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Supporting Women in Starting Online Businesses Program

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PREFACE

Women in business has been a familiar topic to policy makers in APEC as well as all over the world. There have been quite a number of policy recommendations in providing training, financial support and technology support to women-led enterprises in many economies. In this program, in order to persuade policy makers to enhance regulations and policies to effectively facilitate online business as a playground where women could play more equally, we first explore in a profound manner the roots of gender inequality which arose early in human history and has evolved into various forms of disadvantages for women in all aspects, from the design of public facilities (that is usually suitable for men) and professions to limited representation in leadership and decision making, that we all have been observing for centuries. What could change this situation?

This comprehensive report then looks at online business, a playground born in this digital technology era as a turning point for humankind to correct gender inequalities. It provides comprehensive analyses of gender inequality and implications for gender mainstreaming policies, case studies of women-led businesses under social pressure and certain factors affecting e-commerce that policy makers may also wish to consider, such as logistics and urban proximity.

The report also presents important findings from a comprehensive survey about policies for women doing business (with a focus on online business) in APEC economies and meaningful lessons which certainly well inform development policy makers.

In summary, this compiled report provides an overall picture of the social, economic and policy environment in which female entrepreneurs are operating, the opportunities and the challenges that they themselves and policy makers need to take into consideration in this digital technology playground.

The final policy recommendations were drawn from the thematic studies, the survey results and the meaningful contributions of the delegates attending our workshop in Ha Noi on October 22 and 23., 2019. At the workshop we had an opportunity to exchange views with wonderful women who have a strong ambition to contribute to social, economic and environmental sustainability like Ms. Trinh Ly Thi, Co-Founder and Co-Director of Sinh Duoc Cooperative, Viet Nam. Czar Carbonel, Founder of Magwai, from the Philippines, inspired the audience to use the products that are safe for the marine environment, particularly coral reefs. These female entrepreneurs' businesses proved the hypotheses we stated in our studies about women's contribution in businesses which could be different from men's and moreover, should be seen from a different perspective.

During the journey of the report, we received valuable support from many APEC enterprises and experts. Ms. Iris Tan, Co-Founder of Shop Sapa, Singapore provided

us with important pieces of evidence about logistics systems and their impacts on e-commerce. Experts from many economies like Vera Kobalia from Canada and Yeen Seen Ng from Malaysia provided us with valuable policy information for our case studies.

This report could answer many questions we have forgotten to ask, such as: How did gender inequality happen in the beginning? Why has it persisted for so long? Is the internet in general and online business in particular, really an equalizer for disadvantaged groups to rely on? Is e-commerce that easy across economies? By emphasizing these points, we hope to contribute to connect online markets, products and logistics services in APEC region in a near future.

Taking this opportunity, we wish to express our sincerest thanks to APEC for providing valuable financial and technical support to our “Program of Supporting Women in Online Business” Project.

Readers’ comments and questions are more than welcome and expected to inform our even better recommendations regarding women doing online business in APEC economies.

Phan Ngoc Mai Phuong
Project Overseer

**PART I:
THEORETICAL BACKGROUND
AND
CASE STUDIES**

History of Gender Inequality and Policy Implications for Social Sustainability: Scenario Approach

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Executive Summary

Except from the stone age, women have been living in a world designed for men for almost all human history. More seriously, the society now seems to accept and normalize the inequality, supported by the fact that the change in female leadership ratio in these decades is persistently small. The change in gender inequality is not just beneficial to women but also for social sustainability as it supports men and children's well-being, cost saving in health care and entrepreneurship. The digital technology era is hoped to change this irony via knowledge dissemination which reminds women and men about how gender inequality happened and how it has made both women and men suffer. However, the success of that change also depends on culture and leadership. The author uses factor analysis in a scenario approach to picture how these factors, knowledge dissemination, culture and leadership, could affect how and when an economy reaches the full gender equality for its social sustainability.

Introduction

The only time in human history when men and women were considered equal was the Stone Age which is over for long. Agriculture changed the roles of men and women in production. Alex Bentley, Professor of Archaeology and Anthropology at the University of Bristol discovers “significantly less variance in geographic signatures among males than we find among females, and less variance among burials with ground stone adzes than burials without such adzes” (Bentley A. et. al, 2012) and the study suggests that those buried with adzes had better access to land than those buried without. Since that time, women have been living in a world designed for men.

The data about women’s body height, shapes, characteristics are not counted in infrastructure design. “Not like crashing in a car whose safety tests don’t account for women’s measurements. Not like dying from a stab wound because your police body armor doesn’t fit you properly. For these women, the consequences of living in a world built around male data can be deadly” (the Guardian, 2019). What is more important is that the society seems to accept this as normal and keep buying cars as if nothing is happening despite the fact that “women being 47% more likely to be seriously injured in a car crash is one hell of an inequality to overlook.”

While both genders have sex, pregnancy fall on women. So, as a logic, they should be taken care to be safe. However, “62% of third-trimester pregnant women don’t fit the standard seatbelt design [. As a result,] car crashes are the number-one cause of fetal death related to maternal trauma” (the Guardian, 2019).

It is necessary that policy makers are provided with scenarios on the full gender equality they could achieve to solve the above problems for a better society for women and everyone.

Methodology

The study overviews the society design in term of: (i) public infrastructure for workplace and life, and regulations at workplace; (ii) technology and knowledge dissemination about gender equality and (iii) the acceptance of men in gender policies.

The authors then use the scenario factor analysis by Kosow H. and Gaßner R. (2008) to forecast different directions that an economy may follow in gender policies to achieve full gender equality which would be significant to their social sustainability.

Literature Review

Women are Under-Represented

According to United Nations Women (UN Women), “only 24.3 per cent of all [domestic] parliamentarians were women as of February 2019, a slow increase from 11.3 per cent in 1995. As of June 2019, 11 women are serving as Head of [economy] and 12 are serving as Head of (economy) Government. Globally, there are 27 [economies] in which women account for less than 10 per cent of parliamentarians in single or lower houses, as of February 2019, including three chambers with no women at all.” This under-representation has existed for about 25 years with little improvement which should poses an alarm to all economies and the world as a whole. Policy makers and academia could study carefully if there is any tendency of accepting or normalizing

this situation which caused this permanent under-representation of women in leadership.

Infrastructure and Facilities at Workplace and in Life

The times (2015) claims that “there is ample evidence that office environments are tuned to male biology. Air conditioning is often set according to a 1960s formula based on the metabolism of a 40-year-old man who weighs 11st. Previous studies had suggested that the average woman was most comfortable at about 25C, 3C higher than for men.” This shows how workplace facilities are built based on data about men which causes disadvantages for women.

Women always have menstrual cycle which is a well-known fact. They also have back, chest and abdominal pain which is also no news. However, how they function these days at work is not that well recorded. Moreover, during the literature research, the authors realize that there is also little data on how workplace is designed for women to work after child delivery. So, while women biologically produce next generation of human and consequently have to work harder to hope to keep their job. The authors suggest further research on if the male ratio in leadership of both governments and corporates makes the designs of the offices, meeting rooms and regulations in a way that women face difficulties. For enterprises, it is important to calculate if it is really costly to allow parents to bring kids to work or it is just perception that working place has to be no-child policy. In other words, is it a matter of cost or just the personal or cultural perception, the rule of which is set long ago by male leadership?

On average, women do two more hours of unpaid work per day than men (Alonso C., 2019). In many economies including Viet Nam, housework is put on women’s shoulders and houses are designed in a way kitchens are in the narrowest space in the houses with hundreds of utensils including knives surrounding causing danger to their bodies where women have to stand and move in small space to cook for other family members. Then, they receive no respect for what they sacrifice as they are expected to cook in time and suitably to the tastes of family members (Giang Quoc Hoang & Danh Pham, 2019). In those economies, sofa and windows with views are designed as places for many men to sit, to be respected and wait for meals cooked by women. The housework is everyday jobs and it is unpaid. Men in some economies even have the privilege to give judgement on the food cooked for free by women. Men in these economies are considered good without knowing how to cook. They rely on moms and wives’ cooking skills but complain on women if women do not cook the way men like.

Transportation System Designed Less Safe for Women

Valentine G. (1990) points out two general categories of spaces as particularly frightening to women: (1) enclosed spaces with limited exit opportunities, such as multi-story parking structures, underground passages, and subway stations, and (2) anonymous and deserted open spaces such as desolate transit stops. After almost 30 years, in 2018, the International Transport Forum (ITF) still claims a similar fact: “In France, for example, more women than men feel unsafe while using public transport.

According to the 2017 survey “Victimization and feeling of insecurity in Ile-de-France” (Victimation et sentiment d'insécurité en Île-de-France), by the Institute of Planning and Development of the Île-de-France Region (l'Institut d'aménagement et d'urbanisme de la région d'Île-de-France, IAURIF) (Heurtel H.), transit and train stations account for 39% of sexual assaults against women. The fear of being assaulted or robbed goes as far as restraining oneself from using public transport.” Women in United Kingdom also perceived a significantly greater degree of danger when using public transport compared to men. Waiting on train platforms and bus stops made as many as 60% of female passengers felt scared, which is more than double of the figure for men was only 25%. Waiting at the bus stop was not considered safe by almost a half (49%) of women surveyed compared to merely 20% of men. And a large percentage (59%) of women were scared walking home from a station or a bus stop, 2.5 times higher than the respective figure for men (UK Department for Transport as cited in Perez C. C., 2019). This is an obvious obstacle for women to participate into socio-economic activities, education or entertainment that men have. The situation in an economy with high income reminds us that budget and the Gross Domestic Product (GDP) may not be that effective in repairing the gender issue in human history.

Technology Changes the Situation?

According to Kergroach S. (2017), the future of jobs and business participation for women in Industrial Revolution 4.0 is not yet clear. “While women are historically less represented in scientific and technological fields, digitalization can help bridge the gender gaps in the labor markets. In particular, the digital platform economy could provide opportunities for greater work flexibility and better work-family balance or for lowering cultural barriers and levelling the playing field with men” (p.8). Knowledge dissemination today is also enhanced through social media, google scholar, YouTube and thousands of online libraries. It is now easier than ever if one wants to study a research question and find out the history of any social problem. This is true to women and men if they do wish to know why the society is constructed in a way less safe for women.

Benefits of Gender Equality Is More and More Recognized

There are quite a large number of studies declaring how gender equality could contribute to economic development. The Center for Family Business (CFB), Dublin City University (2016) claimed that “having just one female director could cut the risk of bankruptcy by 20%” (p.3). In family businesses, the risk to fail is less than big corporations as “their (women’s) observations, intuition, and emotional capital can make a difference between the success and failure of a family firm”. Harrison M. (2015) in the report “Small Innovative Company growth: barriers, Best Practices and Big ideas”, the types of innovations made by small companies “present the highest potential to create jobs and new markets and have substantial impact on the economy” (p.8). Women are now considered more competent for sustainable business management. Nguyen Thi Bich Ngoc (2017) proves how women’s equal opportunities to live as men actually bring men health and wealth due to less stress in family life which give female and male children better environment and future. In a society as a whole, women living safer, healthier and happier reduce the healthcare

costs for women due to the pressure they are suffering now, increase their own productivity and men's productivity as a domino effect.

Men's Participation in Housework and Childcare

Almqvist A-L (2014) finds out that "When the father took long leave both parents mention that the child relates to the father as much as the mother in everyday life." This is a good policy implication that if men live similar life with women and share the burden, women will have the conditions to participate more in their career. What is more important is that once the policies are applied, men are willing to take non-transferable and high-paid leave. This implies that men could help in improving gender equality and support policies that give women more equal chances *if the benefits men receive are enough satisfactory to them* (Garcia C-C& Moran M-P., 2015).

Scenario Analyses of Gender Equality Factors

The above analyses pose a question to policy makers: *How various factors decide when a society could achieve full gender equality and what is the role of each factor?* The author uses the general scenario process in five phrases by Kosow H. and Gaßner R. (2008) (p. 25). They are:

Phase 1: Scenario field identification

Phase 2: Key factor identification

Phase 3: Key factor analysis

Phase 4: Scenario generation

Phase 5: Scenario transfer

The details of each phase are as follows:

Phase 1: Scenario field identification

- Objectives: To identify how different economies in this era (2020-2030) could practice full gender equality for their social sustainability.
- Problem to deal with: gender inequality has persisted in thousands of years and become "cultures" in many economies. Changes are slow.
- What to be left out: gender inequality in a far future (more than 10 years head which may be affected by disruptive changes).

Phase 2: Key factor identification

These factors are drawn from above literature analyses:

- In some cultures of developed economies, men are accepting new policies like parental leaves for men.
- Knowledge is currently disseminated by the internet about the history and current situation of gender inequality to men and women via workshop, articles, videos and so on.

- Economic benefits of gender equality are recognized by research studies and policy recommendations to almost all economy governments.

Phase 3: Factor analyses

The three factors could lead to two directions for each as the followings:

The author sets the first factor as X to happen with 2 directions: X1= the majority of men in the economy accepts gender equality policies; X2 = the majority of men in the economy do not accept gender equality policies

The author sets second factor as Y to happen with 2 directions: Y1 = knowledge is well disseminated among the economy; Y2= knowledge is not well disseminated among the economy

The author sets the third factor as Z to happen with 2 directions: Z1= Economic benefits of gender equality is paid attention by policy makers, Z2= Economic benefits of gender equality is not paid attention by policy makers

Phase 4: Scenario Generation

The number of combinations of key factors' directions {X, Y, Z} with X = {X1, X2}; Y= {Y1; Y2}; Z= {Z1; Z2} is $2*2*2=8$ combinations which are 8 possible scenarios (PS) as shown in the following table:

X	X1	X1	X1	X1	X2	X2	X2	X2
Y	Y1	Y2	Y1	Y2	Y1	Y2	Y1	Y2
Z	Z1	Z2	Z2	Z1	Z1	Z2	Z2	Z1

Table 1. The Number of Combinations in Scenario Generation

- **PS 1**= {X1, Y1, Z1}: the majority of men in the economy accepts gender equality policies; knowledge is well disseminated among the economy; Economic benefits of gender equality is paid attention by policy makers
- PS 2= {X1, Y2, Z2}: the majority of men in the economy accepts gender equality policies; knowledge is not well disseminated among the economy; Economic benefits of gender equality is not paid attention by policy makers
- **PS3** = {X1, Y1, Z2}: the majority of men in the economy accepts gender equality policies; knowledge is well disseminated among the economy; Economic benefits of gender equality is not paid attention by policy makers
- PS4 = {X1, Y2, Z1}: the majority of men in the economy accepts gender equality policies; knowledge is not well disseminated among the economy; Economic benefits of gender equality is paid attention by policy makers
- PS5 = {X2, Y1, Z1}: the majority of men in the economy do not accept gender equality policies; knowledge is well disseminated among the economy; Economic benefits of gender equality is paid attention by policy

makers

- **PS6** = {X2, Y2, Z2}: the majority of men in the economy do not accept gender equality policies; knowledge is not well disseminated among the economy; Economic benefits of gender equality is not paid attention by policy makers
- **PS7** = {X2, Y1, Z2}: the majority of men in the economy do not accept gender equality policies; knowledge is well disseminated among the economy; Economic benefits of gender equality is not paid attention by policy makers
- **PS8** = {X2, Y2, Z1}: the majority of men in the economy do not accept gender equality policies; knowledge is not well disseminated among the economy; Economic benefits of gender equality is paid attention by policy makers

Phase 5: Scenario Transfer

- Kosow H. and Gaßner R. (2008) also claimed that there would be only 4-5 practical scenarios even though there can be more theoretical possible ones. The author analyzes all above possible outcomes to see their feasibility as the following:
- **PS 1**= {X1, Y1, Z1} is very likely to happen in developed economies with strong leadership
- **PS 2**= {X1, Y2, Z2} *is less likely to happen* as once men welcome policies for gender equality is a good sign which would *motivate policy makers and the whole society* to pay attention. Men also have more seats in leadership positions so they could easily have impact on policies if they do want to.
- **PS3** = {X1, Y1, Z2} *could happen* in economies with less capable governments or governments without resources who are slower than the knowledge shared through the internet and the citizens' reactions
- **PS4** = {X1, Y2, Z1}: *is hardly possible* as once the government pays attention to gender equality's values and men are willing to support gender equality policies, they will promote knowledge dissemination smoothly.
- **PS5** = {X2, Y1, Z1}: *is hardly possible* as men, though in some cultures may find it hard to change but knowledge dissemination and government's power could create changes step by step
- **PS6** = {X2, Y2, Z2} is possible in incompetent economy governments and when cultures are extremely disadvantageous to women
- **PS7** = {X2, Y1, Z2}: *is fairly likely* as men rely on the lack of policies from the government and knowledge dissemination is more among women as it is not of men's interest.
- **PS8** = {X2, Y2, Z1}: *is hardly possible* as government will push knowledge

dissemination if they already recognize gender equality's values.

So, after analyzing possibility of each scenario, we have most possible ones as followings:

PS1: the economy reaches full gender equality with all factors available at once. The attitude of men and culture and knowledge dissemination could help the economy government to save the budget. This change will also be sustainable in the long term because it is based on understanding history and data of gender inequality.

PS3: the economy with strong elite population working on sharing knowledge and cultures of less masculinity will gradually improve gender equality. The example is Viet Nam with 90% population having no religion. However, the social sustainability may not be as strong as PS1. The reason is that understanding and acceptance happen among knowledge-intensive groups while remoted and disadvantaged groups who have less access to knowledge may face difficulties. This may regroup the society in different groups with different attitude and behaviors with potential conflicts.

For example, when women are tired of persuading men to learn to be responsible in cooking for children, then buy all fast food and save time for their career, which are not an advanced stage in gender equality. It is simply giving up and sacrificing actual needs for temporary feelings of being "equal". The real equality is men sharing the responsibility of reading about food, healthy cooking, organic vegetables to reduce the burden on women. It is men and women to do necessary tasks together, not to give up them together.

PS6: This most negative scenario could happen in many economies who have cultures stressing women heavily and governments with little budget. In these cultures, knowledge dissemination could be more difficult as knowledge may be opposite to their cultures. In these cases, the economy can't improve the gender inequality in a medium term. The social sustainability is fragile in these economies not only due to gender inequality but also due to the blockage of knowledge dissemination. There could be false concepts of gender roles forced into the society, preventing women from recognizing their disadvantages or participating into socio-economic development activities. This leads to weak and prolonged social unsustainability.

PS7: This could happen even in economies with high income and advanced technology and internet. In those economies with heavy cultures benefiting men and with a lack of policies from government, knowledge could be shared mostly among women. There could be a time duration in which women protest and distant themselves from old cultures and men who follow these old stereotypes. Social sustainability may be weak due to this lack of understanding and respect among genders.

The most possible scenarios prove that we need *strong government's leadership and knowledge dissemination to make rapid changes in gender inequality*. That men support the policies or not could only have impact on the final result to some extent as they are not the subject benefiting directly from gender equality policies. Knowledge dissemination could be a facilitating condition if leadership will is strong. Without strong government leadership, an economy must have a flexible culture where the society do not pressure women with burdening expectations to reach their goals in gender equality.

Conclusion

Gender inequality has been normalized in many cultures to the level a large number of women accept it without knowing how it has been always happening. Those who accept it also put burden on other women who want equal opportunities in life. It has immersed the education system in comic books portraying women as free houseworker and care giver, and fairytales that “portray and solidify the idea of women being weaker or inferior” (Javalgekar A., 2012), or “the females were portrayed as submissive and dependent on men to rescue them” (Cekiso M., 2017), with princesses not heading their lands but the princes they married to doing it. Sometimes these repeating disadvantages to women form fixed cultures.

Gender inequality has constructed the infrastructure in a way woman are less safe to drive, to work, to live and to survive. Inequality factors could happen anywhere from work to home and that many indicators in women leadership ratio could not be improved in a long time alarms us. There is too little research on how to repair all these aspects. Solutions are poorly recorded. The ways to awaken policy makers is to show them *the scenarios of how the society achieve gender equality and why this achievement is crucial to reach social sustainability goals*. The scenarios approach could help policy makers to review their economies' situation and evaluate each of the factors in their economies.

There will be economies having advantages of flexible culture and knowledge sharing in technology era. The governments in these economies may not have to spend a large share of budget to promote gender equality. Elite groups, volunteers, charity or non-governmental organizations could work on these economies without serious problems. On the other hand, economies with cultures putting too much pressure on women, knowledge sharing may work slowly. Regional consultation such as that from APEC to these economies' governments may be needed.

Policy Recommendations for Social Sustainability

Economies with high income could be careful with its gender inequality status as cultures may block knowledge sharing and understanding. Activists in these cases may have to look at disruptive changes to stop the patterns of downplaying knowledge and obeying cultures that are negative to women.

Policies need to be practical. Giving father maternity benefits are feasible in economies with high income. However, ensuring all men have their high paid-leave income poses a challenge to economies with limited budget. In case the budget is not enough, the policies could be *adjusted as both men and women are allowed to bring*

their kids to workplace so that they may keep working but women still get the childcare tasks shared and get respected. This requires changes in: (i) workplace to be designed friendly to children, especially young children; (ii) acceptance of the culture and society, which, however, could be achieved through education and advocacy.

Economies who already have advantages of culture and knowledge communities but do not have financial and human resources to design and/or implement policies could establish simple pilot policies first such as rewarding knowledge sharing activities and giving their limited funds to selected and noticeable programs which are on their successful directions, for example, the breastfeeding and expressing milk at work in Viet Nam (Nguyen Thi Bich Ngoc, 2019). Breastfeeding is in all history respected in Viet Nam as the right of moms in public. Simply recognizing it as a good practice at work for the sake of children could help women with young children to be welcome at workplace.

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Social Attitudes and Women in Online Business

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Executive Summary

The Asia-Pacific Economic Cooperation (APEC) is an economic forum of 21 members representing 2.9 billion people¹. APEC was formed in 1989 with the goal of promoting free trade and sustainable development in the Pacific Rim economies. Within these economies, there are approximately 671 million women in the labor force². A United Nations report (UN Women. Data on Women) indicates that the limitations on women's participation in the workforce across the Asia-Pacific region costs these economies an estimated 89 billion US dollars every year.

The report "The APEC Women and The Economy Dashboard 2017" (APEC, 2017) outlines the challenges and barriers women face in APEC region that hinder women from joining the workforce. In the context of globalization, electronic commerce is increasing all over the world and women seem to recognize and seize opportunities to do business that will improve their economic position in society. This research will present social attitudes, focus on consumer's attitudes in online business and how the 4.0 industrial revolution will provide opportunities for women's economic participation, as well as giving some recommendations to support women in doing business in APEC's developing economies.

¹ This number is calculated by author as 2018 figures. Source: World Bank

² This number is calculated by author as 2018 figures. Source: World Bank

Introduction

The trend of online business has been increasing rapidly in recent years. Consumers have altered their habits of shopping at traditional stores and with the growing accessibility of internet usage, opportunities for online businesses have increased. E-commerce offers great opportunities for women. Women can operate online businesses and benefit from the earnings, while taking care of their families.

It is noticeable that the number of women doing business online has been increasing in recent years in developing economies across APEC region. This is an effective way for the economic development and empowerment of women. Women affirm their family position through their online businesses: Wives don't live off their husbands. We (wives and husbands) make money and share housework together.

Some leaders in the world made the following statements about women entrepreneurs:

George W. Bush (Public Paper of the Presidents of the United States, 2004), "When it comes to entrepreneurship and job creation, ours is an increasingly woman's world."

Canadian Prime Minister Justin Trudeau (The World Bank. Statement on Women Entrepreneurs Finance Initiative (We-Fi), 2017), "Women entrepreneurs are vital to our ongoing prosperity. They create jobs, advance gender equality and help build economies that work for everyone. When women entrepreneurs succeed, everyone benefits."

The Research Purpose:

The purpose of this study was to:

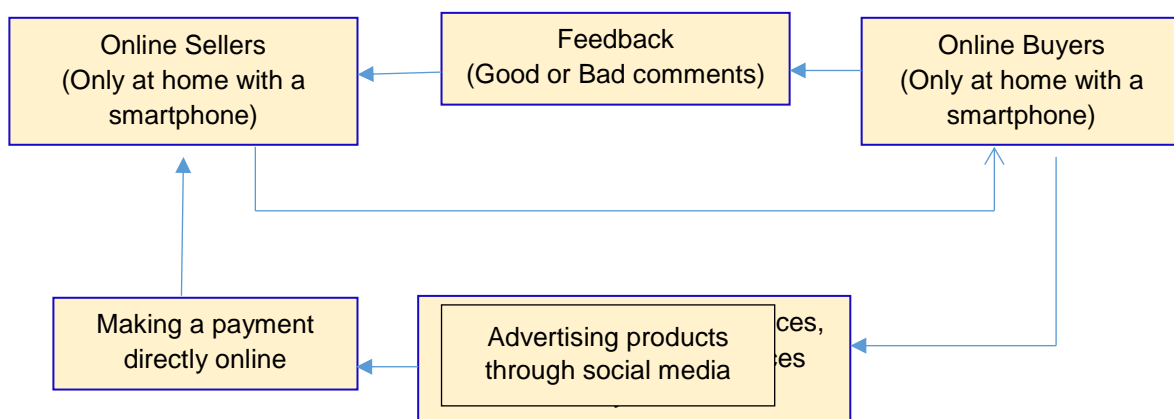
- Analyze the consumer's attitudes toward online business, which focus on analyzing four case studies (The USA; People's Republic of China; Thailand and Viet Nam).
- Study the common challenges faced by online businesses, especially women owned online businesses.
- Provide recommendations supporting women online businesses in the APEC region.

1. Social Attitudes in Online Business

Online business is increasingly expanding over the world

Along with the advancement of digital technology in the world, social attitudes have gradually changed. For online buyers, instead of going to the shops to buy the items they need, they can now handle shopping through websites. They check and compare prices, quality, styles of goods and services or shop 24/7 without traveling and direct contact with online sellers. For online sellers, understanding how people engage with their favorite brands/items and what influences them to buy are the keys to growing their online businesses successfully. When an agreement is reached by the seller and the buyer, the buyer can make a payment directly online, even with a smartphone.

Figure 01: Online transaction between sellers and buyers



Source: Research of the author

Online business is used as an intermediary role for communication and electronic commerce, positive or negative feedback improves/increases the quality of products and services to satisfy consumer demands. This cycle of feedback and response to consumer demands and convenience are some reasons why online businesses are increasing in popularity.

Emarketer (2019), global e-commerce grew 28.0% in 2017 and 22.9% in 2018 and is estimated to increase an additional 20.7% in 2019 to 3.535 trillion US dollars and 5 trillion US dollars by 2021. Global e-retail sales amounted to 2.9 trillion US dollars and is expected to grow to 4.9 trillion US. dollars by 2021. Five of the top 10 e-commerce markets in 2018 belong to the Asia-Pacific region, with the United States holding onto its top position. Ranking position are as follows: USA; China; United Kingdom; Japan; Germany; France; Canada; Italy; Spain and Republic of Korea.

J. Clement (2019), in 2018, about 1.8 billion people in the world bought goods online. China is the largest economy in Retails E-commerce Sales, as seen in table 01.

Table 01: Top 10 economies, ranked by Retail Ecommerce Sales

Economies	Unit: Billion USD	
	2018	2019
1. People's Republic of China	1,520.10	1,934.78
2. USA	514.84	586.92
3. UK	127.98	141.93
4. Japan	110.96	115.40
5. Republic of Korea	87.60	103.48
6. Germany	75.93	81.85
7. France	62.27	69.43
8. Canada	41.12	49.80
9. India	34.91	46.05
10. Russia	22.68	26.92

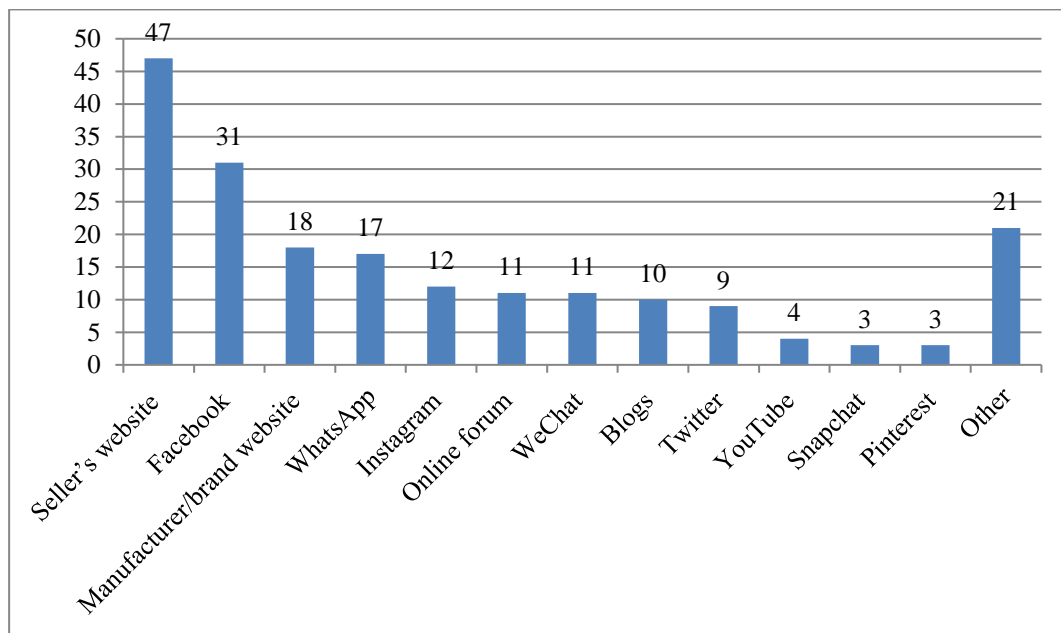
*Note: Includes products and services ordered using the internet via any device, regardless of the method of payment or fulfillment; excludes travel and event tickets, payments such as bill pay, taxes or money transfers, food services and drinking place sales, gambling and other vice good sales.*Source: eMarketer, May 2019

KPMG International Cooperative (2017), about 55% of people will search online for reviews and recommendations before making a purchase, with 47% visiting the company website, 26% visiting the physical store and 23% of people talking with friends and family. Men and women shop with about equal frequencies. On average, men spend 220 US dollars per transaction compared to 151 US dollars per transaction for women. It's not that men shop more than women; it is that men tend to spend more per transaction than women. Male consumers are more likely to buy higher-priced items such as grooming products and electronics. Female consumers, by contrast, tend to buy lower-priced items such as cosmetics and skincare products. Moreover, when men shop online, they tend to be efficient, meaning they buy in bulk to save time.

The reasons cited for online sales include competitive pricing (36%), preferred website (30%), the best delivery options and price (17%), stock availability (14%), peer advice (2%) and returns policy (1%). The major factors motivating consumers to buy online instead of going to a shop were time flexibility and cost savings. Consumers also preferred shopping online to avoid inconveniences such as being in a crowd, or standing in checkout lines. This was noticeable in some economies with densely populated cities.

Around 30% of online consumers said they posted product feedback online. 92% of all online feedback is considered positive, followed by 6% neutral and 2% negative. Understanding where consumers posted feedback can help companies become more proactively engaged in monitoring, managing and promoting positive online customer reviews (see figure 02).

Figure 02: Social media platforms where consumers posted feedback (%)



Source : <https://assets.kpmg/content/dam/kpmg/xx/pdf/2017/01/the-truth-about-online-consumers.pdf>

Review of social attitudes of some selected economies

In this research, four economies were selected to examine social attitudes, especially consumer attitudes, toward online businesses, including the world's two largest economies, the USA and China. Thailand and Viet Nam are the two developing economies included in this study, both of which are located in Southeast Asia, where the participation of women in the workforce is high and married women still continue to work after maternity leave.

Case of the United States

Romy Piepenbrock (2019), "The United States being the number one e-commerce market is largely due to the ease of doing business in America. The logistics infrastructure is great and there is a high demand for cross-border retailers. The US was the birthplace of the online marketplace and Americans, in general, are very trusting online shoppers. Approximately 79% of the population (258.5 million people) has made an online purchase (2017). The fact that US online shoppers are very trusting and that they experience a high level of comfort while shopping online also shows in the average amount of money spent per shopper, which is 1,951 US dollars per year."

Thanks to modern technology, online transactions between buyers and sellers are more convenient (there are many types of goods and services available on the website to choose and compare and also have comments below). Clearly articulated and enforced regulations have increased trust between consumers and shop owners.

Susan Ward (2019) supposes that most Americans prefer to shop online and the number is only going to increase as the younger generations grow up in an internet-dominated world. Despite this, many small businesses are still not using the internet to conduct business. In fact, 46% of US small businesses didn't have a web

presence in 2018 and 35% felt that their business was simply too small to warrant a website; 19% of small business owners without a website believed that their businesses would grow 25% in three years or less with the benefit of a website.

In the USA, many small business grants are available for both men and women business owners. But some are open to women only. There are a variety of different types of funds and resources for women entrepreneurs such as, Grants.gov, the National Association for the Self-Employed Growth Grants and GrantsforWomen.org, among others.

Case of People's Republic of China

How many people have visited China?

In China, where people use their computers for work and their lives based on mobile devices, but where Facebook, Twitter and YouTube are not available, WeChat dominates.

Chinese consumers spend a lot of time on various social media, it seems that many aspects of their lives become online. Besides, the Chinese government has applied forms of mobile-payment for public services. Those are the reasons why online business is developed extensively in China. Romy Piepenbrock (2019), China has a huge population and the general desire to shop online and cross-border (they spend about 80% of all their money online). China has the highest number of online shoppers (approximately 1 billion) and the highest number of cross-border shoppers (149.42 million).

