

# Can Trade Agreements Support Women as Business Stakeholders in Crisis?

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# The Problem: COVID-19 Magnifying the Impact of Barriers

*Women entrepreneurs in international trade are hit hard by COVID-19 crisis: three main reasons (among others)*

**1** - Women's businesses are small, and they operate in the sector that are affected the most by the crisis.

**2** - The crisis further reduced women's access to finance, and COVID-19 recovery packages have not helped.

**3** - Women entrepreneurs have faced restrained access to digital learning and e-commerce opportunities.

# Triple Financial Shock for Women Entrepreneurs amidst COVID-19

**First Impact Wave:  
“Fund Freeze”**

*Available cash used*

*No access to financial  
recovery packages - de  
facto exclusions*

**Second Impact Wave:  
“Business closure”**

*Investment loss*

*No reinvestment in  
business*

**Third Impact Wave: “Spill  
over on household,  
female” employees**

*Income loss*

*Job/income loss for  
businesswomen, female  
employees*

*Source: Authors' work*

# This financial shock prevents women entrepreneurs from trading. Is going digital the solution?

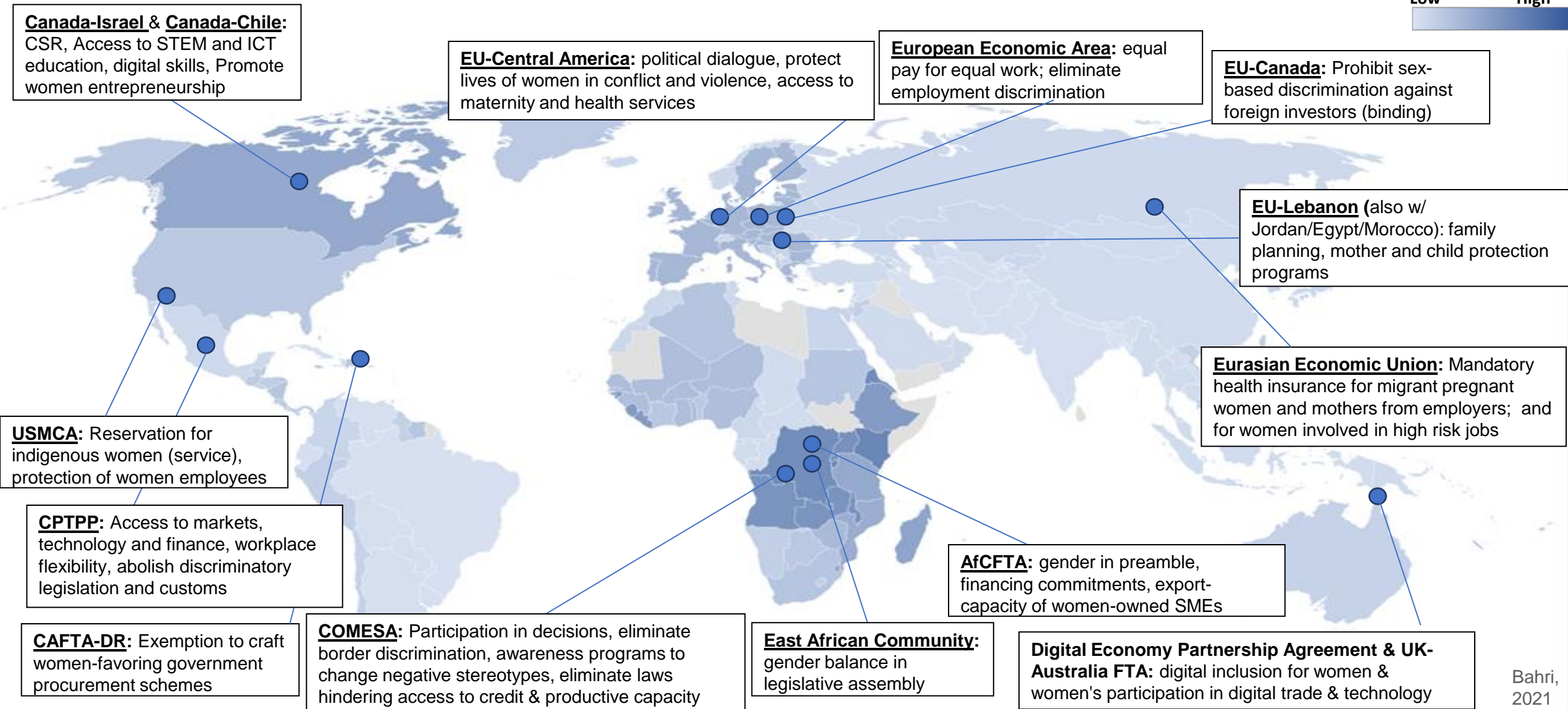
E-commerce is not that obvious for women entrepreneurs

