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**Working Paper**

## Analysis of the Cross-Border E-Commerce Environment for Philippine Women-led MSMEs: Challenges and Opportunities

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DISCUSSION PAPER SERIES NO. 2022-40

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*Jean Clarisse T. Carlos, Jovito Jose P. Katigbak,  
and Jill Angeli V. Bacasmas*



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# Analysis of the Cross-Border E-Commerce Environment for Philippine Women-led MSMEs: Challenges and Opportunities

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## **Abstract**

Operationalizing a Strengths, Weaknesses, Opportunities, and Threats (SWOT) Framework to process data gathered from an adapted diagnostic toolkit entitled “*Women-Owned Businesses in Cross-border E-commerce: a Diagnostic Toolkit*,” this study reveals that regional and national policy landscapes have put utmost interest in promoting and fostering an enabling environment for WMSMEs and digitalization. However, there are gaps in public-private sector coordination, access to enabling and supportive programs such as financing and capacity building, awareness due to informality, and scaling-up and sustainability of their e-commerce businesses. Moreover, the results also show that the cross-border e-commerce environment is promising from the point of view of (a) networks, representation, and visibility, and (b) digital literacy, e-payments, e-commerce, and digital trade regulations. However, there are areas for improvement, such as in: (a) digital literacy, e-payments, and e-commerce and digital trade regulations; (b) discrimination on online platforms; (c) trade facilitation agreement; and (d) logistics and customs duties. Given the results of the diagnostic toolkit and SWOT, the authors identified key practical policy recommendations for consideration.

**Keywords:** MSMEs, e-commerce, cross-border, trade, digitalization, women-led MSMEs

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## List of Acronyms

ABAC – APEC Business Advisory Council
ABTC – APEC Business Travel Card
ACCEC - ASEAN Coordinating Committee on Electronic Commerce
ADB – Asian Development Bank
AEM - ASEAN Economic Ministers
AFFI – Association of Filipino Franchisers, Inc.
AMS – ASEAN Member States
ASW – ASEAN Single Window
APEC – Asia-Pacific Economic Cooperation
ARTA – Anti-Red Tape Authority
ASEAN – Association of Southeast Asian Nations
BNPL – Buy Now, Pay Later
BSP – Bangko Sentral ng Pilipinas
CBT – cross-border trade
CPTPP - Comprehensive and Progressive Agreement for Trans-Pacific Partnership
CREATE - Corporate Recovery and Tax Incentives for Enterprises Act
DFA – Department of Foreign Affairs
DICT – Department of Information and Communications Technology
DOST – Department of Science and Technology
DTI – Department of Trade and Industry
eBPLS – Electronic Business Permit and Licensing System
FMCG - Fast-Moving Consumer Goods
FTA – Free Trade Agreements
GAD – Gender and Development
GEWE – Gender Equality and Women Empowerment
ICT – Information and Communications Technology
IPOPHL – Intellectual Property Office of the Philippines
ITC – International Trade Centre
KII – Key Informant Interview
MCW – Magna Carta of Women
MSME - Micro, Small and Medium Enterprises
NBP – National Broadband Plan
NTFC - National Trade Facilitation Committees

OFW – Overseas Filipino Worker  
PBCWE - Philippine Business Coalition for Women Empowerment  
PCC – Philippine Competition Commission  
PCW – Philippine Commission on Women  
PEZA – Philippine Economic Zone Authority  
PSA – Philippine Statistics Authority  
PTIC – Philippine Trade and Investment Center  
PTTC – Philippine Trade Training Center  
RCEP - Regional Comprehensive Economic Partnership  
RDTII - Regional Digital Trade Integration Index  
RGMS – Resource Generation and Management Service  
SBC – Small Business Corporation  
TFA – Trade Facilitation Agreement  
UNCTAD – United Nations Conference on Trade and Development  
USAID - United States Agency for International Development  
WE – women entrepreneur  
WMSME - Women-led micro, small, and medium enterprise  
W2W – Women-to-women

# **Analysis of the Cross-Border E-Commerce Environment for Philippine Women-led MSMEs: Challenges and Opportunities**

**Jean Clarisse T. Carlos<sup>1</sup>, Jill Angeli V. Bacasmas<sup>2</sup>,  
and Jovito Jose P. Katigbak<sup>3,4</sup>**

## **1. Introduction**

Women-led micro, small, and medium enterprises (WMSMEs) in the Philippines are at the crossroads of critical developments in digitalization and international trade. First, and perhaps the most pressing, is the impending ratification of and implementation of the Regional Comprehensive Economic Partnership (RCEP) Agreement, the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP), and other Philippine free trade agreements (FTAs). These FTAs, coupled with the adoption of e-commerce by WMSMEs amid the COVID-19 pandemic, underscore the need to survey the policy environment and identify challenges and opportunities for the WMSMEs who engage and wish to engage in cross-border trade (CBT).

In 2020, the “*Women-Owned Businesses in Cross-border E-commerce: a Diagnostic Toolkit*” (hereafter, Toolkit) was created by the Asia-Pacific Economic Cooperation (APEC) and the United States Agency for International Development (USAID) to enable the Member States in gaining a deeper understanding of the competitiveness and growth-related challenges and issues faced by women-led businesses engaged in domestic and cross-border e-commerce trade (Aidis et.al. 2020). The Toolkit allows policymakers to self-assess their strengths and weaknesses in creating an enabling environment for women entrepreneurs who export via their internet-based businesses.

Guided by the Toolkit, this study builds on several key findings of a prior research undertaken on WMSMEs entitled, “*E-Commerce Adoption and its Impact on the Performance of Women-led MSMEs in Metro Manila: An Ex-Ante Study for RCEP*”. The study, which surveyed over 400 WMSMEs in Metro Manila, revealed dismal levels of awareness among WMSMEs of government programs aimed to support WMSMEs, their participation in the digital economy, and their expansion through CBT. The study likewise revealed that this lack of awareness translates into impediments to accessing key government programs and services.

As a follow-through to the study’s policy recommendations, this study seeks to further elucidate—from the government and policymakers’ perspective—the challenges concerning the enabling environment for WMSMEs, assess the conduciveness of the existing policy architecture for WMSMEs engaged in cross-border e-commerce, and provide actionable recommendations to address such challenges.

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### 1.1. Statement of the Problem

The success of MSMEs is critical to the growth of all APEC economies, and cross-border e-commerce presents one area for potential growth. Global total e-commerce sales were estimated at \$3.6 trillion in 2019 with much of the growth driven by the Asia-Pacific region. By 2022, an estimated 20 percent of overall e-commerce will comprise cross-border e-commerce (APEC 2021).

Based on Amazon Philippines' latest report (2021), Philippine MSMEs are keen on developing more robust capabilities for cross-border e-commerce such as understanding business models and foreign competition to cross-border operations and international logistics. Moreover, cross-border e-commerce has gained increasing recognition as a critical strategy for MSMEs to survive and thrive especially in the context of the pandemic. Indeed, tapping the global market is a perennial goal for many small enterprises. Businesses that sell products or services online are generally able to access more consumers (Manila Bulletin 2021).

Despite the opportunities afforded by developments in cross-border trade and e-commerce, WMSMEs face disproportionate and unnecessary challenges that prevent increased participation in the digital economy and continued engagement in cross-border e-commerce. An UNCTAD study in 2020 shows that 58 percent of National Trade Facilitation Committees (NTFCs) considered gender mainstreaming "*not relevant at this stage*," and 21 percent believed that it is "*not a priority*" on e-commerce CBT. Without gender-specific considerations, national policy cannot adequately address gender-specific risks, vulnerabilities and needs, let alone contribute to the economic empowerment of women, including utilizing efficient and affordable ICT services to promote cross-border trade.

Hence, the proponents seek to answer the following research questions:

1. Does the Philippines have an enabling policy environment for WMSMEs to engage in cross-border e-commerce?;
2. What are the strengths, weaknesses, opportunities, and threats in the current policy environment, both national and regional, concerning WMSMEs in cross-border e-commerce; and
3. What are policy options and considerations encompassing WMSMEs engaged in cross-border e-commerce?

### 1.2. Research Objectives

According to Hope (2019), WMSMEs tend to benefit from CBT through e-commerce due to the latter's ability to lessen the need for scale, as well as gender-based violence and discrimination experienced during face-to-face transactions. It was likewise observed that there was an increase in the share of women-owned enterprises when they shifted from offline trade to online cross-border e-commerce. Hence, promoting gender equality in trade can be attained by removing barriers to cross-border e-commerce and by incorporating e-commerce friendly provisions into FTAs.

Accordingly, this study aims to survey the cross-border e-commerce environment of WMSMEs to support their businesses, sustainability, growth, and competitiveness. This general objective shall be realized through the following specific objectives:

1. Adapt the questionnaire in *the women-owned businesses in cross-border e-commerce: a diagnostic toolkit* developed for APEC economies to the Philippine setting;
2. Map relevant stakeholders among policy- and decision-makers concerned with policymaking on WMSEs and cross-border e-commerce in the Philippines;
3. Survey the policy environment through the application of the questionnaire or toolkit, as well as through desk reviews and validation meetings;
4. Conduct a Strength, Weakness, Opportunity, and Threat (SWOT) analysis; and
5. Recommend policy options and considerations for the Philippine government concerning cross-border e-commerce involving WMSMEs.

### 1.3. Scope and Limitations

This study is delimited by its definition of a “women-led” MSME and “e-commerce”. There is no official definition of a “women-owned” or “women-led” business, or even of a “woman entrepreneur.” In fact, authors and policymakers have tended to use them interchangeably. Using a succinct definition used by the Asian Development Bank (ADB), the term “WMSME” shall refer to entrepreneurs who *identify as “female”, are owners or co-owners of their businesses, and exercise financial and/or operational decision-making power in the business* (ADB 2018). “E-commerce”, on the other hand, is defined in this study as *“the selling of products or services over electronic systems, such as the Internet Protocol-based networks and other computer networks* (PSA 2017, p.i).” This definition includes the purchasing or selling goods and services online either through digital e-commerce platforms (also known as marketplaces)<sup>5</sup> or through other internet-mediated channels (social media sites, messaging applications, own websites, etc.).

The authors will only conduct Key Informant Interviews (KIIs) with selected key stakeholders such as government agencies, business groups, and women’s business organizations. Acknowledging the ongoing transitions in government due to the May 2022 national elections, the authors supplemented the interviews with secondhand data through webscraping. The authors only utilized a qualitative approach and will not conduct a survey. Lastly, given that the Toolkit is relatively new, the authors were not able to find other APEC economies and/or scholars who utilized the framework.

## 2. Related Literature

The review of related literature is divided into four (4) parts: (1) the internationalization of WMSMEs through digitalization; (2) perceptions of WMSMEs on cross-border e-commerce and government services; (3) digital trade facilitation in the Asia-Pacific; and (4) regional and local frameworks for cross-border e-commerce.

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<sup>5</sup> E-Commerce platforms or marketplaces are online sales channels through which sellers may market their goods and services and collect payment. “Online retailers,” on the other hand, refer to a seller’s own online channel for marketing goods and services and collecting payments in addition to its brick and mortar retail business model.  
<https://ecommerce.dti.gov.ph/madali/thebasics.html>

## *2.1. Internationalization of WMSMEs through digitalization*

According to Aidis et. al. (2021) MSMEs, especially women-led, are perceived as vital cogs to the expansion of all APEC member economies. Notably, WMSMEs may pursue internationalization through the adoption of e-commerce hence the need to support them to continually sustain economic growth. This is especially true as the MSME sector comprise 96 percent of all businesses and employ 62 percent of the workforce in Asia and the Pacific. Further, this sector is dominated by women in several APEC.

The rise of e-commerce has provided new business opportunities such as higher participation in both local and domestic trade (Yoshino and Taghizadeh-Hesary 2016). Internationalization is the process by which enterprises expand beyond domestic markets to international markets and further participate in global value chains. Digitalization has been instrumental in the internationalization of businesses, particularly of MSMEs. To internationalize, small businesses are urged to improve the quality of their products and services to satisfy the expectations in markets with higher product standards. Thus, MSMEs are compelled to enhance their competitiveness, expand their capacity, and adopt innovation. In return, MSMEs can reap the various benefits from internationalization such as access to larger markets, and thus generate higher profits and greater growth potential; expanded networks for sourcing inputs; enhance business resilience in the domestic market, and knowledge transfers through exposure to the best practices and higher product standards for goods and services (Makati Business Club 2017).

Additionally, the internationalization of MSMEs has been supported by the Philippine government in its local and international agendum. Within APEC, the establishment of conducive trading environments was recognized as crucial to the development and participation of MSMEs. Similarly, the Philippines has called on leaders of ASEAN Member States (AMS) to include MSMEs in its priority agenda (ASEAN 2017). At the local level, laws enacted demonstrate a receptive and robust policy environment in support of MSMEs and e-commerce such as E-Commerce Act, Data Privacy Act, National Payment Systems Act, Innovative Startup Law, Ease of Doing Business Act, among others. The government also developed various frameworks that recognize the role of digital trade in supporting competitive, high-value, and sustainable sectors in generating employment for MSMEs such as Philippine Development Plan, MSME Development Plan, i3 Strategy, E-Commerce Philippines 2022 Roadmap, among others (Bacasmás et. al. 2022).

According to Aidis et. al. (2020), cross-border activity will comprise 20 percent of all e-commerce transactions by 2022. Accordingly, enabling MSMEs' participation in cross-border e-commerce is expected to bring a 6-15 percent gains in productivity as well as boost the participation rate of WMSMEs. Nevertheless, WMSMEs must contend with several challenges related to the enabling environment and to cross-border e-commerce. These include access to finance and capital, access to networks, access to sales opportunities, and legal and social barriers. In addition, there are e-commerce-specific challenges that women-owned MSMEs face greater hurdles in overcoming. These include issues about trade finance, digital literacy and e-payments, understanding e-commerce and digital trade regulations and logistics, discrimination on online platforms, online safety and security, networks, representation, and visibility (Aidis et. al. 2020).

While e-commerce has brought about many advancements for enterprises, it does not always translate into actual benefits for women entrepreneurs despite the various technological innovations. This is evidenced by the lack of literacy, skills, and resources that hinder women

from taking advantage of e-commerce adoption as a tool for internationalization (Akter 2021; IFC 2021). The ADB (2014) has analyzed critical barriers hindering women from setting up, sustaining, and scaling their businesses: the number of women-led enterprises remains low and thus, policies and programs have not been targeted to assist them; and WMSMEs are likely to face different barriers such as inequitable regulations, inability to meet collateral prerequisites due to lack of access to assets and property, harassment in public institutions, and insufficient capacity and financial literacy.

Sun and Larouche-Maltais (2020) identified five (5) barriers affecting women traders, namely: affordability of ICTs; illiteracy and digital illiteracy; sociocultural barriers and factors; misperception or misinformation regarding ICTs; and online safety and smartphone security. These can be addressed by consulting with female traders and women's associations, making ICT tools more accessible for women traders, delivering training and capacity-building on ICT tools and solutions, raising awareness on gender equality and digital trade facilitation, ensuring a safe ICT environment for women, and facilitating the provision of international technical assistance and support (Sun and Larouche-Maltias 2020).

Notably, persistent gender issues are a result of the lack of enabling policies and regulations that are designed to protect women from unequal gender legal provisions on the ownership of property, compliance with employment and labor standards, and lack of targeted business development services.

## *2.2. Perceptions of WMSMEs on the cross-border e-commerce and government services<sup>6</sup>*

The study by Bacasmas et. al. (2022) examined the e-commerce adoption experience of WMSMEs in Metro Manila and the former's impact on the latter's performance. It found that the COVID-19 pandemic hastened the uptake of e-commerce among WMSMEs, and that it has positively affected their performance in sales growth, customer base, customer satisfaction, and process enhancement. To add, the study painted an overview of the WMSMEs' perceptions and awareness of government efforts towards internationalization, and their willingness to partake in cross-border e-commerce trade through the Regional Comprehensive Economic Partnership Agreement (RCEP). The succeeding paragraphs elaborate on the key findings of the cited paper.

Specifically, it revealed that most WMSMEs e-commerce users only established their businesses at the height of the COVID-19 pandemic. The primary reasons for e-commerce adoption include the pandemic, the prospect of higher profits, easier communication, wider customer reach, growing popularity of e-commerce platforms, and to improve speed of transactions. The move by WMSMEs proved to be beneficial as they were able to grow business/product popularity, reap more profits, and conveniently communicate with clients (Bacasmas et. al. 2022). On the impact of e-commerce adoption to WMSMEs' performance in several areas, Bacasmas et. al. (2022) underscored that there were substantial improvements on sales growth, customer base, customer satisfaction, and business operations and processes.

In terms of financial inclusion and access, most WMSMEs expressed the need for financial assistance to sustain their businesses. Specifically, WMSMEs were asked if they thought the

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<sup>6</sup> The study "E-Commerce Adoption and Its Impact on the Performance of Women-led MSMEs in Metro Manila: An Ex-ante Study for RCEP" is accessible via the PIDS website: <https://pidswebs.pids.gov.ph/CDN/PUBLICATIONS/pidsdps2203.pdf>

government gave enough information on financial aids, loans, e-banking and e-payment assistance for their businesses, majority responded either negatively or cited lack of familiarity. They also cited that they usually tapped their personal savings for financial assistance, asked from their families and friends, and very few took from formal channels such as loans from banks and for government assistance (Bacasma et. al. 2022).

Most of the WMSMEs had not undertaken any cross-border transactions. However, majority were willing or interested to engage in cross-border trade through RCEP if implemented. To add, the WMSMEs perceived that certain provision of both the MSME and E-commerce chapters of RCEP present opportunities and possible gains. Moreover, majority of them were willing to engage in cross-border trade through exports/imports, and to several Southeast Asian countries as well as South Korea, Japan, and China. Indeed, the results were promising but there is still a need to further educate WMSMEs on the possible advantages and disadvantages of the country's ratification of RCEP (Bacasma et. al. 2022).

It was also found that WMSMEs lack awareness on government programs. Majority of them were not familiar and did not think the government communicates its programs to the business sector. Furthermore, majority answered that they did not know government programs which helped businesses with e-commerce adoption, government programs to support WMSMEs and their expansion, steps of the government to simplify and automate customs procedures, and government programs targeted towards WMSMEs to help them access the global digital economy (Bacasma et. al. 2022).

