be eligible under the EMDG scheme.

Legislation has been passed to give effect to a number of changes to the Export Market Development Grants (EMDG) scheme to update and revitalize it.

The changes apply to applications lodged from 1 July 2009 and export promotion expenditure incurred from 1 July 2008. This means that businesses now incur ring expenses in the 2008-09 grant year and intending to apply for EMDG from 1 July 2009 will be able to take advantage of new scheme rules.

The key changes include:

- increasing the maximum grant by \$50,000 to \$200,000.
- lifting the maximum turnover limit from \$30 million to \$50 million.
- reducing the minimum expenditure threshold by \$5,000 to \$10,000.
- allowing costs of patenting products overseas to be eligible for EMDG support.
- increasing the limit on the number of grants able to be received by a business from 7 to 8.
- making the scheme more accessible to services exporters by replacing the current list of eligible internal and external services with a new 'non-tourism services' category which will provide for all services supplied to foreign residents whether delivered inside or outside of Australia to be eligible unless specified in the EMDG Act Regulations.
- allowing State, Territory and regional economic development and industry bodies promoting Australia's exports, including tourism bodies, to access the scheme.
- introducing an EMDG performance measure into the scheme for those applicants who have already received two grants (exceptions apply for approved bodies and approved trading houses). Applicants will need to satisfy the requirements of this measure by taking one of two alternative tests - the Export Performance test or the Australian Net Benefit Requirements.

Canada

Government initiatives for Gender Based Analysis:

- Since 1995, various departments have implemented a variety of mechanisms for, and approaches to, integrating GBA. By 2005-06, departmental approaches covered the spectrum, from the integration of GBA into departmental strategic frameworks and business lines, to establishing networks of GBA specialists, offering training, and developing tools and resources.
- As part of Finance's commitment to conducting GBA on policy measures, particularly on tax policy, a gender-based analysis was conducted, when feasible, on all tax proposals presented to the Minister of Finance concerning Budget 2006.
- In 2006-07, Finance will carry out the following activities: post on its internal Web site good examples of GBA best practices; offer GBA training to branches other than Tax Policy; and include GBA as part of the Department's recommended curriculum in the training offered to all new employees. Finance Canada will report on the progress made in meeting commitments in its Departmental Performance Report.⁵⁰

Prime Minister's Task Force on Women Entrepreneurs

In 2002 and 2003, the Prime Minister of Canada created a task force to specifically examine and address the status and issues of women entrepreneurs. Conducted at a high level over a period of almost one year, the task force held roundtable discussions in every province and heard from thousands of women across the economy. In addition, they studied what other economies were doing and travelled extensively to interview participants, women entrepreneurs, policy makers, academics and virtually every sector that has an impact on women in business. The report was presented to the Prime Minister of Canada with more than 500 women present and outlined a comprehensive list of recommendations. Some of the recommendations have been implemented.

Today, the Task Force Report stands as the benchmark for future policy. Virtually all of the work being done today with respect to women entrepreneurs relates some way back to that report. Although it is six years since it was presented, the issues are the same to day and the recommendations are entirely current valid. After such a huge investment, it is unfortunate that there is so much that still remains unaddressed.

Women's Enterprise Initiative (WEI)

WEI was established in 1994 as part of Western Economic Diversification Canada (WEDC). In this program, each of the four Western provinces was given funding to establish an enterprise development program for women, including participation in micro-lending and funding for women entrepreneurs. The models vary in each province and while women in trade are not specifically stated as part of their mandate, several have included training and act as resources to assist women. Search of the WED website does not yield any women specific information that is easy to locate: therefore the user needs to know that there is a small section dedicated to women's enterprise initiatives with superficial information and links to programs in the 4 western provinces. Each program is operated separately and so it is necessary to go to their individual site for further details. Each has a data base which can be used to help identify potential participants for women focussed trade missions:

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<http://www2.parl.gc.ca/HousePublications/Publication.aspx?DocId=2335619&Language=E&Mode=2&Parl=39&Ses=1>

- Women's Enterprise Centre (Manitoba);
- Women Entrepreneurs of Saskatchewan;
- Women's Enterprise Initiative of Alberta; and
- Women's Enterprise Society of British Columbia.

Western Economic Diversification has been instrumental in the funding and launch of WeConnect Canada.

Atlantic Canada Opportunities Agency (ACOA)

Atlantic Canada Opportunities Agency (ACOA) is the federal government department responsible for helping to build economic capacity in the Atlantic Provinces by working with the people of the region – in their communities, through their institutions and with their local and provincial governments and businesses – to create jobs and enhance earned incomes. In addition to financial assistance to small and medium-sized enterprises, ACOA has provided funding for women's initiatives and has been instrumental in supporting women's trade activities as well as the new WeConnect program. A search of the ACOA website will take the searcher to links for women's programs and some details – not on the home page – however there are links and each Atlantic province does have a women in business initiative of some sort.

Export Development Canada

Export Development Canada is a government of Canada Crown Corporation, responsible to the Minister of International Trade, which 'provides innovative financing, insurance and bonding solutions to Canadian companies that export goods and services, or invest in other economies. EDC operates in 200 markets worldwide, including 145 emerging markets. The EDC is setup to help Canadian enterprises - mainly small and medium sized - manage risk and to capitalize on trade opportunities around the globe.' EDC does not have any specific programs that are geared towards women exporters. During the 1990's they were keen supporters of the first all women's trade mission and the Canada USA Businesswomen's Summit and did develop and deliver workshops directly to women exporters and potential exporters. EDC works with businesses that are already established. Over the past few years, EDC has focused on supporting small and medium size enterprises, however often their thresholds are too high for women's businesses to qualify.

Business Development Bank of Canada

The Business Development Bank of Canada is a Crown Corporation whose mandate is delivered to the Bank from the Minister of Industry. The focus of the bank is small and medium enterprises and is considered a complimentary lender. The bank has developed a series of innovative financing tools and does have a program focussing on women entrepreneurs. The bank has also been a strong supporter of women's initiatives including trade missions, research and sponsorship for women's business organizations. It has discontinued its Step Up and Step Out programs which were specifically tailored to women business owners. In the area of research, BDC has conducted a variety of research to determine the needs of entrepreneurs. According to their research, more than half of women entrepreneurs prefer informal networks; women tend to be reluctant to take business risks and are more reluctant than their male counterparts to apply for loans, women are also less inclined to be interested in face-to-face meeting with financial advisors. BDC uses its research findings to develop better strategy to better serve their clients' needs.

Chile

Chile Emprende is a government initiative to promote business development and employment opportunities based on the potential of micro and small enterprises in specific territories. For the purposes of the programme, *territory* refers to groups of towns (municipalities) with shared basic identity features, which are relatively coherent in geographic, social, cultural and productive terms, and which have a critical mass of private, municipal and public actors willing to work and invest in identifying and taking advantage of the opportunities they agree to develop. *Chile Emprende* operates as a public fund administered by SERCOTEC and is implemented through associated public entities: The Solidarity and Social Investment Fund (FOSIS), Institute of Agricultural Development (INDAP), National Training and Employment Service (SENCE), Technical Cooperation Service (SERCOTEC) and the National Tourism Service (SERNATUR). The programme, managed by a public-private partnership, promotes cooperation among business owners and their linkage with markets. There is a roundtable for each territory, known as the public-private council, formed by business owners, local government representatives and regional offices of production promotion services. Through the councils, a shared development project is designed and implemented: the territorial plan. This plan guides the development of business and employment opportunities based on the potential of the micro and small establishments of the territory and the strengthening of competitiveness factors. The plan defines the role of private enterprises in establishing concrete opportunities. Investments and the linkage of support instruments for each territory are agreed upon at the central and other government levels.

Chile Emprende transfers budget resources to the private sector to finance «initiatives set forth in the Territorial Economic Development Plans, which are agreed upon with the respective Public-Private Development Councils.» For the first time in Chile, the National Budget Law permits the participation of private actors at the territorial level in the allocation of public resources to promote production. Negotiations are completed with the signing of the *Citizens' Territorial Development Agreement* (see www.chilemprende.cl) In 2008, participants at the workshops to develop territorial plans made decisions to allocate more than US\$ 58.5 million. Small business owners contributed 36% of the total resources of these plans. *Chile Emprende* provided 23%, whereas the remaining 41% originated from regional and municipal public services. Business owners contributed 19% of the resources in the 2007 territorial plans. In an effort to improve employment, *Chile Emprende* established a work agreement with ILO, the Pension Regulations Institute (INP) and the Labour Office to incorporate dimensions of decent work in job creation planning for 2008. This is a pilot project to support, monitor, verify and systematize compliance with quality employment. Local establishments associated with the territorial development plans participate, committing themselves to employment targets. The public-private councils also voluntarily participate in the initiative. In the territories with employment targets, through joint actions of the INP, the Labour Office, ILO and *Chile Emprende*, agreements will be made between participating business owners and their workers with respect to improvements in employment quality. These agreements will consist of a plan of action to incorporate compliance with labour legislation in their labour practices. This represents a challenging task for Chilean MSMEs. Territorial agreements on the right to decent work will also be drafted. As advances are made, the agreements will gradually incorporate decent work dimensions that surpass current labour standards. Decent work indicators will be agreed upon by business owners, workers and public/private councils.

