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OPINIÓN INVITADA

Harnessing the Potential of Women Entrepreneurs in the Asia-Pacific

Aprovechando el potencial de las mujeres emprendedoras en Asia y el Pacífico

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The year 2019 ended with a sense that the global economy might be in for a turbulent 2020. Political leadership was unpredictable, tensions between major trading powers were escalating, fear of the impact of climate change was on the rise, as were concerns about ongoing inequality within and between countries. Increased protectionist politics across the world created sluggish global trade and a degree of deglobalisation, a shift that had in fact been underway since the Global Financial Crisis (GFC) in 2008-09.

Challenging as the situation was at the turn of the decade, no one could predict the global health crisis that was about to hit at a pace that would result in a planet-wide economic slowdown, affecting employment, entrepreneurship, trade, investment, and growth. The COVID-19 pandemic not only created a further 'slowbalisation' effect (The Economist, 2019), it simultaneously created a more as well as less connected trade world. With entire national economies shutting down – disrupting manufacturing of goods and service sector businesses such as hotels, restaurants, non-essential retail trade and tourism – we suddenly became less connected. And while we became less global and more local in our movements because of lockdown measures being imposed by governments, the pandemic fast-tracked the use of information and communication technologies (ICT), connecting us in unforeseen ways and changing the way we live, learn, work, meet, trade and consume goods.

On top of the human suffering caused by COVID-19, the change in trade and output had severe consequences for enterprises and households alike. The World Trade Organization (WTO, 2020) estimated that in 2020 trade would

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fall between 13 and 32 per cent, likely exceeding the trade slump brought on by the GFC. Estimates of a recovery in 2021 were equally grim, with expected outcomes depending largely on the duration of the pandemic and the effectiveness of government policy responses. To mitigate the impending economic damage, global economic and development bodies urged policy makers to start planning for the aftermath of the pandemic and lay the foundations for a strong, sustained and socially inclusive recovery (WEF, 2020; WTO, 2020). But were crisis policies and future economic recovery plans being formulated in an equitable manner?

Women Entrepreneurs and the Pandemic

It is now widely acknowledged that women were at the centre of the health, social and economic crisis. Not only were women leading the frontline health response, they were bearing a disproportionate share of care responsibilities, such as childcare, home schooling and other unpaid household work (ILO, 2020; OECD, 2020). Across economies, women also faced greater risks of job and income loss with the collapse of micro, small and medium-size enterprises (MSME) triggering a surge of unemployment. Women in developing economies, many of whom are part of the informal economy,² were particularly hard hit. This included female entrepreneurs and workers in key industry sectors such as tourism, accommodation, agriculture, and food services. Women losing their livelihood due to sudden stoppage or severe downscaling of economic activities to contain the propagation of the virus. Women for whom lockdown and other forms of economic containment meant deepening poverty and social insecurity (ILO, 2020). Women for whom equality, as outlined in the 2030 UN Sustainable Development Goals (SDGs) (United Nations, 2020), would become even less attainable.

In developed economies, where solo entrepreneurs tend to be opportunity rather than necessity driven – typically providing services to businesses and end-users such as accounting, consulting, tourism, hospitality, wellness, and education – MSME were also affected. With economies in full or partial lockdown, many self-employed individuals, especially those running service

2. In 2020, over 2 billion workers earned their livelihoods in the informal economy, constituting 90 per cent of total employment in low-income countries, 67 per cent in middle-income countries, and 18 per cent in high-income countries (ILO, 2020).

sector enterprises, could no longer work, losing substantial revenue and the ability to weather the challenges ahead. With fewer resources to ride out the storm, women entrepreneurs were especially exposed to the repercussions of the crisis. Women tend to run younger, more fragile enterprises, with female entrepreneurs finding themselves having to juggle care responsibilities with saving their business (Manolova et al., 2020). Inevitably, many a vulnerable small enterprise buckled under the burdens of the pandemic, with enterprising women facing an additional pressure point. The exponential growth of ICT and e-commerce boom during the pandemic proved to be an added challenge. With enterprises forced to pivot to new business models in a bid to survive and thrive in the 'new normal' online environment, many women found themselves on the wrong side of digital entrepreneurship.