In terms of informality among WMSMEs, respondents cited lack of education on the benefits and taxation, difficulty to contact the government agencies, overwhelming number of requirements, and the actual duration of application time and days to process the applications as some of the reasons for their apprehensions to register. They also expressed their desire for government to provide more capacity building and training, more user-friendly digital platforms where they can obtain information on the programs, and access to financial assistance (Bacasma et. al. 2022).

### ***2.3. Digital trade facilitation in the Asia-Pacific region and the Philippines***

Duval and Mengjing (2017) defined digital trade facilitation as the application of modern information and communication technologies (ICTs) to simplify and automate international trade procedures. Further, Sun and Larouche-Maltais (2020) associate digital trade facilitation with higher efficiency and cost savings for CBT operations. It also implies that procedures can be completed with significantly less or even without any in-person physical contact, which was crucial during the pandemic. Notably, efficient trade procedures have been pursued by Asia and the Pacific economies via the implementation of electronic single windows, automated customs systems, and other digital customs and trade facilitation measures (Duval and Mengjing 2017). Paperless trade has indeed become crucial means of addressing trade control and logistics challenges and in preserving trade competitiveness of enterprises and economies.

Moreover, Duval and Mengjing (2017) note that paperless trade creates two kinds of savings, namely, direct (for traders through lower compliance costs) and indirect (due to quicker movement of goods and lower inventory costs). Other benefits include reduction in clearance times and greater port efficiency, timely availability of shipping documents, and lesser errors linked with re-keying of data (Duval and Mengjing 2017).

Several studies also find that adopting digital solutions can aid MSMEs in areas such as (1) managing transactions remotely; (2) efficient delivery of goods; (3) providing access to financial services; and (4) engaging with new and existing customers (UNCTAD 2017; Karr et.al. 2020). Nevertheless, the outright benefits of digitalization vary across businesses and sectors.

Despite the benefits and opportunities presented to MSMEs by the process of digitalization, accompanying risks and challenges must be taken into consideration such as: (1) issues on cybersecurity and data privacy; (2) increased exposure to digital fraud; (3) online misinformation; (4) asymmetric market power and platform dominance; and (5) infrastructure-related issues and the digital divide (Karr et. al. 2020). Digitalization also has distinct impacts on its users as technological advances may not always translate into equality gains for women, who persistently lag behind men in terms of access and participation in the digital economy (Friedeburg 2021). Thus, digital readiness inequalities – both among countries and between men and women – must be acknowledged and addressed. Sun and Larouche-Maltias (2020) underscored that providing ICT tools and electronic options were insufficient to ensure the equitable allocation of benefits, especially among female cross-border traders.

At the global level, Chapter Seven (7) of the World Customs Organization Revised Kyoto Convention provides that customs shall apply ICTs to support customs operations, where it is cost-effective and efficient for customs and trade. The World Trade Organization Trade Facilitation Agreement (TFA) also perceives ICT tools as means to make cross-border trade regulations more transparent and predictable and to expedite the movement, release, and clearance of goods. More recently, the G20 Ministerial Statement on Actions to Support World Trade and Investment in Response to COVID-19 calls for accelerating the implementation of trade facilitation reforms and recommends speeding up and streamlining customs procedures and encouraging the use of electronic documentation and processes (Sun and Larouche-Maltias 2020). The COVID-19 pandemic has underscored the opportunities and limitations of the digital economy as the successes of business enterprises increasingly depend on leveraging online transactions.

In the Southeast Asian region, the 2021 United Nations Global Survey on Digital and Sustainable Trade Facilitation revealed that the ASEAN implementation rate of the 58 trade facilitation measures stood at 79 percent, which is significantly better than the Asia-Pacific's regional average of 65 percent. However, implementation of the measures varied greatly across the member states. ASEAN countries also made significant progress in the implementation of cross-border paperless trade (57%) and institutional arrangement and cooperation (77%) measures between 2019 and 2021 (ASEAN 2021). More particularly, there has been a continuous expansion and enhancement of the ASEAN Single Window (ASW). ASEAN states have likewise deepened discussions with ASEAN Dialogue Partners regarding the exchange of trade-related documents.

In the Philippines, Serzo (2020) mentioned that digital platforms can oversee cross-border transactions thus enabling the mobility of products, services, and payments across different individuals and jurisdictions. However, the country does not have laws or regulations that directly govern cross-border transactions facilitated by digital platforms. The Philippines is likewise expected to independently regulate such transactions, especially in the fields of cybercrime, finance, data protection and e-commerce. Thus, digital platforms, especially those with cross-border links, are subjected to varying laws and regulations of countries. This is further complicated by the multifaceted nature of digital platforms as exhibited by their multi-purpose functionalities ranging from content creation to payments and logistics. Regulatory

agencies are hence challenged by the effective and efficient enforcement of overlapping or conflicting measures.

Serzo (2020) added that improving the country's regulatory framework may lead to a more enabling environment for domestic digital platforms, which may substantially contribute to the Philippines' innovation policy and goal of an inclusive and sustainable economic growth. Due to the dynamic nature of the target products or services, regulations on digital platforms and services must be formulated in a manner that incorporates risks and potential harms brought forth by novel technologies. Simultaneously, measures should not stifle innovation and entrepreneurship. Ultimately, a delicate balancing act is needed to fulfill both the government's duty of protecting the public and mandate of promoting innovation and economic growth. Evidently, the proliferation of cross-border trade involving technological products and services have compounded the arduous task of regulating digital platforms

A study by Quimba et. al. (2021) used the Regional Digital Trade Integration Index (RDTII) framework to assess the Philippines' readiness for regional digital trade integration with the Asia-Pacific. In their study, the Philippines reported an overall RDTII score of 0.342 in 2020, which indicates a "relatively open digital trade environment." In the same year, the Philippines performed best in three pillars, particularly: pillar 1 (tariffs and trade defense measures); pillar 6 (cross-border data policies); and pillar 8 (intermediary liability and content access). All these three pillars scored less than 0.200, thus, indicating a "non-restrictive policy and regulatory environment." In contrast, the Philippines performed worst in three pillars, namely: pillar 2 (public procurement); pillar 3 (foreign direct investment); and pillar 5 (telecommunications infrastructure and competition). These three pillars reported a score of above 0.610, characterizing a "strongly restrictive policy and regulatory environment."

Meanwhile, intellectual property rights (pillar 4), domestic policies on the use of data (pillar 7), quantitative trade restrictions (pillar 9), standards (pillar 10), and online sales and transactions (pillar 11) received scores ranging from 0.210-0.400. The Philippines was found to be "slightly restrictive" in terms of these pillars.. As their study has demonstrated, the country has an open policy environment for digital trade which suggests that it is ready for digital trade integration with the region. However, the proper implementation of some of these policies has yet to be fully achieved, posing a serious impediment to regional integration.

## **2.4. Regional and National Frameworks for Cross-border E-Commerce**

### **2.4.1. APEC**

In 2017, the APEC Ministerial Meeting produced a document entitled *Annex A: APEC Cross-border E-commerce Facilitation Framework*. The document underscores the importance of cross-border e-commerce and its potential to provide an extraordinary stimulus to the growth and trade in the Asia-Pacific region. The Framework further reinforces the view that cross-border e-commerce is one of the fastest-growing segments of global trade, growing from practically zero two decades ago. The rapid digitalization of the global economy has opened new growth opportunities for APEC's MSMEs with cross-border e-commerce and is a powerful enabler for the internationalization of APEC's MSMEs.

According to APEC (2017, par.9), the framework aims to promote cross-border e-commerce across APEC by:

- Creating a favorable regulatory ecosystem for e-commerce to promote predictability, transparency, security, fair competition, and consistency;
- Promoting the development of Information and Communication Technology infrastructure for facilitating cross-border e-commerce;
- Encouraging and facilitating greater participation of businesses in global commerce, in particular, MSMEs;
- Enhancing cooperation between public and private sectors, including consumer protection;
- Contributing to trade and investment facilitation in the region, supporting the achievement of the Bogor Goals and post-2020 vision.

To achieve the above objectives, APEC should focus on the following working pillars. Each pillar should include specific activities to assess the performance:

- Promoting transparent and predictable legal and regulatory approaches and measures that are business-friendly and coherent to facilitate cross-border e-commerce in the region;
- Enhancing capacity building so that APEC Economies can assist MSMEs to increase their cross-border e-commerce participation in global and regional markets;
- Strengthening cross-border data privacy protection through increased implementation of existing APEC programs;
- Facilitating cross-border paperless trade in the region; and
- Addressing emerging and cross-cutting issues in cross-border e-commerce

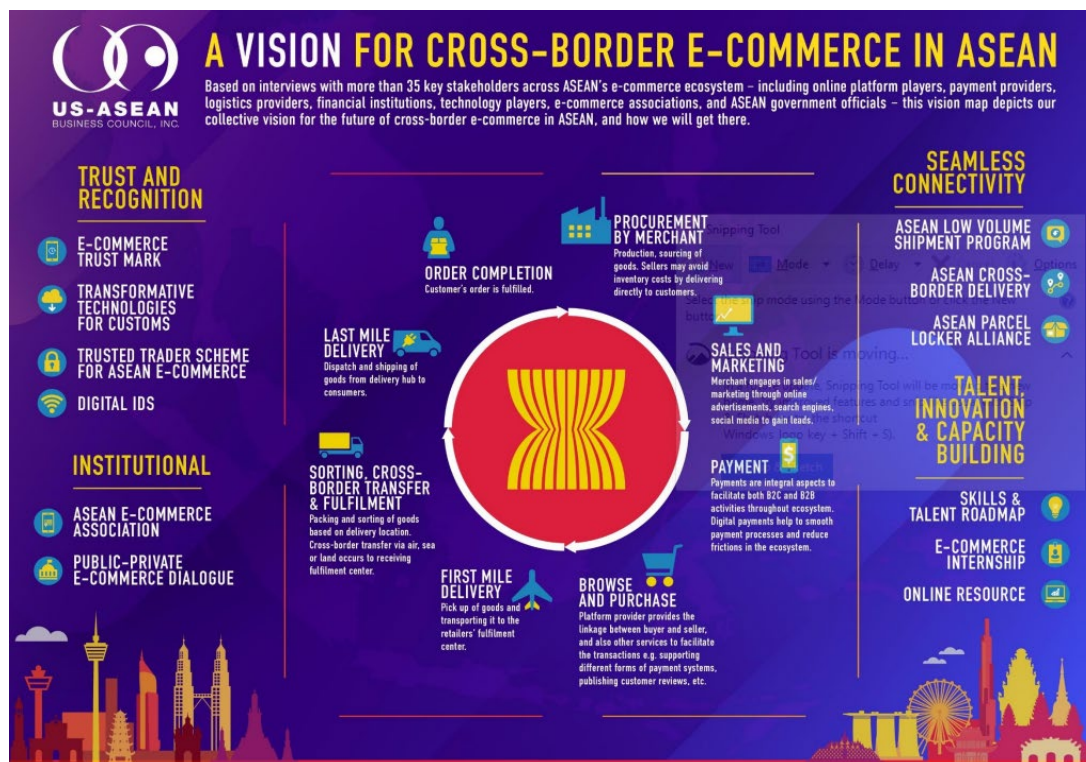
#### 2.4.2. ASEAN

*A Vision for Cross-Border E-Commerce Report* was presented to the ASEAN Economic Ministers (AEM) in August 2020, which stated that seamless cross-border e-commerce is critical not only as enabler for economic recovery, but also as platform for ASEAN's MSMEs to have online and global presence. It pointed to ASEAN governments' crucial role in creating an environment that will enable merchants, consumers and other industry players to adopt e-commerce. It also said that a coordinated ASEAN e-commerce market will promote intra-regional flow of goods, present more opportunities for MSMEs, and foster social and economic gains for ASEAN economies. (US-ASEAN Business Council 2020).

According to the US-ASEAN Business Council (2020), e-commerce benefits merchants by allowing them to transcend geographical boundaries, reach more markets, and reduce barriers to entry. E-commerce has also enabled many new entrepreneurs, including segments of the population that were traditionally not participating in the formal economy, such as women. Now more than ever, consumers are having more access to new products and services of better quality and better customer experience, creating a critical mass of consumers in the region and a large market for these new businesses. The report likewise noted that online platforms, digital payment solutions, and logistics services are constantly evolving to meet the demands of this market. This development is further bolstered by a vibrant start-up ecosystem that is catalyzing entrepreneurship and innovation in the region. Put together, these elements result in new opportunities and additional economic and social gains for ASEAN governments and economies.



Figure 1A. Vision for Cross-Border E-Commerce in ASEAN



Source: US-ASEAN Business Council (2020)

### 2.4.3. Philippines

In 2021, the DTI released an update to the 2016-2020 Philippine e-Commerce Roadmap with the recognition that the COVID-19 pandemic had significantly accelerated not only the adoption of online commerce but also the acceptance of the need for digital transformation of businesses, government, and of the citizenry (DTI 2021). The e-Commerce Philippines 2022 Roadmap's battlecry, "*Basta e-Commerce, MADALI*" is a reminder of the speed, ease, and convenience afforded by e-Commerce to both businesses and consumers. It is also an ingenious mnemonic of the government's vision of a clear pathway for how the Philippines can maximize opportunities to boost our economic growth: As cited in DTI (2021, p.1), **Market Access**, **DigitAlization**, and **Logistics Integration** are as follows:

- **Market Access:** Whether cross border e-commerce transactions or easy onboarding by MSMEs to marketplace platforms, the plan calls for ease of doing online business. Covering business to consumer (B2C), business to business (B2B), and business to government (B2G), there is a need for greater electronic transactions.
- **DigitAlization:** The Roadmap highlights the difference between digitization and digitalization by focusing on the digital transformation of enterprises—whether micro, small, medium or large—and the digitalization of government, as well as the promotion of digital payments.
- **Logistics Integration:** Without efficient logistics, a robust e-commerce will not be achieved. Our endgame is to reduce logistics cost and improve radically our logistics performance.

The e-Commerce Philippines 2022 Roadmap, borne out of a strong public-private sector collaboration, is a plan crafted to build confidence and trust in e-commerce not only in the next two years but in our economy's post-pandemic future. The DTI recognizes that in rebuilding the post-pandemic economy, e-commerce will be at the forefront, providing consumers with convenient ways to make transactions while providing MSMEs with opportunities for growth and innovation (DTI 2021).

The end in view is to encourage more online sellers to participate either in the domestic and/or foreign markets (Cross-border trade). Whether business to consumer, business to business, business to government, the ecommerce roadmap works to increase sales, protect companies, and ultimately, grow businesses through a three-pronged strategy: Sales = Speed + Structure + Security (DTI 2021, p.47):

- Speed – an e-commerce ecosystem where consumers have access to timesaving options through swift transactions and delivery of products and services;
- Security – an e-commerce network founded on trust between sellers and buyers, and reinforced by improved regulations on consumer & merchant protection for internet transactions; and
- Structure – a future-ready government encouraging ease of doing business in close collaboration with the private sector and a citizenry whose skills are aligned with the requirements of Industry 4.0-

**Figure 2. Sales=Speed+Structure+Security Roadmap**



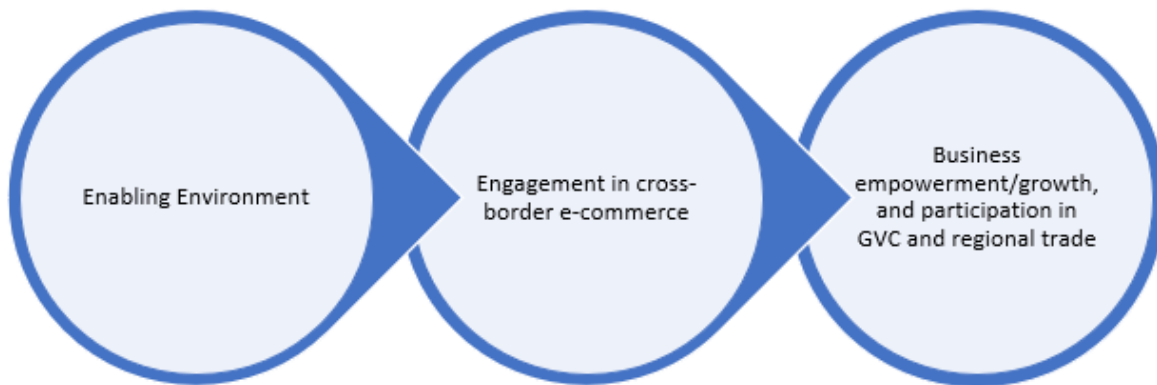
Source: e-Commerce Philippines 2022 Roadmap

### 3. Frameworks

The literature cited in the previous section highlighted the need for an enabling environment for MSMEs to fully benefit and participate in cross-border e-commerce. Discussions on WMSMEs also brought to the fore their disadvantages and, at the same time, their huge share in the number of businesses in the sector. According to Bacasmas et.al. (2022), WMSMEs demonstrate strong interest to engage in CBT under RCEP if implemented in 2022. Their study

also revealed the high propensity for cross-border e-commerce of WMSMEs if fostered by an enabling policy environment that may support their e-commerce adoption and growth. An enabling policy environment will also heighten their participation in regional trade and the global value chain.

**Figure 3. Propensity to engage in cross-border e-commerce of WMSMEs**



Source: Bacasmas et. al. (2022)

### 3.1. *The Women-Owned Businesses in Cross-border E-commerce: a Diagnostic Toolkit*<sup>7</sup>

To realize the framework above (Figure 2), the proponents will adopt the *Women-owned Businesses in Cross-Border e-commerce: a Diagnostic Toolkit* as the main framework for this study. According to Aidis et. al. (2020), the main objective of Toolkit is to help governments within the APEC community better understand the challenges to competitiveness and growth faced by women-owned businesses in trading domestically and internationally with e-commerce. Specifically, the diagnostic questions contained within the Toolkit are meant to help policymakers assess their support for these businesses. While more research needs to be conducted on this topic, existing literature and new evidence collected through interviews for this toolkit reveal some specific gaps in support for women-owned businesses in cross-border e-commerce (Aidis et. al. 2020).