In Chile, there are five offices that form a promotion network, coordinated by the Ministry of the Economy and that have programs and initiatives with a gender perspective. The following is a brief outline of some of these programs.

- SERCOTEC – is a technical cooperation service which helps to stimulate the banks, cooperatives and other financial institutions so that they may grant credit from its own resources to micro entrepreneurs with no banking or credit history. The incentive consists of

the payment of a subsidy to the financial institutions for each approved and disbursed credit. Since the banks are the lenders, they assume the risk.

- The Capital Semilla is a contribution in money for investment in micro entrepreneurs for expanding their businesses. The incorporation of seed capital assists in the development of projects that have real potential for commercial success, job creation and employment generation. The minimum amount of investment is \$1,000 U.S. dollars, and the maximum is \$8,000 U.S. dollars. This instrument requires co-financing.
- CORFO Microcredit program - In order to finance investments and working capital for micro and small companies. CORFO supports grants and nonbanking financial institutions, so that they can conduct granting credit, establishing commercial relations exclusively between those institutions and small businesses, micro and small companies who have been approved.
- CORFO Seed Capital program – this is a program that promotes the creation of unique innovating businesses developing a product or service that is not available in the national market, that has opportunities for growth in the market and that has a new technology developed by the micro entrepreneur, or new applications or uses of existing technologies, allowing development of new market niches
- LABOR INTERMEDIATION – this is a program to promote good labour relations and skills development in order to increase the productivity and competitiveness of companies and their employees as well as the quality of processes and products.
- CONTRACT OF APPRENTICES: - this program provides a discount of 40% of the effective minimum pay (225 US Dollars) during 4 months to the company that hire the beneficiaries of the program. It finances for a single time, the costs of labour qualification of each worker contracted of an amount of up to \$83 US Dollars.
- FONCAP(fund for training) - This is a program oriented to give qualifications to micro entrepreneurs and independent workers who work with their families, and that have low income – there are different levels to qualify. The program was created to give new knowledge and tools to micro entrepreneurs so that they can have greater growth and development in the market.
- AGREEMENT INDAP (institute for the development of agriculture) – PRODEMU (office for the development of women): The objective is to articulate and to coordinate a strategy in order to qualify rural women in poor regions in the execution of productive roles in agriculture, traditional crafts and rural tourism.
- PRODESAL (program for the development of small agriculture) – this is a program to develop the productive capacities of management and the personal abilities in the beneficiaries, small producing agriculturists and/or farmers and their families, who wish to increase their contribution in the agriculture and agro-industrial sectors for the generation of income. Also, this program is essentially to assist start ups with local markets, where the productive resources are not limited.
- PROMOTION TO THE URBAN AND RURAL INDIGENOUS ECONOMY- the objective of this program is to contribute to the consolidation of indigenous micro enterprises, to improve their profitability and if in agriculture, their yield, the quality of life of the families and the workers, by means of financing with non repayable grants for the projects selected in the program.

The Government of Chile is also undertaking:

- Development of an Entrepreneurship Network and a Master System of Promotion, which will allow information crossing with gender connotations and tracking of actions from entrepreneurs
- Access to different promotion tools, such as: Seminars or informative conferences and training workshops, market studies, fairs, commercial missions or research trips, business

matching, invitation to potential customers, tasting and showrooms, entrepreneurial coaching (PROCHILE)

- Increasing and strengthening partnerships to favour the incorporation of women entrepreneurs into foreign trade. Currently stand out : *Asociación de Mujeres Exportadoras de Chile - AMECHILE A.G, Asociación de Mujeres Exportadoras de Asexma, Mujeres Empresarias, Asociación Gremial de la Mujer Micro, Pequeña y Mediana Empresaria (EMPREMUJER), mujeres de empresa*, among others; Improving coordination among public sector, bank (financial sector) and the academia to strengthen and promote foreign trade.
- Development of a specific work line for women in the Regional Development Agencies
- Incorporating gender in PROPIR (Regional Investment Program)
- Development of studies to allow crosscutting analysis of productive promotion sector, investment, work lines addressed and the challenges to reach these programs (Crosscutting analysis of Public Productive Promotion Programs).
- Study on market faults and its development in productive sectors led by women
- Incorporation of gender variable in data bases used by public organizations, to generate information related to exporting enterprises and their market participation.
- Revision of promotion tools for export with gender concerns.
- Design and development of programs focused on women
- Creation and administration of work tables for women by productive sector.

To meet the opportunities afforded by women entrepreneurs and exporters the government is proposing:

- A Permanent share of successful experiences of new products to export.
- Empowering the increase of current SME's which export through mechanisms that facilitate this process.
- Establishment of permanent requests of technical cooperation among members.
- Economic policy according to SME reality
- Building an observatory for promoting trade and decent work for women in APEC.
- Creation of a competing fund for equal opportunities of business and gender in APEC economies. This aims to facilitate the development of new business ideas, completely risky, without financing through private bank but that may be of great social profit.

Peru

Inequalities by gender show that 32.6% of the population using this service is male and 25.4% is female. Both access and internet use have a direct impact on knowledge, and between October and December 2007, in Metropolitan Lima 46.8% use the Internet, with the rest being other 35% urban and in rural areas only 7.5%. The urban/ rural digital divide is still very high according to the National Institute of Statistics -INEI- 2008.

Results from the National Household Survey that was conducted in the first quarter of 2008 (INEI, 2008) confirms that 51.5% of households in Peru have at least one mobile phone, which means a growth of 15.6% compared to the results of the previous year. The growth in urban areas outside Lima reached almost 22%, thereby reaching 66% of households in these areas. As for rural areas, 17% of households have mobile phones. But this does not necessarily mean that the phones have coverage in these areas, the rural people tend to use their cell phones when they go to urban areas or near areas with coverage. There are no clear statistics about the gender differences in coverage, however, one of the most important and positive results that technology can offer is the potential to work remotely, thus giving women the opportunity to balance their work and family. These advances

in technology are associated with new service sector jobs that may also create new opportunities for women.

Additional advances in Peruvian legislation that addresses women related issues include:

- The inclusion of gender in the National budget. The General Law on National Budget, Law No. 28411 includes (art. 47 °) in the evaluation of the implementation of budgetary analysis of gender equity policies.
- Strengthening institutions for the monitoring and implementation of policies for equal opportunities between women and men through technical assistance to regional governments. This has led to the implementation of the regional mechanisms called Women Observatories.
- Mainstreaming gender in information technology. The Ministry of Transport and Communications and the Investment Fund Telecommunications (FITEL) reports mainstreaming gender in the awarding of contracts for development projects in Information and Communication Technology (ICT) in rural areas.
- The gender perspective has been integrated into the activities and components of the Transport Decentralization Project (formerly Rural Pro transport), the Ministry of Transport and Communications through actions aimed at promoting a greater presence of women, especially in the outlying road maintenance and upgrading of the roads horseshoe.
- Promotion, dissemination and awareness of the implementation of Law 27492 about the Prevention and Punishment of Sexual Harassment and its regulation. MIMDES has provided the technical assistance to male and female officials from the areas of Human Resources to Regional Governments.
- Promotion of youth work. The Ministry of Labor reports that 58% of the young beneficiaries accessing the total phase of Workforce Training were women participants
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register their businesses immediately and at no charge in the REMYPE. According to the norm, these enterprises must register in the REMYPE to access all the benefits of the MSE Law, such as comprehensive health insurance and pension fund coverage. Moreover, owners can register online at no charge on the MTPE website using a password provided by the National Tax Authority (SUNAT). The previous law (2003) required microenterprise owners to present notarized applications, including tax registration numbers, identification documents and copies of income tax forms, to the documentary administration, records and library office. The procedure has now been simplified.⁵¹

Peru's membership in APEC was approved by the Leaders at the APEC Leaders Summit in Vancouver, Canada in 1997 with full participation starting in 1999, making Peru the third Latin American and fifth American economy to be APEC members. Since 1999, Peru has hosted a number of APEC events including several APEC Business Advisory Council meetings in its program to introduce the meaning and benefits of APEC membership locally. These culminated in the highly successful Peruvian year of APEC in 2008. It is probably a bit soon to determine the overall impact of those meetings on Peru but most certainly, the meetings resulted in an increase in tourism and awareness about Peru to thousands of people who travelled to Peru to attend the meetings. Peru played host to a large number of working group and Ministerial meetings as well as a variety of private sector symposiums.

MIMDES organized a very successful series of meetings in Arequipa and Tacna focussing on women. These included: the APWINC Digital Economy for Women event, Women in Export Event, Women Leaders Network meeting, Gender Training, Gender Focal Point Meeting, additional technology training for Peruvian woman and a most impressive crafts and trade show during WLN. All events were well attended. As a result of these meetings, there is a greater awareness of the potential for greater Peruvian women's involvement in APEC as well as to other APEC members of the potential for Peru. An accord was signed between the Ministers of Trade for Chile and Peru during WLN to promote trade between women in Peru and Chile. Details of this agreement are not available at this time.