Increasing shopper confidence, trustworthy m-payment solutions, and the growing integration between online and offline retail hubs stimulate to vigorous e-trade. According to the Royal Mail (2017), Chinese consumers are generally more comfortable shopping online than the global average (59% of Chinese consumers say they are happy to purchase from websites and don't consider it to be a risk while international average is 47%). In China, confidence in online shopping has risen 30% within two years that is one of the key reasons why online shopping frequency has also increased so much since 2015. Chinese consumers love to use their smartphones in online transactions because broadband still isn't widely available in China, so retailers are increasingly optimizing their websites for mobile use.

Free delivery is one of Chinese's consumers' concerns. About 92% of shoppers in China agree that they're more likely to shop again with an online retailer if they are satisfied with the delivery services, especially free and on time delivery. 88% of consumers say they search for websites that offer free delivery. With online shopping in China growing increasingly, it's very important for online businesses to meet shoppers' delivery demands for satisfaction and reliability. Chinese online shoppers are extremely interested in UK brands and products, with over a half of them purchasing British goods online. Online consumers said that trust and authenticity are the main reasons for buying items from England.

Most people know Alibaba group is China's business giant and many consumers have been using this channel to purchase goods and services online. Alibaba's Tmall Global online marketplace was launched in 2015. It's a business-to-consumer retail platform that allows foreign brands to sell directly to millions of

Chinese consumers. For foreign online retailers, it's a quick, easy, convenient and low-cost way to bring their products to China's shoppers without facing challenges such as cultural differences, translation or set-up costs.

Case of Thailand

Praewa Sathitanant (2016) also supposes that e-commerce plays an important role for trading in Thailand especially B2C (business-to-consumer). The consumer's major attitudes in online business that are 4Ps: Product, Price, Place and Promotion.

The Products: Thailand consumers buy from online channel the products that they cannot find from offline shops. The main reason is they prefer visiting a real shop.

The Price: Thailand consumers are willing to pay for cheaper products; they think they can buy cheaper products from the shops compared to buying online because they can bargain.

Place/Channel: The consumers mainly buy online from social media such as Facebook or Instagram because they are able to contact the sellers directly to ask for more details.

Promotion: Free delivery service can help them make a decision easier.

Besides, *payment methods* also are concerned to Thailand consumers: Thailand consumers' choice is cash on delivery. The consumers do not trust in the online sellers or business owners because when they buy online, they cannot see the products before paying money. In addition, the legal system is not strong enough to protect consumer's rights when they buy products/services online.

That is the picture of year 2016.

Bangkok Post (2019) indicates that in 2018, the value of Thailand e-commerce increased by 14% compared to the previous year. Thailand e-commerce growth was the highest in Asian due to changes in consumer behavior. The number of internet users has grown threefold over the past decade, with many regulations given to support the number of online shoppers. Trust in e-payment is also increased, with faster logistics and delivery services. This reflects the change in consumer behavior as a result of the changes in technology and communication devices and the reduction in price of these devices and services leads to more people having online access.

Thailand is entering the 5G era that technological innovation will raise quality of life. The number of Thailand people using technology applications is increasing. The e-commerce businesses offer a variety of attractive packages to promote their products and to compete in the market. The most popular types of online products are children's products, electronics, smartphones and cosmetics and skincare.

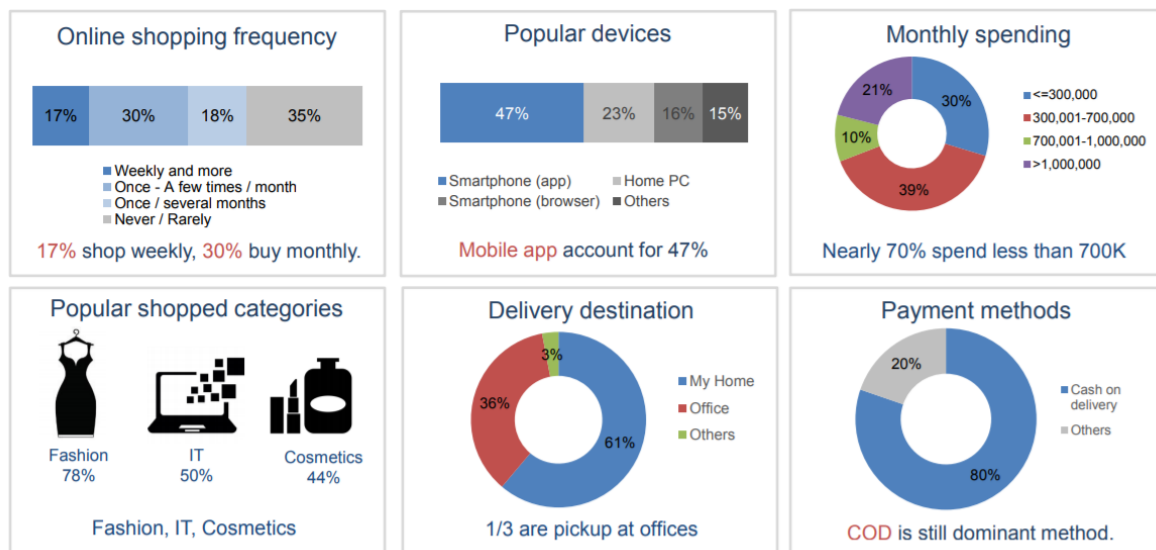
Case of Viet Nam

Internet World Stats (June 30, 2019), Viet Nam has about 68 million people using internet, the top 20 economies in the world using internet, ranked at 7th in Asia in terms of internet users, internet services and 3G have developed strongly. That is why entrepreneurs are increasingly interested in these potential sales markets.

2018 Global Ecommerce Report (2018), there is over 80% of Vietnamese merchants offering cash on delivery (of which 88% of them offer more secure payment methods to consumers such as bank transfer).

The following figure shows Vietnamese consumer behavior towards online purchases.

Figure 03: Online shopper attitudes



Source: Viet Nam EC market 2018, Asia Plus Inc.

Despite the high internet penetration rate in Viet Nam, consumer interest in shopping online is not considerable. The main reasons they don't like to purchase online are the low trust in online transactions related to quality concerns (such as poor quality of products and delivery services, the product consumers receive is not the same as they see online...), unpopular online payment platforms and security concerns. On the contrary, other consumers choose to shop online for convenience, product variety, cheaper prices and promotion, phone friendliness. Mobile friendliness motivates a lot of people shopping online in 2018 compared to the previous years.

Most online shoppers prefer USA or European products, especially fashion, technology and electronic equipment, cosmetics, household goods, mainly from trusted ecommerce sites such as Amazon, eBay and Rakuten. However, because cross-border regulations are not clear, so consumers choose to buy goods via intermediary services such as weshop.com.vn and fado.vn to avoid risks.

Threats to online transactions

Ecommerce Foundation (2018) indicates that "Of consumers who never buy goods/services online, the number one reason is trust (49%)."

Trust:

Buyers do not know the sellers and vice versa, it may be risk if the buyers transfer money for sellers before they receive products or the sellers don't receive payment for items they've sold or the products that buyers receive differ from the online images, even with bad quality or design. Therefore, successful online transactions are based on mutual trust.

Security:

Security of customer's personal information is also a big problem. The consumers may be worried about revealing personal information. Theft digital

information is now a big threat to online transactions. Hackers, scammers and personal information thieves love to harm online sellers and buyers. Many online shoppers were cheated and lost money to the scammers.

Duality of social networks:

Everything can be made public in the social media, so the online business owners who have bad comments, may be immediately boycotted by the whole online-buyer community, or even if there is unfair competition, in which competitors find the ways to damage each other's reputation through social networks.

Motivational factors:

Factors like legal systems, government policies, financial assistance are still weak for women entrepreneurs in almost all APEC developing economies. Although some governments and private organizations provide support to the women entrepreneurs, not all of them receive it due to lack of resources or for other reasons.

Along with the development of digital technology, the level of commercial fraud is on the rise worldwide as more consumers turn to online shopping channels to purchase items. In case of commercial frauds occurring, the victims are not protected by law as well as not knowing how to solve it.

Business capacity:

Women must be educated and trained constantly to improve their skills and knowledge in business management. For example, finding customers is one of the most difficult challenges to women's start-up because of their limited relationship or other reasons. Doing online business is increasing in the era of hi-technology, it also means having more online business owners, this will create fierce competition between online businesses to win over customers.

2. Women in Online Business

It is easy to balance work and family due to technology

Women must take care of their own families, a typical trend in Eastern culture. It is apparent that women have to choose work from home because of family responsibilities. In Viet Nam, married women have to devote time to their families. Most people think that, it would be better for a woman to have a good family than a good job, single women are under great pressures from society and family. The era of the development of technology now changes women's thoughts and actions, they can undertake housework as well as do work they like.

Figure 04: Which side is heavier?



Source: <https://nhungdongcodevui.com/tag/work-life-balance/>

Doing online business will help female sellers to save a lot of money, time and health and expand business scale

Doing online business is the best option for female startups by its efficiency and economy. Doing online business will reduce the cost of hiring workers, buildings, warehouses as well as investing in goods. The online business owners can use some free advertisement tools like google, website, Facebook, Zalo, Viber, Instagram... to introduce their products and services not only to domestic but also to foreign consumers.

Doing online business will help women becoming more financially independent, affirming their position in society

Doing business online offers many opportunities to generate income for women. Women who are financially independent can not only contribute to the household's daily expenses, but also meet other family's financial goals.

Financially independent women will help them be proactive in spending and making decisions in the family. Therefore, it can be said that every financially independent woman never has to feel helpless in life and their role models inspire the next generation of girls and that women's economic participation contributes to global GDP growth.

Giving two case studies of Vietnamese women doing online business successfully

Case study of Miss Pham Thi Hong Nhung, distributor of the beauty care cosmetics and owner of clothing shop.

She came from an agricultural family in the Northern Delta of Viet Nam. She left her hometown to go to Ha Noi to seek opportunities. She had to do many types of work such as selling baby's clothing, taking pupils to school and working as a saleswoman in a supermarket etc. After her marriage, she had two children. She was a poor woman because she had to take care of her children and she had no job. During this time, she had a serious economic pressure. When her children were old enough to go to kindergarten, she started to look for jobs through the internet. There was one

thing she knew clearly that “Nothing ventured nothing gained”. She decided to do online business without any assets or capital and did not know how to start a business.

Thanks to the development of internet and her best efforts, support from her close friends and her husband, her life has changed.

After several years of doing online business, she owned a reputable online clothing store and a beauty care cosmetic shop whose parent company is in Chinese Taipei. Every day, she spent a few hours advertising new models on social media like Zalo, Facebook.

At first, she just thought that doing online business was to cover life expenses but now she loves this job and will further develop it. Her business motto is “Consumer’s trust is development of the business”.

Figure 05: Success of online business women



Source: Copyright of the author

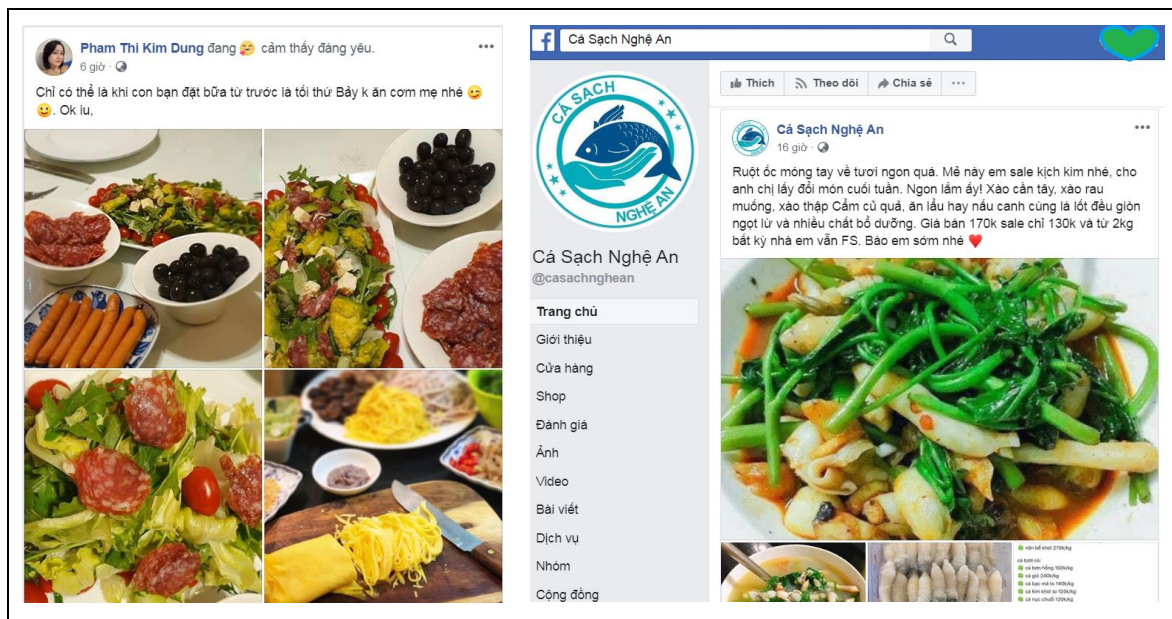
Case study of Miss Pham Thi Kim Dung, a clean seafood online supplier

She used to be an officer but the low income was not enough to cover her family expenses. She decided to do online business while she was still working at office. She used social media such as Facebook and Zalo to advertise clean seafood every day. With her carefulness and thoughtfulness in the business, she obtained a certain number of customers. Furthermore, she showed how to cook and preserve food, sometimes she wrote some funny stories. Through social media, she gained more new customers because of the quality, price, delivery services, promotion, or others introductions. When the number of customers increased, she could not undertake the work at the office, she decided to leave her job which she had been working at for 10 years. She said that she loved her job but she had to quit and became an online business owner because of economic pressures.

Now she loves this job. She owns an online shop called “Cá Sạch Nghệ An” (Nghệ An Clean Fish).

Quality, Price, Deadline, Delivery Services are the most important factors in her business strategy.

Figure 06: Clean seafood online shop



Source : <https://vi-vn.facebook.com/casachnghean/>

Further comments

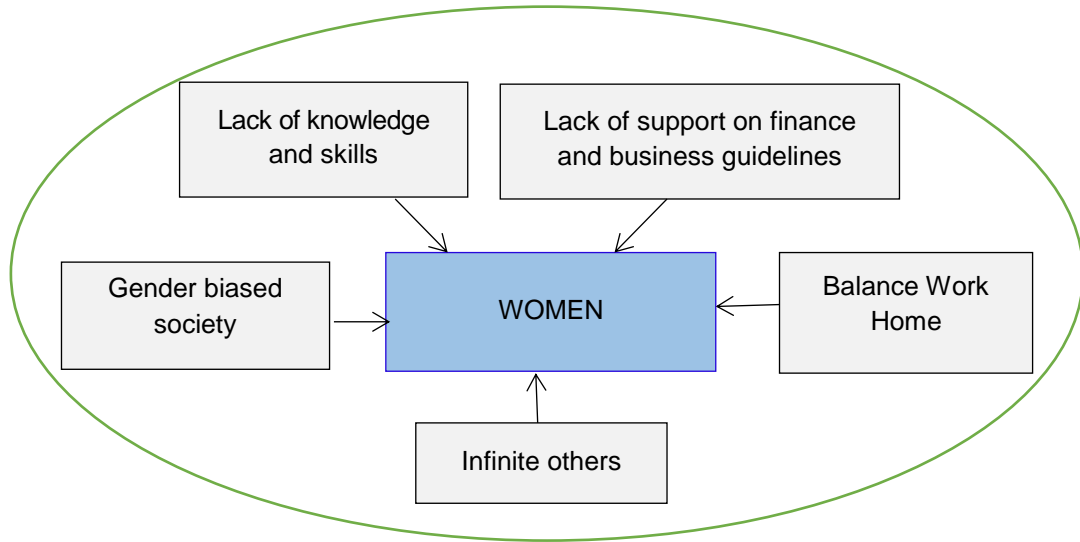
Doing online business is a level playing field for everyone, regardless of gender, age, region, appearance, health, education and beliefs... which are the barriers of traditional business. Women always have difficulties to access capital and financial services in doing business, but internet make them less dependent on all of the above-mentioned barriers even if they come from different backgrounds, have different ideas about online business and have all sizes of enterprises...

Doing online business seems to be for women. Women are meticulous, careful, calculating and economical, so this type of business is very suitable for them. Doing online business generates income for women but it does not mean that everyone succeeds in this job. Stop thinking of getting rich with no money or doing online business is easy to make money. The capital, knowledge and effort are essential to starting business and overcoming business challenges. It also takes a long time to build the brand and it is not easy work which is paid with a high salary.

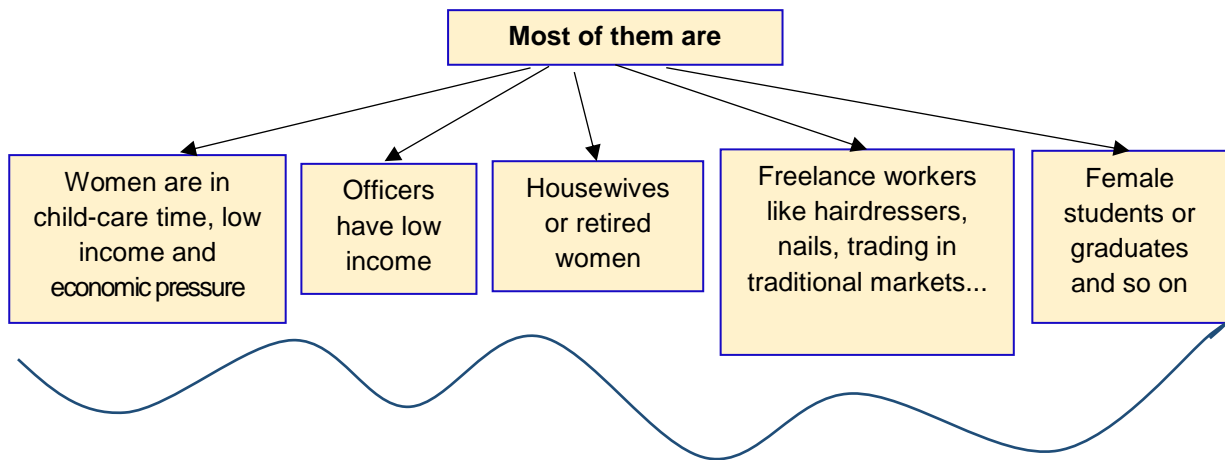
Stop considering e-commerce as risky because of the popular online market places with strong customer protection services and safe mobile payment gateways.

If you want to do business online, you should sell the item you know clearly and have a good understanding of it. If you do not have experience, you should attend reputable short courses to equip yourself with knowledge. The first thing to learn is whether this job is right for you and then start your business cautiously. Don't think people succeed, so do you.

Figure 07: Some main barriers for women doing business



**Figure 08: Women doing online business, who are they?
(mostly in developing economies)**

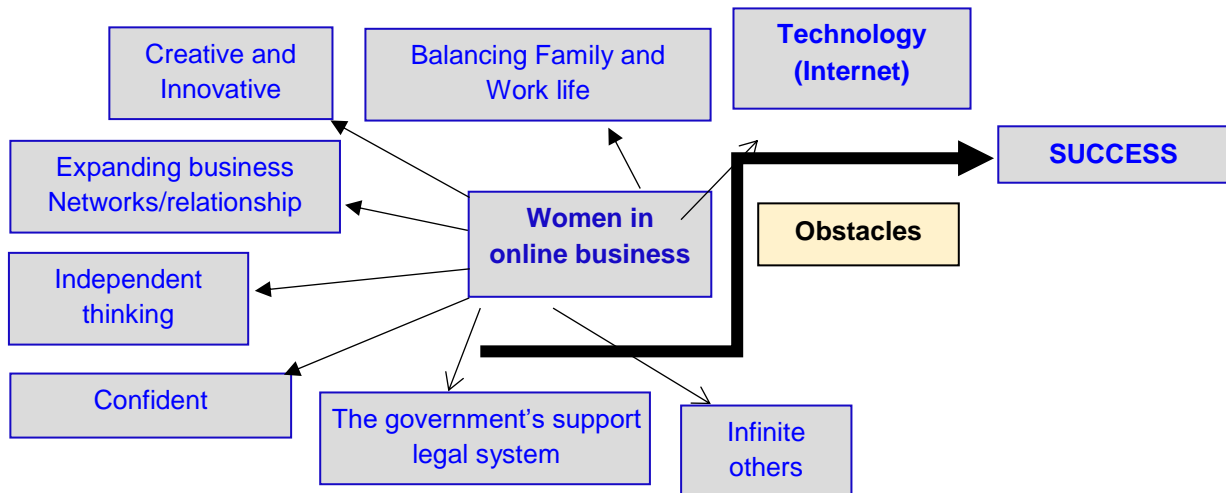


Source: Author

Most of online sellers are people who are responsible for child-care time, have low income and suffer from economic pressures such as officers, hairdressers, sellers in traditional markets, housewives or retired women, female students or graduates; ... There are many business owners who turn to online business because of its convenience, economy and effectiveness.

Women entrepreneurs are doing their business very successfully by using technology. Even some women who do not know much about using internet and are not well-versed in English, but they still use social media fluently such as Facebook, Zalo...

Figure 09: How do the women succeed in doing online business?



Source: Author

Several assessments and recommendations given

Some remarks: Through the analyses mentioned above, it is noticeable the development of doing online business depends on major factors as follows:

The scale of the economy: It is easy to see that the two largest GDP economies in the world, the USA and China, are the largest e-commerce markets in the global.

The size of population: The above-mentioned figures show that the economies with crowded population like China; India or Russia have contributed significantly to the development of e-commerce because of the huge volume of goods consumed.

Scientific technology level: Among the largest top 10 e-commerce markets, 80-90% of which are developed economies. This is related to the level of science and technology.

GDP/per capita: Per capita income has a certain influence on people's spending behavior. People are willing to purchase more goods and services when their income is higher.

Transparency and strictness of legal systems as well as its effective enforcement (this is one of the most important factors promoting the development of e-commerce or online business due to the trust built between sellers and buyers). In addition, the support policies of governments for online businesses and startups, particularly for women entrepreneurs, also promotes the entrepreneurial spirit of businesses in general and women entrepreneurs in particular.

Rate of users with access to internet and high technology to total population. This means that the higher the percentage of people using the internet, the more willing they will be to use it for their own benefit, including business and online shopping.

Some recommendations to promote women's participation in doing online business in the APEC region (what should women do?)

Building trust:

The most important way to further develop sales networks is by building consumer trust with the quality and prices of products and services. Due to the characteristics of online business that the seller and buyer do not know each other and that the buyer cannot see or touch the products they order online, the seller need to reflect their products most honestly to build their reputation and brand. Reputation must be first.

Building connection networks:

Women entrepreneurs should expand relationships all over the world, participate in domestic and international fairs/exhibitions to add more value to their business in this competitive global market. Besides, women entrepreneurs should set up an APEC online business network to exchange and share knowledge as well as expand their business scale.

Building capacity:

Women should educate themselves as well as attend e-commerce courses to upgrade new knowledge. The lack of knowledge and skills needed to do business in the era of technology is a key barrier to women entrepreneurs in APEC's region. A woman entrepreneur equipped fully with business and social knowledge can run a business successfully.

To be passionate about doing business:

Doing online business with passion. Sometimes, doing online business is not always about making money. Passion is the key to build a successful small business. Steve Jobs, an American business magnate, industrial designer, investor and media proprietor, explained it in his famous interview with Bill Gates, when he said "you have to love what you do or you are going to quit sooner or later.". Your business, finally, is your life. If you want your life to be fulfilled you need to have passion for what you do. Most people today spend more time for work than any other activity, so people should do something they truly like.

Promoting business:

Investing in advertising in social media to attract more customers. Sometimes, some partners with social media influences could do marketing for an enterprise, or an enterprise could receive active feedback to improve quality of their products and services. Women startups should create an impression website and their business is advertised in various forms to get more people to know their brand and thus, attract more customers.

Price control:

The good practices in e-commerce is how to control the price at an optimal point, avoid discounts to attract customers, what will happen if consumers get used to your low prices and how do you start to increase them in the coming periods?

Don't be discouraged by failure:

In the unlucky situation, the business is at risk, instead of getting discouraged, strong women should find every possible way to overcome by drawing lessons from failure. Alibaba is a typical example of overcoming his seven biggest failures.

Trying to seize every opportunity:

Lack of funding is a common problem for small businesses, including small online businesses. Women online startups should take advantage of government grants to grow their business because the social grants are free money and startup businesses don't have to pay anything back.

APEC Women@ Work (2019), the U.S government is working with other APEC economies to find out the best solutions to help women entrepreneurs in the APEC region overcome the challenges in doing business, including online business. Women entrepreneurs should pay attention to this issue and try to take advantages of the offers that can be beneficial to their business.

Sharing household chores:

Lastly, men and women must have equal responsibilities (relatively) in terms of caring for and raising children as well as doing housework.

Conclusion

Extensive international integration and the 4.0 industrial revolution have brought both opportunities and challenges for online businesses, especially female online businesses. In order to expand and develop the business in the new era, women entrepreneurs need to equip themselves with knowledge, connect business network, regularly find global customers and update information, promote competitive advantages of the business... and especially, they have to keep balance between business and family life. The success of the APEC businesswomen networks will inspire entrepreneurship for women around the world. In addition, the governments and social organizations need to facilitate women doing online business by the support policies, provide guidelines and templates the way of doing business online or starting an online business. At the same time, men and women must have equal responsibility (relatively) in terms the caring and raising of children and doing housework.

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Online Business as an Opportunity for Gender Equality Policies

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Executive Summary

The literature review of gender equality policies has been conducted in this research to prove that either sameness, affirmative action or gender mainstreaming has rooted from the genuine intention of bringing equal opportunities to women. However, all of them face difficulties in implementation.

Online business and technology era could be a good chance for policy makers to practice the gender mainstreaming with more tangible objectives, thanks to the available data of the needs of women and men in online businesses, and the easy access to knowledge, skills learning and information on the internet.

The case studies of the three economies, Viet Nam; Malaysia and Canada, which are analyzed through the three aspects of current situation, leadership will and budget scheme for gender mainstreaming could explain deeper the dilemma of attractive policy and unsmooth implementation. These case studies will also give policy makers meaningful lessons on how to make use of the digital technology era to better realize gender mainstreaming policies.

Introduction

Gender equality policies have been developing into three main directions of the followings: same opportunities, affirmative action and gender mainstreaming. While all three directions have tried their best in claiming more equal opportunities and living standard in life for women, all of them face challenges. The gender inequality is like a domino effect trapping women in a cycle of being inferior to men all their life whatever direction of policies is applied.

Online business, thanks to the disruptive changes of the digital technology era, has become a time-saving and convenient way to start a career. It is also a way to learn and share knowledge and to gain social and family position. Therefore, online business could be an important point in that domino cycle where policies could step in and break the domino effect that women have been suffering.

This paper could contribute a theoretical background and policy angle to the APEC Program of Supporting Women in Starting Online Businesses. The paper could establish an overall picture of gender equality policy practices both within and outside Asia-Pacific region. Besides, the case studies of gender mainstreaming policy implementation in Viet Nam; Malaysia and Canada could contribute to foresight the possible obstacles policy makers may face when practicing gender mainstreaming in online business policies.

Methodology

First, this paper uses documentary research to summarize the main directions of gender equality policies. Then, it explores the relationship between women and the online platform for businesses. The research questions are:

1. *What gender policies in the world have been implemented?*
2. *How to design gender mainstreaming policies to give women equal opportunities in online business?*

Then, the author studies the gender mainstreaming plans, guidelines and legal documents related to online business in Viet Nam; Malaysia and Canada as three case studies. The author also interviews different experts working in gender mainstreaming in these economies to have better insights into the factors contributing to their success and their difficulties.

The interview questions are:

1. What stage is the economy at in implementing gender mainstreaming?
2. What are the difficulties and achievements of the economies studied in gender mainstreaming?

Literature Review

Women-led enterprises tend to care about environment and green development (Braun, 2010) in comparison to their male counterparts. He also claims that women have a disposition towards sustainable economy and society. For example, regarding business sector, women are more likely than men to start business in healthcare and education (Women's Entrepreneurship Report, The Megaphone Main Streets, 2018).

Gender equality policies have been developing into three main directions of same opportunities, affirmative action and gender mainstreaming. However, each direction still faces its typical obstacles in policy implementation. Giving same opportunities while not supporting women to have the same conditions to take the opportunities makes women unable to benefit from the policies. Affirmative action policies compensate women for their disadvantaged conditions. Unfortunately, this direction makes women trapped longer in these conditions as secondary citizens and could not fully develop their potentials. Their only choice may be waiting for compensations. Gender mainstreaming tries to correct these two directions by incorporating gender into planning and macro policies but actual implementation is difficult because it is hard to attach the responsibilities to any funds or agencies.

Sameness in Opportunities but Gaps in Conditions

Sameness or equal or same opportunities are the policy direction of giving men and women same treatment or neutral attitude. In theories, this sounds like women could have the same chances for development like men. However, sameness clearly could not explain how women with disadvantaged conditions could get the "equal" opportunities in their life.

Organization for Economic Cooperation and Development (OECD) (2014) claims that unpaid domestic responsibilities are mainly performed by women, who spend three times more of their time on unpaid domestic work than men, ranging from 1.3 times in Denmark to 10 times in Pakistan. However, the family care or childcare and housework are surprisingly named by cultures to be *lighter tasks* while actually *these tasks could be extremely stressful to women's physical and mental health*. With these fixed concepts, it is already not the *same* starts for women to achieve those same opportunities or benefits.

Another dilemma is that the culture and society could also have wrong conceptualization of tasks given to women at work. The Sustainable Trade Initiative (2019) discovers that “women cultivators are typically responsible for tasks that are perceived to be ‘lighter work’,” in spite of the fact that these tasks are highly manual in nature, drudgery-prone and require spending extensive amounts of time of the farm”. Again, this puts women in the stage of working at heavier tasks both at home and at work but to be wrongly assumed to be doing light ones.

Besides, in businesses and science and technology, women face obstacles created by society’s perception and family pressure of what their role and responsibility should be. In many contexts, this results in “occupational segregation and limits women’s participation to a range of low investment, low profit activities for local markets” (UNIDO Gender, 2015).

Affirmative Action and the Debate on Its Imposing Women’s Inferior Position

The literature on how affirmative action policies could support macro socio-economic development is rich. The term *affirmative action* was first applied in the United States in executive order 10925 which was signed by former President John Kennedy on march 6, 1961, “to hire without regard to race religion and national origin.” After about 50 years of being applied in various economies in different policies in education and employment, the term has been also academically discussed. The reasons which are often used to explain why government should apply affirmative action is its benefits on overall socio-economic development. Fairlie & Marion (2012) claims that “minority firms are more likely to hire minorities, and it has been argued that promoting minority business growth may be a more effective method of reducing minority unemployment than overall economic and employment growth.” Therefore, supporting vulnerable groups could help enhance social cohesion and stability in general which, as a result, facilitates economic growth.

In gender equality, (Fitsum, 2017) defines that “affirmative action is a *reward or remedy for past discrimination against women`s and minorities*. This policy direction also contributes to the socio-economy development and expanding “the potential of women`s participating on their governmental and non-governmental sectors.” In this sense, affirmative action is a *compensation* to women due to their disadvantages.

However, there have been also debates on if governments should use affirmative action approach or not. Many scholars have to do defend for affirmative actions. In 2001, Stephanie M. Wildman declares that without affirmative action policies, the number of all women in law school would drop and the number of women of color would drop sharply - especially at the nation's more selective schools. Fidan (2013) also supports continuing affirmative action policies as to avoid a significant loss of workplace diversity which “specifically affected Asian women, black women and Hispanic men. These findings contradict those who argue that affirmative action policies should be eliminated because affirmative action has run its course and no longer benefits minorities and women”.

Balafoutas and Sutter (2012) also argue that “compared with no intervention, all [affirmative action] interventions encourage women to enter competitions more

often". Linton and Christiansen . (2006) analyses the solutions in affirmative action as of support for opportunity enhancement, support for minority and high minority enhancement. So, when a group suffer discrimination which leads to unfair opportunities and therefore, they should receive opportunity enhancement policies. Affirmative action was proven to contribute to women in workplace in general, according to Jonathan (1989). Therefore, policy makers should look forward to the macro-level benefits of affirmative actions, not just the specific cases that they wish to compensate.

Gender Mainstreaming and the Challenge in Implementation

Council of Europe (1998) defines gender mainstreaming as: "The (re)organisation, improvement, development and evaluation of policy processes, so that a gender equality perspective is incorporated in all policies at all levels and at all stages, by the actors normally involved in policy-making."

United Nations Educational Scientific and Cultural Organization (UNESCO) (2002) defines gender mainstreaming as:

"assessing the implications for women and men of any planned action including legislation, policies and programs, in any area and at all levels. It is a strategy for making women's and men's concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programs in all political, economic and societal spheres so that women and men benefit equally, and inequality is not perpetuated."

Walby (2005) explains that gender mainstreaming is a "process of revision of key concepts to grasp more adequately *a world that is gendered*, rather than the establishment of a separatist gender theory." This definition awakens many policy makers, making them doubt if the whole world has been designed wrongly everywhere for long.

While the purpose of gender mainstreaming is very positive and the goal is to deal with the original reasons of gender inequality systematically, the implementation is not easy. Walby (2005) also claims that while being a very attractive policy direction, gender mainstreaming creates "tensions, dilemmas and debates on how to really practice it." In other words, there has not yet been a definition of gender mainstreaming which easy enough for policy makers to implement synchronously.