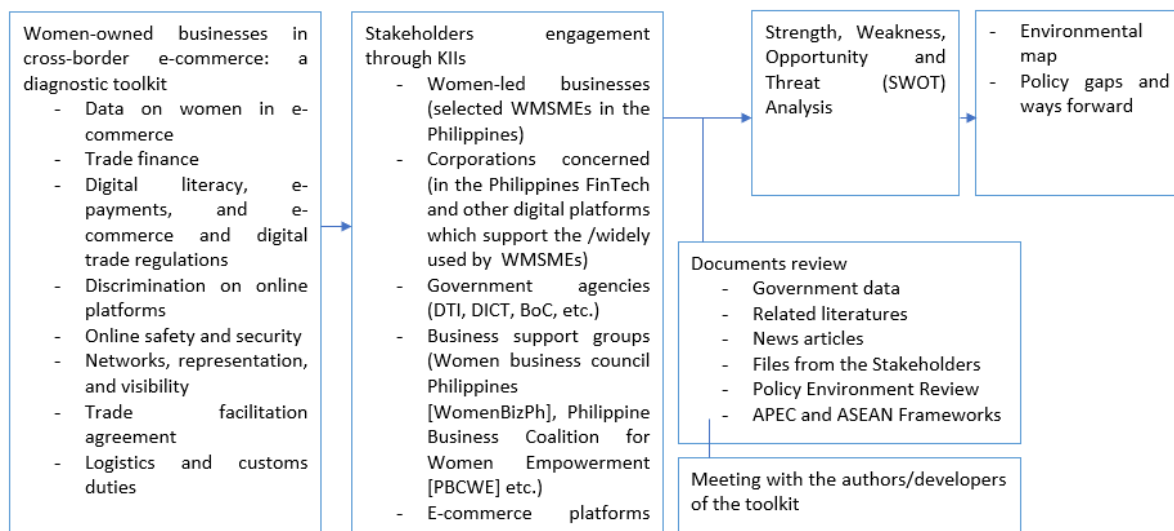
The results of the diagnostic will allow APEC economies to design customized measures to better respond to the gaps identified. This allows the economies to create unique action plans that take into consideration the development of policies and capacity building to close the identified gaps. The toolkit also highlights some of the best practices that APEC economies are adopting to address these challenges and support the growth of WMSMEs in cross-border e-commerce. The intent is to help economies identify gaps in supporting women’s engagement in e-commerce and highlight potential areas of improvement for future capacity-building support. Based on the results of the diagnostic, APEC economies can take customized measures to respond to the gaps identified (Aidis et. al. 2020).

The authors of the Toolkit consulted different stakeholders, such as women-owned businesses, corporations, governments/ selected APEC economies, business support groups, and e-

<sup>7</sup> You may access the toolkit through the APEC website via this link <https://www.apec.org/publications/2020/10/women-owned-business-in-cross-border-e-commerce>

commerce platforms. The Toolkit presented eight (8) parts with several questions focusing on: data on women in e-commerce; trade finance; digital literacy, e-payments, and e-commerce and digital trade regulations; discrimination on online platforms; online safety and security; networks, representation, and visibility; trade facilitation agreement; logistics and customs duties. The authors modified the Toolkit for a tailor-fitted schematic framework for this study (Figure 4).

**Figure 4. Schematic framework for WMSMEs cross-border e-commerce**



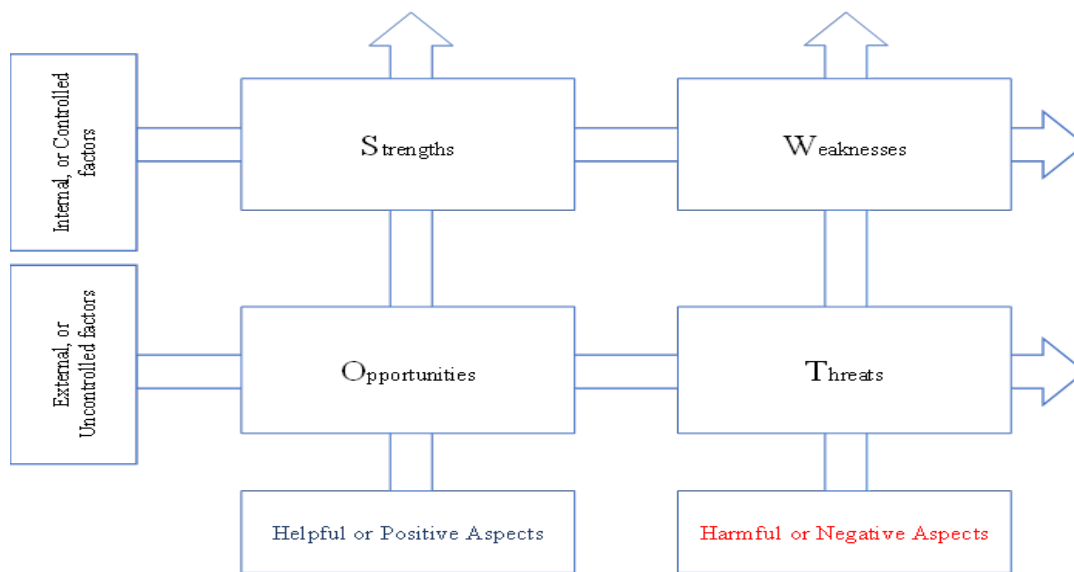
Source: Adapted from the Diagnostic Toolkit (2020)

The authors adapted the questions from the toolkit and set up KIIs with different stakeholders. To triangulate and strengthen the data, the proponents conducted documents review on government data, related literature, news articles, files from the stakeholders, and the FTAs and policies. The multitude of sources of data helped the authors in conducting a SWOT analysis and in developing policy recommendations that may benefit WMSMEs engaged in e-commerce and CBT.

### 3.2. SWOT Framework and its Application

The authors utilized a Strengths, Weaknesses, Opportunities and Threats (SWOT) framework in analyzing the collected data and in crafting policy recommendations. More specifically, the framework has four factors and can be categorized into two major groups, namely, internal and external (Figure 5). Internal factors such as strengths and weaknesses are inherent in an organization, entity, or system and can be controlled. Furthermore, strengths are positive and helpful factors that substantially contribute to the realization of targeted outcomes, while weaknesses are harmful factors that impede the achievement of goals and objectives. Conversely, external factors such as opportunities and threats are extant in the environment and are dynamic in nature. Opportunities are also positive and helpful factors that an organization or entity can take advantage of, while threats are harmful factors that may endanger the attainment of successful outcomes.

**Figure 5. SWOT Framework**



Source: adapted from Sarsby (2012)

The SWOT framework has been applied to various industries and sectors such as education, business process outsourcing, oil production, healthcare, for-profit businesses, not-for-profit organizations, and government, among others (Helms and Nixon 2010). Benzaghta et. al. (2021) carried out an integrative review of SWOT applications and identified five major areas, specifically, management, education, marketing and social media, health and healthcare, and agriculture.

In the field of e-commerce, many of the SWOT applications focus on China's case. For instance, Wang (2014) assessed the characteristics of and trends in cross-border e-commerce development in the country and proposed strategies for companies seeking to capitalize on 'bonded import pilot areas' for e-commerce. Xie (2017) then applied SWOT analysis in examining cross-border e-commerce development in China within the context of the "Internet Plus" and Belt and Road Initiative. He finds that the country has a wide market base but must address payment, logistics, and credit issues as well as competition brought by foreign enterprises. Due to the emergence of small- and multi batch cross-border e-commerce retail transactions, Liu (2020) utilized the SWOT framework in describing the advantages, disadvantages, opportunities, and threats faced by small and medium-sized enterprises. He stressed that the Chinese government should develop favorable government policies and regulations (e.g., building of brand image, benchmark overseas warehouse models, financial support to businesses) and streamline the integration of big data technology.

#### **4. Methodology**

Both primary and secondary sources of data were utilized for this study. The primary data was gathered through the conduct of virtual structured KIIs and the administration of a questionnaire adapted from the diagnostic Toolkit. Having multiple data sources is needed to eliminate biases and to paint a clear landscape. The secondary data were scraped from the official websites of the key agencies, news articles, official documents and reports, and other studies, among other sources.

#### 4.1. Data Instrumentation and Collection

The overall research design involved qualitative methods to collect, describe, and analyze data obtained from both primary and secondary sources. The authors opted for qualitative methods to highlight “*qualities of entities and on processes and meanings that are not experimentally examined or measured (if measured at all) in terms of quantity, amount, intensity, or frequency*” (Denzin & Lincoln 2000, p.8).

Given the study’s objective to further elucidate the challenges concerning the enabling environment for WMSMEs and assess the conduciveness of the existing policy architecture for WMSMEs engaged in cross-border e-commerce, the use of qualitative methods was deemed appropriate by the authors for this study. This allowed the authors to glean rich detail about policy contexts and offer nuanced insights on the constraints faced by WMSMEs and the state of cross-border e-commerce in the country from policymakers’ perspectives—data that would otherwise have been difficult to obtain with quantitative methods.

In identifying respondents, the authors mapped key stakeholders who are primarily involved in shaping the policy architecture and business environment for WMSMEs and cross-border e-commerce in the Philippines, particularly, policymakers, representatives of key line agencies, and business (women’s and export-oriented) groups, and leading e-commerce platforms. Employing a subjective (non-probability) sampling technique, the respondents were identified based on their respective mandates and their capacity to provide input to the diagnostic Toolkit. While there are various agencies and organizations which may be involved in the above-listed categories, the authors narrowed down the target respondents to ten (10) government agencies and three (3) e-commerce and export-oriented women’s advocacy groups and business associations.

The conduct of virtual semi-structured interviews and the administration of a questionnaire to the abovementioned respondents took place between August to October 2022. The invitations with the draft questionnaire and consent form were sent one (1) month before the administration. The objective of the questionnaire is to identify the gaps in the policy support for WMSMEs that are already engaging in or are ready for cross-border e-commerce. The goals are to enable policy makers to consider what actions they can take within each issue area and points to areas of collaboration with private sector players, including entrepreneurship and trade support organizations, on creating a strong ecosystem of support for WMSMEs.

Invitations to KIIs and requests for input were sent out to ten (10) government agencies and three (3) e-commerce and export-oriented women’s advocacy and trade associations. However, due to the ongoing transitions in government as a result of the May 2022 national elections, several of the identified agencies were unable to respond to the invitation or provide their inputs within the research timeframe. Apart from the identified respondents, the authors also collated data from the leading e-commerce platforms in the Philippines.

In collecting the first-hand data, the Toolkit served as basis for the questionnaire and the semi-structured KIIs with stakeholders (Annex 1). The tailored questionnaire was clustered into eight (8) major categories: (1) Data on Women in E-Commerce; (2) Trade Finance; (3) Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations; (4) Discrimination on Online Platforms; (5) Online Safety and Security; (6) Networks, Representation, and Visibility; (7) Trade Facilitation Agreement; and (8) Logistics and Customs Duties. The researchers further modified some questions to fit the Philippine policy environment. Used as a tool for

self-assessment, respondents were requested to answer each yes or no question and provide further detail, where applicable.

In adapting the Toolkit, the authors endeavored to rephrase the questions such that these were more appropriate to the local context (e.g., use of the term “agency” and “organization” in lieu of “government” or “economy”). The essence of these questions have nonetheless remained the same.

Moreover, as the Toolkit is primarily composed of closed-ended questions (i.e., Yes or No) these were supplemented with open-ended follow-up queries which required respondents to further elaborate on their points or provide additional detail. This allowed the authors to glean information on each of the eight (8) areas of the Toolkit, which were subsequently analyzed through a SWOT framework. The authors also afforded the respondents leeway to provide personal insight and anecdotes, which were also subjected to further validation through data scraping and desk reviews.

The adapted Toolkit, as used for this research, recognizes the complex interaction and synergies between public and private sectors, particularly insofar as the implementation of government programs for businesses is concerned. While the original diagnostic Toolkit was primarily targeted towards select government agencies and policymakers, the authors acknowledge that some of the questions contained therein are better informed by the insights of these agencies’ partners and collaborators in the private sector. Hence, the authors have adapted the Toolkit to accommodate the inputs of business groups and women’s trade associations. This approach provided a more holistic picture of the ecosystem within which WMSMEs operate.

The agencies and organizations below were identified based on the related literature collected from the previous study on *E-Commerce Adoption and its Impact on the Performance of Women-owned MSMEs in Metro Manila: An Ex-Ante Study for RCEP*. The authors also looked into the major e-commerce platforms in the Philippines and webscraped relevant points for the study.

To fill in gaps in primary data given the limitations to respondents from the government at the time of this research, the authors also gathered data from secondary sources. An extensive review of related literature was undertaken to survey the current domestic policy environment concerning WMSMEs, MSMEs, cross-border trade, and e-commerce. The data scraping covered supplemental information provided through the questionnaire and during the interviews, as well as existing data and documents available online on related studies, government policies, and data from other APEC countries, among others. The authors also made use of data from their previous study.

For more information on the respondents, please refer to Annex 2. The next part of this study will discuss the operationalization of] the SWOT framework of Sarsby.

**Figure 6. Mapping of the Questionnaire and the Relevant Agencies/Organizations**

Agency/ Organization	(1) Data on Women in E- Commerce	(2) Trade Finance	(3) Digital Literacy, E- Payments, E- commerce and Digital Trade Regulations	(4) Discriminat ion on Online Platforms	(5) Online Safety and Security	(6) Networks, Representat ion, and Visibility	(7) Trade Facilitati on	(8) Logistics and Customs Duties
Bureau of Customs (BoC)	✓		✓				✓	✓
Department of Trade and Industry (DTI)	✓	✓	✓			✓	✓	
Department of Information and Communications Technology (DICT)	✓		✓	✓	✓		✓	
Department of Finance (DOF)	✓	✓	✓				✓	✓
Small Business Corporation (SBC)	✓	✓	✓					
Philippine Economic Zone Authority (PEZA)	✓	✓	✓				✓	✓
Bangko Sentral ng Pilipinas (BSP)	✓	✓	✓					
Department of Foreign Affairs (DFA)	✓					✓	✓	
Philippine Commission on Women (PCW)	✓			✓	✓	✓		
Philippine Trade Training Center (PTTC)	✓	✓	✓			✓	✓	✓
Women Business Council Philippines (WomenBizPH)	✓	✓	✓			✓	✓	✓
Philippine Women's Economic Network (PWEN)	✓	✓	✓			✓	✓	✓
Philippine Exporters Confederation Inc. (PhilExport)	✓	✓	✓			✓	✓	✓

Source: Authors



## 5. Data Presentation and Analysis

This section presents a summary of the responses of the key agencies and organizations together with the secondary data collected. Highlighting the perceptions of the WMSMEs on the subject matter, this part aims to triangulate the responses and perceptions of the government and women’s businesses organizations with the available data online. The summary of the yes and no responses of the respondents can be found on Annex 4.

### 5.1. Mapping the Cross-Border E-Commerce Environment for Philippine WMSMEs<sup>8</sup>

**Figure 7. Key Elements of the Toolkit and Summary of Results**

Key Elements of the Tailored Toolkit	Summary of the Results
<b>I. Data on WMSMEs in Crossborder E-Commerce</b>	
Gender-specific data in participation in cross-border e-commerce are still nascent and the collection of gender-disaggregated data is critical for targeting support to overcome the hurdles women-owned businesses face.	
Collection and storage of sex-disaggregated data	<p>In line with the gender and development (GAD) mainstreaming across all government agencies highlighting the five percent budget to focus on programs, most of the sex disaggregated data being collected by the key government agencies are <i>internal</i><sup>9</sup> meaning the participants in their GAD activities, number of men and women who attend training programs, and among others.</p> <p>Several government agencies, such as DTI, BSP, PCW, PTTC, and DICT collect <i>external</i><sup>10</sup> sex disaggregated data.</p> <p>The DTI collects robust information/data from their stakeholders such as number of:</p> <ul style="list-style-type: none"> <li>• entrepreneurs assisted per program</li> <li>• clients assisted who are not necessarily entrepreneurs</li> <li>• business name registration data, percentage of increase in the number of enterprises registered/accredited/audited</li> <li>• national/local development plans/programs developed with women representatives participating in consultative meetings</li> <li>• entrepreneurs provided access/linkage/capacities to market their goods</li> <li>• entrepreneurs assisted financially consumer complaints</li> </ul> <p>The DICT collects women’s access to internet, use of ICT services, cybersafety awareness, and upskilling trainings (DICT 2021). The BSP has data of adults with formal accounts and share of females within the leading industries in the MSME sector (BSP 2021). The</p>

<sup>8</sup> Please refer to the annexes for more details on the questionnaire, KII respondents, data sources, and summary of the yes and no responses

<sup>9</sup> Refers to staff of the agencies

<sup>10</sup> Refers to their stakeholders/ customers based on their mandates

	<p>SBC, for its part, collects the number of women entrepreneurs awarded loans.</p> <p>The PCW collects and stores extensive data on all the activities initiated by the agency and Compendium of Gender Equality and Women Empowerment (GEWE) indicators<sup>11</sup>. The PTTC collects data on their MSMEs participants and disaggregates them.</p> <p>On the other hand, business groups such as WomenBizPH and PBCWE also collect and store sex disaggregated data to produce reports.</p> <p>In terms of the e-commerce platforms, World Bank (2022) mentioned that Lazada might not be collecting sex-disaggregated data while Carousell has a <i>Recommerce Index Report</i><sup>12</sup>.</p>
<p>Direct involvement with anything related to: women-owned/led businesses; micro-, small-, and medium enterprises (MSMEs); cross-border trade; and/or e-commerce</p>	<p>Since the key agencies and other organizations are pre-identified by the authors based on the related literature, the DTI, DICT, DOF, SBC, BSP, PCC, PCW, and PTTC are noted to be directly working with WMSMEs or about e-commerce, or cross-border trade.</p> <p>The DTI has several initiatives mentioned by other agencies and business groups. They were said to be the key agency that may be most relevant to the study especially in dealing with the MSME sector. The DICT has digitaljobsPH which capacitates MSMEs to increase their market coverage through e-commerce, and a pipeline project of a national online shopping platform to help MSMEs expand their businesses online. This platform would provide a complete e-commerce “ecosystem” from sourcing raw materials, global digital marketing, and an e-payment system.</p> <p>The DOF has initiatives concerning fiscal policies which would affect enterprises. (e.g. solicit inputs regarding CREATE) (DOF 2020). SBC has MSME Financing Programs. The BSP oversees digital payments; implements the digital transformation roadmap, etc. The PCC enforces and coordinates policies on internet exclusivity concerns, data privacy and digital economy (PCC 2022).</p> <p>The PCW has data on the Great Women Project: Women's Economic Empowerment Project<sup>13</sup>, and their project beneficiaries. There is also an ongoing coordination between the PSA and PCW on the guidelines for gender and development statistical data. PCW identified areas for Gender Mainstreaming: The PCW also identified agriculture, fisheries and forestry sectors, and MSMEs as targets for the data.</p>

<sup>11</sup> <https://pcw.gov.ph/compendium-of-gewe-indicator/>

<sup>12</sup> [https://carousellpress.files.wordpress.com/2021/11/thecarousellrecommerceindex\\_en.pdf](https://carousellpress.files.wordpress.com/2021/11/thecarousellrecommerceindex_en.pdf)

<sup>13</sup> <https://pcw.gov.ph/great-women-project/>

	<p>Moreover, the private sector led by the WomenBizPH also has several projects on the subject such as the <i>Women Strong Network</i>; Impact Digital Marketing Trainings on the must- have skills of an entrepreneur, e-commerce, branding, buyer’s journey, how to make your own product stand out, and social media content creation (WomenBiz PH 2022). The organization also conducted the <i>Women Strong Network Hybrid Trade Fair</i> which was a combination of physical and online exhibits. Online orders can be placed at <a href="http://tradefair.womanbiz.ph">tradefair.womanbiz.ph</a> to be fulfilled via <i>Kahanga-hanga PH</i> platform (WomenBiz PH 2022). <i>Kahanga-hanaga PH</i> seeks to assist MSMEs in marketing and selling their products online. It is likewise the digital store partner of the Women Strong Network exhibitors.</p> <p>Furthermore, PBCWE has supported women-owned businesses and their shift to digital platforms by providing digital skills training and advocating for financial support from the government (CIPE 2021).</p> <p>WomenBizPH and PBCWE have been involved in multi-stakeholder consultation processes and dialogues on key issues such as COVID-19 recovery, gender-based violence and sexual harassment (GBVH), and online harassment (CIPE 2021).</p> <p>Moreover, Fintech Philippines and Fintech Alliance Philippines work with fintech startups to further financial inclusion through technology, and help businesses from all industries harness financial technologies. Mynt GCASH also provides financial services to WMSMEs by assisting retailers and FMCG companies to develop a secure digital payment channel that complements their e-commerce strategies (e.g. digital payment channels/real-time payments and transfers) (Reyes 2022).</p> <p>Zalora, an e-commerce platform, collaborates with DTI in ASEAN Access (Official trade information and business matching portal for MSMEs seeking to find business partners and export their products in the region). This website is a free tool for guiding businesses within the region to find new market opportunities, search for contacts and trade information, and overcome challenges associated with internationalization (Salting 2022).</p>
Collection of data on the number of WMSMEs in cross-border e-commerce	DTI-Export Marketing Bureau is the local host for the establishment and implementation of the SheTradesPH Hub. While the PTTC currently has not disaggregated their data in terms of cross-border transactions on WMSMEs, the information can be filtered.
Collection of data on the challenges of WMSMEs involved in cross-border e-commerce	The PCC has data concerning barriers to competition in e-commerce, however, there is no particular input on WMSMEs in cross-border e-commerce. Lazada has women empowerment initiative, and the group has been involved in a research that identifies the challenges of WSMEs based on the IFC 2022 report.