Women Entrepreneurs and The Digital Economy

The ICT-enabled economy is often referred to as the knowledge economy or the digital economy, with 'digital entrepreneurship' comprising economic activities that are carried out on online or mobile platforms. Being able to harness the potential of this digital transformation is indeed a cornerstone of more inclusive economies.

The central role of ICT in the digital economy – not only in terms of optimised production processes, but also in terms of information management, product consumption, distribution and trade – appeared, a priori, to provide significant economic opportunities for women entrepreneurs (Braun, 2010). However, when it came to accessing digital technologies and the internet, there quickly proved to be a glaring digital divide, which denotes the gap between individuals, households, business, and geographic areas in terms of their opportunity to access ICT and use of the internet. At the turn of the century, the digital divide was simply about the uneven distribution of access to computers and the internet, manifesting in exclusion and inequality. This kind of digital divide is now referred to as first-level digital divide (Scheerder et al., 2017). With the arrival of high-speed broadband internet and telephone connectivity, the focus of the digital divide discourse has shifted to include a wider array of digital skills, or second-level digital divide. Disadvantages experienced by women entrepreneurs were no longer solely attributable to a lack of access to technology and infrastructure, but now included a lack of

so-called knowledge economy skills, e.g., comprehensive digital and strategic skills to be able to conduct business in the digital economy (Braun, 2010).

To this day women continue to lag in their ability, skills and confidence levels to access, use and afford digital tools. This ongoing digital divide, affecting women of all ages and across international boundaries, has many underlying causes, which are deeply rooted in society (Gurumurthy et al., 2019). Causes include affordability of access to digital technologies; lack of or low digital literacy on poorer socio-economic levels; time poverty which hinders studying and in turn leads to less confident use of digital technologies; and security and safety concerns due to inherent biases and social norms. These causes are often interrelated and affect each other. Women also continue to face cultural barriers and stereotyping, reinforcing existing digital divide gaps and limiting women's engagement in e-commerce (OECD, 2019). The internet user gender gap in the Asia-Pacific region has remained at 17 per cent, whereas the global gender gap is 12 per cent (Gooty, 2020).

If digital technologies were flourishing before the pandemic, life shifted exponentially onto digital platforms during lockdowns and social distancing. Teleworking, remote learning, teleconferencing, online health services, e-commerce and digital payments all became *de rigueur*. With physical opportunities having ground to a halt and consumers shifting to online shopping, the rapid rise of e-commerce forced businesses to shift operations online to manage the demand for goods and services. In fact, during tumultuous times of change, enterprises have little choice but to pivot their business model to reduce risk and seize new opportunities. This proved challenging for time-poor women entrepreneurs in developed economies, many of whom lacked comprehensive digital and strategic skills and whose enterprises were concentrated in industry sectors most severally affected by the economic downturn (OECD, 2020). For women-led (informal) enterprises in developing economies business model adaptation proved next to impossible given the prevalent lack of access to ICT and e-commerce supports, both within their enterprises and their entrepreneurial ecosystems.

Women Entrepreneurs and Entrepreneurial Ecosystems

Women's participation in the digital economy is predicated on an ecosystem approach. In considering digital inequality, it is essential to think beyond access to technology and technical skills. While the latter are pivotal, they

are not isolated artefacts but rather components of and possible enablers/impediments within the entrepreneurial ecosystem (Braun, 2018).

The support structure for entrepreneurship, often referred to as the 'entrepreneurial ecosystem', creates the environment for enterprise emergence and growth. Entrepreneurial ecosystems are frequently adopted as a conceptual framework to foster a conducive entrepreneurship culture, favourable trade policies, access to finance and markets, and a range of other institutional supports that help entrepreneurs. Government policy is a key pillar for a strong entrepreneurial ecosystem, the geographic boundaries of which can be as narrow as a city and as broad as a country or a region (Stam, 2015).

