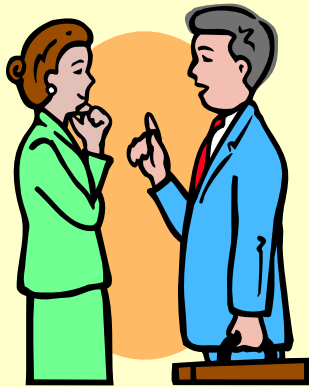


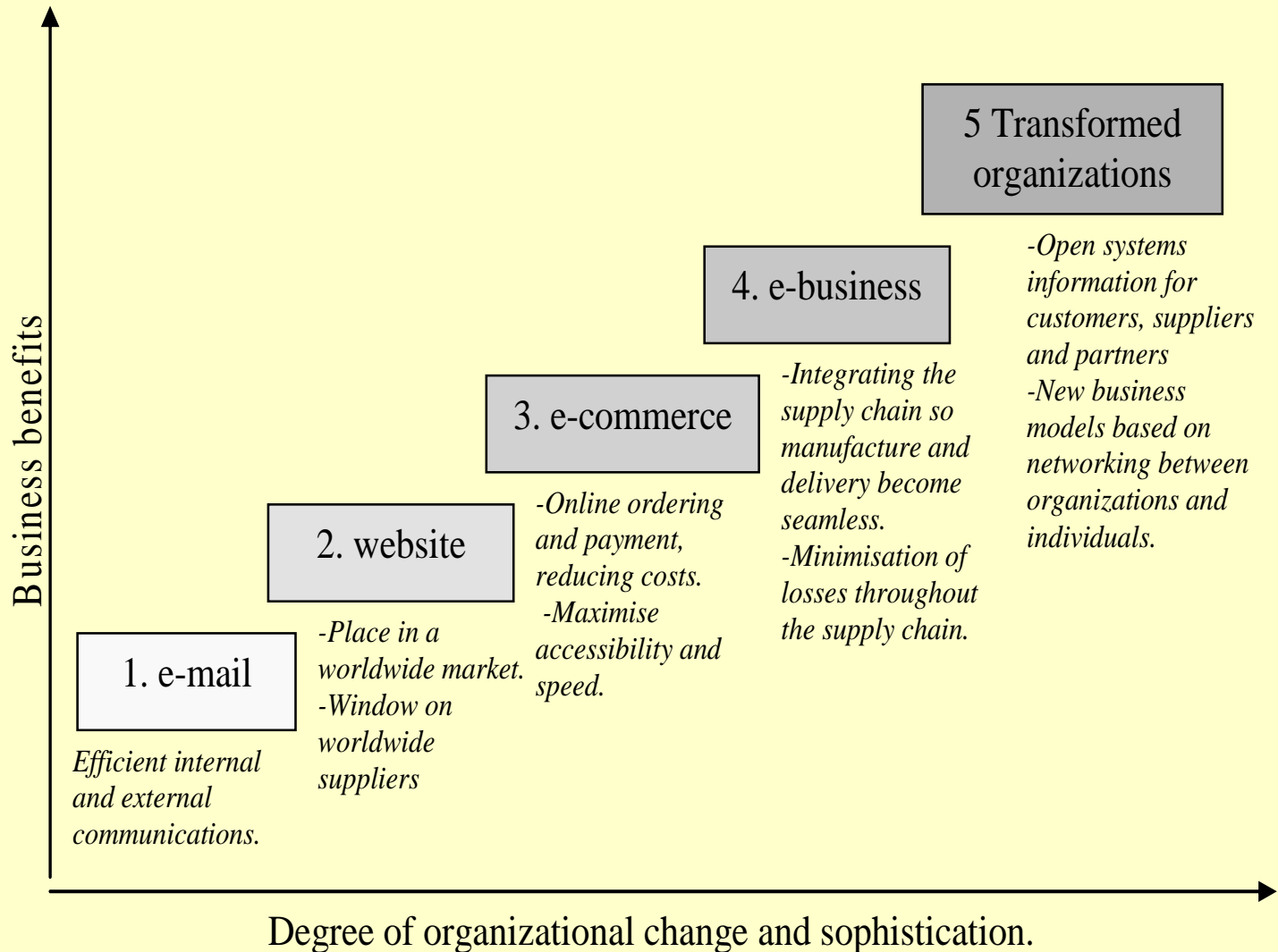
# Women Entrepreneurs, e-Business and Exporting