<p>Quantifying the impact of WMSMEs in cross-border e-commerce on economic growth</p>	<p>Lazada is involved with Digital2Equal.</p>
<p>Private sector collecting sex-disaggregated data on access to trade finance for WMSMEs e-commerce businesses</p>	<p>The BSP has a financial inclusion dashboard and utilizes sex-disaggregated data from Statista. The DFA-APEC has discussions with the APEC Business Advisory Council (ABAC). PCW raised that the WomenBizPH may have suggested this as they usually represent the country in World Economic Forum. The PTTC is interested in partnering with several organizations (e.g. Fintech, e-commerce) to strengthen their programs for WMSMEs.</p>
<p>Processing of the data you collected and results</p>	<p>The DTI collects and consolidates data into the Annual GAD Accomplishment Report prepared by the office of Resource Generation and Management Service (RGMS). This report will then serve as basis of the Department’s Gender and Development Agenda. GAD Agenda is a strategic plan and framework in identifying programs, activities, and projects to be undertaken to achieve the GAD goals and outcomes based on agency’s mandates of MSME development, trade and investment, and consumer protection. The key theme of GAD Agenda is to address the challenges brought by the COVID-19 pandemic and climate change to women entrepreneurs and consumers; and explore the opportunities brought by digitalization and globalization as MSMEs and Consumers adapt to the New Normal.</p> <p>Moreover, the BSP processes data and publishes Financial Inclusion Reports. The PCW had a study on the impact of COVID-19 on WMSMEs and reported that access to finance/loans, trade fairs, marketing, and e-commerce are among the tools that could help women during the pandemic. Mental health programs and child care support were also useful resources. The PTTC processes data to be used as inputs in Training Needs Assessment Reports and Training Design in order to prioritize skills that MSMEs would need. Also, data is processed to be used in Sex-Disaggregated Data Reports requested by the PCW on a quarterly basis.</p> <p>On the other hand, the DOF, SBC, PEZA, PCC, and DFA only focus on the internal GAD reports.</p>
<p>Biggest challenges in collecting data</p>	<p>According to PEZA, the biggest challenge is the accuracy of submission of reports because it is done online. The DFA cited that there is a lack of sources to collect and maintain data. For PCW, data is not always available and is not comparable among businesses. Some of GEWE Indicators fall under Tier 2 (with existing methodology but no data yet) and others are classified under Tier 3 (no methodology).</p> <p>The PTTC cited that internet connection remains one of the biggest problems. For online surveys, it is usually difficult to reach the</p>

	targeted response rate and instruments need to be translated. They also face the inaccuracy of data from the participants of public trainings/free trainings. Sometimes, they are not responsive to surveys.
Challenges in disaggregating data	The PCW said that disaggregated data in terms of sex, ethnicity, etc. are often not reported. On the other hand, the PTTC has no problem with disaggregating data as its team handling the processing of data is highly skilled.
Improving data collection and processing	<p>The DTI calls for the strengthening of the implementation of the Magna Carta of Women (MCW), Republic Act 9710 (RA 9710). The act seeks to eliminate discrimination against women by recognizing, protecting, fulfilling and promoting the rights of Filipino women. Through the MCW's implementing rules and regulations, all government instrumentalities are enjoined to adopt gender mainstreaming as a strategy for implementing the law and attaining its objectives. The development and maintenance of a GAD database containing gender statistics and sex-disaggregated one of the institutional mechanisms for gender mainstreaming that is prescribed by MCW.</p> <p>The DFA suggests the mainstreaming of data collection and processing of disaggregated data to existing core processes so that it will not require additional resources. As mentioned, the PCW is working with PSA on improving sex disaggregated data. The biggest constraint is the budget for the storage of the data collected. Mechanism for data collection is also different across agencies.</p> <p>The PTTC needs to encourage past participants to respond to surveys, conduct follow-up interviews, and collaborate with other agencies to disseminate and encourage MSMEs to respond to surveys.</p>
<b>II. Trade Finance</b>	
Access to trade finance, which consists of financial instruments used to facilitate cross-border trade, remains a challenge for women-owned MSMEs embarking on cross-border e-commerce. Trade finance makes cross-border transactions possible for enterprises ranging from a small business importing custom packaging materials, to corporations importing or exporting large amounts of inventory each year. Trade finance reduces risk for both parties by providing the exporter with receivables or payment according to the agreement, while the importer might be extended credit to fulfill the trade order.	
<ul style="list-style-type: none"> <li>Equality between women and men MSMEs in accessing trade financing (capital, loans, information related- in cross-border transactions)</li> <li>Assistance in trade finance related to: women-</li> </ul>	<p>The DTI said that all their programs are accessible to both men and women:</p> <ul style="list-style-type: none"> <li>R.A. No. 9501, Section 15: Mandatory Allocation of Credit Resources for MSMEs. All lending institutions as defined under BSP rules, whether public or private, shall set aside at least eight percent (8%) for micro and small enterprises and at least two percent (2%) for medium enterprises of their total loan portfolio based on their balance sheet as of the end of the previous quarter</li> <li><i>Pondo sa Pagbabago at Pag-asenso</i> (P3) is a microfinance program which aims to provide affordable loan program for MSMEs as alternative to the usurious “5-6” money lending scheme. There is no collateral requirement, and the maximum interest rate is 2.5% per month.</li> </ul>

<p>owned/led businesses; micro-, small-, and medium enterprises (MSMEs); cross-border trade; and/or e-commerce</p> <ul style="list-style-type: none"> <li>• Programs and success stories or challenges on trade financing</li> </ul>	<ul style="list-style-type: none"> <li>• Helping the Economy Recover Thru OFW Enterprise Start-ups (HEROES) provides an opportunity for displaced, repatriated, or returning OFWs to rebuild their lives here in the Philippines by helping them establish their start-up businesses.</li> <li>• CARES for Tourism Rehabilitation and Vitalization of Enterprises and Livelihood (CARES for TRAVEL) Tourism-engaged MSMEs will have access to zero interest, no-collateral loans. The borrower MSMEs will only need to pay a one-time service fee, which is set at a maximum of eight (8) percent for a 4-year loan term.</li> </ul> <p>The PEZA also said that men and women have the same access to their programs including the kits they developed as assistance to MSMEs. The PTTC also provides available access to finance without discrimination based on gender who all have equal opportunities to avail of their resources.</p> <p>Moreover, the PTTC in its capacity as a training institute, considers implementing support for trade financing (e.g. matching MSMEs with those that provide trade financing). Other programs of PTTC are:</p> <ul style="list-style-type: none"> <li>• SEAL-BETA partnership wherein MSMEs are trained by PTTC. At the end of the training, projects will be pitched and those selected will receive loans (DTI 2022); and</li> <li>• HEROES PROGRAM which is for returning OFWs. The program provides training for OFWs and at the end financing programs are offered.</li> </ul> <p>The SBC offers lending programs for women to enhance productivity and income (SBC 2017). However, there is a lack of recognition of successful WMSMEs.</p> <p>The BSP also conducts a gender-focused demand-side survey on MSMEs to craft policies; provide incentives to supervised financial institutions to extend financial relief to borrowers, initiatives that incentivize bank lending, and endeavors that promote continued access to lending and financial services, among others (Chipongian 2021).</p> <p>The PCW's <i>Magna Carta for Women</i> mandates preferential access for women to access capital and financing for enterprises. However, PCW does not provide financial assistance, only technical assistance to enrolled WMSMEs. It cited some successes of women entrepreneurs through e-commerce and trade fairs locally and internationally (e.g. Bidi Bidi). DOST also provided WMSMEs pieces of machinery for WMSMEs.</p> <p>The WomenBizPH, in partnership with the Development Bank of the Philippines, provides trade financing through Inclusive Lending for</p>
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	<p>Aspiring Women (ILAW) Program. ILAW is a credit facility that addresses the financing needs of women-owned and managed enterprises in the establishment and/or operation of income-generating activities. The program aims to:</p> <ul style="list-style-type: none"> <li>• empower women by enabling women entrepreneurship;</li> <li>• grow small businesses beyond microcredit;</li> <li>• create jobs and build local economies; and,</li> <li>• tap into the network of women organizations and experts.</li> </ul> <p>ILAW finances up to 90 percent of the total project cost but with a minimum loan amount of Php300,000. The loan may be used for working capital such as financing of confirmed purchase orders, letters of credit, acquisition of fixed asset, purchase of raw materials and other expenses related to production or render of service (Javier 2017).</p> <p>To date, P434 million has already been approved under the ILAW program, of which P367 million has been released, benefiting 49 women-owned enterprises engaged in a wide range of businesses such as manufacturing, general merchandise, services, agribusiness, wholesale and retail (Garcia 2016).</p> <p>Further, e-commerce platforms also have several programs. Lazada has a <i>Bounce Back Program</i> but is not exclusive to women (Lazada 2021). Zalora integrates with Plentina BNPL financing solution. Plentina, a Buy Now Pay Later (BNPL) startup for emerging markets, has partnered Southeast Asian e-retailer ZALORA to offer its short-term financing solution (Fintech Philippines 2022).</p> <p>While Mynt GCash provides financial services to WMSMEs by assisting retailers and FMCG companies to develop a secure digital payment channel that complements their e-commerce strategies (e.g. digital payment channels/real-time payments and transfers) (Reyes 2022).</p>
<p>Strengths, weaknesses, opportunities, and threats in trade finance for WMSMEs</p>	<p>The PEZA economic zones are limited to investors for security, and so MSMEs developed around the perimeter of the zones. The DFA’s information on trade finance for WMSMEs must be shared so that more beneficiaries can avail and maximize opportunities for growth. The PCW said WMSMEs were able to benefit from exposure locally and internationally. However, there is high competition among enterprises domestically and internationally. WMSMEs are also exposed to high risk of gender-based violence and persistence of gender stereotypes.</p> <p>According to WomenBizPH there is an inadequate access to productive resources. To date, most women in the informal economy and MSMEs are unserved by government financial institutions and microfinance institutions due to the high cost of service delivery and stringent requirements that include the minimum loanable amount, quality of collateral, repayment terms, number of years of business</p>

	<p>experience, submission of business plans, and consent of the husband. The lack of infrastructure and issues on peace and order also serve as deterrent to service providers. Moreover, the lack of social preparation and technical skills for entrepreneurship and lack of readiness for global markets further aggravate issues encountered by WMSMEs. In APEC’s developing economies, women micro entrepreneurs have yet to recognize market globalization.</p> <p>To add, respondents noted that voicelessness and lack of representation in governance and decision making structures persist. The lack of representation shows how women are deprived of a voice in local development and governance structures where economic decisions are made. Likewise, both local and national policymaking structures miss out on crucial inputs from women entrepreneurs.</p> <p>Lastly, vulnerability and lack of access to health and socio-legal protection. While business, in general is subject to continuous, variable pressures – uncertainty of the market, socio-political-economic instability, women entrepreneurs in particular, can be most vulnerable in times of illness, disability, work injury, maternity, unemployment, and old age (Javier 2017).</p>
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**III. Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations**

Digital literacy and access to online payment systems are necessities for businesses engaged in e-commerce. However, across APEC, fewer women than men access and use the internet and internet-banking services. Even when women have access to digital technologies, they often lack the skills and confidence to use them.

<p>Programs targeted toward WMSMEs to help them access the global digital economy</p>	<p>The DTI has several programs for WMSMEs and the Global Digital Economy such as:</p> <ul style="list-style-type: none"> <li>• E-TAAS stands for Empowering Local MSMEs and Women Entrepreneurs (WEs), Train for success, Access a wider market, Amplify Philippine-made products, and Sustain Growth. The program has two components - the Integrated Digital Marketing Training Program (IDMTP) and the E-TAAS Digital Promotion Support Strategy. It offers comprehensive training, mentoring, and promotion support for Filipino MSMEs, especially women entrepreneurs.</li> <li>• CTRL+BIZ: Reboot Now! - A flagship program of the DTI for the promotion of eCommerce, it is a series of free webinars that are targeted to MSMEs who need to transform their business digitally.</li> <li>• ASEAN SME Academy - The ASEAN SME Academy is an online learning platform particularly for Southeast Asian MSMEs. It offers courses in 7 different categories; 1) Finance and Accounting, 2) Management, 3) Technology, 4) Operations, 5) Marketing, 6) Trade and Logistics, and 7) Human Resources.</li> <li>• MSME Tech Tools - The resources here provide information to MSMEs on the different technology tools, applications, platforms and resources available for them to use to go digital. They are categorized based on functionality across multiple categories such as e-commerce, e-payment, digital</li> </ul>
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marketing, logistics, work from home collaboration tools, productivity tools, webinars, finding an expert and government resources.

- Juana Make a Mark - A program by the Intellectual Property of the Philippines (IPOP HL), is a trademark registration incentive program that allows eligible MSME to have their trademarks registered at a reduced cost.
- SheTrades Philippines Hub - It is a project of the DTI-Export Marketing Bureau (DTI-EMB) in partnership with the International Trade Centre (ITC) and Philippine Trade and Investment Centre (PTIC) in Geneva and in collaboration with the DTI Regional Operations Group. It was launched in 25 countries and has a global network of 350 partner organizations from 65 countries. The end goal is to connect 3 Million women to the market by 2021. In the Philippines, the project aims to enhance the capacity and competitiveness of women entrepreneurs. It seeks to enable them to access international markets through the ITC's various initiatives and network. The project has supported 30,000 women-led businesses and generated US\$140 million in trade opportunities for women.

Furthermore, the DICT implements the following GAD initiatives to support the ICT infrastructure that would enable women to participate in the global digital economy: Tech4ED, Free Wifi Project and Programs, National Government Portal, GovNet, Electronic Business Permit and Licensing System (eBPLS), National Broadband Plan (NBP).

Also, the DOF and BIR are set to roll-out the implementation of e-invoicing in line with TRAIN provisions (Visto 2022). TheBSP promotes the use of digital payments channels for the implementation of COVID-19 support measures, specifically for MSMEs. ARTA also has digitalization initiatives including the Philippine Business Hub but these are not women-centric (BSP 2020).

The DFA also has MSME Marketplace, APEC Trade Repository, APEC Virtual Knowledge Center on Services especially for Economic Diplomacy and Custom Programs for Filipino MSMEs in the Philippines and overseas. The PCW's Great Women Project 2 provides capacity building on digitalization and e-commerce for enrolled WMSMEs. The PTTC is also pushing for Digital Finance and Digital Accounting training programs.

The WomenBizPH co-organized the BUYanihan Reseller Virtual Trade Expo, together with the Association of Filipino Franchisers, Inc (AFFI), Go Negosyo, DTI (WomenBiz PH 2020). They also have initiatives such as Women Connect, a capacity building conference.

Women on Spotlight, featuring leading WomenBizPH members who shared insightful trends, tools and strategies in the Now Normal.

WomenbizPH also has been appointed by the DTI as a Network Partner for ASEAN Access. ASEAN Access provides businesses interested in the ASEAN Region with trade and market related information, and access to support services necessary to penetrate new markets. The Key services and features of ASEAN Access are as follows:

- Information portal: trade information; country profiles; and sector briefs, events calendar. and news published on the ASEAN Access website
- Practical contacts: Service Provider databank
- Pro-active business support: information; training and matchmaking delivered through ASEAN Access MATCH under the banners MATCH, LEARN and BEYOND (WomenBiz PH 2022).

The PBCWE provides digital skills training. Certified Digital Network X fast tracks the digitization of MSMEs through a series of lectures and workshops that would help digitize them. At the end of the program, fully participating MSMEs will be recognized for having taken the leap towards digitization through a badge/certificate that can be attached to their different social media pages, websites, and even physical stores.

PhilExport also has the *The Road to FIRE or the Fourth Industrial Revolution Project* to facilitate the digitization of MSME operations. The project includes an upgrade of the PhilExport website to a portal, embedding business continuity and digitalization in the system which can serve as a common service facility for its members. However, it is not specifically targeted at women only, but covers MSMEs in general (Aguja 2020).