- 1 Digital transformation may not apply to all sectors and all women entrepreneurs equally.  
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- 2 Consumer patterns are changing. It's hard to adapt and catch up with technology  
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- 3 Trading is costly, and the need to adapt to digital technologies amidst the pandemic has increased this cost.

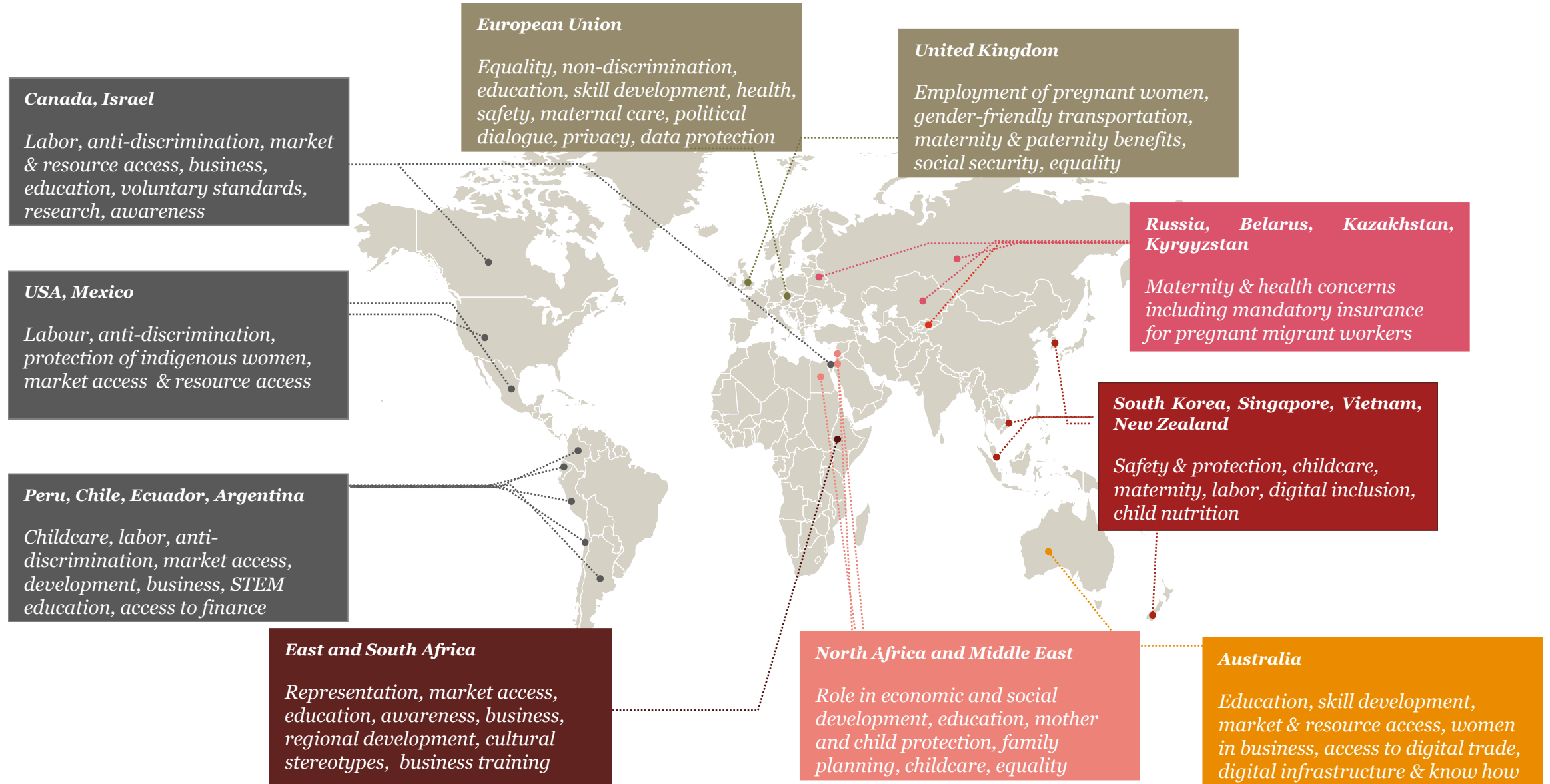
***This shows how COVID-19 has made conducting business and business models more complex, and that trade digitization is another challenge that women entrepreneurs would need to harness.***

