

New Zealand Women in Export Trade

Understanding the barriers

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Making sense of the numbers

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Summary

This report provides insights for decision makers on the challenges and barriers that women in export in New Zealand face. It provides a review of the literature on women and international trade, quantitative data, and insights from women who own or lead exporting firms, collected via interviews and a discussion board. Finally, the report provides recommendations for policymakers to support female entrepreneurs to succeed in international trade.

I think our obstacles are less about being female owned and more about lack of experience, access to capital and lack of networks to connect us to the right partners.

- Discussion board participant

What do the data, literature, and interviews tell us?

The data and literature review highlighted the lack of female representation in the export sector globally and within New Zealand. Women are not only less likely to own or lead a business, but they are even less likely to own or lead an exporting business. In New Zealand, just 14 percent of exporting businesses in 2018 were owned by women, and only 15.7 percent could be classified as female-led. The insights by the participants from the discussion board and interviews illustrated the consequences of this low representation. The discussions highlighted that women find it hard to form networks and connections in the industry, they have limited access to mentors and advice, and often have insufficient experience with running a business.

The data and literature review showed that women are less likely to own businesses in certain industries, such as manufacturing and the primary sector, which are highly traded. The interviewees pointed out that women also tend to be under-represented in careers such as engineering and technology, creating a gender gap in these emerging, high-value industries.

Female-owned or led firms globally and in New Zealand are less productive than male-owned or led firms. The data from New Zealand shows that large male-owned or led exporting firms are more productive than their smaller counterparts. However, this is not the case for female-owned or led exporting firms. Larger female-owned or led exporting firms have a similar productivity level to smaller ones.

Barriers and obstacles for women in export

The single biggest barrier identified in the literature, discussion boards, and interviews was access to networks. Due to the unequal distribution of care work, and consequently, women's dual role as caregivers and entrepreneurs, time as a resource is constrained, which means that women are often unable to form the connections that are vital in international trade. Moreover, due to the low representation of women in export, their access to other female leaders is limited. Access to strong networks can help women navigate their exporting journeys much more easily. Networks can provide women with access to capital, knowledge, and other forms of support.

The second most common barrier identified was access to finance. Women are more likely to use internal sources of funding and are less likely to borrow from external sources. This limits growth and expansion, particularly in the case of exporting, which requires significant investment in capital.

Access to information and knowledge about international markets, where to obtain funding and access networks, international regulations and requirements was another major challenge. This challenge was exacerbated by the fact that women have limited networks, which are an important source of information and advice.

The data, literature review, and insights from women in export provided some evidence of the fact that one of the major obstacles for women is lack of experience. Many of the participants felt that their challenges were compounded by the fact that they had limited experience. Several businesses leaders noted that their organisations did not have enough women in technical roles, and encouraging more women into top positions could provide a source of inspiration and motivation for those early in their careers. The quantitative results show that women are well represented as owners of large exporting firms, indicating that barriers to exporting may decrease with size.

Most women are challenged by more than one of the above barriers. Limited access to networks often means that women don't have the connections to access additional finance externally, and rely on official channels for information and advice. Some of the Māori and other diverse participants felt that all these challenges were compounded for them since they are even less likely to have access to networks, finance, and support.

What support is needed?

The discussion board and interview participants highlighted a number of support measures that would be beneficial to progress women in export. The support offered must help women overcome the barriers to accessing networks, finance, and knowledge.

Considering the evidence from the data, the literature, and the research participants, the report outlines some key recommendations for how government support can be expanded or tailored to help grow women in export. These are as follows.

1. **Targeted support and advice for female-owned and led firms.** Currently, a large share of resources is targeted towards bigger exporters, which are more likely to be male-owned or led. Support targeted towards female-owned and led firms will contribute towards reducing this disparity. Any services already offered should be promoted more widely, and the marketing of these services must be targeted.
2. **Facilitating networking events.** Relevant agencies should organise events and encourage discussions and knowledge-sharing between female entrepreneurs. Such programmes will help break down some of the barriers identified above by helping women access finance and knowledge through new channels, and learn from others' experiences.
3. **Financial support.** Access to finance is one of the biggest barriers for small exporters. Helping women access loans and other forms of external funding will encourage expansion and innovation.
4. **Knowledge sharing for exporters.** Many of the women who participated in the research expressed the need for tailored training sessions and information on exporting basics for those who were at the beginning of their journeys. Any existing services should be packaged and offered in a way that encourages participation and uptake from all groups.
5. **Shining a light on successful leaders and businesses.** It is important to share success stories of female entrepreneurs in international trade, in addition to inviting more female speakers at business events. Such initiatives help break stereotypes and normalise female leadership and participation in non-traditional fields. They also help provide credibility to women and women-owned and led businesses in international markets.
6. **More targeted support for Māori and Pasifika women.** These groups of female entrepreneurs face additional challenges and have even less access to finance and networks than other

groups, which means they can be even more disadvantaged than Pākehā women. Māori and Pasifika women stated that they would like to see more diversity in the support and advice provided by government agencies.

7. **Set targets.** Setting targets to provide support to a certain number of women-owned and led businesses a year, or to increase the share of female representation in international trade may encourage various agencies to work together and combine efforts to reach a mutually agreed upon goal.
8. **Conduct further research.** More research is needed to understand why female-owned businesses are less productive and less likely to participate in certain sectors and roles. Moreover, there is a need to understand the specific social and institutional barriers small Māori and Pasifika business owners face, and what kind of support would be beneficial to advance their representation in international trade. Finally, it is crucial that government agencies track the progress of women in international business and whether the gap is narrowing. It is also important to measure how support programmes have enabled growth in order to learn from their successes and failures.

Acknowledgements

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1 Introduction

Openness to trade brings a wide variety of benefits to economies by way of allowing a multitude of goods and services to flow freely between borders, increasing the competitiveness of domestic firms, and providing access to new markets for domestic firms. Trade can also lead to productivity, income, and employment gains. However, trade is not gender neutral. Women do not benefit from international trade to the same degree as men, whether it be as workers, consumers, or entrepreneurs and business owners (OECD, 2021). The disparities between men and women in trade arise due to a number of reasons including discrimination, lack of experience, and limited access to resources such as networks, time, and capital. Although some of these are challenges for all exporting firms, women tend to be more severely impacted due to a variety of reasons such as lower representation in business in general and smaller business size.

Business and Economic Research Limited (BERL) was commissioned to assist the Ministry for Women (MfW), along with Ministry of Foreign Affairs and Trade (MFAT) and New Zealand Trade and Enterprise (NZTE) to understand the experiences of women in the exporting sector in New Zealand. These insights and understandings will be used to inform more effective advice and support for women in the export sector. There was a particular focus on the barriers and challenges experienced by women in international trade. This could inform policy and trade negotiations across government by providing a fuller picture of the context in which women in the export sector operate and the barriers they experience. This report focused on women as entrepreneurs or leaders and does not examine the role of women as workers or consumers, i.e., we do not look at the participation of women in the labour force and the different sectors of the economy.

1.1 Methodology

This research took an integrated research methodologies approach. This included a combination of a literature review, interviews, a discussion board, and quantitative data analysis using data from the Integrated Data Infrastructure (IDI) and the Longitudinal Business Database (LBD) managed by Statistics New Zealand. As the insights from the research will be used to inform more effective advice and support for women exporters, it was important to ensure that a wide range of views were incorporated into the research. Therefore, we targeted different women in export businesses. The research involved women of different identities (age, ethnicity, and ability), sector, entity type/size, and ownership structure.

This research distinguished between women-owned and women-led businesses. Women-owned businesses are those that are fully owned or co-owned by women. Specifically, women-owned businesses are those that are at least 51 percent (majority share) owned by one or more women. Women-led businesses are defined as those where female employees make up at least 50 percent of the top five percent of income earners.

Literature review

The literature on gender and trade, globally, was reviewed. The literature review explored how female entrepreneurs perform compared to their male counterparts, and the challenges they face as business leaders and owners. The disadvantages faced by women in doing business domestically are intensified in the context of international trade. Moreover, exporting entails a new set of challenges and barriers for all firms. Although exporting is a challenge for both male- and female-owned firms, evidence from other countries shows that these barriers are heightened for female-owned and led exporters. Specific research on women in export in New Zealand was

sparse. However, there was evidence to show that women in New Zealand face some of the same challenges, such as constraints on time, knowledge, and networks, as their counterparts in the rest of the world, which also affect women in export. The second part of the literature review briefly examines policy measures and initiatives undertaken globally and within New Zealand to make trade more gender inclusive.

Once the literature review was completed, a workshop was hosted with the Ministry for Women, and other government agencies involved in the project, to present and discuss the findings that were identified in the literature review. The purpose was to discuss which insights should be furthered explored through the qualitative information gathering process.

Qualitative research

The qualitative research component included understanding the experiences of female exporters in New Zealand using discussion boards and interviews. The insights from the discussion boards and interviews helped provide context to the quantitative data and allowed us to understand the unique challenges and barriers for women in export and how they compared to the experiences of female exporters abroad.

Discussion boards

A moderated online discussion board is a modern day research tool designed to share ideas and experiences and gain insights through discussion. Similar to a private online forum, only participants invited to participate could login to respond to pre-determined open text questions and polls. We worked with Trailblazer Research to host two online discussion boards.

The session was moderated by Trailblazer Research. The discussion consisted of 60 questions, centred around nine key themes. The participants could respond to as many questions as they felt comfortable answering. 36 women participated in the discussion, with most of them being business owners.

Interviews

In total, 21 interviews were conducted with female business owners and women in senior leadership positions in export businesses. The questions differed slightly between women-owned and women-led businesses.

The interviews were between 30 and 60 minutes long and were conducted via Zoom. They were semi-structured, to ensure that we gathered comparable information, but also provided space for the interviewees to identify and provide additional information, depending on their unique circumstances and experiences.

The recruitment process for the interviews and discussion boards entailed working with NZTE to reach out to women in export trade, as well as connecting with others in BERL's network. Some of the qualitative research phase, including the recruitment, took place during New Zealand's 2021 nation-wide lockdown. This made the process more challenging as this was a difficult and busy time for export businesses. Following the first initial outreach from NZTE, we were able to organise and host the first discussion board and half of the interviews. The majority of these women were Pākehā. This highlighted the need for a more targeted approach to ensure women of different ethnicities were involved.

The information gathered from the discussion boards and interviews was used to develop in-depth insights into the experiences of women in export trade. The questions were structured to gain a better understanding of the following:

- The current barriers and challenges to export trade from women's perspective
- The current barriers and challenges for New Zealand women in accessing the benefits of export trade
- The barriers to growth and expansion for women in export trade
- How the COVID-19 pandemic has changed the way women think about and conduct export business
- Which countries women are, or aren't, targeting for doing business in, and understand the reasons for this
- The value add to New Zealand of having more women in export trade.

The scripts from the discussion boards and interviews were analysed for key themes.

Quantitative data analysis

MFAT's economic division conducted the quantitative data collection component, while BERL was responsible for analysing the quantitative data. This data was obtained from two databases managed by Statistics New Zealand. The first one was the IDI, which is a large research database that holds microdata about people and households obtained from the Census and other sources. The second database used was the LBD, which contains data on businesses. Data on individuals, such as information on sex and ethnicity, was linked to business data using the employer monthly schedule (EMS), which contains employment and pay information. Exporting firms were identified within the LBD using the data from New Zealand Customs Service. All data is from the 2018 year.

A limitation of this resource is that data is only available for firms trading in goods, i.e., there is no quantitative data available on the characteristics of firms and their owners dealing in service exports.

BERL analysed the quantitative data to provide a snapshot of women in export trade in New Zealand.

2 Literature review

Women bear higher social and economic costs than men

Women make up roughly half the world's population but bear disproportionately high social and economic costs, i.e., they have unequal economic outcomes and different social barriers to their male counterparts. According to UN Women (2018), globally, women are less likely to participate in the labour market, with the labour force participation rate for 25 to 54 year old women being just 63 percent, compared to 94 percent for men. Women also tend to have a higher unemployment rate and are overrepresented in informal work. The prevalence and persistence of the gender pay gap is not a secret, with the average wage for women around the world being just 77 percent of the average wage for men. Women are also less likely to be entrepreneurs or be in top leadership positions. In 40 percent of the countries around the world, female entrepreneurial activity is less than half that of men. Moreover, as of 2021, just 8.1 percent of Fortune 500 CEOs were female (Fortune, 2021).

One major constraint to economic empowerment and engagement identified by UN Women (2018) was access to finance. Only 58 percent of women worldwide had an account at a financial institution, compared to 65 percent of men. Additionally, the burden of unpaid and care work falls disproportionately on women. Estimates by the United Nations Research Institute for Social Development (2010) showed that if such work were quantified in monetary terms, it would constitute between 10 percent and 39 percent of world GDP.

The World Economic Forum's Global Gender Gap Report (2021) estimates that the gender gap in economic participation and opportunity will take 268 years to close completely. Part of the reason for this is the lack of women in leadership roles. The performance of New Zealand according to this metric remains moderate, ranking 27th out of 156 countries. Men still dominate managerial positions in the country, representing over 60 percent of members listed on companies' boards.

Women all over the world are under-represented in trade

These barriers and challenges to participation in the general economy translate into lower representation in the export sector. Female-owned businesses all around the globe are much less likely to be exporters than male-owned firms, i.e., the majority of the exporting firms tend to be male-owned (Krenz, 2018). According to the OECD (2021), in all OECD countries, including New Zealand, women work in sectors that are less likely to be engaged in direct and indirect trade. For example, just 30 percent of women in the OECD work in the manufacturing sector, a highly traded sector. Women-owned and managed businesses also tend to be younger, i.e., have less experience in the export market than those owned by men.

The low representation of women in the export sector is partly a flow-on effect from the underperformance of women-owned businesses in general. Female-owned businesses in the OECD tend to be less productive¹ than male-owned businesses (Piacentini, 2013). According to the World Bank (2020), this is a result of a combination of factors including women-owned businesses being smaller, less experienced, having less capital, and being under-represented in certain sectors such as manufacturing and technology. Moreover, women also earn less from self-employment than men, and have lower earning than men in wage employment. All of these factors combined translate into a lower likelihood of female entrepreneurs establishing export businesses.

¹ Productivity is defined as value added per employee.

According to the International Trade Centre (ITC, 2015), women tend to own smaller businesses, in terms of employees, than men. Smaller businesses have fewer resources and are limited in capability than their larger counterparts. Exporting requires a significant amount of investment in financial and people resources. Therefore, female-owned businesses are more likely to be constrained by a lack of these resources and are less likely to be exporters.

Barriers for women in domestic and international business

These disparities between male and female-owned businesses in international trade arise due to a combination of several factors. Women-owned businesses face unique constraints in the domestic market, which are often magnified when they enter the international market. Some of these factors also determine whether a woman-owned business can expand internationally.

The first factor is financial barriers and women's attitude towards risk. Paicentini (2013) states that in the OECD, women are more likely than men to rely on internal sources of capital for starting up their own businesses. Evidence from Norway shows that comparatively less investment by women into their new businesses partially explains their smaller size and less investment in innovation (Alsos, Isaksen & Ljunggren, 2005). Women not only prefer to turn to their own savings or loans from family or friends, they also invest less, on average, into their businesses than men. Part of the reason is that women founders are significantly less likely to ask for external funding to set-up and operate their businesses (Kwapisz and Hechavarría, 2018). However, in the study by Kwapisz and Hechavarría, women who had access to 'helpers' (individuals who contributed resources for no ownership stake) were significantly more likely to ask for financing, highlighting the role of informal networks in overcoming these challenges. In Australia, 39 percent of exporters believe that gender makes a difference when borrowing (Women in Global Business, 2015). Evidence from New Zealand shows that negative perceptions and unfamiliarity with the investment process, or lack of experience, may discourage female entrepreneurs from seeking external sources of funding (Swaile, 2021).

The second barrier for women in international trade is access to networks and market information. Formal and informal business networks offer the opportunity for formal training, advice, access to markets and partnerships, and various other forms of support. The Women's Entrepreneurship Report for 2020/21 (Global Entrepreneurship Monitor, 2021) found that female entrepreneurs tend to have more limited networks than their male counterparts, even in countries where female entrepreneurship rates are high. The same is also true for women who engage in international trade, where networks play an important role to build connections and systems in international markets. As a result of limited business networks, women's contact with the "business culture" remains limited. A study by the World Bank and the World Trade Organization (2020) states that male-owned firms are more likely to win customers through networking, while female-owned firms are forced to explore other channels. The report also shows that women's networks tend to be smaller and are mostly composed of other women. The study states that one of the reasons for this is that women are more time constrained due to their dual role as caretakers and entrepreneurs.

The fact that exporting firms led and managed by women tend to be small businesses means that female-owned businesses are indirectly harder hit by non-tariff measures. The additional time and financial resources required to navigate such customs and procedures with limited assistance from domestic organisations is a major barrier for female-owned and led small businesses (ITC, 2015). Moreover, government organisations set up to provide assistance to exporters tend to focus their resources on larger organisations with a successful track record for exporting, which often leaves

small and medium enterprises (SMEs) with export ambitions with limited support. This means that a large proportion of female-owned exporters often do not receive enough support from such channels.

Women bear a disproportionate burden of unpaid work compared to men, which places significant constraints on their time resources. The OECD (2019) found that women perform more unpaid work than men in all countries and at all income levels. Women spend, on average, three times longer on unpaid work than their male counterparts. This disparity partially explains the slow and uneven progress towards equality and the economic empowerment of women. In New Zealand, as of the 2013 Census, 56.4 percent of all unpaid family workers were women (Ministry for Women, 2019). Moreover, Māori and Pasifika women carried out even more childcare than New Zealand European women (Berentson-Shaw, 2019). One in five women in the country who work part-time would like to work more, or at a higher skill level. Often this lack of opportunity means that women are less likely to accumulate more work experience, which can impede growth to senior leadership positions. COVID-19 has exacerbated this issue, with domestic responsibilities such as childcare having increased, women continue to bear most of these duties. According to a survey of small business owners conducted by Facebook, OECD, and the World Bank (2020), 23 percent of female business leaders around the world reported spending six or more hours a day on domestic tasks compared to just 11 percent of male business leaders.