Other direct results that shall have a longer term effect are the implementation of this project, and Peru's participation in the joint Canadian and APEC funded project to assist rural and indigenous women micro producers to develop a value chain for export in conjunction with Chile, Vietnam and Canada. This is the fourth phase of the project. In addition, there is at least one USAid and joint International Trade Centre project in process to deliver further training for women exporters.

It is hoped that now that Peru has been a host of APEC and in particular so successful in its hosting of several high profile women's events that it shall continue to play an active role in APEC and pursue opportunities to include Peruvian women at all levels in international opportunities.

BEST PRACTICES

The research revealed several programs that are currently in operation at the economy level in each economy. The following is a brief description of these programs:

Austrade

⁵¹ *Source:* ILO, based on information of the Ministry of Labour and Employment Promotion of Peru, www.mintra.gob.pe.

As previously noted in this paper, Austrade's Women in Export program is focussed on recruiting more women exporters and is geared towards women entrepreneurs as well as women responsible for export activities in other companies. The program includes educational and information seminars which are held across the company, the creation and maintenance of an extensive data base of women exporters as well publications detailing success stories. Austrade has long recognised the need to provide tailored support for women in business particularly those involved in exporting and international business. Austrade partners with the Westpac Bank of Australia in delivering many of its programs with the bank also targeting women exporters as part of its own target market strategy.

More than 8000 women have been registered in Austrade's data bases as CEO's or Export Executives in the Australian exporting community. Austrade uses a multi-prong approach in its program which includes several different elements which contributes to its success. Not only does the program target women who are interested in exporting, it works with existing women's networks to help them achieve a greater appreciation of the potential for focus, provide training, organizes women's trade missions and develops guide specifically focussed on women. A key factor to the success of this program is the use of media as well to promote success stories and positive images of women exporters. Research has shown that women react very positively to mentoring, success and role models and by using success stories, positive media coverage and positive impact stories, the program encourages other women to feel that they can succeed as well. Many other targeted export programs have elements of the Austrade program but it is the combination and overlapping of these elements that ensure its success. In addition, the program is supported at a senior level with the Chief Economist acting as a primary advocate for women in trade. In addition to this program, Austrade has a keen understanding of the service sector and the different modes of export and the opportunities that they can bring, With such a high percentage of women in the service sector, this provides an additional stream for support and successful exporting for women.

Austrade also works in conjunction with women targeted program at the state level such as the Women in Business Program, the Women in Business Mentor Program, Women in Business Regional Program, Women in Business Growth Strategy Program and the Women in Business Workshops Program in New South Wales. Victoria runs a Showcasing Women in Small Business Program and Indigenous Business Australia has developed a Toolkit for Indigenous Women in Business.

Austrade recognizes the expenses involved in getting into export and encourages women to apply for an Export Market Development Grant. In addition, Austrade representatives personally visit potential women exporters to assist them in developing their export plans.

At the state level, **New South Wales**⁵² has been very active in providing support to women through its Women in Business Program which is now in its 11th year. In celebration of its first ten years, New South Wales published, *Heels in Motion*⁵³ an insightful and informative book about Real women with their honest accounts of the highs and lows of building their businesses, juggling families and relationships, managing staff whilst being challenged, encouraged and supported by their mentors'.⁵³

Other **Women in Business** programs provided by New South Wales include:

⁵² www.smallbiz.nsw.gov.au/smallbusiness/Government+Programs/Women+in+Business

⁵³ Details of the Women in Business program as well as information on how to order Heels in Motion can be found on the website at:
<http://www.smallbiz.nsw.gov.au/smallbusiness/Government+Programs/Women+in+Business/Women+in+Manufacturing/Network+Benefits/index.htm>

Assistance for Women in Manufacturing

This Program provides learning opportunities for women in manufacturing to foster best-practices and help increase competitiveness, growth and sustainability of manufacturing in New South Wales. The program is designed to help women obtain an understanding and appreciation of modern operations and supply chain management concepts and practices; helping women to improve their own operations through the application of newly-acquired knowledge and skills; and building a strong network of manufacturing professionals.

The current program which commenced in March 2009 runs for eight months, and concludes in November, 2009 and consists of both an education and mentoring component. Workshops are facilitated by subject-matter experts and industry practitioners, participating businesses have the opportunity to attend seven manufacturing-relevant sessions. These sessions vary in format, including on-site factory visits, interactive discussions and lecture-style meetings. These sessions also focus on providing an appreciation for and understanding of best-practice in the manufacturing and supply chain sector. The subject for the seven workshops include:

- Forecasting and Supply Chain Management
- Manufacturing Processes and ERP System Fundamentals
- Project Management
- Inventory Management Fundamentals
- Lean Manufacturing
- Leadership Through Influence
- Putting Your Best Foot Forward

An important component of the program is mentoring. Participants are matched with more experienced manufacturing and supply chain professionals who act as mentors. The mentors assist the Program participant by:

- acting as a sounding board for ideas and issues;
- monitoring progress and feedback;
- inviting the mentee to learn from their own experiences, knowledge and skill;
- offering opinions and personal insight to support development;
- supporting the mentees' development over the duration of the program.

Matching is undertaken by the Program Facilitator, who also takes into account the work experience, desired outcomes and sector-specific requests of participating companies. Any conflict of interest is also taken into consideration. Mentees and mentors undergo formal training at the outset of the Program to gain a clear understanding of the mentoring relationship and to set achievable outcomes. Mentors and mentees are required to meet at least once per month for one or two hours with the aim of addressing or resolving identified business issues. The program requires a commitment from both the mentors and mentees to work with the each other throughout the program.

The program is funded through the New South Wales Department of State and Regional Development with a fee which may be subsidized by the government for qualifying companies and companies may

enrol up to three participants in the program. Participating companies must meet eligibility criteria as well.⁵⁴

Women in Business Mentor Program

Recognizing the importance that mentoring plays for women in business, New South Wales also provides the Women in Business Mentor Program. This program helps up-and-coming women business owners (mentees) grow their business by linking them with experienced business people (mentors). The Program, which encourages co-operative learning between business people, uses mentoring and practical sessions to help women improve their business skills and boost their confidence. Networking is a key component of the Program. The Women in Business Mentor Program was launched in 2005 and to date, almost 2,000 women have participated in the Program since its inception. According to data on the website by the end of the Program:

- 93 per cent of mentees improved their business skills;
- 85 per cent of mentees had better business networks;
- 70 per cent of mentees increased their annual turnover;
- 24 per cent of mentees employed more staff.

It is worth giving details of this program as it is successful and can provide a model for other such programs. The Women in Business Mentor Program runs for 45 hours over six months, including introductory briefing sessions. The Program's four components include:

- business skills workshops (18 hours);
- business forums (five hours);
- networking event (two hours);
- one-on-one mentoring meetings (20 hours).

The workshops cover business development planning (two workshops), financial management (two workshops) and marketing and strategic selling (one workshop each). At the end of the Program, participants have developed an appropriate business plan which covers the goals and objectives of their business.

The business forums include a mini expo and a business panel discussion which give participants a chance to share information and explore specific aspects of running a business. The networking event promotes the development and expansion of business connections.

The Women in Business Mentor Program is tailored for small business owners or operators who draw most of their income from a business and are committed to growing the business and achieving commercial success. A mentor must have a minimum of five years recent experience as a successful small business owner or operator. The mentor must sign an agreement stating they will avoid all conflicts of interest and will not breach confidentiality. Strong communication skills are mandatory. Men and women can act as mentors.

To join the Women in Business Mentor Program as a mentee the cost is \$1,210 (including GST). The NSW Department of State and Regional Development offers a subsidy of 50 per cent for mentees,

⁵⁴ More details can be found at: <http://nsw.apics.org.au>

reducing the price to a maximum of \$605 (including GST). This offer is for mentees who meet certain eligibility criteria. The subsidy is offered at the discretion of the Department of State and Regional Development and may be on a competitive basis. There is no charge for mentors.

To be eligible for a subsidy a mentee must:

- own or operate a small business for between six months and two years;
- operate the business full-time;

draw the bulk of income from the business as an owner or operator; and be committed to growing the business and achieving commercial success.

Prime Minister's Task Force on Women Entrepreneurs

In Canada in 2002, the Prime Minister of Canada launched the first ever task force on women entrepreneurs to explore the challenges and issues faced by Canadian women entrepreneurs and to make formal recommendations directly to the Prime Minister and the government of Canada on how to fully integrate Canadian women entrepreneurs into the Canadian economy. Led by the Honourable Sarmite Bulte, MP, the task force consisted of a total of five sitting members of the government and a private sector advisor. The Task Force worked at several different levels. Representatives of all federal government departments were invited to appear before the Task Force and provide details about their internal policies, if there were any targeted programs for women entrepreneurs and if there was any special funding available for women. These interviews were critical to the success of the Task Force as they illustrated fundamental biases against women that are in fact against the Canadian Charter of Rights which guarantees equal rights and equal access to all Canadians. The presentations highlighted 'old-fashioned' thinking by many bureaucrats and outmoded concepts of the nature of women's businesses. The Task Force interviewed senior executives of Crown Corporations and performed an audit on the percentages of women that serve on the Boards of Directors of Banks and Crown Corporations as well as the percentages of women that received public appointments.