Dr. Lorna Wright  
Schulich School of Business  
York University  
Toronto, Canada  
[Lwright@schulich.yorku.ca](mailto:Lwright@schulich.yorku.ca)



# E-Applications Adoption

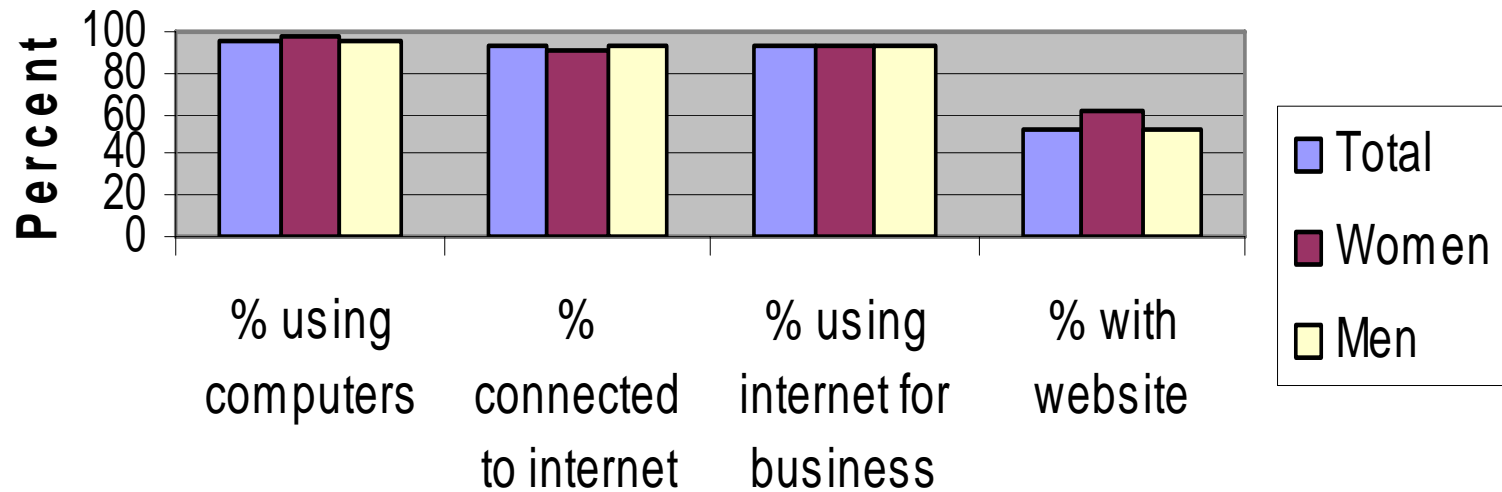


# APWINC SME Survey

Economy	E-mail	Web search	Co. website	Buy on-line	Sell on-line	Other
<b>Austr</b>	<b>96.9</b>	86.9	49.4	40	12.5	26.3*
<b>Cda</b>	<b>96.8</b>	94.8	68.4	43.9	25.8	23.9
<b>Chile</b>	<b>100</b>	76.3	63.2	39.5	26.3	28.9
<b>China</b>	96.9	<b>99</b>	69.4	23.5	25.5	28.6*
<b>HK</b>	<b>98.3</b>	93.2	72.9	28.9	35.6	16.9
<b>Indon</b>	<b>98.1</b>	94.3	41.5	11.3	20.8	7.5
<b>Japan</b>	68.4	<b>78.9</b>	57.9	18.4	31.6	10.5
<b>Korea</b>	75.2	<b>86.1</b>	56.4	19.8	23.8	11.9
<b>Phil</b>	<b>92.3</b>	61.5	33.8	15.4	21.5	7.7
<b>USA</b>	<b>98</b>	96	90.1	67.3	37.6	13.9
<b>VN</b>	<b>93.9</b>	85.5	49.4	12.0	15.7	4.8

