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ALLIANCE FOR ETRADE DEVELOPMENT

HOW TO SCALE SUPPORT TO WOMEN-LED FIRMS IN ECOMMERCE THROUGH ONLINE PLATFORMS

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HOW TO SCALE SUPPORT TO WOMEN-LED FIRMS IN ECOMMEREC THROUGH ONLINE PLATFORMS

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I. INTRODUCTION

Since the 1990s, platforms have defined the way people interact on the internet. In recent years, payment, lending, upskilling, and ecommerce platforms have proliferated in developing nations, and there is by now a robust body of research on the growth of such platforms, their economic and political impacts, and their potential for promoting development.¹ At the eTrade Alliance, our research has focused particularly on platforms' impacts on small businesses' prospects for reaching, servicing, and transacting with customers and vendors, even in remote markets. We have also cataloged how small businesses are using platforms to access new data and information, access loans and long-term financing, make and accept payments, manage their customers and suppliers, and find, vet, and hire new talent.

In 2021, we produced a report on how donors, corporations, and governments could specifically support women-led firms' capacity for ecommerce.² That report highlighted the findings of research and data on just about every world market: firms that use digital platforms and technologies intensively are also the most productive and export-driven. It also showed that many development partners are working with cohorts of women-led firms for purposes such as onboarding them to ecommerce platforms.

This report seeks to connect the research and work on platforms and that on women-led firms in ecommerce to ask how development organizations, governments, and corporations might *work with platforms* to benefit women-led firms seeking to grow through ecommerce. In particular, it explores how they might work with online platforms to scale the impact have on women-led firms and the assistance they provide them.

This report finds that many platforms have created specific programs to support women-led firms—and that there is also a growing set of platforms focused on exclusively serving women-led firms. Donors typically enable small firms and women-led firms to onboard to these and other types of platforms, for example, to sell more online. However, this report identifies several further ways in which donors, governments, and corporations can usefully work with platforms to support women-led firms to engage in ecommerce and digitize. These approaches include the following:

- Onboard new *buyers* on two-sided platforms
- Provide venture and growth capital to platforms targeting women-led firms or with programs to support women-led firms
- Enable platforms to provide a wider range of services to firms
- Promote interoperability among digital platforms
- Help platforms measure impacts on women-led firms
- Catalyze entirely new platforms, for example by adapting models from advanced economies to developing ones
- Promote a better enabling environment for platforms and their users
- Consider the potential of “platformless” models enabled by Web3, such as decentralized finance, and Metaverse to enable women-led firms

The next section will summarize our prior work on how women-led firms use different platforms and how platform users perform compared to the broader market of firms. Section three reviews platforms that have programs to support women-led firms or are entirely focused on women-led firms and examines how donors and other stakeholders can usefully work with these platforms. Section four concludes.

II. HOW PLATFORMS ARE PROLIFERATING—AND HOW WOMEN-LED FIRMS USE THEM

There are a great many platforms that service MSMEs that seek to identify customers, vendors, and employees, and access contacts, information, and finance (table I).

Table I: Examples of platforms serving MSMEs in ecommerce, selected sectors, and world regions

Region	Ecommerce marketplace	Payments	Finance and insurance	Last-mile logistics	Upskilling
Global	Amazon eBay Upwork Shopify	PayPal Stripe Wise	Aon AIG	DHL UPS Uber	YouTube iKompass KeepCoding
East and Southeast Asia	Lazada Shopee Rakuten	Alipay PromptPay SamsungPay	Funding Societies GrabFinance Aspire Capital	Grab Gojek Dingdong	ASEAN SME Academy SMD Webtech EdTech Disprz
South Asia	Flipkart Kapruka Snapdeal	RazorPay Phone Pe UPI	Eko FlexiLoans Indifi	Porter LetsTransportBlowhorn	Praadis Education BYJU's WhiteHat Jr.
Latin America and the Caribbean	MercadoLibre Linio Magazine Luisa	MercadoPago Pix PayU	Konfo Credittjusto Sempli	Rappi 99 Minutos Urbano Express	Sillshare.com UniMOOC Platzi
Middle East and North Africa	Amazon.ue Noon Desert Cart	Knet STC Psy Fawry	Liwaa RAKBANK's Quick Apply Nucleus365	Aramex Bosta Fetchr	Almentior Laimoon Tadarab
Sub-Saharan Africa	Jumia Konga Jiji	M-Pesa MTN Airtel Africa	Uprise.Africa Thundafund Agribusiness Deal Room	Sendy Lori Systems PicUp	Virtual Elimu iLearn WOLO Edukoya
Europe, Turkey	Hepsiburada Otto Zalando	Authorize.net Aden Skrill	insure CapitalBox B-North Iwoca	Wolt Blink Last Mile Delivery Solut	Masterplan.com Speexx GoSkills
North America	Walmart Overstock Thomasnet	Venmo Zelle Plaid	Kabbage Lendio PayPal Working Capit	Delivrr Dropoff Onfleet	GoSkills Udemy Business Kajabi

Source: Author on the basis of various sources.

How do women-led firms around the world use platforms like these? We discussed this in an earlier study that presented survey data on 2,536 firms in Mexico, Indonesia, Nigeria, Kenya, and the United States.³ Some 30 percent of the surveyed firms are led by a female CEO, and women also make up 50 percent or more of executive teams and staff in most of these firms. There were three main findings: First, most women-led firms use social media to sell and market their goods and services and transact with customers using WhatsApp and cash payments (table 2). Meanwhile, midsize and larger companies have already started to use online stores and marketplaces that make them visible to millions (or sometimes hundreds of millions) of customers around the world. The patterns are similar across economies, although US and Mexican firms are likelier to use global (mostly US-based) marketplaces such as eBay and Amazon, while sellers in Indonesia, Kenya, and Nigeria are avid users of regional marketplaces such as Lazada, Jumia, and Konga, and Mexican firms are avid users of WhatsApp.

Table 2: Share of women-led firms using platforms, by country and firm size

		Social media platforms	Online banking	Mobile payments	Digital payments	Accounting platforms	Learning platforms	Networking platforms	Marketing software	Cloud computing platforms
Indonesia	Micro (0-10 employees)	97%	88%	75%	73%	45%	65%	58%	55%	48%
	Small (11-50)	87%	93%	81%	77%	60%	64%	60%	59%	53%
	Medium (51-250)	86%	91%	85%	86%	66%	67%	74%	64%	67%
	Large (>250)	77%	93%	88%	79%	69%	65%	64%	60%	56%
Kenya	Micro (0-10)	90%	73%	95%	55%	47%	57%	57%	46%	35%
	Small (11-50)	98%	97%	96%	76%	68%	55%	57%	51%	52%
	Medium (51-250)	95%	90%	93%	89%	74%	73%	70%	67%	63%
	Large (>250)	89%	84%	84%	71%	86%	57%	76%	59%	74%
Mexico	Micro (0-10)	87%	71%	63%	75%		60%			
	Small (11-50)	89%	87%	75%	85%	75%	58%	59%	52%	60%
	Medium (51-250)	93%	90%	74%	92%	79%	47%	53%	50%	67%
	Large (>250)	96%	96%	85%	80%	72%	57%		61%	60%
Nigeria	Micro (0-10)	98%	93%	93%	85%		52%	51%	46%	29%
	Small (11-50)	95%	94%	88%	85%	69%	66%	58%	55%	55%
	Medium (51-250)	94%	100%	94%	87%	78%	64%	75%	57%	57%
	Large (>250)	96%	93%	93%	93%	85%	63%	69%	67%	70%
US	Micro (0-10)	65%	80%	61%	79%	54%	48%	41%	36%	32%
	Small (11-50)	84%	93%	79%	90%	75%	61%	64%	59%	65%
	Medium (51-250)	83%	92%	77%	83%	79%	61%	71%	63%	69%
	Large (>250)	86%	95%	80%	93%	79%	65%	73%	62%	70%

