Supporting Potential Women Exporters: Report to APEC

APEC CTI 34/2003 T

Executive Summary

The APEC CTI project, “Supporting Potential Women Exporters” was developed to assist APEC’s Committee on Trade and Investment connect its activities on trade-related capacity building and trade facilitation with the needs of small women-owned or -led businesses in order to expand trade. In 2003-04, experts from six APEC economies produced background papers and case studies that elaborate some of the gender dimensions of APEC’s trade liberalization agenda, share “good practices” that support very small women exporters, and propose practical recommendations for follow-up activities by APEC CTI and APEC member economies.

Three key messages emerged from the project:

• Intermediary organizations are critical: in all the case studies and “good practices”, women producers organized into larger groups so they could produce enough export quality goods to supply international markets; receive comprehensive business development services tailored to their specific needs; access finance, and engage in advocacy activities.

• Trade policy should be linked to other domestic policy objectives, including gender equality. The case studies identified government-led gender equality initiatives, but these were not always linked with business and export development initiatives in other departments, in some cases due to ambivalence about the “real” role of women: housewife or businesswoman? Business support initiatives fell short of preparing women for international markets.

• All United Nations members have taken on commitments to protect and advance women’s economic activities in the Beijing Platform for Action, CEDAW, ILO conventions and others. They have also invested in employment equity, pay equity; health, education and training for girls. Those investments should be resulting in a much more visible and vigorous presence of women in business and trade. This is where trade organizations can build on the ground work, or “enabling environment” for trade that gender equality commitments help create.
The main findings and recommendations were presented at a “Dialogue” with APEC CTI and Gender Focal Point members in Santiago, Chile, at the time of the SOM III meetings, September 28, 2004. Members of the Women Leaders Network also participated. Feedback from the Dialogue was very positive, with several CTI members indicating they had as a result a better understanding of how gender considerations are relevant to non-traditional areas like trade.

The Committee decided at its regular meeting to have its “Friends of the Chair” on gender issues further analyze the recommendations and select a short list for further discussion by CTI as a whole. The objective is to have CTI include some of the project recommendations in its 2005 work plan.

Recommendations for APEC

APEC CTI activities can be designed to respond to gender-based barriers that affect the ability of small, women-owned businesses to engage in international trade. The Mid Term Stocktaking of APEC’s Bogor Goals in 2005 and APEC members’ Individual Action Plans present opportunities to identify specific gender barriers to trade and indicate results of gender impact assessments of APEC members’ improvements to trade and investment liberalization. The project team offered suggestions for both APEC CTI and national governments, as well as recommendations and “lessons learned” from the case studies that will be of interest to other areas in APEC, including the Small and Medium Enterprise Working Group, the Finance Ministers Process, the Tourism Working Group and the Gender Focal Point Network. Following are the main recommendations to APEC that emerge from the background papers and discussion at the Dialogue. Additional details are provided in the summaries of the background papers that accompany this report.

Trade Facilitation Action Plan

- Streamlining export procedures and regulations helps micro producers and the organizations that assist them participate in international trade. APEC’s Trade Facilitation Action Plan should include specific components that target small producers, and include women exporters and the organizations that work with marginalized women producers in consultations to identify, design and evaluate trade facilitation activities.

- The template for reporting improvements to Individual Action Plans (IAPs) could be modified to add a chapter on gender integration. Here governments could report on steps or initiatives they have taken to identify the gender impacts of their commitments, and identify trade facilitation initiatives that are inclusive of the needs of small women exporters.
Alternatively, APEC members could indicate in the current chapters of their IAPs what steps they have taken to address gender issues. For example, under “Mobility of Business Persons”, governments could note outcomes of their consultations with associations of women service providers on categories and standards for inclusion under “professional services”.

**Trade-Related Capacity Building**

- Trade-related capacity building (TRCB) activities should focus on identifying and promoting national interests, including training for trade negotiators to ensure that their governments retain flexibility to protect and advance gender equality objectives, including equal employment and pay equity, under trade commitments.

- TRCB initiatives for the private sector on trade rules should be inclusive of services as well as goods producers. This may involve capacity-building for government officials and negotiators on their own services sectors as well as assistance for private sector organizations to support emerging women-owned service suppliers.

- APEC TRCB initiatives could support small producers by requiring that large project contractors involve small producers, including women producers and their organizations, as partners in and beneficiaries of TRCB projects.