The Task Force launched a website where women were able to respond to specific questions and issues, follow the success and trail of the consultations, have access to submissions of government official and researchers and participate in a virtual capacity at every stage of the Task Force. In addition to the online participation, more than 2,000 women physically participated in a series of national consultations organized by other members of parliament, women's business associations, national banks and other interested stakeholders. Members of the Task Force also travelled to New York, Washington, D.C. and London, England to examine the experiences and best practices of other women's initiatives. The Task Force developed a momentum of its own with support emerging from all areas of the economy. This was particularly important as there really was no government budget to undertake this report and it all had to be self funding.

The final report was presented to the Prime Minister of Canada on the anniversary of the historic Person's Case which recognized Canadian women as persons under the law for the first time in history and in the same room that this historic event took place. All the women who had participated in any consultations were invited to attend and more than 500 women travelled at their own expense from all across Canada, representing every province, to meet the Prime Minister and participate in this ground breaking event. The Prime Minister immediately pledged to implement 10 of the recommendations. The Task Force report remains relevant today and continues to be used as a best practice and a road map for the support and promotion of women entrepreneurs. While not all recommendations have been accepted or implemented, the Task Force report remains a vital

document that provides a model for developing an integral economic policy for women. It also demonstrates the importance of undertaking such massive baseline research and analysis of the true state of women entrepreneurs that can provide a road map for ensuring their full participation in the economy.

Women Leaders Federation of Chile

In 2004, Chile hosted APEC which included hosting the Women Leaders Network event in La Serena, Chile. This was the first time a professional women's event of this scale had been held in Chile and most women from Chile who participated were not really sure as to what to expect. More than 300 women travelled from all over the APEC region to participate in what became an event which literally has changed the lives of hundreds of Chilean women. La Serena is a small seaside community next to Coquimbo which is about six hours by car or one hour by air north of Santiago. The community is a beautiful area which is undergoing significant development, has a couple of universities, a budding tourist trade which receives more than 25 cruise ships a year and is located next to the magical Elqui Valley. There is a thriving indigenous community nearby. However, in many respects, the community is a bit cut off although there many opportunities do exist.

After hosting WLN, the women from the region were determined to not allow the experience to die. They came together to discuss how they could work together to create their own women leaders network. With the assistance of SERNAM, they created the Asociación de Mujeres Líderes. This core group of women have kept the dream of WLN alive and have had representatives attend every WLN meeting since 2004. They have created a foundation which provides micro credit to abused women and work closely with the local chapter of SERNAM as well as ProChile, Corfo and Sercotec. They have been successful in attracting significant media attention and the attention of officials all the way to the Minister of SERNAM and the President of Chile.

The interesting thing about this group is that they have seen an opportunity and have worked together to support each other, exploit the opportunity, support the Indigenous women of the region and gain support at all levels. The group has been successful in attracting and hosting several training events and are participating in an APEC funded program to develop a trading network among women micro producers. In addition, they have received training on e-commerce and website development. They are creative and entrepreneurial and have recognized the need to work in partnership with their government officials who have in turn recognized the potential of supporting this group.

The Asociación has been so successful that it has now expanded into a national federation which SERNAM is supporting and encouraging to participate in future WLN events. The group has played host to at least two major international women's business events. Recently due to their involvement with APEC and their own enthusiasm the Representative of the President of Chile for the region has pledged \$6,000 each to be given to a total of 30 women micro entrepreneurs to assist them to develop their products for export. ProChile and SERNAM is supporting the participation of a group of indigenous women micro producers to travel to Singapore to participate in WLN.

The success of this collaboration is due to the foresight and commitment of both the private and the public sector and is a best practice of what can happen when even a small group of women chose to ensure that the momentum established by an international meeting does not die at the end of the meeting but rather make a commitment and commit their own time and resources to work with their local and national governments to ensure that the benefits derived from hosting a major APEC event continue.

Made by Peruvian Women

This is a recent program launched by the government of Peru to promote women micro producers in Peru. The general objective of the program is to promote Peruvian women especially those that are vulnerable. The program encourages the buying of their products and protection of their rights. This program has only been launched recently and still needs to be tested and expanded but it demonstrates an innovative approach by the government to support women producers. Because there is a qualifying process, it also encourages women micro entrepreneurs to take the steps to formalize their businesses.

Participants must be at least 18 years of age and the business must be formalized. Women must be the owners and managers of the businesses and there is a minimum quality or standard that must be achieved and maintained. The program focuses on the most vulnerable women to assist them in development and working their way out of poverty. The women must qualify and then receive a 'seal' which shows that they are part of the Made by Peruvian Women program. To date, ten women have received the seal. As part of the qualification they receive training in business management and develop an association for the empowerment of women. They are able to export under the seal and MIMDES promotes the program on its website.

Although a new program, this holds great potential. Peru has undergone a major economic transformation in the last ten years and has only recently hosted APEC, so the long term effect of many of the positive programs it is developing for women have not had time to be assessed but there is great interest and a positive movement taking place as more women are participating in micro enterprises and becoming economically active.

- **APEC**

Within APEC itself several Best Practices exist and that should be recognized and used as 'launch pad's for focussing initiatives on promoting women's enterprise:

Women Leaders Network of APEC (WLN)

Established in 1996, the WLN was launched by the Philippines with core funding from the Canadian International Development Agency and a cross sectoral group of women who wanted to promote the increased participation of women throughout APEC. The original concept was based on the premise of making more women aware of APEC, promoting the inclusion of women at all levels of APEC activities, offering up a data base of women leaders and experts who could be called upon to participate in various APEC activities and making recommendations to APEC Leaders, Ministers and working groups on priority issues. WLN was founded with a Call to Action that was presented to President Fidel Ramos of the Philippines who pledged to support its activities. The Call to Action was elaborated upon in 1997 when Canada hosted APEC and presented its first Statement to Ministers Responsible for SME's as well as to Leaders. CIDA continued to support WLN with core funding for the first five years of its existence. WLN is not an official part of APEC but has been recognized as a platform for women since its launch.

WLN exists at the invitation of the APEC host economy and has continued to meet every year since 1996. Originally a core group of women leaders representing the Private Sector, Public Sector, Women in Science and Technology and Academia, the group now includes Indigenous Women Leaders. This year marks the 14th meeting of WLN and will be hosted by Singapore. It is accurate to say that close to 6,000 women have attended WLN events and have been successful in increasing the awareness of women in APEC and of APEC. This database represents a dynamic sector which can be further utilized not just for meetings and policy recommendations but also for trade and export and

further promotion of the Bogor Goals. APEC is the only multi-lateral agreement or cooperation which encourages the participation of women through a women leaders network and that has welcomed its recommendations and meetings on an annual basis.

The forerunner to the GFPN was created as a result of WLN recommendations and WLN was a supporter and promoter of the first two APEC Women's Ministerial meetings in which WLN did participate. Collectively WLN represents some of the most powerful women in the region and should be drawn upon more frequently and used as the valuable resource that it is to promote more trade, business and cooperation throughout the region.

Gender Focal Point Network (GFPN)

As a result of recommendations made by WLN and support from Women's Ministries in various APEC economies, APEC created the *Ad Hoc* Advisory Group on Gender Integration (AGGI) which studied the potential and mechanisms for integrating gender throughout APEC. AGGI had a two year mandate during which it recommended the permanent created of a gender group which became the Gender Focal Point Network. This group meets on an annual basis and continues to communicate inter-sessionally and reports directly to the Senior Officials. GFPN is the official representative of gender issues and is composed of representatives from each economy from the public sector. GFPN has had some successes in continuing to keep gender as a cross cutting theme in APEC, but as official representatives it offers a valuable resource that could be used to promote higher integration cooperation. The GFPN representative cumulatively represent a tremendous resource and amount of expertise that could be more effective in promoting gender in trade. APEC is the only multi-lateral agreement that has such a network that meets on a regular basis and is endorsed by the member economies.

Micro and Small and Medium Enterprises Sub-Working Group (MSMESWG)

The MSMESWG was established in 2002 largely at the urging of the GFPN, WLN and various representatives of the SME Working Group. Recognizing the differential impact of policy and trade on micro enterprises and the large number of micro enterprises in both the formal and informal sectors throughout APEC, it was deemed important that a specific group be established to focus solely on this sector. Many of the issues that the SME WG focus on are still beyond the reality of the day to day experiences of micro enterprises. This group dealt with issues concentrating on training and growth for micro enterprises and in particular best practices and models for micro financing and consisted of official experts in the subject matter. As micro enterprises are often the most vulnerable entities in trade and globalization and are often marginalized in society, the important work that this group undertook should not be underestimated. In order for international trade and globalization to be truly successful it is important that all sectors of society be involved and this group ensured that policies addressing microenterprises would be addressed.