FinTech Philippines, Shopee, Lazada, Zalora, Ebay, Carousell, and Mynt GCash also have programs, but these are not particularly focused on women. For example. Shopee International Platform (SIP) cross-border program allows sellers do the following: expand their consumer outreach; avail of free logistics and customer service arrangements; and expand business overseas without the need for additional effort or costs (Shopee 2020). Lazada has a foundation (Lazada n.d.). Carousell and Ebay enable sellers to sell globally. Zalora has a collaboration with DTI in ASEAN Access (Salting 2022). Mynt GCash provides financial services (digital payment channels/real-time payments and transfers) to its users (Reyes 2022).

<p>Available online information about internet banking and e-payment options</p>	<p>The PEZA services have been digital (e.g. payment for permits) even before the pandemic. The PTTC provides information on online banking and e-payments (in partnership with Gcash, Maya) and provides information on financial technology solutions (in partnership with Digital Pilipinas) and cryptocurrency.</p> <p>WomenBizPH also has an initiative such as <i>FinTech for HER</i> as part of the <i>Negosyo ni Madam: One Hour for Women Entrepreneurs</i>, a partnership with International Labour Organization (ILO), and DTI Negosyo centers (WomenBiz PH 2022).</p> <p>Also, the e-commerce platforms such as Shopee, Lazada, and Carousell have apps/websites that display information on digital payments. These platforms also have their own e-wallets. Lazada also has a <i>Lazada University</i> for new sellers. The Lazada Seller Center also has a financing page is also designed to assist with these.</p>
<p>Programs that support the expansion of export-oriented WMSMEs, for example, by providing online and in-person trainings on entering new markets, on topics such as:</p> <ul style="list-style-type: none"> <li>-International product standards, locating tariff information, customs regulations, and other relevant trade related information</li> <li>-Assistance in complying with the importing economy's requirements</li> <li>-Access to market intelligence data</li> <li>-Representation in trade missions</li> </ul>	<p>The DTI has ASEAN Access, the official business support portal for ASEAN MSMEs and other businesses who wish to trade cross-border in the region. The WomenBizPH is a co-organizer of ASEAN Access. The following are the ASEAN Access features:</p> <ul style="list-style-type: none"> <li>• Trade Regulations <ul style="list-style-type: none"> <li>• ASEAN Access portal is linked to the ASEAN Trade Repository, a single point of access to all trade-related information of ASEAN Member States.</li> <li>• Provides a general overview of legislations and agreements related to trade in goods and services. Moreover, it provides information on ASEAN free trade agreements, key ASEAN trade support organizations, key international trade support agencies, intellectual property management, technology transfer support organizations, trade fairs, and matchmaking events, among others.</li> </ul> </li> <li>• Service Provider Databank is a source for exploring a range of local service providers in various sectors within ASEAN region. Service providers can be filtered in the database based on countries and business categories, with descriptions of their expertise and contact details, thereby allowing members to directly contact them. <ul style="list-style-type: none"> <li>• Service Provider is a business, organization, or association that can help and support SMEs to enter or do business in new markets. It can be a distributor, business matchmaker, export consultant, or works with logistics, shipping, translation, marketing, legal, market research, soft landing, IPR, etc.</li> </ul> </li> <li>• Market Access - The market access database provides insights and must-know information to guide businesses in ASEAN countries. To help business access the international market, information on ASEAN Focal Points (national SME support agencies), market news, and the ASEAN sector briefs are provided.</li> </ul>

	<ul style="list-style-type: none"> <li>• The portal features news and events that can promote, inform, and support the business community on issues and current trends relating to trade in ASEAN and beyond.</li> <li>• Matchmaking and Trainings <ul style="list-style-type: none"> <li>• ASEAN Access MATCH is a virtual matchmaking platform that allows businesses in ASEAN and beyond to participate in live market information events, book 1-2-1 matchmaking meetings, as well as showcase their products, technologies and purchasing requirements. It is intended to provide a platform for National Focal Points (NFPs) and Network Partners (NP) to organize virtual matchmaking events, webinars and online networking activities for free for SMEs in the ten ASEAN member states.</li> <li>• SheTrades Philippines Hub</li> </ul> </li> </ul> <p>The PCW provides funding for the participation of women in domestic/international trade fairs. The PTTC also has the ASCEND programs that provide assistance to would-be and current exporters. The package includes training for operations, procurement, marketing, and finance. PTTC has corresponding training contents for each level of MSME (just starting, already exporting, etc.).</p> <p>The PhilExport provides the following services: Advisory, Facilitation and Referral Services, Facilitation of Trade Complaints, APEC Business Travel Card (ABTC), Client Profile Registration System (CPRS), One Stop Export Documentation Center (OSED), Travel Tax Exemption (TTE) (PhilExport n.d.).</p> <p>Shopee and Lazada have international platforms. However, it is not exclusive to women only. Lazada University has informative posts and offers online live stream trainings to help educate and interact with sellers in the community covering a wide range of topics (logistics to product promotion) to aid new sellers in the market (Lazada n.d.).</p>
<p>Export trade promotion website contain a dedicated webpage targeting WMSMEs with reference to cross-border e-commerce</p>	<p>The DFA has a project in conceptualization on the Economic Diplomacy site and potentially the APEC Philippines portal will include a dedicated page targeting WMSMEs and cross-border e-commerce.</p> <p>The PTTC only has social media sites where women MSMEs are invited to join to network with other women's groups. The PTTC can consider having a separate webpage for WMSMEs in the future. The WomenBizPH does not have a separate page, but relevant information on cross-border e-commerce is displayed in the main website.</p>

<p>Dissemination of information about private sector initiatives to help WMSMEs with cross border e-commerce</p>	<p>The DTI has several projects (listed in the previous section). The PTTC also collaborates and co-promotes events of other agencies. WomenBizPH co-presents initiatives of other agencies/private sector entities. PhilExport’s office disseminates information from industry associations and other government agencies in website and social media platform/s. Lazada Foundation and University has a page that expresses their group's commitment to promoting women entrepreneurs. While Lazada University posts a discussion on the Forward Women Awards and Women in Ecommerce involvement of Lazada.</p>
<p>Initiation of public-private dialogues with e-commerce platforms providers and logistics and payment companies to explore and respond to the needs of WMSMEs</p>	<p>The DTI partners with payment companies, but targets the MSME sector in general. The SBC partnered with Coca-Cola Beverages Philippines Inc. for the <i>RISE UP Tindahan Loan for MSMEs</i> (BusinessWorld, 2022). The BSP regulates registered operator of payment system (e.g. ShopeePay, LazadaWallet) and electronic money issuers (BSP 2022). The PCW had initial discussions with Shopee and Lazada but the initiative has not yet materialized. DTI, DOST and other partners have committed to continue providing technical assistance to enrolled WMSMEs.</p> <p>The PTTC has partnered with payment companies (GCash, Maya) to promote and disseminate information on digital payments to MSMEs.</p> <p>WomenBizPH, UBX (a domestic finance platform), and SeedIn (mobile financing) signed an agreement to create a Women-to-Women (W2W) Investment and Lending Portfolio to assist Filipino women entrepreneurs in accessing a variety of financial assets (Philippines Graphic 2022).</p> <p>The PBCWE has a partnership with Home Credit which will help the company engage in policy reform work for gender equality and explore initiatives that will promote diversity, respect, fairness, empowerment, and equality in the workplace (Journal Online 2022). The PhilExport announced the P30 program which focuses on using technology to improve business decision-making and promote collaboration among stakeholders. The first strategy is to embrace technology in various forms: digital technology, information technology, business technology, communication technology, product technology (BusinessWorld 2021). FinTech Philippines, fintechs, and e-commerce platforms collaborate with BSP on this aspect as well.</p>
<p>Public-private partnerships to help build the capacity of WMSMEs in cross-border e-commerce</p>	<p>The DTI has partnerships with WomenBizPH, Connected Women, Ninja Van, Shopee, Lazada, Meta, etc. The PTTC has collaborated with private sector such as BPI, BanKo, GCash, Maya. WomenbizPH represents the Philippines at APEC and ASEAN matters (WomenBiz PH 2021).</p> <p>Shopee partners with Cebu LGUs to help local MSMEs bring businesses online (however not limited to women only) (MST Tech</p>

	<p>2022). Lazada has partnered with Security Bank, SeekCap, and CIMB Bank (in 2021) to help online sellers grow their businesses by offering multi-purpose loans of up to P500,000 to Filipino sellers on online marketplace Lazada as a way to stimulate their growth amid the continuing pandemic (Gonzales 2021). Zalora partnered with DTI on ASEAN Online Sale Day, a one-day ASEAN-wide event where participating e-commerce businesses and platforms offer online discounts and promotions to consumers within the region (The Manila Times 2019).</p>
<p>Government publicizing ongoing global initiatives and platforms offered by international and private organizations to connect women-owned businesses to e-commerce (e.g., ITC SheTrades, UNCTAD's eTrade for All)</p>	<p>The DTI has several initiatives such as ASEAN Access and SheTrades PH Hub. The PTTC collaborates with DTI on publicizing events and shares information to MSMEs on such programs of interest.</p> <p>The social media platforms of PhilExport publicize information and press releases related to women and e-commerce. Lazada is also part of the Digital2Equal initiative.<sup>14</sup></p>
<p>Philippine government infrastructure and policy support for Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations</p>	<p>Several policies are also in place:</p> <ul style="list-style-type: none"> <li>• BSP Digital Payments Transformation Roadmap 2020-2023</li> <li>• Republic Act No. 11127</li> <li>• BSP Circular No. 1105, Series of 2020</li> <li>• BSP Circular No. 1127, Series of 2021</li> <li>• DOF RA 10963 (TRAIN law) mandates the implementation of taxpayers engaged in e-commerce, large taxpayers, and exporters of goods and services to issue their invoices or receipts electronically and report their sales data at the point of sale (Abrea 2022).</li> <li>• DTI Techttools for MSMEs, MOU with Mastercard, etc.</li> </ul> <p>However, policies and other supporting regulations must be strengthened. Policies are available but implementation is lacking e.g. connectivity for WMSMEs is still an issue especially in rural area. However, the government is taking steps in addressing these issues.</p>
<p>Strengths, weaknesses, opportunities, and threats to WMSMEs pertaining to for Digital Literacy, E-Payments, and E-commerce and</p>	<p>According to the DICT, there is an impending necessity to improve the awareness of MSMEs of government support programs and policies made for them. Constraints include financing to support MSMEs, information on policies and programs that provide benefits, skills development or improvement, and digital infrastructure, among others. In the MSME Development Plan, it was also mentioned how the country has to put more focus on women and youth entrepreneurship to achieve inclusive growth and development</p>

<sup>14</sup> led by the World Bank Group - International Finance and Corporation. Digital2Equal was "launched in 2018 in partnership with the European Commission that brought together 17 leading technology companies operating across the online marketplace to boost opportunities for women in emerging markets".

<p>Digital Regulations</p> <p>Trade</p>	<p>if we are to take advantage of the population and see the youth as potential entrepreneurs. Hence, apart from providing support programs and awareness activities, we must create initiatives and strategies that will empower the women and youth. One way to empower is to create projects for them to upskill their talent and let them have more access to opportunities.</p> <ul style="list-style-type: none"> <li>• Strengths: There are substantial improvements in streamlining the process of business-related licenses which has provided accessibility to MSMEs, especially women</li> <li>• Weaknesses: Several government procedures and requirements for businesses are still numerous, repetitive, and time consuming for MSMEs to comply with (poor coordination and implementation)</li> <li>• Opportunities: Better coordination among government agencies and local government units to harmonize MSME support; Promote initiatives to encourage women and youth entrepreneurship; Philippines pursuing the innovation and digital transformation as strategies for economic growth</li> <li>• Threats: Changing circumstances and unsustainable support programs (despite Covid-19 being a blessing in disguise to the growth of e-commerce)</li> </ul> <p>According to DFA, the policies on e-governance and e-commerce are lined up for approval. Legislation supporting digital literacy and e-commerce protection of both sellers and consumers alike are still wanting. As neighboring and partner economies transition towards becoming digital, the Philippines must also transition fast to take advantage on the ease of digital trade and commerce.</p> <p>According to PCW, challenges to WMSMEs still persist such as access to finance, increased care work, persistent gender stereotypes. They are also faced with the threat of lack of knowledge on digital literacy which hinder them from becoming fully competitive.</p> <p>The PTTC emphasized that the following:</p> <ul style="list-style-type: none"> <li>• Weaknesses: Connectivity of MSMEs in remote areas remains an issue as they cannot connect to training events when signal is poor.</li> <li>• Strength: PTTC has close collaboration with LGU units. LED walls in public spaces (e.g. Gymnasiums, Barangay Halls) allow WMSMEs to connect to the training programs. PTTC taps LGUs in order to conduct the hybrid set-up of trainings.</li> </ul>
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**IV. Discrimination on Online Platforms**

Select studies have found that women may experience inadvertent discrimination on e-commerce platforms. Even though women can conduct business online with relative anonymity, e-commerce is not free of gender bias.

<p>Examination of gender-based discrimination occurring on e-commerce platforms and has it explored ways to address biases</p>	<p>According to PCW, in terms of gender-based discrimination in e-commerce platforms, the Safe Spaces Act addresses the issues encountered by women. The law acknowledges that gender-based discrimination and violence can happen in any public space, which includes online.</p> <p>However, the PTTC does not have the capacity yet to conduct studies on gender discrimination but is interested to partner with other agencies and/or organizations to pursue this endeavor given the data they have from their training participants.</p>
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**V. Online Safety and Security**

While cyberbullying, stalking, trolling, and online defaming are often associated with individual internet users, these issues can also disproportionately impact women in business. There are digital threats faced by women-owned businesses daily while interacting in online social networks, and these threats inhibit women’s e-commerce activity.

<p>Collection of data on the instances of cyberbullying and sexual harassment faced by women-owned businesses online</p>	<p>The DFA said it is outside their mandate but referrals are made as necessary. The PTTC currently does not collect data on cyberbullying and sexual harassment faced by WMSMEs. It intends to conduct training on Cybersecurity in the future. It does not particularly tackle gender discrimination but instead would focus on protecting businesses when transacting online.</p>
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<p>Legal protections assistance against online cyberbullying affecting WMSMEs, including online sexual harassment</p>	<p>The DFA said it is outside their mandate but referrals are made as necessary. The PCW highlights the Safe Spaces Act and its provisions on online sexual harassment. The PTTC currently does not have legal mechanisms, however, they are well-trained in addressing gender concerns as it was capacitated in GAD training. Thus, should the need arise PTTC will readily provide support in forwarding the necessary complaints to relevant agencies that may address it.</p> <p>Moreover, WomenBizPH presented the “<i>I Am Woman WOMENar Learning Series</i>” to help in the promotion and creation of safe spaces for women. The webinar series was supported by WeEmpowerAsia, a UN Women programme funded by and in partnership with the European Union PCW and DTI. The sessions tackled significant issues, such as the following:</p> <ul style="list-style-type: none"> <li>• I am Empowered: Magna Carta of Women &amp; Gender Fundamentals;</li> <li>• I am a Leader: Inclusive Leadership;</li> <li>• I am a Communicator: Value of Corporate Communication with Gender Lens;</li> <li>• I am a Marketer: Gender Responsive and Inclusive Supply Chain and Marketplace; and</li> <li>• I am a Strategist: Corporate Policy Review and Gender Mainstreaming. Concluding the webinar series was the topic</li> </ul>
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	<p>“I am Safe: Ensuring Safety—Sexual Harassment- and Discrimination-free Workplace.” (WomenBiz Ph 2021).</p> <p>Lastly, PhilExport provides assistance in the Facilitation of Trade Complaints however, it did not specify whether the scope covers online sexual harassment.</p>
<b>VI. Networks, Representation, and Visibility</b>	
Women-owned MSMEs are sometimes held back due to confidence gaps resulting from lack of networks, role models, and representation	
<p>Consultation with WMSMEs and/or private women’s entrepreneurship organizations to understand challenges in access to technical information needed by women-owned businesses in e-commerce (e.g., e-payments, logistics, and customs information)</p>	<p>DTI highlighted their support for WMSMEs networks and visibility (see previous responses on public-private collaboration). PEZA has community-based partnerships but these are not specifically targeted for women but the private enterprises as a whole.</p> <p>DFA has custom and ad hoc initiatives under the Economic Diplomacy Division. The PCW has a long-standing partnership with the WomenBizPH, PWEN, and PBCWE<sup>15</sup>. They are among the groups being consulted by the PCW in the updating of the GEWE Plan, Magna Carta of Women Assessment. The PTTC works with <i>Iskaparate</i> and WEME (organizations working with mothers engaged in microenterprises) by assisting them through physical/online trainings.</p>
<p>Outreach programs, for example, to women’s business associations and/or e-commerce associations to socialize the informational programs already being offered for WMSMEs in cross-border e-commerce</p>	<p>The PEZA has several GAD initiatives e.g. Hiring of single mothers in call centers/access to employment. While Zalora partnered with Zonta Club of Makati and Environs for FilipinaZ Bazaar. The annual bazaar will be conducted through trough a shopping app and the profits will be allotted for the club’s programs on education, psychological healing, and emotional care to women victims of sexual abuse (Navarra 2020).</p>
<p>Programs to support greater visibility of WMSMEs engaged in e-commerce</p>	<p>The BSP promotes digital payment channels, movable collateral registry, establishment of digital banks and collaborates with DTI in crafting e-commerce roadmap (BSP 2020).</p> <p>The WomenBizPH holds virtual trade fairs for WMSMEs (e.g. BUYanihan Reseller Virtual Trade Expo, Women Strong Network Hybrid Trade Fair) (WomenBiz PH 2020), Impact Digital Marketing</p>

<sup>15</sup> PBCWE is a consortium of 6 women’s groups, representing a broad section of industries where women participate: business, professionals (middle management, CEOs, Board Directors), entrepreneurs (start-ups, SMEs, established businesses).