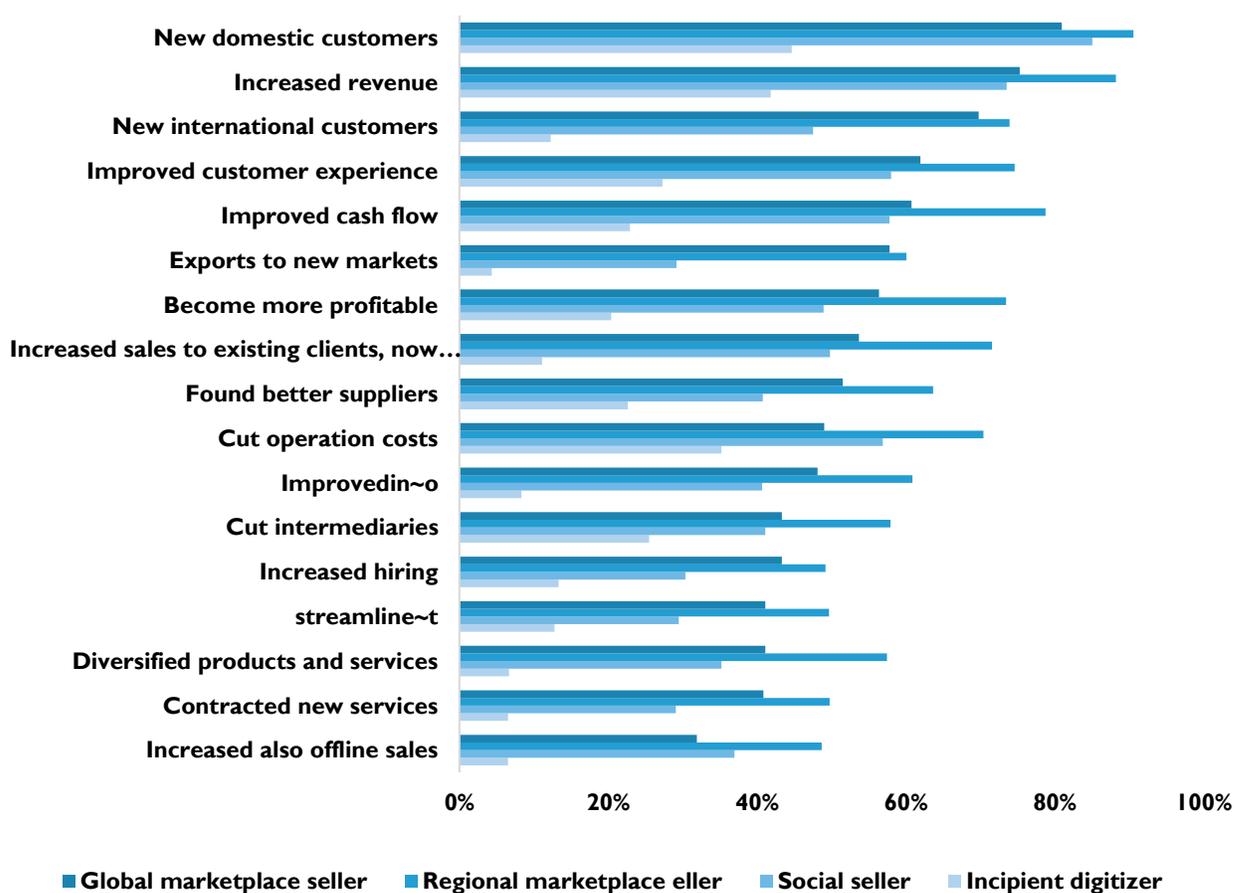
		Marketing platforms	Inventory mgmt platforms	ERP systems	Talent platforms	Own online store	Regional ecommerce marketplace	Global ecommerce marketplace	Online lending platforms	Crowdfunding platforms
Indonesia	Micro (0-10)	49%	57%	41%	18%	33%	37%	2%	25%	24%
	Small (11-50)	47%	48%	52%	18%	27%	36%	12%	29%	27%
	Medium (51-250)	59%	54%	62%	60%	35%	35%	18%	30%	36%
	Large (>250)	62%	59%	60%	53%	30%	34%	9%	29%	44%
Kenya	Micro (0-10)	33%	37%	34%	15%	12%	18%	14%	18%	15%
	Small (11-50)	57%	54%	49%	43%	34%	34%	20%	33%	28%
	Medium (51-250)	68%	68%	60%	62%	21%	31%	28%	45%	33%
	Large (>250)	77%	68%	56%	47%	11%	26%	11%	19%	15%
Mexico	Micro (0-10)	34%	37%	22%	25%	6%	24%	10%	11%	15%
	Small (11-50)	62%	65%	59%	51%	14%	31%	20%	26%	35%
	Medium (51-250)	69%	71%	66%	54%	21%	27%	31%	30%	38%
	Large (>250)	71%	69%	65%	50%	8%	35%	27%	17%	41%
Nigeria	Micro (0-10)	47%	47%	32%	18%	15%	21%	14%	21%	22%
	Small (11-50)	63%	54%	54%	50%	21%	25%	15%	27%	26%
	Medium (51-250)	62%	63%	55%	49%	28%	38%	25%	39%	29%
	Large (>250)	81%	70%	70%	50%	30%	48%	30%	50%	46%
US	Micro (0-10)	47%	47%	35%	18%	9%	0%	29%	26%	25%
	Small (11-50)	61%	66%	59%	65%	23%	0%		51%	48%
	Medium (51-250)	70%	75%	64%	67%	32%	0%	50%	59%	48%
	Large (>250)	75%	73%	69%	65%	23%	0%	66%	67%	50%

Source: Various eTrade Alliance's MSME surveys.

Global marketplace sellers tend to share characteristics—for example, they tend to be medium-sized and larger firms that operate in B2B markets, are located in major cities, have typically been in business for at least 5–6 years, and are led by teams containing at least one executive with a university degree. Across geographies, more nascent women-led firms are more likely to use platforms than firms that are 10 years old or more.

Second, significant majorities of firms that use platforms—especially marketplaces and payment platforms—report significant gains from platform use, such as access to new domestic customers and increased revenue, as well as new export opportunities and access to new vendors (figure 1). In other words, platform usage appears to translate into better business outcomes for women-led firms. Our prior work has shown that these patterns are very similar across genders—at each level of platform use and digital maturity, women- and men-led firms perform very similarly in terms of use of marketplaces and other platforms, and of revenue growth, export participation, and export sales.

Figure 1: Gains from ecommerce, by firms' platform use



Source: Various eTrade Alliance's MSME surveys.

Third, platform users are also likelier to use bundles of digital services and technologies, which further bolster their performance. Firms that use marketplaces are especially likely to use ERP systems and other software across company functions as well as digital services such as digital payments and fintech. They also tend to use them intensively—three-quarters of the surveyed firms reported using various types of software, ERP systems, and cloud computing services every week (table 3). These firms also tend to engage in trade and have strong growth rates—more than half of them are growing at more than 10 percent per year. Meanwhile, firms that use social media platforms often use digital payments, online banking, and learning platforms, but have not yet invested in sophisticated software.

This also suggests that through their use of ecommerce and their online customer base, marketplace users in particular may have developed a greater need for digital services and technologies to scale and streamline their businesses, and may receive greater payoffs from these. As they grow their technology portfolios and progress with their digital transformation, they also become more productive, which enables them to access the resources needed to acquire and use more technologies.