# Australian SMEs with Websites

## Companies, Computers and the Internet



# Use of the Internet (Women)

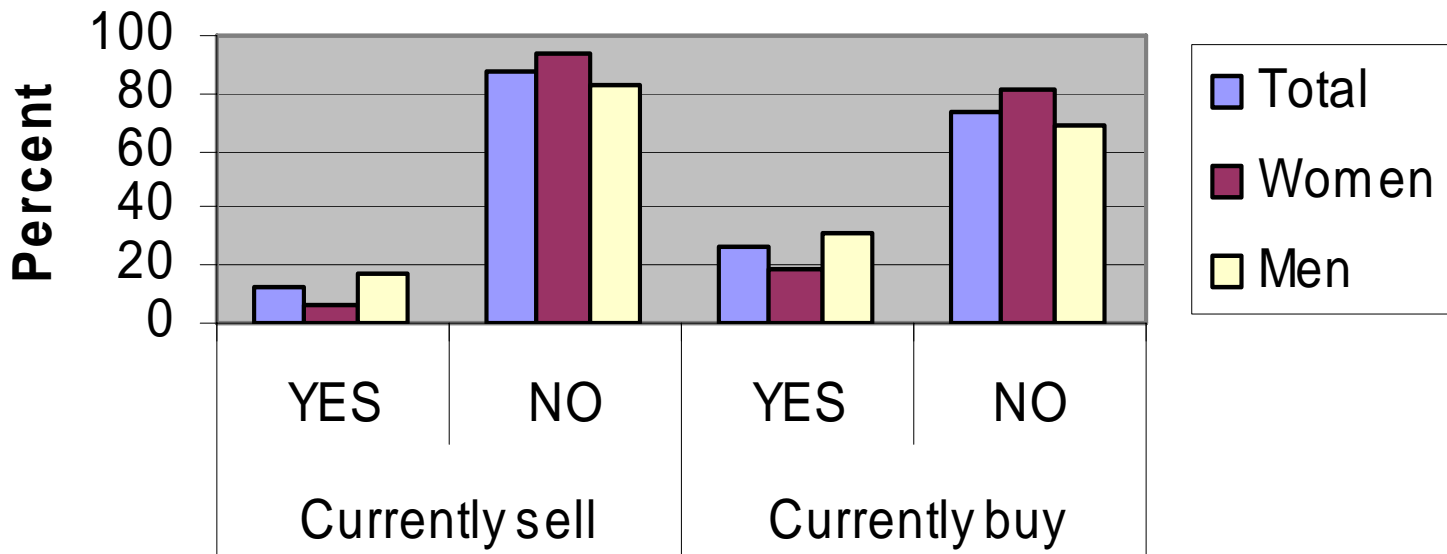
- Overall
  - Email
- With Customers
  - Customer service and support
- With Suppliers
  - On-line ordering and quoting
- With Third Parties
  - E-Banking