The society has been designed in a way not favoring the development of women. In order to mainstream or redesign it so that women and men could both develop, there should be more information collection and analyses to understand how women want the society to be. Different from affirmative action policies in which women have to live in undesirable conditions and then get compensations for what they lose, mainstreaming is avoiding the tragedy that women have to lose first. In that logics, if women still have to tradeoff between career and any pressured activities by society, whatever compensations they might get, it is still unfairness.

Opportunity for Gender Policy from Online Business

According to Ukpere C. L., Slabber and Ukpere W. I. (2014):

"[that] women adapt and utilize social media platforms promotes the creation of a new revolution of modern digital entrepreneurial culture, by changing the female

society from a technologically challenged to a technologically savvy one that changes their mind-set from the job seeking culture to embrace a job creating one, through opportunities that are made available by the use of Social Media Platforms and the Internet.”

Ukpere C. L., Slabber and Ukpere W. I. also concludes that “women micro entrepreneurs are proactively using the social networks to advertise their goods and services and then make use of this mobile technology, which work for them in terms of client payments and banking [...] timely decisions.” They also conclude that women entrepreneurs remain the “first to embrace new social media platforms” and also “the most likely to find a way to leverage these new social media platforms and the tools associated with them to their own advantage.”

Suominen (2018) analyses a large sample (over 7,000 firms in developing economies and findings from a random sample of 779 small, medium, and large firms in 9 economies in Southeast Asia, Africa, and South Asia) of companies and concludes that women perform better in online businesses rather than offline businesses. Women who establish online businesses formally and apply technology show less gap with male counterparts in term of turnover. The author also finds out that there is no meaningful difference between women and male-led firms in terms of their e-commerce performance and that women-led firms face the same regulatory barriers as their male analogous. However, the share of women-led firms engaged in e-commerce remains small and reflects the share of women-led firms in the overall economy. The author, therefore, emphasizes the role of governments in providing easy platform to register online business for women’s businesses to go formal and access to technology training faster.

According to Sylvia & Usha (2008), information and communication technologies (ICTs) can be utilized as affirmative action policies as information and communication technologies (ICTs) have been increasingly promoted as a key solution for comprehensive development, poverty eradication and the empowerment of historically disadvantaged groups, such as women and minorities in the Global South. Online platforms to sell products made by women were productively utilized in almost all projects such as Tortas Peru, an innovative women-owned enterprise that enables women generate income by baking cakes on the website and Rupununi Weavers Society, exporting hammock woven products from locally grown cotton on a global website.

In the above-mentioned projects, the websites connect the women to markets and trade knowledge. The websites and training provided is more of affirmative action policy but the results of women utilizing the technology tools for their own needs, businesses, knowledge sharing and community development nurture the mainstreaming purposes, in which women could raise their voice, communicate and desire the businesses themselves. However, these projects face challenges by traditional mindset, not allowing women to have power over their life. So, women who are in the condition of disadvantaged groups, especially in developing economies could utilize online business as a mean to improve income and their voice in family

and society, but still truly far away from being equal to men in participation into the economy.

Other research also proves that online market, however new and disruptive it is, could still be affected by offline discrimination against women. Suominen (2018) emphasizes that women could get a lower number of online bids and make only 80 percent of what men do when selling the same new products while women are perceived to be more honest and reliable as sellers than men. Therefore, promoting online businesses as a means of realizing gender mainstreaming goals should be combined with offline policies to achieve utmost effectiveness.

Case of Viet Nam

General Situation

Viet Nam has completed the gender mainstreaming vocational guidance for high school students, the main contents of which are studied by the author and summarized as follows:

No.	Main contents	Impacts on women in businesses
1.	Reidentifying the roles of men and women in the society as not related to their biological sexes	Giving women more confidence; Reducing the pressure from society on women, including men on women and women on other women
2.	Explaining their biological sexes do not have impact on their career, attitude, leadership capacity or ability	Giving women more confidence and determination in pursuing their ambitions
3.	Emphasizing that their understanding their own capability now are manipulated by the impacts of society, culture, social media and even friends	Rejecting the stereotype of media and society Urging women to search for information and to understand themselves
4.	Pointing out that the impacts of gender stereotype are on both men and women	Motivating men and women to collaborate in removing society's stereotypes
5.	Explaining the level of importance of the tasks conducted by women should not be undervalued	Raising awareness of the contribution of women, Reminding the society to respect women for their contribution instead of income

Source: Gender Mainstreaming in Education Guidelines, Viet Nam

The impacts of these main contents of gender mainstreaming policies in vocational training could change the structure of the labor, supporting women to

recommend themselves for leadership roles, including starting their own businesses. The variety of business sectors could also change as women are encouraged to try new areas, including science and technology, which many women used to passively think they could not excel. They could also create new type of businesses to explore themselves when they realize that the way they perceive their own capability now are manipulated by the impacts of society, culture, social media and even friends.

However, to really start a business, everyone has to study Enterprise Law. Responding to the call of gender mainstreaming declarations of Ministry of Education, recently, Viet Nam do discuss gender mainstreaming in the process of amending the Enterprise Law. The main contents of gender mainstreaming in business regulations could be summarized as follows:

Gender Mainstreaming Discussion on Amended Enterprise Law (2019)

No.	Main contents	Impacts on women in businesses
1.	Banning the types of businesses having violence against women	Slightly controlling the businesses stereotyping women as only being able to do some types of jobs
2.	Emphasizing the role of associations to enterprises	Giving chances to women in associations to raise their voice
3.	Mentioning that the law must not be against Gender Equality Law	Enhancing the role of gender equality policies in the society; though Giving policy makers vague goals as asking them to read another law
4.	Mentioning that businesses must not discriminating genders	Redirecting to gender neutral or sameness attitude

Source: Leadership Meetings of the Economy.

<http://dbqh.thuathienhue.gov.vn/tin-tuc-su-kien/tid/LONG-GHEP-GIOI-TRONG-DU-AN-SUA-DOI-BO-SUNG-MOT-SO-DIEU-CUA-LUAT-DAU-TU-VA-LUAT-DOANH-NGHIEP/newsid/C0C36174-8BF5-4FC5-BEB5-AACC00E9BF84/cid/220066B3-8F61-41EB-AE7F-A6E80116E4CD>

When gender mainstreaming moves to business sector, the clarity of the definition and goals of policies drops. It seems that policy makers who discuss how to gender-mainstream business regulations are not provided with enough information and training. They even go back to sameness direction when not sure what more to be regulated. However, bringing gender mainstreaming to discuss in a law on enterprise is a good sight that Viet Nam welcomes gender mainstreaming in businesses regulation. Therefore, if more research could be conducted and disseminated to the agencies regulating businesses in Viet Nam, the chances of improvement are expectable.

Leadership Will

While Ministry of Education and Training (MOET) seems to be clear and decisive on their concept and direction, the Enterprise Law has a lot of obstacles in being clear why the law should mention what content which leads to less leadership commitment. The gender-neutral attitude actually goes back to the traditional equality without explaining equity means *leaders may have not invested enough* in understanding gender mainstreaming. For example, they have not paid attention to the fact that women suffering from housework obligations would have less time to reach information about the amended law, business registration guidelines, training courses or funds.

Lack of Budget Scheme for Gender Mainstreaming

Viet Nam has not set up a budget scheme to mainstream gender into socio-economic development plans and strategies. Mostly, the activities are conducted within the previous fund schemes. This leads to lack of research and information dissemination about gender mainstreaming among the policy makers who establish plans and strategies in many sectors.

Case of Malaysia

General Situation

In Malaysia, almost half of all the researchers are female. The United Nations (UN) has acknowledged Malaysia to be a world leader in encouraging girls and women to participate in science. The percentage of Malaysian female researchers is higher than that of Singapore; Chinese Taipei; Korea; United Kingdom and Japan, according to Mohd Firdaus Raih (2018). This would be the foundation for application of science and technology into career, especially online businesses.

Mainstreaming has been well incorporated into development process in Malaysia. There was a chapter on Women in Development in the Sixth Malaysia Plan (1991–5). The National Development Policy (NDP) OPP2 made efforts to reduce existing constraints and facilitate the assimilation of women into the mainstream of social and economic activities. The National Development Policy (NDP) OPP3 promoted information pertaining to the labor market and opportunities for advancement in education and business to be made more accessible through ICT.

Leadership Will

The interview results with the expert from Malaysia claims that “[Malaysia] have very strong civil societies movement who push for gender mainstreaming. Our political leaders in previous and current administration have similar focus”.

Then the continuity of *leadership will between terms is very important* as gender mainstreaming requires enough time to advocate the concept and lecture different ministries to understand and adopt to their own organization and then the sector they manage. The interviewee agrees that this continuity is the most important factor in the success of Malaysia’ gender mainstreaming: “The current government continue the work to make sure that we continue to ploughing the ground”.

Budget’s Role in Policy Implementation

The second factor contributing this success is budget for gender mainstreaming. The Ministry of Women, Family and Community Development, in

partnership with UNDP, launched a pilot project on mainstreaming gender analysis in domestic budgets in July 2003 aimed at incorporating a gender perspective into the existing domestic budget.

In explaining the current situation, the interviewee claims that “[Malaysia is] still working very hard on this as women tend to drop out in middle career stage to raise a family or for other commitments. So, we now push for more child care centers at the to make it easier for mothers to come back to work. We need 38000 child care centers and we have [about] 4000, so the journey is long. Fortunately, our gov[ernment] recognizes this and making efforts.” This means the government has been committing to fund allocation for a long roadmap. This explains well the gender mainstreaming needs a roadmap which should be committed by the highest economy leadership and coordination of all ministries.

However, Nur Syakiran Akmal Ismail, and Ummu Atiyah Ahmad Zakuan (2014) in a case study of an organization in education sector claims that gender mainstreaming is recognized in that organization but in general, *the public sector does not pay much attention to gender issues in their own organization* or incorporate gender mainstreaming into their organizational agenda. This reminds us that there is a mindset in each individual, many of whom may be among the staffs who are supposed to practice gender mainstreaming. Budget, therefore, would not be efficiently used if human resources for the plan are not carefully trained. This should be paid attention by Malaysia policy makers.

Case of Canada

General situation

The concept of GBA by Canada has been internationally reported to many workshops and research documents which helps inspire other economies.

The website of the initiative is: <https://cfc-swc.gc.ca/gba-acs/index-en.html>

According to the website:

“GBA+ is an analytical process used to assess how diverse groups of women, men and non-binary people may experience policies, programs and initiatives. The “plus” in GBA+ acknowledges that GBA goes beyond biological (sex) and socio-cultural (gender) differences. We all have multiple identity factors that intersect to make us who we are; GBA+ also considers many other identity factors, like race, ethnicity, religion, age, and mental or physical disability.”

Having a complete process with its official name as GBA obviously proves the effort of Canada. Besides gender, it even combines other differences among human. However, this goal is really ambitious and may require a lot of research work before being applied to concrete regulations in each sector. Moreover, while “[Gender mainstreaming] is one of those things that makes Canada look good”, according to Hankivsky O. (2008), he also claims that GBA activities had slowed down as it is affected by politics and therefore Canada needs to try harder to disrupt “the status quo.”

Leadership will

The interviewee from Canada confirms that Canada's central government has strong leadership will in gender mainstreaming as "[gender mainstreaming is] across all ministries agencies and government organizations."

Similar to Malaysia, the process takes time as "Canada has made significant steps in gender mainstreaming but female workforce still needs upskilling, women still struggle with daycare schooling costs so many choose to stay at home to take care of their kids [...] but overall Canada is ahead of most economies and [government] has many program and subsidies for women and women entrepreneurs." At this point, the economy combines very well affirmative action policies into its gender mainstreaming.

Budget's role in policy implementation

"Canadians have good maternity leave, good monthly child benefit (one family can get around \$450 CDN per month per child" which also supports the women in case they want to pursue businesses when having children. That "finance minister created additional budget for all ministries agencies" proves that the leaders are determined to realize their ideas. Similar to Malaysia, Canada *has a good preparation in term of budget* which helps the policies to be practically realized.

Findings

Success is Achieved by a Combination of Leadership Will and Budget Preparation

While Malaysia and Canada already have the commitment from highest leadership of the economies, Viet Nam has only some ministries practicing gender mainstreaming effectively. However, the concept has not been equally absorbed on a broad level. Many ministries find it confusing or lack information to mainstream gender into their legal documents. The concept and the implementation have happened mostly within MOET and Ministry of Labor, Invalids and Social Affairs (MOLISA).

Gender mainstreaming in Viet Nam lacks research and data in the sectors of technology and enterprise legal regulation. MOET kicked off successfully the basic concepts of gender mainstreaming while other legal documents seem to struggle with how to consider the economy to be gendered. *Gender mainstreaming has not been presented in legal documents for enterprises or online businesses.* There has not been projects or research studies on how to design business regulation system serving both men's and women's needs. While women have advantages in online businesses than traditional (offline) business platforms because of shorter time to establish businesses and to gain knowledge and information, they may still face difficulties in receiving support from economy governments.

The achievements of MOET may not be continued when the high school students go to higher education or start their careers, including businesses if they face discrimination in the regulation system including attitude of government officials when welcoming men and women in registering for businesses, asking for business information or technology funds. Therefore, gender policies may be missing the opportunities to close the gaps between men and women in economic participation.

Affirmative Action Could Be Combined with Gender Mainstreaming in a Road Map

For example, the “Between Two Stops” service in Montréal Québec Canada is a case of combining affirmative action to prepare for gender mainstreaming: “[It] is one innovative undertaking, enabling women to get off the bus between two stops at night, on request, so that they descend closer to their destination, as a safety measure [...] The project aimed to increase the mobility, autonomy, and empowerment of women.” While gender mainstreaming requires planning and macro policies to plan the society safe for both men and women which could be achieved by more police, punishment for sexual harassments, more advocacy, media with educational purposes, the reality is that the society is still planned less safe for women than that “Between Two Stops” is a compensation. However, while giving women more stops is clearly a compensation or affirmative action for the safety they lost, giving them more mobility that suits their health could be the first step of gender mainstreaming. With more mobility, they could participate into more economic and social activities to gain knowledge and confidence.

Women in Many Economies Still Do Businesses for Work-Life Balance

The biological features of being pregnant and breastfeeding has not well studied or mainstreamed in regulation design. While all three economies have affirmative action policies to support women in childcare, the *opportunities to participate into leadership while having children* are not well achieved.

Moreover, women may want flexible taxing and registration scheme so they can work and take “breaks” for family life or their own life, which has not been discussed in enterprise law. Another sector convenient for main streaming is research area. “There should be more flexibility [to be set in employment law] in how we employ women in the knowledge workforce in sectors such as academia as well as research and development (science, technology, engineering, mathematics) fields”, according to Mohd Firdaus Raih (2018). Rai also explains “if policies and laws are in place to allow for very long paid maternity leaves, employers may unintentionally discriminate against women candidates simply because not all employers will be able to afford such an expense”.

Therefore, by making men take maternity leave, women will have more opportunities in private sector while in academia, they may have option of being excel in both child care and career. Regarding welfare benefits, policies should consider female entrepreneurs’ contribution, not just their turnover. The information, community and environment values they contribute could be carefully calculated which could be no less important than the tax they contribute to the state budget.

Policies for Online Businesses for Women Mostly Follow Affirmative Action Direction

The policies often include giving training courses to ICT equipment. This may keep women in small businesses and accept these compensations then unable to develop further their potentials. They still have to suffer from the burden of housework and family care and work in the condition of being distracted while men could focus on their work.

There should be a breakthrough to utilize the platform as a chance for mainstreaming and *changing the reasons of gender equality, not only its symptoms*. The policies should be applied for both men and women in a way all human beings are treated fairly. For example, benefits for parents with kids in registering for business, paying tax or participating into training course should be applied to both men and women so that childcare and housework become normalized tasks for any gender, not attached to only women which leads to more obstacles to women and affirmative action policies are conducted as compensations.

Gender Mainstreaming Needs More Research

Gender mainstreaming policy practitioners needs a lot of knowledge to understand the needs of different groups of individuals with different genders. Backes-Gellner, Uschi & Pull, Kerstin & Joecks, Jasmin (2013) proves that most ambitious women choose to have children and continue their career passion at the same time because only most productive women dare to do so. So, policy for women who have kids and pursue their career should be carefully desired not just to support their childcare but also their career. In case if the policies are for business support, women with kids who are ruthless to build their businesses and utilize the knowledge in childcare are the most ambitious ones who should have access to the *child-friendly training courses in technology, business skills that they desire while being the knowledgeable and responsible moms that they desire no less*.

A report by Guidant Financial (2019) claims that “women are more interested in starting new businesses or franchise locations instead of purchasing pre-established businesses of franchise locations, with 58 percent of women starting their business from scratch”. More research should be done to see the level of interest of women in to startup and creative businesses to support their desire most suitably. These women with their ambition to form something new and different may want more networks of ideas, science and technology for fund for research and development (R&D).

The Role of Associations for Women in Online Businesses Could be Enhanced

With easier access to information and platforms to publish ideas and connected via networking, women could have stronger voice when they form associations or groups online. Women should participate in policy decision-making. How women should be mainstreamed in online business should be decided by the leadership with fair ratio of women’s voices.

According to UNDP checklist for gender mainstreaming in work planning, the first question should be “Will women stakeholders be consulted equally with men stakeholders during the work plan formulation process, especially female beneficiaries?” This should be applied for stronger women’s voice in leadership representation.

Conclusion

While academically, ICTs in general and online business in particular could be a great opportunity for policy makers to design gender mainstreaming and affirmative

action policies to quickly close the gender gap in business and economic participation, there is a clear hesitance. Affirmative action policies are often general programs for general businesses and gender mainstreaming takes a lot of time to really reveal gender characteristics in each sector, in this case, online business to be implemented.

There should be more research on how gender mainstreaming could be practiced in ICT, e-commerce and online businesses. Affirmative action may be considered in the short term to make up for the disadvantages women still face in obtaining technology skills, knowledge and business opportunities.

In some specific cases, affirmative actions may be applied in a long run. One example is that women have the biological features of pregnancy and breastfeeding. However, these contributions must be recognized and quantified as the basis for social welfare and must be compensated by more favorable opportunities for career development. One of the recommended measures is calculating unpaid contribution of women into GDP (Action Aid, 2015).

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E-Commerce and Logistics: Has the Game Been Fair for MSMEs? The Case of Shopsapa in Singapore

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Executive Summary

E-commerce in general and online business in particular have been discussed intensively these years as the scheme to bring equal business opportunities to everyone. However, different services of logistics make the movements of goods among economies extremely different.

The author studies the relationship between logistics and e-commerce via in-depth interviews with Iris Tan, the Co-Founder of Sapashop in Singapore and analyzing the shop's activities to answer the following research questions: (i) how a small online business cope with the opportunities and challenges of the technology era; (ii) how different logistic conditions in different economies have affected her market development and outsourcing contracts. The results turn out that small online businesses may not have the equal opportunities in competition that the internet. In other words, the internet may not be that a best equalizer as supposed. Small businesses still face the lack of information, technology capacity and often depend on big corporations' online selling and shipping platforms. The results also prove that logistics services have a decisive role in market development of online business.

Introduction

E-commerce in general and online business in particular have been discussed intensively these years as the new playfield to bring equal business opportunities to everyone. While it sounds very persuasive that now everyone can learn marketing skill and digital technology knowledge to install and utilize applications for selling, accounting and management, it is still not fair if logistics differences across markets are not mentioned.

Singapore Telecommunications Limited (Singtel) advises the companies looking “to ride Southeast Asia's e-commerce boom need to address the region's next big challenge: logistics”. Logistics makes the movements of goods among economies extremely different. While an online business in Singapore could ship its products to other continents and developed economies with customers of high income, those who are in an economy of less attractive logistics providers could only sell within their economies, even with high shipping costs.

Studying logistics as a factor impacting the opportunities for online business is crucial to design policies and cooperation among APEC economies. In this paper, the definition of logistics is “the process of planning, implementing, and controlling the efficient, effective flow and storage of goods, services, and related information from point of origin to point of consumption for the purpose of conforming to customer requirements.” The author supports the fact that “this definition includes inbound, outbound, internal, and external movements, and return of materials for environmental purposes” (the Council of Logistics Management, <http://www.clm1.org/mission.html>, 12 Feb 1998).

This paper could contribute as an empirical study to the APEC Program of Supporting Women in Starting Online Business. It produces an overall picture of online business which may develop differently in different economies depending on supporting logistics systems. It could also help to foresight the possible obstacles policy makers may face when practicing online business policies for micro, small and medium enterprises (MSMEs) and women in businesses.

The author would like to investigate if online business could not be the equalizer as expected when MSMEs and women could not have the similar advantages of online business as big corporates with huge investment in technology. From the research results, policy makers may have to consider designing other platforms or redesigning training and supporting programs to really bring the equal chances to MSMEs, including women-led small businesses.

Methodology

First, this paper uses documentary research to explore the relationship between logistics and the online platform for businesses. The research questions are:

1. How different the conditions for e-commerce are when logistics is different across economies?
2. What is possible cooperation in APEC in logistics for e-commerce?

Then, the author analyses the case of Shopsapa in Singapore as an empirical case study.

The component research questions of the case are:

1. How a small online business operates in the technology era?
2. How logistics conditions affect their market development?

The questions of the semi-structured interview with the shop founder are constructed based on the questions as follows:

1. What are the economies or the markets the shop has shipped to?
2. What are the shipping providers the shop often collaborates with?
3. What are the difficulties of shipping to various economies in APEC?

Literature Review

There are a number of research studies on logistics and e-commerce which study this relationship from different perspectives.

The Relationship Between E-Commerce and Logistics

There have been a number of studies on the relationship between logistics and business. Sum, Teo and Ng (2001) when studying the strategic logistics management in different companies in Singapore emphasize that the role of the logistics function is “ensuring the smooth flow of materials, products and information throughout the company’s supply chains.” However, this relationship is beneficial to both service providers and businesses or not is not that sure. This is because despite the trend that businesses often outsource logistics to third parties and rely on them, Cho, Ozment and Sink (2008) prove that the *benefit of using third-party logistics (3PL) to enhance firm performance was not fully established*. Therefore, these authors suggest businesses *manage or at least, participate in the management* of a shared logistics network to ensure the quality of shipping services. This is important to online businesses as their customers may rate their businesses based on the quality of shipping services which should not be out of the businesses’ control.

Among the factors affecting this relationship, quality, in particular the technology application to the services is even more important than the price. Ramakrishnan (2010) proves that efficiency in which customers could rate the services, is a “significant moderator of the impact of logistics performance on customer loyalty.” In another word, products of low price would not nurture the loyalty of customers while the efficiency of the shipping websites could. The efficiency of the website would also help businesses to check their products’ shipping journey conveniently.

In e-commerce, this relationship is even more intimate. Yua, Wang, Zhongb and Huang (2016) emphasizes “the relationship between logistics performance and e-commerce customer loyalty is *much closer in e-commerce business than in any other industries*.” Finch (2006) points out the importance of logistics to e-commerce when discovering that the feedback about sellers from customers is “a mix of product-related and service-related comment”. Agatz, Fleischmann and Nunen (2007) also insist that delivery and after-sales services are becoming key components of the product offering. In other words, customers perceive the product and after-sale

services as a package more in e-commerce than traditional forms of selling where the come and check the products and deliver the products to their homes themselves.

However, in this relationship, businesses could not always stay with one service provider. The variety of logistics services could promote sales by improving customers' satisfaction *in having choices to choose*. Esper, Jensen, Turnipseed and Burton (2011) finds out that there is a connection with logistics variety and e-commerce development. In particular, consumers who have a choice of carrier would have *higher levels of satisfaction with the online experience and greater willingness to buy*. This is tricky as logistics may want businesses to stay loyal while businesses may want to give their customers a variety of options such as cheaper prices for longer waiting time or immediate delivery with higher price.

The Impact of Technology on Logistics

Beside creating an online market, technology could also bring added value to logistics service. Communication plays an important role in integrating the activities along the logistics value chain. Gunasekaran et al. (2007) describes "the information technologies such as electronic data interchange (EDI), the Internet, World Wide Web (WWW) and e-commerce to have contributed greatly to improving communication" among partners in the logistics chain. They also emphasize real-time information systems such as web-based logistics information systems help to improve logistics services and increase customers' satisfaction. This advancement in logistics gives MSMEs the means to communicate customers from long distance and provide timely support. Sauvage (2003) shares the same opinion that technology is "the key variable and a means of differentiation between logistics providers".

The Potential Market of Logistics Under the Impact of E-Commerce

Logistics itself could be a business opportunities as Weltevreden (2008), claims in the study on the uptake of collection-and-delivery points in The Netherlands that "retailers operating a service point may lead to additional revenues, as one in four online shoppers make a purchase when collecting or returning a parcel". The online market increases the purchases and returns which provides logistics providers the opportunities to customize their services to offer to both businesses and customers.

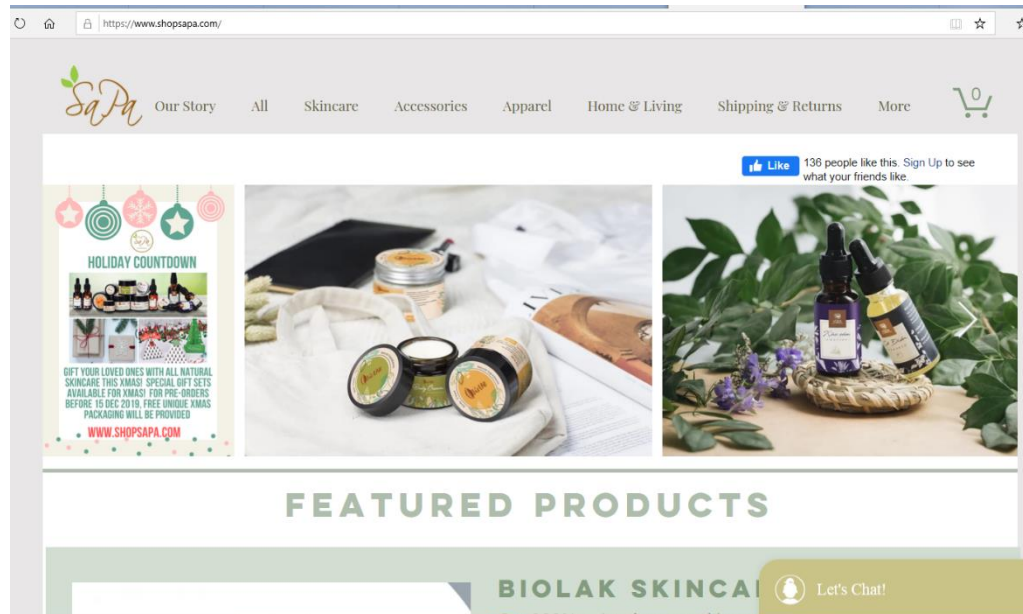
In other words, in addition to the one-way relationship of logistics to e-commerce as a supporting factor, there are research studies pointing out the impact of e-commerce on logistics system. Markus (2002) also proves that e-commerce could strengthen transport growth, and emphasizes the importance of studying e-commerce, in relation to the "entire distribution system and to its application in firms and households". The development of e-commerce and logistics together is claimed to contribute to "the modern economy and society by increasing demand for flexibility, speed and mobility".

Case of Shopsapa, Singapore

General Information

Website: <https://www.shopsapa.com/>

Figure 1. Shopsapa website



Shopsapa is co-founded and co-managed by Iris Tan, a Singaporean woman. The slogan of the shop is to bring affordable natural skincare and eco-friendly products to moms and kids. The website of the shop is designed with sections of general information (Our story), Product range (All, Skincare, Accessories, Apparel, Home and Living), Shipping and Return policies (see Figure 1).

The shipping and return policies inform customers with details about shipping locations as follows:

“SAPA ships to all economies:

Asia: Singapore; Malaysia; Hong Kong, China; Japan; Korea and more

North America: United States

Europe: United Kingdom; Ireland; France; Germany; Sweden; Denmark and more”

The shop provides international shipping information as follows:

“Sapa ships worldwide. Overseas shipping will be charged based on weight of items and will be advised accordingly at checkout. Standard orders will be shipped via DHL or UPS. Please take note that your orders may be subjected to customs and handling fees depending on the [economy] it is received in.” [

The shop also warns customers with taxing in different economies as follows:

“For overseas shipping, please note that import tax might apply when the parcel reaches your local customs. At the same time, restrictions may apply for certain products in your home [economy].”

With the above information about shipping policies, it seems that different tax and regulations of different economies must be studied by customers themselves which might reduce or prevent purchase. That the shop mentions they ship to “Singapore; Malaysia; Hong Kong, China; Japan; Korea and more” shows it still wishes to develop the market to other economies in the future.

Interview Analyses

The author analyses the interview results and categories the contents as follows:

- **Safest Shipping Destinations:**

The interviewer considers Singapore, Australia, Europe, Malaysia, Hong Kong, China (for importing) as safest destinations to deliver goods. Viet Nam is among the least reachable market as the interviewee states “in Viet Nam, there are many goods that I ended up not taking as I can't be sure if I can make profit after accounting for shipping costs.” The partners the interviewee often works with is Ninjavan and UPS. The maximum rate of shipping cost/product price is 30% “to be attractive”. The reasons of higher shipping costs given is doubted to be the paperwork in Viet Nam. The interviewee understands the shortcomings of logistics in Viet Nam when mentioning: “I feel that a big issue is getting goods out of Viet Nam that is costly right now. In Ha Noi, we can't find companies that aggregate goods from different companies and share the shipment between these firms. When I order from China, there are many freight forwarders that we go to that offer such services and that makes shipping of goods from China very attractive. In Viet Nam, there are many goods that I ended up not taking as I can't be sure if I can make profit after accounting for shipping costs.” As Viet Nam offers a wide range of organic products which suit the shop's requirements, the lack of reliable logistics providers pose a huge obstacle to the goods flow between Singapore and Viet Nam.

- **Lack of Information About Shipping Service Providers:**

The interviewee mentions the lack of information about logistics and markets in other economies as one of the difficulties. While she has some sources of reviews from entrepreneurs' WhatsApp group, the information about the logistics development in many economies is still limited. Therefore, she wishes to find more sources of information and contributes her ideas to logistics providers in Viet Nam to together find a solution for shipping goods. The interviewee also does research on the shipping costs information in Viet Nam. However, there is *limited information and options*: “Yes. You know there is a website called Easyship. They collate information on shipping from various economies. But they usually can't offer competitive prices from Ha Noi” (see Figure 2). So, although there is international partner like Easyship providing information about shipping services and options globally, the information about some economies could be still limited. The slogan “Now you can ship worldwide” may imply the opportunities for all online businesses with a globe-wide market while the actual situation still depends heavily on the offline situation in each economy. Besides, the shop also sells on online platforms like Lazada which proves clearly small businesses like hers still have to depend on big corporations who have advantages in marketing and shipping services.

Figure 2. Shipping platform: <https://www.easyship.com/>

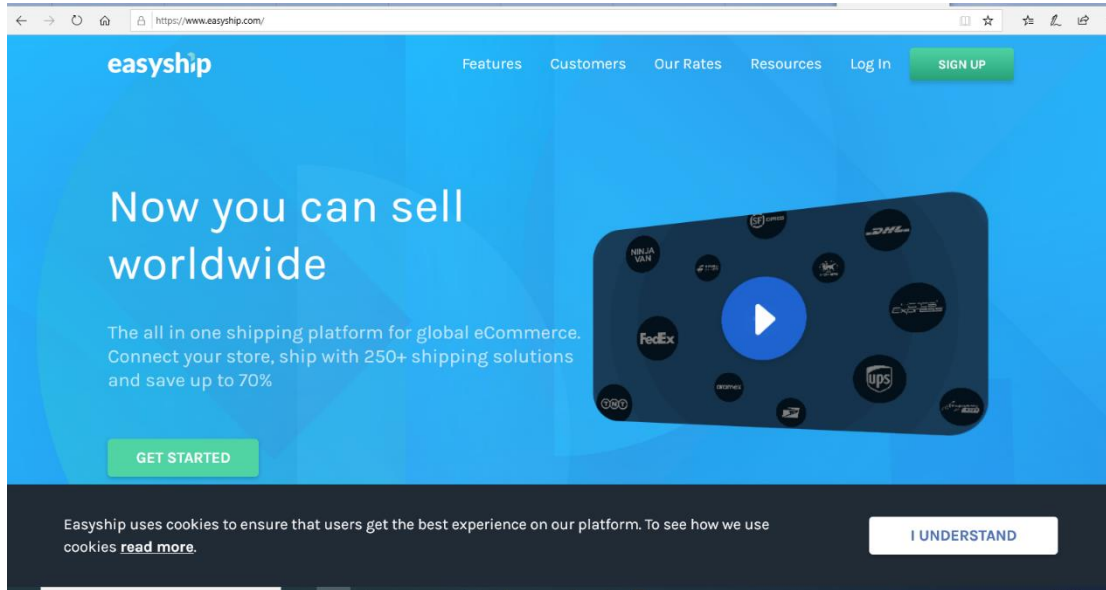


Figure 3: Cost of delivery provided by the interviewee

AIRMAIL RATES ¹					
Destination	Letters and Printed Papers ²		Small Packets ³		Postcards ⁴ (per piece)
	Weight Step Up To (max weight: 2kg)	Postage Rate	Weight Step Up To (max weight: 2kg)	Postage Rate	
Zone 1 Malaysia & Brunei Darussalam	20g	\$0.70	100g	\$2.50	\$0.60
	50g	\$0.90	250g	\$3.90	
	100g	\$1.30	500g	\$5.20	
	Per additional 100g	\$1.10	Per additional 100g	\$1.10	
	1st 20g	\$0.80	100g	\$3.20	\$0.70

Zone 2 Asia & the Pacific (except Australia, Japan & New Zealand)			250g	\$6.80	
	Per additional 10g	\$0.25	500g	\$12.00	
			Per additional 100g	\$2.50	
Zone 3 Australia, Japan, New Zealand & rest of the world	1st 20g	\$1.40	100g	\$4.70	\$0.70
			250g	\$9.85	
	Per additional 10g	\$0.35	500g	\$17.00	
			Per additional 100g	\$3.50	
Aerogrammes (to all economies except Malaysia & Brunei Darussalam)	\$0.70				

- **Connection among Markets**

The case study has shown that several markets of APEC economies are now connected. The shop has shipped successfully to Brunei Darussalam; Malaysia; Australia; Hong Kong, China with the costs considered reasonable to the business (see Figure 3). There is also good connection among developed economies in APEC and other developed economies out of APEC. However, big consumption market like Viet Nam with about 100-million population is left behind due to high price of delivery and high risk of lost items. This poses a serious obstacle for MSMEs in Viet Nam to reach other economies' markets in APEC as well as for MSMEs in other economies to reach Viet Nam either for buying materials for production, importing or selling products to.