While some of the barriers above, such as financing and market knowledge issues, affect both male and female-owned exporting firms, they may be more severe in the case of female exporters. A survey of Canadian SMEs found some evidence of this (Sekkel, 2020). The report found that a larger proportion of women-owned SME exporters, relative to men-owned and equally owned exporters considered various trade barriers as being strong obstacles to exporting. Logistical, border, and foreign and domestic administrative barriers, in particular, were perceived to be stronger by women than men. According to the ITC (2015), female entrepreneurs are also more likely than male entrepreneurs to list access to finance as a major barrier. These issues were further compounded by the fact women are more likely to own small businesses, which are constrained by resources, and thus, are under-represented in international trade in terms of contribution to overall exports, even though small businesses account for over 95 percent of all firms in the OECD (OECD, 2018).

According to a Canadian survey of SME business owners (Baur, 2019), women reported that they face a multitude of other gender-specific challenges. These included the lack of female mentors, potential investors, and inclusiveness in mainstream networks, incubators and accelerators. Moreover, they also reported experiencing sexism and business discrimination, particularly comments questioning their expertise and technical knowledge. According to another Canadian survey of female exporters (Orser, Riding & Townsend, 2004), the two biggest gender issues were cultural/interpersonal issues and not being taken seriously. These barriers included issues such as lack of perceived respect by male business owners, verification of a female owner's decision through a male member of staff, ownership assumptions, and minimising the experience and ability of female owners.

Evidence from New Zealand

New Zealand is a small, geographically isolated country with some hard to overcome barriers for all exporters, such as distance to markets. There has been just one study, to date, which looks at the specific barriers and challenges faced by exporters within New Zealand, and none that looked at the experiences of exporters disaggregated by gender. A recent report by NZTE looked at the

experiences of local exporting firms and the barriers they face (Sim, Bull & Mok, 2021). This report found that the five most commonly reported challenges that New Zealand exporters face were building brand awareness, finding the right partners and channels (i.e. intermediaries, such as retailers and distributors), strong overseas competition, understanding how destination markets differ from New Zealand markets and each other, and determining the right export pricing strategy and product-related costs to remain competitive and profitable. The report highlighted that in response to these challenges, the five most common activities undertaken by firms and the NZTE were introductions and networking, working with distribution and market partners, strategic planning, market intelligence, and training and recruitment.

The limitation of this work was that insights only represented those firms that NZTE had regular interactions with, and only included the top 700 knowledge-intensive companies that had the growth aspirations and ability to compete in the international market.

The equal participation of men and women in trade in New Zealand is supported by MFAT's *Trade For All* agenda. *Trade For All* ensures that New Zealand's trade policy delivers for all New Zealanders. The report, *Trade for All*, acknowledges that women are under-represented in international trade, and a more systematic approach to communication and engagement is needed to help uplift their capabilities (Trade for All Advisory Board, 2019). The report also points out the need for MfW to work with MFAT and NZTE in developing targeted support for female exporters.

MFAT and Te Puni Kōkiri organised a hui of women business leaders to identify opportunities to overcome barriers and challenges to their participation in international trade (Trade for All Advisory Board, 2019). The key findings from the hui highlighted that women in international trade in New Zealand face many of the same challenges as women business leaders and owners all over the globe. The two main barriers identified were access to finance and access to information, networks and business support. Additionally, the women also highlighted the difficulties with securing trusted overseas partners. The report noted that while these factors pose significant challenges for both male- and female-owned SMEs, women tend to be more involved in SMEs than other businesses, and are thus more affected, as a group, by these issues.

Role of policy measures to support women in export

Trade policy and domestic policy measures can help women overcome some of these barriers, along with encouraging structural change. Increasing women-owned SME's participation in international trade would have positive implications for economic growth, gender equality and social cohesion. For example, women-owned or managed businesses are more likely to employ women than companies managed or owned by men. Therefore, encouraging female entrepreneurship will pave the way for other women to follow. Trade and trade liberalisation can provide both women and men with economic opportunities, but these opportunities are not equally distributed. Existing domestic gender gaps and gender differences in the characteristics of businesses imply that trade policies are not neutral. In order to generate equal benefits, the impacts of trade policies have to be examined with these considerations in mind. Policies aimed at lowering trade barriers as a way to increase market access for women-owned exporters could be more effective if they are targeting these gender-specific differences in firms' characteristics. Policies could include increasing market access through trade agreements that address gender and SME concerns, enhancing technology-enabled trade, and providing training programs for new exporters.

The need for trade to be more inclusive of all genders is increasingly reflected in several trade agreements. In 2017, 118 WTO members and observers showed their support for the Buenos Aires

Declaration on Women and Trade. This declaration seeks to remove barriers to women's economic empowerment (WTO, 2017). The participating members agreed to share gender-disaggregated data and exchange learnings. The Declaration affirms that removing barriers to international trade can contribute to sustainable economic development for women all over the globe.

In August 2020, New Zealand, Canada, and Chile launched the Global Trade and Gender Agreement (GTAGA), which commits each participant to address barriers to participation in trade for women (MFAT, n.d.). GTAGA will encourage cooperation and the sharing of knowledge, data, and best practices to increase women's participation in trade. Chapter 25 of the UK-NZ FTA covers trade and gender equality. Both parties agreed to advance the economic empowerment of women and promote gender equality to improve women's access to trade and economic opportunities.

There are various initiatives all over the developed and developing world that help women in international trade overcome barriers by providing better access to finance, market information, capacity building, and training opportunities.

The Women Entrepreneurs Finance Initiative (We-Fi) is a collaboration between 14 governments, eight multilateral development banks, and other public and private sector stakeholders, and is hosted by the World Bank. The aim of the initiative is to address financial and non-financial constraints faced by women-owned or led SMEs. While We-Fi was set up for developing countries, some of the initiatives carried out could easily be applied in the New Zealand context. The four key challenges the programme aims to alleviate include challenges with accessing knowledge, networks, capital and markets (We-Fi, 2020). Examples of recent initiatives include working with financial institutions to improve access to traditional and digital finance, partnering with major international shippers, such as UPS, to train women on leveraging e-commerce platforms to boost sales and adapt to consumer trends, and encouraging inclusive value chains by partnering with major manufacturers to increase the share of women SME suppliers and the volume of purchases from women-owned and led firms. They also offer one-on-one business advice to high-growth women-owned SMEs to help them adopt digital technologies, including automation.

The Australian Trade and Investment Commission (Austrade) provides specific help and support for women in export. Austrade provides a scholarship for women in leadership positions in internationally focused roles. It also facilitates a number of networking opportunities for women in business to access knowledge and resources from other women. Austrade also works to raise the profile of Australian women in export by way of sharing success stories, which increases the awareness of such businesses amongst international customers and partners (Australian Trade and Investment Commission, n.d.). The Export Council of Australia, supported 57 female entrepreneurs between 2017 and 2019 by providing training, access to networks and up-to date information, and mentorship. Survey results showed that 77 percent of women gained a confidence boost and pursued global customers as a result of the programme, with 55 percent making major adjustments to their businesses. Additionally 88 percent of the participants grew their business by between 20 and 60 percent thanks to the support provided.

Similarly, the Canadian Government supports female entrepreneurship and international trade in a multitude of ways (Government of Canada, n.d.). To overcome the access to finance barrier, the Government provides a range of financing opportunities and financial mentoring courses for women in international trade, with funds provided for women looking to expand to new markets and in sectors such as ICT. The Trade Commissioner Service (TCS) runs women-focused events and takes women delegations all over the globe, providing networking opportunities and building awareness for women-owned and led businesses. TCS also holds annual diversity fairs and conferences for

women. The Government provides a huge range of freely accessible resources such as quizzes and fact sheets to prepare women for exporting. In addition to this, they facilitate networking events and provide details to groups of female entrepreneurs, including groups of indigenous women in trade. Export Development Canada (EDC) aims to produce \$2 billion worth of trade for women-owned businesses by 2023, eight times the original goal set out in 2018, which was met. EDC has also made \$100 million available to provide financial support to women-owned and led businesses and has made sure that these offerings are communicated widely.

3 What the data is telling us

This section outlines the insights from the quantitative data obtained from Statistics New Zealand by MFAT, for BERL, as part of this research.² We first describe the data sources used, followed by the limitations of the datasets. Finally, we illustrate what the data shows about women in the export sector in New Zealand.

3.1 Data sources

Data was obtained from a combination of databases managed by Statistics New Zealand. The first source was the IDI, which contains information on individuals. The second database, the LBD, was used to obtain information on businesses, such as customs data on the value and types of goods exported. These two datasets were linked using the EMS, which has employment and pay information for individuals within the IDI. Each individual is associated with one or more businesses within the EMS, based on tax data from the Inland Revenue Department (IRD). Therefore each job appears as a unique observation within this dataset.

Once the IDI and LBD have been linked, exporting firms can be grouped by personal characteristics of the owners or employees such as gender, age, and ethnicity. In addition, the combined dataset also contains information on financial characteristics of such firms such as revenue, productivity, and expenditure.

It should be noted that the counts and financial information outlined below is from a sample of 45,400 firms. These were those firms for which ownership characteristics could be identified. Specifically, information on business ownership is constrained to only those firms that have working proprietors, i.e., firms where an owner, or part owner, is also employed by that firm. These firms accounted for 27 percent of New Zealand's total goods exports in 2018.

The results below are split by female-owned and female-led firms.

3.2 Limitations

One of the major limitations of the data is that it does not cover trade in services, which make up over 30 percent of New Zealand's exports (pre-COVID). Therefore, we are unable to illustrate how the characteristics of women in export in the service sector differ from the characteristics of women in the merchandise export sector, or whether any differences even exist between the two.

Another challenge when working with the data is that it only provides a snapshot in time from a specific year, which in this case is 2018. As a result, the data does not pick up any longitude aspects of distributional changes over time, as such, it does not account for any effects from COVID-19. Therefore, we assume here that the 2018 year is representative of other years.

Due to gaps in data and difficulties with accurately linking data from multiple sources, it was not possible to obtain ownership information on the total population of exporters in the country. Of the 620,000 active, economically significant, and identifiable firms in the LBD, our sample is a subset of 45,400 of these firms. These firms include both direct and indirect exporters. Indirect exporters are those whose products are exported via an intermediary. All firms in the agriculture

² See MFAT's working paper on the characteristics of merchandise exporters in New Zealand. <https://www.mfat.govt.nz/assets/Trade-General/Trade-stats-and-economic-research/Inclusive-and-productive-characteristics-of-New-Zealand-goods-exporting-firms-MFAT-Working-Paper.pdf>

sector are assumed to be indirect exporters due to the large share of the output from this sector being ultimately exported.

Since this data represents a small subset of the total population of active, economically significant, and identifiable firms, with specific characteristics (working proprietors) care must be taken while interpreting the results.

3.3 Results

Women are less likely to be business owners

Figure 3.1 shows the number of exporting and non-exporting firms in 2018, by ownership structure. Note that these are only firms for which ownership structure could be identified, and where the owners were employed by the firm. This sample consists of 45,351 firms. Of these, just 7,020, or 15.5 percent, of firms had exported goods during the year. 66.4 percent of these exporting firms were majority owned by men, compared to 14 percent female-owned. Just over 19 percent of all exporting firms were those with equal ownership.

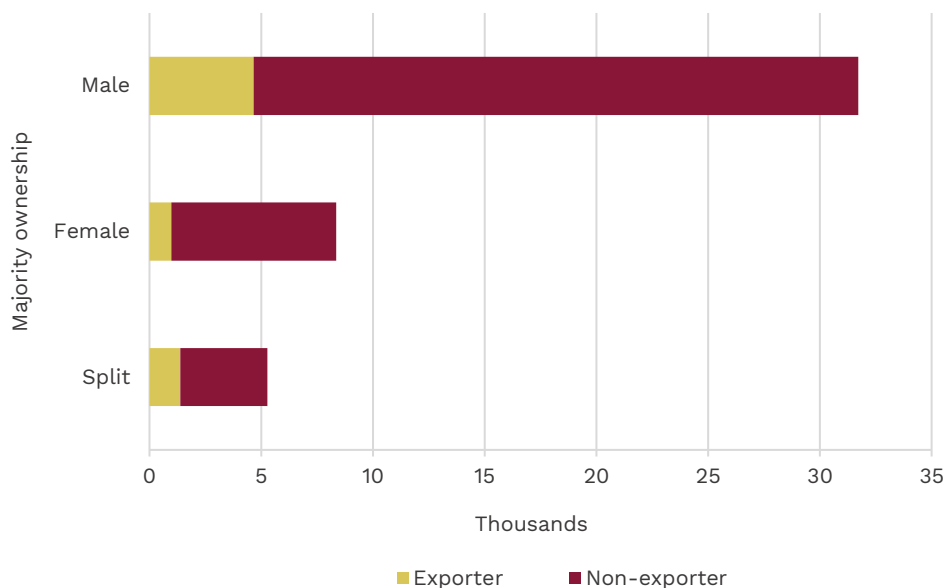
Women are even less likely to own an exporting firm

When we compare these shares to those of non-exporting firms, we see that women are also less likely to have majority ownership of an exporting firm. Nearly 19.3 percent of all non-exporting firms were owned by women in 2018, which was considerably larger than the share in the case of exporting firms (13.7 percent). Moreover, 70.6 percent of all non-exporting firms were majority owned by men, with the share of split ownership being much smaller at 10.2 percent.

Put together, this data tells us that firstly, women are much less likely than men to own a business, exporting or non-exporting. Secondly, women are also less likely to own an exporting business than non-exporting businesses compared to men.

Of all firms with split ownership (those firms that have 50 percent male and female ownership), 35.3 percent were exporters. One explanation for this could be that when doing business in other countries, women might prefer to have male partners or co-owners due to cultural barriers and discrimination. There was some evidence of this from the discussion boards and interviews.

Figure 3.1 Exporting versus non-exporting firms by majority ownership



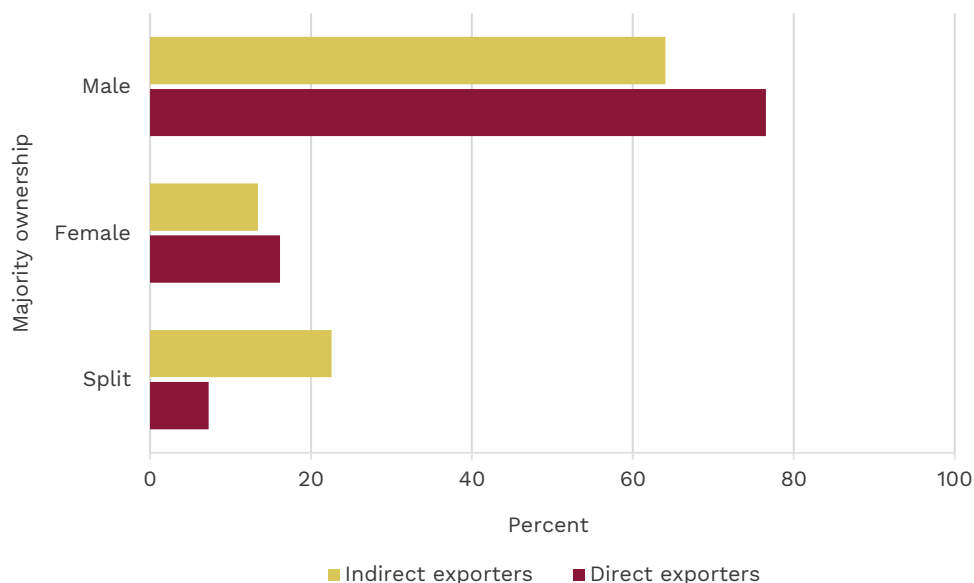
Source: Statistics NZ, MFAT and BERL analysis

There were no significant differences between direct and indirect exporting by ownership

Of the 7,020 exporters in the sample, 19 percent of firms were direct exporters. Around 22 percent of both male- and female-owned exporters were direct exporters. Figure 3.2 shows the percentage of direct/indirect exporters that were female-, male-, or jointly-owned. Unsurprisingly, male-owned exporters made up the largest shares of direct and indirect exporters. Female-owned direct exporters made up 16.2 percent of all direct exporters. Ignoring firms with split-ownership, the share rose slightly to just over 17.4 percent, which was the same as the share of female-owned exporters at 17.4 percent. Of all the female-owned exporting businesses in our sample, 22.3 percent were direct exporters, while the rest exported their goods indirectly. This was roughly the same share as in the case of all male-owned exporting businesses.

In the case of indirect exporters, the number of firms with split ownership is relatively high because of the inclusion of all firms in the agricultural sector. These tend to be family-owned farms or orchards, often owned by couples. When we ignore firms with split ownership, the share of female- and male-owned firms stays largely the same as in the case of direct exporters at 17.3 percent and 82.7 percent respectively. Therefore, there were not large differences in how total exporters were split into direct and indirect based on ownership.

Figure 3.2 Exporter type by ownership



Source: Statistics NZ, MFAT and BERL analysis

Female- and male-owned firms export roughly the same proportion of their sales

The export intensity of female-, male-, and split-ownership firms are roughly equal. Export intensity describes the proportion of total sales that are exported. In the case of female-owned business, 28 percent of all sales, on average, were exports in 2018, compared to 26 percent for majority male-owned firms, and 27 percent for firms with split ownership.

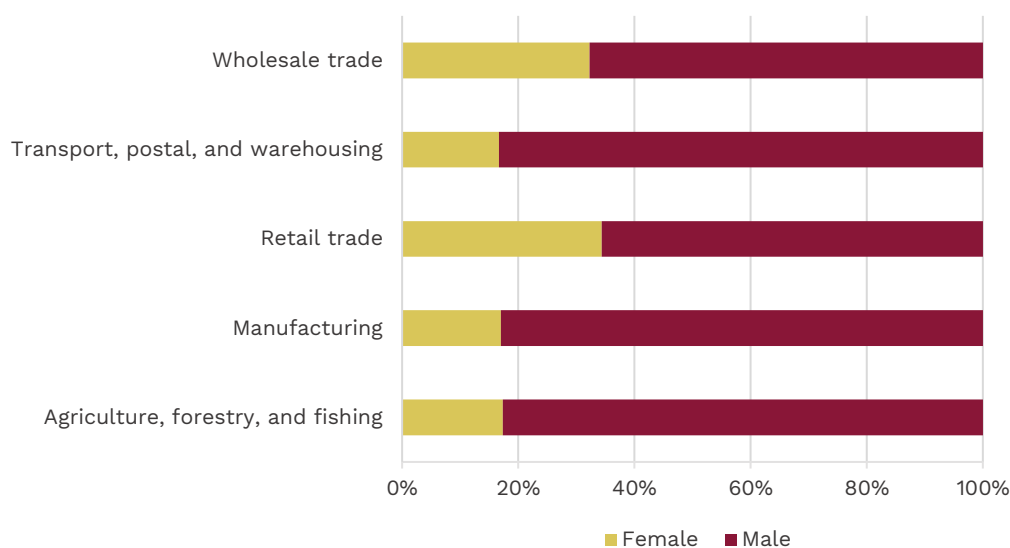
Female-owned businesses were more prevalent in the retail and whole trade industries

Figure 3.3 illustrates the breakdown of female versus male ownership of businesses in a selected group of industries. These are those industries that had at least six female-owned businesses operating within them in 2018. The highest share of female ownership was in the retail trade industry with nearly 35 percent of all businesses in this industry being female-owned. This was followed by wholesale trade, with the share of women-owned businesses being 32.3 percent. Female owned businesses made up around 17 percent of all businesses in the remaining three industries.