# Intentions of Women

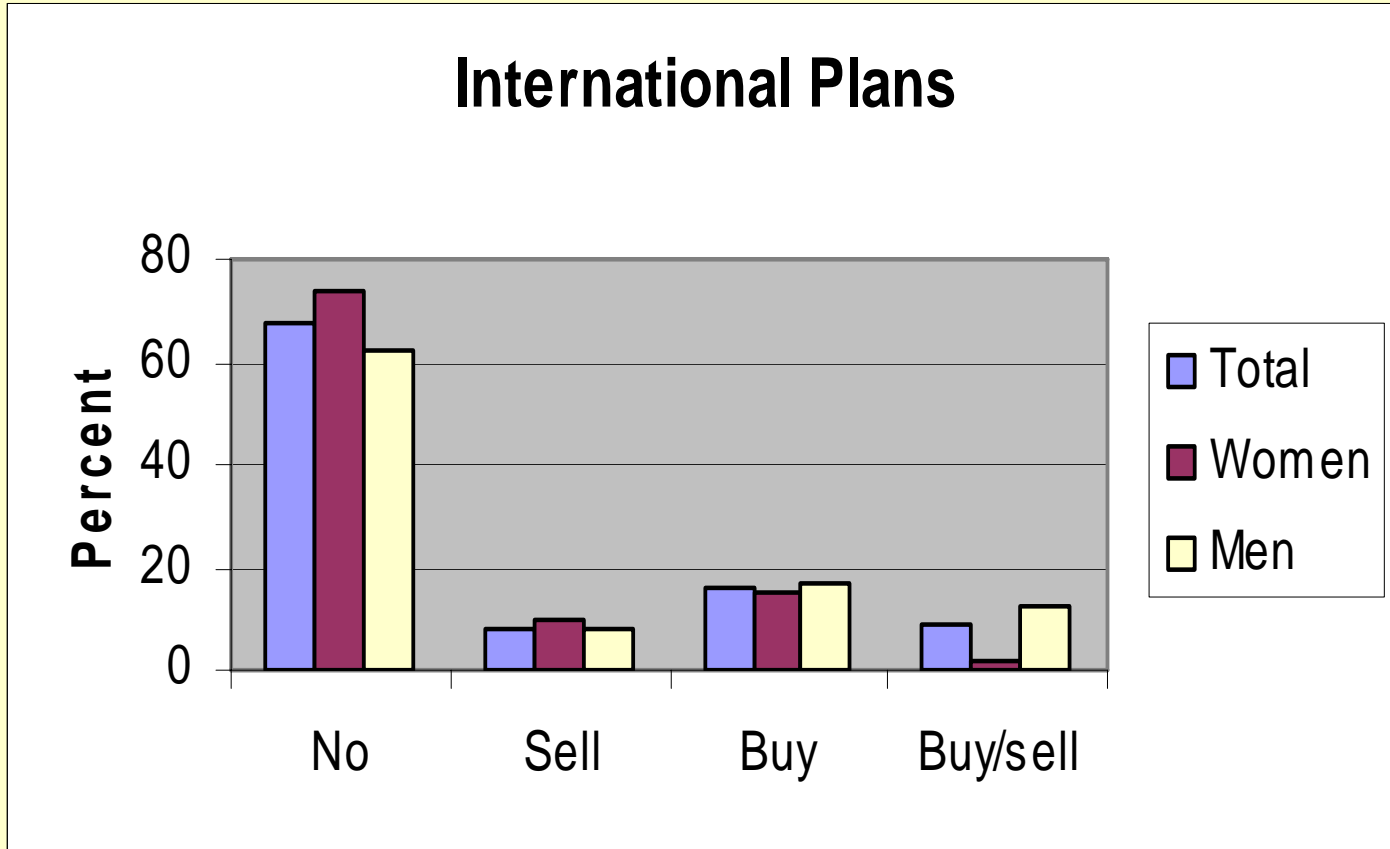
- Majority
  - Grow by at least 10%
  - No international plans
  - Do more with the internet
  - Spend little on technology