Unfortunately the MSMESWG as a separate entity reporting to the SMEWG was disbanded after a few years and its work has now been rolled back into the mainstream work of the SMEWG. However, the precedent that it set is an important one and the work and focus on micro enterprises should be continued.

Women's Trade Days and Women in Export Days

Several WLN meetings have organized successful women's trade exhibitions in conjunction with the WLN meetings. These have varied in style and success with some being just show cases of local

products and others being more formal trade exhibitions. While trade has always been a theme of WLN, it was in 2007 as part of Australia's hosting of WLN, that a formal and highly successful Women in Export day was convened. This high level session brought together policy makers with women exporters from around the region and deal with issues of trade as well as the successes of women. Australia succeeded in raising the profile of women exporters from being just another subject that WLN advises on to being a practical focus of the achievements of women, the impact of trade on women and the impact of women on trade. The event was organized by Austrade who also coordinated extensive media coverage. Recommendations from this session were included in the WLN statement and also forwarded to APEC Ministers Responsible for Trade.

In 2008, Peru followed the precedent set by Australia and organized a highly successful Women in Export Day which built upon the recommendations made in 2007 including the delivery of research on the impact of Free Trade Agreements on women. The session also contributed recommendations to both WLN and the Ministers Responsible for Trade. In addition to this event and parallel to the WLN, Peru also hosted a very successful Trade Show of products from micro enterprises in the region. This exceptional show resulted in more than \$990,000 in sales during the WLN meetings and more than \$2 million in total sales and after sales. This well organized event took advantage of not just visiting meeting participants to promote local products but to also promote trade and export. This is an excellent model that could be followed at similar APEC events on an annual basis.

APWINC Digital Economy of Women (DEW)

This initiative aims to expand informatization and e-Business opportunities for current and prospective women entrepreneurs, thus promoting more start-ups, micro-enterprises and SMEs led or owned by women. The initiative is based on a holistic, systematic and continuous approach and is comprised of four collaborating parts that are being carried out annually from 2005 to 2009. This includes research, capacity building, e-community building, and a policy forum. The 'Initiative for APEC Women's Participation on Digital Economy' was presented at 9th APEC ECSG and was endorsed at 10th ECSG as a SOM project. Strong support for the initiative was included in the recommendations of both the 9th and 10th APEC WLN (Women Leader's Network) Meetings and the 3rd APEC GFPN (Gender Focal Point Network) Meeting. The Joint Statement of the **16th APEC Ministerial Meeting**, in Santiago, Chile, 'recognized the need for women-specific programs to develop technical and digital skills, as well as to strengthen women's business development at all levels, and welcomed the recommendation to support the APEC project "Initiative for APEC Women's Participation in the Digital Economy.' The Joint statement of the **17th APEC Ministerial Meeting** in Busan, Korea, 'Ministers noted the need to improve the implementation of the Framework for the Integration of Women in APEC and called upon fora and economies to take measurable steps to apply and advance the Framework. Ministers welcomed the Initiative for APEC Women's Participation in the Digital Economy 2005 Training for Women's IT Capacity Building in APEC economies'.

The APEC Women's e-Business Center was established in August 22, 2005 to conduct the APEC project, "Initiative for APEC Women's Participation in the Digital Economy" for five years from 2005 to 2009. The center is located within APWINC, Sookmyung Women's University. The Center has four functional teams: a Research team, a Training team, a Community team, and the Forum team. Each team has partners from APEC economies and international agencies. The research team consists of a research advisory committee, coordinator, and 15 research focal points. The training team consists of an advisory committee, trainers, and 21 coordinators for the selection of trainees and the promotion of training. The community team has partners of member economies for the reliability of the community.

The objectives of the DEW are:

- To promote e-commerce, m-commerce and to facilitate international exchange and cooperation
- To identify current status and future needs
- To strengthen e-Business capacity, and to provide e-Business environment and network
- To promote awareness on current issues of APEC Initiative for Women's Participation in Digital Economy relevant to e-commerce such as Intellectual Property, Security, paperless trading, etc.
- To promote awareness on new technologies and tools

This Initiative has resulted in several important research papers including the whitepaper on Women Enterprises and e-Business in APEC, the Roadmap of e-Business for Women Enterprises in Korea, a Customized Roadmap of e-Business for Women Enterprises in 2 or 3 member Economies and Customized APEC Women's e-Biz Training in Vietnam, the Philippines, Indonesia, China and Chinese Taipei. This important initiative is now entering its last year and was supported by funding raised from several sources including APEC, private sector companies and huge support from Sookmyung Women's University in Seoul. The next meeting of the DEW will be held in Singapore in August 2009 and it would be hoped that further funding to carry out the work that this project started could be continued. This is the only multi faceted, multi economy, practical project in APEC that has been focussed on a fully integrated approach to engaging more women in e-commerce and the age of technology.

Indigenous Women in Export Business Seminar (IWEBS)

Hosted by New Zealand with support and complimentary funding from Canada, IWEBS was convened as the first and only APEC meeting specifically focussed on bringing indigenous women from across the region together. The meeting was convened on the margins of the WLN meeting in Wellington and centred around the issues that indigenous businesswomen face, but also the similarities in their cultures and the potential for them to conduct business together. The meeting resulted in a statement that was integrated into the WLN statement which was presented to the APEC Ministers Responsible for Trade. These statements led to the APEC Ministers for Trade recognizing for the first time the 'unique contribution of indigenous women to the economy'. The atmosphere during this meeting was electric as the women joined in with each other over the potential to work together. Expectations were raised that another meeting would be convened. This should not be just a one off event and it is time that another such meeting be convened.

APEC SME Working Group projects

The APEC SME Working Group was established as a permanent working group and evolved from the original policy level working group. The working group meets twice a year and communicates electronically inter-sessionally. In addition, the working group is responsible for several other specialized APEC meetings which occur throughout the year and address such issues that are critical to SME's such as: disaster response, micro credit and finance, e-commerce and technology, different programs to support SME development, training for SME officials and training for SME's. The SME WG, through APEC, also funds projects and research that support the promotion of SME's. A tremendous amount of work has been undertaken by and through this group since its inception, although the promotion of its work is often limited. Successful models for SME development and support such as the incubator systems in Chinese Taipei, the One Village One Product model developed by Japan and so successfully implemented in Thailand and ecommerce training could have

a wider application if the information about them received a wider audience. Much of the good work of this group goes un-noticed.

OPPORTUNITIES

Based on this research and an overview of current APEC activities as well as those in Australia, Canada, Chile and Peru, it is evident that a number of opportunities exist that can be implemented APEC wide. There are many excellent good and best practices available that can be implemented and this paper provides just a highlight of some of the most successful. It is obvious that the best and most successful initiatives are very much those that consist of public/private partnerships.

The following outlines some key opportunities that APEC can assist in developing and which can also be conducted at an economy and even local level:

- The emergence of the recognition of the service sector as separate and distinct with distinctly different export potential and modes presents a huge opportunity to women. Traditionally a higher percentage of women in business tend to be in the service sector (the World Trade Organization defines in excess of 150 types of businesses and professions and four different modes of export). However, the marketing and promotion of services is vastly different from marketing and selling a product that one can touch and see and therefore training to sell and promote needs to be adjusted to address the unique characteristics of the service sector. This includes training for exporters as well as for trade commissioners and trade promotion officers.
- Technology represents a huge new frontier that is connecting women throughout the region to the rest of the world and assisting them to enter into new markets. Ensuring that more women are technologically savvy and continuing to expand access to reasonably priced broadband across all of the APEC regions in a dependable and affordable manner is essential to the success of all business but especially exporting businesses. Australian research shows that exporters who use e-commerce as part of their export strategy are more successful than those who don't. This is a fact that can be echoed by women in other economies as well.
- Exporting to Asia was seen as a major untapped opportunity by a number of women in the Australian Government Office for Women's research. In addition to the close proximity of much of Asia to Australia, a number of Free Trade Agreements are under negotiation or have recently been signed which have the potential to increase market access for small businesses and reduce red-tape and licensing requirements for exporting.
- As indicated from the research and reports quoted throughout this report, there are tremendous opportunities for Chilean women in international trade. It is impressive what has been achieved since 2004 and the hosting of APEC and WLN and this should serve as an example to other economies as the positive impact that WLN and multi lateral agreements can have on women entrepreneurs if the government chooses to continue to focus on women and develop programs to assist and support them.
- Women only trade missions have proven to be successful in several economies to kick start women's entry into international trade and linkages with business potential in other parts of the world. These trade missions are highly effective in assisting women in entering new markets and should not be seen as a way in which to marginalize women but rather to integrate them into international trade so that they may later be large enough and confident enough to participate in major trade missions and events.