Entrepreneurship policy is always contextual and hence embedded in the social, cultural and political institutions of its environment. While in theory all entrepreneurs should benefit equally from resources within their entrepreneurial ecosystem, this is not always the case. Indeed, studies have shown that entrepreneurial ecosystems generally do not support female entrepreneurs to the extent they support male entrepreneurs (Braun et al., 2021; Brush et al., 2019) leading, for example, to male-led enterprises being better placed to benefit from e-commerce opportunities than female-led enterprises. Putting a gender lens on entrepreneurship policy, researchers concur that entrepreneurship policies are generally not sufficiently underpinned by knowledge of the issues women face, making such policies both gender-blind and ineffective (OECD, 2021).

Prospects to remain resilient during a crisis such as the pandemic are hence subject to the entrepreneurial ecosystem within which entrepreneurs operate and the government programmes that enable inclusive recovery, which brings us back to the earlier question whether pandemic mitigation policies and economic recovery plans were being formulated in an equitable manner?

Women Entrepreneurs and Pandemic Recovery Policies

Despite sombre forecasts, by early 2021 global trade was primed for a strong, if uneven, recovery after the initial economic shock, largely due to major government policy interventions (WTO, 2021). Governments across the world responded to the crisis by adopting relief measures to help alleviate some of the challenges faced by enterprises in combatting the virus, however few national pandemic mitigation policy responses considered gender aspects

of entrepreneurship (OECD, 2020), illustrated by some examples from the Pacific region.

In Australia, much like in other countries, the immediate economic impact of the COVID-19 crisis disproportionately affected women, with female-dominated industries hardest hit and women experiencing the compounding economic, physical, and emotional tolls of the pandemic. Australian women worried about keeping their jobs, keeping their enterprises afloat while carrying a heavier load at home, causing an extreme exacerbation of gender differences (Stott-Despoja, 2020).

A Commonwealth fiscal stimulus package was designed to provide wage subsidies, cash flow support to enterprises, investment incentives, and targeted measures for affected regions and industries. None of the measures were gender-sensitive in nature. Over time it came to light that male-dominated industries such as construction and big business with healthy turnovers benefited most from the stimulus policy. Women fared no better under Australia's delayed annual budget, which was labelled by analysts as a 'male toolkit for economic recession', while lacking measures to boost jobs for women when they needed it most. Government officials insisted the budget was gender neutral and 'every single measure in the budget was available for women', without acknowledging what had been excluded (Tuohy, 2020). Curiously, there was barely a mention of the inclusion in the budget of a *Women's Economic Security Package*, ostensibly to support women through the pandemic. Perhaps because measures were neither new nor directed at MSME in the service sector, where it was most needed. Together with the reintroduction of childcare fees – which were temporarily free during the first months of the pandemic – most all pandemic mitigation measures put forward by the Australian government were more likely to put a handbrake on women's participation in the economy rather than provide key ecosystem supports for enterprising women battling financial, technological and caregiving disadvantages.

New Zealand women did not fare much better. Pandemic-induced unemployment and under-employment rates for New Zealand impacted women far more than men, with women in marginalised communities hardest hit (WHO, 2020). With New Zealand's economy contracting, its government announced an array of fiscal support and financial mitigation measures focusing on male dominated industries such as infrastructure, construction, and trades, with considerably less investment in personal care jobs such as hairdressing and domestic cleaning, more traditionally filled by women. This despite the New

Zealand Ministry for Women acknowledging the dangers and impacts of COVID-19 being exacerbated for women and girls, especially for indigenous (Maori and Pacific) women already impacted by existing inequalities, financial and care responsibilities for extended family members. Remarkably – if unrelated to pandemic mitigation policy – in early 2020 the New Zealand Treasury refused to analyse the effects of government policy on women, turning down a proposal by the Minister for Women to put a gender lens to government spending to ensure fairer outcomes for women and redressing economic imbalances.