# Australia

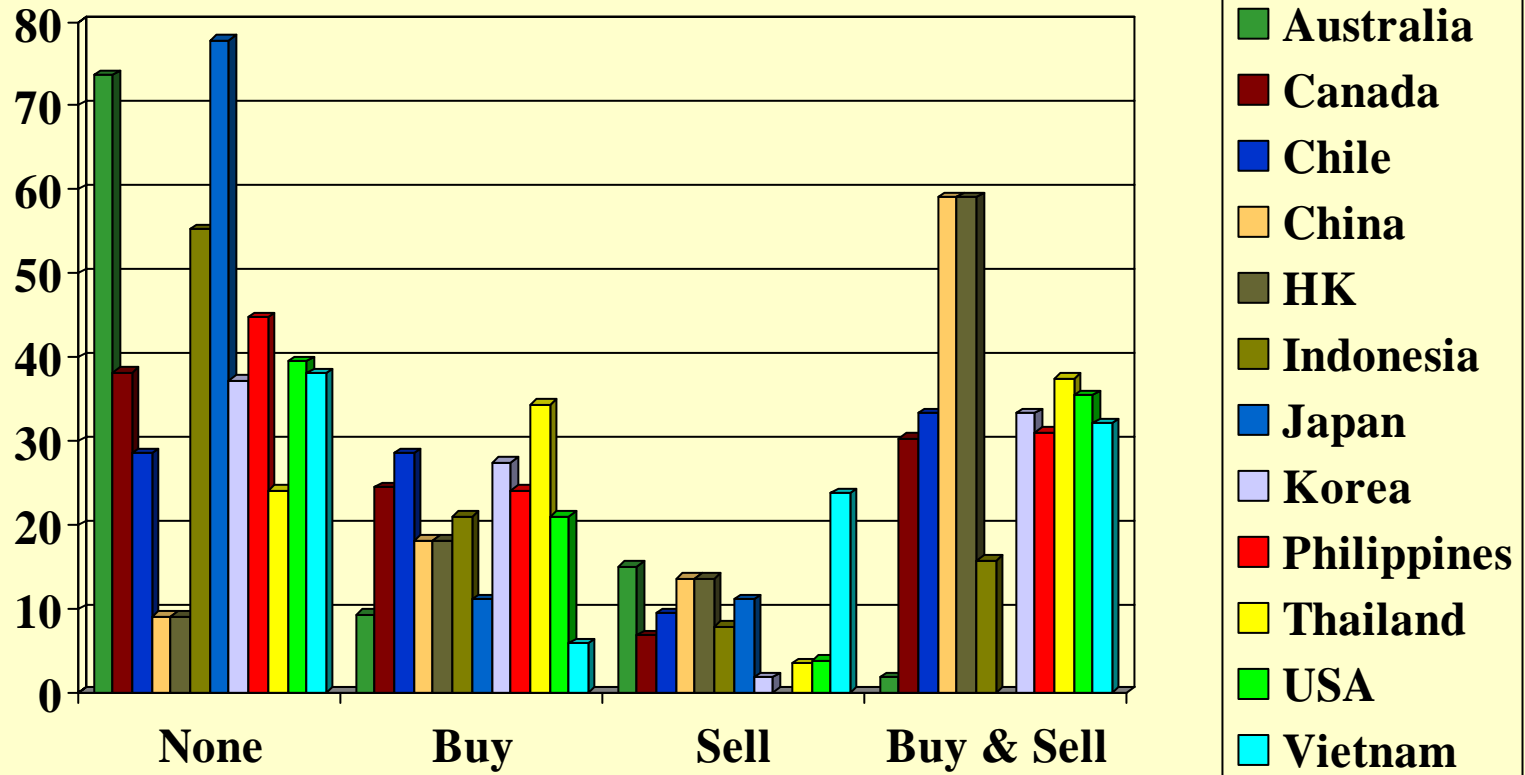
## Current International Activities



# Australia

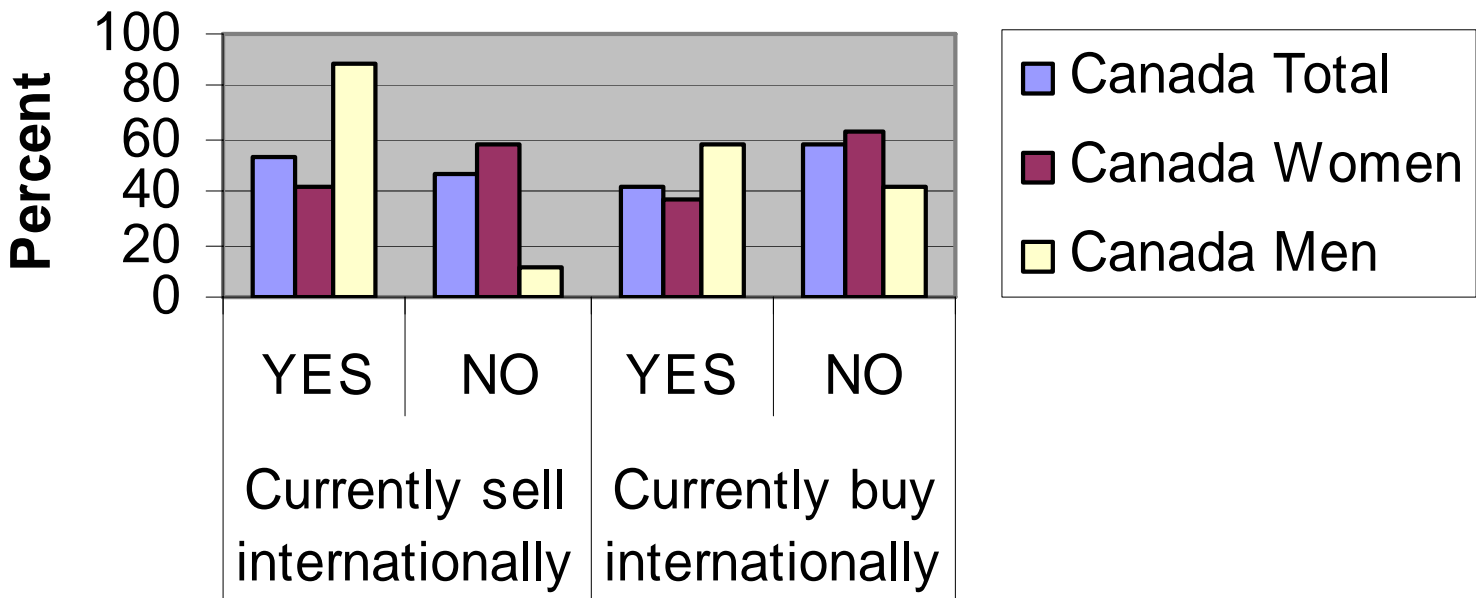


# International Intentions



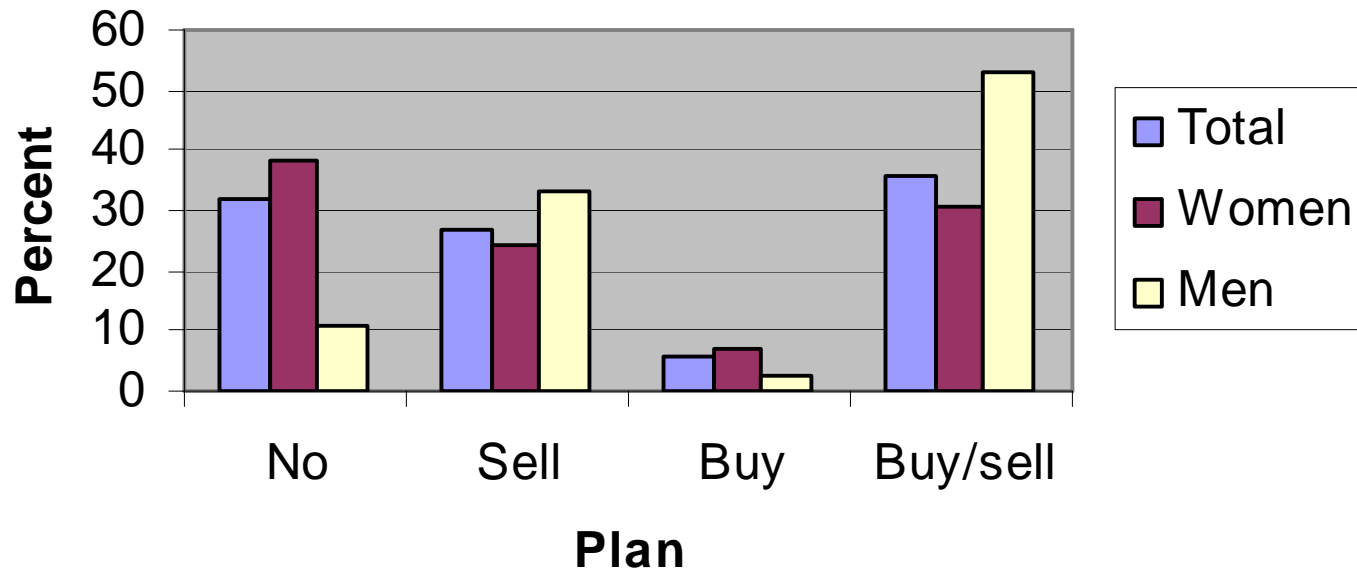
# Canada

## Current International Activity



# Canada

## International Intentions for Canadian SMEs



# Obstacles

- Mindset
- Technological limitations
- Senior people not well versed in technology
- Security concerns

# Challenges for Women

- Lack of technical skills
- Security issues
- Internet access (Philippines, Indonesia)
- Regulations (China)

# Conclusion

- Difficulty penetrating international markets
  - Lack technical skills
  - Not utilizing full advantage of internet
  - Not interested internationally

# Conclusion

- Need
  - Technical training
  - Up-grade websites
  - Strategic thinking
  - International interest
  - Proper infrastructure
  - Good regulations

# Role of Government

- Disseminate information to SMEs on the value of e-applications
- Use more e-procurement for government purchasing to “pull” SMEs into e-business
- Build trust in electronic processes, but not over-regulate
- Ensure the provision of adequate infrastructure

# Role of Government

- Ensure SMEs are not left out of the global value chain
  - Help them up the learning curve for paperless trading
  - Work with the large companies on this
- Encourage alliances of SMEs

# Best Practices

- Provide training and access to information for SMEs
  - Industry Canada ebiz.enable
- Lead by example with e-procurement
  - ChileCompra
- Alliances
  - Peru Cabinas Públicas
- Work with industry

# Legal Necessities from SME e-Commerce Point of View

- Electronic contracts and signatures
- Taxes
- Consumer rights
- Intellectual property
- Content
- Security
- Telecommunications
- Internet crime

# Other Necessities from SME e-Commerce Point of View

- Digital certification scheme
- Conflict resolution procedures
- On-line payment schemes
- Reduction of red tape and taxes

Source: ITC (2006) *Empowering SME Exporters Through ICT*