- Many women still operate small or micro businesses and are located in remote and isolated areas. All four economies that were studied in this research have this same experience. Therefore there is a great opportunity in the ability to develop linkages, networks and trading partnerships to enable exporters to support each other, develop wider trading opportunities and to develop economy of scales. The design and quality of handicrafts and enviro-friendly products has improved significantly over the last decade and there appears to be a confidence and sophistication in women producers and their products. Opportunities also exist for producers to become ‘niche’ producers capitalizing on the ability to be specialized and produce products for export markets in small and specialized quantities. For example, as a manufacturing economy, most companies in China now require huge quantities for orders to achieve their pricing and to keep their large factories functioning. However, there are thousands of small and medium companies worldwide that require low cost, high quality manufactured goods but in small and custom quantities. Women producers can fill this niche.

RECOMMENDATIONS

1. Development of an online *Women’s Trade Portal*. Building on existing resources, this could be a ‘one-stop-shop’ internet site providing practical guidance and strategic planning support for APEC women exporters and importers.
2. Continued provision of e-commerce and export training for women in the regional, rural and remote areas of APEC through continuing support for such programs as the APWINC DEW. It is obvious that training in e-commerce and access to affordable broadband networks would assist women to overcome some of the disadvantages of geographic isolation and the challenges of travel.
3. Establishment of a web-based network for women in APEC. Strong networks, internationally, have been identified as critical to export success. They are all the more important for women experiencing common challenges related to their isolation.
4. Publishing and disseminating case studies showcasing women and in particular indigenous women in small business who have developed export capacity. Assistance to Indigenous women exporters should be part of a broader program of business development. This will help build the confidence and skills of Indigenous women to develop their businesses to the point where moving into exporting is a viable opportunity. Austrade has been successful in publicizing the success stories of women exporters which serve as role models for other women.
5. WLN has created important fora and platforms on which to build trade not just among women in APEC but for women throughout APEC. Better use of WLN and women in trade days can help profile women’s businesses, encourage more women to participate and also help towards benefitting the Bogor Goals.
6. Better training for women in the service sector as well as trade officials will open tremendous doors for increased trade opportunities. The International Trade Centre of Geneva has created an excellent series of training modules aimed at women entrepreneurs, trade promotion officers, NGO’s and trade negotiators that are available at no or low cost and can be implemented in all APEC economies easily.

7. It is important to ensure that there is outreach to women and indigenous women and those in remote and rural areas are not being included in globalization so that they can experience the benefits of trade liberalization without a threat to their traditional ways of life.
8. GFPN should be elevated to a higher level of decisions makers and given the support that it needs to drive better and higher level activities and influence within APEC.
9. Copious amounts of research at the APEC level and the economy and regional level, concerning the impact of women in the economy, the community and the types of jobs women are creating have been undertaken. It is important to start implementing the recommendations of this research so that women can become fully integrated into the economy.
10. Export market development programs that are designed to assist first time exporters or sme's let alone women exporters are highly effective in some economies and should be considered an essential role to supporting healthy competition as well as integrating women into international trade.
11. Access to export financing is usually not available to women entrepreneurs because their businesses are too small, the amount of funding they require is not enough or they nature of their businesses do not meet the threshold requirements. Accessible, affordable export financing for smaller and women owned businesses could provide protection as well as the support and funding needed to assist market entry and should be designed to capture those not currently captured by current programs.
12. Support for training women entrepreneurs to export their goods and services is still needed, and APEC economies should create national programs to address the gap in mentoring, partnering, and training women entrepreneurs to be export ready. Such training can also be provided in conjunction with WLN and GFPN as well as other relevant working groups.
13. APEC should show leadership and ensure that women entrepreneurs are fairly represented on advisory councils and other positions associated with multilateral trade fora that APEC supports such as ABAC and APEC working groups.
14. Recognizing that trade policy is not gender-neutral, the APEC economies should review trade policies and agreements to ensure that there are no adverse effects on women-owned businesses, particularly those in the service sector.
15. The last Women's Ministerial Meeting was convened in Mexico in 2002. It is time to reconvene with a topic focussing on women's economic contribution to APEC and how women entrepreneurs can help lead the way to sustainable and healthy economic recovery in the region.
16. It is important that Ministers Responsible for Trade, specifically address issues of IPR protection of indigenous knowledge, arts and design, and ensure that indigenous communities are brought into the world of globalization through export training, access to markets, access to export support programs and without exploitation of traditional knowledge and ways of life.

- 17.* Expectations were raised by the IWEBS meeting in 1999 and it is time to reconvene a second IWEBS meeting in order to build on the opportunities that these women have and the momentum created by previous meeting.

NEXT STEPS

Following on after the delivery of this report and the four participating economy reports, it is crucial to not let this important work finish here, therefore the following steps are recommended to continue to promote good public policies that promote women entrepreneurs and international trade throughout APEC:

1. Continue ongoing briefings with WLN, GFPN and other significant working groups such as the SME WG, the ECWG and the trade promotion groups on specific programs within APEC and at the economy level that can continue to promote women entrepreneurs
2. Obtain additional briefings from related Ministries at the economy level and implement Best Practices that have been cited in this report. It is not necessary to create new program when excellent successful prototypes already exist in other economies. Implementing these models and building on them to form linkages will strengthen the programs both domestically and within APEC.
3. Proceed with specific recommendations to existing and potential programs within APEC and the economy levels and expansion into other economies, and other related Ministries, based on, inter alia, consultations with Ministry officials
4. Provide a more detailed strategy for developing a database of women-led businesses
5. Make specific recommendations to potential new programming that could more effectively support “Women in Business”, the GFPN’s mandate, and the Women Leaders network and which will include the following:
 - Programming that engages women more actively in investment and trade activities
 - The development of a mentorship program
 - An APEC wide “Women in Business” Economic Summit, including potential private sector partners as part of a future WLN event or APEC Women’s Ministerial Meeting that would be a high level private/public policy think tank with concrete deliverables

CONCLUSIONS

Until policy makers make a concerted effort to imbed national and APEC wide policies for businesswomen and make the resources in funds and expertise available to do so, the issue becomes a victim of other political priorities and whims of changes in government. Business women contribute to the economy. It has to be recognized that the challenges that they face are often similar to those of any small business but are compounded by a variety of factors relating to their life experiences and role in society as women. This is at the heart of the argument. Once these differences are recognized and taken into account, government policy then can truly be effective.

Businesswomen in APEC are willing and able to become even more dynamic contributors to the economy if they are given some additional support where and when it is needed. As identified by GEM, ‘women’s entrepreneurship matters’.

The implications for policymaking that emerge from the diversity of circumstances that women face and their perspectives as well as literally hundreds of research papers confirm the need for customized or targeted policies. Programs such as the UNDP's gender mainstreaming initiative proves that successful and sustainable economic growth is best achieved when all citizens are mobilized and empowered. Research and policymaking may perhaps best be focused on how to effectively change the business environment and social institutions to support women through employment, access to social and financial capital, and raising self-confidence. Of particular importance is research that investigates the relationship between factors at the economy and regional level and key indicators at the individual level. The Global Entrepreneurship Monitor points scholars and policymakers to some of these key indicators and offers the opportunity for further inquiry.⁵⁵

This overview paper and the research and data that it makes reference to describe a economy with a unique culture and opportunity particularly in the arts, crafts and small business sector. The challenges that the women face are significant primarily due to the very small scale of their operations and in many cases, the remoteness of their communities. However, the quality and standards of the products that are being produced continue to improve. The strength in numbers of the micro and small business sector illustrates a highly innovative and entrepreneurial population. Research from other economies supports the premise that women entrepreneurs give back to their families and their communities and this is true in Peru as well. Supporting Peruvian women in business and in export will not only benefit their businesses but will also benefit the communities.

It is highly recommended that programs that make export markets more accessible including programs that provide some sort of marketing assistance or financial grant be implemented to assist these women producers to access a larger market than they are able to reach currently. With the renewed interest in Peru and tourism this will create new market opportunities and also enable them to pass along traditional skills that may be lost. Finally, in this era of corporate social responsibility, support for the women in rural regions and for the expansion of their micro enterprises could significantly improve the lives of people in the communities as well as develop new opportunities. In order for public policies to promote women to be successful they must be based on:

- Collaboration
- Implantation, and
- Monitoring of success

There needs to be more private sector engagement and governments need to listen to women. Tools and resources have already been identified and they should be utilized.

In conclusion and to quote Amartya Sen: 'the issue of inequality relates centrally to the disputes over globalization. A crucial question concerns the sharing of the potential gains from globalization, between rich and poor economies and between different groups within a economy.' Therefore, As APEC pushes towards achieving the Bogor Goals of free and open trade between developed member economies by 2010 and all economies by 2020, it is the responsibility of officials to ensure that the benefits are shared by all equally, women and men, rich and poor, urban and rural. APEC needs to commit itself to ensuring that the outstanding work and experiences that have been undertaken are made known to officials that will ensure an active role in achieving a better and fairer quality of trade and better and fairer achievement of the Bogor Goals.