If we add the businesses with split ownership to the mix, the share of businesses with female or split ownership made up 35.9 percent of all firms in the agriculture, forestry, and fishing industry. The agriculture, forestry, and fishing industry had the largest concentration of exporters, which is expected since New Zealand relies heavily on our primary sector for export revenue. 82.6 percent of all female-owned exporters were part of this industry, slightly less than the 85.8 percent of all male-owned exporting firms. Ten percent and 10.6 percent of all female- and male-owned businesses made up the manufacturing industry.

The retail trade and wholesale trade industries contained 3.5 percent and 3.2 percent of all female-owned businesses, compared to 1.5 percent of all male-owned businesses in each industry.

Figure 3.3 Exporters by industry and ownership



Statistics NZ, MFAT and BERL analysis

Female-owned exporters were best represented in the big business category

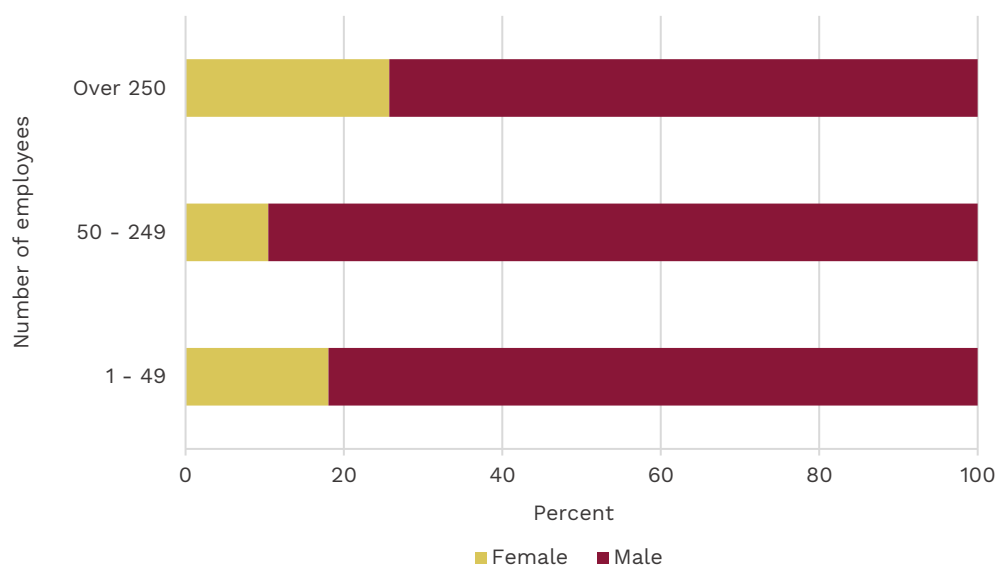
Figure 3.4 shows the share of female- versus male-owned businesses by the number of employees (size) working for the business. The sample only included those firms for which this information could be linked within the dataset, which in this case was made up of around 1,350 firms.

Unsurprisingly, the group with the highest number of firms was the 1 – 49 employees group. 78.1 percent of all female-owned and 75.1 percent of all male-owned businesses were in the category.

From Figure 3.4 we can see that 25.7 percent of all big businesses (those with over 250 employees) were female-owned.³ The share of female ownership was the lowest in the case of the 50 to 249 size, with just 10.5 percent of businesses in this group being female-owned. 18 percent of all small-to-medium firms were majority owned by women. Therefore, women-owned firms were better represented in the group of larger firms.

³ The total does not include the number of split businesses since this information was not available for all categories.

Figure 3.4 Exporters by size and ownership



Source: Statistics NZ, MFAT and BERL analysis

Large female-owned firms had the highest intensity to export

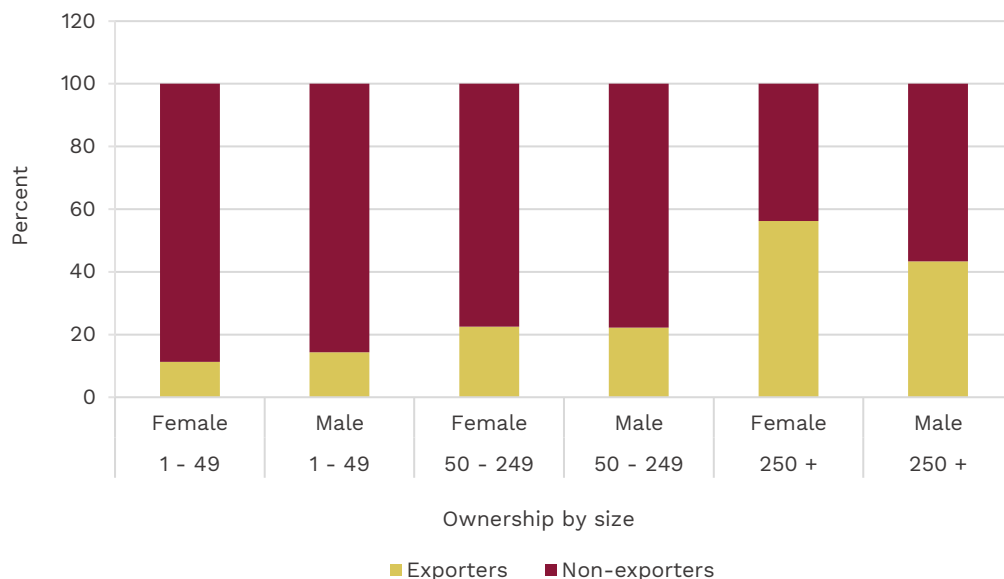
Barriers to exporting include factors which are characterised by large fixed costs, which can be overcome with economies of scale. It is useful to separate female- and male-owned firms by business size and calculate the intensity to export in each group. In Figure 3.5 we summarise the intensity of firms to export, broken down by both firm size, and whether the firm was female- or male-owned.

Our data shows that larger firms were generally more likely to export. In those larger firms, those that were female-owned were even more likely to be exporters. The percent of female-owned firms with over 250 employees who were exporters was 56.6 percent, versus 43.3 percent for male-owned firms of the same size.

Intensity to export for firms in the middle of our size bands (50 – 249) employees was roughly even between female- and male-owned firms. 22 percent of female-owned firms of this size were exporters, and the same for male-owned firms of this size.

Among the smallest firms in our size bands (those with 1 – 49 employees) our data shows that male-owned firms were more likely to be exporters. In this small size band 14 percent of male-owned firms were exporters and 11 percent of female-owned firms were exporters.

Figure 3.5 Export intensity by firm size and ownership



Source: Statistics NZ, MFAT and BERL analysis

Male-owned firms were more productive than female-owned firms

Empirical evidence from several countries has shown that exporting firms tend to differ from non-exporting firms along several characteristics. They are generally larger, pay their workers higher wages, and more productive (Wagner, 2007). This section compares how female- and male-owned firms compare based on financial characteristics.

We look specifically at productivity, in Figure 3.6. The data in this analysis used to define productivity follows the work of Fabling et al (2019). Roughly, this data shows the level of outputs that firms are able to produce relative to their inputs.

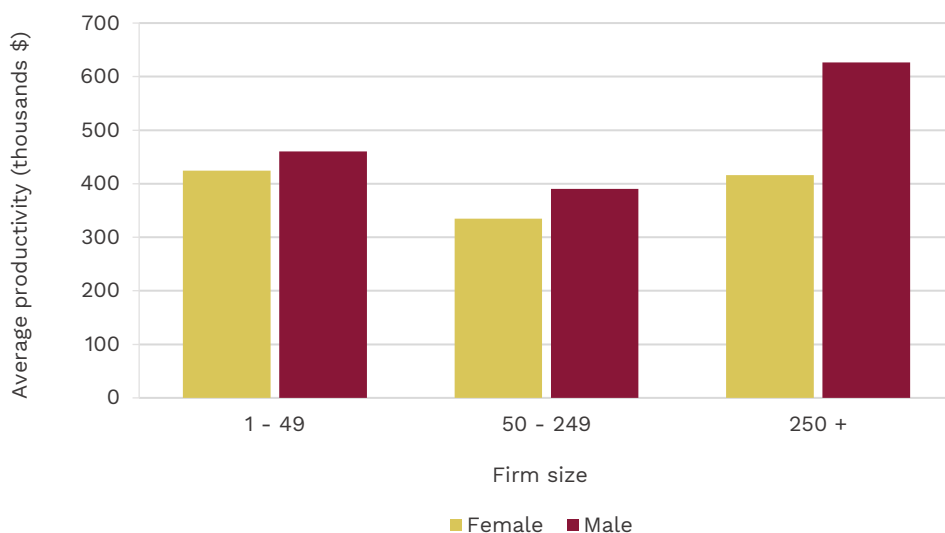
The data shows that male-owned firms were more highly productive than female-owned firms. This was consistent over all firm size bands measured. In the smaller firms (those with 1 – 49 employees) female-owned firms had an average productivity of about \$424,000 while male-owned firms had an average productivity of about \$460,000. For firms in the middle size band (50 – 249 employees) female-owned firms had a productivity of about \$334,000 and male-owned firms had a productivity of about \$390,000. Though it is not the central focus of this report our data show that the middle size band firms (50 – 249 employees) had lower productivity than either the smaller or the larger firms. Another differentiating factor between female- and male-owned exporters was that female-owned small and large exporters had roughly the same level of average productivity while male-owned large exporters were significantly more productive than male-owned small exporters.

We also find that the difference in productivity between male- and female-owned firms was particularly pronounced in the larger firm size band. This difference could be explained by the time firms have been in the market, products produced, markets served, among many other variables. Additionally, some care should be taken in interpreting this fact since the data represents a count of only 105 firms.

There could be a large range of factors that contribute to this gap in productivity between firms, such as female-owned firms having limited access to capital, networks, and experience.

Differences may also arise because of the difference in the types of industries female-owned businesses tend to operate in. More research is needed in order to pinpoint the factors that contribute to this gap in productivity.

Figure 3.6 Exporters productivity, by firm size



Source: Statistics NZ, MFAT and BERL analysis

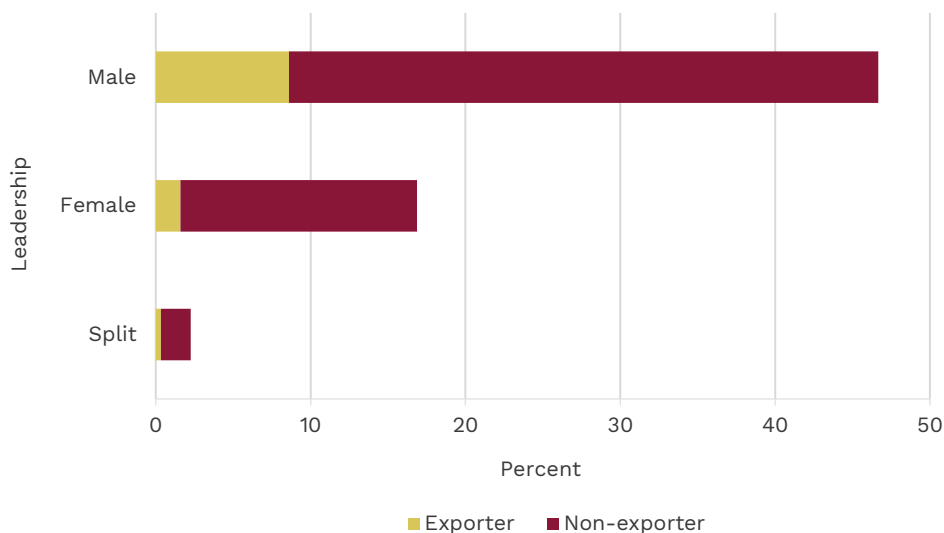
Female-led exporting businesses are highly under-represented in exporting

Apart from ownership, we are also interested in looking at the characteristics of firms that are led by women, whether or not they are also owned by women. If a given firm’s top five percent of earners are majority female (greater than 50 percent) then that firm would be considered female-led. The inverse is true for males. Here, we assume that the top five percent of earners represent the senior managers and decision makers at a firm. The data shows that women were less likely to lead a business, and even less likely to lead an exporting business.

Our data, summarised in Figure 3.7, contains a population of 65,793 firms. Of these, 46,665 were male-led and 16,878 were female-led. Of the male-led firms 8,604 (18 percent) were exporters. For female-led firms 1,605 (nine percent) were exporters. Of the 10,209 exporting firms, 15.7 percent were female-led while 84.3 percent were male-led. These were those firms for which individual and business data could be linked and where leadership structure by gender could be identified.

These observations are consistent with our data on female-owned firms. As with firm ownership, women are also less likely to lead a business, and even less likely to lead an export business.

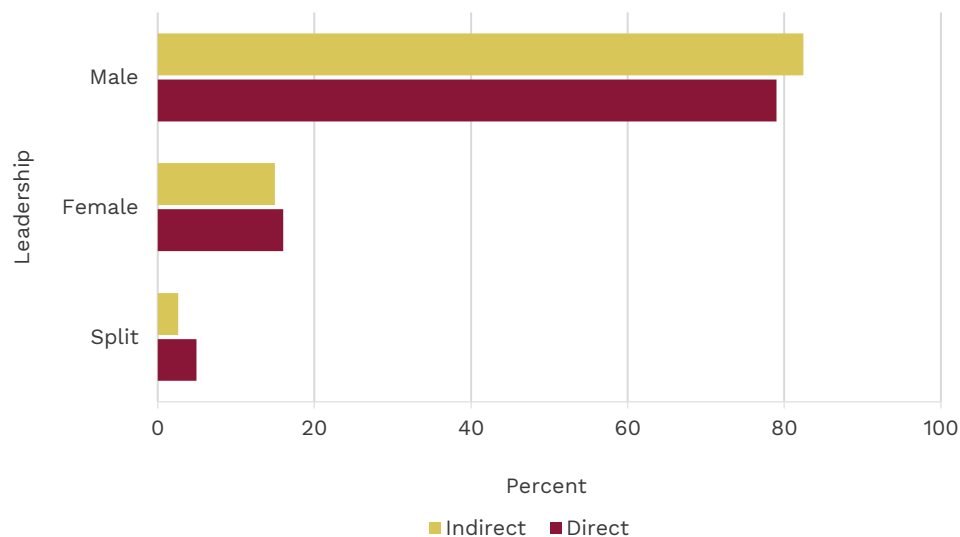
Figure 3.7 Exporting vs non-exporting firms by leadership



Source: Statistics NZ, MFAT and BERL analysis

We summarise the data on exporter type broken down by leadership in Figure 3.8. The data shows that of the 10,209 exporting firms in our data 25 percent were direct exporters. Of these direct exporters 16 percent were female-led and 84 percent were male-led. This was similar to the share of female-owned exporters that exported their goods indirectly.

Figure 3.8 Exporter type by leadership



Source: Statistics NZ, MFAT and BERL analysis

Female-led businesses were slightly more likely to be direct exporters than female-owned businesses. 25 percent of female-led businesses exported directly, compared to 22.3 percent for female-owned. This compares to 23 percent of male-led exporters who were direct exporters. This indicates that where there are barriers to export that vary by gender of leadership these barriers do not seem relevant to the type of exporter a business is, since the shares for female- and male-led direct exporters were comparable.

Male-owned firms have a higher gender imbalance in the top five percent of earners group

The data available can be used to find patterns in terms of the relationship between the gender of majority leaders and exporting firm size. Note that this data is only presented for those firms with majority female or male leadership, i.e., it ignores those firms with split leadership. We summarise this calculation in Figure 3.9.

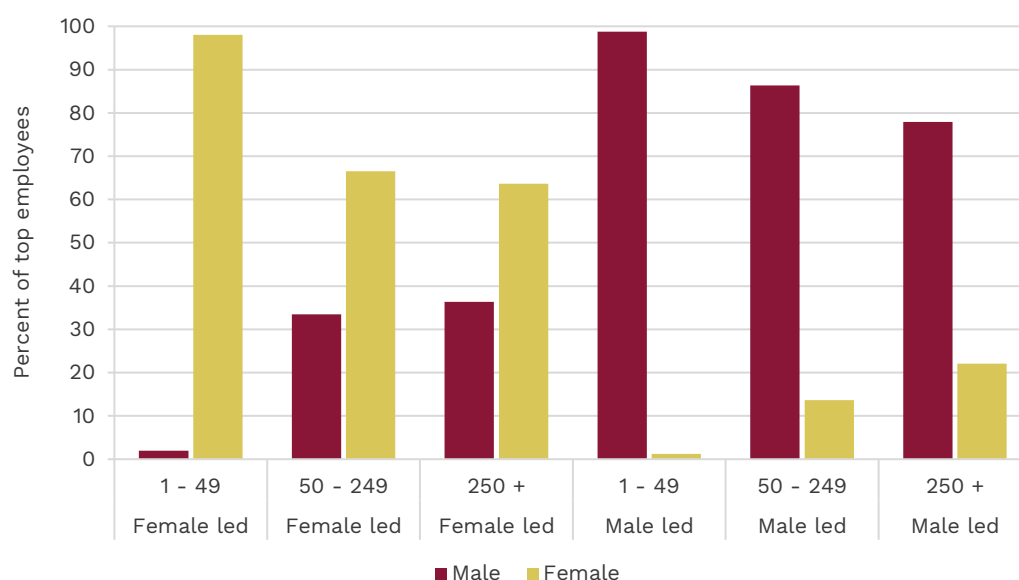
To read this chart, consider first the small red bar. This bar tells us that of all the top five percent of earners who were employed by female-led firms of small size (1-49 employees) just under two percent were male. For male-led firms the pattern was reversed. In small (1-49) male-led firms over 98 percent of top paid employees were male, and 1.2 percent were female. This is expected since we know that over 50 percent of leaders at a female-owned firm have to be female.

Looking at slightly larger female-led firms (50 – 249 employees) our data shows that 33.5 percent of top employees were male, and 66.5 percent were female. For the largest female-led firms (250+ employees) just over 36 percent of highest paid employees were male, and around 63 percent of top paid employees were female.