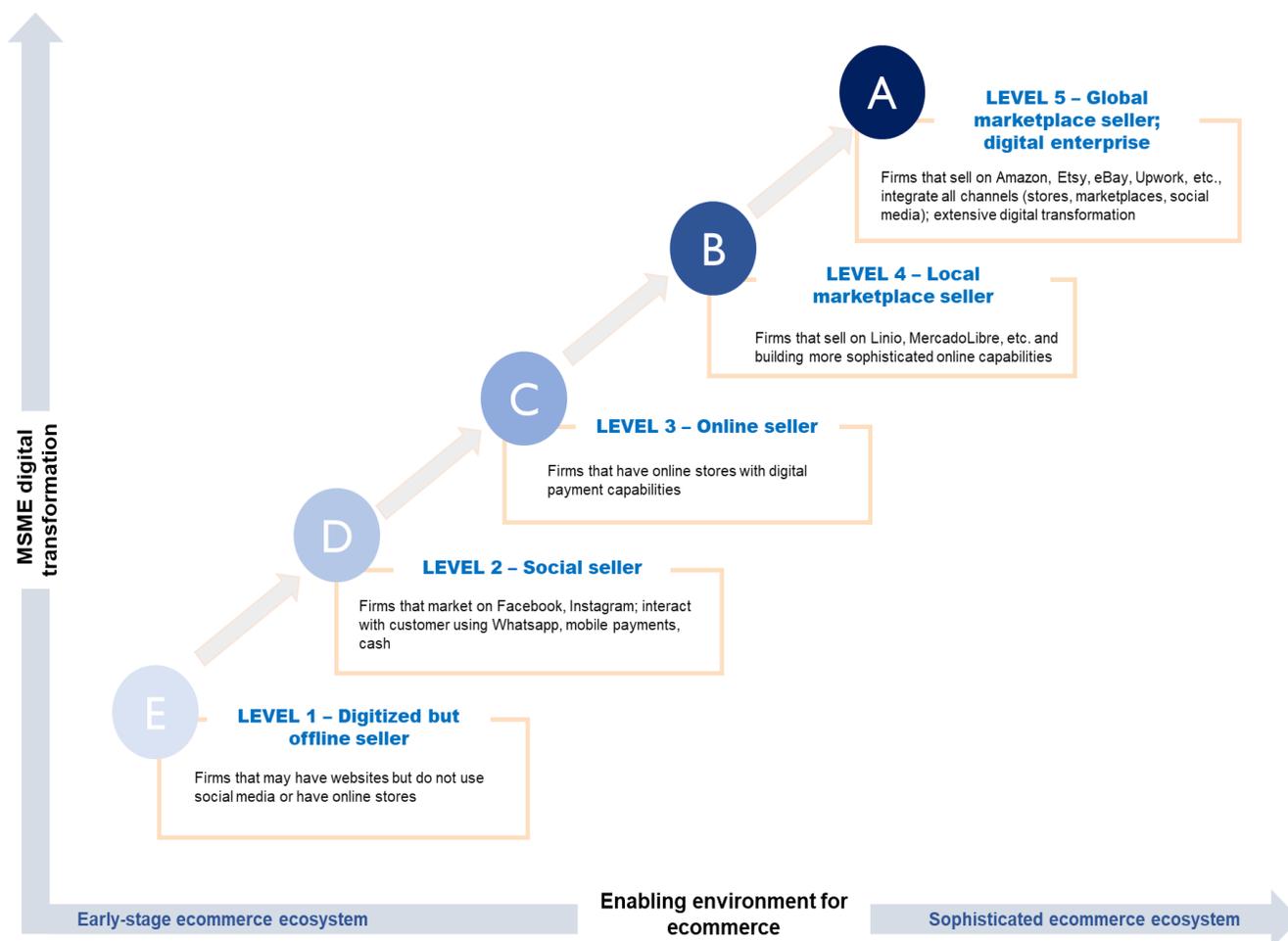
Table 3: Correlations in women-led firms’ use of platforms

	Global marketplace	Social media platform	Online store	Online banking	Mobile payments	Digital payments	Online lending platforms	Equity crowdfunding platforms	Inventory management platforms	ERP systems	Accounting platforms	Marketing platform	Online learning platform	Online job platforms
Global marketplace														
Social media platform	10%													
Online store	13%	6%												
Online banking	8%	26%	12%											
Mobile payments	6%	38%	12%	32%										
Digital payments	14%	8%	13%	23%	27%									
Online lending platforms	23%	13%	8%	13%	18%	20%								
Equity crowdfunding platforms	27%	14%	5%	12%	16%	14%	60%							
Inventory management platforms	18%	10%	17%	21%	22%	24%	39%	48%						
ERP systems	24%	14%	11%	19%	21%	22%	42%	50%	64%					
Accounting platforms	13%	11%	18%	21%	17%	21%	33%	37%	59%	58%				
Marketing platforms/software	25%	18%	20%	24%	19%	25%	42%	47%	56%	59%	60%			
Online learning platform	25%	27%	11%	21%	22%	26%	33%	35%	33%	39%	31%	43%		
Online job platforms	24%	21%	16%	16%	24%	21%	41%	44%	41%	47%	43%	44%	50%	
Online networking platforms	27%	23%	14%	17%	23%	25%	39%	39%	48%	49%	45%	52%	51%	57%

Source: Author on the basis of various eTrade Alliance’s MSME surveys.

Like men-led firms, most women-led firms do not start out using multiple types of platforms and technologies—instead, they start using new ones as they grow and face new needs, such as marketplaces, finance, and logistics. In other words, there are “digital journeys,” whereby firms start by using social media platforms and payment platforms and then work their way toward selling on marketplaces and leveraging other technologies (figure 2).

Figure 2: Online sellers' journeys and their drivers



Source: Nextrade Group.

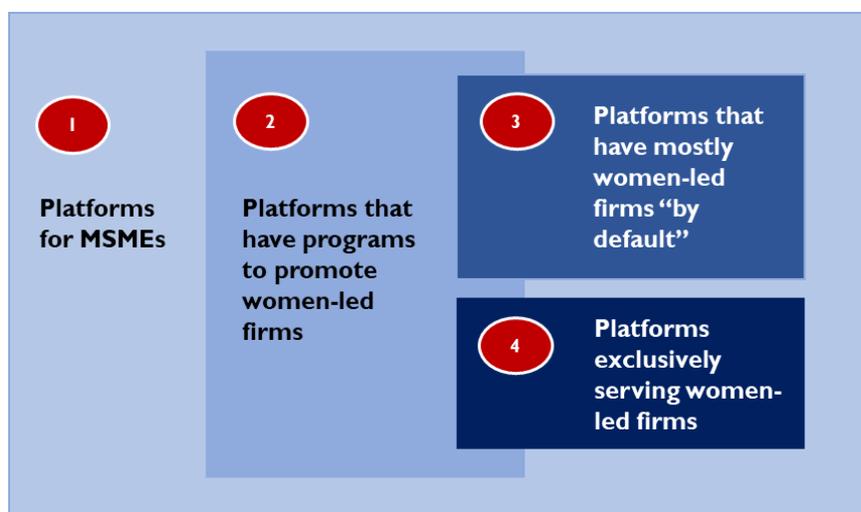
With growing shares of women-led firms leveraging platforms to interact and transact with vendors and clients and benefiting from platform use, how can development partners, governments, and businesses better leverage women-led firms? And are platforms supporting women-led firms in particular? Section three answers these questions in detail.

III. HOW DEVELOPMENT PARTNERS CAN FURTHER ENABLE PLATFORMS TO SUPPORT WOMEN

A. HOW PLATFORMS ARE SUPPORTING WOMEN-LED FIRMS

Women-led firms that use various platforms to access services, interact with their customers, and sell online benefit from this use in various ways: increased revenue, access to new customers, improved profit margins, access to new vendors, and improved business skills and confidence, for example. Platforms that service MSMEs focus on supporting women-led firms to differing degrees: some serve women-led firms exclusively, others have created programs to support them, and others have particular organic appeal for women-led firms and are thus mostly used by them (figure 3). There are also a great many platforms that service MSMEs but do not have a special focus on women-led firms.