**Intellectual Property Rights**

- The Intellectual Property Rights Experts Group could broaden its discussion of IPR to include intellectual property issues for folklore and artisanal products, and protection of intellectual property rights where those rights are held by a group.

**Market Access**

- The Market Access Group could address harmonization of HS codes (harmonized system of standards) for handicrafts.

**Finance**

- Gender-based barriers to resources, education and training also have an impact on women’s access to finance and credit. In turn, access to financing and capital markets is a major obstacle to the growth of women-owned firms. The APEC Finance Ministers Process should address concerns about biases in financial policy and systems that disadvantage women and the organizations that support small women producers in accessing institutional sources of credit efficiently and in amounts sufficient to support participation in international trade. While an important source of finance for small producers, micro-credit alone cannot provide adequate amounts
of finance to support export activity. Alternative mechanisms include access to finance without demands for collateral and higher loan thresholds for cooperatives and similar organizations.

E-commerce and ICTs

• APEC should encourage the use of e-commerce in member economies and ICT capacity-building initiatives that target women and the organizations that support women’s businesses.

Strengthening gender mainstreaming in APEC

• The Gender Focal Point Network has an important role to play in explaining the purpose and benefits of APEC’s gender criteria to other APEC fora. This task requires stronger gender capacity at the APEC Secretariat.

• The Budget and Management Committee and APEC Senior Officials play a key role in monitoring the implementation of APEC policies and procedures, including adherence to APEC’s gender criteria for projects. They can provide important support to APEC’s goals for gender mainstreaming by ensuring that all projects funded by APEC fully address the gender criteria.
Supporting Potential Women Exporters: Considerations for APEC

Gender differences in trade-related capacity building and trade facilitation are linked to gender differences in access to resources and information. Women micro- and small exporters and potential exporters frequently encounter a number of gender-based barriers to participating in international markets, including:

— assumptions by government agencies and other business and trade promotion organizations that women’s businesses are too small to be competitive internationally;

— women’s businesses may be too small or too weakly linked with mainstream organizations to be aware of, or eligible for national or international trade programs;

— persisting gender bias in financial systems;

— barriers in accessing ICTs.

The background papers prepared for the APEC CTI project, “Supporting Potential Women Exporters”, describe initiatives in Indonesia, Korea, Malaysia, Thailand and Vietnam that assist very small, women-owned or -led enterprises participate in trade. The case studies from Korea and Malaysia focus on initiatives that use ICTs to support women entrepreneurs. The full text of the papers can be found on the website of The North-South Institute (http://www.nsi-ins.ca/en/research/progress17.html). Each of the case studies includes an analysis of role and economic contributions of women’s businesses and export activity in the respective economy, and gender considerations in access to and participation in current government export promotion programs.

The case studies and overview paper highlight the important role played by intermediary organizations that bring women producers together to create potentially competitive groupings and illustrate why trade policy and trade capacity building should be linked to other domestic initiatives, including those that support small producers and advance gender equality.

The papers present women producers at different stages of export-readiness, from very small producers of garments in Indonesia, traditional handicrafts in rural Malaysia and northern Thailand, to women service providers in Korea who rely on ICTs to connect with international markets, and women hotel operators who developed a niche in Vietnam’s tourism industry. Handicrafts and services are sectors where women’s businesses are concentrated (agricultural products are another important sector for
women and could be an area for future study by APEC). A number of gender and trade issues of relevance to APEC emerge from an analysis of those sectors. For artisanal products, for example, these include protection for traditional designs and production processes and harmonization of HS codes for handicrafts. Trade in services is not well captured in statistics, in particular, statistics for the micro and small service sector. This data gap compounds the “sectoral invisibility” that women service providers experience, for they are concentrated in areas such as business and professional services that receive less attention by trade officials.

**Constraints and Opportunities**

The trade capacity-building needs for women producers identified through the studies include access to training that is relevant and accessible to very small producers; access to continuing support programs that are integrated with mainstream policy and planning; and access to finance by organizations and networks such as cooperatives and fair trade organizations that target very small producers. Although many governments have developed policies and programs that target women producers, these do not appear to be well integrated with trade strategies. Trade facilitation and promotion initiatives tend to focus on the needs of those businesses that are considered by government agencies and financial institutions as being already export-ready.