- **The shipping conditions in Singapore**

The shop is located in Singapore with a developed system of shipping services. A number of shipping service providers offer speed, convenience of cash on delivery or special service for fresh food (See Table 1.). These options could support the shop in developing the range of products and services to customers.

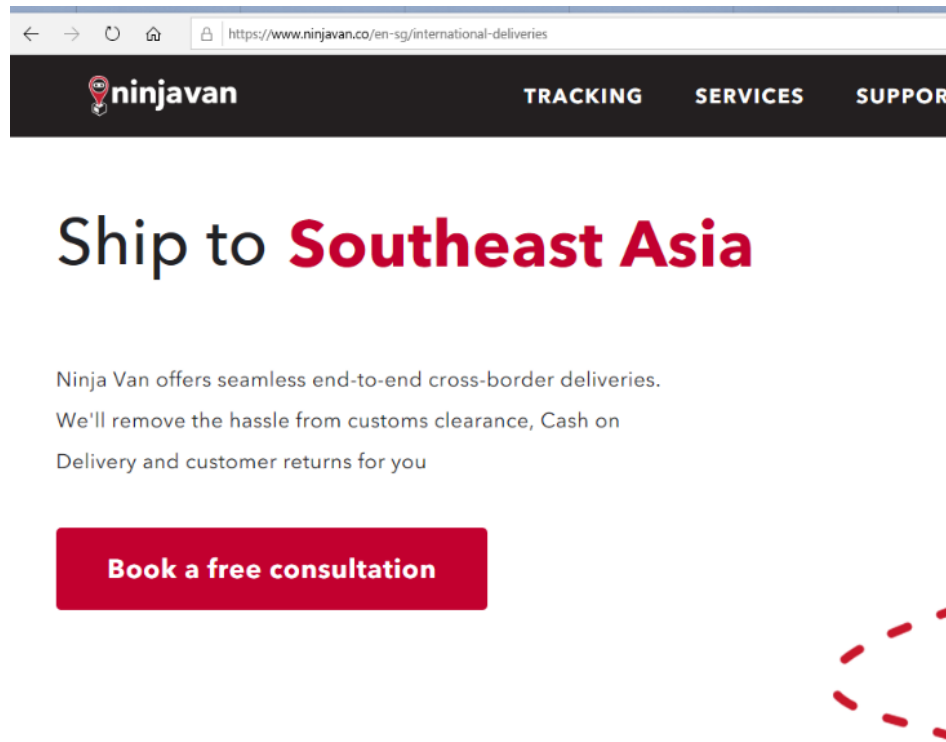
Table 1. Players connecting several economies in APEC in Singapore

Logistics Brands	Markets connected	Services
<u>aCommerce</u>	Thailand, Indonesia, Singapore and the Philippines	<ul style="list-style-type: none"> • Reverse logistics for returns next-day delivery • Cash-on-delivery
<u>Deliverree</u>	Thailand and Indonesia	<ul style="list-style-type: none"> • same-day shipping • advanced bookings of up to two weeks • as business plans, which include discounted fares and damage warranty.
<u>Ninja Van</u>	Singapore, Thailand, Indonesia, and the Philippines, Viet Nam	<ul style="list-style-type: none"> • Same- and next-day deliveries for e-commerce • Delivery orders and receive real-time tracking updates. • Cash-on-delivery and reverse logistics.
<u>The Lorry</u>	Malaysia, Singapore	<ul style="list-style-type: none"> • On-demand cargo transportation in Malaysia, • Specialized product for businesses, which allows you to book transport, track drivers and receive invoices
<u>HappyFresh,</u>	Malaysia, Indonesia, Thailand and Chinese Taipei.	<ul style="list-style-type: none"> • Groceries delivery to customers purchasing from its online platform. • Grocery retailers and micro farms can join the platform to reach more customers. HappyFresh will digitize your products, market them online and take care of delivery.

Some service providers like Ninjavan offers special target market such as Southeast Asia (see Figure 4). This could provide the businesses with special offers for a specific region. While APEC facilitates a lot of understanding among economies and MSMEs, the available networks of logistics now only connect smaller sub-regions, such as Singapore-Malaysia-the Philippines within APEC. However, the economies in the region may have similar products. For example, Southeast Asia have similar agriculture and handicraft products. There could be more demand of these products

in other economies such as Korea or the US. So, there should be a logistics system for MSMEs to develop their retail services to these markets in APEC.

Figure 4. Ninjavan website with an advertisement to provide ship to Southeast Asia.



The Competition with Big Guys

MSMEs hardly have any strengths to make up for the lack of logistic system. Big corporates like Amazon often quickly update their product list when there is information about the product on the market. Iris Tan answers in the interview that “it’s also tough now to find brands that are good enough for the international market and still don’t market themselves on Amazon”. On the other hand, Betsy (2019) emphasizes how researchers and policy makers may forget about “how exactly customers and businesses will receive products” – logistics which is often well provided by these “big buys”. “Big guys” like Amazon has their 48-hour challenge of delivery. So are Target and Walmart.

The scenario of all businesses go online someday could be easily forecasted as more and more shops go online. The online market then becomes a normal platform that all enterprises could join. There would not be online shops competing with offline shops, *just all shops competing online*. The competition nature *will change to the capability to utilize technology to design marketing posts, reach customers and handle customer service*. Again, big corporates have more advantages in these parts of the game. As Bengtsson Boter and Vanyushyn (2007) mention, large firms may have

started utilizing technology and the internet much earlier and now reached more advanced stage than small firms. Bengtsson et al. (2007) also emphasizes that big firms invest into the internet when the market demand is big enough while small firms “depends on individual’s technology capability and commitment.” That is why supporting programs to small firms must focus on knowledge sharing and information dissemination. Karjaluoto and Huhtamäki (2010) also insists on the “microenterprise owner's motivation and capabilities as the most important factors to decide how much technology could be adopted to their businesses’ activities.” This makes big corporates very different with small businesses in technology readiness for the game.

Therefore, associations of MSMEs, especially those focus on technology and logistics could be active in knowledge dissemination and tailor the support to suit everyday activities of small firms to reduce the gap in this competition.

Conclusion

Logistics conditions form sub-regional market and playgrounds for MSMEs in developed economies. However, the markets where logistics is not developed like Viet Nam is left behind. MSMEs, especially retailers in Viet Nam could not participate in the value chains in which many in Singapore, Australia or Malaysia have already been active. Moreover, logistics has been a forgotten topic when many workshops and studies discuss the opportunities of e-commerce and online business without analyzing the logistics that make businesses possible. *The internet would not be an equalizer anymore* without logistics system spreading to every corner. Moreover, MSMEs in developed economies who wish to import products or materials for their production also face these obstacles. Business opportunities are missed. From the interview analyses, paperwork might be a part of the burden on the price of shipping price which could be improved by more knowledge sharing in APEC.

MSMEs face more risks and challenges as big corporates could have their own shipping system and technology capability. MSMEs may have to sell on the platforms of big corporates. MSMEs also have less capability to adopt advanced technology in analyzing customers’ behaviors. By this way, big corporates have more control of the market and customers’ data. Internet may also favor big corporates as now goods could be listed on platforms without actual storage. *This makes MSMEs’ advantages of being small and flexible no longer that special.* This could be a factor for policy makers to reconsider when promoting MSMEs and *female entrepreneurs who often run businesses of small scale.*

At this point, policy makers have to ask: Does e-commerce and the internet really help close the gap in technology and opportunities between big and small firms. However, the advantage of MSMEs in this technology era is that they could *learn very fast with available learning resources online.* They could either grasp the chances and offer new products and services in a short time to *gain profit in the short run or learn to create disruptive changes in the long run.*

Logistics should be reconsidered as an opportunity of business itself, not just a supporting factor for e-commerce. People who wish to start business may look at shipping services as *an investment opportunity* from their side more independently.

They may create the demand of shipping goods among people *instead of contacting only businesses and waiting for orders from businesses*. They could also be creative on what routes of shipping to offer or what different services to *suggest customers*. Online businesses and policy makers could utilize this factor to develop the logistics market which still has room for development in many economies.

Shipment sharing and collaboration among economies in APEC could be an opportunity for all members. Sharing information about the available logistics services and their quality including rates of lost items, time duration and service prices among communities of entrepreneurs could have supported MSMEs in finding suitable services. Economy governments, associations and private sectors could participate in this sector of logistics information for better connection in APEC.

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ocial Media and Women with Disabilities in Starting Online Businesses: Tools, Benefits and Challenges

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Abstracts

The Globalization Era has caused social changes in society, where people become more and more dependent on technology. Especially after the emergence of the Internet, people easily get a variety of information. The increasing development of the Internet has made the growth of internet users in Viet Nam continue to increase significantly. In January, 2019, the population of Viet Nam reached 96.96 million, with urbanization rate of 36%. Sixty six percent of the population or 64 million people have been connected to the Internet, an increase of 28% compared to 2017, (WeareSocial and Hootsuite, 2019). Internet users are not just to communicate but also buy goods, order transportation, do business and work.

The development of the internet today makes many internet users to take advantage of this opportunity as profitable business opportunities such as online businesses. During this time period a platform was found to enable people around the world to connect with one another called social media. Facebook, Twitter and Instagram are the fastest growing social media and have the most members to date. Social media is used to promote a product, so that it becomes one of the business strategies by business people.

Increased internet usage for online businesses has grown rapidly. According to the 2018 e-Conomy SEA Report of Google and Temasek, the scale of Viet Nam's E-commerce market in 2018 was 9 billion USD. This market included online retailing, online travelling, online marketing, online entertainment and online shopping for other digitized services and products. The report also forecasted the average growth rate (Compound Average Growth Rate - CAGR) of the 2015-2018 period was 25% and the market reached 33 billion USD in 2025. If this scenario occurs, the scale of Viet Nam e-commerce market in 2025 will rank third in Southeast Asia, following Indonesia (100 billion USD) and Thailand (43 billion USD). (VECOM, 2019).

In line with these developments, many business actors have emerged, among are women, including women with disabilities. This happens because the drive for daily life needs is getting higher so that women with disabilities seek solutions to help themselves having economic independence, becoming more flexibility and feeling

good about themselves. Business can be run by optimizing online through social media.

Based on this background, this paper analyses benefits and challenges of using social media for online disabled women entrepreneurs.

Keywords: Social Media, Women with disabilities.

Introduction

According to a report by Nielsen and Demand Institute, in the current digital economy, connected consumers will be a new source of growth. They are the kind of people using the Internet regularly and willing to pay (Nielsen, 2017). Connected consumers tend to buy on multiple channels (omnichannel). Before buying, they will collect and search for product information for reference from both online and offline sources. Four out of 5 connected consumers will rely on product reviews on online channels (83%) and especially they will search for comments from social networks (74%) before deciding to buy that product or not. Social networks have a prominent role in connecting consumers with each other and with sellers.

According to the authors Aichner T. and Jacob F., social network is an online platform that links people who know each other to share common interests or want to participate in certain activities together. Each social network user has his or her profile, and can find other members through their full name. Companies use social networks to create company profiles that promote brands, interact with existing customers and find new customers. In business field, social networks have a great influence on marketing and customer relations. Social networks also support businesses to develop human resources, improve organizations as well as research and development (R&D) activities. In Viet Nam, social networks actively support activities that provide information about sellers, products and services, advertising, product marketing, customer care. Many individuals and household, especially individuals with disabilities have started selling goods and services through social networks.

The aim of this Paper is to provide an insight into how women with disabilities can best use popular social media tools in online business and analyze benefits and challenges of using social media for online disabled women entrepreneurs.

The largely qualitative research paper was conducted in September 2019. Initial research was based largely on web based resources and in-depth interviews for two women with disabilities who are the head of disabled women clubs and represent more than 100 disabled women in online business in Ha Noi and Thai Binh Province to share their and their members' stories on how they overcome accessibility barriers with people with disabilities who are less familiar with the tools.

Social Media Accessibility and Women Entrepreneurs with Disabilities

With the increase in the number of internet users, the use of social media has grown over the past decade. And the usage has progressively grown from individuals to businesses. Many organizations today proactively use social media as a vehicle to

reach out to millions of prospective and repeat customers. Social media has revolutionized business the world over; albeit at different levels in different parts of the world. According to the latest statistics by We Are Social and Hootsuite, in 2019 there are 4.39 billion internet users, an increase of 366 million (9 percent) versus January 2018 and 3.48 billion social media users, with the worldwide total growing by 288 million (9 percent) since this time last year. 3.26 billion people use social media on mobile devices in January 2019, with a growth of 297 million new users representing a year-on-year increase of more than 10 percent. In Viet Nam, total advertising audience on Facebook (monthly active users) is 61 million (female 48%). The number of Internet users in Viet Nam stand at 64 million, meaning more than half of the population has access to the Internet (Digital 2019 Viet Nam).

The impact of social media has been highly significant in the evolution of online participation. An initial challenge often faced when writing about social media is defining the term itself. According to Kaplan and Haenlein (2010) in their publication "Users of the world unite", social media is appropriately defined as "...a group of internet-based applications that build on the ideological and technological foundations of Web 2.0, and that allow the creation and exchange of User Generated Content". For most people though, a more accurate definition found in the same paper suggests that social media can best be described as the online equivalent of "engaging others in open and active conversation".

Definitions of disability are shaped by two contrasting concepts: the medical model of disability and the social model of disability. In short, the medical model treats disability as a characteristic of the person and restrictions in activity are explained in terms of individuals' bodily capabilities, with impairments treated implicitly as a form of negative human capital. In contrast, the social model of disability, pioneered by Oliver (1990) assumes that people with impairments are disabled by societal attitudes, institutions and environmental barriers rather than individual characteristics. This model distinguishes 'impairment' (i.e. a limitation of the mind and body) from 'disability' (i.e. social exclusion) (Shakespeare, 2006). These distinctions are important because they influence the definition of 'disabled' in different contexts, especially within the context of eligibility for support in public support and active labor market programs. There is no single definition of disability. The concept of disability used in this paper adheres to the social model of disability. According to that model, disability arises from the interaction of a person's impairments with environmental barriers.

In Viet Nam, the labor force with a disability accounts for a significant proportion nowadays. According to the Statistics of the National Committee on People with Disabilities (PWD), by the beginning of 2018, there were about eight million people with disabilities from the age of 5 years old, equal to 7.8% of the population. The cause of disability is congenital, hereditary, traffic accident, labor accident, injury due to war, environmental pollution, climate change, natural calamity, etc. forecast in the years. In the coming time, the number of people with disabilities will continue to increase.

Of the total number of people with disabilities, 58 % persons are women. The majority of people with disabilities in working age live in rural areas, their main job is to help their families in agriculture, forestry, fisheries, unstable jobs, and low incomes.

There are 40% of people with disabilities at working age and still capable of working, of which only 30% of these people are employed, creating income for themselves, their families and society. Thus, Viet Nam still has about 2 million disabled people who are able to work but have not participated in labor or had no jobs.

Disability affects a wide range of socioeconomic outcomes, including labor market participation. People with disabilities face many barriers in the labor market and disability is consistently found to have a negative effect on labor market outcomes, including employment rates and earnings. Employer discrimination is a strong influence on the supply of jobs for disabled people, although employer perceptions about individuals' capacity to work may diverge considerably from their actual capacity to work.

The lives of people with disabilities are extremely difficult both in daily life, psychologically and financially. Supporting employment and self-employment in order to find people with disabilities a suitable job not only helps this group of workers to confidently overcome the situation, integrate into the community, contribute to reduce the burden on the family and society ... but also affirming their role, helping them to contribute to social activities, to contribute to the development of the economy. Social media can help people with disabilities find online jobs for themselves, maintain an active, independent lifestyle and to participate fully in society.

Benefits of Using Social Media for Online Disabled Women Entrepreneurs with Disabilities

The first benefits of using social media for online disabled women entrepreneurs is related to the mobility and flexibility. As technology advances with the arrival of tablet computer and smart phone, social media business can now practically be done from anywhere and at any time, including from their home. This results in a flexibility that allows women with disabilities to fit their lifestyle, sleeping when needed, working at their own pace, or even sitting and using ice packs on a painful joint when needed while managing their business at the same time. Further, these technologies also reduce the cost necessary to open up a business as social media business does not require capitals normally needed in a traditional business, such as a physical store. Instead, the respondents reported that they just keep their product supplies at home, take pictures of the products, and promote them through their social media accounts, which can be accessed through their tablets or smart phones. In addition, it was reported that these technologies are also easy-to-use.

The second benefit is responding to the lack of social capitals usually experienced by disabled women entrepreneurs running small businesses. As these women does this business through social media, this Internet feature allows them to reach a larger target audience who are not located only in small area surrounding their locale. Many of the research respondents reported that with social media, they can get customers from other areas in Viet Nam and also globally. Additionally, all of the respondents indicated that they do deliveries of their products all over the economy using courier services such as VN Post, Viettel Post among others.

Moreover, these people that they meet in social media do not only function as their customers, but they also serve as potential mentors, business partners, friends, and social supports. This is in agreement with one of the respondents who reported that: *“Facebook has been my number one resource for building my community and building my business. Facebook enabled me to reach out to people that I otherwise wouldn't or couldn't. You can find people who are relevant to your business readily and steadily and as the usage numbers peak on Facebook so does that ability to really connect with people in a relevant manner. What Facebook allowed us to do was cultivate a following of people for various things. A lot of these people I have engaged in an online fashion or cosmetics have become part of our offline social functions and I formed real relationships with many”*.

Another respondent indicated that: *“Using social media is beneficial to me in so many ways, the key benefit being that I can reach a large number of potential customers just by the click of a mouse and if we weren't using Facebook, we would know less about our customers and their interests”*. Viet Nam is also known as a social media nation where there are 62 million active Internet users (WeareSocial and Hootsuite, 2019). According to Facebook (2019), more than 79 percent of 61 million active Facebook users in Viet Nam visit pages connected to small or medium sized businesses. Percentage of its advertising audience that Facebook report is female. Consequently, it is a large target market for social media business. Social media has removed geographical barriers and given the disabled women entrepreneurs and opportunity to venture into new markets. This is in line with McGowan, et al., (2001) observations that the Internet, and specifically social media, has broken down geographical barriers in terms of the way of doing business and communication.

The respondents also indicated the following as benefits of using social media: *“Social media enables direct contact between my customers and I. This ensures that I get first hand feedback, and in case of complaints, I am able to address them and win back my customers almost immediately”*.

The respondents indicated they preferred these social media networks because of the ability to reach wide range of people, user friendliness and cheaper compared to traditional modes of marketing and advertising. Additionally, the respondent said that their customers are also users of the social media networking sites. Facebook was the most preferred social media tool due to various reasons. For instance, one of the respondents indicated that:

“I actively use Facebook because I find it less complicated compared to other channels. In addition, Facebook has several marketing groups which bring together buyers and sellers of various products. With time, I'll ensure that my business has an account in every social media platform so as to reach a larger number of potential customers”.

To sum up, this kind of entrepreneurship is seen to be an ideal option for disabled women for several reasons such as society's perception; flexibility offered by this kind of business, the relatively low cost needed to open the business, and so on.

Challenges Faced When Using Social Media for Entrepreneurship

On the objective of finding out the challenges faced when using social media, most of the respondents indicated that lack of relevant business knowledge and skills to help handle the huge numbers of customer inquiries, messages or comments leads to delayed customer feedback consequently resulting to customer dissatisfaction. Poor Internet connection also hinders communication as social media can only be accessed when there's good Internet connectivity. For instance, one of the respondents indicated that:

"I am actively doing business because of the demand of my life, mostly spontaneous and without any training".

The following are the challenges for businesses to adopt social media: Lack of knowledge of the possibilities of social media innovation, difficulties in calculating return on investment of time, problems in adopting new mental models and practices required for adoption, lack of proof of application by businesses and dealing with negative social media posts.

The final challenge is the capacity of accessing and using information technology such as mobiphone, computer and internet. These tools are necessary for modern life, however people with disabilities cannot access them. It can be a barrier for people with disabilities to participate in business. According to VDS2016, there are significant gaps in access to communication technology. Nearly 43% of people without disabilities have access to the internet, compared to only 6.7% of people with disabilities. The gap in mobile phone usage is 73.09% compared to 38.85%. Those gaps are similar by gender and rural versus urban residence.

Conclusion

Social media gives disabled women entrepreneurs an opportunity to connect in a very personal and meaningful way with their customers. This allows them to respond quickly to customer support issues, share and praise compliments about their business, and provide offers to people who are going out of their way to show their business support. The one point that differentiates social media from traditional media is user participation. Like traditional media, social media serves as a vehicle to reach out to and inform consumers; however, it is only social media that allows consumers to participate and propagate their views, this can act both as an advantage and a challenge.

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Is Proximity Still Relevant in E-Commerce Industry and Should It Be Encouraged?

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Executive Summary

Concentration (agglomeration) brings about benefits to firms and labors located in close proximity to each other. In e-commerce industry, where buyers can participate in retail market from miles apart, even across economies, is the discussion on proximity and distance still relevant to this specific industry?

A brief literature review of agglomeration economies is conducted and an overview case study on Taobao villages in China is examined. To better answer the title question, further investigation is needed. Some of the unexplored perspectives with regards to proximity in E-commerce are also discussed as suggested research agenda in the future.

The paper contributes to identify the case of clustering in rural development and points out future research agenda on whether it should be encouraged as a development pathway for rural areas. Because the phenomenon is relatively new, more in-depth research should be conducted to better comprehend the dynamics and mechanisms of this type of clustering - some suggestions are made in the third part.

Introduction

E-commerce inevitably needs space. Even though business transactions are carried out online (i.e. via a web portal or a digital payment site), business operations still require physical space and activities that are conducted by human and equipment. There is a physical, non-digital aspect of e-commerce that is often not shown in research agendas regarding e-commerce.

The question being asked here is: in the case of E-commerce industry, is there an incentive for online retailer to be located close to another online retailer? Is proximity still relevant in e-commerce? This paper attempts to broadly answer this question by comparing a brief literature review of agglomeration economies and the case of Taobao villages in China, which perhaps is the first of its kind in the world.

The paper is structured into three main parts. The first part is a literature review of important research studies in agglomeration economies. The second part demonstrates the case of Taobao villages in China - the type of clustering of e-commerce retailers in Chinese rural areas. After that, the author suggests that more

in-depth research should be conducted to better comprehend the dynamics and mechanisms of this type of clustering - some suggestions are made in the third part.

Literature Review

Smith (1776) is often credited as the first analyst of benefits of agglomeration, although from a much narrower perspective. His description of division of labor and specialization in a pin factory is one of internal economies of scale by optimizing the internal production process of a firm. Yet, there are other types of scale economies as well (see Table 1), some of which comes from outside the business itself. In a broader sense, agglomeration economies refer to benefits shared among firms by locating in close proximity to each other, either financial (saving costs) or non-financial (sharing ideas, generating innovations, sharing labor pools, etc.).

Perhaps identification and discussion of agglomeration economies can be traced back to Marshall (1890) who proposed two types of economies arising from increasing the scale of production: *internal economies* - "dependent on the resources of the individual houses of business engaged in it, on their organization and the efficiency of their management", and *external economies* - "dependent on the general development of the industry" (1890, p. 221).

Duranton & Puga (2003) addressed these as *Marshallian externalities* which include three main types of micro-foundations: sharing, matching and learning mechanisms. Sharing mechanism occurs when large number of firms or labors gain benefits from sharing a common resource for economic activities. Notably there are three main cases: sharing of infrastructure and public goods - which are often indivisible by nature, for example, provision of roads and public services which tend to have lower cost the higher the number of users; sharing of intermediate suppliers - especially if firms from the same industry can save cost from transportation; sharing of the same labor pool or, from the demand side, market. By being close to each other, some production costs are lower or cut, thus allowing firms more advantages in production and investment.

The shared labor pool often enables matching mechanism to occur. Each labor possesses a set of specific skills and each employment position has a set of specific requirements. By being present in a shared labor market, both firms and labor save time and financial cost to "match" with each other, resulting in better, quicker and more effective matches (Helsley & Strange, 1990; Anderson, Burgess & Lane, 2007).

The last mechanism is learning. Even in a fast, digital world nowadays, distance is still one of the main barriers to education and learning. For instance, the fact that students are willing to relocate to universities and teach institutions suggests that there are certain types of information and knowledge that can only be obtained via face to face interaction, in the concentration of learners and teachers. Being close to one another, not only do firms gain benefits from sharing costs and more efficient matching in labor market, but they also gain by learning from each other. Different from sharing mechanism, learn mechanism infers the transfer and spillover of knowledge through interaction with each other. As Marshall diligently noted:

"so great are the advantages which people following the same skilled trade get from near neighbourhood to one another. The mysteries of the trade become no mysteries; but are as it were in the air, and children learn many of them unconsciously. Good work is rightly appreciated, inventions and improvements in machinery, in processes and the general organisation of the business have their merits promptly discussed: if one man starts a new idea, it is taken up by others and combined with suggestions of their own; and thus it becomes the source of further new ideas." (Marshall, 1890, p. 225).

Hoover (1937, pp. 90–91) distinguished between three types of economies: (i) *large-scale economies*, which often comes from increased scale of production within a firm; (ii) *localization economies*, which benefits all firms in a single industry at a single location and (iii) *urbanization economies*, which is consequent on the enlargement of total economic size for all industries taken together.

A World Bank report (2009, p. 128) compiled the scale economies, both internal and external, with some examples as in Table 1.

Table 1. Economies of Scale. Source: World Bank (2009, p. 128)

Type of economy of scale		Example	
Internal	1. Pecuniary		Being able to purchase intermediate inputs at volume discounts
	Technological	2. Static technological	Falling average costs because of fixed costs of operating a plant
		3. Dynamic technological	Learning to operate a plant more efficiently over time
External or agglomeration	Localization	Static	4. "Shopping" Shoppers are attracted to places where there are many sellers
			5. "Adam Smith" specialization Outsourcing allows both the upstream input suppliers and downstream firms to profit from productivity gains because of specialization

			6. "Marshall" labor pooling	Workers with industry-specific skills are attracted to a location where there is a greater concentration.
		Dynamic	7. "Marshall-Arrow-Romer" learning by doing	Reductions in costs that arise from repeated and continuous production activity over time and which spill over between firms in the same place
	Urbanization	Static	8. "Jane Jacobs" innovation	The more that different things are done locally, the more opportunity there is for observing and adapting ideas from others
			9. "Marshall" labor pooling	Workers in an industry bring innovations to firms in other industries; similar to no. 6 above, but the benefit arises from the diversity of industries

				in one location.
			10. "Adam Smith" division of labor	Similar to no. 5 above, the main difference being that the division of labor is made possible by the existence of many different buying industries in the same place
		Dynamic	11. "Romer" endogenous growth	The larger the market, the higher the profit π ; the more attractive the location to firms, the more jobs there are; the more labor pools there, the larger the market—and so on
	12. "Pure" agglomeration		Spreading fixed costs of infrastructure over more taxpayers; diseconomies arise from congestion and pollution	

Research on agglomeration economies and clustering has attracted attention from researchers and shed lights on several perspectives on why firms tend to locate in close proximity to one another. Though there has yet been a consensus on the definite origin and mechanisms, some empirical research also showed that close proximity in economic activities bring about benefits in sharing labor pool (Dumais et

al., 2002); sharing of intermediate input cost (Rosenthal & Strange, 2001); knowledge spillovers (Jaffe et al., 1993; Audretsch & Feldman, 1996); faster learning and accumulation of human capital (Glaeser & Mare, 2001; Glaeser et al., 2008).

Papers in this report (and those presented in the workshop) have shown how e-commerce could enable people to participate in buying and selling goods regardless of their location and their physical access to the market, and how that is a major opportunity to improve their livelihoods. Nevertheless, it is essential to make a clear distinguish between electronic commercial transactions and the realistic, physical processes elsewhere to complete such transactions. In other words, while it is true that the exchange between buyers and sellers as well as the transactions in-between occurs on online platforms (mostly via the Internet), most parts of the operation are offline. The tasks behind the screen require space and physical activities being carried out.

Take for example, before a transaction is finalized, a product is stored in a physical warehouse somewhere. The product is then relocated through the distribution system by couriers - in many cases, the distribution network is large and extensive which takes several days and different transport modes to complete before it reaches the hands of its final consumer. In this sense, e-commerce retailers face similar choices (and challenges) as any other types of business: how to minimize the cost for storage, transportation and information? How close do e-commerce businesses want to be to their supplies and their buyers? How close do e-commerce businesses want to be to one another? Is there a strong enough incentive for e-commerce retailers to do so?

E-commerce indeed open opportunities for even the remotest sellers but ultimately, like any firms, they cannot operate in isolation but co-dependent on other businesses to thrive (i.e. transportation, logistics, supporting industries). The classical question of location optimization and least cost (Weber and Friedrich, 1929) remains relevant.

Case Study: Taobao Villages in Rural China

An interesting case which lies in our discussion of proximity and e-commerce is the formation of "Taobao villages" in China. The growth in e-commerce in China has largely been driven by Taobao.com, an equivalent to Amazon.com in the US. Taobao.com offers consumers a convenient interface (website) to purchase a diverse range of goods and offers sellers a place to sell goods without large capital or a physical store.

A research by Zhang & Zhu (2015) examined the spatial patterns of e-commerce in China and found that online sellers are more likely to be located in existing industrial clusters and growth rate of e-commerce among top clusters is more rapid than less clustered places, indicating the scale advantage of agglomeration.

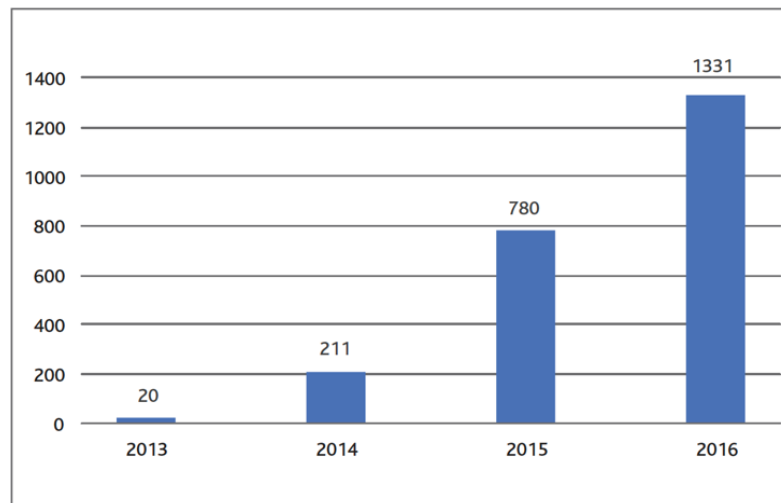
Qi, Zheng & Guo (2018) described the emergence of Taobao villages as follows:

"As internet penetrated the rural areas, more and more Taobao sellers emerged in rural villages as they took advantage of the lower labor, capital and living

costs there. Very often, many sellers from the same village sell the same or very similar products. Then quickly, related businesses along the supply chain of the main products the village sells and other support businesses such as web page design and maintenance, shipping, financial services, photography, video and image processing, brand and management consulting and legal services appeared in the same village. These villages are called Taobao villages by Alibaba, the parent company of Taobao.com. They are essentially a new generation of low-cost manufacturing or factor endowment clusters that are common in a wide range of [economies] and sectors."

The phenomenon of Taobao village has captured the attention of world media (The Guardian, 2014; BBC, 2015; World Bank blog, 2018; Financial Times, 2018) and even by Taobao's parenting firm Alibaba itself. AliResearch - the research centre of Alibaba - venturesomely listed identification criteria for a "Taobao village" as "(1) trading place: operation place is located in rural area with administrative village as unit; (2) trading volume: annual trading volume of e-commerce amounts to over RMB10 million; and (3) scale of online merchants: active online stores amount to over 100 or account for over 10% of local households" (AliResearch, 2016, p. 5). The number of Taobao villages in China increased tremendously from 2013 to 2016 (see Figure 1).

Figure 1. Number of Taobao villages in China



Source: figures from Li (2017, p. 58)

Guo, Liang, Luo (2014) studied the effects of clusters in e-commerce with specific focus in the case of Junpu Taobao village in southern Guangdong province. They found that by clustering together, e-tailing shops benefits from knowledge spillovers and sharing of government support (which includes financial loans, provision of infrastructure such as broadband, transport, lectures & training) and are able to improve their chance of thriving in business.