# Trade Agreements can Help: International Experience

## Measurement of Gender Responsiveness, as per ITC Toolkit



# Focus Areas



# 6 Roles of Women: Current Trade Agreements

## Representatives & decision-makers



- foster women's representation in decision-making & positions of authority in public & private sectors;
- gender balance in appointment of staff and composition of government divisions and organs;
- participation in business at policy formulation & implementation levels

## Mothers & consumers



- reservations relating to social services for childcare, maternity, services by midwives;
- better workplace practices for childcare, pregnant workers & recent mothers;
- family planning & mother & child protection programs;
- no workplace re pregnancy & care-giving in respect of employment;
- strengthen development of labor-saving devices to enhance productive capacity

## Employees



- eliminate gender-based discrimination and gender-based violence;
- provide equal wages for women and men in the same establishment;
- build the productive capacity and stability of women workers, for workplace challenges, collective bargaining, evolving technologies, sustainability standards
- skills & education enhancement to improve women's technical employment levels

## Entrepreneurs



- promote female entrepreneurship & participation of women-owned SMEs in industries;
- encourage education, training & business capacity-building;
- develop business networks & improve women's access to resources (finance, information, science, technology & innovation);
- eliminate potentially discriminatory tariff & non-tariff barriers

## Social & cultural actors



- strengthen dialogue and awareness in communities in political, economic, social and cultural spheres, and to change negative attitudes and stereotypes;
- construct policies to combat violence against women and enhance safety;
- concessions for indigenous social to promote and preserve language, culture, knowledge, tradition and identity

## Contributors to economic development



- recognizing women's role in socio-economic transformation & sustainable growth, and in reduced poverty, prosperity, competitiveness & well-being of society;
- incorporating gender perspective in inclusive and sustainable economic growth;
- promote role of women in economic and social development process through education and the media



# Possible Provisions Focussing on Women as Business Stakeholders

## Informal vendors & migrants



- Incentives for formalization
- Healthcare, safety and benefits such as insurance
- Migration facilitation and mutual recognition schemes

## Cross-border traders



- Elimination of harassment and corruption
- Border facilities
- Enhanced information and awareness
- Simplified border procedures and formalities

## Business-owners



- Access to resources
- Financial inclusion
- Market access
- Business capacity and training
- Business networks
- Digital literacy

### Possible Provisions

# What Remains Missing?

- 1 | Promises, and more promises
- 2 | No enforcement, implementation & finance
- 3 | No definition and scope of gender-equality