A number of factors contribute to the lack of visibility in trade and industry departments of issues that are relevant to very small producers, in particular women producers. The background papers highlight the following:

- In many economies, women disproportionately live in rural or semi-rural areas, at a distance from the main urban centres that have internet and other linkages to export markets: for women producers in very small, remote regions, however, the international market may be the main market for their products.

- Some are ethnic minorities.

- The business development and export needs of very small producers may be marginalized in trade ministries that are better equipped to address the interests of larger producers, whose organizations are well-positioned to engage with government.

- Many women business owners operate businesses that are very small, with few or no employees. The economic significance of these businesses may be largely statistically “invisible”, because they take place in the informal economy, for which data are weak.

- Many women-owned businesses are in services, a sector where women are substantially employed, and where women operate, or have the potential to operate, small
businesses that could be supported through gender aware national trade policies. Weak data for this sector and less attention accorded by trade policy-makers to service sectors where women-owned businesses operate can obscure both the value of and potential for these exporters.

- The associations and networks that support marginalized women entrepreneurs frequently are not included in trade-related capacity-development initiatives or in consultations on trade policy. These organizations play a key role in linking small producers to government programs and international markets, but may have neither the time nor financial resources to monitor trade policy and develop policy documents for governments.
Supporting Potential Women Exporters: 
Highlights from the Background Papers

Supporting Marginalized Women Exporters: An Overview of 
Issues and Strategies

Heather Gibb, The North-South Institute, Canada

The paper describes several dimensions of marginalization from mainstream trade policy that small producers, in particular women producers and service providers, experience. In the context of increasingly globalized markets, trade policy should reinforce and advance domestic investments in gender equality and micro and small business development by linking domestic programs that target women entrepreneurs and small businesses with trade policy and programming.

The paper briefly reviews recent literature on gender impacts of trade agreements and the relationship of this work to APEC CTI’s agenda. It discusses constraints affecting the ability of marginalized women exporters to participate in international trade, and offers suggestions for CTI and other APEC fora. Two strategies that specifically target marginalized women producers are presented: fair trade organizations, and the International Trade Centre established by the Self-Employed Women’s Association in India. Gender issues in two sectors highlighted by the case studies as important to women producers - services and handicrafts - are discussed, and the work of the International Trade Centre UNCTAD, WTO in supporting women service providers described. The analysis of gender concerns in these two sectors highlights several issue areas that are relevant to APEC CTI activities. The paper then turns its focus to APEC, with recommendations for strengthening CTI’s capacity for gender analysis and integrating gender into the Trade Facilitation Action Plan and trade-related capacity building projects.

APEC’s Mid Term Stock-taking of the Bogor Goals in 2005 and APEC members’ Individual Action Plans present opportunities for APEC to identify specific gender barriers to trade and indicate results of gender impact assessments of their improvements to trade and investment liberalization. These initiatives would also advance the gender equality goals of the Millennium Declaration and the development objectives of the Doha Development Agenda of the WTO. Other recommendations for APEC CTI include:

- Trade-related capacity building (TRCB) activities should focus on identifying and promoting national interests, including training for trade negotiators to ensure that their governments retain flexibility to protect and advance gender equality objec-
tives under trade commitments. For some economies, these include set-asides for women-owned businesses under government procurement policies; for others, protection for domestic equal employment and pay equity legislation in negotiations on subsidies in GATS negotiations and other plurilateral agreements.

- TRCB initiatives for the private sector on trade rules should be inclusive of services as well as goods producers. This may involve capacity-building for government officials and negotiators on their own services sectors as well as assistance for private sector organizations to support emerging women-owned service suppliers.

- TRCB initiatives could support small producers by requiring that large project contractors involve small producers, including women producers and their organizations, as partners in and beneficiaries of TRCB projects.

- The Trade Facilitation Action Plan should include specific components targeting small producers, and include women exporters and the organizations that work with marginalized women producers to assist in identifying, designing and evaluating interventions.

- The Trade Facilitation Action Plan should use sex-disaggregated data on employment, business ownership and export interests and activities of small producers in order to identify the distribution of cost savings achieved by exporters achieved as a result of the Plan.

- The Intellectual Property Rights Experts Group could broaden its discussion of IPR to include intellectual property issues for folklore and artisanal products, and protection of intellectual property rights that are held by a group.