It should be noted out that Taobao village is the umbrella term for the type of e-commerce clustering in rural China. Beside Taobao, there are similar online commercial sites such as Tencent and Sunning - and thus there are "Tencent villages" as well (kr-asia.com, 2019). Nevertheless, as Taobao.com is the primary market leader

in e-commerce in China and thus this phenomenon is commonly associated with its name.

Discussion

So, in essence, a Taobao village can be considered a small cluster of small and medium firms specializing in e-commerce or catering towards E-commerce business. As far as the literature available on Taobao village tells us, this is an exemplary demonstration of agglomeration economies: benefits gained from sharing resources and indivisible infrastructure, location in close proximity to supporting business to online retailing and most importantly learning and exchanging knowledge between buyers - mainly attributed to the "acquaintances societies" characteristic of rural China where information is relatively public (Qi, Zheng & Guo, 2018). This type of clustering organisation has brought about benefits to rural livelihoods such as improved income and modernization (Lin, Xie, Lv, 2016).

It appears that, given the current literature and available data, the answer to our title question is an affirmative that proximity still matters in e-commerce. A brief overview of Taobao villages in China revealed that behind the front page of online digital retailing is several processes which take place in the physical world, and e-commerce businesses too face choices similar to any other types of business when it comes to cost and location - and being in proximity is better than to thrive in isolation, there are more to gain than to lose by being close to each other.

In many developing economies, policies to enhance e-commerce have focused extensively on building online infrastructure such as increasing internet coverage, promoting online payment instruments, stabilizing online platforms, etc. The discussion so far tends to suggest that policy makers, especially those from developing economies, should take a step back and not look at e-commerce industry through a rose-tinted glass but to acknowledge that e-commerce businesses are similar to their counterparts in other industry. Therefore, to enhance e-commerce requires a comprehensive approach to both electronic and non-electronic aspects of the industry. Measurements to strengthen the latter of which is usually compatible with policies in other sectors such as information, transportation, labor, etc.

Having said that, **should this type of model be encouraged as a pathway for rural development, especially for developing economies?** Taobao village-type model is being put forward as the pathway for rural development (World Bank, 2016; Wei, Lin & Zhang, 2019), yet there remain several unanswered questions. Yet, to answer the highlighted question require better understanding of dynamics, mechanisms of this type of model. In the scope of this paper, only some of the undiscovered perspectives are discussed but hopefully they are a good starting point to further our research agenda. Some of which are as follows.

(1) The Dynamics of Mini-clusters of e-commerce

Although agglomeration economies have been studied extensively in the literature, Taobao village type clusters might have different characteristics compared to industrial clusters and urban areas in developed economies (where agglomeration researches are based on). One important element in the formation of Taobao village

is from the desire of e-commerce retailers who want to be close to family in rural areas (non-economic factor) compared to purely economic assumptions in previous studies. Further examination of mechanisms, dynamics within this type of cluster may be valuable addition to contemporary research in agglomeration economies.

(2) Impact on Rural Development

Concentration brings about agglomeration economies but also agglomeration diseconomies. Increased in employment in rural areas potential leads to increasing congestion, pollution and social issues as prevalent in urban areas. Literature so far has shown that the E-commerce retailers in rural areas enjoy better income and more accessibility to markets, however other impacts on rural way of life is left largely untouched.

For instance, are rural residents participating in e-commerce truly are better off? What are the changes experienced in the daily lives of rural residents participating in e-commerce from their hometown? Findings from a research by Lin, Xie & Lv (2016) have partly discovered that rural retailers usually work around the clock to maintain interaction with online buyers - which have negatively affected their daily timetables. This is where qualitative approach can contribute to depict a more complete picture of Taobao village type model impact on rural development.

(3) Economic Sustainability

AliResearch (2016) observed an interesting case of specialization in Taobao villages. Particularly, e-commerce retailers in a Taobao villages tend to sell similar products, usually the featured product that their village had comparative advantage, for instance silverware, paper, drums or even birdcage (p. 6). On the one hand, this enables increasing sales of their advantageous product in the area but on the other hand, further specialization expose such Villages from external shock: when there is a change in demand from buyers (usually in urban areas) there is a potential risk of market collapse due to heavy investment in a single product.

Besides, this is a relatively new phenomenon, so in the short-term, e-commerce retailers enjoy many benefits that this type of model entails, but its long-term sustainability has not yet observed. Further investigation is needed to better evaluate the validity of such model as a rural development pathway.

(4) Role of the State

The role of the state is vital in the success of any industries, and e-commerce is also not an exception. The discussion so far conveys a picture that while the transaction front of e-commerce is online, many of the back-office operations are offline. In several developing economies, policies to promote and strengthen e-commerce tend to focus on the former part of the industry: to facilitate a strong digital infrastructure, meanwhile many challenges faced by E-commerce firms/retailers are often offline. How the state can further facilitate development of E-commerce in both fronts remains an urgent issue.

So far, literature on the effectiveness of state policies in e-commerce with regards to non-digital measurements remain sparse.

Conclusion

This paper has attempted to show that even in a fast, digital world, E-commerce retailers still have incentives to be close to one another. The case of Taobao villages in China is one unique example of its own type to show that in rural areas - not urban areas - concentration of online retailers exists and it even enables E-commerce industry to grow rapidly. Retailers - by being close to each other - enjoy benefits of saving costs, knowledge sharing and having supporting services catered to their business. Yet, whether this type of model truly represent a new development path for rural areas (especially in developing economies) require further in-depth exploration in both research and practice.

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Opportunities for Women Doing Online Businesses: Case of Viet Nam

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Background

The world is transforming itself into a new era, digital era. Technological changes inevitably lead to fluctuations of the labor market, changes in the world of work and careers in which many jobs are lost and new jobs created. It was said at the World Economic Forum (2016) that “Current trends could lead to a net employment impact of more than 5.1 million jobs lost to disruptive labor market changes over the period 2015-2020.”

However, some jobs tend to develop and recruit high labor such as: data analysis profession; computing and math related jobs; architects and engineering-related jobs; professional salesman; senior managers; product design engineer; organizational development and human resource training experts; legal experts.

One of the most popular jobs for women today is online business. Opportunities for online business women vary from sales to consultants, teaching, writing, translation, travel agencies and graphic design, etc.

All these jobs will help women become more independent finance, manage their time effectively, save money and become more professional. This article will mention the nature of online business; indicate some online business types; overview online business, regulations of online business in Viet Nam, opportunities and challenges through synthesizing and analyzing the data.

Therefore, we could propose some key recommendations to create favorable conditions for women doing online business to raise income, become more financially independent, narrow the gender gap in labor and allocate time at work and home efficiently.

1. Overview of the First Industrial Revolution to the Fourth Industrial Revolution

Humans have experienced three Industrial Revolutions which created many important achievements in socio-economic development of regions and territories in the world and led to many major inventions.

The First Industrial Revolution used steam power and water to mechanize production. The Second Industrial Revolution used electric power to create mass production. It





was used electronics and information technology to automate production in the Third Industrial Revolution. Now a Fourth Industrial Revolution is being built on the Third, the digital revolution that has been occurring since the middle of the last century. The Fourth Industrial Revolution is the current and developing environment in which disruptive technologies and trends such as the Internet of Things (IoT), artificial intelligence (AI) robotics and virtual reality (VR) are changing the way we live and the way we work.

According to the World Economic Forum “The Fourth Industrial Revolution is about more than just technology-driven change; it is an opportunity to help everyone, including leaders, policy-makers and people from all income groups and nations, to harness converging technologies in order to create an inclusive, human-center future. The real opportunity is to look beyond technology and find ways to give the greatest number of people the ability to positively impact their families, organizations and communities.”

The Fourth Industrial Revolution is creating strong changes in science and technology with rapid growth rate exponentially, affecting globally.



Navigating the next industrial revolution

Revolution	Year	Information	
	1	1784	Steam, water, mechanical production equipment
	2	1870	Division of labour, electricity, mass production
	3	1969	Electronics, IT, automated production
	4	?	Cyber-physical systems

Source: World Economic Forum

2. The nature and types of online business

2.1. The nature of online business

Noah Levis (2018) supposes that “Online business also referred to as e-business - is any kind of business activity that happens online (over the internet).”

According to Toppr.com “E-business or Online business means business transactions that take place online with the help of the internet. The arrival of the term e-business was in the year 1996. Electronic business referred to as E-business.”

2.2. Features of online business

We can understand that, E-business or Online business means business transactions that take place online with the help of the internet. The term e-business was existed in the year 1996. Electronic business is referred to as E-business that the buyer and the seller do not meet personally.

There are various forms of E-business growing fast since its emergence. E-business may completely overtake traditional stores soon while that remains to be seen, we can ignore the vital and huge role that it plays in the current global economy.

There are some features of online business which are summarized as follows:

- Easy to set up
- No geographical boundaries
- Much cheaper than traditional business
- Flexible business time
- Less marketing strategies cost
- Receiving government subsidies
- Few security and integrity issues
- No personal touch
- No need of meeting between buyer and seller
- Faster delivery
- Customers can buy anything from anywhere at anytime
- Higher transaction risk than traditional business

Source: Website: <https://www.toppr.com/guides/business-studies/emerging-modes-of-business/e-business/>

2.3. Types of online business

There are some main technical means for doing online business:

- Internet
- Websites
- Blogs
- Laptop, desktop computer, mobile phone, I-pad
- Social media accounts (Email, Viber, WhatsApp, Skype, Facebook, Messenger and Zalo).

E-business or Online business means business transactions which take place online with the help of the internet. There are actually variety of e-Businesses types. It totally depends on who the final consumer is. On the basis of concept classification of e-commerce, some main types could be summarized as follows:

(1) Government-to-Business (G2B)

The index of government and businesses transactions (G2B) is one of the four component indexes of the E-Business Index. This component index reflects the transparency of local information for businesses and the level of completion of online public services as well as tax declaration procedures, business registration, certification and the like;

(2) Business-to-Business (B2B)

The index of transactions between business-to-business (B2B) reflects the dynamics of enterprises in internal system operations as well as the process of connecting to work with partners and customers. The B2B turnover has usually played an important role in all economic activities so far, including e-commerce;

(3) Business-to-Consumer (B2C)

When a consumer buys product from a seller then it is called a business to consumer transaction. People shopping from Shopee, Agoda, Amazon, Lazada is an example of business to consumer transaction. In such a transaction the final consumer himself/herself is directly buying from the seller;

(4) Consumer-to-Consumer (C2C)

A consumer to consumer model (C2C) means a consumer selling product or service to another consumer. For example, people put up ads on Facebook of the products that they want to sell. This type of transaction generally occurs second-hand products. The website is not only the facilitator the provider of the service or the goods;

(5) Online-to-Offline (O2O)

An online-to-offline (O2O) business model is a form of sales which attracts customers from online channels to actual stores;

(6) Consumer-to-Business (C2B)

In C2B transaction, there is a complete reversal of the traditional sense of exchanging goods. This type of e-commerce is very popular in crowd-sourcing based projects. A large number of individuals make their services or products available for purchase for companies seeking exactly these types of services or products;

(7) Consumer-to-Administration (C2A)

The Consumer-to-Administration model consists of all electronic transactions conducted between individuals and public administration. Some examples of applications include Education, Social Security, Taxes and Health;

(8) Business-to-Administration (B2A)

This type of e-commerce consists of all transactions conducted online by companies and public administration or the government and its different agencies. These kinds of services have increased remarkably in recent years with investments made in e-government.

Sources: - *The first three concepts could be summarized from Viet Nam E-commerce Association (2019). Viet Nam E-business Index 2019 Report.*

- *The fourth concept could be summarized from Sandra Lim (2019). Retrieved from <https://www.investopedia.com/terms/c/ctoc.asp>*
- *The last four concepts could be summarized from E-business. Retrieved from <https://www.toppr.com/guides/business-studies/emerging-modes-of-business/e-business/>*

3. Overview of online business in Viet Nam and the regulations of online business

3.1. The derivation of the Fourth Industrial Revolution and overview of the growth rate of online business during the period 2015- 2018

The industrial revolution started in Germany. and then spread globally. This revolution has increasingly shown us its important role because of its applicability in society.*

Definitions of the Fourth Industrial Revolution:

Professor Klaus Schwab, Founder and Executive Chairman of the World Economic Forum, defined in his book “Fourth Industrial Revolution” that “the Fourth Industrial Revolution is characterized by a range of new technologies that are fusing the physical, digital and biological worlds, impacting all disciplines, economies and industries and even challenging ideas about what it means to be human.”

The Fourth Industrial Revolution can be described as the arrival of “cyber-physical systems” relating entirely new capabilities for machines and people.

*** *Overview of the growth rate of online business during the period 2015-2018***

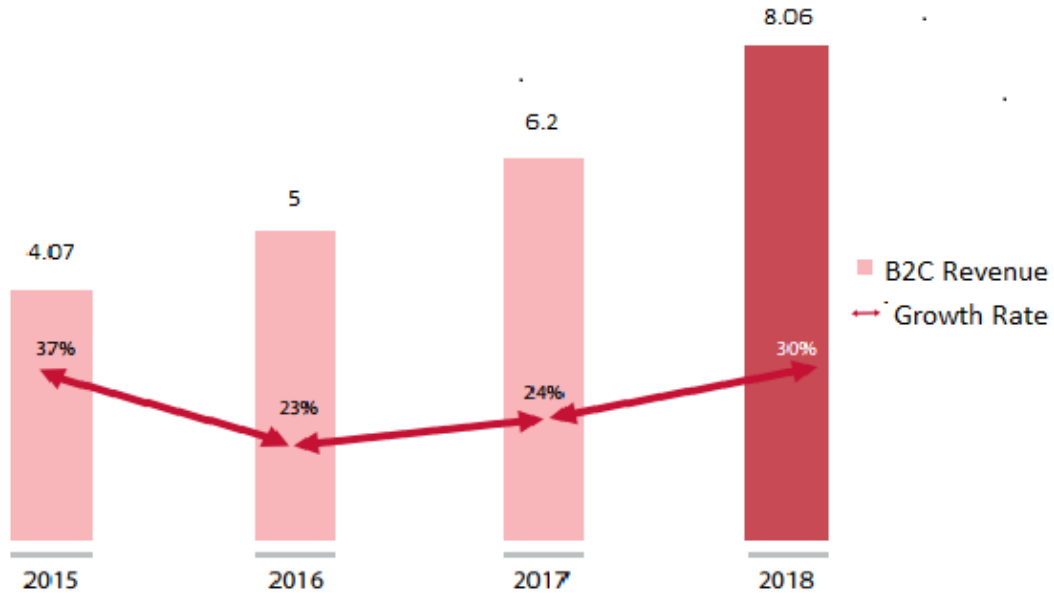
With the rapid development of information technology, the number of Internet users has significantly increased in recent years.

As seen in the chart below, the internet users in Viet Nam in 2018 increased 60% compared to 2015.

According to the Viet Nam e-commerce 2019, the rate of internet people using mobile phones accounts for the highest proportion of 89% (in 2017) up to 92% (in 2018), followed by the rate of the internet users via desktop computers or laptops which reached 69% (in 2017) up to 75% (in 2018); the lowest percentage of people using the Internet is tablet computer or iPad with 17% (in 2017) and 19% (in 2018).

Viet Nam earned 8.06 billion US dollars from E-commerce, achieving a growth rate of 38% over the period 2015-2018, 2.5 times faster than Japan and may be growing 43% in the period of 2015-2025 and or 30% compared to 2017.

B2C Scale of e-commerce market in Viet Nam



B2C Vietnam e-commerce revenue 2015-2018 (US \$ billion)

	2015	2016	2017	2018
Estimated number of people involved in online shopping (million people)	30.3	21.7	33.6	39.9
Estimated value of online shopping by person (USD)	160	170	186	202
The proportion of B2C e-commerce revenue to retail sale revenue total of goods and nationwide consumer service revenue	2.8%	3%	3.6%	4.2%
Percentage of people using the Internet	54%	54.2%	58.1%	60%

Source: Viet Nam e-commerce 2019

According to the Report on Viet Nam E-business Index 2019 “There are more than 210 e-commerce related websites which were established with revenue of more than US\$ 2 billion in 2017, a growth rate of 20% compared to 2016.”

The Report on Viet Nam E-business Index 2019 indicated that “The past 2018 marked the significant growth of online business via social network sites, it can be seen that this is an effective and low-cost form chosen by so many enterprises, especially small and medium ones, household businesses and individuals. Among the enterprises participating in the survey, 36% claimed that they traded on social network sites (increase by 4% compared to 2017).”

From the statistics of Vietnamese Internet Network Information Center (VINIC) over previous years, Ha Noi and Ho Chi Minh City remained the two cities having the largest number of domain names in Viet Nam for many years and also the two cities with the lowest number of people/1 “.vn” domain names, at 44 and 49 people/1 “.vn” domain

name respectively. Da Nang became the third largest city having domain name (8,129 domains and a ratio of 131 populations/1 ".vn" domain). However, the figure for Da Nang was significantly low compared to the two leading cities.

The Report on Viet Nam E-Commerce Association 2019 also mentioned that “Vietnamese online businesses grew 2.1 times faster than others (in the year 2018). Small and medium enterprises (SMEs), that had spent more than 30% of their budget on technological innovation, increased by nine times faster than those spending less than 10%.”

Based on the above statistics, we can see an increasing proportion of people using the Internet in general and for business purpose. However, in order to run online business successfully and create many other jobs in a fiercely competitive online business market today, a specific plan is needed.

3.2. Regulatory framework for online business

*** Legal requirements**

In order for an online business to comply with the legal regulations, business women need to fulfill some following basic requirements:

Business license or permit

If women do online business on the social network, they will not be required to register their business. However, their trading activities are still adjusted by the relevant laws.

If women run small-scaled online business, which has no branch and few employees, they only need to register for a household business.

However, doing online business, women need to set up an e-commerce website for selling goods under the guidance of Circular No. 47/2014 /TT-BCT by the Ministry of Industry and Trade.

Employer identification number (EIN)

Depending upon the type of business women operate, women may be required to acquire an Employer Identification Number (EIN). Most internet businesses now do not need an EIN.

Tax obligations

According to Article 1 of Circular 92/2015/TT-BTC “taxpayers of value added tax and personal income tax are resident individuals, including individuals, groups of individuals and households which engaged in production and business activities, goods and services in all production and business sectors and trades in accordance with legal provisions.” Therefore, women who do online business are obliged to pay value added tax (VAT) and personal income tax (PIT) in case their annual turnover from doing online business higher than VND 100 million.

Online regulations

Read and understand the online business regulations regarding privacy and advertising. Women doing online business are required to protect the information relating to customers and restrict information that can be collected from personal online.

*** Technical requirements**

Development internet network: In order to do online business successfully, every individual needs to have stable internet network for sellers and buyers connecting with each other and making purchases smoothly.

Development logistics system: Logistics affects most humans' activities, whether directly or indirectly. A few businesses have had an important impact on the way of living of society as logistics. Therefore, logistics system is very important for socio-economic development in general and for online business in particular.

Technical skills: High-tech skills are more and more playing an important role in the online business. Successful online transactions require both the seller and the buyer to understand and competently use these technologies.

*** Advantages and disadvantages**

*** Advantages**

With the explosion of the Internet and social networks, online business is growing stronger than ever. Starting an online business may benefit women both personally and professionally. For traditional sales, women can only open their store at certain timeframe, whereas women can interact and sell 24hours a day, seven days a week or women can make global access if women are doing online business. Not surprisingly, client services are improved through greater flexibility.

MRafiq (2017) also supposes that "One of the key benefit from online business is that women can save a lot of money". This includes savings from not having to afford business premises, hire staffs and bills that come with renting. In addition, women will make savings by cutting down travel costs and also many of start-up costs if women decide to set up online. For those starting a business on a limited budget, this option is quite juicy.

Advertising fast and effectively: Not having to spend a large sum of money on advertising on TV channels, newspapers online businesswomen can easily approach buyers through the social network or online shopping sites with low costs while these channels of advertising are highly efficient, especially in interacting with customers globally.

If women sell niche products, online sales are ideal. Those who are looking for a certain type of product may easily find and use their services, which means that women can benefit from more customers compared to a bricks and mortar set ups, where women would only be accessible to a limited range of people. Going online help businesswomen reach a global audience for their niche products.

This kind of business also are advantageous in delivering products fast with the help of reputable and professional shipping companies which increases professionalism for both the seller and the buyer. Transactions are made anywhere, at any time through Internet.

Setting up and running an online business can be a real challenge but it may help eliminate a lot of the stress and hassle involved. This is a convenient, simple and very popular method of operating a business these days. This is why that more and more start-up companies decide to run online.

Online business is now very popular with consumers. More and more consumers enjoy the ease and convenience of shopping online. By setting up online, women will serve for this growing demand. Nowadays, people are used to being able to shop for anything they want at any time of the day or night.

If women have a store, women are limiting themselves in terms of customers. Their goods and services only expose to a limited range of people who are in their close proximity. When women take their business online, they do not have such worry. They can open up their services on a domestic and international level.

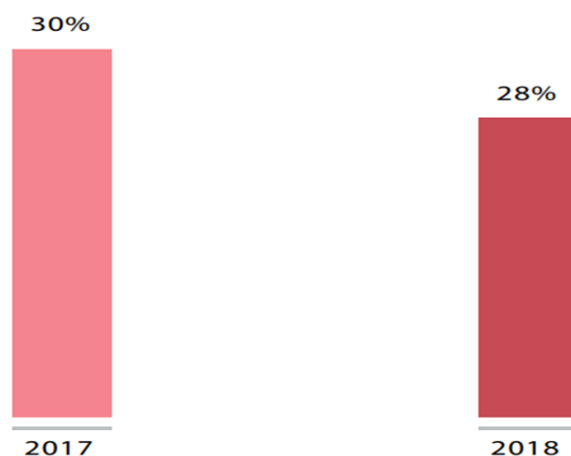
*** *Disadvantages***

In Viet Nam, the proportion of skilled workers is still low. According to General Statistics Office (GSO), percentage of trained employees at 15 years of age and above by qualification is 21.75% for nationwide and 18.9% for women (in 2018). This is also the reason why businesses find it hard to recruit skilled employees.

Viet Nam E-Commerce Association's survey over the years shows that the proportion of enterprises having difficulty in recruiting Information Technology (IT) and E-commerce skilled employees is all the more increasing, i.e. 24%, 29%, 30% and 28% in 2015, 2016, 2017 and 2018 respectively.

From gender perspective, women also face more difficulties than men in realizing business ideas. Because of the long-standing prejudices related to families and children, women must take many responsibilities for their family. Therefore, they have few opportunities to participate in trade promotion activities, training or exchange, learning...

Enterprises' rate of full-time e-commerce officers



Source: Viet Nam e-commerce 2019

4. Opportunities and challenges for women doing online businesses

* Opportunities

Nowadays, challenges can bother women who are usually passionate towards their career and business goals.

Women realized and caught up any opportunity that they can put their hand on with smart devices which connected to Internet. The arrival of new technologies and ease in communication is opening up new scenes for women in E-commerce market. The high penetration of the Internet and use of social media also play an important role in accelerating their business by reducing barriers to overcome the boundaries and making up flexibility around their schedule by introducing virtual workplaces and digital lifestyle.

With the increasing use of social media, it is easier for women entrepreneurs to identify new business opportunities and finding online revenues for building a sustainable business. Now more and more women are also taking complete advantage of Social media platforms to boost their sales numbers and build a strong customer database.

Doing online business offer women high work mobility. Startups and E-commerce revolution brought one good thing for women entrepreneurs - working from home, working while travelling, remote working at their own ease. There are too many success stories of women entrepreneurs who have emerged as role models in E-commerce industry. Without going out of the house, they are generating business through WhatsApp, Facebook, Instagram and other platforms.

Women also enjoy the flexibility to work from home specifically in the field of content development, sales, teaching, recruitment, lead generation and travel packaging... among others that just require a strong Internet connection, a laptop and a mobile

phone. Besides, industries such as interior designing, wedding planning, digital marketing also allow women working with their flexibility.

Doing online business help women reach global audiences and have a financial independence. Doing online business is one such industry that is making the world come closer by helping the buyers meet the sellers and vice versa. The flexibility of E-commerce and technology facilitate women to do their business entirely on Internet. Moreover, it plays an important role in removing gender biasness.

The culture of start-ups and E-commerce industry are giving serious growth plans to women entrepreneurs. Women who have a clear roadmap to drive and scale up their E-commerce business or start-up can do a lot better in attaining financial independence and profitability.

More and more people prefer on-line shopping in view of the outstanding advantages, i.e. saving time, money, effort and more convenient for comparing prices and designs with just one click.... Customers don't have to wander store to store to pick the premium models or refer to the price to buy a product like that. Online shop owners enlisting the customer psychology and creating the best online shopping experience. From optimizing the website for the interface, content to offering attractive programs.

In a developing economy of IT, sellers can easily select the most suitable sales management software in order to manage their online business all the time and in any place in the world. An effective sales management software will save the time up to 80%.

*** Challenges**

One of the biggest challenges online business women is limitation in accessing latest technology. Access to modern science and latest technology will take a lot of time for women to research. Hence, they are often afraid of changing and creating a new business environment for themselves. Technology is constantly changing and getting harder and harder. These challenge women to update information quickly and accurately so that they will not be left behind the competitors.

Analyzing competitors in online business is very important. In order to run a business successfully, we need to analyze the competitor's website including price analysis, service analysis, as well as all customers' reviews on the competitors' products quality.

Winning the customers' loyalty is not a simple thing. In the field of online business, the factor of creating trust for customers is the most important. Customers' loyalty is the deciding factor for a long-term business partnership. This is a big challenge for women, in the online business process. Many customers come to the Website just to see and refer, walk around and exit with the thought of going out to find a store and see for themselves. Although they sometimes like it, they do not allow themselves to believe in the winged words which is presented on a computer screen.

If women use online identity verification they may know if those customers are genuinely interested their website or not when customers enter their real names and contact information. As you know, all of the information which they enter could be fake. Therefore, all women should use online identity verification when they start to do online business.

How to attract customers is a question of all online startups. This is the most difficult problem for some people. With the advantage of the Internet, women can easily reach customers with low cost. However, segmenting the customer and approaching the target face many difficulties because customers have multiple choices and diverse information sources. If women would like customers to know about their products and to visit their Website and fan page ... they should understand the online marketing tools and utilize them to attract customers.

Consumer habits are formed so long ago and ingrained in people's minds and are hard to change. The same is true for Vietnamese customers. They like to physically see, touch and try the products. Besides, the traditional shopping is a form of pleasure or is the way to relieve their stress. It is really difficult for online businesses if they want to change these habits.

For online businesses, price and shipping are extremely important, because most customers are far away. Their problem is to give the most reasonable shipping solution, how to deal with inner city customers but what to do in other provinces? Besides, 3PL is also an option but must also pay special attention to the following three issues: (i) Shipping time must be as fast as possible; (ii) Ensuring safety of goods, not for goods to be lost, damaged, dented or deformed; (iii) Low price of products and low shipping fee.

In addition, the issue that the buyer or seller bears the shipping cost should also have a clear policy from the beginning, avoiding controversy later.

Payment method is also a big barrier to online business, especially with small-scale online stores. Currently, the payment methods which is applied by shop owners, are bank transfer (in part or in whole). The customers always use online payment gateway, mobile payment or payment on delivery (COD). Each payment method has its advantages and disadvantages.

Of all the e-commerce business challenges today, technical issues in online business can be one of the most difficult to overcome. And if those technical issues are related to data security, it can be a terrible problem. Attackers can infect their website with viruses, so that, their confidential data can be exposed.

Through the above-mentioned analysis, we see a lot of benefits and opportunities for women doing online business, but they also face many difficulties and challenges to fix the problems and make good use of the advantages in this field. Successful woman entrepreneurs should understand and use the latest technology well; agilely capture information, analyze and handle problems in any situation as fast as possible.

5. Proposed policy recommendations to facilitate for women doing online business

In recent years, online business and online marketing has become more popular. New fields of study related to e-commerce have also attracted a wide variety of young people. Moreover, the e-commerce market in Viet Nam in particular and the world in general is developing strongly and is expected to accelerate rapidly in the next few years. That is also the reason women actively improve their latest technology capabilities to prepare for e-business startups. In order to develop the e-commerce human resources in general as well as enhance the capacity of digital skills for women in the context of Industrial Revolution 4.0, there are some following solutions:

For the State and related ministries

Having a training policy to improve the number and quality of human resources for e-commerce industry, creating conditions for workers of all ages and genders to participate in training courses, so they catch up with technology trends 4.0.

Having specific policies for businesses as well as individuals when they register online businesses; having online payment policies to create favorable conditions for businesses in paying both export and import.

Developing a scheme to manage e-commerce activities on import and export as soon as possible.

For training facilities and businesses

Innovating training programs and methods in line with the development trend of technology and the Fourth Industry Revolution.

Enhancing the latest technology skills and online business experiences for women to conduct successfully online business by analyzing competitors, capturing interests of customers, collecting customers' information, attracting customers, maintaining customers' loyalty, in order to offer competitive prices, the most reasonable shipping fees, convenient and efficient payment method.

For individuals

Online business women need to adapt themselves and own some technologies. In the process of working, they need creativity, flexibility, technology learning to improve the professional skills and necessary soft skills. Therefore, individuals can catch up with the latest technologies-the Fourth Industrial Revolution. It is also a way to reconcile family and work pressures.

Online business women need to constantly research customers' tastes, capture market trends, especially create trust for customers. Hence, doing online business for women will increasingly develop in the future.

Combining traditional business (offline) with online business is essential for sellers to approach all kinds of target customers. Moreover, they can also meet all the demands of buyers, including strict ones.

Conclusions

Extensive international integration and the Fourth Industrial Revolution are both an opportunity and a great challenge for each economy. If Viet Nam does not innovate and overcome itself, it will forever be lagged behind other economies. Therefore, the Government, training facilities and businesses need to closely coordinate in training information technology as well as soft skills in online business for women, especially in the field of market research such as: grasping the psychology, trends of customers to meet their demands in the best way.

Understanding this problem, more and more women want to express themselves not only in the family, but also in society. They themselves equip with new knowledge and skills in line with practical requirements to meet development demands of the Fourth Industrial Revolution. Therefore, they can raise their incomes, become more independent of finance and close the gender gap in labor, allocate time at work and home efficiently. Online business women who are rich, are not too strange. Especially in the current technology development period, that women's doing online business is a new wave.

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PART II: SURVEY DESIGN AND ANALYSES

Program of Supporting Women In Starting Online Businesses (Survey Design)

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1. Methodology

While in business survey, the most important part is to ensure limited hypothetical bias of willingness to pay and toward-social-norms answers (Loomis, 2014), a survey questionnaire sent to government officials have to reveal actual reasons why some policies are (not) implemented efficiently.

Another point is that while the survey sent to individuals in the public asks for personal view points, this survey is sent to the representatives of the agencies who may provide different answers if they consider themselves represent the economies or not. In order to know about current situation of each economy, it is important to know both the official version of the economy's view and the actual views of the officials/staffs implementing the policies which could affect policy implementation. For example, if the economy declares in their strategy as boosting women's opportunities in online businesses while due to the culture or history or previous policies context, the people in charge of implementing consider women should contribute economy only after fulfilling family duties may develop less ambitious programs for women. Besides, online business policies and those that support women in starting online businesses including voluntary tax declaration and online registration are low-cost and high - impact policies, following the policy analysis model of cost and impact. Therefore, the survey should reveal the true obstacles in applying or implementing these policies, not just their existence in specific economies. When analyzing the survey results, the discussion could also work on where the obstacles were formed to give policy recommendation.

The author applies the methodology of Berg (2009) in designing including essential question, extra questions and probing questions part. Essential question is the most important to the study, identifying the current policies in AEPC economies. Extra questions are the "If yes, please provide the document" form to ensure consistency of the answers. Extra questions are also in the form of analytical part and data part to enhance details of the whole policy pictures and consistency of information.

Probing questions in this design are the open-ended ones for participants to express their ideas for the author to study the context, conditions, obstacles of the policies

implementation. The informed consent part is the brief summary in the beginning to give the participants the context of the study which follows overt researcher policy.

The questions are worded following the policy of avoiding affectively worded, double-barreled and complex question (Berg,2009, p.118-119).

2. Survey design

The survey design has to answer the following questions:

a. What do we want to know?

- The current policies for women in starting online businesses in APEC economies
- What can be improved

These questions are to prove the hypothesis: APEC economies have certain gaps in supporting women in starting online business.

b. Who will we send the survey to?

- They are agencies in charge of
 - (i) online businesses
 - (ii) supporting women

Based on the self-funded report by Nguyen (2019), there are often different agencies in charge of these two areas and also overlapping in policies in some cases, we send questionnaires to both two groups of agencies and also ask if there are collaboration between these two groups of agencies in each economy.

c. How will we survey?

- The questionnaire should be in the Google form to best utilize the technology in summarizing the results later. Questionnaires then should be sent to emails of people in the leadership role in charge of policies supporting women starting online businesses.
- Interviewing is recommended. According to Berg (2009), the author should use triangulation of methodologies to study one phenomenon to avoid assumption. As Nguyen (2019) in this Program of Supporting Women in starting online businesses already conducted documents research about the agencies in APEC economies in charge of the area, surveying and interviewing will give form multiple data-gathering technics to limit errors in information. As APEC includes 21 economies, open questions to identify general policy direction affecting women in starting online businesses will help the authors to understand the context of the policies better. Therefore, besides sending the questionnaire, the author recommends the project team to interview any economy to give them the opportunity to explain more about their policies context.

d. Pretest

This questionnaire was pretested in Viet Nam, with officials from Agency for Enterprise Development and was adjusted after pretesting. The author recommends pretesting the survey to three to five other economies before sending to all 21 economies in APEC. Recommended economies for testing are Singapore; Canada and Australia as representatives of developed economies who connected with the project team and another representative of developing economy beside Viet Nam.