	<p>Training, and FinTech for HER : Digital Financial Access for Women Entrepreneurs webinar (WomenBiz PH 2022).</p> <p>PBCWE, FinTech Philippines, Fintech Alliance, Shopee, Ebay, Zalora, and Mynt GCash also have several digital skills training and promotion of digital payments.</p> <p>FinTech Alliance conducted Women in Fintech Workshop (ILO 2021). Shopee <i>E-TAAS ang Pilipinong</i> MSMEs Integrated Digital Marketing Training Program in partnership with the United States Agency for International Development (USAID) provided more than 500 women entrepreneurs with integrated digital marketing training (Cambosa 2021). Ebay conducted workshop on Market access for MSMEs (eBay Main Street 2014). Zalora partnered with Zonta Club of Makati and Environs for FilipinaZ Bazaar (Navarra 2020). Mynt GCash onboards about 300,000 sari-sari stores, market vendors, tricycle drivers to promote inclusion (CNN Philippines Staff 2022).</p>
<b>VII. Trade Facilitation Agreement</b>	
<p>The implementation of the WTO Trade Facilitation Agreement (TFA) is expected to take some cost and complexity out of trade while leveling the playing field between small and large exporters. The TFA is focused on support for automation and an overall simplification and rationalization of customs procedures, which affects the speed at which businesses, including MSMEs, can move their products. Smaller exporters can suffer more as a result of customs delays when TFA implementation is lagging.</p>	
<p>Steps to implement the World Trade Organization’s Trade Facilitation Agreement (TFA) especially in areas that would support small businesses in e-commerce</p>	<p>The PTTC has an approved program funded by the ASEAN-Hong Kong FTA which is an upskilling program for MSMEs for e-commerce and cross-border trade. PhilExport is part of the working group during the 1st Meeting of the ARISE Plus Philippines Output-Specific Working Group on Strengthened Trade Facilitation (Bureau of Customs 2022).</p>
<p>WMSMEs representatives on the National Trade Facilitation Committee (NTFC) who can speak to the needs of smaller businesses and/or women-owned businesses as the government prioritizes trade facilitation reforms</p>	<p>BSP is part of NTFC, however there are no reports on WMSME representatives.</p>
<p>Current trade agreements of the Philippines and its effects to the WMSMEs</p>	<p>DTI has been working to include gender dimensions in agreements.</p> <p>PTTC for its part, designs training programs that are gender-sensitive to the needs of MSMEs.</p>

## VIII. Logistics and Customs Duties

Logistics costs, including last-mile delivery, have a greater impact on smaller, more remote, and rural e-commerce merchants. The range of costs associated with customs, delivery, and transport must be incorporated into the final sales price. In most cases, logistic services were developed for big companies moving larger volumes and not with MSMEs in mind. As a result, MSMEs sometimes find shipping services more expensive to use, which can be a special burden on women-owned businesses, since most are MSMEs.

<p>Efforts to connect WMSMEs to larger distributors to help them minimize logistics costs and access markets?</p>	<p>Several e-commerce platforms have partnerships with cross-border courier services e.g. Ebay has a partnership with FedEx (Retail Asia 2022) and Carousell has a partnership with Xend (GMA News 2018).</p> <p>PhilExport also connects buyers to Philippine suppliers and industry associations. Information is available on their website.</p> <p>However, there is no mention of specific programs for WMSMEs.</p>
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<p>Facilitation of a more affordable customized shipping options for small businesses</p>	<p>The PEZA does not have programs to facilitate more affordable shipping options. Shipping is more expensive in other provinces compared in Metro Manila. This can be explored by the government to encourage cross-border and/or e-commerce.</p> <p>Also, PhilExport provides services for facilitating travel tax exemptions and bonded warehousing operations for MSMEs.</p> <p>However, these programs are not gender specific.</p>
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<p>Steps to help simplify and automate customs procedures, recognizing that this can have a disproportionately positive impact on WMSMEs</p>	<p>The PEZA and BoC facilitate digitalization and automation of customs procedures. ARTA also mandated relevant agencies to be onboard on TradeNet. The PTTC is currently in collaboration with ITC and BoC in promoting digitalization.</p> <p>PhilExport site contains information in tariff finder and customs issuances indicated in its One Stop Guide (PhilExport n.d.).</p> <p>However, these efforts are not gender specific.</p>
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<p>Availability of accessible information online on shipping and logistics options, which highlights specific programs available to WMSMEs</p>	<p>The information is available in the BoC and PEZA websites. Further, both Shopee and Zalora have information on shipping and logistics options available in their apps/websites.</p> <p>However, these efforts are not gender specific.</p>
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<p>Investigation of gender-based discrimination facing female traders at customs posts at border crossings</p>	<p><i>No data collected</i></p>
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Availability of transparent regarding “what to expect at customs” or “dealing with customs officials” which includes information about what customs brokers can charge	The WomenBizPH is already part of the International Trade Centre (InTraCen) <sup>16</sup> .
Availability of transparent information regarding de minimis thresholds around the world directly to small businesses in e-commerce	According to PhilExport, the <i>Tariff Finder</i> <sup>17</sup> has data on applicable tariff rates based on applicable FTAs by the Tariff Commission of the Philippines.

Source: KII participants and web scraping (in-text citations and footnotes are included). Description of each category is from the Toolkit.

The authors will summarize the results through the operationalization of Sarsby’s SWOT framework. Given the dynamic and comprehensive policy environment supporting WMSMEs—and MSMEs in general—as evidenced by the wealth of information on government programs obtained from respondents, the authors have sought to make sense of the negative perceptions of WMSMEs towards government support. A cursory review of these factors, such as awareness levels, informality, capacity building, scaling-up, and sustainability of these WMSMEs, will be tackled in the last part of the study.

## 5.2. SWOT: Cross-Border E-Commerce Environment for Philippine WMSMEs

### 5.2.1. Strengths

The current policy and legal landscapes for WMSMEs encompassing in cross-border e-commerce trade possess advantages in several areas.

- For instance, key government agencies such as the DTI, BSP, PCW, and PTTC along with women business organizations WomenBizPH and PBCWE collect and store sex disaggregated data to formulate reports (e.g., DTI’s Annual Gender and Development Accomplishment Report, BSP’s Financial Inclusion Reports).
- There is also an ongoing coordination between the PSA and PCW on the guidelines for gender and development statistical data. For the DOF, SBC, PEZA, PCC, and DFA, they only focus on the internal GAD reports. These are encouraging as data collection is an important factor in the development of targeted and effective policies and programs.
- Another area is trade finance. Both men and women entrepreneurs can access several laws and programs, specifically: (a) R.A. No. 9501, Section 15: Mandatory Allocation of Credit Resources for MSMEs; (b) Pondo sa Pagbabago at Pag-asenso (P3); (c) Helping the

<sup>16</sup> helps micro, small and medium-sized businesses become more competitive and help to create better regulatory environments for trade.

<sup>17</sup> <https://finder.tariffcommission.gov.ph/>

- Economy Recover Thru OFW Enterprise Start-ups (HEROES); (d) CARES for Tourism Rehabilitation and Vitalization of Enterprises and Livelihood (CARES for TRAVEL); and (d) Inclusive Lending for Aspiring Women (ILAW) Program. The PEZA also said that men and women have the same access to their programs including the kits they developed as assistance to MSMEs. While the PTTC also has available access to finance without discrimination based on gender who all have equal opportunities to avail of their resources.
- E-commerce platforms have also launched their respective trade financing schemes such as Lazada's Bounce Back Program, Zalora and Plentina's Buy Now Pay Later arrangement, and Mynt GCash's financial services.
  - There are also strides achieved in digital literacy, e-payments, and e-commerce and digital trade regulations. The DTI is implementing learning programs and platforms such as E-TAAS, CTRL+BIZ: Reboot Now!, ASEAN SME Academy, MSME Tech Tools, Juana Make a Mark, and SheTrades Philippines Hub. The DICT is likewise overseeing ICT infrastructure-focused projects such as Tech4ED, Free Wifi Project and Programs, National Government Portal, GovNet, Electronic Business Permit and Licensing System (eBPLS), and National Broadband Plan (NBP).
  - For its part, BSP promotes the use of digital payments channels for the implementation of COVID-19 support measures, specifically for MSMEs, while ARTA has digitalization initiatives and the Philippine Business Hub but these are not women-centric.
  - Moreover, the PCW's Great Women Project 2 provided capacity building on digitalization and e-commerce for enrolled WMSMEs. The PTTC is also pushing for Digital Finance and Digital Accounting training programs and has close collaboration with LGU units. LED walls in public spaces (e.g. Gymnasiums, Barangay Halls) allow WMSMEs to connect to the training programs. PTTC taps LGUs to conduct the hybrid set-up of trainings.
  - In addition, WMSMEs may participate in trainings and seminars provided by WomenbizPH, PBCWE, PhilExport, FinTech Philippines.
  - Collaborations between and among these government agencies, women business organizations, and e-commerce platforms can be observed. It is likewise significant to highlight that the Philippine government has pursued substantial improvements in streamlining the process of business-related licenses which has provided accessibility to MSMEs, especially women entrepreneurs.
  - In terms of gender-based discrimination in e-commerce platforms, the Safe Spaces Act addresses the issues encountered by women according to PCW. The law acknowledges that gender-based discrimination and violence can happen in any public space, which includes the online sphere. WomenBizPH organized the "I Am Woman WOMENar Learning Series" to help in the promotion and creation of safe spaces for women. The webinar series was supported by WeEmpowerAsia, a UN Women programme funded by and in partnership with the European Union PCW and DTI.
  - Next, there are key programs concerning networks, representation, and visibility. More particularly, the DFA has custom and ad hoc initiatives by the Economic Diplomacy Division. The PCW has a long-standing partnership with the WomenBizPH, PWEN, and PBCWE . They are among the groups being consulted by the PCW in the updating of the GEWE Plan, Magna Carta of Women Assessment. The PTTC works with Iskaparate and WEME (organizations working with mothers engaged in microenterprises) by assisting them through physical/online trainings. PEZA has several GAD initiatives while the BSP has promoted digital payment channels, movable collateral registry, and establishment of digital banks.
  - Moreover, PBCWE, FinTech Philippines, Fintech Alliance, Shopee, Ebay, Zalora, and Mynt GCash also have several digital skills training and promotion of digital payments.

- PEZA and BoC have been actively facilitating digitalization and automation of customs procedures. ARTA also mandated relevant agencies to be onboard on TradeNet. The PTTC is currently in collaboration with ITC and BoC in promoting digitalization. PhilExport also connects buyers to Philippine suppliers and industry associations, as well as provide services for facilitating travel tax exemptions and bonded warehousing operations for MSMEs.
- There are substantial improvements in streamlining the process of business-related licenses which has provided accessibility to MSMEs, especially women.
- The BSP has promotion of digital payment channels, movable collateral registry, establishment of digital banks; collaboration with DTI in crafting e-commerce roadmap.
- Several e-commerce platforms have partnerships with cross-border courier services e.g. Ebay has partnership with FedEx and Carousell has a partnership with Xend.
- PhilExport also connects buyers to Philippine suppliers and industry associations. Information is available on their website.

### 5.2.2. Weaknesses

Conversely, this study was proposed due to the perceptions of WMSMEs on their internationalization and digitalization. Hence, the following are the identified weaknesses on the policy environment:

- Key government agencies face various challenges in effectively and accurately collecting data on cross-border e-commerce trade. According to PEZA, the biggest challenge is the accuracy of submission of reports because it is done online. The DFA cited that there is a lack of sources to collect and maintain data. For PCW, data is not always available and is not comparable among businesses and the biggest constraint is the budget for the storage of the data collected.
- Mechanism for data collection is also different across agencies. The PTTC cited that internet connection remains one of the biggest problems. For online surveys, it is usually difficult to reach the targeted response rate and instruments need to be translated. They also face the inaccuracy of data from the participants of public trainings/free trainings. Sometimes, they are not responsive to surveys.
- On trade finance, PEZA Economic zones are limited to investors for security, MSMEs developed around the perimeter of the zones. WomenBizPH said there is an inadequate access to productive resources. To date, most women in the informal economy and MSMEs are unserved by government financial institutions and microfinance institutions due to the high cost of service delivery and stringent requirements that include the minimum loanable amount, quality of collateral, repayment terms, number of years of business experience, submission of business plans, and consent of the husband. In addition, the lack of infrastructure and issues on peace and order also serve as deterrent to service providers. Moreover, the lack of social preparation and technical skills for entrepreneurship and lack of readiness for global markets. In developing economies of APEC, women micro entrepreneurs have yet to recognize market globalization.
- To add, voicelessness and lack of representation in governance and decision-making structures. The lack of representation shows how women are deprived of a voice in local development and governance structures where economic decisions are made. Further, both local and national policymaking structures miss out on crucial inputs from women entrepreneurs and WMSMES experience vulnerability and lack of access to health and socio-legal protection.

- DICT then emphasized there is an impending necessity to improve the awareness of MSMEs of government support programs and policies made for them. Constraints include financing to support MSMEs, information on policies and programs that provide benefits, skills development or improvement, and digital infrastructure, among others. To add, several government procedures and requirements for businesses are still numerous, repetitive, and time consuming for MSMEs to comply with (poor coordination and implementation). For PCW, WMSMEs still face persistent challenges such as access to finance, increased care work, persistent gender stereotypes. PTTC noted that the connectivity of MSMEs in remote areas remains an issue as they cannot connect to training events when signal is poor.
- Relating to discrimination on online platforms, the PTTC does not have the capacity yet to conduct studies on gender discrimination studies but is interested to partner with other agencies and/or organizations to pursue this endeavor given the data they have from their training participants. The agency currently does not collect data on cyberbullying and sexual harassment faced by WMSMEs. Despite progress in logistics and customs duties, the PEZA has no programs to facilitate more affordable shipping options. Shipping is more expensive in other provinces compared in Metro Manila.
- According to PEZA, the biggest challenge is the accuracy of submission of reports because it is done online. The DFA cited that there is a lack of sources to collect and maintain data. For PCW, data is not always available and is not comparable among businesses. Biggest constraint is the budget for the storage of the data collected. Mechanism for data collection is also different across agencies. The PEZA Economic zones are limited to investors for security, MSMEs developed around the perimeter of the zones.
- WomenBizPH said there is an inadequate access to productive resources. To date, most women in the informal economy and MSMEs are unserved by government financial institutions and microfinance institutions. In addition, the lack of infrastructure and issues on peace and order also serve as deterrent to service providers. Moreover, there is lack of social preparation and technical skills for entrepreneurship and the lack of readiness for global markets. WMSMEs similarly experience vulnerability and lack of access to health and socio-legal protection.
- Constraints include financing to support MSMEs, information on policies and programs that provide benefits, skills development or improvement, and digital infrastructure, among others.
- The PTTC does not have the capacity yet to conduct studies on gender discrimination studies.
- Several government procedures and requirements for businesses are still numerous, repetitive, and time consuming for MSMEs to comply with (poor coordination and implementation).
- The PEZA has no programs to facilitate more affordable shipping options. Shipping is more expensive in other provinces compared in Metro Manila.

### 5.2.3. Opportunities

As specified in the strengths, the policy environment for the WMSMEs in e-commerce who wish to engage in cross-border trade is promising. Hence, opportunities can be harnessed through:

- Better coordination among government agencies and local government units to harmonize MSME support through promotion of initiatives to encourage women and youth entrepreneurship, pursuit of innovation and digital transformation as strategies for economic growth; among others.

- Several pipeline initiatives are very promising. According to DFA, the policies on e-governance and e-commerce are lined up for approval. PTTC currently does not have legal mechanisms, however, they are well-trained in addressing gender concerns as it was capacitated in GAD training. They also have an approved program funded by the ASEAN-Hong Kong FTA which is an upskilling program for MSMEs for e-commerce and cross-border trade. DTI has been working to include gender dimensions in agreements.
- ARTA also mandated relevant agencies to be onboard on TradeNet. The PTTC is currently in collaboration with ITC and BoC in promoting digitalization.
- While the private sector and organizations are very enthusiastic about capacitating their stakeholders and efficiently partnering with the key agencies as mentioned above. These private-public partnerships can be utilized to address the weaknesses and prevent the threats.

#### 5.2.4. Threats

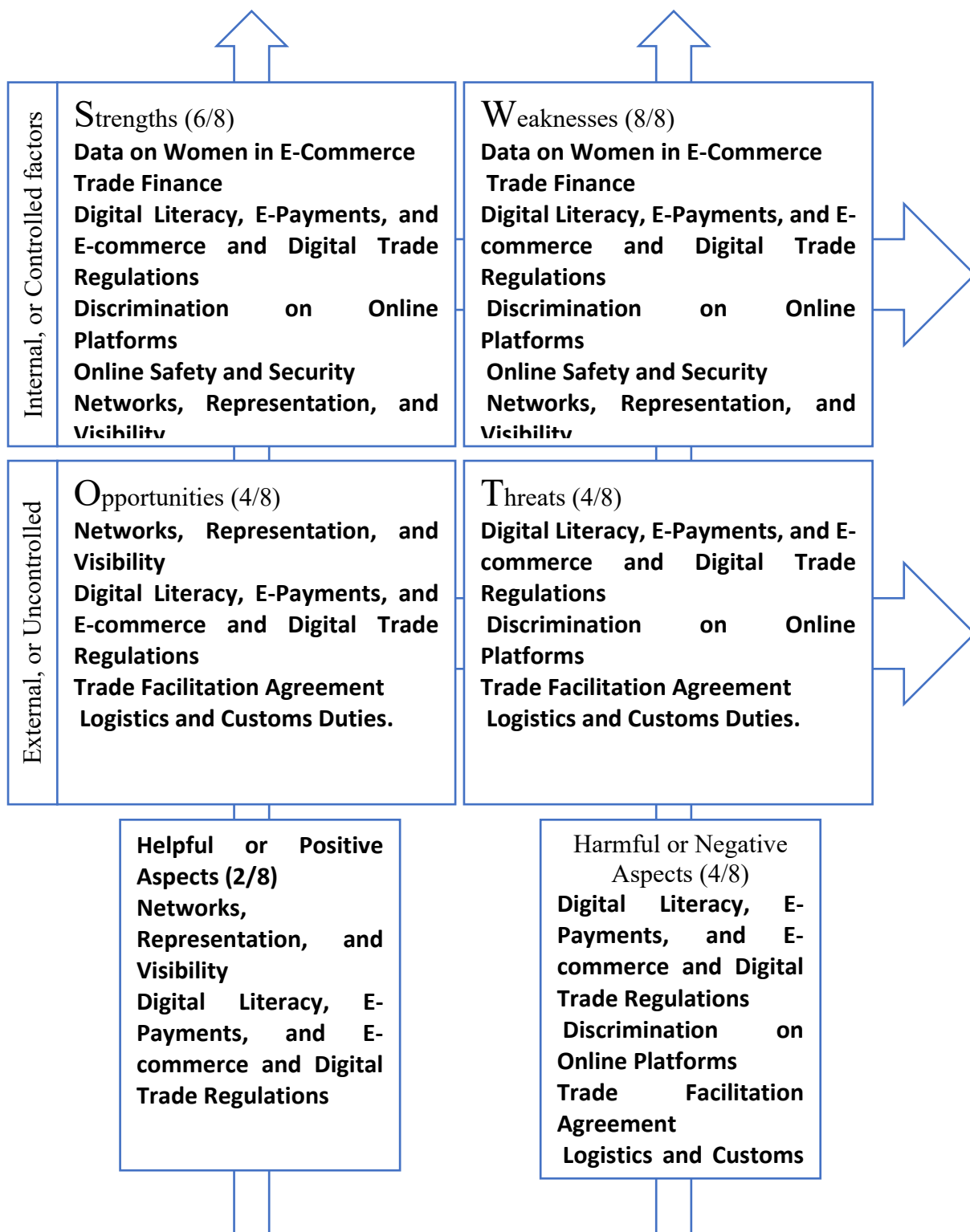
Regarding threats, the following were identified:

- Changing circumstances and unsustainable support programs for WMSMEs engaged in cross-border e-commerce trade, gender-based violence and persistence of gender stereotypes, and lack of knowledge on digital literacy that hinders women from becoming fully competitive.
- WMSMEs were able to benefit from exposure locally and internationally, however, risks are higher in gender-based violence and persistence of gender stereotypes.
- Lack of knowledge on digital literacy hinder women from becoming fully competitive.