At first glance Australian and New Zealand authorities appeared to have more heart for women in nearby Pacific Island Countries (PICs). During the early part of the pandemic, island nations such as Vanuatu, Tonga, Fiji, and the Solomon Islands experienced relatively few COVID-19 cases but fared less well economically. Already among the most remote countries on earth, PICs are vulnerable at the best of times, as they are subject to climate change and cyclones. PIC labour markets are characterised by high levels of underemployment and informality, with gender disparities and limited employment capacity in the formal sector. PICs experienced severe disruption to international trade with decreased demand for primary resources and the collapse of tourism. The latter predominantly affected women, who are heavily dependent on tourism income (IMF, 2020). Pacific Island Forum Ministers wasted no time calling for debt relief and donor flexibility, announcing an economic recovery taskforce to support affected sectors.

New Zealand was swift to respond to its neighbours' plea for help. By March 2020 it had pivoted its foreign aid program towards rapid financial support for twelve Pacific countries, providing economic preparedness support for Pacific economies facing negative GDP growth. As such, its aid programme was predominantly aimed at keeping the region operational, neither specifically focusing on women nor acknowledging the rapidly changing e-commerce environment.

After years of cuts and reduced development assistance for Asia and other regions, Australia increased its foreign aid program with a one-off supplementary funding package to help its tourism-dependent Pacific neighbours recover from the economic fallout. Economic recovery assistance focused on uninterrupted trade, logistics and supply chains across Southeast Asia, not least to help itself, given the Southeast Asia and Pacific regions are the engine rooms of Australia's prosperity. Drawing special attention to its *Investing in*

Women program to respond to the economic impacts of the crisis for women, reduce poverty, and support women-led MSME, Australia's foreign mitigation approach appeared more gender-responsive than its domestic one, reflecting an awareness of the considerable contribution PIC women make to GDP in their respective economies. However, crisis mitigation measures for PICs were irrelevant to most women. Being low-income developing economies where social protection is weak, PIC women frequently resort to making a living as owners of informal enterprises, often employing low-skilled, low-paid females. In times of crisis, when even formal MSME are pushed into informality, such enterprises tend to fall between the cracks of relief measures, and indeed most all foreign aid policy.

As part of its foreign aid crisis mitigation policy, Australia also touted the benefits of regional free trade agreements (FTA) to build post-pandemic strategic confidence, deliver new trade and investment opportunities, and create more jobs for the region. Considering the prevalence of FTA, it pays to take a closer look at how FTA contribute to post-pandemic economic inclusion and e-commerce trade for women entrepreneurs.

Women Entrepreneurs and FTA

Similar to entrepreneurship policy, regional trade agreements are likely to have different effects on men and women entrepreneurs – even when trade policy is intended to be gender-neutral – because men and women have unequal access to resources within their entrepreneurial ecosystem. To mainstream gender in trade agreements and make trade policies gender responsive, a baseline assessment is required to gauge to what extent proposed trade policies will affect men and women in a distinctive manner.

Table 1 summarises three FTA: the Pacific Agreement on Closer Economic Relations Plus (PacerPlus), the Pacific Alliance (PA), and the wider Asia-Pacific Economic Cooperation (APEC) initiative. Aspects of these policies are discussed in more detail below.