Figure 3: Ways in which platforms support women-led MSMEs in ecommerce

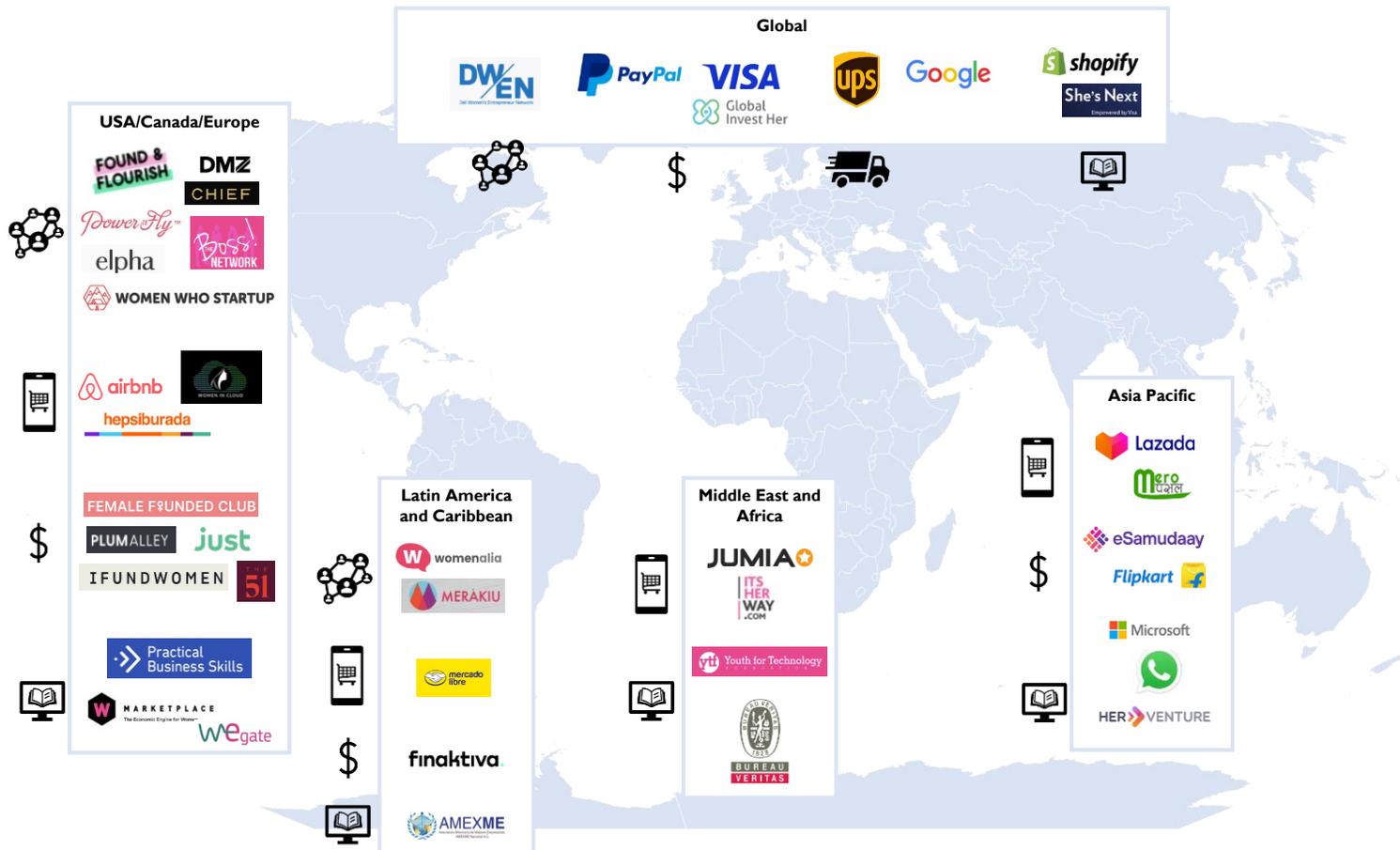


Source: Nextrade Group.

Examples of prominent global and regional marketplaces, social media platforms, fintechs, and re-skilling platforms that have a specific program or initiative for women-led firms include Amazon India, Southeast Asian marketplace Lazada, African marketplace Jumia, Flipkart, and Hepsiburada (figure 4 and table 4; appendix I, table I). There are also a great many skills development platforms that target women-led firms in efforts to bridge the skills gaps between women and men-led firms, enable women to stay current with technology trends, and promote women-led firms’ digital transformation.

There is also a growing number of ecommerce and financing platforms that are exclusively or mostly focused on enabling women-led firms, such as marketplaces Etsy, Canasta Rosa in Mexico, and The WMarketplace in the United States.

Figure 4: Leading platforms that exclusively service or have a program for women-led firms



Source: Author on the basis of various sources.

Table 4: Services provided by platforms that promote women-led firms, by region and area

Region	Name	Description	Target women	Sell	Finance	Learn	Move
Latin America and the Caribbean	Canasta Rosa (MX)	Enables firms that are early in their digital journey to create an online store (called mystore) and more advanced sellers to onboard to the Canasta Rosa marketplace.	Women who sell artisan products, both beginner and advanced	✓			
	Elo7 (BR)	Showcases a range of creative handmade goods, with a seller base that is 80% women.	Women who sell handmade goods	✓			
	Rappi WikiMujeres (CO)	Empowers Wiki women entrepreneurs so that they can sell their products through Rappi, through a category called “WikiMujeres.”	Entrepreneurs from the WikiMujeres community	✓			
	Finaktva women program (CO)	Provides a loan for women who either have more than 30% shareholding in the company or are the legal representative. It includes training programs through partners.	Women seeking business loans		✓	✓	
	ConnectAmericas Women by the Inter-American Development Bank	Promotes women entrepreneurs’ export capacity through learning, connections, and finance.	Women entrepreneurs looking to export their products		✓	✓	
	Merakiu	Provides free resources to women entrepreneurs on digital and business skills, online courses, and networking groups.	Women entrepreneurs			✓	
	Conectadas by Mercado Libre	Trains young women between the ages of 14 and 18 to develop their digital and technological skills to build online businesses with social impact.	Young women between 14–18 looking to gain digital and business skills			✓	
	Emprende Pro Mujer	Provides online educational resources for women to learn entrepreneurial skills, connect with other women entrepreneurs in the region, and receive mentorship and personalized support.	Women entrepreneurs who seek economic autonomy			✓	
	WomenAlia	Networking platform and resources for professional development for Spanish-speaking professional and entrepreneurial women.	Spanish-speaking professional women			✓	
UPS Mujeres Exportadoras	A global effort to empower women entrepreneurs and help them export their products to the world through specialized training and workshops.	Women entrepreneurs looking to export their products			✓	✓	

Region	Name	Description	Target women	Sell	Finance	Learn	Move
Africa and Middle East	Jumia's Women and Youth Empowerment Program	Provides the opportunity to sell on Jumia to people under the age of 30 by providing training and incentives for using the platform.	Women and youth under 30	✓			
	ItsHerStore (UAE)	Empowers business-driven women in the UAE to accelerate their financial independence by selling products online.	Women who sell artisanal goods	✓			
	SouqFann.com (Jordan)	Connects artists, artisans, and handicraft producers across Jordan to new economic opportunities, helping vendors sell their products, and also offering payment, delivery, and customer care services.	Artists and artisans who could benefit from specialized support to run an online store	✓		✓	✓
	Youth for Technology Women Entrepreneurs and Mobile Value Added Services Program	Opens access to business and technology training that results in business expansion, diversification, and additional revenue.	Women entrepreneurs				✓
	ItsHerSkill	Platform that supports and empowers business-driven women in the UAE to enable and accelerate their financial independence by selling services online.	Women who sell microservices	✓			
	Bureau Veritas Mentorship Program	Provides digital tools to connect users to mentors, facilitating the growth of a community for women and increasing access to opportunities for participants.	Women in business looking for mentorship and networking				✓