Using the diagnostic toolkit and the SWOT analysis it could be seen that the cross-border e-commerce environment is promising under (a) networks, representation and visibility, and (b) digital literacy, e-payments, e-commerce, and digital trade regulations. However, there are areas for improvement, such as in: (a) digital literacy, e-payments, and e-commerce and digital trade regulations; (b) discrimination on online platforms; (c) trade facilitation agreement; and (4) logistics and customs duties. In the subsequent section the authors will analyze the outcomes of the SWOT based on the data gathered and offer policy recommendations.



**Figure 8. SWOT: Cross-border e-commerce environment for Philippine WMSMEs**



Source: Authors

## 6. Conclusion and Recommendation

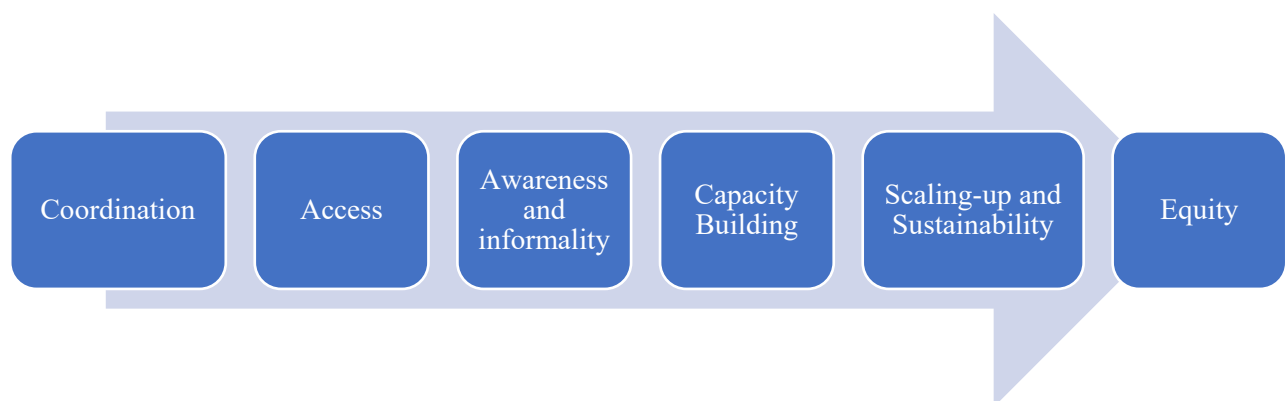
This study sought to analyze the cross-border e-commerce environment for the Philippine WMSMEs and identify the challenges and opportunities for the sector. There is no doubt that both regional and national policy landscapes have put utmost interest in promoting and enabling a fostering environment for WMSMEs and digitalization, specially amid the COVID-19 pandemic. Building on the previous study of the authors where unawareness and access to government programs was pervasive among WMSMEs, the authors conclude that there are, in fact, a plethora of programs and policies aimed towards WMSMEs, both emanating from the public and private sectors. Based on the literature review and data presentation, the authors will present the trending issues and will present the challenges and opportunities.

### 6.1. Challenges (Trends and Issues) and Opportunities (Policy Options)

Given that there is a dynamic policy environment and passionate advocates for WMSMEs and cross-border e-commerce, the authors summarize the study by identifying key challenges and policy opportunities based on the identified barriers for WMSMEs for cross-border e-commerce. Accordingly, the challenges are as follows:

- **Coordination** (within a government agency; across government agencies; government agencies and business organizations; government agencies and its stakeholders);
- **Access** of WMSMEs to the programs, infrastructure, financing, capacity building, and other opportunities to aid them;
- **Awareness** on the very vibrant policies and programs which were presented and **informality** of these businesses which hinder them to be included to formal women business organizations and government databases to be beneficiaries of useful programs;
- **Capacity-building** for e-commerce adoption, scaling-up, cross-border opportunities, custom related, among others;
- **Scaling-up** since most businesses were only established as a remedy for the pandemic as well as **sustainability** focusing on staying afloat, management, competitiveness, and among others; and lastly, equity; and
- **Equity** of opportunities for all genders to participate in the cross-border e-commerce is the goal.

Figure 9. Challenges (Trends and Issues) and Opportunities (Policy Options)



Source: Authors

To address the abovementioned issues, the Philippine government may capitalize on the opportunities by pursuing several policy options. These are:

**Coordination** – The data show that vibrant partnerships are already existing between and among government agencies, leading e-commerce platforms, women in business-centered associations/organizations, and fintech and other digital platforms. These partnerships may be more effective via the institutionalization of a board (e.g. technical board on APEC matters) that convenes quarterly and serves as a platform for information dissemination, dialogue, and collaboration. This board will play a paramount role in formulating strategies and plan of actions, resolving issues, and responding to persistent and novel threats. Another consideration is the creation of a national repository containing capacity building and other programs and policies that focus on WMSMEs in cross-border e-commerce. It is likewise important to highlight the presence of government projects such as DTI’s SheTradesPh, which can be building blocks for future initiatives supporting women-led businesses.

**Access** – KII participants underscored access as the primary challenge faced by WMSMEs. More specifically, women-led businesses have difficulties in connecting to the internet, securing loans and funding for operating costs and future expansion, processing information and procedures on cross-border trade, and participating in government-led programs, among others. This is despite continuous and comprehensive efforts by various stakeholders as evidenced in Figure 7. Hence, there is a need to address underlying issues – awareness and informality – that substantially contribute to WMSMEs’ low level of access to many services and programs.

**Awareness and Informality** – Two of the main barriers to access are lack of awareness and rampant informality among WMSMEs. The study by Bacasmas et. al. (2022) reveal that many of the women-led (e-commerce) businesses in the Philippines were established during and because of the COVID-19 pandemic. Correspondingly, this may explain the low level of awareness among WMSMEs on government programs supporting their internationalization through cross-border trade as well as the hesitancy to register. Since most of them are in the nascent stages and hesitant to pay taxes and formally set up businesses, WMSMEs have been opting to stay informal. For its part, PTTC offers several courses on different stages of businesses and DTI has several projects like GoNegosyo which aim to encourage and help businesses to register. However, most programs and databases only contain registered WMSMEs. Thus, the concerned government agencies may intensify campaigns and projects seeking to assist WMSMEs in their move from the informal to the formal sector.

**Capacity-building** – Education and skills are perceived as key factors in capacitating WMSMEs to effectively sustain their businesses and participate in cross-border trade. Notably, the PTTC facilitates capacity-building programs for every stage of the business. Nevertheless, there are no particular activities for women-led businesses. PTTC may therefore consider the development of more gender-specific trainings to address the unique needs and demands of WMSMEs.

**Scaling-up and Sustainability** – There is a need to acknowledge that financing, infrastructure, implementation of programs, and other assistance are necessary for WMSMEs to sustain and scale-up their operations. Thus, mainstreaming access to these services and programs and enhanced coordination among stakeholders may be significant for WMSMEs engaged in cross-border trade.

*Equity* – Gender-specific issues persist despite policies and programs supporting Philippine MSMEs. According to several respondents, most of their programs are not gender-specific but there is a need to acknowledge that men and women face unique challenges. Hence, a one-size-fits-all program does not always yield positive results. The collection of sex-disaggregated data must therefore be strengthened to effectively develop targeted programs benefiting WMSMEs engaged in cross-border e-commerce trade.

## 6.2. Summary

The authors adapted the questionnaire in the women-owned businesses in cross-border e-commerce: a diagnostic toolkit developed for APEC economies to the Philippine setting; mapped relevant stakeholders among policy- and decision-makers concerned with policymaking on WMSMEs and cross-border e-commerce in the Philippines; surveyed the policy environment through the application of the questionnaire or toolkit and through webscraping; analyzed the data using SWOT framework; and recommended policy options and considerations for the Philippine government concerning cross-border e-commerce involving WMSMEs.

The cross-border e-commerce environment in the Philippines is promising, but the authors note that there is still a long way to improve it for the benefit of WMSMEs. The authors suggest undertaking a comparative study using the Toolkit with other APEC economies given the relative nascency of similar research on the sector.

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## 8. Annexes

### 8.1. Annex 1: Analysis of the Cross-Border E-Commerce Environment for Philippine Women-led MSMEs (WMSMEs): Challenges and Opportunities Questionnaire

The objective of this questionnaire is to identify the gaps in the policy support for WMSMEs that are already engaging in or are ready for crossborder e-commerce. The goals are to enable policy makers to consider what actions they can take within each issue area and points to areas of collaboration with private sector players, including entrepreneurship and trade support organizations, on creating a strong ecosystem of support for WMSMEs.

The questionnaire is clustered into eight (8) major categories: (1) Data on Women in E-Commerce; (2) Trade Finance; (3) Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations; (4) Discrimination on Online Platforms; (5) Online Safety and Security; (6) Networks, Representation, and Visibility; (7) Trade Facilitation Agreement; and (8) Logistics and Customs Duties. It is based on the “*Women-Owned Businesses In Cross-Border E-Commerce: A Diagnostic Toolkit*” developed by the US-Support for Economic Growth in Asia (US-SEGA). The researchers further modified some questions to fit the Philippine policy environment.

Hence, should you wish to answer the questionnaire instead of participating in a *Key Informant Interview*, we kindly ask for you to fill out the consent form below. Should, you have any clarifications or other concerns, please do not hesitate to contact the researchers.

Thank you very much and we are grateful for your time.

#### *Consent Form*

I agree to participate in the study entitled “Analysis of the Cross-Border E-Commerce Environment for Philippine WMSMEs: Challenges and Opportunities” as a respondent. I am fully aware that the data collected will be stored safely in accordance with Data Privacy Act of 2012 and I do answer the question at my own free will. I am also aware that the result of this study may be published and that I am allowing the researchers to use the data gathered from this questionnaire be used for producing policy-oriented materials related to this topic.

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Name of the Respondent   Office/Agency   Signature   Date

#### **I. Data on WMSMEs in Crossborder E-Commerce**

<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Additional details:</b>
Does your agency/office/government collect and store sex disaggregated data? If yes, what kind of data do you disaggregate?			

Does your agency/office/government directly handle/ work with anything related to: women-owned/led businesses; micro-, small-, and medium enterprises (MSMEs); crossborder trade; and/or e-commerce?  If yes, what specifically and what kind/types of data do you collect?			
Does your agency/office/government collect data on the number of WMSMEs in crossborder e-commerce?			
Does your agency/office/government collect data on the challenges of WMSMEs involved in crossborder e-commerce?			
Does your agency/office/government quantify the impact of WMSMEs in crossborder e-commerce on economic growth?			
Did your agency/office/government suggest that the private sector collect sex-disaggregated data on access to trade finance for WMSMEs e-commerce businesses?			
Does your office/agency process the data you collect? If yes, how and what are the results?			
<b>Additional Questions:</b>			
What are the biggest challenges in collecting data?			
What are the biggest challenges in disaggregating data?			
How do you think data collection and processing can be improved?			

**II. Trade Finance**

Question	Yes	No	Additional details:
<p>From a policy point of view, do women and men MSMEs have the same access to trade financing (capital, loans, information related- in crossborder transactions)?</p> <p>Does your agency/office/government offer assistance in trade finance related to: women-owned/led businesses; micro-, small-, and medium enterprises (MSMEs); crossborder trade; and/or e-commerce?</p> <p>If yes, what are the programs you have, and do you have any specific success stories or challenges you want to highlight?</p>			
<b>Additional Question:</b>			
<p>What do you think are the strengths, weaknesses, opportunities, and threats in trade finance for WMSMEs?</p>			

**III. Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations**

Question	Yes	No	Additional details:
<p>Does your office/agency/government have programs targeted toward WMSMEs to help them access the global digital economy?</p> <p>If yes, please specify case/s and identify highlights. If no, why?</p>			
<p>Does your agency/office/government have easily available online information about internet banking and e-payment options?</p> <p>If yes, please specify case/s and identify highlights. If no, why?</p>			

<p>Does your agency/office/government have programs that support the expansion of export-oriented WMSMEs, for example, by providing online and in-person trainings on entering new markets, on topics such as:</p> <ul style="list-style-type: none"> <li>• International product standards, locating tariff information, customs regulations, and other relevant trade related information</li> <li>• Assistance in complying with the importing economy's requirements</li> <li>• Access to market intelligence and data</li> <li>• Representation in trade missions</li> </ul> <p>If yes, please specify case/s and identify highlights. If no, why?</p>			
<p>Does your agency/office/government export trade promotion website contain a dedicated webpage targeting WMSMEs with reference to cross-border e-commerce?</p> <p>If yes, please enumerate and/or describe. If no, why?</p>			
<p>Does your agency/office/government disseminate information about private sector initiatives to help WMSMEs with cross border e-commerce?</p> <p>If yes, please specify case/s and identify highlights. If no, why?</p>			

<p>Does your agency/office/government initiate public-private dialogues with e-commerce platforms providers and logistics and payment companies to explore and respond to the needs of WMSMEs?</p> <p>If yes, please specify case/s and identify highlights. If no, why?</p>			
<p>Does your agency/office/government have public-private partnerships to help build the capacity of WMSMEs in cross-border e-commerce?</p> <p>If yes, please specify case/s and identify highlights. If no, why?</p>			
<p>Is the government publicizing ongoing global initiatives and platforms offered by international and private organizations to connect women-owned businesses to e-commerce (e.g., ITC SheTrades, UNCTAD's eTrade for All)?</p> <p>If yes, please specify case/s and identify highlights. If no, why?</p>			
<p><b>Additional Questions:</b></p>			
<p>Do you think the Philippine government has enough infrastructure and policy support for Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations?</p> <p>If yes, please specify case/s and identify highlights. If no, why?</p>			

What are the strengths, weaknesses, opportunities, and threats to WMSMEs pertaining to for Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations?	
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**IV. Discrimination on Online Platforms**

<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Additional details:</b>
Has your agency/office/government examined whether gender-based discrimination is occurring on e-commerce platforms and has it explored ways to address biases?  If yes, what are the trends? If no, why?			

**V. Online Safety and Security**

<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Additional details:</b>
Does your agency/office/government collect data on the instances of cyberbullying and sexual harassment faced by women-owned businesses online?  If yes, what are the trends and strategies to approach it. If no, why?			
Does your agency/office/government provide legal protections against online cyberbullying affecting WMSMEs, including online sexual harassment?  If yes, what are the trends and strategies to approach it. If no, why?			

**VI. Networks, Representation, and Visibility**

<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Additional details:</b>

<p>Does your agency/office/government consult with WMSMEs and/or private women's entrepreneurship organizations to understand challenges in access to technical information needed by women-owned businesses in e-commerce (e.g., e-payments, logistics, and customs information)?</p> <p>If yes, please specify. If no, why?</p>			
<p>Does your agency/office/government have outreach programs, for example, to women's business associations and/or e-commerce associations to socialize the informational programs already being offered for WMSMEs in cross-border e-commerce?</p> <p>If yes, please specify. If no, why?</p>			
<p>Does your agency/office/government have programs to support greater visibility of WMSMEs engaged in e-commerce?</p> <p>If yes, please specify. If no, why?</p>			

**VII. Trade Facilitation Agreement**

<b>Question</b>	<b>Yes</b>	<b>No</b>	<b>Additional details:</b>
<p>Is your agency/office/government taking steps to implement the World Trade Organization's Trade Facilitation Agreement (TFA) especially in areas that would support small businesses in e-commerce?</p>			



Does agency/office/government have WMSMEs representatives on the National Trade Facilitation Committee (NTFC) who can speak to the needs of smaller businesses and/or women-owned businesses as the government prioritizes trade facilitation reforms?			
<b>Additional Questions:</b>			
What is your view on the current trade agreements of the Philippines and how does it affect the WMSMEs? Do you think it has gender-component?			

#### VIII. Logistics and Customs Duties

Question	Yes	No	Additional details:
Does your agency/office/government make efforts to connect WMSMEs to larger distributors to help them minimize logistics costs and access markets?			
Could your agency/office/government consider facilitating more affordable customized shipping options for small businesses?			
Does your agency/office/government take steps to help simplify and automate customs procedures, recognizing that this can have a disproportionately positive impact on WMSMEs?			

Does your agency/office/government have easily accessible information online on shipping and logistics options, which highlights specific programs available to WMSMEs?			
Given the documented evidence of women facing harassment at customs posts, does your agency/office/government investigate gender-based discrimination facing female traders at customs posts at border crossings?			
Does your agency/office/government provide transparent information regarding “what to expect at customs” or “dealing with customs officials” which includes information about what customs brokers can charge?			
Does your agency/office/government provide transparent information regarding de minimis thresholds around the world directly to small businesses in e-commerce?			

Based on your experiences, what can you share with the researchers that they might find useful in their research?

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\*\*\*End of Questionnaire\*\*\*  
Thank you!