⁵⁵ Global Entrepreneurship Monitor 2007, www.GEMConsortium.com

APPENDIX A FOOTNOTE REFERENCES

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4. Gender Gap Report 2007
5. www.swc-cfc.gc.ca
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8. www.GEMconsortium.com
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11. (Gender and Export Propensity by Barbara Orser)
12. (Canadian Women Entrepreneurs, Research, and Public Policy: A Review of Literature by Barbara Orser)
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51. www.smallbiz.nsw.gov.au/smallbusiness/Government+Programs/Women+in+Business
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53. More details can be found at: <http://nsw.apics.org.au>

APPENDIX B WEBSITES and RESOURCES FOR WOMEN

Websites and Resources Available to Australian Women:

- ACT Chamber of Women in Business, www.cwb.org.au
- Australian Businesswomen's Network, www.abn.org.au
- Business & Professional Women (BPW) Australia, www.bpw.com.au
- Business Chicks, www.businesschicks.com.au
- Chief Executive Women, www.cew.org.au
- Lunchbox List (WA), www.lunchboxlist.com
- Marketing Women (Sydney), www.marketingwomen.com.au
- National Women's Journal, www.nationalwomensjournal.com.au
- Network Central, www.networkcentral.com.au
- Queensland Rural Women's Network, www.qrwn.org.au
- Sydney Women's Network, www.sydneywomensnetwork.com.au
- The Ruby Connection - Westpac Women's Network, www.therubyconnection.com.au
- Women in Finance Association Inc., www.womeninfinance.com.au
- Women in Technology, www.wit.org.au
- Women on Boards, www.womenonboards.org.au
- Womens Network Australia, www.womensnetwork.com.au
- Organisation of Women in International Trade, www.owit.org
- Asia Pacific Business Council for Women, www.apbcw.com.au
- <http://www.cew.org.au/pages/issues/documents/TheBusinessCaseforWomens>
- http://www.eowa.gov.au/Information_Centres/Resource_Centre/EOWA_Public

Government Websites Useful to Women:

Women in Government

Office for Women, www.fahcsia.gov.au

- www.women.nsw.gov.au
- www.women.vic.gov.au
- www.women.qld.gov.au
- www.womenwe.communitydevelopment.wa.gov.au
- www.officeforwomen.sa.gov.au
- www.dhcs.act.gov.au/women
- www.women.nt.gov.au

State and Territory Export Development Agencies

New South Wales

- Department of State and Regional Development, www.business.nsw.gov.au
- Women Going Global – run by the NSW Business Chamber, www.nswbusinesschamber.com.au

Victoria

- Department of Innovation, Industry and Regional Development, www.diird.vic.gov.au
- Business Victoria, www.export.business.vc.gov.au

Queensland

- Trade Queensland, www.export.qld.gov.au
- Chamber of Commerce and Industry Queensland, www.cciq.com.au

Western Australia

- Department of State Department, www.dsd.gov.au
- Small Business Exporters Network, www.exporters.sbdc.com.au

South Australia

- Department of Trade and Economic Development, www.southaustralia.biz
- Business South Australia (Women of the World Initiative), www.business-sa.com

Tasmania

- Department of Economic Development and Tourism, www.development.tas.gov.au/export
- Tasmanian Chamber of Commerce & Industry, www.tcci.com.au

Australian Capital Territory

- Business and Industry Development, www.business.act.gov.au

Northern Territories

- Chamber of Commerce Northern Territory, www.chambernt.com.au

National Government Assistance

- Export Finance and Insurance Corporation, www.efic.gov.au
- Ausindustry, www.ausindustry.gov.au
- Australian Customs and National Border Protection Services, www.customs.gov.au
- Department of Foreign Affairs and Trade, www.dfat.gov.au
- Austrade, www.austrade.gov.au, www.austrade.gov.au/usefulwebsites

Websites for Canadian Women

<http://www.tbs-sct.gc.ca/rpp/2009-2010/inst/csw/cswpr-eng.asp?format=print>

<http://www.parl.gc.ca/information/library/PRBpubs/prb0562-e.htm>

[Info Export www.infoexport.gc.ca](http://www.infoexport.gc.ca)

[Department of Foreign Affairs and International Trade www.international.gc.ca/eicb/menu-en.asp](http://www.international.gc.ca/eicb/menu-en.asp)

[Trade Commissioner Service http://www.tradecommissioner.gc.ca/eng/virtual-trade-commissioner.jsp](http://www.tradecommissioner.gc.ca/eng/virtual-trade-commissioner.jsp)

[Department of Foreign Affairs and International Trade strategy](http://www.international.gc.ca/commerce/strategy-strategie/index.aspx)

www.international.gc.ca/commerce/strategy-strategie/index.aspx

[Businesswomen in International Trade http://www.international.gc.ca/businesswomen-femmesdaffaires/index.aspx](http://www.international.gc.ca/businesswomen-femmesdaffaires/index.aspx)) which can also be reached at www.businesswomenintrade.gc.ca

[Status of Women Canada www.swc-cfc.gc.ca](http://www.swc-cfc.gc.ca)

[Export Development Canada www.edc.ca](http://www.edc.ca)

[Business Development Bank of Canada www.bdc.ca](http://www.bdc.ca)

Networks and Associations of Canadian Women Business Owners

Alberta Women's Enterprise Initiative Association (AWEIA)

Association of Women Business Owners (Lower Mainland)

Atlantic Canada Opportunities Agency (ACOA) Women in Business Initiative (WEI)
 Businesswomen in Action Committee of the Board of Trade of Metropolitan Montreal
 Calgary Women's Network
 Canadian Association of Women Executives and Entrepreneurs (CAWEE)
 Canadian Federation of Business and Professional Women's Clubs (CFBPWC)
 Canadian Women's Business Network
 Centre for Women in Business -- Mount Saint Vincent University
 ConnectUs Canada
 Forum for Women Entrepreneurs – BC Chapter
 Foundation of Canadian Women Entrepreneurs
 Guelph Women in Networking (GWIN)
 Halifax Women's Network
 International Business and Career Women's Association (IBCWA)
 K-W Business Women in Networking
 London Business and Professional Women's Club
 Newfoundland and Labrador Organization for Women Entrepreneurs (NLOWE)
 Niagara Area Business Women's Network (NABWN)
 Organization for Women in International Trade (OWIT) – Alberta
 Quebec Business Women's Network, Inc. (QBWN) – Réseau Des Femmes D'affaires du Québec
 Step Ahead One-on-One Mentoring Program
 Women Business Network – Ottawa
 Women Business Owners of Manitoba (WBOM) – Winnipeg Chapter
 Women Entrepreneurs of Canada (WEC)
 Women Entrepreneurs of Saskatchewan, Inc
 Women in a Home Office
 Women in International Trade - Ontario (WITO)
 Women in Networking (WIN)
 Women Presidents' Organization -- Toronto Chapter
 Women Who Excel
 Women's Enterprise Centre of Manitoba (WECM)
 Women's Enterprise Society of BC (WESBC)
 Women's Executive Network (WXN)

International Networks of Women Business Owners

Business Women's Network
 Catalyst
 Executive Women International
 International Alliance of Women (TIAW)
 International Virtual Women's Chamber of Commerce, Inc.
 Organization of Women in International Trade (OWIT)
 Women's International Networking (WIN)

Professional Women's Associations and Networks

Association of Canadian Women Composers (ACWC)
 Canadian Auto Workers' (CAW) Women's Network
 Canadian Coalition of Women in Engineering, Science and Technology
 Canadian Women in Communications (CWC) / Association canadienne des femmes en communications (AFC)
 DigitalEve Canada
 Inventive Women

National Association of Women and the Law
 Nortel Joint Chair for Women in Science and Engineering
 Petro Canada Atlantic Regional Chair for Women in Science and Engineering
 Society for Canadian Women in Science and Technology (SCWIST)
 Webgrrls International
 Wired Woman Society
 Women in Film and Television
 Women in Information Technology (Win IT)
 Women in Science and Engineering (WISE) – Ottawa Chapter
 Women in Scholarship, Engineering, Science and Technology (WISEST)
 Women in Trade and Technology National Network

Print and Electronic Resources for Women Entrepreneurs

Business Woman Canada
 CanadaOne (canadaone.com)
 Chatelaine Magazine
 Entrewomen.ca
 eWomenNetwork.com
 Home Business Report
 PROFIT Magazine
 Women & Environments International
 Womennet.ca
 Womanspace

Financial Services for Women Entrepreneurs

Aurora Business Project -- YMCA of Montreal
 Bank of Montreal: Services for Women Entrepreneurs
 Ottawa Women's Credit Union (OWCU)
 PARO: A Northwestern ON Women's Community Loan Fund
 Réseau Québécois du Crédit Communautaire
 Royal Bank Group: Breakthroughs and Resources for Women Entrepreneurs
 Bridges for Women Society
 Centre for Entrepreneurship and Development (CEED)
 Community Microskills Development Centre (Microskills)
 Investing in Women's Worth (IIWW)
 Original Women's Network (OWN)
 Victoria Women Work! Society
 Women's Centre of Montreal