Region	Name	Description	Target women	Sell	Finance	Learn	Move
Asia-Pacific	Lazada Mompreneurs	Offers financial and nonfinancial support to help mothers start and grow their businesses online, including providing training and guidance while setting up their online stores and waiving commissions for “mompreneurs” while they familiarize themselves with selling online.	Mothers looking to start and grow businesses online	✓	✓	✓	
	Flipkart’s Samarth initiative (India)	Provides assistance to get underserved sectors of society to start selling through the platform, including registration, listing and cataloging products, warehousing assistance, and providing an account manager.	People from less privileged sectors of society	✓			
	eSamuday Kamaal ke 10	Local commerce platform that launched the Kamaal ke 10 initiative to promote women’s entrepreneurship and offers four months of incubation, business mentorship, credit facilities, and free access to software for ecommerce setup.	Rural women entrepreneurs	✓		✓	
	Mero Pasal (Nepal)	Mero Pasal is an ecommerce mobile app that was provided to 1,300 rural women entrepreneurs in Nepal along with business development and startup support through UN Women and its partner SABAH Nepal.	Rural women entrepreneurs	✓		✓	
	Microsoft She Loves Tech	Partnership to help close the funding gap and unlock capital for women entrepreneurs by supporting an Azure-powered digital platform that facilitates connections at scale between women entrepreneurs in Asia, venture capitalists, and global angel investors.	Women entrepreneurs in Asia, venture capitalists, and angel investors		✓		
	Lendingkart (India)	Fintech that uses alternative data to determine creditworthiness and has a particular focus on women’s financial inclusion by offering a business loan that targets women entrepreneurs specifically.	Women entrepreneurs looking for business loans		✓		
	WhatsApp Women Entrepreneurs Program (India)	Collaboration with the Indian government for an annual calendar of events aimed at capacity-building of women entrepreneurs and specific programs aimed at addressing challenges faced by women entrepreneurs.	Women entrepreneurs				✓
	Cisco Women Entrepreneurs Platform (India)	Partnership with the Indian government to provide a portal that brings together women from diverse backgrounds and offers them access to a multitude of resources, support, and learning.	Women entrepreneurs				✓

Region	Name	Description	Target women	Sell	Finance	Learn	Move
Europe	Airbnb Women Entrepreneurship Platform	Partnership with Women Entrepreneurship Platform to provide multiple workshops across Europe to share resources and toolkits to better support female entrepreneurs who are interested in using the Airbnb platform to start or grow their businesses.	Women in Europe who want to start or grow a business through the Airbnb platform	✓			
	Hepsiburada's Technology Empowerment for Women Entrepreneurs Program (Turkey)	Provides free online stores to women entrepreneurs, dedicated training, and support in logistics, sales, operations, and marketing.	Women entrepreneurs	✓		✓	✓
	WEGate	Digital platform launched by the European Commission that provides useful, inspiring information to support women entrepreneurs.	Women entrepreneurs				✓
	Academy for Women Entrepreneurs (Hungary)	Female entrepreneurship promotion program that provides women entrepreneurs with knowledge, tools, and network to create and grow businesses.	Women entrepreneurs				✓
	Talenti (Poland)	A job-searching platform tailored to the employment needs of women, including access to multiple services, from parent-friendly working environments to career training and development opportunities.	Professional women				✓
	Her Impact (Poland)	A social impact platform to decrease gender inequalities in the labor market, providing educational materials for professional women and an option for a personalized development plan.	Professional women				✓
	Found & Flourish (UK)	Online membership platform for purpose-led entrepreneurial and self-employed women and nonbinary people to connect with each other and feel empowered in business.	Women entrepreneurs				✓
	Capalona (UK)	Online finance broker to match borrowers with the right lenders, with a dedicated section on the website targeting women entrepreneurs.	Women entrepreneurs			✓	

Region	Name	Description	Target women	Sell	Finance	Learn	Move
Global	Etsy	Online marketplace with mostly women-led firms selling artisan products, clothing, and jewelry.	Mostly women selling handmade artisan products	✓			
	Global Invest Her	Provides tools and connections to help women entrepreneurs get their companies funded faster through masterclasses, courses, and a networking community.	Women entrepreneurs looking for funding		✓	✓	
	PayPal commitment	\$100 million commitment to advance financial inclusion and economic empowerment for women and girls around the world, through supporting women-focused investment funds, access to microloans, and capacity-building.	Women and girls globally		✓	✓	
	UPS Women Exporters Program	A global effort to empower women entrepreneurs and help them export their products to the world through specialized training and workshops.	Women with products to export			✓	✓
	DHL GoTrade	Global initiative to support international trade and sustainable economic growth by increasing the number and volume of SMEs trading across borders through workshops and training.	Especially women-led SMEs with products to export			✓	✓
	HER Venture	Mobile learning app that provides women entrepreneurs essential business training and support in Vietnam, Indonesia, Kenya, South Africa, Nigeria, and Guyana.	Women entrepreneurs			✓	
	Shopify and Entreprenista	Supports set up on Shopify, through assistance from Shopify and networking events.	Women entrepreneurs	✓		✓	
	Facebook SheMeansBusiness	Provides workshops and online resources for aspiring and established women entrepreneurs to build and grow their businesses, including financial management.	Aspiring and established women entrepreneurs			✓	
	Grow with Google	Offers SMEs free training, tools, and resources to help grow business skills and has been adapted to many countries and languages.	SMEs and entrepreneurs			✓	
	Google Women Will	Supports women's digital skills development and community-building, and provides access to free online resources from digital skills training to webinars on leadership and entrepreneurship.	Women entrepreneurs globally			✓	
	Visa She's Next	Provide workshops to connect women entrepreneurs with industry experts for education, insights, and networking, and provides an online platform for business skills.	Women entrepreneurs globally			✓	

B. IMMEDIATE OPPORTUNITIES: SCALING EXISTING WORK BETWEEN DEVELOPMENT ORGANIZATIONS AND PLATFORMS

Several donors and development organizations—such as USAID, UK FCDO, GIZ, the European Commission, and UN organizations—and export promotion agencies around the world have already partnered with platforms that support women-led firms. The eTrade Alliance has also been involved in such projects, which have largely focused on enabling small women-led firms to onboard marketplaces such as Etsy, eBay, and Amazon and often involve hands-on support with onboarding, optimizing online stores, discounted listing fees, and logistics support. For example:

- **Etsy** provided training to MSME artisans in Georgia as part of the USAID Economic Security Program in the country, which supports local MSMEs to improve competitiveness and grow their businesses. The target audience included local artisans looking to export their goods to Europe and the United States. As part of this collaboration, Etsy provided two one-on-one phone support and training sessions to approximately 130 Georgian artisans, onboarding them onto the Etsy platform, increasing their access to foreign markets, and providing them with valuable ecommerce skills to improve their resilience to the impacts of COVID-19.
- **eBay** is supporting capacity-building for Ecuadorian MSMEs by providing personalized coaching to help set up stores on the marketplace, under the auspices of the eTrade Alliance. This program opened up new channels for reaching MSMEs in cities such as Guayaquil, Quito, and Cuenca, and over 60 applications were received, with an emphasis on women-led firms.
- The **World Bank**-funded Women Entrepreneurs Finance Initiative (We-Fi) supports women entrepreneurs by scaling up access to financial products and services, building capacity, expanding networks, offering mentors, and providing opportunities to link with domestic and global markets.
- **MercadoLibre** has partnered with the International Trade Centre (ITC) to improve digital literacy and market access for women-led businesses in Argentina, Chile, Colombia, Brazil, and Mexico. The primary objective of the partnership is to build capacity and opportunities for women-led firms in the region to engage in digital trade, utilizing the ITC's extensive network and technical expertise in global trade and MercadoLibre's capabilities to enable ecommerce, deliver digital payments, and champion enterprise development. MercadoLibre will also work with the ITC to deliver technical assistance to businesses and provide them access to its global ecommerce platform.⁴
- **Novica** is a Los Angeles-based marketplace that supports artisans in developing countries. Novica signed an agreement with the ITC to further its mission to empower artisans and small businesses in Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama. Women make up the majority of the beneficiaries of the program. Novica and ITC joined forces to help marginalized artisans in rural areas begin to sell online and build economic resilience, especially during the Covid-19 pandemic.⁵
- **Procomer**, Costa Rica's export promotion agency, has a program to encourage small businesses to sell through Amazon and Alibaba. The program starts with a review of what the SME offers and teaches the SME about the Amazon platform, including the benefits of using it,

how it operates, requirements for selling through it, and the onboarding process. SMEs are also offered assistance with how their products can be marketed and priced. In 2019, Procomer served 49 companies from different sectors through this program.⁶

- **Indian Post's Rural ICT Project** partnered with 400 companies, including Amazon and Flipkart, to bring rural buyers and sellers to ecommerce, and created the ecommerce platform ecom.indiapost.gov.in especially for rural artisans and women entrepreneurs.⁷

C. NEXT HORIZON: CREATIVE OPPORTUNITIES TO WORK WITH PLATFORMS TO ENABLE WOMEN-LED FIRMS IN ECOMMERCE

There are a great many opportunities for donors and governments to work with platforms that enable women-led firms to achieve ends such as identifying and onboarding new users and empowering existing ones. Table 4 provides a roadmap for donors and corporations to visualize platforms that support women-led firms in different world regions and that could be immediate partners.

However, there are many potential ways for development partners to promote women-led firms' ecommerce by working with platforms that have yet to be harnessed or even truly considered. Eleven such ways are described below and summarized in figure 6.

1. **Identify and onboard new users.** This is the most typical way in which development partners work with platforms—but it could be done much better. For example, women-led firms could be onboarded to marketplaces more strategically, by identifying and promoting those that are most poised to succeed in ecommerce, have the right product-price-platform fit, and sell goods and services through channels where these are in demand.
2. **Improve users' results on a platform.** Development partners often focus on bringing new firms to a platform but then leave them to continue unsupported. A less-explored model is to focus on women-led firms that are already on a platform and optimize their capabilities, such as improving storefronts on an online marketplace.
3. **Support platforms by financing them.** Smaller platforms that serve women-led firms are often constantly fundraising. Development partners have extensive experience in funding platforms that support MSMEs, such as fintech lending platforms. For example, the International Finance Corporation (IFC) has funded several fintechs and platforms that support MSMEs, some of which have been women-led firms—examples include Mexico's Konfio and South Africa's Lulalend.⁸ There is also a major need to promote platforms and marketplaces that service women-led firms in B2B markets that are digitizing rapidly.
4. **Promote diversity among and on platforms.** Platforms like Canasta Rosa champion firms that are founded and run by women. Development partners can bolster women-led firms on the platform by investing in female platform founders. Women-led platforms have also initiated diversity campaigns. For example, as noted above, Brazil's leading online retailer Magazine Luiza has limited its executive trainee program for recent college graduates exclusively to Black applicants.⁹

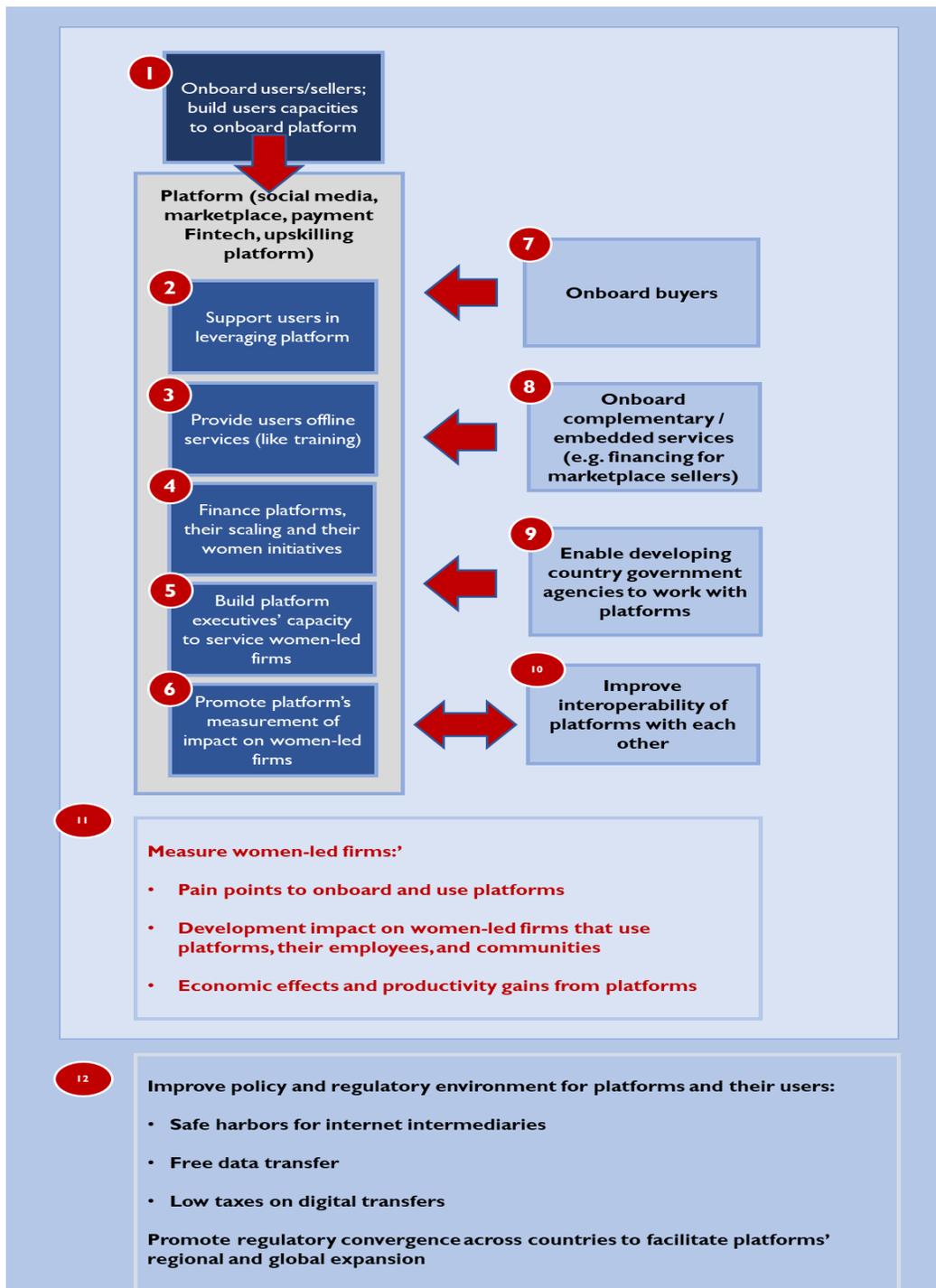
5. **Help platforms measure users' pain points.** Platforms bring together hundreds of millions of women-led firms and can thus offer valuable insight into the challenges and demands facing women entrepreneurs around the world. There have been several efforts to leverage platforms' user bases for insight, such as the partnership between the World Bank, the OECD, and Facebook in building the Facebook Future of Business surveys, which bring together insights from millions of small business owners across 97 countries.¹⁰ Before being acquired by Etsy, Brazil's marketplace Elo7 worked with the IFC and the European Commission's Digital2Equal program to survey 1,000 women sellers on their training needs.¹¹
6. **Help platforms measure development results.** Platforms have excellent data on activity that takes place on them and immediate results but often do not measure their broader social and economic impact or SDG-type indicators. Development partners have a keen interest in understanding these impacts to target their support to platforms optimally. There are several data-sharing initiatives between platforms and academics and, in some cases, between platforms and development organizations to better measure these effects. One example is the IFC–Elo7 survey of 1,000 women artisan sellers mentioned above, which helped the platform identify the motivations and needs of women entrepreneurs and provide the targeted training and support to help them grow their businesses and Elo7's market.
7. **Enable two-sided platforms to build a buyer base.** Two-sided platforms such as marketplaces or crowdfunding platforms that promote women-led firms do not necessarily need more sellers and firms that need funding—more than anything, they need more buyers and investors. To expand the opportunities for women-led firms on platforms, donors and development partners should increasingly focus on helping platforms recruit customers and investors that want to reach women-led firms. Many of these can be in the donors' own countries.
8. **Complement platforms with new financial services, upskilling, and other services for their users.** This is another area of focus for development partners—enabling platforms to upskill their users. One example is the Mompreneurs program supported by the European Commission and IFC in partnership with Southeast Asian marketplace Lazada, which both supports mothers in building an online store through free training and zero commissions and provides working capital for the best-performing sellers. Lazada has also held offline support sessions, such as the Lazada Women's Festival, where sellers targeting women customers showcased their products in collaboration with mom bloggers and influencers.¹²
9. **Enable developing country government agencies to work with platforms.** Developing country governments often have skills and entrepreneurship programs focused on enabling women in the digital economy. Development partners can help promote partnership between these efforts and local and global platforms that champion women-led firms.
10. **Promote interoperability among digital platforms.** Although services for women-led firms have digitized and proliferated, a problem remains: these services do not interoperate well, which poses transaction costs to firms. These fixed costs can be especially important for small women-led firms. The ideal would be a “one-click world,” where a business could access all services and complete all processes needed to complete a sales cycle in a single click, from