## 8.2. Annex 2: KII Respondents

Agency/Organization	Name of Respondent	Date of KII/ Received Questionnaire
Bureau of Customs	No response	N/A
Department of Trade and Industry	OIC Director Emma C. Asusano  Responded to questionnaire	18 August 2022
Department of Information and Communications Technology	Responded to questionnaire	23 September 2022
Department of Finance	Request has been referred to the Office of Undersecretary Maria Edita Z. Tan and Assistant Secretary Danielle Marie Rieza-Culangen Reference No. 080522OSEC00541I. Series of follow-ups, no answer.	N/A
Small Business Corporation	No response	N/A
Philippine Economic Zone Authority	DZA Allan P. Datahan, OIC Pampanga Economic Zone  Participated in KII	12 August 2022
Bangko Sentral ng Pilipinas	Financial Inclusion Office. Per the email threads, BSP informed us that our request had been coursed through the Financial Inclusion Office. However, series of follow-ups, no answer.	N/A

Department of Foreign Affairs	Undersecretary Carlos D. Sorreta, APEC PH National Secretariat  Responded to questionnaire	10 October 2022
Philippine Commission on Women	Deputy Director Maria Kristine Josefina Balmes  Participated in KII	26 August 2022
Philippine Trade Training Center	Executive Director Nelly Nita D. Dillera  Ms. Fe J. Avila, Planning and Programming Division  Participated in KII	21 September 2022
Women's Business Council Philippines, Inc.	Ms. Mylene Abiva, Chairperson  Ms. Rosemarie Rafael, President  Participated in KII	28 September 2022
Philippine Women's Economic Network	Same representatives from WomenBizPH	28 September 2022
Philippine Exporters Confederation, Inc.	No response	N/A

Source: Authors

### 8.3. Annex 3: Data Sources Mapping

To triangulate the findings of this study, the primary and secondary sources of data were processed and analyzed collectively according to the study's research objectives and questions:

Research Question	Analytical Tools
1. Does the Philippines have an enabling environment for WSMs?	Review of related literature, data scraping, questionnaire and KIIs

to engage in cross-border e-commerce?;	
2. What are the strengths, weaknesses, opportunities and threats in the current policy environment, both national and regional for WMSMEs in cross-border e-commerce; and	Review of related literature, data scraping, questionnaire, KIIs, SWOT Analysis
3. What are policy options and considerations concerning WMSMEs engaged in cross-border e-commerce?	Review of related literature, data scraping, questionnaire, KIIs, SWOT Analysis

Source: Authors

#### 8.4. Annex 4: Summary of Yes and No Answer Based on the KII and Webscraping

	DTI	DICT	DOF	Small Busine	PEZA	BSP	PCC	ARTA	DFA- APEC	PCW	PTTC	Women Biz PH
<b>I. Data on WMSMEs in Crossborder E-Commerce</b>												
Does your agency/office/government collect and store sex disaggregated data? If yes, what kind of data do you disaggregate?	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	
Does your agency/office/government directly handle/ work with anything related to: women-owned/led businesses; micro-, small-, and medium enterprises (MSMEs); crossborder trade; and/or e-commerce?												
If yes, what specifically and what kind/types of data do you collect?	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Does your agency/office/government collect data on the number of WMSMEs in crossborder e-commerce?	-				No	No			Yes	No	Yes	
Does your agency/office/government collect data on the challenges of WMSMEs involved in crossborder e-commerce?					No				No	No		
Does your agency/office/government quantify the impact of WMSMEs in crossborder e-commerce on economic growth?					No				No	No		
Did your agency/office/government suggest that the private sector collect sex-disaggregated data on access to trade finance for WMSMEs e-commerce businesses?	Yes				No	Yes			Yes	No	No	
Does your office/agency process the data you collect? If yes, how and what are the results?	Yes		Yes	Yes	Yes	Yes	Yes		No	Yes	Yes	
What are the biggest challenges in collecting data?												
What are the biggest challenges in disaggregating data?												
How do you think data collection and processing can be improved?												

	PBCWE	Philippine Women's Network for Entrepreneurship & Micro-Exporters	Fintech Philippines	Fintech Alliance, PH	Shopee	Lazada	Carousell PH	eBay PH	Zalora PH	Mynt GCash
<b>I. Data on WMSMEs in Crossborder E-Commerce</b>										
Does your agency/office/government collect and store sex disaggregated data? If yes, what kind of data do you disaggregate?	Yes					No	Yes			
Does your agency/office/government directly handle/ work with anything related to: women-owned/led businesses; micro-, small-, and medium enterprises (MSMEs); crossborder trade; and/or e-commerce?										
If yes, what specifically and what kind/types of data do you collect?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Does your agency/office/government collect data on the number of WMSMEs in crossborder e-commerce?						Yes				
Does your agency/office/government collect data on the challenges of WMSMEs involved in crossborder e-commerce?						Yes				
Does your agency/office/government quantify the impact of WMSMEs in crossborder e-commerce on economic growth?						Yes				
Did your agency/office/government suggest that the private sector collect sex-disaggregated data on access to trade finance for WMSMEs e-commerce businesses?										
Does your office/agency process the data you collect? If yes, how and what are the results?						Yes				
What are the biggest challenges in collecting data?										
What are the biggest challenges in disaggregating data?										
How do you think data collection and processing can be improved?										

WomenBiz PH									
PTTC									
PCW									
DFA-APEC									
ARTA									
PCC									
BSP									
PEZA									
Small Business DOF									
DICT									
DTI									

**II. Trade Finance**

From a policy point of view, do women and men MSMEs have the same access to trade financing (capital, loans, information related- in crossborder transactions)?

Does your agency/office/government offer assistance in trade finance related to: women-owned/led businesses; micro-, small-, and medium enterprises (MSMEs); crossborder trade; and/or e-commerce?

If yes, what are the programs you have, and do you have any specific success stories or challenges you want to highlight?

What do you think are the strengths, weaknesses, opportunities, and threats in trade finance for WMSMEs?

Yes	No	Yes	Yes	No	Yes	Yes	Yes
-----	----	-----	-----	----	-----	-----	-----

PBCWE	Mynt GCash
	Zalora PH
	eBay PH
	Carousell PH
	Lazada
	Shopee
	FintechAlliance PH
	Fintech Philippines
	Philippine Women's Network for Enterprising Women
	Philippine Exporters Confederation

**II. Trade Finance**

From a policy point of view, do women and men MSMEs have the same access to trade financing (capital, loans, information related- in crossborder transactions)?

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If yes, what are the programs you have, and do you have any specific success stories or challenges you want to highlight?

What do you think are the strengths, weaknesses, opportunities, and threats in trade finance for WMSMEs?

Yes	Yes	Yes
-----	-----	-----



	DTI	DICT	DOF	Small Business	PEZA	BSP	PCC	ARTA	DFA-APEC	PCW	PTTC	PH	WomenBiz
<b>III. Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations</b>													
Does your office/agency/government have programs targeted toward WMSMEs to help them access the global digital economy?													
If yes, please specify case/s and identify highlights. If no, why?	Yes	Yes	Yes		No	Yes		Yes	Yes	Yes	Yes	Yes	Yes
Does your agency/office/government have easily available online information about internet banking and e-payment options?													
If yes, please specify case/s and identify highlights. If no, why?					Yes	Yes		Yes	No	No	Yes	Yes	Yes
Does your agency/office/government have programs that support the expansion of export-oriented WMSMEs, for example, by providing online and in-person trainings on entering new markets, on topics such as: -International product standards, locating tariff information, customs regulations, and other relevant trade related information -Assistance in complying with the importing economy's requirements -Access to market intelligence and data -Representation in trade missions													
If yes, please specify case/s and identify highlights. If no, why?	Yes				No				Yes	Yes	Yes	Yes	Yes
Does your agency/office/government export trade promotion website contain a dedicated webpage targeting WMSMEs with reference to cross-border e-commerce?													
If yes, please enumerate and/or describe. If no, why?					No				No	No	No	Yes	Yes

Does your agency/office/government disseminate information about private sector initiatives to help WMSMEs with cross border e-commerce?

If yes, please specify case/s and identify highlights. If no, why?

Yes No Yes No Yes Yes

Does your agency/office/government initiate public-private dialogues with e-commerce platforms providers and logistics and payment companies to explore and respond to the needs of WMSMEs?

If yes, please specify case/s and identify highlights. If no, why?

Yes Yes No Yes Yes Yes Yes Yes

Does your agency/office/government have public-private partnerships to help build the capacity of WMSMEs in cross-border e-commerce?

If yes, please specify case/s and identify highlights. If no, why?

Yes Yes Yes No Yes Yes

Is the government publicizing ongoing global initiatives and platforms offered by international and private organizations to connect women-owned businesses to e-commerce (e.g., ITC SheTrades, UNCTAD's eTrade for All)?

If yes, please specify case/s and identify highlights. If no, why?

Yes No Yes No Yes

Do you think the Philippine government has enough infrastructure and policy support for Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations?

If yes, please specify case/s and identify highlights. If no, why?

Yes No Yes Yes

What are the strengths, weaknesses, opportunities, and threats to WMSMEs pertaining to for Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations?

Mynt GCash  
 Zalora PH  
 eBay PH  
 Carousell PH  
 Lazada  
 Shopee  
 FintechAllianc  
 e.PH  
 Fintech  
 Philippines  
 Philippine  
 Women's  
 Network for  
 Enterprising  
 Philippine  
 Exporters  
 PBCWE

**III. Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations**

Does your office/agency/government have programs targeted toward WMSMEs to help them access the global digital economy?										
If yes, please specify case/s and identify highlights. If no, why?	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Does your agency/office/government have easily available online information about internet banking and e-payment options?										
If yes, please specify case/s and identify highlights. If no, why?		No		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Does your agency/office/government have programs that support the expansion of export-oriented WMSMEs, for example, by providing online and in-person trainings on entering new markets, on topics such as: -International product standards, locating tariff information, customs regulations, and other relevant trade related information -Assistance in complying with the importing economy's requirements -Access to market intelligence and data -Representation in trade missions										
If yes, please specify case/s and identify highlights. If no, why?		Yes				Yes	Yes			
Does your agency/office/government export trade promotion website contain a dedicated webpage targeting WMSMEs with reference to cross-border e-commerce?										
If yes, please enumerate and/or describe. If no, why?		No								

Does your agency/office/government disseminate information about private sector initiatives to help WMSMEs with cross border e-commerce?

If yes, please specify case/s and identify highlights. If no, why?

Yes

Yes

Does your agency/office/government initiate public-private dialogues with e-commerce platforms providers and logistics and payment companies to explore and respond to the needs of WMSMEs?

If yes, please specify case/s and identify highlights. If no, why?

Yes

Yes

Yes

Yes

Yes

Yes

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If yes, please specify case/s and identify highlights. If no, why?

Yes

Yes

Yes

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If yes, please specify case/s and identify highlights. If no, why?

Yes

Yes

Do you think the Philippine government has enough infrastructure and policy support for Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations?

If yes, please specify case/s and identify highlights. If no, why?

What are the strengths, weaknesses, opportunities, and threats to WMSMEs pertaining to for Digital Literacy, E-Payments, and E-commerce and Digital Trade Regulations?

WomenBiz  
 DU  
 PTTC  
 PCW  
 DFA-APEC  
 ARTA  
 PCC  
 BSP  
 PEZA  
 Small  
 Business  
 Corporation  
 DOF  
 DICT  
 DTI

IV. Discrimination on Online Platforms

Has your agency/office/government examined whether gender-based discrimination is occurring on e-commerce platforms and has it explored ways to address biases?

If yes, what are the trends? If no, why?

Yes No No  
 Mynt GCash  
 Zalora PH  
 eBay PH  
 Carousell PH  
 Lazada  
 Shopee  
 FintechAlliance PH  
 Fintech Philippines  
 Philippine Women's Economic Network for Enterprising  
 Philippine Exporters  
 PBCWE

IV. Discrimination on Online Platforms

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If yes, what are the trends? If no, why?

	WomenBiz PH	PTTC	PCW	DFA-ADFC	ARTA	PCC	BSP	PEZA	Small Business Coronati	DOF	DICT	DTI
<b>V. Online Safety and Security</b>												
Does your agency/office/government collect data on the instances of cyberbullying and sexual harassment faced by women-owned businesses online?												
If yes, what are the trends and strategies to approach it. If no, why?								No				
Does your agency/office/government provide legal protections against online cyberbullying affecting WMSMEs, including online sexual harassment?												
If yes, what are the trends and strategies to approach it. If no, why?				No	No	No	No	No				
	Mynt GCash	Zalora PH	eBay PH	Carousell PH	Lazada	Shopee	FintechAll PH	Fintech Philippine	Philippine Women's Economic Network	Philippine Exporters		PBCWE

<b>V. Online Safety and Security</b>	
Does your agency/office/government collect data on the instances of cyberbullying and sexual harassment faced by women-owned businesses online?	
If yes, what are the trends and strategies to approach it. If no, why?	
Does your agency/office/government provide legal protections against online cyberbullying affecting WMSMEs, including online sexual harassment?	
If yes, what are the trends and strategies to approach it. If no, why?	Yes

DTI  
DICT  
DOF  
Small Business Corporation  
PEZA  
BSP  
PCC  
ARTA  
DFA-APEC  
PCW  
PTTC  
WomenBiz PH

**VI. Networks, Representation, and Visibility**

Does your agency/office/government consult with WMSMEs and/or private women's entrepreneurship organizations to understand challenges in access to technical information needed by women-owned businesses in e-commerce (e.g., e-payments, logistics, and customs information)?

If yes, please specify. If no, why? Yes Yes Yes

Does your agency/office/government have outreach programs, for example, to women's business associations and/or e-commerce associations to socialize the informational programs already being offered for WMSMEs in cross-border e-commerce?

If yes, please specify. If no, why? Yes No

Does your agency/office/government have programs to support greater visibility of WMSMEs engaged in e-commerce?

If yes, please specify. If no, why? Yes No Yes

Mynt  
GCash  
Zalora PH  
eBay PH  
Carousell PH  
Lazada  
Shopee  
Fintech Alliance PH  
Fintech Philippine  
Philippine Women's Network  
for Entrepreneurial Philippine Exporters  
PBCWE

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Does your agency/office/government consult with WMSMEs and/or private women's entrepreneurship organizations to understand challenges in access to technical information needed by women-owned businesses in e-commerce (e.g., e-payments, logistics, and customs information)?

If yes, please specify. If no, why?

Yes Yes Yes Yes

Does your agency/office/government have outreach programs, for example, to women's business associations and/or e-commerce associations to socialize the informational programs already being offered for WMSMEs in cross-border e-commerce?

If yes, please specify. If no, why?

Yes Yes

Does your agency/office/government have programs to support greater visibility of WMSMEs engaged in e-commerce?

If yes, please specify. If no, why?

Yes Yes Yes Yes Yes Yes Yes Yes



	Women Business	PTTC	PCW	DFA-APEC	ARTA	PCC	BSP	PEZA	Small Business	DOF	DICT	DTI	Mynt	Zalora	eBay	Carouse	Lazada	Shopee	Fintech Alliance.	Fintech Philippine	Philippine Network for	PBCWE	
<b>VII. Trade Facilitation Agreement</b>																							
Is your agency/office/government taking steps to implement the World Trade Organization's Trade Facilitation Agreement (TFA) especially in areas that would support small businesses in e-commerce?		Yes	No	Yes	Yes			No															
Does agency/office/government have WMSMEs representatives on the National Trade Facilitation Committee (NTFC) who can speak to the needs of smaller businesses and/or women-owned businesses as the government prioritizes trade facilitation reforms?		No	No	Yes			Yes	No			No												
What is your view on the current trade agreements of the Philippines and how does it affect the WMSMEs? Do you think it has gender-component?								Yes															
<b>VII. Trade Facilitation Agreement</b>																							
Is your agency/office/government taking steps to implement the World Trade Organization's Trade Facilitation Agreement (TFA) especially in areas that would support small businesses in e-commerce?											Yes												
Does agency/office/government have WMSMEs representatives on the National Trade Facilitation Committee (NTFC) who can speak to the needs of smaller businesses and/or women-owned businesses as the government prioritizes trade facilitation reforms?																							
What is your view on the current trade agreements of the Philippines and how does it affect the WMSMEs? Do you think it has gender-component?																							

	DTI	DICT	DOF	Small Business	PEZA	BSP	PCC	ARTA	DFA-APEC	PCW	PTTC	WomenBIZ PH
<b>VIII. Logistics and Customs Duties</b>												
Does your agency/office/government make efforts to connect WMSMEs to larger distributors to help them minimize logistics costs and access markets?					No				Yes	N/A	Yes	Yes
Could your agency/office/government consider facilitating more affordable customized shipping options for small businesses?					No				Yes	N/A	No	Yes
Does your agency/office/government take steps to help simplify and automate customs procedures, recognizing that this can have a disproportionately positive impact on WMSMEs?					Yes			Yes	Yes	N/A	Yes	Yes
Does your agency/office/government have easily accessible information online on shipping and logistics options, which highlights specific programs available to WMSMEs?					Yes				No	N/A	No	Yes
Given the documented evidence of women facing harassment at customs posts, does your agency/office/government investigate gender-based discrimination facing female traders at customs posts at border crossings?					No				No	N/A	No	
Does your agency/office/government provide transparent information regarding “what to expect at customs” or “dealing with customs officials” which includes information about what customs brokers can charge?					No				Yes	N/A	Yes	Yes
Does your agency/office/government provide transparent information regarding de minimis thresholds around the world directly to small businesses in e-commerce?					No				Yes	N/A	No	

Mynt  
 Zalora PH  
 eBay PH  
 Carousell  
 PH  
 Lazada  
 Shopee  
 FintechAll  
 Fintech  
 Philippine  
 Philippine  
 Women's  
 Network  
 for  
 Philippine  
 Exporters  
 PBCWE

**VIII. Logistics and Customs Duties**

Does your agency/office/government make efforts to connect WMSMEs to larger distributors to help them minimize logistics costs and access markets?	Yes	Yes	Yes
Could your agency/office/government consider facilitating more affordable customized shipping options for small businesses?	Yes	Yes	Yes
Does your agency/office/government take steps to help simplify and automate customs procedures, recognizing that this can have a disproportionately positive impact on WMSMEs?	Yes		
Does your agency/office/government have easily accessible information online on shipping and logistics options, which highlights specific programs available to WMSMEs?		Yes	Yes
Given the documented evidence of women facing harassment at customs posts, does your agency/office/government investigate gender-based discrimination facing female traders at customs posts at border crossings?			
Does your agency/office/government provide transparent information regarding “what to expect at customs” or “dealing with customs officials” which includes information about what customs brokers can charge?			
Does your agency/office/government provide transparent information regarding de minimis thresholds around the world directly to small businesses in e-commerce?	Yes		

Source: Authors