The questionnaire will be presented in Google form when being sent to the agencies.

THE QUESTIONNAIRE

Women still face less favorable conditions than men in businesses. According to Dell's 2018 Women Entrepreneur Cities Index, New York, where the score of convenience for women enterprise is highest, it is still 6.29/10 for women, not 10/10. However, our reports have proved that women could keep up with their male counterparts when participating more into the online businesses where they have more advantages: big percentage of online female customers whose needs are understood more by them and flexibility of businesses suiting women with children who desire balance for their kids' emotional bonding. Please share with us the situation in your economy in supporting women in starting online businesses by answering the following questions.

Thank you very much!

Analytical part:

1. Are online businesses without a physical shop legal in your economy?

If No, please tell us if you have pilot program or action plan to legalize online businesses

If Yes, please tell us it is regulated in what law? Please provide the link of the law document if available

2. Are home-based businesses legal in your economy?

If No, please tell us if you have pilot program or action plan to legalize home-based businesses

If Yes, please tell us it is regulated in what law? Please provide the link of the law document if available

3. What of the following policies do you provide to online businesses?

If yes to any policies, please give details if available, for example, if there is funding, how much is the funding?

- 3.1. Online one-stop policy for online businesses to register and pay tax
- 3.2. Offline one-stop policy for online businesses to register and pay tax
- 3.3. Technology courses on online businesses
- 3.4. Funding
- 3.5. Tax incentives
- 3.6. Others:
- 3.7. None of above

4. What of the following policies does your economy provide to women in starting online businesses?

If yes to any policies, please give details if available, for example, if there is funding, how much is the funding?

- 4.1. Funding for women to start online businesses
- 4.2. Tax incentives for women to start online businesses
- 4.3. Technology courses on online businesses designed especially for the women
- 4.4. Childcare help (please clarify the form of help, for example, subsidies for childcare service or sending trained domestic helper)
- 4.5. Information sharing (please clarify the form of information, for example: information about online markets, potential online customers or online products)
- 4.6. Personal consultancy (please clarify the form of information, for example: one-to-one mentoring, guidance)
- 4.7. Others
- 4.8. None of above

5. What are the collaborations between agencies supporting women and those supporting online businesses in your economy that your agency is aware of? (for example, workshops, partnership, program project or plan between ministries, associations)

Data part:

1. How much is the fee to register for a business online in your economy?
2. How much is the fee to register for a business online for women with small kids/pregnancy/ certain duties of family care or similar conditions?
3. What is the percentage of businesses registered as online businesses each year from 2010 to 2018? How many of them are women-led in each year?
4. How much is the tax revenue contribution of online businesses in percentage? How much is from women-led ones?
5. What is the maximum initial capital for online business?
6. What is the maximum labor quantity hired in online businesses?

Open-ended questions:

1. What is your view about the importance of supporting women in starting online businesses? (Please feel free to express your view, not necessarily to be your economy official vision about this)
2. Do you think there is still room for improvement in supporting women in starting online businesses in your economy?
If yes, what are they?
3. What else you want us to know?

3. Pretest

The pretest process of a survey is to understand better about the reaction of different economies to the questionnaire. After the pretest, the questionnaire could be revised to collect the information that meets the research objectives more effectively. Blair (1993) emphasizes the importance of the pretest process as “[p]retesting focuses on issues of respondent understanding of questions (and how these understandings differ from those the researcher intends) and the problems respondents encounter doing the tasks posed by questions.”

The survey questionnaire was sent to the following economies for pretest:

- 1) Japan
- 2) Hong Kong, China
- 3) Singapore
- 4) Australia
- 5) Canada
- 6) Peru
- 7) Viet Nam

Among the above economies, Japan; Hong Kong, China; Singapore, Australia and Viet Nam gave feedback on understanding the questions and the data they could or could not provide due to data availability.

All 7/7 economies replied to the email sent by the project team to discuss the survey. There are 5/7 economies sending comments. They are:

- 1) Japan
- 2) Hong Kong, China
- 3) Singapore
- 4) Australia
- 5) Viet Nam

Figure 1. Comments from Hong Kong, China for the pretest



Figure 1 shows that the pretest process helps the economies to give explanation on their answers to the questions. In the case of Hong Kong, China, the answer to question “Are businesses are allowed to use residential areas (such as the owner’s home) for business operation in your economy?” could not be simple as “Yes” or “No” but it needs to explain the “specific businesses”.

Among 5 economies sending comments, Singapore was sending their fully responded survey questionnaire together with their comments.

Figure 2. Fully answered pretest questionnaire by Singapore

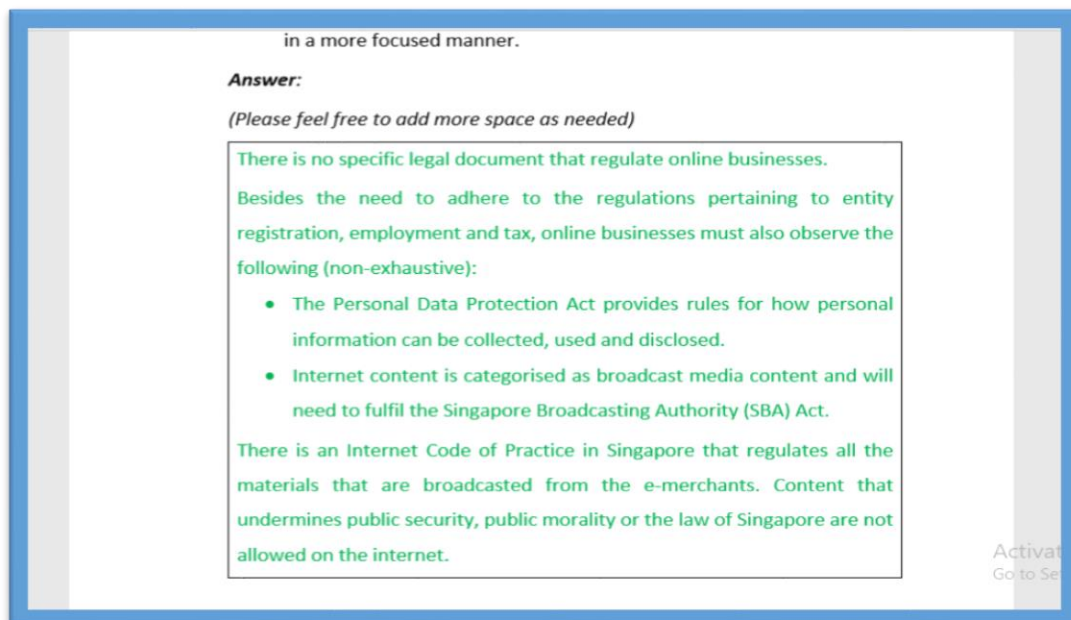


Figure 2 shows that the pretest process helps the questions to be revised to better collect the information. In the case of Singapore, while “there is no specific legal

document that regulate online businesses”, there are many legal documents that together, contribute to monitor online businesses in the economy.

In general, the responses and comments from selected economies have helped the author to:

- 1) Remove the questions where data are not available or hard to collect in more than 3/7 of the pretested economies;
- 2) Review the questions to better match the situation of all pretested economies in APEC;
- 3) Revise the questions to help the respondents better understand the questions;
- 4) Simplify the options for respondents to choose easily;

The author then develops the final questionnaire that includes 14 multiple-choice questions and one open question. The questions are divided into three main parts: Women in business (three questions), Current policies, regulations and actions (nine questions); and Looking forward (two questions).

The questions ask the respondents to evaluate women’s role in the current economy and how women are supported in doing business and online business. The specific objectives of each question are as follows:

No.	The objectives of the questions are to identify:	The questions are designed as:
1	The situation of women-led businesses in your economy in recent years	What can be said about women-led businesses in your economy in recent years?
2	The factors affecting women’s opportunities in development: the responsibilities of household chores and childcare (with references to the background reports conducted by the project team)	How are the responsibilities of household chores and childcare normally shared in families in your economy?
3	The factors affecting women in business - the social (culture-influenced) attitude towards women doing business (with references to the background reports conducted by the project team)	What is the social (culture-influenced) attitude towards women doing business in your economy?
4	Changes in laws and regulations in response to the rise of online business	Could you please describe some changes in laws and regulations, if any, in response to the rise of online business in your economy?
5	Possibility of using residential areas for business operation	Are businesses are allowed to use residential areas (such as

		<p>the owner's home) for business operation in your economy?</p> <ul style="list-style-type: none"> • If Yes, please tell us it is specified in what law? Please provide the link of the law document if available. • If No, please tell us if any policy is being developed for home-based businesses.
6	policies and support are available to businesses	What kinds of policies and support are available to businesses in your economy?
7&8	The facilitation to doing online business - One government website about legal requirements for and kinds of support to online businesses	<p>Is there at least one website of the government where everyone can access information about all relevant legal requirements for and different kinds of support available to online businesses in your economy? Please provide website address(es) if available.</p> <p>If the Answer to Question 7 is Yes, please let us know to what extent the criteria of user-friendliness of the website are taken into account? Please check all boxes that are applicable.</p> <p>Otherwise, please proceed to Question 9.</p>
9	Supportive policies are available to women doing business	What kinds of supportive policies are available to women doing business in your economy?

10	Support provided by government-sponsored assistance programs to women doing business	What kinds of support are provided by government-sponsored assistance programs to women doing business in your economy?
11,12	Evaluating the availability of support for women doing business	How do you evaluate the availability of the support from government-sponsored assistance programs for women doing business in your economy? How do you evaluate the availability of the support from not-for-profit and community organizations for women doing business in your economy
13	Position of the issue of supporting businesses in “going digital” in the policy agenda	What is the position of the issue of supporting businesses in “going digital” in the policy agenda in your economy?
14	Position of the issue of facilitating women’s participation in business in the policy agenda	
15	Open question for sharing law and policy	What is the position of the issue of facilitating women’s participation in business in the policy agenda in your economy?

The multiple choices of each question are adjusted after the pretest to better cover the overall situation in business regulation and women supporting policies in APEC economies. The pretest results help to identify that while supporting policies for women are common among economies, the linkage between policies for women and policies for business varies across economies. Therefore, the multiple choices must ensure enough options for economies to choose from.

The final questionnaire is as follows:

QUESTIONNAIRE

There are certain revealed tendencies among women that should not be overlooked when it comes to the issue of their economic participation and contribution to the society. It has been widely recognized that women in families invest more into healthcare, education and environmentally friendly products and services (Veras, 2015). Women leading enterprises tend to care about environment and green development (Braun, 2010); they have a disposition towards sustainable economy and society; and women are more likely than men to start business in healthcare and education (Women's Entrepreneurship Report, The Megaphone Main Streets, 2018). It can be suggested that female entrepreneurs identify themselves with the values of sustainability more than their male counterparts.

However, women seem to be at a disadvantaged position in the workplace in general and in doing business in particular. The salaries of female staff are reportedly lower than men doing the same job. Women are also invariably underrepresented in the management boards of companies in virtually any economy in the world.

Online business, thanks to its advantages of lower cost and higher flexibility in management compared to traditional business, can provide a promising venue for women to expand their participation and increase their sense of ownership in economic activities. Potentially, the world as a whole could also benefit from their propensity to protect environment, society and connect with people.*

Supporting women in doing business would go a long way towards improving gender equality in the society. Online business has been increasingly looked at as an important theme in those on-going efforts. This survey is conducted to explore what has been done in APEC economies to help women get their online business up and running. Please share with us the status in your economy in relation to supporting women in starting online businesses by responding to the following questions.

Thank you very much!

*For the purpose of this survey, online businesses are understood as the businesses which process most of their transactions online, including websites, social media channels, and mobile and tablet Apps, as traders or service providers.

(This survey contains some boxes in the answer parts. If clicking onto a box does not make it checked, please type X next to the box. Thank you!)

A. Women in business

6. Question:

What can be said about women-led businesses in your economy in recent years?

Answer:

(Please click onto the box to check/uncheck it)

- The number of women-led businesses has increased.
- The proportion of women-led businesses in the economy has increased.

- The number of jobs created by women-led businesses has increased.
- Women-led businesses are now present in more industries than before.

7. Question:

How are the responsibilities of household chores and childcare normally shared in families in your economy?

Answer:

(Please click onto the box to check/uncheck it)

- They are mostly taken care of by women.
- They are taken care of more by women than men.
- They are shared equally between women and men.
- They are taken care of more by men than women.
- They are mostly taken care of by men.

8. Question:

What is the social (culture-influenced) attitude towards women doing business in your economy?

Answer:

(Please click onto the box to check/uncheck it)

- Very encouraging
- Encouraging
- Neutral
- Discouraging
- Very discouraging

Additional information:

(Please provide additional comment, if any. Feel free to add more space as needed)

B. Current policies, regulations and actions

9. Question:

Could you please describe some changes in laws and regulations, if any, in response to the rise of online business in your economy?

Answer:

(Please feel free to add more space as needed)

10. Question:

Are businesses are allowed to use residential areas (such as the owner's home) for business operation in your economy?

- If Yes, please tell us it is specified in what law? Please provide the link of the law document if available.
- If No, please tell us if any policy is being developed for home-based businesses.

Answer:

(Please feel free to add more space as needed)

11. Question:

What kinds of policies and support are available to businesses in your economy?

Answer:

(Please click onto the box to check/uncheck it)

No.	Policy/support	All businesses (1)	Only online business (2)	Both (1) & (2)
1	Online one-stop service for business registration and tax payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Offline one-stop service for business registration and tax payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Capital assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Tax incentives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Business consultancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

No.	Policy/support	All businesses (1)	Only online business (2)	Both (1) & (2)
6	Subsidized or free training courses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Others	[Please type here]	[Please type here]	[Please type here]

12. Question:

Is there at least one website of the government where everyone can access information about all relevant legal requirements for and different kinds of support available to online businesses in your economy? Please provide website address(es) if available.

Answer:

(Please click onto the box to check/uncheck it)

Yes

No

Website address(es)

13. Question:

If the Answer to Question 7 is Yes, please let us know to what extent the criteria of user-friendliness of the website are taken into account? Please check all boxes that are applicable.

Otherwise, please proceed to Question 9.

Answer:

(Please click onto the box to check/uncheck it)

User-friendliness of the website was tested during the design stage.

It is possible for users to give feedbacks on the website.

The satisfaction of users is one of the performance criteria of the website.

The feedbacks of users are collected and analyzed on a regular basis.

User-friendliness of the website is regularly reviewed and adjusted if necessary.

Additional information:

(Please feel free to add more space as needed)

14. Question:

What kinds of supportive policies are available to women doing business in your economy?

Answer:

(Please click onto the box to check/uncheck it)

Capital assistance specifically for women doing business

Tax incentives specifically for women doing business

Others. Please specify:

.....

None of the above

Additional information:

(Please feel free to add more space as needed)

15. Question:

What kinds of support are provided by government-sponsored assistance programs to women doing business in your economy?

Answer:

(Please click onto the box to check/uncheck it)

No.	Supporting activities	For all genders (1)	Especially for women (2)	Both (1) & (2)
1	Provision of subsidized or free training courses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Provision of subsidized or free training courses on online business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Information sharing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Business consultancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

No.	Supporting activities	For all genders (1)	Especially for women (2)	Both (1) & (2)
5	Childcare assistance (may include, but not limited to financial benefit)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Others	[Please type here]	[Please type here]	[Please type here]

16. Question:

How do you evaluate the availability of the support from government-sponsored assistance programs for women doing business in your economy?

Answer:

- More than demand
- Meet demand
- Less than demand
- Much less than demand
- Not sure

17. Question:

How do you evaluate the availability of the support from not-for-profit and community organizations for women doing business in your economy?

Answer:

- More than demand
- Meet demand
- Less than demand
- Much less than demand
- Not sure

C. Looking forward

18. Question:

What is the position of the issue of supporting businesses in “going digital” in the policy agenda in your economy?

Answer:

(Please click onto the box to check/uncheck it)

- High on the agenda
- Some discussion
- Not on the agenda
- Not sure

Additional information:

(Please provide any additional information related to the policy discussion on how to promote “going digital” in businesses. Feel free to add more space as needed)

19. Question:

What is the position of the issue of facilitating women’s participation in business in the policy agenda in your economy?

Answer:

(Please click onto the box to check/uncheck it)

- High on the agenda
- Some discussion
- Not on the agenda
- Not sure

Additional information:

(Please provide any additional information related to the policy discussion on how to make it easier for women to participate in business. Feel free to add more space as needed)

20. Question:

What else would you like to share with us?

Answer:

(Please feel free to add more space as needed)

Thank you very much for your time and sharing!

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4. Encoding

As the questions are designed to best encourage the respondents to describe their policies and current environment toward women in businesses, encoding helps to interpret the responses effectively.

In the questionnaire, 9/15 questions allow respondents to give additional comments. While the multiple choices help the author to get quantitative description of the policies among economies in APEC, the additional comments will go deeper in each context and could be used as qualitative data.

The author encodes the *contents of the responses* which would be received, based on the questionnaire designed. According to the self-funded research report by Viet Nam Institute for Development Strategies, APEC economies have different policies to women in online businesses which fall into “affirmative action” and “same” or “equal” opportunities provided for both men and women in businesses or gender mainstreaming. Affirmative action policies provide support in the form of compensation for the disadvantages women have to suffer such as financial support, training courses and funds. Sameness policies try to provide opportunities without discrimination to both genders. Gender mainstreaming incorporate gender differences in planning process from the beginning, at all levels, in all sectors so that women and men have the equally favorable conditions and fairness in taking the opportunities. In some cases, the economies may combine these directions in a roadmap or establish a transition period to move from affirmative action with scholarship, training courses for women to ensuring equal opportunities in the next socio-economic planning period.

Therefore, in the survey questionnaire design, it is crucial to guide the respondents to describe the *different directions* of policies for women in business and policies for online business, and how the policies for online businesses interact with the policies for women in business.

The different directions could be encoded following their content factors. Then responses from the economies later could be compared in a table to reflect what direction(s) they follow. The author identifies the content factors of each policy directions in each code groups as follows:

Code group 1: Affirmative action

Table 1. Encoding of Affirmative Action Elements

No.	Affirmative Action Factors to be coded when analyzing the responses
1.	Training
2.	Tax policy
3.	Financial support
4.	Emotional support/encouragement (culture context)
5.	Consultancy
6.	Providing specific conditions to meet the situation of the group (i.e. childcare support for women)
7.	Setting quota (i.e. 50% of the funded businesses must be women-led)

Code group 2: “Same” Opportunities

No.	The Factors of the Opportunities Provided to be coded when analyzing the responses
1	Same tax policy (tax rate, employment and income-based policies)
2	Same registration service (website/hotline)
3	Same legal requirements
4	Neutral attitudes in planning

Code group 3: Mainstreaming Business Opportunities toward Gender

No.	The Factors of Mainstreaming Business Opportunities toward Gender to be coded when analyzing the responses
1	Incorporating the characteristics of genders to design business platform for both genders
2	Incorporating the characteristics of genders to design business registration, management or taxation favorable to both genders

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Program of Supporting Women in Starting Online Businesses (Survey Analyses)

Produced by

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Background

The questionnaire is divided into three parts with 14 questions and one open question. The first part “Women in business” consisting of three questions is to ascertain whether the significance of women-led businesses has changed and how the society and family view that change. The main part “Current policies, regulations and actions” with nine questions is intended to obtain an overview on how policies in APEC economies support online businesses and women doing business. The two questions in the third section “Looking forward” look at the policy agenda for the future. The last question is open for respondents to share any information or ideas they find relevant to the purpose of the survey. Most of the questions are multiple-choice ones and space is provided for respondents to give additional relevant information if necessary.

The final questionnaire was sent out to all APEC economies. The responses were given by 14 economies¹. Some responses, however, do not fully address all the questions in the survey.

A workshop was organized on Supporting Women in Starting Online Businesses was organized on 22 and 23 Oct. 2019 in Ha Noi, Viet Nam to share the research results, promote the importance of online business policies and supporting policies for women to governments of APEC economies as well as collect further comments on research results. The economies attended the workshop gave valuable comments to the research results. This is also an opportunity for networking among enterprises, governments and academia for the continuing effectiveness of this program.

1. Sending and Collecting survey

The process of sending and collecting the questionnaire was self-funded and conducted by Viet Nam Institute for Development Strategies (VIDS). Requests on further information about this process could be sent to: *phuongpnm.vids@mpi.gov.vn* or *ngocntb.vids@mpi.gov.vn*.

¹ Australia; Brunei Darussalam; Canada; Chile; People’s Republic of China; Hong Kong, China; Republic of Korea; Indonesia; Malaysia; Mexico; The Philippines; Singapore; Thailand; Viet Nam

The pretest version of the questionnaire was sent to the following agencies:

1. Australia: International and Cross Portfolio Policy, Small Business and Entrepreneurship Branch, Australian Government Department for Employment, Skills, Small and Family Business; Small Business and Economic Strategy Group Australian Government Department of Jobs and Small Business (the later supported and connected the PO team to the first one and the first one filled in the survey questionnaire)
2. Hong Kong, China: Trade & Industry Department
3. Japan: Office for International Cooperation, SME Agency, Japan
4. Peru: General Office of Planning, Budget and Modernization, Ministry of Production of the Republic of Peru
5. Singapore: Enterprise Singapore
6. Viet Nam: Enterprise Development Agency, Ministry of Planning and Investment, Viet Nam

The final version of the questionnaire was sent to the above six agencies and the following 15 agencies and/or independent experts. As the survey is not opinion-based but information-based, we allow respondents to either incorporate the comments from or cooperate with other agencies for more information. In case the agencies PO team contacted had difficulty in completing the form, PO team contacted experts working in business policy area in their network):

1. Brunei Darussalam: Darussalam Enterprise; Ministry of Finance and Economy (the survey was filled by Darussalam Enterprise);
2. Canada: Office of the Chief Economist, Foreign Affairs, Trade and Development Canada; Innovation, Science and Economic Development Canada; Vera Kobalia (directly contacted), Board Member, Economic Development Advisory Committee (EDAC), New Westminster City Council (the survey was filled by Vera Kobalia, Board Member, Economic Development Advisory Committee (EDAC), New Westminster City Council);
3. Chile: Gender Department, Vice Ministry of Trade; National Service for Women and Gender Equity Ministry of Women and Gender Equity (collaborating to fill in the survey form);
4. China: China Center for Promotion of SME Development;
5. Chinese Taipei: Foundation for Women's Rights Promotion and Development and Small and Medium Enterprise Administration, Ministry for Economic Affairs;

6. Indonesia: Directorate General of International Trade Cooperation | Ministry of Trade of the Republic of Indonesia (incorporating the answers from Ministry of Cooperative and SMEs);
7. Japan: Ministry of Economy, Trade and Industry;
8. Korea: Asia Pacific Women's Information Center at Sookmyung Women's University, KDI School of Public Policy and Management (connecting PO team to other agencies), PhD Candidate, Graduate School of International Studies, Seoul National University in Korea (coordinating two other respondents working in business and gender at Korea Women's Development Institute to fill in the form);
9. Malaysia: Bureau of Small and Medium Enterprise Development;
10. Mexico: Productive Development Unit (Pronafim-Inadem/ FNE) Ministry of Economy;
11. New Zealand: Ministry of Business, Innovation and Employment;
12. Russia: Ministry of Economic Development;
13. Thailand: Office of Industrial Economics (OIE), Ministry of Industry; Department of Business Development (DBD) (OIE helped the PO team to connect to Department of Business Development, Ministry of Commerce who filled in the survey form);
14. The Philippines: Policy and Research Division, Bureau of Small and Medium Enterprise Development;
15. The United States: Mellissa Withers, APRU Global Health Program (not filling but coordinating two other respondents working in business and NGOs to fill in the form);

2. Summary of The Responses Rate

The survey questionnaire was sent by PO's team to the agencies in charge of business policies in all APEC economies. 17 economies, equal to 80.10% of total APEC economies gave the authors either comments/ responses in emails or fully responded survey questionnaire, they are:

1. Australia
2. Brunei Darussalam
3. Canada
4. Chile

5. China
6. Hong Kong, China
7. Indonesia
8. Japan
9. Korea
10. Malaysia
11. Mexico
12. Peru
13. Singapore
14. Thailand
15. The Philippines
16. The United States
17. Viet Nam

Among them, Japan gave several valuable comments on their policies in email in the pretest period which also helps describe their economy's general situation as follows: "in Japan, whether online or not, the procedure seems the same when starting a business whether woman or man. For question 5, in general terms, I believe Japanese government welcomes more active and positive female activities, and I also understand the importance of gender equality. We have a scheme to provide preferential interest rate loans to women, youth and seniors through Japan Finance Corporation (JFC), and other ministry provide assistance for women, (not limited to "online businesses"). Questions 6 also seems general, but many ministries and associations are involved in women supporting activities (not limited to online businesses either)". Peru gave some short ideas on how the policies to supporting women-led businesses are important to the economy.

As far as Mexico and the Philippines are concerned, the agencies incorporated the information from different agencies then finalized the responses and sent back to the PO. In the case of Korea and the United States, after contacting the agencies in charge of business policies failed, the PO contacted researchers working in the business policy sector to answer, which would still ensure the information about those economies and received fully responded forms. However, the expert from the U.S worked mostly with NGOs so the author decided to skip using the response and saved it for future research.

The eligible responses were received from 14 economies, equal to 66.67 % of total APEC economies. They are:

1. Australia
2. Brunei Darussalam
3. Canada
4. Chile
5. China
6. Hong Kong, China
7. Korea

8. Indonesia
9. Malaysia
10. Mexico
11. The Philippines
12. Singapore
13. Thailand
14. Viet Nam

Among them there are seven economies where the agencies in charge of businesses policies are those who sent their representatives to the workshop in Ha Noi, Viet Nam on 22 and 23 Oct 2019. Beside filling in the survey questionnaire, they also contributed their comments to the workshop which helps illustrate their policies better to the author who was also present at the workshop. They are:

1. Chile
2. China
3. Indonesia
4. Malaysia
5. Mexico
6. The Philippines
7. Viet Nam

The response rate has shown that the majority of APEC economies have available data for the research on business policies, including those that support women-led businesses. They are also willing to participate in such a survey and research. Some economies including Australia; China and Singapore have been enthusiastic in filling both pretest and final versions of the survey questionnaires, with informative comments. Future research may look at these economies as possible case studies.

That several economies who contributed their comments at the workshop have proven that the workshop was a good chance for the economy to discuss, understand the research questions deeply and provide best practices or good policy examples.

3. Methodology

First, the author analyzed each question to identify if there is a trend among APEC economies in applying supporting policies for women in businesses.

Second, based on the encoding themes identified in the survey design, the author analyzed the responses to see which economies follow what policy direction: same opportunities, affirmative action or gender mainstreaming. The questionnaire has been designed to identify the culture, social and economic development in each economy with questions 1-5 and 7-8. The author ranked the advantages of the conditions for women to start business by applying Likert scale and analyze the relationship between the condition and the policy directions applied.

4. General Trend

4.1 Part 1: Women in business

Question 1: What can be said about women-led businesses in your economy in recent years?

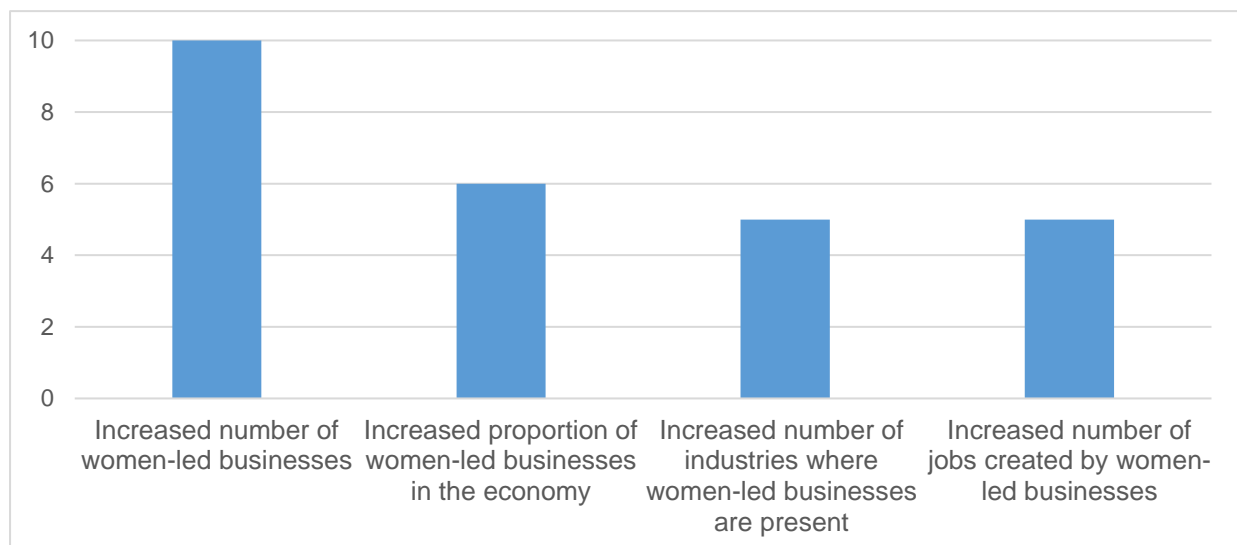
Except for three economies that did not provide specific responses, *all economies reported the increasing role of women in business*. What is most obvious trend is that the number of women-led businesses has increased. In ten out of 11 economies, the absolute number of women-led businesses has increased. They also account for a higher percentage of the total number of businesses in six economies than in the past. And five out of 11 economies noted the increase in the number of jobs created by businesses led by women. The same number of economies saw the presence of women-led businesses in more industries and sectors than before.

Box 1. The expansion of women-led businesses in Australia

According to Australian Bureau of Statistics (ABS), 12.1% of the 5.9 million employed woman in Australia are now their own boss. Women today own nearly 40% of Australia's small businesses. Over the past two decades the number of female business operators in the economy has increased by 46%.

It is also noteworthy that four economies reported the more significant role of women in business in all four above-mentioned aspects, namely the absolute number, the relative proportion, job creation and sectoral diversity of women-led businesses. These include one high-income economy, one upper-middle-income economy and two lower-middle-income economies. What is implied is that opportunities for enhancing women's economic participation are present across different levels of development.

Figure 1. The increasing significance of women-led businesses across APEC economies



On the other hand, there are considerable disparities between the number of responses confirming an increase in the quantity of women-led businesses and those indicating improvements in other regards. That fact is reflective of certain barriers that

prevent women-led businesses from expanding to other sectors. It also suggests that businesses of women tend to be informal or micro-sized so that their numbers of job creation might not be recorded. And while the expansion of women-led businesses is a trend, its momentum is not necessarily equal to that of the growth of businesses owned by men.

Box 2. Barriers to women-led businesses in Korea

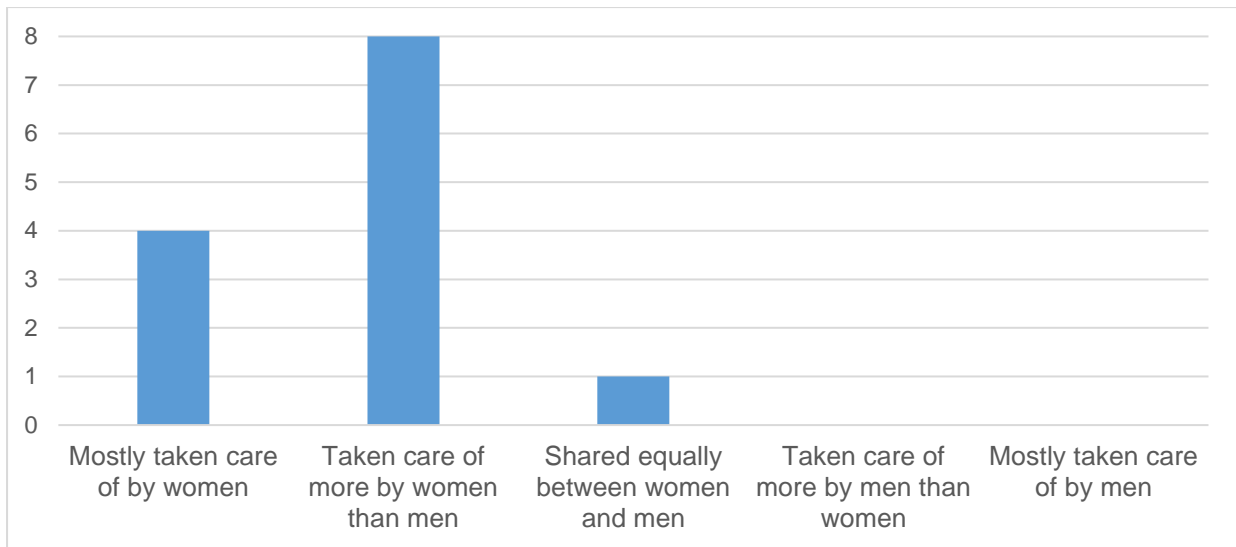
Compared to men-owned businesses, women-led businesses have serious bias in terms of size (most are small businesses) and business line (concentrated in wholesale and retail trade, accommodation and food services). Despite the presence of legal support (“Act on Support for Businesses Owned by Women Entrepreneurs” came into force in 1999), the implementation of policies to address such bias is inadequate.