selling to a customer, accessing working capital to fulfill the sale, accepting payments, securing logistics and insurance services, and managing aftersales processes.

However, today firms still have to go through countless clicks for purposes such as completing an ecommerce marketplace's customer authentication and verification processes, banks' know-your-customer processes, logistics companies' onboarding, business customers' know-your-buyer and supplier onboarding processes, and governments' e-government verification processes. Donors could play a critical role in promoting interoperability among digital platforms by promoting embedded finance, superapps, and digital identity solutions for SMEs to unlock different digital walled gardens with one master key.

11. **Promote a better enabling environment for platforms and their users.** National digital regulations have proliferated around the world in such areas as data privacy, consumer protection, and the taxation of digital sales. There are several challenges to solve for both platforms and their users: (1) ensuring national regulations and safe harbor laws that provide platforms certain protection from liability for the content generated and actions taken by their users; (2) promoting platforms and their users' access to data from their customers, vendors, and markets and access to data storage and cloud computing services in third markets to optimize their operations; (3) imposing no taxes on digital transactions to encourage purchases from women-led firms; and promoting regulatory convergence among markets, in order for platforms and their users not to have to comply with divergent digital regulations across different markets they want to expand into.

Figure 6: Ways for development partners to work with platforms to enable women-led firms in ecommerce



Source: Nextrade Group.

Case Study I: Powering women on 17 online platforms

Digital2Equal is an IFC-led initiative launched in 2018 in partnership with the European Commission that aims to boost opportunities for women in emerging markets, close the gap between men and women in the use of digital technologies, and ensure that women do not fall behind. The initiative brought together 17 leading technology companies, with each company agreeing to take three action steps to expand access to equal opportunities on their platforms, including making commitments to promote gender equality on their platforms, participating in learning events with IFC and partners to put these goals into practice, and working together to put out new research on how to close gender gaps.¹³

The companies participating in the initiative included global technology firms such as Airbnb, Facebook, Google, LinkedIn, Uber, and Salesforce; ecommerce marketplaces such as Lazada, Mercado Libre, Jumia, Elo7, and Myntra Jabong; global transportation platform Didi Chuxing; leading Southeast Asian superapp Grab; South African recruitment app Giraffe and Kenyan work platform Lynk; Chinese online lender MYBank; and South African home cleaning service app SweepSouth.¹⁴

The initiative builds on research from a report by Uber called “Driving Toward Equality,” which combined data provided by Uber and surveys of drivers and riders across six countries and helped highlight one example of how women participated in digital platforms differently than men. Women found it easier to sign up as drivers via an app than break into the male-dominated taxi sector, their incomes increased at a greater rate than men’s, and many of them felt more independent than before they had access to ride-hailing.¹⁵ Each company that participated in this initiative took action in different ways, in line with their company’s goals.¹⁶ For example:

- Airbnb has committed to supporting women through training and network access, especially in rural and underserved areas, and to developing additional travel safety resources and supporting women in the Airbnb workplace through enhanced programs and resources.
- Lazada launched the Mompreneur program, which offers financial and nonfinancial support to help mothers start and grow their businesses online, including providing training and guidance while setting up their online stores and waiving commissions for Mompreneurs while they familiarize themselves with selling online.
- South African recruitment app Giraffe analyzed user data to assess wage discrepancies between men and women and inform how the platform and other companies could proactively address them, including recommendations such as offering childcare facilities at the workplace, redesigning roles for more flexibility, and finding and fixing pay gaps.
- Superapp Grab aimed to find ways to provide safer, more affordable mobility options for women who they found were more likely to have a high demand for safety. Through their Safer Everyday Tech Roadmap the company created a series of product enhancements that aims to eliminate preventable incidents, encourage safer user habits, and instill positive behavioral changes while on the road.

D. THINKING FURTHER TO PROMOTE NEW PLATFORMS AND FEMALE PLATFORM FOUNDERS

Creating new platform ideas and initiatives

Donors could also support new models that enable women to learn, market, transact online, and access financing. There are many examples of platforms that promote women and investments in women-led firms, especially in the United States, which could serve as inspiration for other regions. These include the following examples:

- **HER-Commerce by TheWMarketplace** is a 4-week program to provide education, support, digital assets, and insight on ecommerce to women-owned businesses. The program is open to businesses at all stages, and at the end of the program, the participants can onboard as sellers on TheWMarketplace, gaining a national audience and a community of other women entrepreneurs. The curriculum includes modules on digital marketing, shipping and pricing, graphic design, and SEO, which are delivered by subject-matter experts hired to be part of the TheWMarketplace ecosystem to grow and support new sellers. To participate in the program, women-owned businesses are recruited through marketing outreach and partner organizations, with a minimum cohort of 25 companies. Cohorts can be a single industry sector or a mix of businesses. Weekly group training on targeted topics is combined with small group workshops to provide guided support in onboarding onto TheWMarketplace. These training programs end with an event to introduce and celebrate the new businesses who have joined the platform.¹⁷
- **IFundWomen** seeks to close the funding gap for women-owned businesses by providing a funding platform for them and the people who want to support them with access to capital, coaching, and connections. The platform offers immediate access to capital through a premium online fundraising experience, access to small business grants from corporate partners, expert business coaching, and a network of women business owners.¹⁸
- **The51** is a “financial feminist” platform that brings together investors, entrepreneurs, and aspiring entrepreneurs to access women-led capital for women-led businesses. This by-women-for-women platform aims to build mutual wealth and create social/environmental impact, share knowledge and experiences, and cultivate influential investors, innovators, and consumers.¹⁹
- **JUST** is a nonprofit working to close the racial wealth gap by providing microloans to Spanish-speaking female entrepreneurs living on low incomes in Texas. The platform provides loans issued by individuals rather than banks or other credit institutions. The organization centers around community leaders known as JUST Entrepreneur Trust Agents, who act as borrowing and repayment facilitators and invite new clients to enter the program, providing for a trust-based social underwriting system.²⁰
- **The Female Founded Club** is a US-based sourcing platform for investors who want to find top female-founded startups in need of capital. Female-founded companies apply to join the online database, where they post a company profile and add their funding needs and company achievement updates through a fortnightly newsletter that goes out to investors. Investors can browse a prescreened and curated database of companies and can search by location, business

sector, funding stage, annual revenue, and other filters, and can then reach out to companies they are interested in directly through the platform.