- The Market Access Group could address harmonization of HS codes (harmonized system of standards) for handicrafts;

- The APEC Finance Ministers Process should address concerns about policy and biases in financial systems that disadvantage women and the organizations that support small women producers, including fair trade organizations, in accessing institutional sources of credit efficiently and in amounts sufficient to support participation in international trade.

- The Gender Focal Point Network plays a key role in explaining the purpose of APEC’s gender criteria for projects and should recommend to Senior Officials ways to ensure that those criteria are better understood and used. This could include a renewed mandate for gender mainstreaming in the Secretariat, strengthening capacity at the APEC Secretariat with the appointment of a full-time dedicated program officer and regular gender training for Secretariat staff. In addition, the Budget and Management Committee and APEC Senior Officials have important roles to play in ensuring that all projects funded by APEC fully address the gender criteria.
Supporting Potential Women Exporters: The Case of Indonesia

Diah Widarti, Indonesia

Persisting gender-based barriers for women’s access to resources (credit, skills training, and the policy environment, among others) have implications for the success of initiatives intended to support the participation of women engaged in micro and very small businesses in international markets. Gender equality is key to the promotion of women’s opportunities and participation in business activities in all sectors.

The paper describes innovative approaches to address barriers experienced by marginalized women producers in Indonesia. The paper situates these initiatives in the overall context of women’s labour force participation and activities in micro and small enterprises in Indonesia. Government and non-government initiatives that support women’s businesses are reviewed. Two case studies feature women micro producers of garments and handicrafts at different stages of market-readiness. The first group established a “joint enterprise”, or Kelompok Usaha Bersama/KUB and a cooperative that has been successful in addressing their marketing and finance needs. In recent years, however, the producers have been threatened by imports of second-hand clothing. The second case study is of women producers at a much earlier stage of market-readiness, where the major strategy is clustering micro-producers of traditional crafts and folk art in self-reliant groups that form cooperatives and work together to generate sufficient capacity to participate in global markets. There is potential for collaboration with a fair trade organization. The studies point to the importance of improving linkages between micro and macro interventions, and developing long-term strategies. Government programs for skills training, finance and marketing must correspond with the actual needs of producers.

Recommendations for APEC:

• For governments: Address legal barriers to women’s equal access to economic resources, support strategies that promote clustering micro enterprises that produce similar products, and ensure finance or micro-credit mechanisms that do not require collateral.

• APEC Trade Facilitation: Streamlining export procedures and regulations will assist micro producers and the organizations that assist them in reaching international markets.

• APEC TRCB: APEC could encourage national governments to include NGOs and other associations that help micro enterprises in trade-related consultations and capacity-building activities.

• APEC should also encourage the use of e-commerce in member economies.
• APEC trade promotion activities could include exchanges of “good practice” in organizing trade fairs or exhibitions at a regional level that are accessible to very small producers.

**Women Exporters Optimizing ICT: Four Case Studies from Korea**

*Dr. Kio Chung Kim, Asian Pacific Women’s Information Network Center, Sookmyung Women’s University, Republic of Korea*

This report provides statistical data on the informatization of Korean women-owned businesses. Current government support policies are described and evaluated. The paper highlights the difficulties that Korean women’s enterprises face in their business activities by analyzing the results of various surveys of women entrepreneurs, and argues that informatization programs aimed at the general public should also target women entrepreneurs. Usually the small size of women’s enterprises and their clustering in the service sector make them fall through the net of government programs aimed generally at small and medium sized industries.

Several case studies illustrate how ICTs can enhance the activities of women-owned businesses and create the potential to invent new business activities that rely on ICTs. They include an online education industry, an export business that sells imitation accessories on the internet, and a company that designs and markets mobile phone game content. Intermediary organizations such as the Gyeonggi Women’s Development Center (GWDC) are crucial in the development of IT strategies for women-run businesses. GWDC’s one-stop-shop approach demonstrates what an IT strategy can do to enhance the productivity and profitability of very small businesses.