Table 1
Asia-Pacific Trade Agreements

<i>PACER Plus</i>			
Established in 2017 and includes Australia, New Zealand & 12 independent Pacific Island Countries (PICs)	FTA focuses on goods, services and investment.	<ul style="list-style-type: none"> • Lowering tariffs and export rights, especially for Australia and New Zealand • No crisis planning or e-commerce chapter 	<ul style="list-style-type: none"> • Limited reference to gender and no explicit gender provisions for women-led MSME • No agency for PIC women
<i>Pacific Alliance (PA)</i>			
Established in 2011 PA is a regional integration initiative by Chile, Colombia, Mexico and Peru, accounting for 37 per cent of Latin America's population, 35 per cent of its nominal GDP, 46 per cent of its exports, and 50 per cent of its total imports.	FTA covers trade in goods, services, investment, economic and technical cooperation. Also establishes new rules for e-commerce, intellectual property, government procurement, competition, and SME	<ul style="list-style-type: none"> • Led by Chile, important efforts to incorporate gender aspects in the trade framework • Trade liberalisation cannot be expected to eliminate all gender gaps, but PA members did develop strategies to include women. 	<ul style="list-style-type: none"> • Gender components in all agreed chapters. • It remains unclear what additional approaches would help to reduce gender gaps, empower women, and not become a barrier to trade.
<i>Asia Pacific Economic Cooperation (APEC)</i>			
Established in 1989. Members include Australia; Brunei; Canada; Chile; China; Indonesia; Japan; Republic of Korea; Malaysia; Mexico; New Zealand; Papua New Guinea; Peru; The Philippines; Russia; Singapore; Chinese Taipei; Thailand; USA; Vietnam.	Aims to create greater prosperity for APEC economies by promoting balanced, inclusive, sustainable, innovative, and secure growth by accelerating regional economic integration.	<ul style="list-style-type: none"> • Non-binding forum encouraging regional economic well-being. Policies include disaster resilience and pandemic planning. • E-commerce is a major trade pillar. apec has a cross-border e-commerce facilitation framework. 	<ul style="list-style-type: none"> • Awareness of digital divide and under-representation of women in trade. • Awareness of impact of digital age on women's economic inclusion, yet no explicit gender and e-commerce focus.

Source: Author's elaboration.

Pacific Agreement on Closer Economic Relations Plus (PACER Plus)

Despite rhetoric that the agreement was about inclusive development and the sustainable development needs of PICs, PACER Plus is blatantly skewed towards the interests of the two developed economies in the region. The FTA is expected to have significant gender implications for PICs, given the importance of services, tourism, agriculture and fisheries, as well as the large share of (informal) MSME in Pacific Island economies (UNCTAD, 2019). Yet PACER Plus contains limited references to gender and trade interlinkages and has no explicit gender provisions. No ex-ante gender impact assessment of the agreement was carried out, nor was gender taken into consideration during the lengthy negotiation process, resulting in Pacific women's voices being completely absent from this FTA.

Australia claims to have e-commerce chapters in 14 of its 16 FTA, yet PACER Plus does not appear on the list. Moreover, e-commerce components being addressed in FTA tend to pertain to issues such as paperless transactions and customs duties on electronic transmissions. There are no e-commerce provisions for MSME, let alone for women-led MSME. FTA are generally not accompanied by comprehensive training, although some donor-funded PIC pilot projects have been established over the past couple of years to assist MSME in the tourism, cocoa, and coconut sectors to develop an online presence, and train women in the e-commerce aspects of tourism, handicrafts, and vegetables (UNCTAD, 2019). Despite Australia advocating to move PACER Plus forward as an economic solution, there is little indication this FTA will help women entrepreneurs in Pacific Island nations recover from the impact of the pandemic.

Pacific Alliance (PA)

At inception, the Pacific Alliance was regarded as a novel integration scheme to foster women's economic inclusion based on the premise that women's economic empowerment can positively impact economic development and growth, reduce poverty, and achieve the gender equality objectives outlined in the SDGs.

While there is a high commitment by member economies to reducing gender gaps, and while the PA is recognised for its advances and work on gender and trade issues – including gender components in all agreed chapters of

the trade agreement – a decade on gender inequalities within the PA member countries continue to be worrying. This is, in part, due to the fact that the relationship between trade and gender is complex and still in its infancy in Latin America, where economies are all in different stages of economic and (digital) trade development (Lopez & Munoz, 2018). To complicate matters, women across Latin America often operate in the informal and services sectors and are not offered the same opportunities as men within their entrepreneurial ecosystems. They have lower educational levels, experience gender wage gaps, have less access to financial credit, weak bargaining power, face cultural biases and constraints in accessing markets, and spend a high proportion of their time on care and housework.