Question 2: How are the responsibilities of household chores and childcare normally shared in families in your economy?

Explicit responses were given by 13 economies. The survey results confirm the observation that the responsibilities of *household chores and childcare are unevenly distributed with women taking the bigger share*. In four economies, most of the family care work is shouldered by women. In eight other economies across three continents, the burden of housework falls more on women than men. And one economy reported the equality in housework sharing. Having said that, the notion of “equal sharing of household chores and childcare responsibilities” may differ from culture to culture and should be treated with care in comparative studies.

Providing additional information, an economy pointed out the correlation between the shift in the housework distribution towards more equality and the increase in the number of working women in both public and private sectors. Another comment noted the same phenomenon, adding that it is also associated with the shift in cultural perception. The question remains whether the change in housework distribution can take place in line with the changing role of women in the society.

Figure 2. The uneven distribution of family responsibilities between women and men in APEC economies



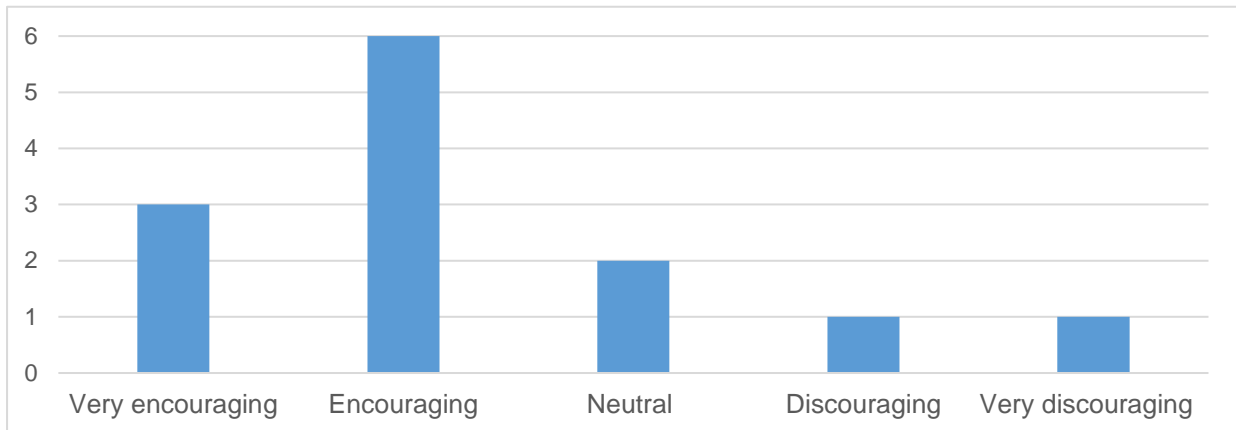
Question 3: What is the social (culture-influenced) attitude towards women doing business in your economy?

The 13 explicit responses from the economies regarding the social attitude towards women doing business ranged from Very Discouraging to Very Encouraging. The good news is most responses (9 out of 13) indicated Encouraging or Very Encouraging attitude. The supportive attitude is very beneficial to women both in business and life as reflected in one comment from Australia.

“Women business operators are significantly less likely to go broke than men. Many of them are parents, and they have a really high level of life satisfaction.”

However, a comment from another “Encouraging” economy suggests that in certain localities, tradition still affects women’s preference for home-based livelihood activities to ensure that household chores and taking care of children are not neglected. That raises the question whether the supportive attitude towards women doing business is conditional on their fulfilment of housework first, meaning the situation in reality might be more complicated.

Figure 3. The positive social attitude towards women doing business in APEC economies



Two responses expressed Discouraging and Very discouraging attitude. It is possibly not a coincidence that the two economies with Discouraging and Very discouraging attitude are the ones whose responses for Question 2 showed that the responsibilities of household chores and childcare are mostly taken care of by women. The social perception of women's role in the family affects how people think about women in the business world.

4.2 Part 2: Women in business

Question 4: Could you please describe some changes in laws and regulations, if any, in response to the rise of online business in your economy?

In all APEC member economies that responded to the questionnaire, online businesses are subject to the general legal framework for regulating business practice. They are firstly governed by laws on company, taxes, employment... like other types of business.

In addition, laws and regulations specific to the operation of online businesses have been put in place across APEC member economies. The issues covered range from electronic transactions, online payment services, digital signature to data protection and marketing content management, etc.

For example, Brunei Darussalam has progressively developed a strong legal foundation for e-commerce activities. In 2000, it enacted the Electronic Transactions Act, based on the United Nations Commission on International Trade Law (UNCITRAL)'s Model Law on Electronic Commerce and the Singapore Electronic Transactions Act, and in 2011 it enacted the Consumer Protection (Fair Trading) Order to further support commercial transactions. More specific laws on ecommerce activities are now being considered.

In Hong Kong, China, the Electronic Transactions Ordinance (Cap 553) was enacted in 2000 to (i) accord electronic record and electronic signature the same legal status as that of their paper-based counterparts, and (ii) establish a voluntary recognition scheme for certification authorities to enhance public confidence in electronic transactions.

In Chile, the relevant regulation has been changed so that the voucher that is normally delivered for online sales are regarded as the receipt for taxing purposes.

In Indonesia, the Law on Information and Electronic Transactions (UU ITE) enacted in 2011 provides for the recognition of electronic transactions and electronic documents in a legal engagement and proof of law. The legal certainty of electronic transactions, therefore, can be guaranteed

In the Philippines, basic regulations on online businesses have been promulgated, including Republic Act No. 8792 or the E-commerce Act of 2000; Republic Act No. 10173 or the Data Privacy Act (recent amendments as of 2012); Revenue Memo Circular 55-2013 of BIR for tax obligations of online businesses; Republic Act No. 7394 or the Consumer Act of the Philippines; Articles 1458 to 1637 of the Civil Code on Sales

In Singapore, besides the need to adhere to the regulations pertaining to entity registration, employment and tax, online businesses must also observe the following (non-exhaustive):

- The Personal Data Protection Act provides rules for how personal information can be collected, used and disclosed.

- Internet content is categorized as broadcast media content and will need to fulfil the Singapore Broadcasting Authority (SBA) Act.

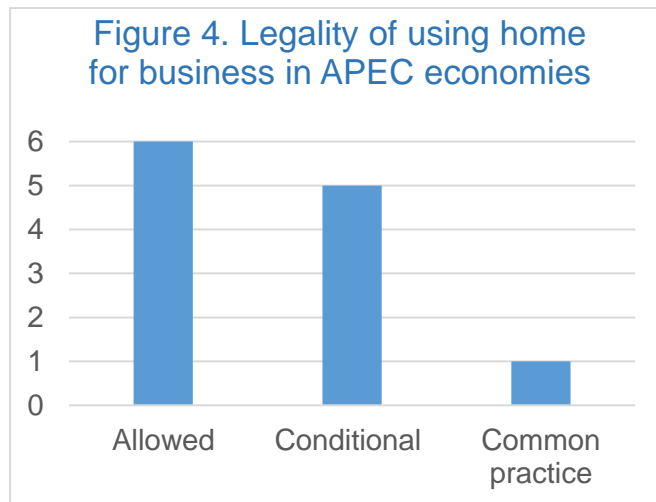
There is an Internet Code of Practice in Singapore that regulates all the materials that are broadcasted from the e-merchants. Content that undermines public security, public morality or the law of Singapore is not allowed on the internet.

In Viet Nam, the legal framework specific to online business includes Law on Electronic transaction 2005, Decree on E-commerce 2013 (amended 2018), Decree on Cashless payment 2012 (amended 2016 and 2019), Circular on Regulating e-commerce through mobile devices 2015, Circular on Regulating e-commerce websites 2014, and Circular on Regulating electronic invoices 2011.

Some economies also look at other aspects such as improving infrastructure to create favorable conditions for the development of online businesses. For example, Brunei Darussalam is currently restructuring ICT Telco industry to open up a more vibrant competition via up-to-date technologies. At the same time, Authority for InfoCommunications Technology Industry (AITI) has recently completed its study on the nation's readiness to embrace 5G market. The Digital Economy Council has been established to replace the functions of the Brunei Darussalam National IT Council,

which has existed for over 19 years. The establishment of the council will guide the policy towards Brunei Darussalam’s drive to become a Smart Nation. A master plan is currently being developed. Recently, the National Payment and Settlement System (PSS) project was established to provide a digital platform for more efficient and secure interbank payment systems by adopting latest market standards, deploying international best practices and implementing state-of-the-art systems.

Question 5: Are businesses allowed to use residential areas (such as the owner’s home) for business operation in your economy?



Explicit responses were obtained from 12 APEC member economies. In half of the responding economies, business owners can use their home for business registration and operation. Home-based businesses are still subject to common regulations such as zoning, noise control, etc. In Singapore, business owners can register to set up a home office in their private home or Housing Development Board (HDB)

flat and hire up to 2 non-resident employees. They shall comply with the prevailing Home Office guidelines and performance criteria, and ensure that the use of home as a venue for business operation does not cause amenity problems to the neighbors. In these economies, online business owners, including women, will find it straightforward to utilize a home address for business operation and registration purpose, meaning they can do business legally inside their home. That possibility helps to reduce the cost of starting business for many.

In five economies, the use of residential areas for business operation is allowed only under certain circumstances. In Viet Nam, apartments cannot be used for business registration purpose. In China, businesses are allowed to use residential areas for self-produced agriculture products and handicrafts. In Chile, only family businesses can use residential areas for business operation. For the two other economies, namely Hong Kong, China and Brunei Darussalam, business owners have to file application to the responsible authority which will make decision on the matter. Specifically, in Hong Kong, China, the responsible authority is the Inland Revenue Department. For assessing the application of business owners, the Inland Revenue Department takes into account the following factors:

- The nature of the business, for example, food manufacturing may not be suitable to be conducted at home and not likely be given approval for registration with residential address;

- The stipulated use of land or building as regulated by the Town Planning Ordinance (Cap 131), land leases, Buildings Ordinance (Cap 123) and the deed of mutual covenant; and
- Other relevant considerations.

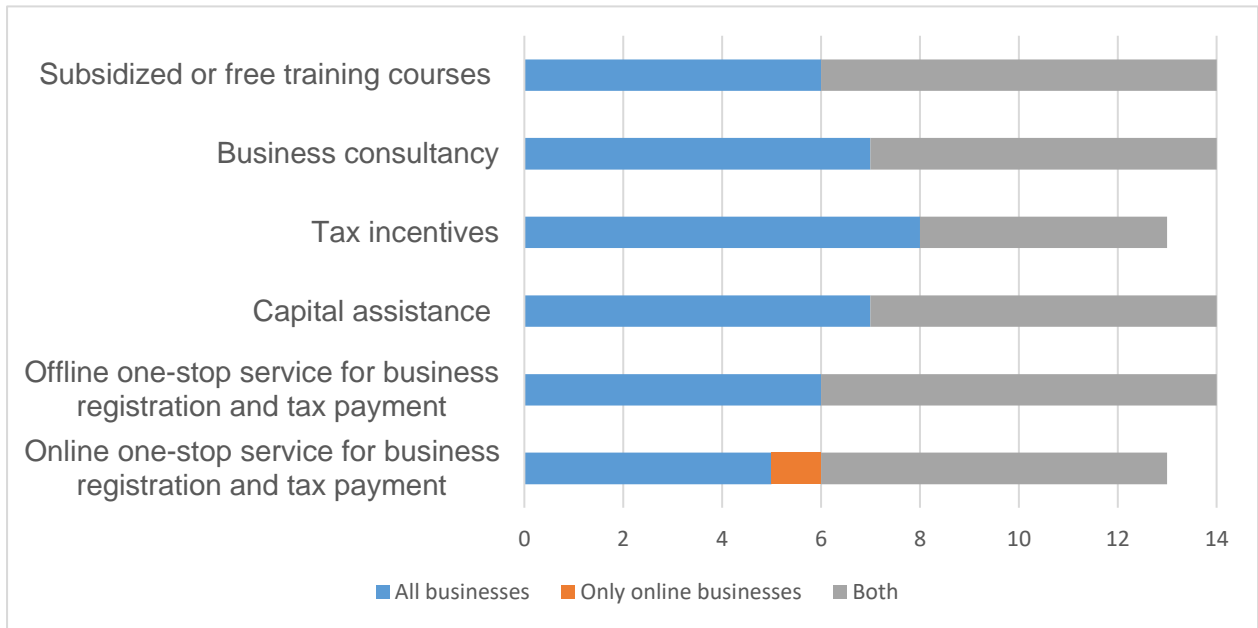
In Brunei Darussalam, for residential areas, home-based business owners need to check terms and condition (T&C) of physical land use to see if the land can be used for commercial activities. If there are restrictions, business owners can apply on an online portal - LARIS (Land Application and Registration Information System) to make the request to amend land T&C. This request is subject to further assessment by Land Department, Ministry of Development.

Once granted the permission, business owners need to comply with relevant guidelines to ensure acceptable parameters on conducting business within residential areas. For their convenience, business owners can use an online simulator to identify these requirements.

Question 6: What kinds of policies and support are available to businesses in your economy?

13 out of 14 responding economies reported having in place 6 kinds of policies and support for businesses specified in the questionnaire. One-stop services (both online and offline) for business registration and tax payment now are nearly common standards across APEC member economies. Capital assistance is also provided in different forms such as loan guarantee, matching fund, matching investment, etc. Tax incentives such as tax exemption and reduction are available when businesses meet certain criteria. Brunei Darussalam is a special case: companies with gross sales or turnover not exceeding B\$1 million (equivalent to 734,000 USD) are exempted from corporate tax or charged with 0% corporate tax. This policy is intended to support the development of Micro, Small and Medium Enterprises (MSMEs), Capacity building is also an area for policy interventions such as provision of business consultancy and subsidized or free training courses.

Figure 5. Supporting policies and mechanisms are available in APEC economies



What is noteworthy from the responses is that some economies (9 out of 14) have designed policies/supporting measures or customized part of them targeted at online business. This percentage has shown that online businesses have been initially viewed as a visible sub-group of the overall business community when it comes to policy-making. The attitude as such could pave the way for more policies and supporting measures being tailored to the specific needs of online business.

Another point worth considering is that the number of responses indicating a particular treatment of online business was the lowest for “Tax incentives” compared to other kinds of policies. Looking broadly, it is suggested that designing tax administration scheme for online business is possibly the issue economies find most challenging to deal with.

Question 7: Is there at least one website of the government where everyone can access information about all relevant legal requirements for and different kinds of support available to online businesses in your economy?

Explicit responses were given by 13 economies. Most of them (12 out of 13) reported the presence of government-administered websites where information about legal requirements and supports for online businesses are made available. The links to those websites were also provided. As noted in some of the responses, those websites provide information for all business in general, not exclusively for online businesses. Though a detailed analysis and comparison of those websites are outside the remit of this report, it has been revealed from a quick scanning that the websites have different designs, service coverage and interactive options. Those features certainly produce different impact on the fulfilment of the intended purpose of the websites as understood in this question.

Table 1. Information websites for businesses in APEC economies

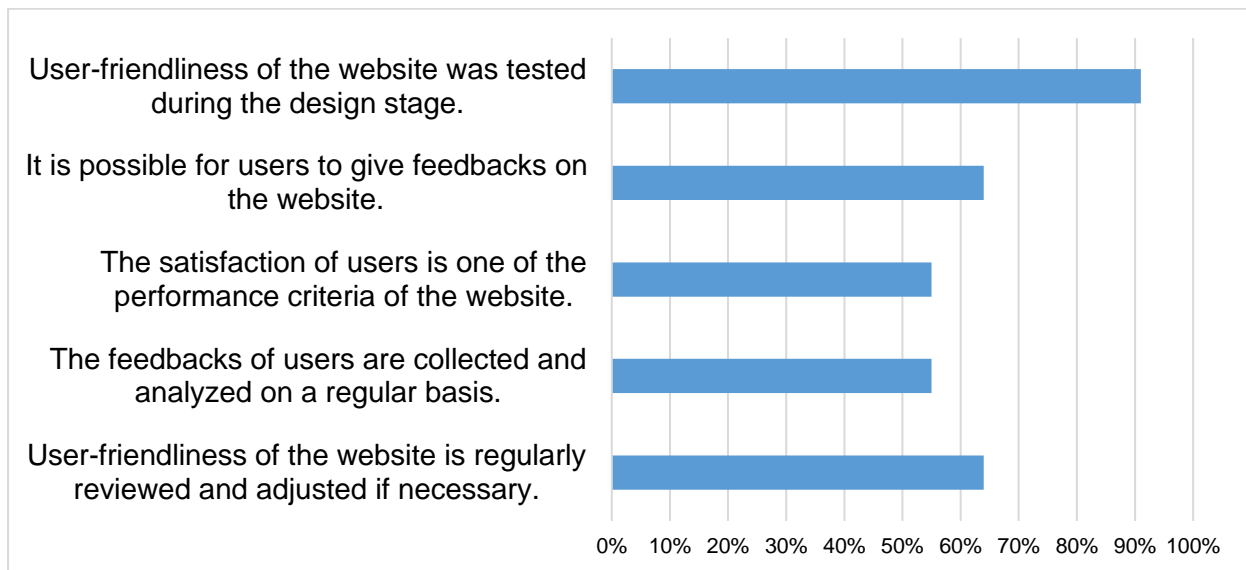
No.	Economy	Website
1	Australia	http://Business.gov.au
2	Brunei Darussalam	http://Business.gov.bn
3	Canada	https://onestop.gov.bc.ca/ https://www.canada.ca/en/services/business.html
4	Chile	https://www.prochile.gob.cl/landing/como-hacer-ecommerce/ https://www.digitalizatupyme.cl/
5	China	http://dzsws.mofcom.gov.cn/ http://nc.mofcom.gov.cn/
6	Hong Kong, China	https://www.gov.hk/en/business/
7	Malaysia	http://psk.med.gov.my/
8	Mexico	https://www.gob.mx/tramites
9	The Philippines	https://www.dti.gov.ph/e-commerce
10	Singapore	http://www.acra.gov.sg http://www.enterprisesg.gov.sg
11	Korea	https://www.mss.go.kr/site/smba/main.do
12	Viet Nam	http://dangkykinhdoanh.gov.vn http://business.gov.vn

Question 8: To what extent the criteria of user-friendliness of the website (mentioned in Question 7) are taken into account?

Explicit responses were given by 11 economies. What is most obvious is that nearly all economies paid attention to the user-friendliness criteria of their website, though to varying degrees in some aspects. As indicated in 91% of responses, the user-friendliness was addressed in the design stage of the website. However, it is possible for users to give feedback on the website in only 64% of the responding economies. The percentage of economies which stated that the user feedback was collected and analyzed to improve the user-friendliness of the website was slightly lower, at 55%. The satisfaction of users is taken into account when assessing the performance of the website in 55% of the economies.

Six economies indicated the satisfaction of all 5 user-friendliness criteria mentioned in the questionnaire. For additional information, Brunei Darussalam stated that their website's functions and content are actively maintained through demand-driven requests by users in addition to star ratings and monthly statistics.

Figure 6. User-friendliness of the information websites for businesses in APEC economies



Two gaps emerged from the responses. Firstly, a definition gap can be observed here. While user-friendliness is tested during the design stage in 91% of the responding economies, it is not straightforward for users to give feedbacks on the website in 36% of the economies. It can be suggested that the user-friendliness is defined in a relatively static manner. However, the very concept of user-friendliness should reflect users' perception which is subject to change over time. Secondly, the responsiveness gap. While giving feedbacks is possible in 64% of the responding economies, they are analyzed for the purpose of improving the website user-friendliness in 54% of the economies. It can be inferred that actions are not necessarily taken on the information received from website users. In such cases, the responsiveness of the website to users' demands is unlikely to be maintained over time.

As mentioned earlier, the websites (addresses provided in the responses) differ across economies in several aspects. While some websites are stand-alone websites, some others are a section of a portal. The nature of a website definitely influences its user-friendliness. Having said that, there are ample opportunities for economies to learn from each other in how to create and operate user-friendly websites that help potential and current businesspeople to navigate through business-related legal formalities and find the support they need with ease.

Question 9: What kinds of supportive policies are available to women doing business in your economy?

Explicit responses were given by all 14 responding economies. The question is to ascertain whether women doing business are given special policy treatment. Capital assistance targeted at women is provided in 8 economies and not available in 6 economies. Just a reminder that capital assistance programs that are open to all applicants regardless of their sex are available in all economies (as stated in the

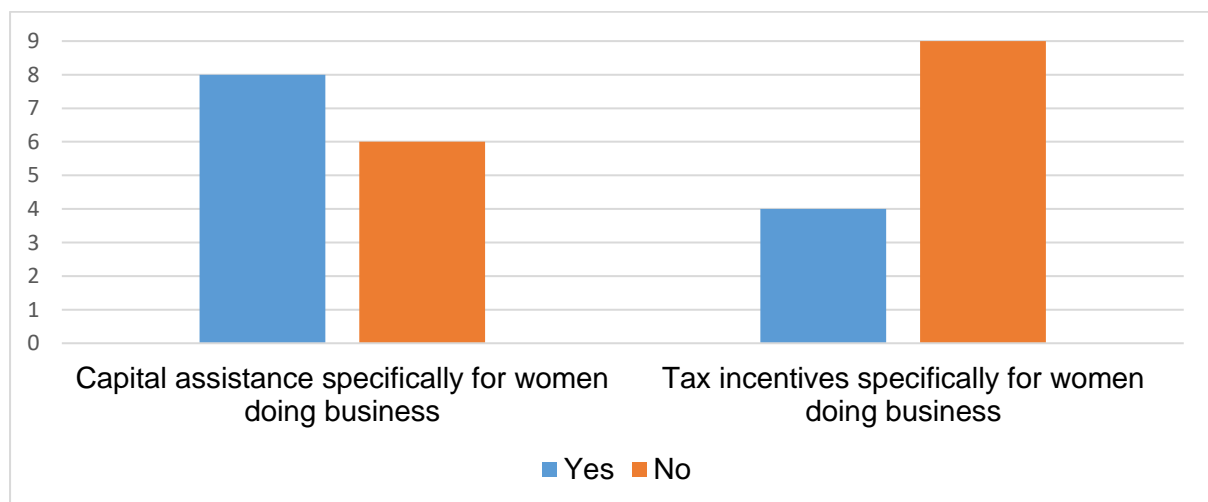
responses to Question 6). The number of economies providing some kinds of tax incentives exclusively for businesswomen is only 4. In 9 other economies, the application of tax incentives of all kinds is independent of the sex of the taxpayer. Of those, there is one special case - Brunei Darussalam where all MSMEs enjoy tax exemption.

Three economies openly declared the principle of neutrality in their policies to support business and stated that all kinds of capital assistance and tax incentives are available to all equally, regardless of sex. These are all high-income economies.

That the number of economies providing capital assistance exclusively for women is higher than that of economies providing tax incentives only for women might suggest certain complexities in tax policy customization. Put alongside the above analysis of Question 6, this result has shown that designing a special policy treatment related to taxation is the most challenging for policy-makers compared to other areas.

And interestingly, all of three economies that reported the “very encouraging” social attitude towards women doing business in their responses to Question 3 do not have in place special policies for businesswomen.

Figure 7. Capital assistance specific to women is more common than women-targeted tax incentives in APEC economies



Question 10: What kinds of support are provided by government-sponsored assistance programs to women doing business in your economy?

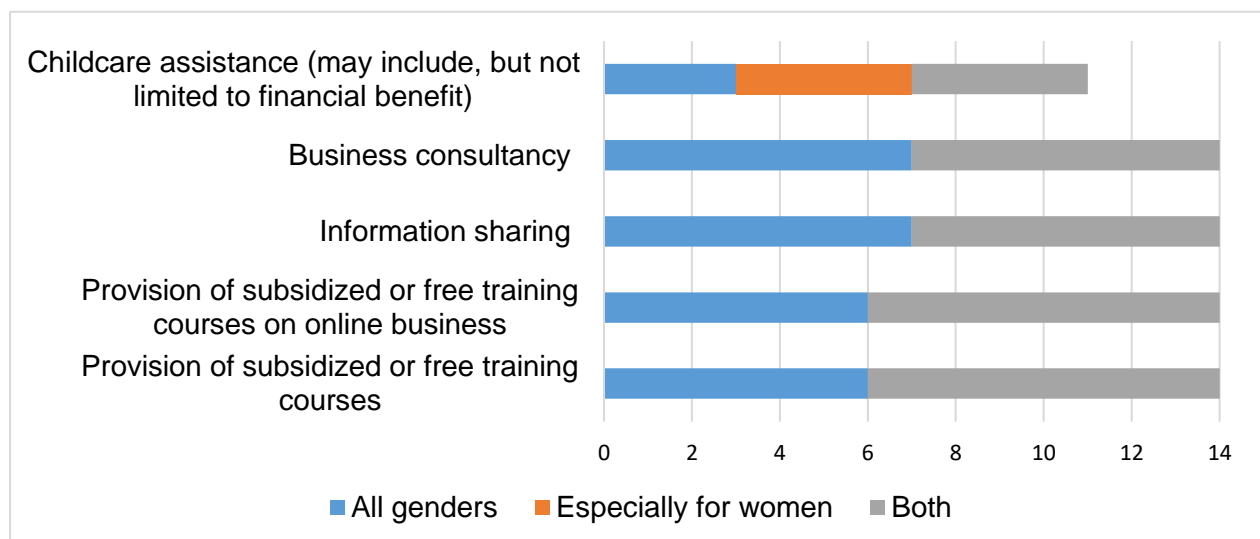
Responses were given by 14 economies. All responding economies run assistance programs in business training, business consultancy and information sharing open to all, regardless of sex. Three economies did not indicate the availability of childcare-related assistance programs.

Assistance programs in business consultancy and information sharing targeted at women can be found in 7 economies. Subsidized or free business training courses open to women are available in 8 economies. All economies now run training courses specifically on online business and 7 of them provide courses targeted at women.

Overall, 8 out of 14 responding economies have designed assistance programs or customized part of them targeted at women. That means in nearly half of responding APEC economies, women are still grouped with men as a single group of beneficiaries of government-sponsored assistance programs. While the inclusivity of those programs needs further investigation, this situation calls for a more gender-sensitive approach in designing policy interventions.

And similarly, to the previous question, all of three economies that reported the “very encouraging” social attitude towards women doing business in their responses to Question 3 do not have in place assistance programs specifically for women.

Figure 8. Support available to women doing business in APEC economies



When it comes to childcare, the picture is more diverse. Three economies only run childcare-related assistance programs for both genders. Four other economies provide assistance programs for women only. Four economies have assistance programs for both genders and also programs exclusively for women. Three economies did not provide response. So, the policy views on childcare is quite diverse among economies. Some economies see it as a responsibility tied up with women while some others consider it to be a joint responsibility. Still other economies regard childcare as a joint responsibility but design different assistance programs of which some cater to women’s needs.

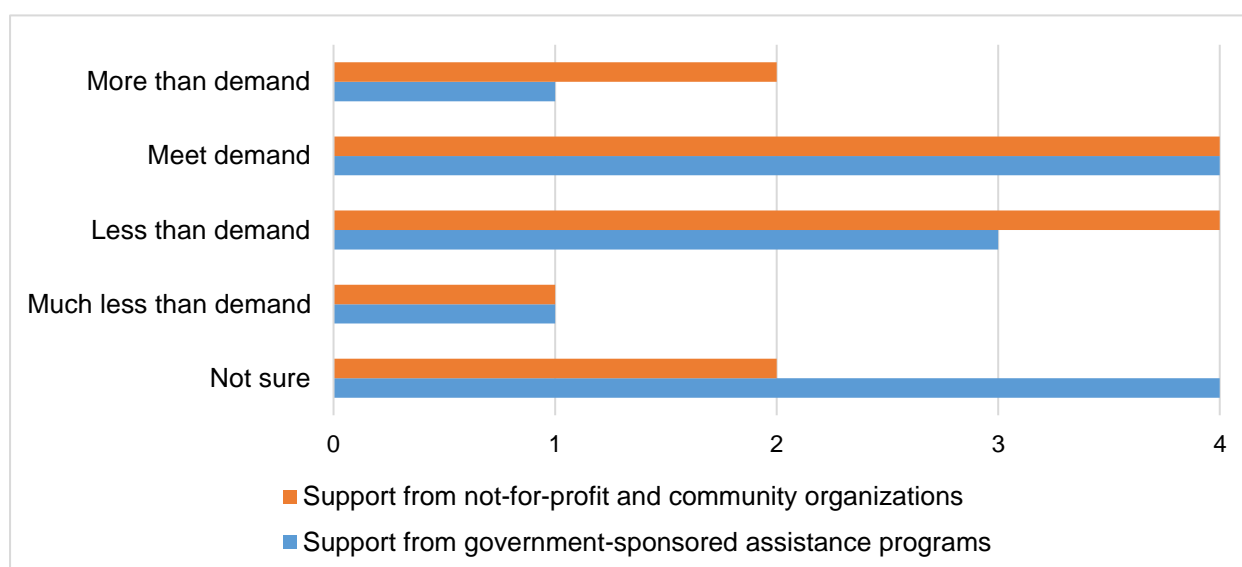
Question 11: How do you evaluate the availability of the support from government-sponsored assistance programs for women doing business in your economy?

and

Question 12: How do you evaluate the availability of the support from not-for-profit and community organizations for women doing business in your economy?

Explicit responses to Question 11 and Question 12 were given by 13 economies. The responses evaluating of the availability of support from government-sponsored assistance programs and support from not-for-profit and community organizations for women doing business followed the same pattern. Apart from those providing “Not sure” responses, 7 economies gave the same evaluation of support from government-sponsored assistance programs and support from not-for-profit and community organizations for women doing business. This result might suggest a link between these two types of support. Policy actions from the government can promote the activities of not-for-profit and community organizations in certain directions.

Figure 9. The availability of the support from government-sponsored programs vs. the support from not-for-profit and community organizations for women doing business in APEC economies



Most responses indicated that the support met demand or was less than demand. The number of “Meet demand” responses was also nearly equal to that of “Less than demand” responses across two types of support. Similarly, the number of “More than demand” responses was also nearly equal to that of “Much less than demand” responses for both questions. That fact does not support a firm statement about the common trend in APEC economies in this matter.

The number of “Not sure” responses for government-sponsored assistance programs was twice the number of similar responses for not-for-profit and community organizations. This might suggest that the visibility of government programs is somewhat lower than that of community-provided supporting activities so that it is more difficult to evaluate the former’s availability.

Only one economy evaluated the provision of support from government-sponsored assistance programs was more than demand. However, the same economy did not

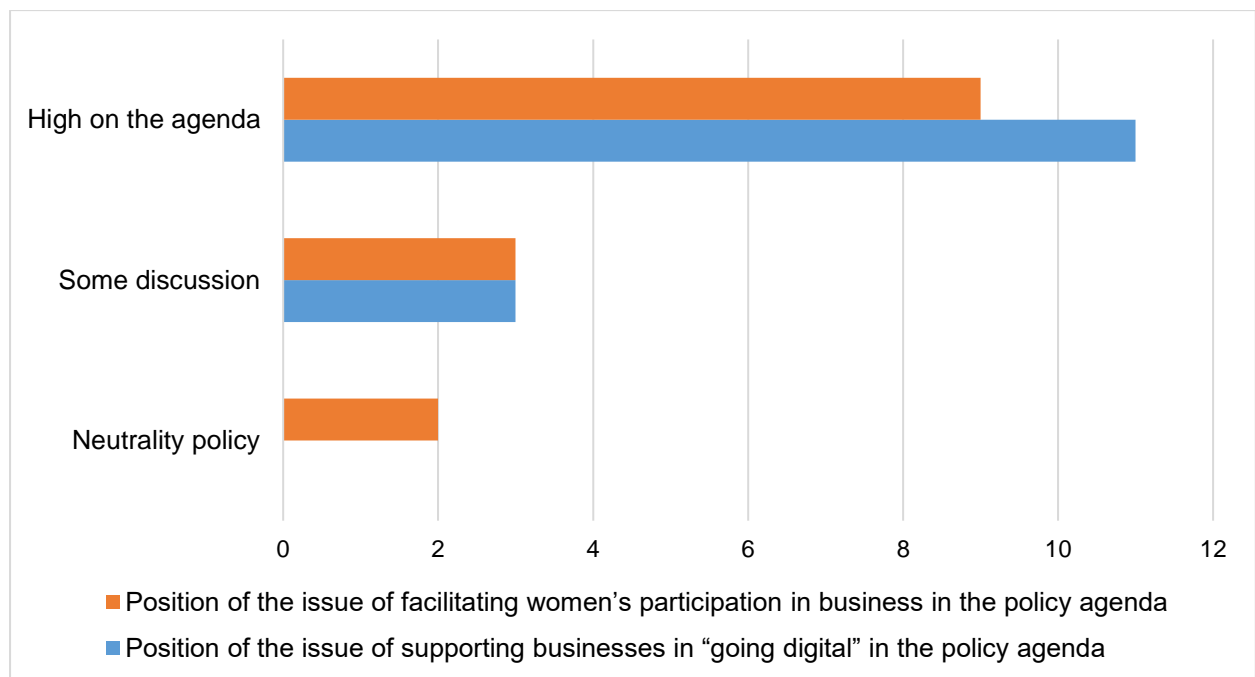
indicate the provision of assistance programs specifically for women in the response to Question 10. There are instances in which some certain demands cannot be fully expressed under the influence of multiple factors. For example, women sometimes do not attend a training course not because they do not want to participate or do not see any benefit from attending but because they are occupied with housework. It is, therefore, necessary to conduct more detailed investigation if we want to get the full picture.