In male-led firms of medium size (50 – 249 employees) 86 percent of such employees were male, and just under 14 percent were female. Finally, in the largest sized male-led firms (250+ employees) just under 78 percent of the highest earners were male, and slightly over 22 percent were female.

This pattern is expected since we are only looking at the employment of the top five percent of income earners at these organisations. It is interesting to see that in the case of larger firms (250+ employees) that are female-led, women make up over 60 percent of the top earners; but in male-led firms, the gender imbalance between the top earning employees is greater, with nearly 78 percent of the highest earners being male.

Figure 3.9 Gender balance of highest paid employees, by firm size and gender of leadership



Source: Statistics NZ, MFAT and BERL analysis

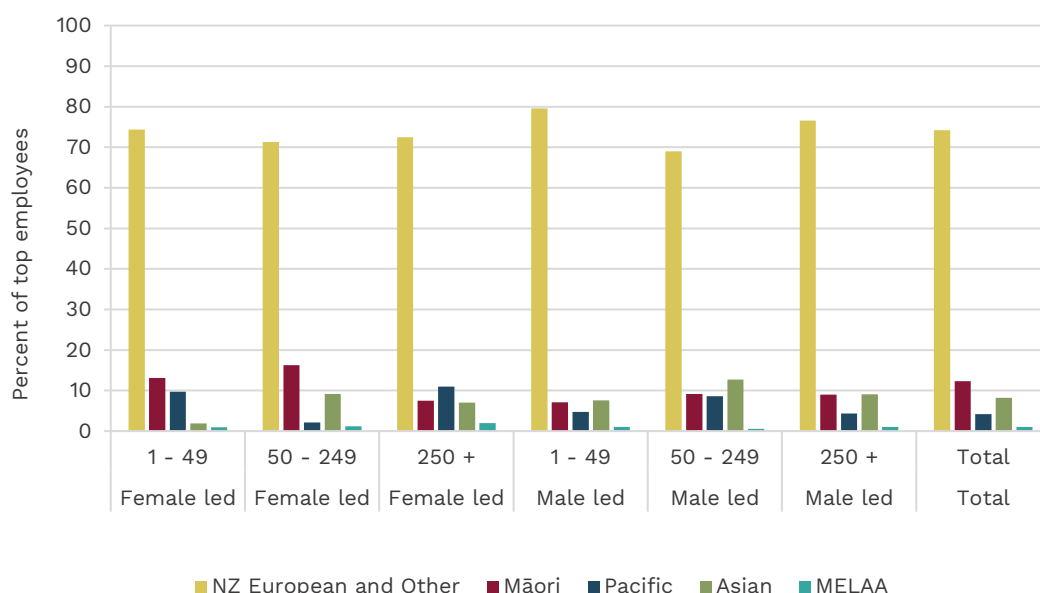
The ethnicity breakdown of top earners was not significantly different for female-led firms

Using a similar calculation, we can look at the diversity of employment in female- and male-led export firms in terms of the ethnicity of the top five percent of employees. We summarise this in Figure 3.10.

Our data shows that in female-led exporting firms of the smallest size (1 – 49 employees) just over 74 percent of top employees were NZ European and other, 13 percent were Māori, almost 10 percent were Pacific Peoples, just under two percent were Asian, and almost one percent were Middle Eastern Latin American and African (MELAA).

We include a category on the far right of the chart to show the ethnicity distribution over all export firms of all sizes and leadership genders. This allows us to quickly see that across all firm size bands, and gender of leadership, the pattern of ethnicity in employment was roughly similar. But, female-led firms that have fewer than 250 employees have a slightly higher than average share of Māori in their highest paid employees.

Figure 3.10 Ethnicity balance of top employment, by firm size and gender of leadership



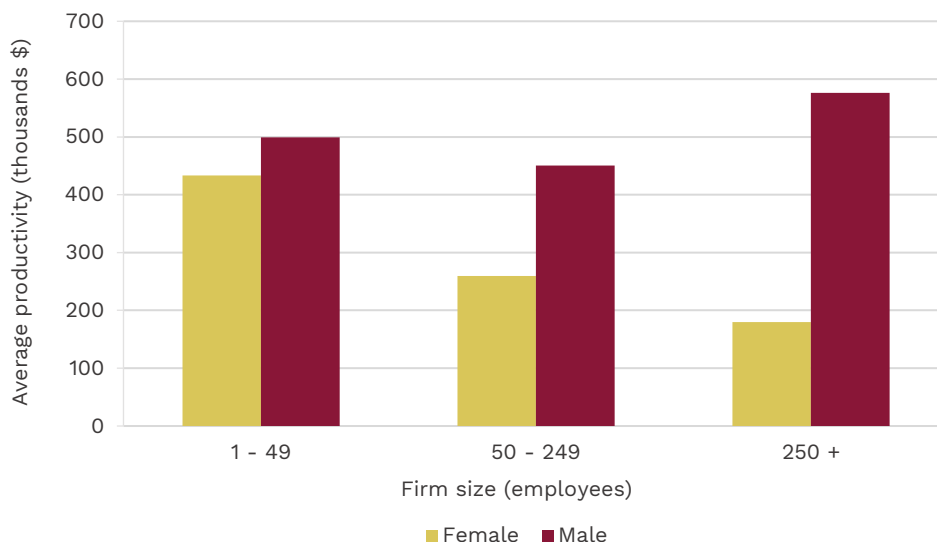
Source: Statistics NZ, MFAT and BERL analysis

Larger female-led firms were less productive than their male-led counterparts

We summarise our data on the average productivity of exporting firms broken down by their size (in terms of employee count) and whether they were female- or male-led in Figure 3.11. Our data for the smaller firms (1 – 49 employees) is most robust as this data had the highest count of firms. However, the data on larger firms is still useful if taken as indicative. The data on smaller firms shows that the productivity of female-led firms and male-led firms was relatively close. Smaller female-led firms had an average productivity of around \$433,000 while smaller male-led firms had an average productivity of just under \$500,000. The data on medium sized firms (50 – 249 employees) describes around 510 firms, making it quite robust. This data shows a marked difference between the average productivity of female-led firms (\$260,000) versus male-led firms (\$450,000).

For the largest firm size (250+ employees) our data contained just 177 firms. Given the high degree of variability across industries, and the high variability in terms of size in this range this data is the least robust. The average productivity of female-led exporting firms in this bracket was around \$180,000 while for male-led exporting firms of the largest size group it was just over \$575,000

Figure 3.11 Productivity of firms by size and leadership



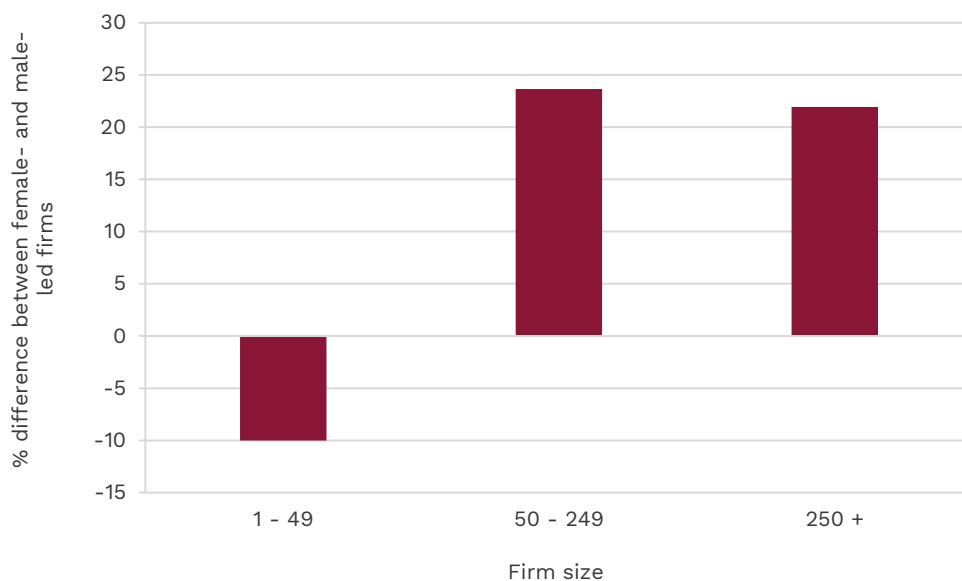
Source: Statistics NZ, MFAT and BERL analysis

Large female-led exporting firms have more employees than large male-led exporting firms

Our data describes the relative size of female- and male-led firms within employee count size bands. It is useful to compute the percentage difference in employee count. The bars in Figure 3.12 can be read from left to right as:

- Female-led firms in the 1-49 employee range employ 10 percent fewer people on average than male-led firms
- Female-led firms in the 50 – 249 employee range employ 23 percent more people on average than male-led firms in this size bracket
- Female-led firms in the largest size bracket (250 or more employees) employ 22 percent more people than male-led firms of the same size.

Figure 3.12 Percentage difference in employee count by leadership



Source: Statistics NZ, MFAT and BERL analysis

3.4 Summary of quantitative results

Our data shows that, in 2018, women were less likely to have majority ownership of exporting firms. This is consistent with what we understand of female ownership of businesses in general. For female-owned firms that do export, their export intensity (percentage of total sales that were exports) is roughly equal to that of male-owned firms.

In terms of industry, the two industries with the highest proportion of female-owned exporters were wholesale trade and retail trade, with 30 percent, and 33 percent female-owned firms, respectively. This suggests there are differential barriers for women in export that depend on the industry they operate in. Also, as the literature suggests, industries like manufacturing and services are highly traded and have relatively few female-owned businesses. It should again be noted that data was not available on trade in services, and it is therefore impossible to draw conclusions about women-owners and leaders in this sector.

In the larger firm size (250+ employees) group, the proportion of female-owned firms was greater than in the smaller firm size bands. This might suggest that barriers for women in trade decrease with scale. There was some evidence of this from the interviews.

The data shows that the results describing female-led firms are consistent with those of female-owned firms, with females being less likely to lead firms in general, and also less likely to lead export firms. This makes sense since exporting firms face significantly more challenges than domestic businesses, with only the most successful businesses being able to export.

The differences in productivity of female- and male-led firms were starker than those of female and male-owned firms. Our data showing smaller firms (1 – 49 employees) have similar average productivity regardless of being female- or male-led.

The breakdown of the highest paid employees in female- and male-led exporting firms with over 250 employees shows that female-led firms were more gender balanced at the top than male-owned firms, which consisted of a much higher share of males in the top income bracket.

In terms of ethnicity of top employees, our data shows that across female- and male-led exporting firms of all sizes, the proportion of ethnicity of employees roughly matched that of the total population included in our data.

4 Insights from New Zealand women in export

This section combines the insights provided by women in export in New Zealand. These insights were collected using discussion boards and interviews. Discussion boards are a modern day research tool designed for participants to share ideas and experiences. The discussion was structured, with a set number of questions prepared beforehand. Additional questions were asked in some cases to spur discussion and encourage participants to provide more detailed responses. Participants were able to respond to open text questions or multiple-choice polls. For this part of the project, we worked with Trailblazer Research, who facilitated the discussions.

The discussion included 60 questions across nine key themes.⁴ The aim was to understand how women in export operate and the challenges and barriers they face. We also gleaned insights about the resources and channels they used for support. To ensure that the information gathered was consistent between the two primary collection methods, the interview questions were also centred on these key themes. However, the interviews were more flexible, with more room for additional discussion.

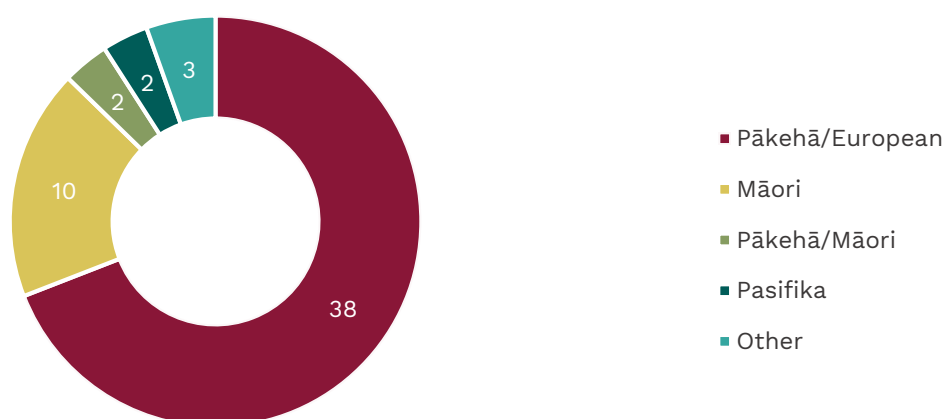
Because of the structured nature of the discussion board questions, we were able to generate quantitative results on the participant’s responses to polls. These are presented throughout this section. However, it should be noted that these do not include insights from interviews, which are presented qualitatively in the text, where relevant.

4.1 Profile and overview of participants

This section provides a brief profile of the participants to provide context to the results and insights that follow.

A total of 57 women participated in the discussion boards and interviews. Thirty-six of these participants were from the discussion boards and 21 were interviewed over Zoom. Of those who provided information on ethnicity, 73 percent identified as either Pākehā/European or Pākehā/Māori (Figure 4.1). Nearly 22 percent identified as either Māori or Pākehā/Māori.

Figure 4.1 Participants by ethnicity

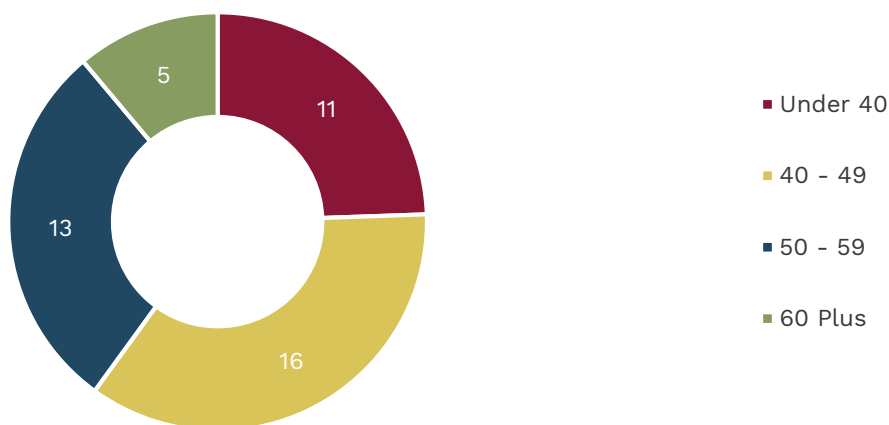


Source: BERL analysis

⁴ Not all women answered all 60 questions.

Figure 4.2 shows the breakdown of the participants by age. As expected, the biggest group was women aged between 40 and 60. Eleven participants were under 40, and five were over 60.

Figure 4.2 Participants by age



Source: BERL analysis

The research was dominated by female owners. Nearly 86 percent of all participants either owned or co-owned an exporting business. The remaining 14 percent were in leadership positions at exporting businesses.

4.1.1 Career pathways

In order to promote women in business, it is important to understand why and how women begin their journey, and any challenges they may have experienced along the way. Most of the participants who founded their businesses said that they did so to fill a gap in the market and had some prior experience in the area their business operated in. The second most cited reason was to gain flexibility and have control over their work-life balance, particularly with respect to having children and spending more time with their whānau. One Māori participant said that one of the primary objectives guiding her kaupapa was to improve the statistics for financial sustainability within the Māori and Pasifika community. Another participant was guided by the goal to help Māori businesses efficiently and effectively manage their asset bases, and use her experience in primary sector governance to this advantage.

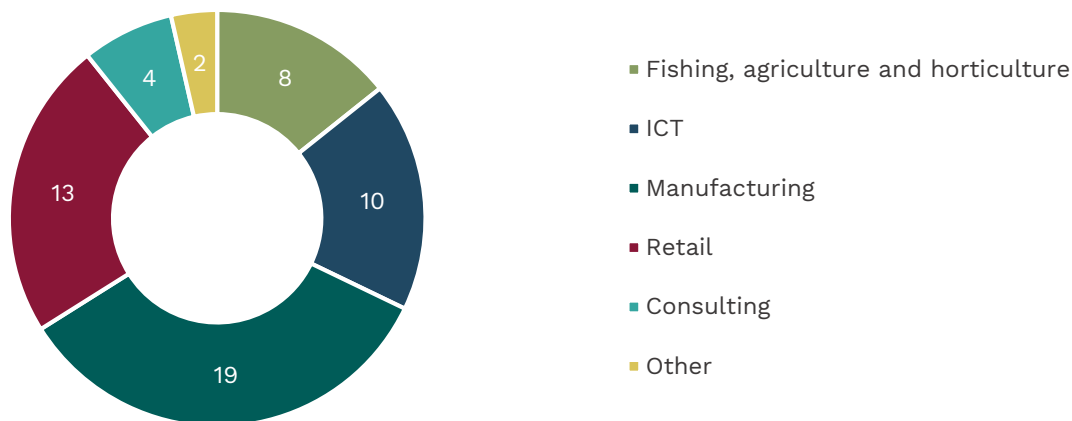
4.2 About your business

The questions posed to the participants in this section centred on understanding the nature of their businesses. For example, the industry they operated in, their revenue, number of employees, and distribution channels used.

The export businesses of the participants operated in a variety of industries (Figure 4.3). The biggest share was manufacturing, with 34 percent of all participants either owning or leading a manufacturing business. The products these women exported include handcrafted toys, clothing, soaps, pet food, and leather goods. The second biggest group was retail with 13 women in this industry. They exported products such as sports physio products, clothing, hair and body care products, and jewellery. Some of the women who identified as being in the retail industry also manufactured the products they sold. Similarly, some of those in the manufacturing industry also directly sold their products to the final customer. The service sector was also well-represented,

and the third biggest export industry women were a part of was information and communications technology (ICT). The firms in this sector ranged from a trademark registration company to one that uses AI and machine learning to generate consumer insights from different sources.