Recommendations for national governments include promoting and advancing national policies for gender equality and encouraging women’s participation in economic activities. Small and micro scale women enterprises should be organized and grouped to more effectively exploit electronic training and experience. Governments should invest in low cost access to high-speed telecommunications infrastructure and capacity-building building on e-commerce. In addition, since women’s enterprises are strongly represented in services, governments should ensure that their negotiations under the GATS protect and advance the interests of small service providers. Finally, Governments need to simplify and expedite patent and registrations for original designs. Small businesses need protection for original designs, but cannot always resort to patents and copyright provisions which take too long to process and are too costly. Small businesses must look to electronic solutions to protect their designs.
Recommendations for APEC:

- **Trade Facilitation**: The case studies draw attention to the importance of simplifying trade documentation and paperwork. Attention could be directed to documentation requirements for sectors where women’s enterprises are strongly represented.

- **TRCB**: APEC technical cooperation initiatives could be more gender-sensitive if they included women service providers as consultants and trainers. In addition, women’s organizations and centers should be included in training on trade rules and in consultations on trade policy.

- **Transparency**: The case studies identify the importance of market information and networking for women service providers. To facilitate networking, APEC could encourage member governments to identify and support contact points for women’s business and professional associations in their respective economies.

Mainstreaming Potential Women Exporters in International Markets through ICT: Malaysia

*Prof. Dr. Farida Habib Shah, Chief Minister’s Department, Melaka, Ayer Keroh, Malaysia*

Linking trade policy and trade promotion initiatives with domestic business development and gender equality objectives can produce outcomes that benefit marginalized groups. To show its commitment to promoting women’s development, Malaysia is signatory to several international agreements on women, including the Beijing Platform for Action. To ensure equitable participation in trade and economy, and ensure that women benefit from trade liberalization, the government has taken measures to engage women in various sectors of the economy, including export sectors.

The paper provides an overview of women’s role in the Malaysian economy, including the information and communications technology sector (ICT) and the use of ICTs in the export sector. While there has been progress made by women in all key economic sectors in Malaysia, the majority of women remain concentrated in low-skilled and low-wage jobs and very few in top managerial and decision-making posts. There is limited sex-disaggregated data on the activities of women in business and international trade.

The Malaysian Government has emphasized developing infrastructure and human resources capability for ICT, including a focus on women. The paper presents two case studies of pilot projects that promote traditional and non-traditional products and services of marginalized women through developing ICT and related capacities. ICTs have improved the economic status of women by increasing women’s ability to work from home in societies where women’s mobility may be circumscribed, and assisting women engaged in informal sector activities to shift to formal sector work. ICTs have improved global market access for craftswomen through e-commerce.
The paper describes two pilot projects that target ethnic women in rural areas and capacity-building to use ICTs to promote and preserve production of traditional crafts and facilitate sales to international markets. Access to finance is a key issue for women in business, including getting women out of poverty and encouraging women to promote their businesses. Another pilot “mentor-mentee scheme” promotes and helps women in small industries gain access to finance to start and improve their businesses.

National governments are encouraged to promote women-owned micro and small businesses by collecting and analyzing sex-disaggregated data to ensure that policies targeting these groups are implemented and are having desired results. As well, governments should enhance access to micro-credit and develop alternative, lower-cost channels for foreign exchange trade, since existing mechanisms for on-line payments are too expensive for new, small exporters.

**Recommendations for APEC:**

- CTI could address questions regarding intellectual property rights, including patents and trademarks, as well as quality control for traditional handicrafts.

- The Gender Focal Point Network could discuss strategies to address the lack of sex-disaggregated data on the involvement of women in export.

- TRCB: Women’s affairs ministries and women’s organizations should be included among stakeholders that are engaged in consultations on trade policy and capacity-building on trade rules and opportunities.

**Supporting Potential Women Exporters: A Case Study of the Northern Homebased Workers Network, Thailand**

*Daonoi Srikajon, Homenet Thailand*

The 1997-1999 Asian financial crisis severely affected the Thai economy, contracting its gross domestic product and constricting employment opportunities for its labour force. A huge number of retrenched workers turned to the informal sector as small scale traders in urban areas or as farm workers in rural areas. The case study of the Northern Homebased Workers Network (NHWN) presents the experiences of the largest network of self-help grassroots women’s groups across the northern provinces of the country. The groups engage in cotton woven fabrics, woven cloth making, basketry and antiques, woodcarving, mulberry paper production, food preserves and herbal products.

Group organization is a crucial tool to empower marginalized women producers for social and economic development. The women’s groups adopted different strategies to overcome various problems confronted by their enterprises, including establishing a
Learning Center. The Learning Center is a marketing unit that facilitates access to foreign markets as an overall strategy for economic sustainability. The Learning Center also addresses social protection.