Canadian Research Institutes

Canadian Research Institute for the Advancement of Women (CRIA/W)
 Centre for Research and Education on Women and Work

Women's Institutes and Organizations Dedicated to Advocacy and Promoting Gender Equality

British Columbia Women's Institute (BCWI)
 Canadian Women's Foundation
 Federated Women's Institutes of Canada
 Federated Women's Institutes of Ontario (FWIO)
 National Action Committee on the Status of Women (NAC)
 National Council of Women in Canada

Native Women's Association of Canada
 Older Women's Network
 Ontario Native Women's Association
 Pauktuuit Inuit Women's Association
 University of British Columbia Women's Resource Centre
 University of Saskatchewan Students' Union Women's Center
 Westcoast Legal Education Action Fund (LEAF)
 Women's Legal Education and Action Fund (LEAF)
 YWCA of/du Canada

Chile

Websites for Chilean Women

Corfo, www.corfo.cl
Prochile, www.ProChile.cl
Sercotec, www.sercotec.cl
Sernam, www.sernma.cl
Asociacion de Mujeres Lederes, www.mujereslideres.com

Stakeholders and references for Chilean women

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 Patricia Gallardo, Hasta Diciembre dirigió el Centro Mujer Empresaria de la Universidad Central, International Institute Innovation & Entrepreneurship (3IE) USM, patricia_gallardo_k@yahoo.com

Websites for Peruvian Women

Ministry of Production, www.produce.gob.pe
Ministry of Labour, www.mintra.gob.pe
Ministry of Trade and Tourism, www.mincetur.gob.pe
Export Association, www.adexperu.gob.pe
Ministry for Women and Social Development, www.mimdes.gob.pe

Resources for Peruvian Women

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APPENDIX C

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The Telfer Women and Enterprise Working Papers Series

The Telfer School of Management at the University of Ottawa, as a result of a research partnership with Industry Canada Small Business Policy Branch, released new research about women entrepreneurs in export markets.

- Orser, B., and Leck, J., (2008) "Examination of Gender Influences in Career Mentoring"
- Orser, B. (2007) "Canadian Women Entrepreneurs, Research and Public Policy: A Review of Literature".
- Orser, B., and Riding, A., Dathan, M., Stanley, J. (2007) "Gender Challenges of Women in the Advanced Technology Sector".
- Orser, B., and Riding, A., Manley, C. (2006) "Women Entrepreneurs and Financial Capital", *Entrepreneurship, Theory and Practice*, 30 (5): 643-664.
- Modelling Owner Experience (2007)
- Gender and Export Propensity by Orser, B., and Spence, M., Riding, A., Carrington, C. Examines the influence of gender in international trade. This is an important study because international trade is critical to the Canadian economy, SMEs comprise the majority of the firms that sell goods and services abroad and women are increasingly engaged in international entrepreneurial activities. The study found that women-owned firms are underrepresented among SME exporters. Approximately 17 percent of Canadian small- and medium-sized enterprises are majority women-owned (with ownership between 51 and 100 percent). Among Canadian SME exporters, only 12 percent of firms are majority women-owned. The study also found that gender differences in operational attributes of the firm explain most, but not all gender differences in export propensity. The study implies that women business owners face unique challenges to international trade. Furthermore:
 - The impact of gender on export propensity appears to differ by sector.
 - Firms owned by women immigrants appear to be more likely to export, all other factors held equal;
 - Majority women-owned firms were less likely to seek growth, reported less management and financial experience and operated smaller, less profitable firms and firms that were concentrated in service sectors; and
- On average, exporters are larger firms, located in urban settings, operating in manufacturing, wholesale/retail, professional services and technology-based sectors and reporting higher than average investments in R&D. Owners were more likely to report that their first language was not French, were disproportionately immigrants (Canadian resident of less than 5 years) and were significantly more likely to intend to grow the firm. The findings suggest that growth-oriented women business owners might consider exporting as a means to enterprise growth, regardless of firm size, age or sector.
(http://www.telfer.uottawa.ca/component/listing,Orser,%20Barbara/option.com_directory/page,viewListing/lid,129/Itemid,116/lang,En/)
- **Canadian Women Entrepreneurs, Research and Public Policy: A Review of Literature**
This report, by Dr. Barbara Orser, Deloitte Professor in the Management of Growth Enterprises at the University of Ottawa, published in association with Foreign Affairs and International Trade Canada, summarizes key research findings about Canadian women business owners. It also provides an inventory of Canadian studies and research about women's entrepreneurship. The emphasis of the review is on recent, large-scale, representative studies that explicitly examine gender and growth-oriented small- and medium-sized enterprises (SMEs).

(http://www.international.gc.ca/businesswomen-femmesdaffaires/assets/pdfs/Canadian_Women_Entrepreneurs_Orser.pdf)

- **Canadian SME Exporters**
 Corporate Canada, policy makers, and not-for-profit organizations have expressed concern about the quality and scope of data about both commercial businesses in the services sectors and about small- and medium-sized enterprises (SMEs) that are exporter firms (Conference Board of Canada, 2006). This report, by Barbara Orser, Martine Spence and Allan Riding, Telfer School of Management, University of Ottawa, and Christine Carrington, Industry Canada, represents the first comprehensive cross-sectoral analysis of Canadian SME exporters and international new ventures with significant export revenues within three years of start-up.
- **Financing Canadian SME Exporters**
 This study, by Allan Riding and Prescott Ensign, University of Ottawa, and Brad Belanger, Industry Canada, was conducted to examine the extent to which Canadian SME exporter firms face difficulty in accessing debt financing from commercial lenders compared to non-exporters. The results show that commercial lenders reject applications for operating loans from early-stage SME exporters at a rate more than four times that of the rejection rate for established firms. Early-stage SME exporters (those operating since 2002) are also more likely to be turned down for term loans than established firms (those operating prior to 2002). (http://www.sme-fdi.gc.ca/eic/site/sme_fdi-prf_pme.nsf/eng/h_02115.html)
- **Beyond Borders: Canadian Businesswomen in International Trade**
 A groundbreaking 1999 study conducted by the Trade Research Coalition and sponsored by the Department of Foreign Affairs & International Trade and RBC Royal Bank. It examines Canadian businesswomen who are exporting, why they're going global, how they reach export markets and finance export activities. Beyond Borders also looks at the top challenges that women exporters experience, examines public- and private-sector support programs, and provides strategies and advice for developing international markets and overcoming gender-based and other challenges.
 (<http://dsp-psd.pwgsc.gc.ca/Collection/E2-186-1999E.pdf>)
- **Services to Global Markets: A Profile of Canadian Women Who Export Services**
 A report by conducted by Dr. Dorothy Riddle for the Foundation of Canadian Women Entrepreneurs, based on the first national research study of Canadian women service exporters. It provides profiles, statistics and other data on women service exporters, plus key success factors and tips. (http://www.international.gc.ca/businesswomen-femmesdaffaires/assets/pdfs/fcwe_eng1-en.pdf)
- **Best Practices for Canadian Women Entrepreneurs in Canada**
 This report, sponsored by the Royal Bank of Canada and the Foundation of Canadian Women Entrepreneurs, was presented at the OECD (Organization for Economic Co-operation and Development) Conference on Women Entrepreneurs in Paris in 2000. It details best practices in private- and public-sector programs designed to assist the growth of women entrepreneurship in Canada.
 (http://www.international.gc.ca/businesswomen-femmesdaffaires/assets/pdfs/OECD_Case_Studies-en.pdf)
- **Women Entrepreneurs and Financial Capital**
http://www.telfer.uottawa.ca/documents/pdf/other/ETP_2006_Orser_Riding_Manley.pdf

- **Sustaining the Momentum: An Economic Forum on Women Entrepreneurs**
(<http://www.ic.gc.ca/eic/site/sbrp-pppe.nsf/eng/rd01316.html>)
- **Prime Minister's Task Force on Women Entrepreneurs Report and Recommendations**
(http://www.international.gc.ca/businesswomen-femmesdaffaires/assets/pdfs/PM_Task_Force_Report-en.pdf)
- **Myths and Realities: The Economic Power of Women-led Firms in Canada**
([http://www4.bmo.com/vgn/images/portal/SYSTEM%20\(Site\)_81/BMO%20FG%20\(Site\)_35330/PCCG%20\(Site\)_35383/Personal%20Finances%20\(Site\)_35595/PDFs_69692/73338myths_realities.pdf](http://www4.bmo.com/vgn/images/portal/SYSTEM%20(Site)_81/BMO%20FG%20(Site)_35330/PCCG%20(Site)_35383/Personal%20Finances%20(Site)_35595/PDFs_69692/73338myths_realities.pdf))
- **Center for Women's Business Research**
This Center is the premier source of information, reports and studies on women business owners and their enterprises worldwide. (<http://www.womensbusinessresearch.org/>)