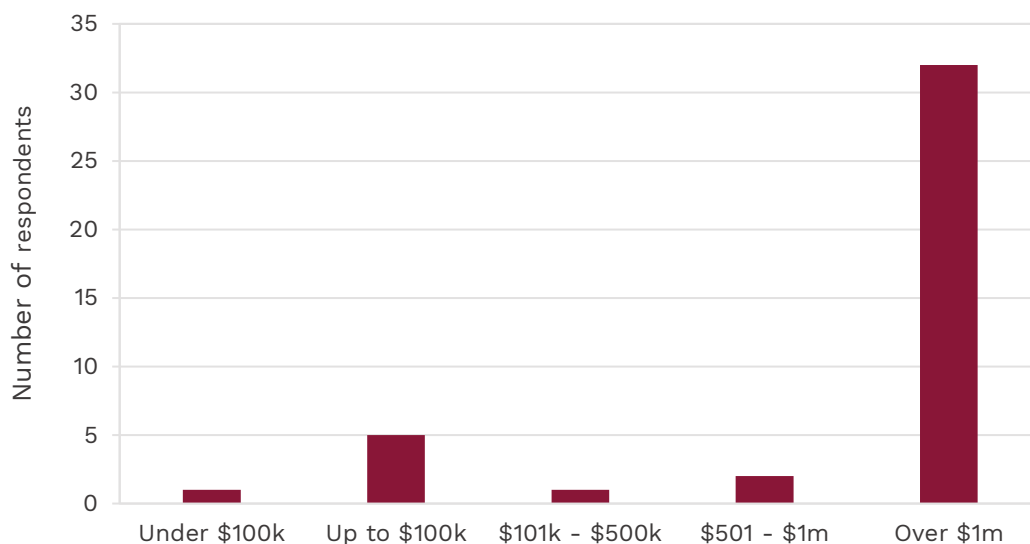
Figure 4.3 Participants by industry



Source: BERL analysis

Majority of the participants owned or led an established business, with annual revenue over \$1 million (Figure 4.4). Six women had a turnover of up to \$100,000. All of these had less than five full-time employees and all, except one, were in the business fewer than five years.

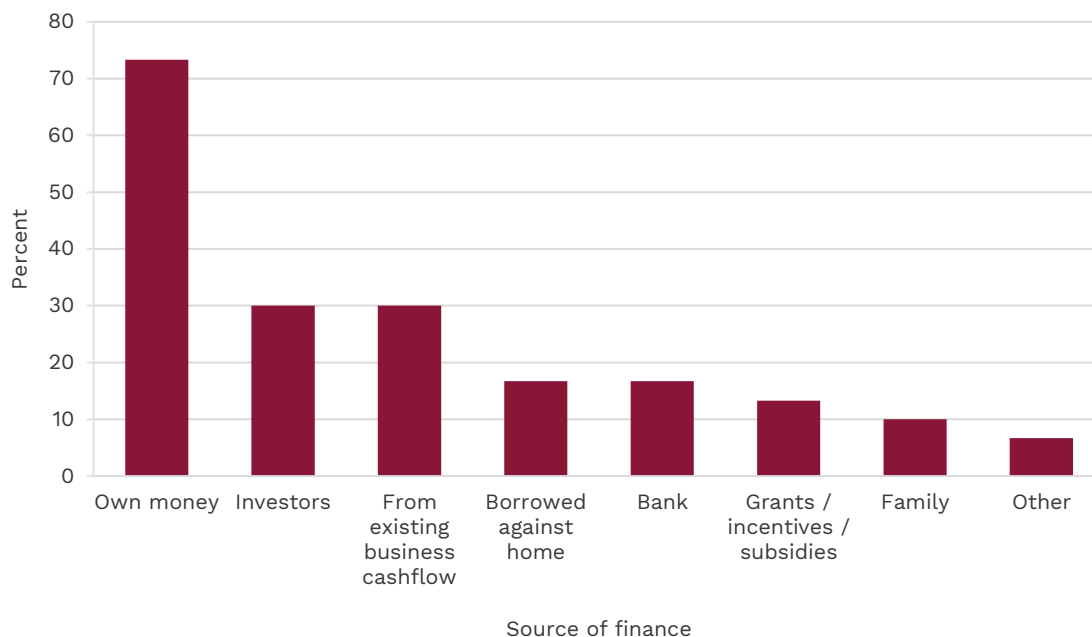
Figure 4.4 Annual turnover



Source: BERL analysis

Most of the businesses were privately owned with 40 percent of the 30 discussion board respondents indicating that they were external partners or directors of their businesses. 20 percent were sole operators and a further 20 percent operated as a family business. Over half the women indicated that they operated their business from a leased premises. 20 percent operated from their homes and 16.7 percent from an owned premises.

Figure 4.5 Financing source used for export expansion, percent of discussion board respondents



Source: BERL analysis

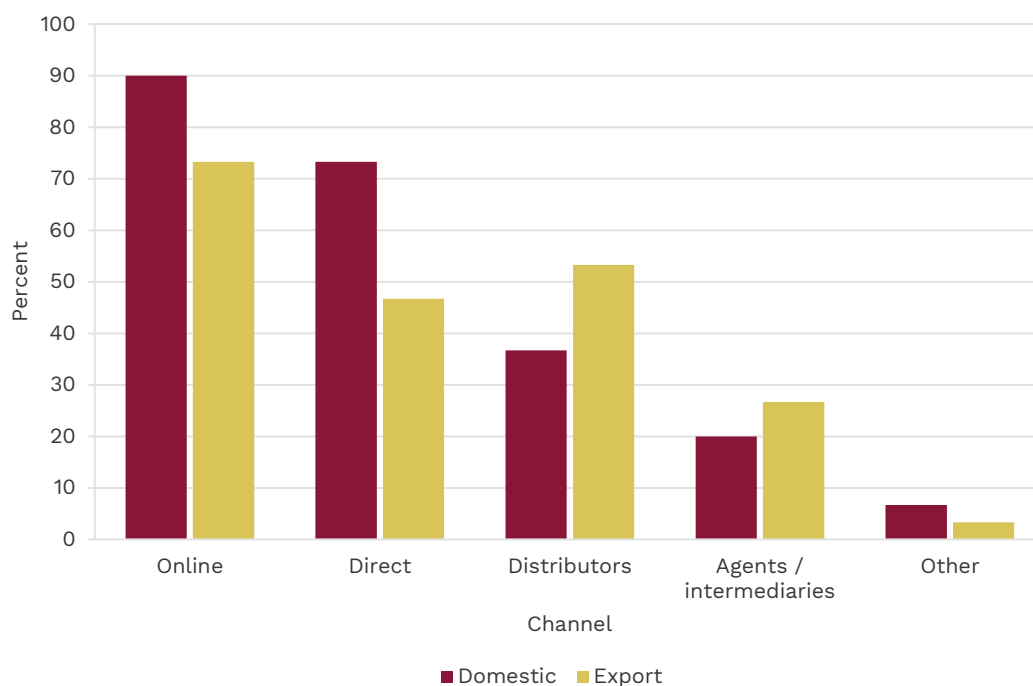
Over 73 percent of the discussion board respondents stated that they initially financed the expansion of their business into export using their own money (Figure 4.5). Most women financed their expansion using a combination of multiple sources. These findings are in line with what the literature review found – women prefer to use internal sources of finance to fund the expansion of their businesses. External sources such as borrowings and investment from third parties were less common. Further research needs to be conducted to see how these financing preferences compare to those of men who own and lead exporting firms.

Distribution channels

Nearly 80 percent of the 29 discussion board respondents had an e-commerce platform. Those who said they didn’t have an e-commerce platform were mainly operating in the ICT industry and technically did not make direct sales through their websites but still had an online presence to help potential customers make contact and learn about their offerings.

Figure 4.6 depicts the distribution channels the discussion board participants used to sell their products in the domestic and international markets. Note that some participants used multiple channels. The most preferred method of distribution in both the markets was online. In the export market, using distributors were preferred over selling directly to customers. Unsurprisingly, distributors and other intermediaries was more widely used in the international market than the domestic market.

Figure 4.6 Distribution channel by market, percent of discussion board respondents



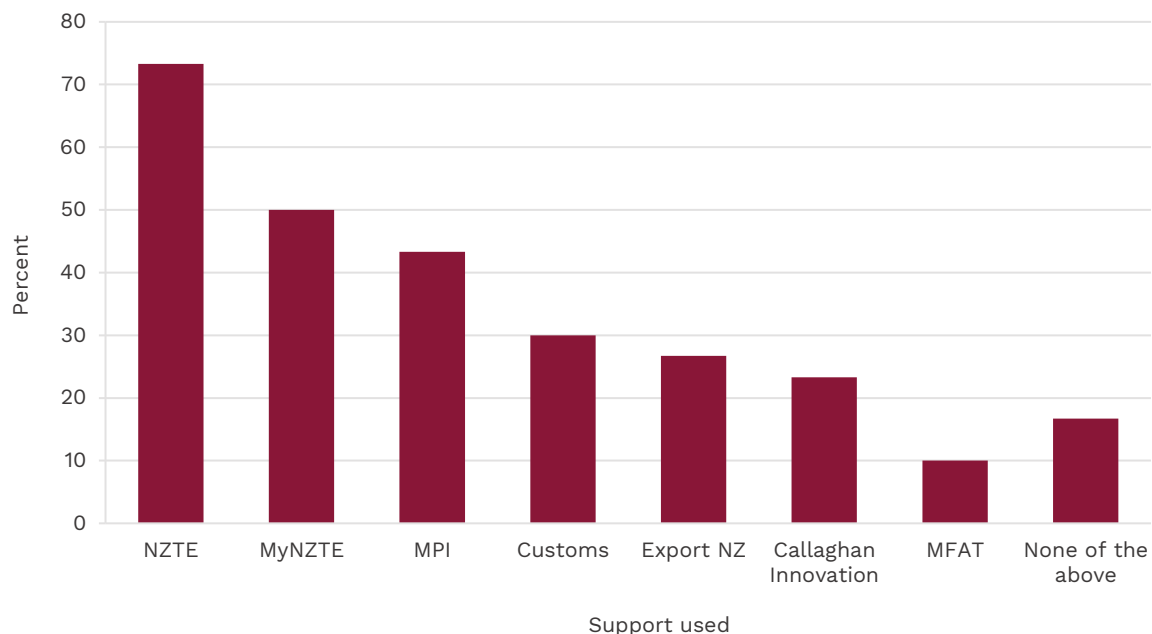
Source: BERL analysis

Some of the main challenges in relation to distribution channels included communication challenges with clients due to time differences and increased freight costs as a result of supply chain logjams in the aftermath of the COVID-19 pandemic. These increasing shipping costs were eating into profit margins. Building trust and finding trustworthy agents/distributors was also highlighted as an important challenge, particularly in smaller, diverse markets. One interviewee stated that for her, the most challenging part of being an exporter was finding trustworthy partners in foreign markets who provide the same quality of service as the business does in the New Zealand market. The role of attending international conferences and other events to build a customer base and foster relationships was mentioned by many women. The pandemic has had a detrimental impact on this and has stalled growth for several businesses with international ambitions.

4.3 Support and advice

Figure 4.7 shows that the most commonly used online resource was the NZTE website, with over 70 percent of respondents having used it. This was followed by the MyNZTE portal, which half of the exporters had used to seek advice and support. Most women said that they used more than one of the online resources.

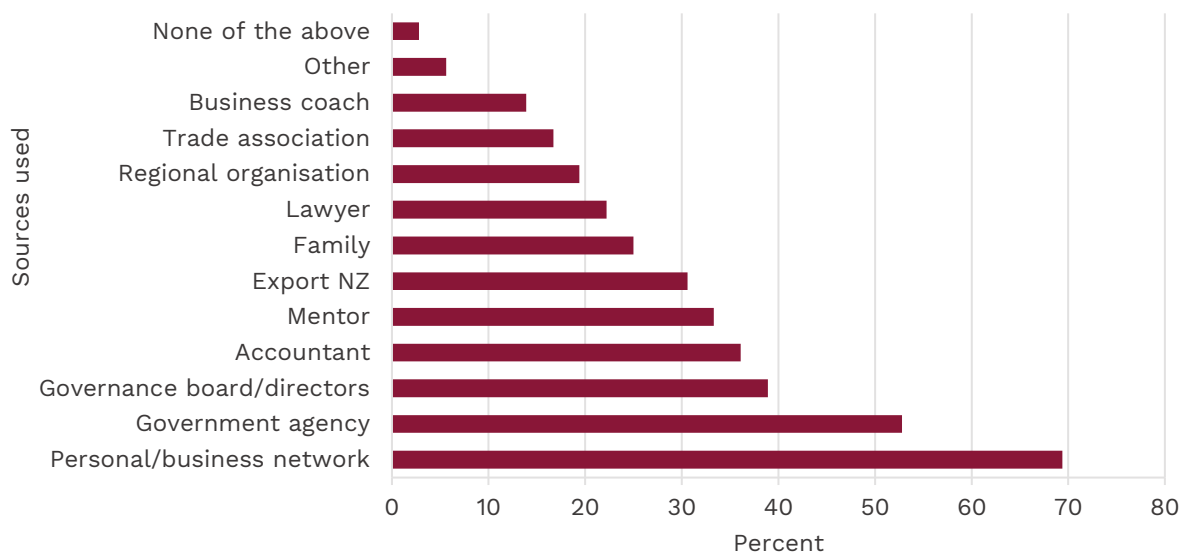
Figure 4.7 Online resources used, percent of discussion board respondents



Source: BERL analysis

In terms of sources of advice and support for women in export (Figure 4.8), nearly 70 percent of the discussion board respondents said that their personal or business networks were an important source of information in regards to running the export side of their businesses. The second most used source was government agencies, followed by governance boards and directors. Again, most women indicated that they used multiple sources of advice on running their export businesses. Other sources cited included shipping providers such as Mainfreight. One Māori interviewee said that the most valuable source of advice and support for her was a small network of female business owners. Other sources of advice included accountants, Export New Zealand, TPK, local Chambers of Commerce, board members, mentors, lawyers, and colleagues. SheEO, which is a network of women plus non-binary people in Canada, the US, Australia, UK, and New Zealand was also cited as an important link for many women.

Figure 4.8 Export specific sources of advice, percent of discussion board respondents



Source: BERL analysis

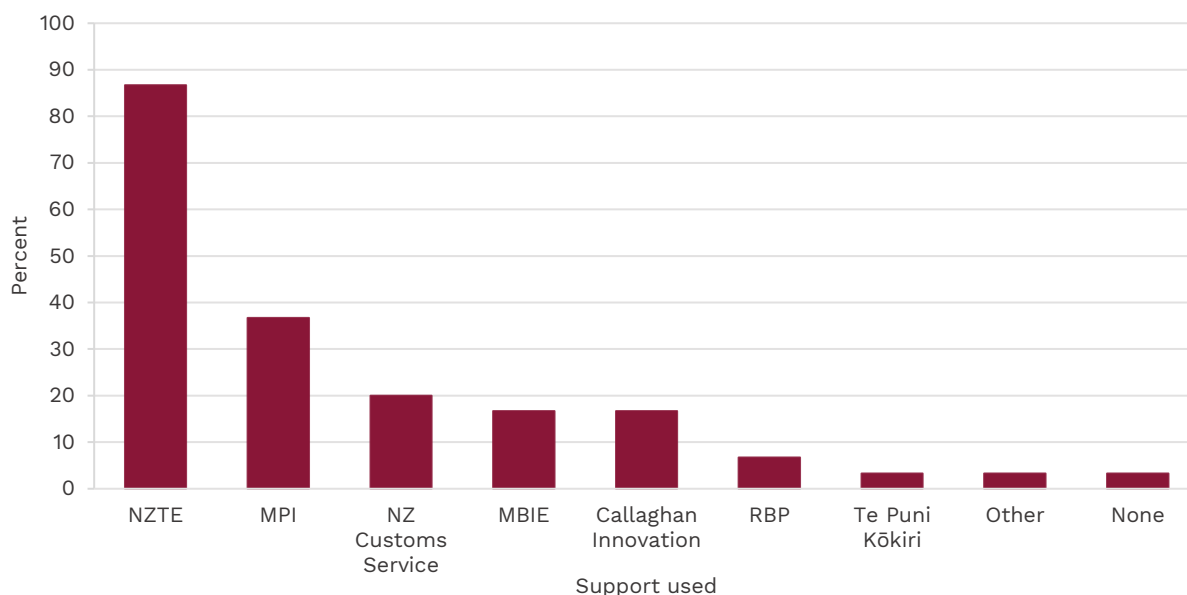
In terms of government advice and support sought, NZTE was by far the most approached organisation (Figure 4.9). This was followed by MPI and New Zealand Customs. MFAT was highlighted as an important point of contact for women at businesses that had a physical presence internationally.

Many of the participants felt well-supported by NZTE but felt that there was still room for improvement, particularly with up-to-date support and advice for small businesses. The women who owned or led large, well-known export businesses stated that they received all the information they needed from NZTE and had no issues accessing support. Therefore, for these women, NZTE remained an important source of information and advice. However, some of the interviewees who owned smaller businesses said that their interactions with NZTE were limited and they preferred to use other sources through which advice was more readily available. One participant said that she preferred to use paid advisors and her own informal network. Others felt that they only had success with NZTE after investing significant time resources and only after they had started to earn higher revenue. Several interviewees did not use NZTE as much as they would have liked to due to the significant amount of time resources required. Another one stated that she had a hard time figuring out all the paperwork required by the government agencies.

Interviewees in the technology sector said that sometimes support from NZTE for their businesses can be limited and that it could be useful to have a bigger and more specialised team for this emerging and highly valuable sector. Some said that they have missed out on a lot of support and networks just because they find it hard to form strong connections with male exporters. This also highlights the need to create opportunities for women in the export sector to form networks and connections outside of just “women’s networks”.

Only one respondent stated that they did not have any direct contact with government agencies.

Figure 4.9 Government agency support used, percent of discussion board respondents



Source: BERL analysis

When asked about networks that were particularly helpful for the business owners in developing their export businesses, many mentioned NZTE. The women felt that the regional teams, in particular, provided useful information about export markets and helped form overseas connections. Overseas conferences, trade fairs, industry networks, and informal networks were all cited as sources of valuable information. For many women, their own personal connections with other exporters in their own industry and other industries helped them learn about different markets and exporting strategies. They also learned from their peers’ successes and failures.

Some women were hesitant to approach NZTE or did not have a positive experience with the organisation as they believed their market knowledge and insights were lacking in certain markets such as Australia. Some women also expressed concerns regarding how confidential their commercial information was and whether it was being shared with other organisations.

A large number of women felt that more support should be available for smaller and newer businesses. They stated that they would like to be a part of overseas trade shows and networking events but the cost to attend was often too high and only big businesses were funded. Suggestions offered included partial funding for small organisations or creating a bigger group of small business owners in the same industry to save costs. Other support the participants would have liked to receive included a short course, or guide, on the basics of exporting for beginners, with a focus on the practical side of exporting.

Most of the women said they hadn’t undertaken any special training or study to prepare them for stepping into exporting. They indicated that they learned the essentials and basics of exporting through hands-on learning. Those who said they did prepare themselves beforehand, largely relied on NZTE workshops and courses to learn the essentials of exporting.