Question 13: What is the position of the issue of supporting businesses in “going digital” in the policy agenda in your economy?

and

Question 14: What is the position of the issue of facilitating women’s participation in business in the policy agenda in your economy?

Figure 10. The respective positions of supporting businesses in going digital and supporting women in doing business in the policy agenda of APEC economies



Responses to Question 13 and Question 14 were given by 14 economies. In 11 out of 14 economies, the issue of supporting businesses in “going digital” occupies a high position in the policy agenda. And 9 out of 14 responding economies, the policy attention given to the issue of encouraging women to have more active participation in business is also high. Eight economies reported high position of issues in the policy agenda. In this confluence of trends lies huge opportunities for supporting women in doing online business.

Two economies stated the neutrality approach in their support policies to businesses, committing to provide equal opportunities to men and women. These are all high-income economies.

Question 15: What else would you like to share with us?

This is an open question. Three economies provide some additional information to share more about their policies with regards to supporting women in general. The author analyses Canada who provides comprehensive information on their macro-level policies. It describes how Canada has progressively pursued a gender-based approach to continuously improve gender equality in the economy. In December, 2018, the Canadian Gender Budgeting Act was passed. In Budget 2018, Gender-based Analysis Plus (GBA+), which has been used in the development of policies and programs for over two decades in Canada, was performed for every single budget measure. And to track the gender-related results, Gender Results Framework (GRF) was also introduced. The Department for Women and Gender Equality, an institution responsible for the application of GBA+ and GRF, was created. And to support GBA+ and GRF with sufficient and reliable data, Statistics Canada launched the Centre for Gender, Diversity and Inclusion Statistics. To sum up, as far as gender equality is concerned, in Canada there is a law to support that cause, a tool to guide the decision-making process, an institution to be responsible for implementation, and a framework to monitor the progress. Gender inequality, therefore, is addressed with concerted efforts.

This information could be helpful to other economies that wish to learn about international experiences. This encounter might trigger a mutual learning process that is beneficial to all those involved.

5. Gender Policy Direction Analyses and Cultural, Social and Economic Situation

The questionnaire has been designed to identify the cultural, social and economic development in each economy with questions 1-5 and 7-8. The author ranked the advantages of the conditions for women to start business by applying Likert scale with negative points for the conditions which affect women in starting businesses negatively and positive points for those affecting women in businesses positively.

The results are presented in Table 2. The policy directions are encoded as follows:

SO: Same opportunities/neutrality

AF: Affirmative Action (including training, tax policy, financial support, emotional support/encouragement, consultancy, childcare for women, quota)

GM: Gender Mainstreaming (including removing the stereotype, childcare to both men and women so that women could have more time and energy for career)

Table 2. Summary of cultural, social and economic conditions and policy directions applied

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Questions to be encoded	Economy	AUS	BD	CDA	PRC	HKC	INA	MAS	MEX	RP	SIN	THA	ROK	VN	CHL	
Q1	Cultural, social and economic condition	4	1	1	4	NA	1	1	2	4	NA	NA	1	4	3	
Q2		-1	0	-1	-1	NA	-1	-2	-2	-1	-1	-1	-2	-1	-2	
Q3		2	2	1	1	NA	1	1	1	0	1	0	2	-2	0	1
Q5		1	1	1	1	1	1	NA	NA	0.5	1	1	1	1	0.5	0.5
Q7		1	1	1	1	1	1	0	1	1	1	1	NA	1	1	1
Q8		5	5	5	5	5	5	5	5	1	1	5	NA	1	2	1
SUM of the above		12	10	8	11	7	6	6	6	2.5	7	6	2	0	6.5	4.5
Q9	Gender Policy Direction	SO	SO	AF (training, community building, consultancy)	AF	SO	AF	AF (tax, capital)	AF (training)	AF (training)+GM (remove gender stereotypes and images)	SO	SO	AF (tax, capital)	AF (tax, capital)	AF (training, capital)	
Q10	Childcare policies	GM	NA	AF+GM	AF+GM	SO+GM	AF	AF+GM	NA	NA	AF+GM	AF	GM	AF	AF	

5.1. The Obvious Challenge of Gender Mainstreaming Policy Implementation

Table 2 shows that most economies apply either same opportunities or affirmative actions much more than gender mainstreaming. There has not yet been any economy mentioning gender mainstreaming in the agencies or regulation managing business policies. This is due to the lack of information and research about gender mainstreaming and how to realize this direction in different sectors. The Republic of the Philippines mentioned its macro-level policy in education which “remove gender stereotypes and images”. However, in the specific sector of business regulation, it is still hard to identify what policies should be applied to truly give men and women equal opportunities.

Childcare policies which give women more benefits are typical of affirmative action as women have the disadvantages of being pressured to take more childcare activities, they receive some compensation. However, the economies giving both men and women childcare benefits including Australia could start to mainstream gender in their policies. By giving both men and women childcare benefits, the stereotype of women having to bear more childcare activities could be removed and women could have more time and energy for career. Canada; China; Malaysia and Singapore combine affirmative action with first steps of gender mainstreaming by giving women childcare benefits to compensate for the burden they bear but also have some benefits for both men and women.

The economies with neutrality in attitude like Singapore and Hong Kong, China have developed economic status. In such a situation, women may have better childcare and healthcare services which may make governments head to same opportunities in gender policies. However, Table 2 shows that women in Singapore still suffer from more housework burden which means they have not got the equal conditions to grasp the same opportunities.

5.2. The Accumulative Effect of Environment on Women in Business

The sum of the points giving to the questions about cultural, social and economic conditions which affect women in starting businesses vary among APEC economies. Australia leads the list with an impressive general economic feature of more women-led enterprises in more sectors and the number of women-led enterprises increasing also have friendly website and supporting culture toward women in businesses. Brunei Darussalam has the similar picture with Australia. At the same time, the economies where women already suffer from more housework pressure like Korea; Viet Nam and Chile have less encouraging social attitude to women in businesses and less policies in making websites more friendly to readers. Women in these economies where they are not encouraged to be independent and ambitious in businesses now face unfriendly websites to look for information and support on how to start businesses.

They would have much fewer possibilities to start business or to run business confidently.

5.3. Online Business Policies and Regulation Have Not Been Gender-Mainstreamed

As mentioned above, it is well known that gender mainstreaming has been emphasized to have to happen in all sectors and at all ministries to be practically implemented and to be effective. Therefore, gender mainstreaming is supposed to be present in the regulations on business in general and online business in particular. Moreover, academic research studies have pointed out that women do business for personal goals or social goals (Albert N. Link, 2017) and men do for profit. However, there have not yet been gender-mainstreaming features in the responses collected. *Policies for businesses have not looked at how different gender may have different expectation and needs in businesses. The tax schemes are normally based on profit. Regulations on businesses have not been contribution-based but income-based.* Online business and technology have been proven to be a platform where gender mainstreaming could be conveniently applied to, thanks to the narrow gaps in information and knowledge to both men and women. However, there are neither particular gender mainstreaming programs in online business in the responses collected. Future research should look into a roadmap to realize gender mainstreaming in the regulations on businesses.

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PART III: POLICY RECOMMENDATIONS

Policy Recommendations

I. Context

Commerce is becoming increasingly online on a global scale, expanding the opportunities for online business owners. According to eMarketer, a market research company, global ecommerce retail sales are projected to be as high as 6.5 trillion USD in 2023. In that year, ecommerce will account for 22% of the global retail sales, compared to 10.4% in 2017. Among the top ten fastest-growing market in 2019 in terms of e-commerce retail sales are eight APEC economies, namely Mexico, the Republic of the Philippines; China; Malaysia; Canada; Indonesia; Russia and Republic of Korea.

More importantly, the market is global in nature. In a survey conducted by Nielsen² in 2016, 57% of respondents in the online survey conducted in 26 economies stated that they made at least one purchase from overseas online retailers in the previous six months. Taking that fact into account, online business owners can realistically aim for a market much bigger than the domestic one.

Doing online business has obvious advantages for women. It takes less resources to start, operate and grow an online business compared to a brick-and-mortar one. Technology gives women more ownership in marketing products and services, making it easier to find customers and keep abreast of their needs. Given that women tend to have less access to resources than men (Guardian, 2019, UNIDO Gender, 2015) this cost-saving feature is particularly beneficial for them. Furthermore, doing online business might also afford women the flexibility that the traditional workplace often fails to promise. The online environment also provides tremendous opportunities for female entrepreneurs to grow as a community in which it is easier for them to find the assistance and support needed.

This recommendation paper is based on:

- (i) The survey analysing the policies for online businesses and women in APEC economies which has been conducted in 2019;
- (ii) A number of self-funded reports by Viet Nam Institute for Development Strategies (VIDS) under the supervision of the Project Overseer of the of the APEC Program Supporting Women in Starting Online Business, Phan Ngoc

² The Nielsen Global Connected Commerce Survey was conducted between August and October 2015 and polled more than 13,000 consumers in 26 economies throughout Asia-Pacific, Europe, Latin America, the Middle East, Africa and North America. The sample for all economies except Saudi Arabia and United Arab Emirates includes Internet users who agreed to participate in this survey and has quotas based on age and sex for each economy. It is weighted to be representative of Internet consumers by economy. Because the sample is based on those who agreed to participate, no estimates of theoretical sampling error can be calculated. However, a probability sample of equivalent size would have a margin of error of $\pm 0.9\%$ at the global level

- Mai Phuong analysing the academic background of policies supporting women in economic participation and online businesses;
- (iii) The comments and contribution by about one hundred speakers and delegates at the Workshop of the APEC Program Supporting Women in Starting Online Business on 22 and 23 Nov 2019 in Hanoi.

II. Policy recommendations

1. Macro-level policy recommendations

a. Understanding Gender Mainstreaming and the Implementation Difficulty

As the report self-funded by Nguyen Thi Bich Ngoc, VIDS (2019) points out, same opportunities (giving all genders same opportunities without any restrictions, affirmative action (giving women benefits and supporting programs to compensate them for the disadvantages they bear) and gender mainstreaming (incorporating genders from the beginning so that women no longer face disadvantages, for example. Business registration is convenient for women with small children from beginning so that they can hold their children breastfeeding them when registering for business so they no longer have to receive compensation-oriented benefits for being left behind in business), all have the final purposes of giving women equal opportunities to develop like men. However, while the two early directions have concrete meanings which are easy for implementation, gender mainstreaming is broader and harder to interpret what policy makers need to do to implement its ideal goals. There should be more research and training to all central and local governments on mainstreaming with concrete examples. Khieu Huu Binh (2019) also points out that in the survey of the Program, there is not yet any economies conduct gender-mainstreaming programs or activities in the regulations related to business or online business. Men and women are assumed to behave the same and have the same needs in business which is proven to be untrue by a number of academic research studies (Braun, 2010, Women's Entrepreneurship Report, The Megaphone Main Streets, 2018) The tax scheme is not based on contribution but mostly income. So, women-led enterprises who often have the tendency to develop personal and social or environmental goals are not well recognized while their contribution could be large but hard to measure. There should be a different measurement system to identify how different businesses with different levels of contribution could be rewarded and taxed differently. For example, the product of Magwai, founded by Czar Carbonel, the sun cream friendly to the sea could be considered for long-term contribution to environment and society from which tax exemption policies may be applied to.

Besides, having a roadmap to combine affirmative action and gender mainstreaming policies in a period of time is important. Affirmative action is easy to practice with concrete activities to count because it simply gives women more training, or financial support to compensate for what women have lost. However, gender mainstreaming could not be

interpreted into concrete activities. Therefore, in many cases, gender mainstreaming must be combined with affirmative action to compensate women to a level where mainstreaming starts to work. At that time, affirmative action policies have to end to avoid the dilemma of that women should continue to suffer because of being compensated anyway.

Another aspect of gender mainstreaming is that it is interdisciplinary and must be done synchronously. All ministries should be equally involved under the lead of the central government. It should not be the task of only one or two ministries like ministries in charge of education or labour (though these ministries may lead). It is impossible to realize gender mainstreaming when gender is not mainstreamed from the domestic economic plans, enterprise laws, science and technology programs. The society has been designed in a way gender inequality happens. So, in order to change this, we need to know how the society should be redesigned. Therefore, each sector should study what women want in their sector to incorporate gender into their macro-level policies from the very beginning.

b. Accepting the Changes Created by Technology and Giving up Outdated Features of the Legal System

It is very hard to create legal changes in a short period of time. But at least, governments should learn about how these legal systems actually no longer match the development of online businesses. At the workshop, the representative of China, Haiping Liang analyses how quality of an online shop's products could also be evaluated by consumers, not just certificates. Therefore, we should be creative and think of more convenient ways for businesses to prove their quality while protecting consumers. Yeen Seen Ng, the speaker from Malaysia also proves to the audience how businesses of women in rural areas, without even using English could still be successful. We should acknowledge that there are different approaches to do businesses online and regulations should facilitate and support them, including:

- (i) How to have online businesses regulated (registered and monitored) conveniently, for business owners, including women. Even if some are not good at reading lengthy regulation papers or living in rural areas or busy with young children, as long as they now find online platform so easy to sell their products, there should be innovate ways to have online businesses regulated;
- (ii) How to have the quality of online products and services certified without causing burdens to their production. The traditional ways of issuing papers may no longer match the speed of online platforms which should be seriously reconsidered;

- (iii) How to design the management scheme, including tax scheme, to be attractive and flexible enough to match online business's activities while governments have revenue.

The awakening of technology era must be learnt by policy makers. They should design the policies based on current reality, not forcing current changes to submit to outdated systems.

2. Recommendations for Women in Online Businesses

a. Growing the Support Network for Women

The underrepresentation of women in political and business leadership often lead to policies and systems that do not fully take women's needs and concerns into account. As a result, women tend to find it more difficult than men to access to resources and support they particularly need.

Businesspeople hardly become successful on their own. In reality, all business owners have to rely on a so-called support network, especially at early steps. Imagine how a starting business owner can deal with multiple issues from fund raising to developing market and resolving possible legal problems if there is no support and contact around.

A number of women cannot become successful business owners not because of the lack of entrepreneurial skills but due to the absence of a support network that works for women. Therefore, supporting women in starting online business is much about developing a support network which they can depend on including support in technology skills, motivation, ambition, success and failure lessons of similar business sectors.

First of all, training courses and mentorship programs should be provided to *all locations, especially rural areas*. Doing online business involves using technology and effectively using technological tools for business purpose requires knowledge and skills. Women would greatly benefit from training courses that show how to start branding, using applications, designing website, accountant skills in the online environment and employ various e-marketing tools to grow the business. Participation in such training programs is also the first step for many women to build their business network.

Secondly, it is necessary to grow a network of specialists and consultants from whom *women can easily and feel safe to seek advice on different aspects of doing online business*, e.g. technological application, legal issues, accounting and tax, etc. when women need on-demand support to help them to solve business problems that continuously arise. This to make up for training courses which often last for only a short period of time. Growing a network of specialists and consultants in should be friendly to women, suitable to their activities. In rural areas, the support network design should consider the culture and shyness of women who have been pressured not to develop career in a long period of time.

Thirdly, financial support for women can provide the resources they need and even impetus for them to start business. Funding support, therefore, is an important component of the support network. It is especially relevant, given that women generally have less access to resources than men. There should be capital assistance programs targeted at women for starting business. Those programs can operate on competitive or non-competitive basis, depending on the amount of grant and the purpose of support. The procedures of application and criteria for awarding should be made clear and transparent. Ideally, funding assistance programs are linked with technical and other assistance programs to promote the synergy and provide women with well-rounded support.

Fourthly, peer support is vital for women. In some cases, the network of peer support can play the role of the provider of informal training and consultancy. More importantly, it can provide the support which is beyond any formal supporting scheme. Women can share tips, answers to numerous small questions that arise on a frequent basis or even provide mental support to each other. The peer support network is also crucial in helping women to respond to urgent problems of various kinds, including working capital need. Therefore, encouraging peer support networks would go a long way towards making women succeed in their business endeavours. This idea is well supported by Czar Carbonel, the speaker from the Philippines when she shared about her success story of building everything from nothing. As Nguyen Thi Ngan Ha (2019) emphasizes technology era is not just business but the opportunities to positively develop ourselves and to connect ourselves to other learners and communities. Dinh Thi Ninh Giang (2019) in her multiple case studies also concludes that the online businesses make women feel successful and happy and share their stories with others.

The networks should also ensure continuity of all activities to promote its impact on regulation improvement. This point is stressed by Prof. Nguyen Thi Thuan, Viet Nam Association for Small and Medium Enterprises, Executive Committee Member at the workshop.

Dedicated agencies can be established to take lead in providing support for women and coordinate efforts and resources across sectors. The dedicated agencies can design and run supporting programs that suit the needs of women doing online business. Equally importantly, they provide a place where women can voice their concerns and therefore clarify their collective demands for change and support. On that basis, these agencies represent women's interests and advocate for relevant issues in the policy agenda.

Overall, when growing the support network for women, the two issues, namely *availability and visibility*, need special attention. It is vital to make sure that different kinds of support are there for women and they are *noticeable enough* for women to easily know how to get the support they need.

b. Broadening Expectations and Perspectives

The survey analyses have shown that in some areas, businesspeople are not highly regarded by the general public. Under the influence of such societal attitude, some women are reluctant to choose to do business even though they have feasible ideas and necessary entrepreneurial skills. In some economies, societal views of career choices and family pressure or obligations also prevent women from choosing to do business. By doing so, they miss opportunities to realize their potentials and contribute to local economic development.

Changing perspectives, therefore, is important if women participation in online business is to be increased. Doing business, including online business, should be seen as a way to create value for both businesspeople and customers. Successful and socially responsible businesses not only generate profit for the owners but also bring about positive impacts on other stakeholders along the supply chain. For example, if a woman can sell local products through her online business to the rest of the economy, the local farmers will stand a better chance to improve their income. Popularizing this kind of images to change the societal attitude will encourage more women willing to do business.

In addition to fostering the belief that doing responsible business is a good thing, it is vital to spread the message that women can do business well. Female role models and good examples are powerful in inspiring women to boldly explore and realize their own potentials. Promoting the stories of successful businesswomen will help other women become more ambitious about themselves and learn useful lessons from those experiences.

Changing the expectations of society on the role of women is highly important. In some economies, the social attitude towards women doing business is still unfavorable. The survey analyses also show that gender stereotypes have still conditioned women to take more of their fair share of housework and deprived *them of the time, health, ambition, dreams, respect and opportunities for personal and professional development*. In all APEC economies, women are still pressured to do more housework while this contribution is not well respected. This leads to women have less voice in family and society. Socially constructed barriers of that kind *should be eradicated quickly, not just reduce and accept a level of inequality*, to open up possibilities for more and more women to do business.

The perspectives of customers also need changing. Customers should be made aware of the impacts their buying decisions can have on their long-term well-being and the wider society and environment. Studies have shown that women-led businesses tend to be more aligned with sustainability values. Therefore, if customers become more conscious of their choices, they will be more likely to give attention to products and services provided by businesswomen. Changing the perspective of customers is not necessarily about encouraging them to patronize women-led businesses. It is more about raising their

awareness so that they can make better decisions in light of the knowledge about sustainability.

c. Formalizing Legal Recognition and Improving Tax Administration

As explained above, fostering online opportunities will bring more chances to women in economic development, as a result. Improving the playground for online businesses is already a support to women.

A large number of starting online businesses are operating without proper business registration. They are also “invisible” when it comes to taxation. Under such circumstances, they face the risk of not being safeguarded by the law and are unable to take legal actions to protect their legitimate interests.

To assure women that their online businesses are legal and under the protection by the law, it is necessary to simplify the procedures of business registration and tax payment and encourage businesses to register. Instructional information on the business registration process should be made clear and widely accessible. Providing an online portal where people can register their business and apply for a tax code for taxation purpose is a good option. In addition, business owners should be informed about the benefits available when their businesses are legally recognized.

Other factors that may affect the legality of a business should also be taken into consideration. For example, in a number of economies, not allowing people to use their home address as the registered business address would create unnecessary yet serious burden for many, but more to women with kids who wish to run businesses when being pregnant or close to their young children, due to their biological features. Renting somewhere other than their own home to do business is costly, especially in the early period of setting up a business. Some hence choose to run their businesses as unregistered ones which are subject to multiple risk factors.

When it comes to taxation, it is noteworthy that tax authorities in some economies are under *the assumption that a majority of people tend to avoid paying tax whenever possible*. Across-the-board preventive measures such as strict documentation requirements are put in place with a view to deterring tax avoidance behavior. However, those requirements create a disproportionate burden of compliance for starting online businesses which normally have limited human resources and professional accounting and tax expertise. On the other hand, the cost of tax collection and law enforcement for the tax authorities is also high. Some economies have shown a different picture. Their assumption is that a majority of people are willing to pay tax when it is simple and reasonable. The balance between the cost of collection and tax revenue is also considered. Accordingly, tax policy is designed to facilitate doing business, especially small and online business, and allow starting business owners to focus on what matter the most for their business. Specifically, it is recommended that documentation

requirements related to tax filing for starting business owners should be kept at a minimum level. The number of documents required and the requirements related to the formality of the documents should be curtailed to make it convenient for starting business owners to pay tax properly. An online tax payment system is ideal. Furthermore, it is not uncommon that tax regulations sometimes do not catch up with the fast-changing practice of online business. So even when business owners cannot provide sufficient documentation for their tax filings, they still should be allowed to pay taxes as they deem appropriate and get credited for the amount paid.

In addition to the simplification of tax payment procedures, setting the *tax rates at reasonable levels is highly important*. This issue is even more relevant for starting businesses, including online businesses. Tax incentives such as tax exemption or reduction should be made available to starting business owners. Particularly, tax incentives for women-owned businesses or businesses that employ a large number of women are called for. Moreover, business owners should be given training or advice about tax regulations and accounting to make sure that they pay taxes in the right amount.

Finally, business owners should be given *recognition for the taxes they pay*. This is also to highlight their contribution to the society and help owners to promote their businesses. Doing so would encourage businesses to register and pay taxes.

d. Enhancing the Credibility of The Online Business Environment

One of the reasons why some customers are reluctant to purchase online is the lack of physical presence of both products and sellers. Some people need to touch and try products before making purchase decision. A product that can be touched is more credible than a product that can only be seen on the screen. Some people want to know that the sellers “are there” so that they can complain when something wrong happens.

There are many instances in which the product delivered to customer does not look like the one posted on the seller’s website. For whatever reason, those stories make some people feel that the real world is more credible than the online environment. While this habit is a personal choice, this reality suggests that credibility is a factor that can hinder or promote the expansion of online business.

It is recommended that consumer protection law should be strengthened, taking into account the attributes of online trading. Legal provisions should be put in place to make clear the rights and duties of online sellers and buyers. Sellers have to be responsible for advertisement content they publish on the Internet. Online businesses owners that provide misleading information to lure customers should be taken seriously by consumer protection agencies.

Consumer protection agencies should expand and adjust their operation to cover online businesses and respond better to online consumers demands. They can provide a frequently updated “blacklist” of unscrupulous sellers. Management authorities can also set up a system to verify e-commerce websites so that consumers know that the sellers “are there”. In addition to that, there are different kinds of verifying system for such purpose which can be operated by trade associations or community groups.

What particularly new in online business practice compared to traditional business is consumer data. In the online marketplace, the transfer of money and transfer of product do not happen at the same time. As a result, consumers leave a lot data that can be traced back to them to make the fulfillment of transactions possible.

How consumers’ data are stored and used raises several privacy concerns, given the fact that those data are goods themselves and susceptible to different kinds of misuses. For example, some online shops can sell the data of their customers to a third party without customers’ knowledge or consent. Without clear regulations on data protection in place, consumers do not know what happen to their data. For some people, it would be a concern that make them refrain from online purchase. Regulating the way sellers can collect, store and use consumers’ data, therefore, may improve consumer trust.

e. Improving the Provision of Related Services for Online Business

Online businesses, by nature, cannot operate without Internet. An unstable Internet connection is also not enough to make doing online business possible. High-speed Internet services should be provided at low cost and in a stable manner as a prerequisite. The more reliable and faster the Internet connection, the more options available to the owners to run their business online (such as using better website graphics or providing customer services through video).

Policies aimed at ensuring an open and competitive market for telecommunications companies should be in place so that they continue to improve service quality and reduce prices. Some kinds of incentives can be promulgated to encourage telecommunications companies to expand their coverage to underserved areas. Also, those companies that have a broad customer base of women-led businesses should be given some recognition such as being mentioned on the websites some economy government agencies or receiving awards for gender equality contribution

In addition, for online businesses to grow, they need more than just Internet broadband provision. Online businesses, apart from those which provide services that can be done totally online (teaching, counseling...), still need to get the product to the hands of customers after the online part of the transaction is done. Shipping is a critical element of success of any online business. It not an exaggeration to say that the coverage of the shipping services dictates the market boundaries of online businesses.

As far as shipping is concerned, online customers consider both two factors, namely time and cost of shipping, when they make buying decisions. Long waiting time for shipping make some customers switch to other buying options such as buying somewhere or something else. Shipping fee is also a factor that affects the competitiveness of online businesses. When shipping fees appear to account for a high proportion of the final sum, customers feel uncomfortable buying it.

Given that logistics is a key service to the development of online businesses, the market of shipping services should be open for competition. Administrative barriers that increase the cost of providing services should be examined and removed. Clear regulations on the duties of the service providers should be in place, for example with regard to cash on delivery service. Interventions such as infrastructure investment and incentives are needed to encourage the expansion of services to areas other than urban centers. Similarly, those companies that serve a large number of women-led businesses should be entitled to some kinds of incentives.

The structure and operation of the financial industry can also influence the way people spend money. It is obvious that more and more customers rely on online payment methods when buying stuff from online businesses. Online payment services, therefore, have effects on how people as online customers spend money, particularly what to buy and where to buy. Incentives can be structured in such a way that potential customers take more notice of women-led businesses when weighing purchase decisions. For example, special promotions can feature women-led businesses.

f. Applying Technology in Management

Online business is growing rapidly and the current administration system cannot keep up with that pace without extensive application of technologies.

For administration purpose, technologies should be widely applied in business registration, tax collection and the performance of relevant authorities. It is encouraging to see that online one-stop services for business registration and tax payment now is already a norm in all APEC economies. But certainly, more could be done to further facilitate the practice of doing business in many economies.

Technological application for public administration purpose is about changing the way the authorities interact with businesses, perform their functions and provide services. For example, different online tools or simulators can be developed to provide automated and standardized responses to concerns of businesses when issues arise, given that a large number of businesses may have similar concerns. That will help to save a lot of time for both businesses and administration authorities.

In addition, an online space can be created to provide a place where businesses can voice their concerns. Apart from addressing individual cases, it is a good way for the authorities to gauge the collective sentiment and concern of the business community, including online businesses, and provide responsive solutions accordingly.

The provision of supporting activities will also benefit tremendously from extensive technological application. An information portal about different kinds of support available to online business should be created. The portal is expected to provide information about training courses, mentorship programs, advisory services and funding opportunities open to women doing online businesses.

Making training course available online in the forms of video clips, webcasts or webinars is a way to extend their lifetime as well as making them reach a much larger audience. Similarly, growing the network of business mentors as being comprised of various online mentorship communities would increase their visibility among women.

Bringing the support network to online platforms is just part of the power of technology. Application of technologies can pave the way for increasing connectivity among different kinds of actors in the network, which is a truly distinguishing feature of the online support network.

A well-structured and highly connected online support network is ideal for creating synergies in supporting activities. For example, a consultant on technical issues with the knowledge about funding opportunities can present a better solution to his/her client. Or attendees of a training course may find it useful to have readily accessible information about advisory/technical services related to the course.

g. Improving the Relationship Between Governments and Businesses

Whether the website is for administration or supporting purposes, it is crucial to pay due attention to its user-friendliness. The survey analyses have shown that the friendliness of the websites have not been well monitored in all APEC economies. Some websites are more readers-friendly with cute icons and big and simple headlines while others are not yet. The friendliness of the websites announcing about training courses and tax policies, when friendly enough could increase the participation of readers. The user-friendliness should be jointly defined by the website creator and its potential users with clear operational criteria. Women's perspectives should be fully included in every step of determining and operationalizing user-friendliness criteria. Importantly, improving website user-friendliness needs to be seen as a continuous process rather than a one-off undertaking.

h. Revising Regulations for Online Businesses to Go Global

As mentioned above, the market for online business is a global market. Technology helps businesses to transcend boundaries in marketing their products and services and

reaching customers worldwide. Any business with a website can be a global business technically, though it may be difficult for the business to fulfill international orders. Online businesses need support in certain aspects to be able to benefit from the global market.

Overall, economy should work together to further facilitate *cross-border trade, including cross-border e-commerce*. Creating conditions for online businesses to sell overseas need to be explicitly mentioned in bilateral and multilateral cooperation agendas. Free trade agreements between and among economies have not paid enough attention to how to let online businesses sell over borders.

Improving logistics, especially reducing the cost of sending goods overseas, is the key to help businesses to go global. It is also important to rationalize and modernize customs clearance procedures to reduce the time of goods being in transition. Other related services can be improved to facilitate cross-border e-commerce such as goods quality and standards certification.

At the micro level, it is necessary to provide *language training and language assistance services* for businesses wishing to sell products to customers in foreign markets, according to Waqas Hassan, the speaker of the topic Online business in Australia at the workshop. As a matter of fact, a wide variety of products are suitable for sale to markets overseas but certainly not all business owners can promote their products and communicate with potential customers in a foreign language. Provision of language-related support will help a large number of online businesses to join the global online marketplace.

i. Promoting Inclusivity

To support women in doing online business already means improving the inclusivity of the business world. However, it is important to note that different *sub-groups of women have different needs and face different challenges: minority women including women with disabilities, women in disadvantaged areas, women with children/young children...* For example, women with young kids may wish officials to *welcome them to register for business and technology training courses with comfortable seats for breastfeeding and the whole community's respect and support to them and their young children at training classrooms*. Some may expect children are welcome at workshops and government offices so that they and their partners could easily share the childcare activities flexibly so that women can develop their career. Their specific concerns should be considered when designing policy actions and supporting measures.

Another example is disabled women with the desire to find their community, make new friends and develop themselves. Dr. Pham Hong Hai (2019) mentions *disabled women* face the challenges of "lack of knowledge of the possibilities of social media innovation, difficulties in calculating return on investment of time, problems in adopting new mental

models and practices required for adoption, lack of proof of application by businesses and dealing with negative social media posts.”

Supporting a certain sub-group of women should take into account the surrounding environment with embedded culture and related physical conditions that affect their chance to succeed in doing business. For example, access to technology is much more of a problem in disadvantaged areas than in urban centers. In some localities, changing community expectations might be the first step that needs to be done.

j. Observing Trends in Demand and Supply

According to Le Minh Son (2019), the case study of e-commerce retailers in a Taobao villages “enables increasing sales of their advantageous product in the area but on the other hand, further specialisation expose such Villages from external shock: when there is a change in demand from buyers (usually in urban areas) there is a potential risk of market collapse due to heavy investment in a single product”. Le Minh Son considers this a relatively new phenomenon which brings many benefits in the short-term but not always long-term sustainability. He insists on further investigation to evaluate the validity of such model as a rural development pathway. Therefore, online business is not a form of 100% success. *There will be a salutation point where all businesses have online versions where competition is no less than offline ones.* Further research on data and trends in supply and demand of online businesses is necessary to inform potential online businesses owners to ensure the highest chances of success.

h. Best policy case of home-based business guidelines in Australia

While many economies have difficulties deciding on whether home-based businesses should be allowed or allowed at apartments. Australia already has its guidelines to people.

The website of home-based business guidelines:
<https://www.business.gov.au/Planning/Business-structures-and-types/Home-based-businesses>

This case has the features that serve people in understanding what they should do, step by step to start a home-based business:

- Recognition of home-based business so businesspeople know that their businesses are legal: “Home-based businesses are a large part of the Australian business community, with nearly 1 million people running a business from home. It offers you flexibility, is fairly low-cost to run and allows you to juggle work and home life more easily.” Besides, this emphasizes that there could be a community of home-based businesses for starters to learn from.

- Full information in one page; Tax obligations, Insurance, Find advice and support with links. This gives people the whole picture of home-based businesses.
- The link to registration is available in one click: <https://www.business.gov.au/Registrations/Register-for-an-Australian-business-number-ABN>. It is not just information; it is also a means of practice. Once people feel ready, they could start registering immediately.
- Easy-to-read and clear explanation and emphasis on the requirements: “Even as a home-based business you’ll still need to register for a business name, ABN and required business licenses and permits. The impact of your business activities on the surrounding residential area may require special permission. Depending on your type of business, you may need special permits relating to zoning, signage, noise levels or health issues.” This reminds people to register and check relevant permits.
- Supportive and friendly language: “Your local government, accountant or business adviser can help you work out whether your home and your business are a good match”. This concept forms the ideology that governments are to help businesses which support the positive mindset of both government officials and businesspeople. Then, in the link connecting to advisers (<https://www.business.gov.au/Planning/Business-structures-and-types/Home-based-businesses>), it is stated that “You don’t have to do it alone — working with an experienced business adviser or expert can help solve business problems, connect you to funding and grow your industry networks.” This encourage people to chat to advisers and seek advices.

The case of Australia also suggests that there should be more knowledge sharing among APEC economies so that those who are struggling with specific regulations could learn from those who already establish their platforms successfully. While Australia has an attractive home-based business platform, Malaysia has strong determination of gender mainstreaming (Nguyen Thi Bich Ngoc, 2019). Future workshops and networking activities should promote experience sharing among economies for better policy environment in APEC in general.

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