The NHWN has received public recognition as a model membership-based organization. It has improved the business management skills of its members. Their access to e-commerce has expanded their markets and led to an increase in sales in the last two years. They are now recognized by local authorities and concerned organizations as pioneers in the promotion of decent work for informal workers through establishing health and safety awareness and practices among grassroots entrepreneurs.

The NHWN faces a number of challenges. Learning Center’s role as a formal marketing enterprise demands technical expertise to ensure sustainability. The Center’s two-pronged social and economic goals require dual programming and corresponding human resource capacities. The business capacity of the Learning Center is still limited, and the inadequacy of their capital fund is a major constraint to expanding their marketing business. They have good opportunities to access foreign buyers but their skills in business negotiations and e-commerce still have to be improved. There is an enabling policy to promote small and micro-enterprises, but services tend to focus on educated entrepreneurs rather than marginalized and community-based women producers.

**Recommendations for APEC:**

- Support training of grassroots producers that will ensure their capacity to sustain and develop their business over the long-term. Training needs analyses are necessary to identify the particular needs of and training strategies appropriate for non-literate/semi-literate and economically vulnerable grassroots producers. The needs analyses and resulting training strategies should take into consideration the links between the marginalized producers and rapidly advancing technologies.

- Address the gaps in access to financial resources among marginalized women who have the potential to become successful entrepreneurs.

- APEC could foster the organization of discussion forums aimed at creating partnerships between small producers and international markets, including the larger trade organizations, fair trade organizations, and alternative trade organizations. The forums could bring together various stakeholders, including business, civil society, and grassroots organizations.

- E-commerce: Improve the capacity of organizations that support women’s producer groups in e-trade. APEC-CTI can invest in training supporting NGOs who could eventually conduct training at local levels.
• Conduct studies to draw attention to the issue of intellectual property rights for handicraft products produced by marginalized exporting producers. Most of the hand woven cotton fabrics of the network members show indigenous patterns and designs. The small women producers must be prepared and protected to tackle issues of intellectual property rights as they expand their markets.

Business Development Services for Women in Trade: Linking Marginal to Mainstream to Harness Women’s Export Potential: Case Study in Vietnam on SWED II and Women in Tourism

Lisa Fancott with contributions by Dr. Thanh-Dam Truong and Miss Nguyen Hien Thi

In Vietnam, women are extensively involved at various stages in production, marketing or trading of products with export potential and they are very active in tourism services. The paper describes the SWED II (Support to Women’s Economic Development, Phase II) project funded by the Canadian International Development Agency and implemented by Oxfam Quebec with two main project partners: the provincial offices of the Vietnam Women’s Union (VWU) and the Cooperative and Non-State Enterprise Association of Quang Ninh province. This project demonstrated how a small investment of resources in women’s enterprises can have a great impact on communities.

Although the project adopted multiple approaches reaching over 2000 women entrepreneurs in 3 provinces, the paper highlights two case studies in Quang Ninh province. The first case study looks at a village-based producer group exporting indirectly through a “Fair Trade” network. The second describes how working with women entrepreneurs who formed a women’s tourism club provided an opportunity to boost the overall performance, diversity and image of tourism services in the resort area of Ha Long Bay. The case studies illustrate how building the capability of marginal producer groups and service providers for export markets requires bringing together the skills, expertise and institutional capacities from a wide range of organizations and institutions. In addition, building synergies between micro, meso and macro levels of intervention will improve the effectiveness of initiatives to facilitate trade and mainstream women and gender in policies and programmes. APEC economies can support women entrepreneurs in export sectors to be more competitive by facilitating networking among women within specific sectors, promoting linkages between women and mainstream organizations, and encouraging business development service providers and trade promotion offices to target women and be more gender-responsive.

Recommendations for APEC:
• Promote collection and analysis by governments of sex-disaggregated data that clearly identifies women and men engaged in exporting by sector and size of enterprise, including exports of services.
• Promote dialogues with other APEC working groups, such as the Tourism Working Group, and Small and Medium Enterprise Working Group, to be inclusive of women exporters in their activities and to give greater consideration to the gender differentiated needs of women in business and trade.

• TRCB initiatives should be inclusive of trade and service information networks between women entrepreneurs at the regional and national level. In some cases, partnerships can be developed with larger mainstream organizations.