When asked what the participants thought the government could do to make exporting easier for women, many thought that their challenges were not gender specific but largely a result of inexperience and their small size. A popular suggestion offered by one participant was for government agencies to provide access to groups where similar businesses could share knowledge about their exporting experiences, especially information related to experiences in certain markets

such as the US. Other women added that this would also be a great way to obtain crucial information about the culture and demand without having to repeat what other businesses have done.

4.4 Export market

Getting into the export market and unlocking opportunities

Exporting was the key to our success and our absolute focus from day one. We would not have survived if we had relied on the domestic market. The success of our exporting has allowed us to be more present in the domestic market.

– Discussion board participant

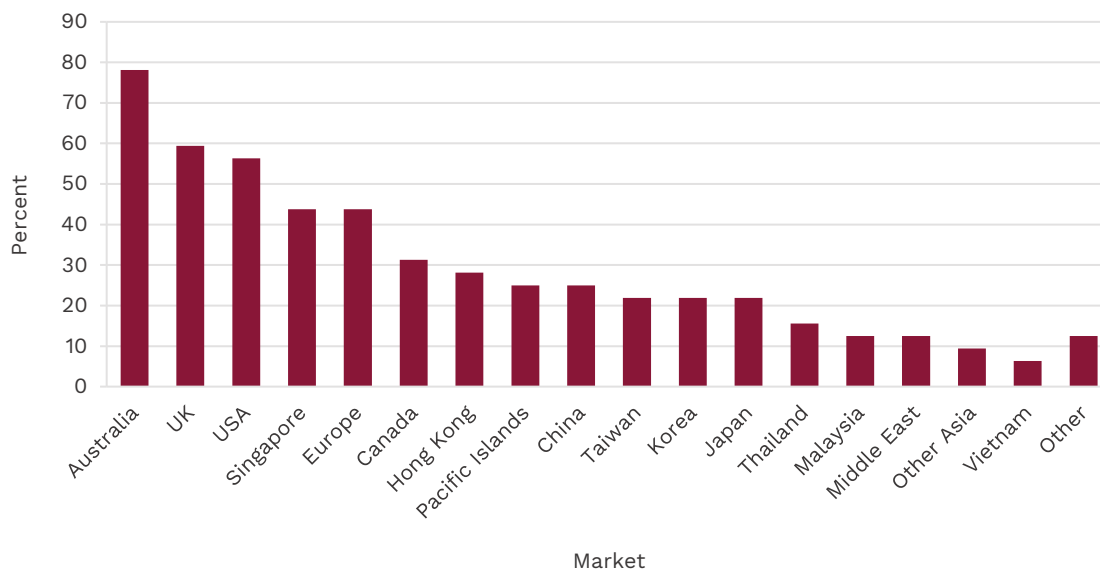
Almost all the discussion board participants stated that exporting had always been the plan for their business. Those who did not start their business with the intention of exporting said that they realised early on that the New Zealand market was too small and they would have to export to grow their businesses. This view was also shared by the interviewees who had started their own exporting business.

Exporting provided the participants with a variety of opportunities. When the domestic market was inaccessible during lockdown, export markets provided a steady source of income. Exporting also allowed the women to develop and trial new and innovative products in different markets. For many women, it allowed them to grow their business significantly by being able to access larger markets and fulfil bigger orders. Being present in the international market also gave businesses credibility amongst customers and financial institutions, making it easier to access credit.

Export markets

Unsurprisingly, the most common overseas market for women exporters in the discussion board and interviews was Australia. Almost 80 percent of women exported their products or services to Australia. This was followed by UK and USA. Singapore and Europe were also common markets. Australia, the UK, and USA are also our most popular markets for overseas merchandise trade, particularly for small businesses. This is largely a result of geographical and cultural proximity. However, China, which is the top destination for New Zealand's merchandise exports, featured low on this list. Less than 30 percent of participants exported to China.

Figure 4.10 Export markets, percent of discussion board respondents



Source: BERL analysis

When asked about the reasons the women chose these specific markets, many said that Australia was a natural first choice. The UK and USA were popular destinations too because of ease of doing business, similar cultures and language, easy to build networks in, a large New Zealand expatriate community, and fairly similar laws. Some women also said they exported to wherever their courier services had distribution links.

One interviewee stated that she found it harder to do businesses in Asia because of the perceptions of male partners and clients who do not expect to do business with a woman. This view was also shared by others who did business in the Middle East and Asia. It should be noted that a few interviewees pointed out that, in their experience, the situation is evolving as it becomes more common for women to be leaders and managers at large export firms, which has helped change perceptions.

We haven't yet put any effort into countries where English is not the first language due to translation difficulties mainly.

- Discussion board participant

Others chose their markets based on where they thought there was a demand for their products or services and these would be valued by end users. A few participants said that although they actively sought out markets in Australia, the UK, and USA, they began exporting to countries in Europe and Asia after being contacted by interested customers or distributors.

The majority of the respondents stated that they understood what a free trade agreement (FTA) was but they did not factor it into their decision making. Many women did not have a complete understanding of what FTAs were or how they could play a role in their decision making. Some women in the manufacturing and retail sectors did say that FTAs did play a role in making decisions about which markets to pursue, and their profit margins. Agreements with China were pointed out as being important for those in the manufacturing industry.

Most participants said that their products were not part of a global value chain. Those who were, imported inputs from countries like China, Europe, and other Asian countries to create their final

product. Most of the women with businesses that were a part of a global value chain were in the manufacturing industry. None of the women said that their products were used as intermediary products in foreign manufacturers' production processes.

Collaboration

Collaboration with other New Zealand exporters was extremely low. Many of the business owners and leaders did not have any common networks with exporters in their industry. However, majority of them pointed out that they would like to have the opportunity to build connections and share knowledge and other resources with like-minded local business owners. As pointed out by several participants one reason for this is that exporting is often male-dominated and it takes confidence and experience to form connections and reach out. This is more so the case for women who are in industries such as engineering and technology, where female representation is low. A small number of women did collaborate with other exporters in their industries. They shared knowledge about markets and experiences with one another. In some cases they also shared shipping containers to save costs.

International presence

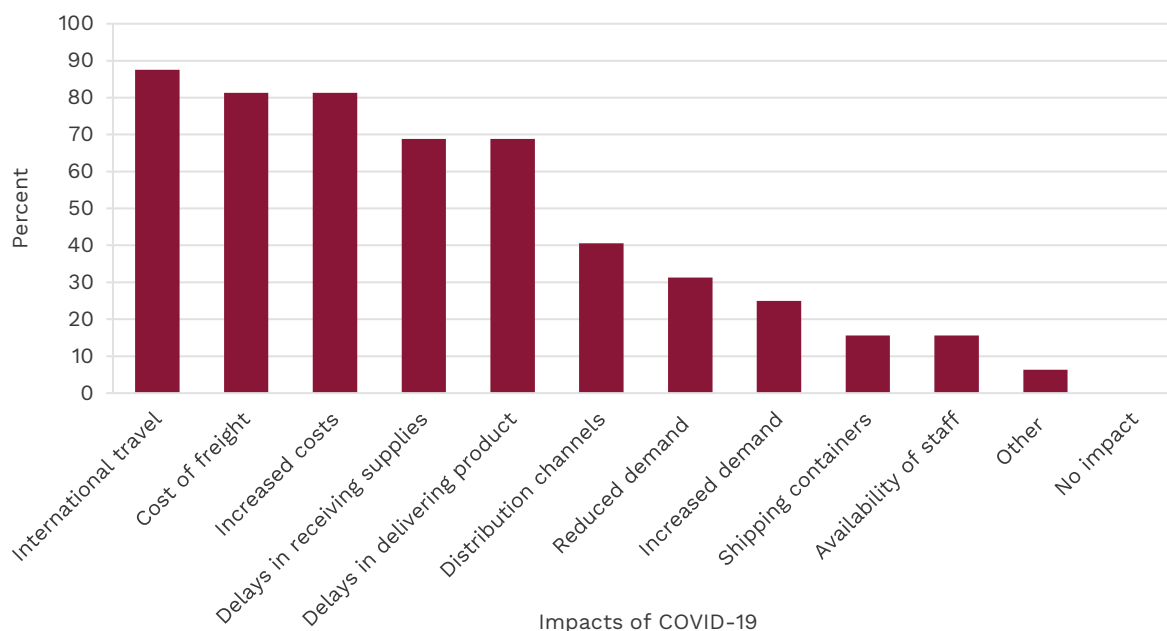
Only eight discussion board participants said that they had a direct presence in the international market. For a few, this presence was just virtual (virtual call centre, remote employees). Those who did have staff, had engaged them through a third party. Most businesses only had a presence in the Australia, UK, or USA markets. From the interviews, the few participants who did have staff and offices overseas were predominantly leaders at larger corporations.

4.5 The impact of COVID-19

Exporters have experienced a number of disruptions to their businesses in the wake of the pandemic. Global trade flows decreased in 2020 and now that demand has recovered, supply chain disruptions have taken hold. These disruptions affected each participant in multiple ways. The most common challenges were not being able to travel to international markets to attend events or build networks with customers and suppliers, and the sudden and sharp increase in costs, particularly freight costs (Figure 4.11). The supply chain logjams have meant that there were delays in receiving supplies and in delivering products to customers. None of the participants said that they did not face any impacts from the pandemic induced shocks.

Although some interviewees in the technology and ICT sector did note that COVID-19 had very little impact on their business. One business owner in the retail sector said that since most of their sales took place digitally, the pandemic had not taken a serious toll on sales and revenue. This, combined with the fact that many owners and leaders said that they had to digitise their operations quickly during the first lockdown, illustrates the resilience that digital connectivity can bring, particularly for small businesses, who are often slower to take up newer technologies as a result of limited resources.

Figure 4.11 The impact of COVID-19 on exporting, percent of discussion board respondents



Source: BERL analysis

Restrictions on international travel

The inability to travel has severely impacted part of our business. We were almost wholly reliant on meeting with potential customers face-to-face - at conferences, trade shows and in person to sell our SaaS product.

- Discussion board participant

Pre-pandemic, many owners and leaders travelled internationally for a variety of reasons such as to attend trade shows, meet partners and clients abroad, and to manage and hire staff in other locations. Not being able to travel impacted the way they marketed their products and formed connections with potential distributors and new customers. Border closures have also impacted their ability to source inputs. One participant stated that it had been hard to build authentic relationships with customers and partners abroad. The inability to engage with, and educate, potential customers has meant that growth has stalled. As stated in the sections above, building trustworthy relationships in export countries is vital for small export businesses run by women. The inability to do this resulted in a pause on expansion activity for many women. A second effect of the pandemic, as pointed out by various interviewees, was the loss of customers, contracts, and sales. One participant stated that her business lost close to 50 percent of its revenue since the onset of the pandemic. Another said that her business was set back by a year. Finally, the most severe impact currently is the rapidly rising costs of raw materials, wages, and shipping containers, along with significant delivery delays. All of these issues have resulted in slimmer profit margins, or even losses, and wasted product that cannot be shipped, or sold domestically, and has to be discarded.

Women in industries such as wine making said that they have faced an increase in competition in the international market. This is because wine makers from other countries that have opened their borders can now travel, and have started promoting their products at trade shows and other events.

Adjustment to business

Businesses had to make major adjustments once the pandemic hit. Online marketing and selling played a much more important role than before. The mix of sales for those in the retail and manufacturing industries moved to an increase in online sales. Some participants said that they began giving away more trial products and samples to keep demand afloat and increase awareness of their products. Profit margins narrowed significantly, particularly for those who imported products from overseas, especially China, where factory closures have been frequent. The large premiums on shipping container space has resulted in intense competition with larger businesses which have more influence and cash flow.

Some women saw the disruptions as an opportunity and increased their focus on the domestic market. An interviewee operating in the consultancy and retail sectors said that with her business's core activities severely affected by the pandemic, her team leveraged their contacts with suppliers in Asia to provide essentials such as masks and personal protective equipment to the Ministry of Health in New Zealand.

Most of those interviewed stated that COVID-19 had changed the way they did business by accelerating the speed of digitisation. Video technologies allowed them to substitute in-person travel and meetings with online meetings. Moreover, several owners and leaders took this opportunity to set up more integrated digital systems, update their websites, or even set up websites in the case of those didn't have one already. One respondent stated that they spent a part of their travel budget on upskilling the digital capabilities of staff and have now permanently shifted to online meetings with overseas contacts. Another interviewee noted that this was a learning opportunity which taught her how to effectively grow a business from within the country, and will be vital for when she expands to other markets.

Ongoing impact

Many women believed that freight costs and the inability to freely travel will continue to have an impact on their export business, at least in the short- to medium-term. To diversify risk, some women have decided to expand their target markets to Asia. One respondent even said that she was in the process of moving her business overseas and another was considering an acquisition by an overseas company. Another participant said that she feared that shipping delays will mean that overseas customers will begin to place a higher value on local sellers, which will lead to a reduction in export sales.

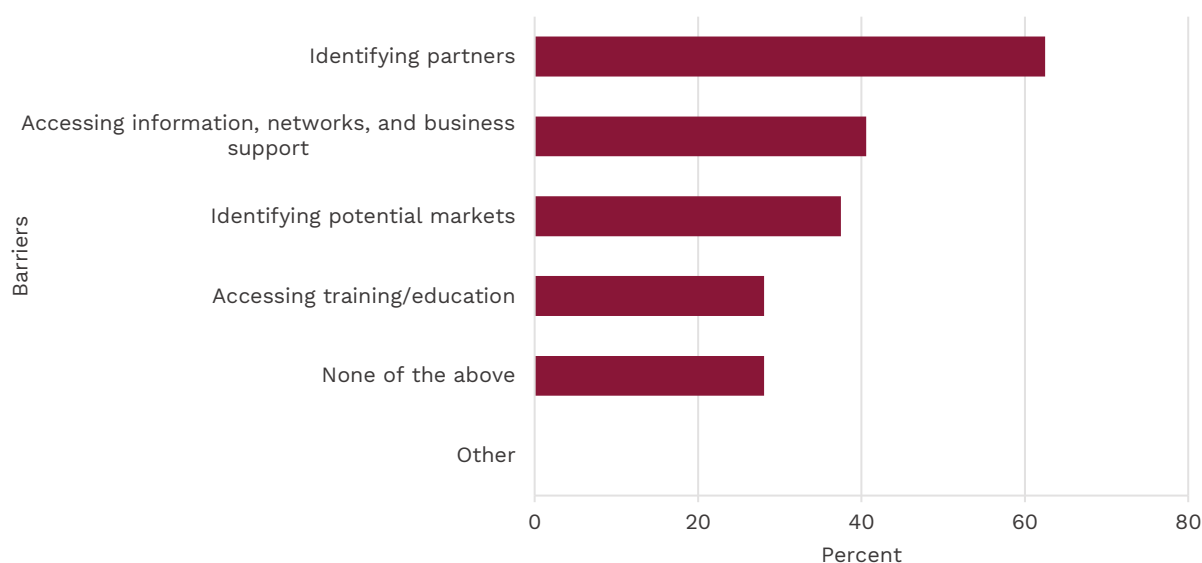
4.6 Knowledge

As shown in Figure 4.12, 62.5 percent of the women experienced challenges with identifying suppliers and distribution partners in their export markets. Over 40 percent said that they had trouble accessing exporting support such as information, expanding their networks, and business support. Close to 30 percent of the women indicated that they felt well-supported in accessing export-related knowledge. Although most interviewees used several sources of information, they still felt that sometimes they did not have access to up-to-date information on regulatory changes in specific markets. Knowledge issues were more of a barrier for smaller and newer exporters. However, these are the types of businesses that need the most support. One interviewee stated that she sought advice from her own personal network and made an active effort to expand her connections in the export market after receiving little support from official channels. Those in the technology sector felt that quality information on developments in this sector was extremely limited. One interviewee highlighted that access to updated information was

even more of an issue in the wake of the pandemic since it was impossible to travel to other countries and establish the credibility of potential foreign partners and stay updated in the fast changing business environment in each market.

Access to information and knowledge is a significant barrier for women particularly because of their limited networks. Women who had well-established networks listed them as an extremely important source of information on a range of issues. One interviewee stated that the biggest barrier she faced in setting up her business was not knowing what support was out there for her. She didn't know who to talk to, what to say, what levers to pull, or how to navigate the system.

Figure 4.12 Barriers to export-specific knowledge, percent of discussion board respondents



Source: BERL analysis

Significant exporting-related challenges

The next question asked women what the most significant challenge they had faced in developing their export business was.

Assuming the UK was "just like NZ" without the experience to realise how much more difficult it was. It is like the USA, takes three times as long to enter, costs three times more than you think and takes three times longer to get profitable. So lack of knowledge.

- Discussion board participant

The first category of challenges were knowledge and experience-related issues such as difficulties with understanding foreign laws, customs requirements, and other aspects of the market. This also included issues with understanding the tastes of foreign customers and building the right networks and support systems in export markets. The second theme was around financial challenges. A significant number of women stated that the biggest barrier to starting an export business was not having enough cash/funds to support the expansion. Other also had troubles managing and forecasting stocks.

According to the responses, being able to travel to export markets helped solve some of the knowledge related issues. Travelling helped the women create awareness about their products, build connections with overseas partners, and gain insights into how the markets worked. This

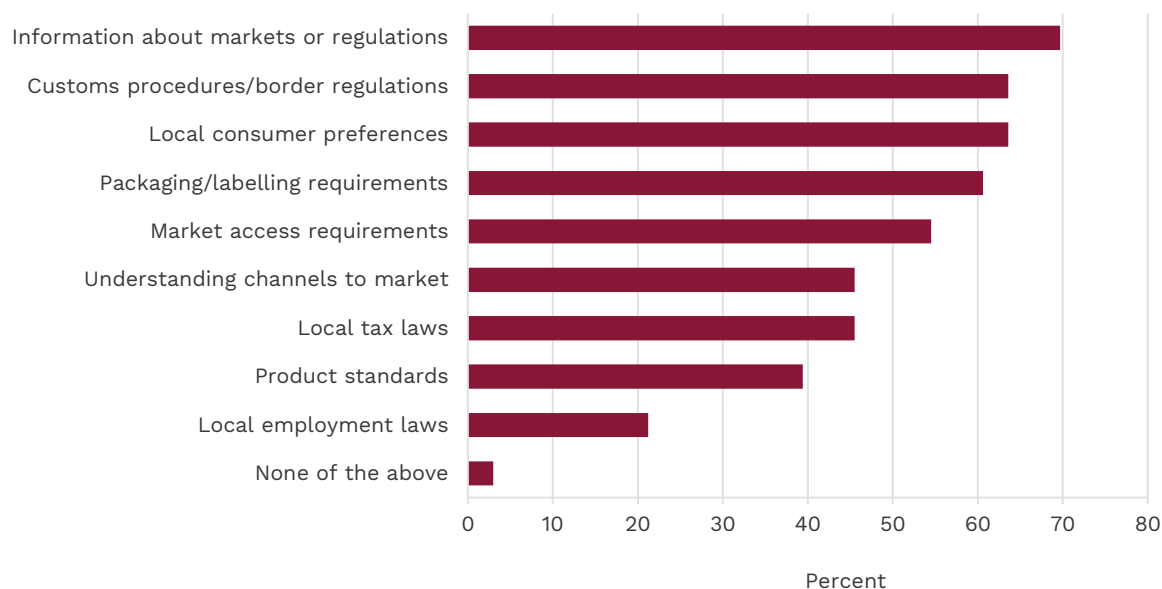
might help explain why a large number of participants saw travel restrictions as the biggest disruption from the pandemic (Figure 4.11).