- **Capalona** is a UK-based online finance broker that matches borrowers with the right lenders and has a dedicated section on the website targeting women entrepreneurs.
- **Plum Alley** is a venture capital firm investing in early-stage technology and healthcare companies with at least one woman founder. Investors include executives, operators, and family offices and there is a specific focus on early-stage companies working on advanced technologies and medical breakthroughs that improve people's lives and the planet, innovative women founders or women and men founders in STEM, and business models with potential for scale.

There are also numerous platforms in the United States and Europe that promote networking and learning among women leaders. These include the following:

- **Chief** is a private membership network focused on connecting and supporting women executive leaders, from diverse backgrounds, industries, and organizations, including Fortune 500 companies to successful startups.
- **WeGate** is a digital platform launched by the European Commission that provides useful, inspiring information to support women entrepreneurs and help them start and scale their businesses.
- **Femmes des Territoires** is a digital platform that promotes the entrepreneurial success of all women in France through an online networking site and workshops.
- **Awaken Hub** is an online community and networking site that seeks to change the landscape for women founders and open up the investor community for women across Ireland. It also runs an invitation-only group for successful women entrepreneurs.
- **Found & Flourish** is an online membership platform for purpose-led entrepreneurial and self-employed women and nonbinary people to connect with each other and feel empowered in business.
- **Women Who Startup** provides a network, platform, and learning resources to women entrepreneurs and innovators who are committed to building successful companies.
- **Women in Cloud Solution Marketplace** provides a marketplace exclusively to support women tech founders selling their services in a range of categories including IT, education, financial services, healthcare, media and entertainment, and retail.²¹

Many of these platforms or platform-led programs are led by women founders and/or managers—some examples include Mexican marketplace Canasta Rosa, led by Deborah Dana Beyda; Turkey's Hepsiburada, led by Hanzade Doğan, and Brazilian marketplace Magazine Luiza, launched by Luiza Trajano. Platforms led by women are likely uniquely attuned to women's issues but are still globally harder-pressed to access financing than men-led platforms. Consequently, donors and corporations

could also champion platforms started by women to support female tech founders serving both women- and men-led firms. Some inspiring examples of platforms launched by women in the ecommerce space that serve both men- and women-led firms include the following:

- **Zilingo** is a B2B ecommerce platform that empowers apparel supply chain players to produce, source, and trade efficiently. It was co-founded by Ankiti Bose in Singapore in 2015 and was close to unicorn status by 2022.²² The company has evolved to provide production software for apparel manufacturing and software enabling omnichannel inventory management and branded ecommerce website solutions.²³
- In 1998, Mariam Naficy co-founded the first online cosmetics retailer, **Eve.com**, which was sold for over \$100 million. In 2007, she co-founded **Minted**, an art-oriented online marketplace that competes with Etsy and connects independent designers with customers for products like stationery, art, and home goods. The company has raised nearly \$300 million and generates hundreds of million in revenue.²⁴
- Pierangela Sierra founded Ecuadorian supermarket delivery app **Tipti** in 2019. The app has been awarded the Best Mobile Initiative award by the eCommerce Institute and the Ecuadorian Chamber of Electronic Commerce for four consecutive years, since its inception. In 2021, the Tipti application handled a monthly average of more than 45,000 orders, representing growth of 30 percent compared to 2020.²⁵
- **Mumzworld**, an online marketplace for products for babies, children, and mothers, was founded in Dubai in 2011 by Mona Ataya and is now the biggest online baby shop in the Middle East. It offers over 250,000 products from 4,500 brands and a community ambassador program to connect moms across the region.²⁶
- Helianti Hilman has run **Javara** since 2008, offering a wide range of natural, organic, and artisanal Indonesian food products through partnerships with local farmers, foragers, fishers, and food artisans. The company started out with a physical store presence in Jakarta in 2008 before expanding into an online business. The digital transformation process to go online included the use of ERP, social media, and data to improve the company's operational efficiency. Javara's ecommerce journey took off and in 2021, the business saw a 400 percent yearly growth through its digital channels.²⁷
- **Nykaa**, an omnichannel beauty and personal care retailer, was founded in India in 2012 by Falguni Nayar and achieved unicorn status in March 2020. The company sells domestic brands, international brands, luxury and prestige brands, premium brands, niche and cult brands, and also provides customers expert advice and videos. Nykaa is one of the few profitable online retailers in India.²⁸
- Clarisse Iribagiza from Rwanda co-founded **DMM.HeHe** after participating in an MIT incubation program in 2010 and is now its CEO. The company develops innovative software that enables businesses to optimize their operations and reach more customers, gaining access to an online shop for their goods and receiving digital payments from their customers. The company has digitized more than 200 companies and served more than 2 million customers.²⁹

- Zsuzsa Kecsmar is the Co-founder, CMO and Head of Partnerships of Antavo, the enterprise loyalty program management software for omnichannel and ecommerce. The company was founded in 2011 and saw 3x annual growth in 2021.³⁰

IV. CONCLUSION

This report has sought to connect the research and studies on platforms and initiatives to enable women-led ecommerce firms in order to discuss how development organizations, governments, and corporations could work with platforms to benefit women-led firms seeking to grow through ecommerce.

This report has found that many platforms have created specific programs to support women-led firms, although these still only account for a small share of the total. There are also platforms that focus exclusively on serving women-led firms. Donors typically enable small firms and women-led firms to onboard to these and other types of platforms to sell more online, for example. However, this report has identified several further ways in which donors, governments, and corporations can usefully work with platforms to support women-led firms to engage in ecommerce and digitize. These alternative approaches include the following:

- Onboarding new *buyers* to two-sided platforms
- Providing venture and growth capital to platforms aimed at women-led firms or with programs to support women-led firms
- Enabling platforms to provide a wider range of services to firms
- Promoting interoperability among digital platforms
- Helping platforms measure impacts on women-led firms
- Catalyzing entirely new platforms, for example by adapting models from advanced economies to developing ones
- Promoting a better enabling environment for platforms and their users
- Considering the potential of “platformless” models enabled by Web3, such as decentralized finance, and Metaverse to enable women-led firms
- Encouraging platforms to launch programs for women-led firms

Going forward, support for women-led firms needs to evolve in step with technological possibilities. For example, AI is opening up entirely new opportunities for mass-customizing content for women-led firms. In addition, while potent today, platforms may look quite different in the next iteration of the internet, Web 3.0, and the opportunities opened up by decentralized finance models and Metaverse applications. For example, the virtual and augmented reality elevated by Metaverse can be used to practice skills in advance and operate in hypothetical business scenarios, navigate new markets, and envision new futures.

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