With Latin American women being severely impacted by the pandemic, PA members recently called for inclusive post-pandemic recovery and the need to promote inclusive digital transformation processes that include access to and upskilling in the use of technologies and the breakdown of socio-economic barriers to improve economic opportunities for women in the region. While trade liberalisation cannot be expected to eliminate all gender barriers, the inclusion of the service sector and gender components in PA chapters is a positive, if slow, step forward.

Asia-Pacific Economic Cooperation (APEC)

APEC brings together both developed and developing economies in Asia and the Pacific as well as Chile, Mexico and Peru in Latin America. There are approximately 600 million women in the APEC labour force. With 40 per cent of women engaged in the informal economy, the full potential of women's contribution to the region remains untapped. The limits on women's participation in entrepreneurship and the workforce across APEC costs the region an estimated USD\$ 89 billion a year.

APEC economies have all been challenged by severe economic repercussions from COVID-19, with a disproportionate impact on women. In face of the pandemic, APEC Trade Ministers called on member economies to put inclusive policy instruments in place to fast-track recovery, vowing to strengthen APEC's digital agenda, including e-commerce and related services (APEC, 2020). Acknowledging that the digital age is having an unprecedented impact on women's economic inclusion and empowerment, APEC is also promoting digital literacy for MSME and strongly urging economies to support women's

economic participation through advancing appropriate digital infrastructure, connectivity, and skills training.

APEC policies are laudatory in that they are targeted and proactive in applying a gender lens to both the pandemic and the digital revolution. Conversely, implementation of pandemic mitigation and support measures by member states is voluntary and hence ineffective. Inclusive policy calls notwithstanding, the pandemic has widened gender gaps in economic opportunities across APEC that will not easily be closed. Despite good intentions and the development of a series of gender integration tools over the years, an inclusive APEC region remains elusive.

Harnessing the Potential of Women Entrepreneurs

While the COVID-19 virus itself might be gender-neutral, its effects have been anything but. The exogenous pandemic shock not only cruelly affected people's lives, it radically changed the way we live, work, travel, trade and consume, dissolving MSME in service sectors such as tourism, hospitality and retail in the process. Women disproportionately shouldered the burden of domestic work triggered by lockdowns and lost their livelihoods faster than men. Juggling to manage their households and save their enterprises, many women entrepreneurs found themselves unable to pivot their business model and take advantage of the e-commerce boom.

Both the digital divide and women's under-representation in trade existed well before COVID-19, but the pandemic has exacerbated those challenges and has set women entrepreneurs back in both areas. Despite policy makers being encouraged to embed a gender lens in relief policy responses for an inclusive post-COVID recovery, there has been little evidence that economic stimulus packages, or trade agreements for that matter, were being formulated in an equitable manner. By only superficially acknowledging gender disadvantages, policy makers failed to enact meaningful supports for women, failed to address women's economic security and (digital) development needs, and failed to value women's significant economic contribution to society. The global crisis and ensuing mitigation policies may well have reversed progress on the SDGs in general, and gender equality in particular.

When we undervalue the importance of females in the economy, we hinder our collective recovery and preparedness for future crisis. With the world changing so rapidly, we have the unique opportunity to shape the future in

a more equitable fashion. Designing stimulus and trade policies for the ‘new normal’, policy makers on all levels (regional, national local) would do well to consider that entrepreneurial ecosystems are indeed gendered and have spilled over into systemic ‘e-commerce’ inequality, a growing component of international trade.

Weak ecosystem supports for women entrepreneurs negatively affect their confidence and competitiveness. With the right policies and supports, obstacles that women have encountered in the analogue world can be prevented from growing exponentially in the digital future. Post-pandemic mitigation and trade policies should hence enable digital literacy and e-commerce trade opportunities for all entrepreneurs. To achieve progress on inclusive development and equality under the SDGs, ecosystem interventions should be holistic and consider the entire (digital, regulatory, financial, skilling) environment. Intentional, targeted policy interventions can help pave the way to greater gender inclusion and harness the potential of women entrepreneurs in a post-pandemic economy. If ever we needed a gender lens on government policy, it is now.

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