Market knowledge issues and management strategies

Figure 4.13 ranks the market knowledge obstacles faced by the discussion board participants. Most women indicated that they experienced multiple market knowledge gaps and barriers. Almost 70 percent of women said that they did not have enough information about their export markets or regulations they were governed by. This was followed by gaps in information about customs procedures or border regulations and local consumer preferences. Many of these issues revolve around the lack of information about legalities such as labelling requirements and border regulations. Not following local regulations or requirements could lead to large financial and time costs for small businesses. The participants provided examples of their products being returned by customs due to improper labelling, having to change the formula of products to comply with EU regulations, products failing in export markets due to different consumer tastes, etc.

A few women stated that it has been difficult receiving up to date information from government support agencies. Especially when it comes to issues such as changes to labelling requirements, Brexit, and product standards. One interviewee suggested that support and advice be tailored or packaged in a way that relates to different groups, instead of a one-size-fits-all approach.

Figure 4.13 Market knowledge obstacles, percent of discussion board respondents



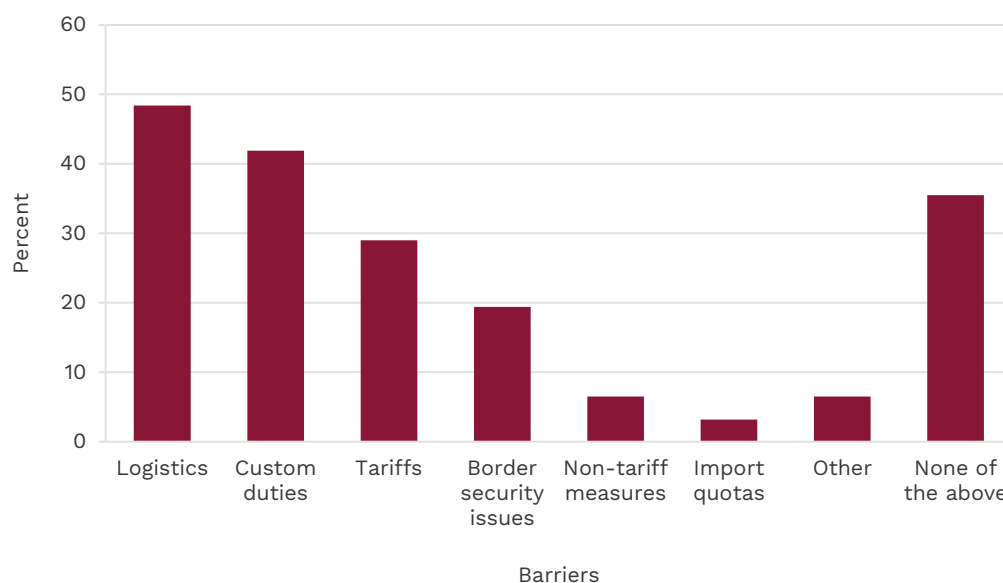
Source: BERL analysis

Most participants said that they leaned on business partners within the export markets, such as importers, distributors, and shipping companies, to deal with these issues. Many women also relied on the support of informal networks to learn from the experiences of other exporters and women in business.

4.7 Border barriers

The aim of this section was to understand how border barriers impact female exporters. Figure 4.14 shows which barriers were the most significant. The two biggest barriers were logistics issues and custom duties. Over 35 percent of participants said that they did not experience any border-related challenges.

Figure 4.14 Border barriers experienced, percent of discussion board respondents



Source: BERL analysis

When asked about the impact of tariffs on exports, most women said that they had no impact on exports, other than working out beforehand how the tariff would affect profit margins and costs. In a few cases, tariffs had prevented women from entering some markets such as India, which has high tariffs on foreign products, making them uncompetitive in the domestic market.

Many of the logistics issues highlighted by the participants were pandemic-related. They included problems with getting products delivered on time and the price of containers increasing significantly, which was eating into profit margins.

The role of digital technologies

Digital technologies can enable growth by providing access to new markets and partners. They can also reduce the cost of information. Discussion board participants were asked how access to digital technologies helped them during their exporting journey.

COVID impacts forced us to focus on online, and if we hadn't, the impacts would have been far greater.

- Discussion board participant

Most of the respondents to this question agreed that digital technologies had opened up new opportunities and enabled the growth of their export businesses. Several women stated that the use of digital technologies was essential to the day-to-day running of their businesses and played a role in providing access to new networks and facilitating sales. However, the types and extent of digital technologies used varied significantly from business to business. Some women said that all

of their systems were digitally integrated, from warehousing to the website to delivery. Others only used social media platforms, mainly to network within the industry and promote their products.

One of the most important uses of digital technologies pointed out by the respondents was to enable sales to customers all across the globe. As illustrated in Figure 4.6, over 70 percent of the discussion board participants indicated that they made sales using their online platform in the international market. A few respondents said that they sold their products on multiple ecommerce platforms such as TMall in the Chinese market and Shopify. Using technology to make connections and network within the industry with potential clients or partners was another valuable use of the resource. This is especially important in a geographically isolated country such as New Zealand, where travelling can be a big expense for small business owners.

Some shortfalls or barriers to access were also highlighted. One participant said that they would like more access to business insights and consumer preferences curated using big data, which is something that isn't accessible to small businesses in New Zealand. A few participants said that although digital technologies enabled growth, they could be hard to navigate. Digital skills training for exporters could help with familiarising small business owners with the most useful tools.

4.8 Domestic barriers

Financial barriers

Initially access to funding was a problem. As we grew, we listed though, then the capital markets have solved that problem for us.

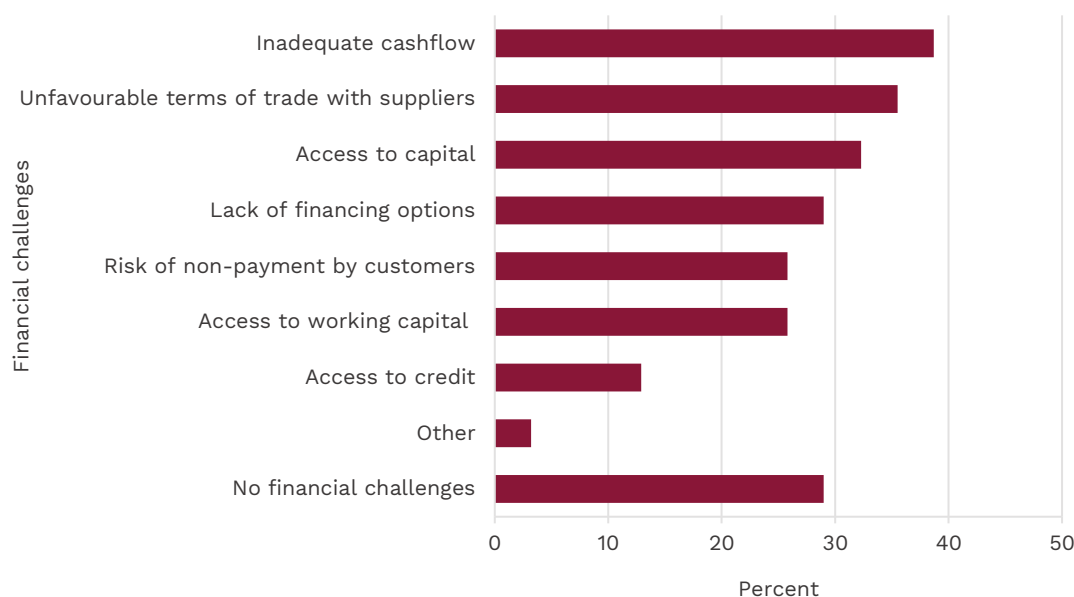
- Discussion board participant

One of the most commonly cited barriers to exporting was access to finance. Exporting is more time and capital intensive than selling in the domestic market. Inadequate cashflow, unfavourable terms of trade with suppliers and access to capital were the three biggest financial barriers identified by the discussion board participants (Figure 4.15). Nine of the twelve wāhine Māori said that they faced financial challenges in the form of inadequate cashflow, access to capital, or lack of financing options. One Māori interviewee highlighted that these effects are compounded for Māori women since they often do not have the right networks to access finance. She noted that currently, a large portion of the funding for Māori businesses comes from Māoridom, which is a limited resource for emerging entrepreneurs. Nearly all of the women who did not face any financial challenges were Pākehā. Almost 30 percent of the respondents to the poll said that they did not face any financial barriers. Most of these women owned a business with an annual turnover of over \$1 million and had a more mature business. However, several of those who did identify financial barriers also had businesses with high turnovers.

According to the interviewees, raising capital in New Zealand is harder because most investors and government providers tend to be quite conservative and back businesses with a proven track record of success. To add to this, firms in the technology sector often do not receive adequate funding since this sector is less understood and still emerging, despite the huge value it brings.

Further research is needed to pinpoint where access to finance for women is lacking, and whether the issue may be a consequence of other barriers such as limited networks and experience.

Figure 4.15 Financial challenges, percent of discussion board respondents



Source: BERL analysis

Unsurprisingly, many women pointed out that the lack of access to finance had been a challenge and had prevented growth. Although they had some success with being able to access some funding via business loans and government aid, it had not been enough to sustain growth and keep up with demand from their customers. Some of the smaller and newer businesses owners said that since they did not have enough bargaining power, they were unable to access fair terms from distributors.

When asked if any of the participants used any export finance facilities through their banks, only one respondent said that they had a trade facility with their bank, plus a letter of credit. Another said that were in the process of obtaining a letter of credit facility. Two people said that they did not find that their bank provided favourable terms.

Government agencies

The next question asked participants about their experiences with New Zealand government agencies. Specifically, any difficulties they may have experienced in navigating export requirements and gathering information.

A few of the women said that their experience with NZTE was not always positive. They felt that support was only provided to bigger businesses with larger turnovers. Some of the participants also said that communication with government agencies could be extremely slow and they occasionally received conflicting information from different departments or agencies. One Māori participant said that since their business was seen as a Māori business, they only dealt with the Māori department, which she believed was under-resourced and had little influence.

Several women pointed out that they did have a positive experience with NZTE and other agencies, but believed that it largely depended on the person they were assigned to. Those with larger businesses felt well-supported and relied on NZTE for market information, and other support.

When asked about what improvements could be made to make the experience more positive, some said that more direct and clear communication about timeframes and amount of financing should

be provided. Providing information on where to start and basics would be extremely useful for new exporters. There was also a need to speed up communication, especially in the case of smaller businesses. The participants also said that communication should be more integrated and in line with what other agencies or departments are providing.

4.9 Social barriers and opportunities

Gender specific issues

I think our obstacles are less about being female owned and more about lack of experience, access to capital and lack of networks to connect us to the right partners.

- Discussion board participant

The first question in this section asked women about any opportunities or challenges they had had as a consequence of being female. Some women said that it was very hard to tell if they had lost out on opportunities due to being a woman since no one would directly admit to discriminative practices. However, a few women believed that they did have limited opportunities being female, especially those who were in male-dominated businesses. Women who had export businesses in places such as the Middle East, Asia, and even Australia at times, said that it was a challenge for them to appear credible to potential business partners. In a few cases they had also experienced direct sexist remarks. Those who did business in China and India said that most people preferred to deal with a male.

As one participant pointed out, often the discrimination wasn't direct or visible. It was a result of structural inequities and discrimination in the past where it was very uncommon for women to be in positions of power. This has meant that women often lack experience and the networks to grow their businesses. One woman said that due to these issues, they have had to appoint males into senior roles to get around the 'obstacle' of being female-owned and led.

There are many female founders in NZ but often we feel like the exception... not the rule. Obviously, something is making women feel like they shouldn't be founders. As the country that first gave women the right to vote, we shouldn't be experiencing these extreme discrepancies.

- Discussion board participant

A theme that a lot of women identified with was being the only woman in important meetings with partners or clients, especially since they were founders. This often made some women feel like their views were not being heard or taken seriously enough.

Social issues

Female exporters may face a range of other social issues such as discrimination or harassment and unfair division of unpaid work. Opinion on this issue was divided, with many women saying that they did not experience any of these. However, a large number of the women who indicated that they did not face any of these issues either only exported to countries such as Australia and Canada, which had similar cultures, or they only exported through online stores and had limited contact with overseas distributors or customers.

Some of the participants said that the laid back and informal culture they had been used to in New Zealand was not the norm in countries such as China, the US, and the Middle East. Several women said that they had found the need to be forceful and formal to be taken seriously. Nine participants noted that they had faced gender-related harassment in their dealings with

international contacts. Many felt that there is often an expectation, at big meetings, that the men would take technical and difficult questions. Moreover, they found that at large events and conferences, the culture tends to be male-dominated and conversations revolve around male interests. There is also an assumption that women have limited knowledge about running businesses and even the trends in their own industries. Only one woman said that she felt like the division of labour for unpaid work at home was unfair.

When I visit the market, I respect that I am a manuhiri and they are Tangata Whenua within their own lands.

- Discussion board participant

A number of the participants highlighted the need to understand the cultural and social norms of each location. Training new exporters in this area would be an effective way to help guide their communication strategies and ensure that they are prepared to deal with people from varied backgrounds.

The women who were interviewed highlighted how discrimination and bias is also prevalent in the domestic setting, and exporting, in general, tends to be male-dominated. This is especially true for companies in certain industries such as finance, game development, and engineering. Moreover, roles at organisations are often gendered and women tend to get confined to 'traditional' roles such as in human resources or administration. Those at larger engineering and technology firms said that women made up a small share of their workforce and most women were confined to traditional roles, rather than positions with high technical knowledge requirements. Getting to leadership positions from these roles can be hard. One interviewee at a large engineering and manufacturing company noted that while the situation was slowly improving, there was still a gender imbalance in science, technology, engineering, and mathematics (STEM) related roles. She also felt that there is a need to provide support for women with young families to ensure their career progression is encouraged. A Māori interviewee pointed out the specific need to promote careers in technology to Māori women from an early age since this group was severely under-represented in export businesses in this industry.

The lack of mentorship and support early in the interviewees' careers was flagged as major barrier to eliminating disparities. Seeing successful female leaders in non-traditional industries can motivate and encourage young women with leadership capabilities and ambitions.

A few participants felt that they had to put in more time and effort to prove themselves to their bosses, colleagues, and business partners than their male counterparts did. They noted that unconscious bias played a big role in how people perceived women's roles and their abilities.

This bias also spills over into export trade, as noted by the majority of interviewees. There were several examples of assumptions being made about the women regarding their technical knowledge and expertise by partners and customers in foreign, and occasionally, domestic markets. In some cases, the interviewees relied on their male colleagues to present technical information and handle foreign clients as they believed that this would be more acceptable to partners outside the country. However, some of them believed that presentation and experience is the key. Those who had significant experience within the export market felt that due to biases in the past, women tend to have limited experience with leadership and are often more hesitant about voicing their opinions and beliefs than men.

It should be noted that not all the interviewees felt that being a woman in the export sector was a disadvantage. In fact, a few of them stated that they believed that they did not face any barriers or

challenges during their careers, and that as they acquired more experience, grew their networks, and gained knowledge, exporting got easier. Some interviewees pointed out that they felt like their race or disability was more of a barrier in trade than their gender, or that their barriers were compounded as a result of being of a non-European ethnicity or having a disability.

Summary of barriers

Table 1 summarises the barriers that were highlighted as being the most challenging to the discussion board participants. The barriers were ranked based on the responses that had the highest to lowest average rank. The most significant barrier according to the participants was the challenge of developing new markets. This was a concern for the women because of the restrictions on international travel, which have made it harder to break into new markets. The second challenge for the discussion board participants was issues with market knowledge. These were challenges such as identifying new markets and knowledge of the rules, regulations, and requirements in export markets. Logistical issues such as shipping delays and the increasing cost of freight were also high on the list of concerns for exporters. Logistical issues and concerns have been intensified as a result of the COVID-19 pandemic and are universal to exporters and importers all around the globe. Financial challenges were also ranked high, on average. However, most women put this category as number two or three on their list, indicating that it wasn't their biggest challenge.

Table 1 Barriers in summary, ranked, discussion board

Barriers	Rank 1	%	Rank 2	%	Rank 3	%	Average rank
Developing new markets	6	22.2	7	25.9	7	26.9	1.4
Market knowledge issues	7	25.9	3	11.1	7	26.9	1.3
Logistical issues	7	25.9	3	11.1	1	3.8	1.0
Financial challenges	4	14.8	5	18.5	6	23.1	1.0
Knowledge issues	2	7.4	5	18.5	2	7.7	0.7
Border related issues	1	3.7	3	11.1	0	0	0.3
Domestic issues	0	0	1	3.7	3	11.5	0.2
Total respondents	27	100	27	100	26	100	

Source: BERL analysis

4.10 Growing your business

Plans to grow export business

There are multiple ways exporters can grow their businesses such as venturing out to new markets, releasing new products, or improving existing ones, and improving capability and services offered. In this section, we aim to understand the approaches that the participants aim to take to grow the exporting arm of their businesses.

Most women said that they plan to grow their business by either expanding to new markets or by focusing their efforts on newly entered markets. Ten discussion board participants said that they would either like to expand to, or focus on, the US market. Two of these respondents said that they were looking at listing their products on Amazon's online store. Many women, especially in the manufacturing and retail sectors said that they would like to expand their product offerings and tailor them to the preferences of the consumers in their key markets.

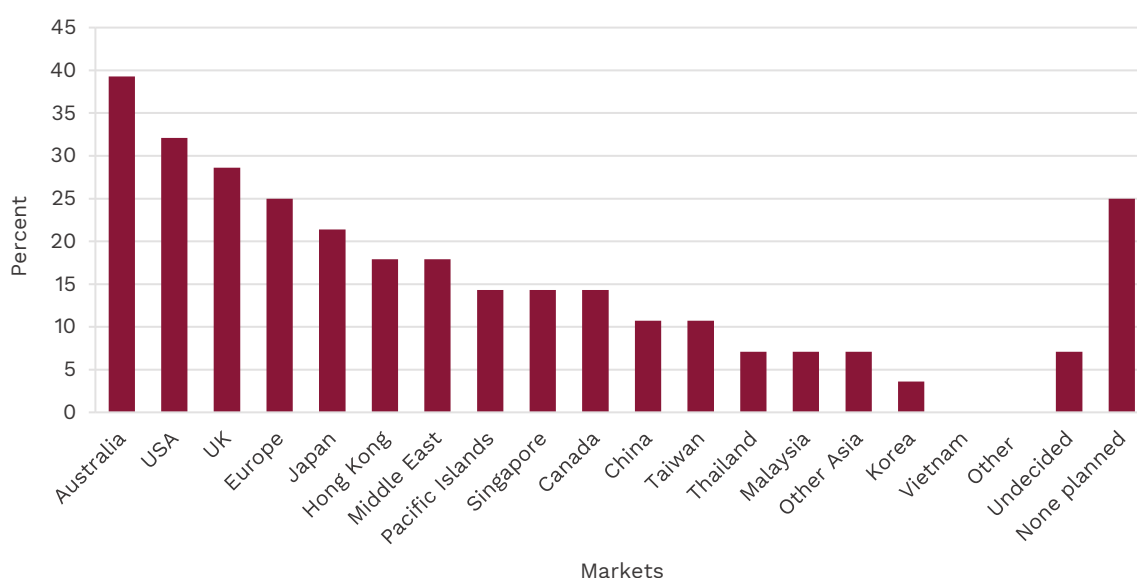
One of the key strategies identified by the participants to expand into new markets was by developing new networks and connections in potential markets with distributors and retailers.

Business owners who relied on sales through their ecommerce platform said that they would like to expand their websites by offering existing products to a wider variety of locations. Hiring new staff domestically and abroad was cited as an expansion strategy by two women. One participant said that they were planning to acquire other businesses in their IT-based industry to expand operations.

Market expansion

Figure 4.16 shows the most common markets that the participants said they planned to expand into. Most respondents indicated that they were planning on expanding into multiple new markets. The most common answer was unsurprisingly, Australia with nearly 40 percent of the participants planning an expansion in the Australian market in the next two to three years. This was followed by the US, UK, and Europe. The US market was very popular among the participants. Over half of those who said they had no plans to expand into a new market had stated in their previous response that they had recently entered the US market and were focusing their resources on this. Japan, Hong Kong, and the Middle East were also popular potential destinations.

Figure 4.16 Markets for planned expansion, percent of discussion board respondents



Source: BERL analysis

Expansion related challenges

Expansion into each market comes with some unique and some familiar challenges. The next question asked the participants if they saw any specific challenges relating to expansion into particular markets.

The biggest challenge for me is finding the right person to oversee the business in each country. Finding such people is not done online. I need to meet and get to know them.

- Discussion board participant

The respondents again reiterated the issues with finding reliable local partners and the role of travel restrictions in preventing international travel. A few women who had plans to open up

branches in other countries said that getting the right people employed in each market was also a challenging process.

The lack of skills was a major barrier, especially for women with smaller business or those who were just starting out. Market knowledge and know-how was also highlighted as a hurdle. Women who exported to non-English speaking countries felt that language could sometimes be a barrier because of the additional task of translating legal documents and finding trustworthy partners and translators. Understanding the preferences of customers and developing products and services tailored to these markets was seen as a hurdle to some small business owners. Knowing how to market these products was also an added cost. A few women said regulatory challenges were proving to be difficult to navigate, such as labelling laws and the tax system in the US.

For participants in the manufacturing and retail industries, sourcing raw materials and final products in a timely manner was identified as a major risk, especially in the context of global supply chain bottlenecks and delays. A significant number of participants said that financial challenges were preventing them from expanding at the scale they would like. This was a result of a lack of enough working capital being generated from the domestic business. Seven of the 10 Māori or Pasifika participants who were asked this question, said that obtaining finance was their biggest challenge. According to one Māori business owner, the financial challenges were specific to knowing how to manage and invest resources effectively and efficiently for an expansion.

Family life

Research from New Zealand and abroad has shown that women spend a greater proportion of their time on unpaid work than men do.⁵ Starting, operating, and expanding a business can be extremely time consuming and take a toll on family life. This is especially true in the case of exporting businesses since owners often have to travel internationally for long periods of time. Women's role in society as primary caregivers can have an impact on their export businesses. Conversely, family life and commitments can be impacted by the demands of running an export business.

Some women said that there are times when they don't travel for work due to family obligations. This was more so in the case of women who had younger, school-aged children. Those who had older children said that they were able to fully focus on their business once their children had grown up and left school. Some said that having a supportive family (including extended family) had taken pressure off them so they could focus on their export business. Other women felt that the demands of running a business had negatively impacted their family life.

Government support

This section outlines responses from the participants on what they thought the government could do to promote women in international trade and make it easier to overcome some of the barriers highlighted above. When asked what support would have been beneficial to them at the start of their career, a number of interviewees said that proper training, support and advice would have been extremely valuable. One of the participants from a large manufacturing company said that NZTE and other organisations could facilitate networking for women in international trade. This group could include women from large and small firms so that women with newer businesses could draw on the networks and experiences of women in larger, more established firms. She stated that her company would be willing to provide resources and share their experiences. Access to networks was seen as a major barrier for women and many other participants suggested that the single biggest help for them would be to be able to meet other like-minded entrepreneurs without

⁵ https://women.govt.nz/sites/public_files/Gender%20inequality%20and%20unpaid%20work%20.pdf

investing significant time resources to seek out such a network themselves. The interviewees also wanted more support with building connections with established and trustworthy suppliers, manufacturers, distributors, and retailers in foreign markets. This issue could also be addressed by helping women build connections with other New Zealand exporters. It should be noted that since these interviews were conducted, NZTE has launched a forum for women in export leadership, a platform for women to build connections and share knowledge and experiences.

The women felt that the market and consumer insights provided by NZTE were often outdated, considering how fast the real world changes. They felt that more could be done to provide up-to-date information and insights. Training courses for women in export or women wanting to enter the export market, to teach them the basics of exporting was brought up by various participants. The courses could also cover things like where to look for information on specific topics such as tariffs and shipping, which government agencies to approach for which issues, along with contact details. Interviewees also thought that more accessible and up-to-date information on specific markets would be extremely valuable, particularly any changes made to domestic or export regulations. While NZTE does already provide these services, there may be a gap in the communication of these services. The services might seem more accessible if they were marketed specifically to women. A few women pointed out that providing more realistic timeframes would be very useful to them to set expectations.

Since financial challenges were high on the list of barriers, it was not surprising that funding for export market development was a common suggestion by the participants. However, more research will need to be done on what specific financial support women want.

One respondent suggested that emails and event invitations be sent out to exporters outside the “inner circle” at NZTE. This suggestion was popular with other participants and was seen as a good way to expand their networks. Interviewees who owned or led SMEs said that opening the door wider and beyond the NZTE Focus 700 companies would be valuable, particularly since women-owned businesses tend to be smaller and less experienced, which means that they are less likely to be represented in the top companies.⁶ Moreover, those in the ICT and technology space said that they would like more support for non-traditional sectors such as technology and consulting. It would be beneficial for NZTE to bring in talent that specialises in these areas, particularly because of their potential to contribute to the economy, and considering that many women tend to be represented as leaders and founders in this area.

Some of the Māori business owners and leaders highlighted issues that they felt were specific to them. One Māori interviewee said that she believed that government organisations need to branch out in the kind of businesses they support to promote diversity. Moreover, where possible, contractors used to provide support and advice to small businesses in places like the Pacific Islands should be Pasifika-owned, or be organisations that understand the particular culture of those nations. Due to the low representation of Māori women in leadership, specifically in the case of SMEs, it is important to promote leadership and capability building for Māori entrepreneurs. Additionally, some said that they would appreciate more Māori representation at government agencies and the opportunity to deal with people who understand the Māori worldview.

One of the most popular suggestions was for government agencies to support local businesses by buying or promoting their products and/or services. The interviewees shared the view of the discussion board participants that female leaders and women-owned businesses could be promoted to build awareness and credibility for women in the international market. It is important

⁶ NZTE has now widened the Focus 700 group, which now encompasses 1,400 exporting companies.

for agencies to open doors for women to speak about their work to create awareness about their products and services, not just to support women directly, but also to act as a source of inspiration for women early in their careers. This could be done by encouraging more women leaders to speak at events in order to raise their visibility. One Māori interviewee said that similarly, Māori and Pasifika businesses should also be promoted and female leaders from these communities should be made more visible to inspire more Māori and Pasifika women to follow in their footsteps. These initiatives could normalise female leaders and encourage people to provide more opportunities for women in their businesses.

As pointed out by one interviewee, many of the government agencies would benefit from making themselves more visible to SMEs. Any initiatives by agencies to further equality and inclusion for women in business should be promoted to make agencies like MfW and MFAT more approachable and accessible. It is also important for such agencies to spotlight the kind of support and advice they offer for businesses.

5 Key insights

The previous sections have looked at the data and information on women in export using multiple research methods to build an evidence base. We found that in New Zealand, women in export trade do have different outcomes compared to their male counterparts. The rest of this section will bring together the evidence from the preceding sections to paint a cohesive picture of women in export in New Zealand, and their experiences. We highlight some of the key challenges and barriers to trade as highlighted in the literature and by the research participants.

5.1 Characteristics of women-owned and led businesses

The review of literature from around the world and data from New Zealand illustrates that although women make up roughly half the population, they bear disproportionately higher social and economic costs. Women are less likely to be business owners and leaders, and this is even more so the case when it comes to international trade. In New Zealand, in 2018, just 14 percent of all exporting firms were majority female-owned and just over 19 percent had split ownership. This was smaller than the proportions for female-owned firms which did not export. 19 percent of non-exporting firms were majority-female owned. Women are also less likely to lead an exporting firm. Therefore, the data suggests that women are not just less likely to be entrepreneurs, but are even less represented in international trade. Just 15.7 percent of all firms that exported in 2018 were led by a woman.

This is a result of a combination of a number of factors. Women tend to be less represented in highly traded sectors such as manufacturing and the primary sector. In 2018, in New Zealand, just 16 percent of export businesses were majority female owned in the manufacturing sector and 13.5 percent in the primary sector, compared to 77 percent and 64 percent, respectively, for majority male-owned firms in the two sectors.

The data shows that, in 2018, the share of female-owned businesses was highest in the 250+ employees category than in the 1 – 49 employees and 50 – 249 employees categories. This may suggest that barriers could be greater for women who own or lead small business and decrease as women gain more experience and overcome financial and network barriers. Interestingly, in the 250+ employees category, female-owned firms had a higher intensity to export than male-owned firms in the same group. The opposite was true for firms with up to 50 employees.

Female-owned and led firms were less productive than male-owned and led firms across all size bands, with the gap in productivity increasing by size band, i.e., the difference in productivity between small female- and male-owned firms is less than the difference between large female- and male-owned firms.⁷ Productivity is a complex topic and more research is needed to uncover the factors that determine these productivity differences.

The quantitative findings from New Zealand are largely in line with findings from other developed countries that show that women are not only less likely to lead or own an exporting firm but are also less likely to be a part of highly traded sectors. Moreover, international evidence shows that female-owned firms are also more likely to be less productive due to a range of factors such as less access to finance and lower representation in certain sectors.

⁷ The data on larger firms is less robust due to a small sample size and variability in industry types.

5.2 Barriers and challenges

The evidence on barriers faced by women in the export sector comes from a combination of the literature review and the discussion boards and interviews. Although not all the barriers and challenges identified were gender specific, it is likely that women entrepreneurs are affected by these challenges to a greater degree as they are more likely to be SMEs, which are constrained by financial resources and do not have far-reaching networks. Moreover, from the interviews and discussions boards with New Zealand exporters, not all women felt that they faced barriers because of their gender. However, most participants did feel that their experiences as business leaders and owners depended on their gender to some extent, whether it be lower representation in their industry or barriers to forming networks.

The lower representation of women in international trade in New Zealand and around the world can be partly explained by a few key barriers and challenges. These are outlined below.

1. **Access to finance and capital.** Exporting is more time and capital intensive than selling in the domestic market. The literature review and discussion board results showed that women are more likely to fund their business and expansion using internal funds such as reinvested profit and their own savings. Women are also less likely to have access to the connections and experience needed to successfully raise funds externally. Evidence from New Zealand also showed that women are less likely to ask for financial help.
2. **Access to networks.** Networks were identified as an important source of finance, knowledge, and connections in foreign markets. Having an established network is necessary to build further connections and open more doors. Several participants said that networking for women can be not as inclusive at times, particularly in light of their their dual responsibility as primary caregivers and business owners. This limits their ability to seek out networks. Moreover, in industries that are male-dominated, it can be hard for women to network with males over traditionally male activities.
3. **Access to information and knowledge.** Many of the smaller business owners struggled with accessing information on foreign markets, regulations, export requirements, etc. This is more of an issue for newer, smaller business, who require more support. Access to information had become even more of an issue in the wake of the pandemic since it was impossible to travel to other countries and establish the credibility of potential foreign partners and stay updated on the fast changing business environment in each market.
4. **Lack of experience.** This barrier can have a large impact on business continuity and expansion activities. As stated by Māori interviewees, this can be a particular challenge for Māori female exporters, who have limited resource pools and not enough experience with governance, compared to their pākeha and/or male counterparts. There is some evidence from the data and interviews that some of the challenges related to finance and networks reduce as women gain more experience.

All of these barriers are interconnected. For example, access to finance and information may be less challenging for those with the right networks and connections in the domestic and international markets. This is why it is vital that all of these barriers be evaluated together and that support provided to tackle any of these issues is provided in tandem with support to lessen the burden of the others.

5.3 Support and advice

The discussion board and interview participants highlighted a number of support measures that they believed would be beneficial to progress women in the export sector. Some of the most common suggestions are outlined below.

1. **Targeted support and advice for female-owned and led firms.** Since female-owned and led businesses tend to be smaller in size than male-owned and led businesses, there is an inherent bias in the amount of support provided by government agencies to female firms. A large share of resources is targeted towards bigger exporters, which are more likely to be male-owned or led. Only 25.7 percent of all exporters with over 250 employees in 2018 were majority female-owned; and only 5.1 percent of all exporters of that size were majority female-led. Support targeted towards female-owned and led firms will contribute towards reducing this disparity. Any services already offered should be promoted more widely. In addition to this, as suggested by research participants, government agencies would benefit from making themselves more approachable, and their work more visible and accessible to encourage participation and build trust.
2. **Facilitating networking events.** Many women suggested that they would like to expand their networks. However they did not have enough time or knowledge about where to start. Programmes by government agencies to facilitate networking events for female exporters will help break down some of the barriers identified above. This is done by relevant agencies in Australia and Canada. NZTE has recently introduced a similar service for female exporters in New Zealand. It is important that this service be promoted widely, particularly to small business owners. Considering the constraints on small business owners' time resources, consideration should be given to how these events are facilitated to ensure accessibility for all groups.
3. **Financial support.** One of the biggest barriers for female exporter is access to finance. Government agencies could offer scholarships and financing for small exporting businesses to facilitate learning and expansion. A specified amount of financial support could be earmarked to progress small women-owned and led businesses, particularly those owned and led by Māori and Pasifika women.
4. **Knowledge sharing for exporters.** Women who were new exporters, or had limited experience suggested that they would like to see more training courses offered for female and small exporters about where to search for information, how to obtain contacts at various agencies, and the basics of exporting and doing business. While these services are already available via NZTE, their reach could be expanded via more extensive communication. Moreover, such offerings packaged to appeal to female business owners and leaders and their needs might appeal to this group more.
5. **Shining a light on successful leaders and businesses.** It is important to share success stories of female entrepreneurs in international trade, as done by agencies in Canada and Australia. More women should also be invited to speak at business and networking events. Such initiatives help break stereotypes and normalise female leadership. They also help provide credibility to women and women-owned and led businesses in international markets. In addition, putting a spotlight on successful female entrepreneurs can promote non-traditional jobs and pathways for other women at the beginning of their careers, particularly in STEM-related industries, and encourage entrepreneurship.

6. **More targeted support for Māori and Pasifika women.** These groups of female entrepreneurs face additional challenges and have even less access to finance and networks than other groups, which means they can be even more disadvantaged than Pākehā women. Māori and Pasifika women stated that they would like to see more diversity in the support and advice provided by government agencies.
7. **Set targets.** Setting targets to provide support to a certain number of women-owned and led businesses a year, or to increase the share of female representation in international trade may encourage various agencies to work together and combine efforts to reach a mutually agreed upon goal.
8. **Conduct further research.** More research is needed to understand the why female-owned businesses are less productive and less likely to participate in certain sectors and roles. What was out of scope for this research, but is equally important, is the participation of women in business as employees and what opportunities could be provided to them to become successful entrepreneurs. Moreover, there is a need to understand the specific social and institutional barriers small Māori and Pasifika business owners face, and what kind of support would be beneficial to advance their representation in international trade. Finally, it is crucial that government agencies track the progress of women in international business and whether the gap is narrowing. It is also important to measure how support programmes have enabled growth in order to learn from the success and failures.

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Appendix A Women-led businesses – interview questions

1. Tell us about your career pathway
2. What were the biggest barriers you faced in getting to your current position?
3. In hindsight, what support would have been beneficial for your career development?
4. How many senior women are there in your organisation?
5. Would it be beneficial to have more woman in decision-making roles in the export sector?
6. What barriers do you currently face as a woman-led business in export trade?
7. What kind of assistance or policy changes could help overcome these challenges?
8. Do Free Trade Agreements play a role in your export business? How do they impact your decision-making?
9. Where do you go for support and advice? (e.g. governance board/directors, mentor, coach, paid advisor, accountant, lawyer, government agency, peers, family, other.) If government agency, which agencies – MPI, MBIE, RBP, NZTE, Callaghan Innovation etc.?
10. Do you leverage existing networks? If so, how?
11. Do you face obstacles in building your networks and supply chains?
12. Do you intend to grow your business? If so, what are the barriers you are facing? What support or advice would be helpful?
13. Why do you export to the countries you currently export to? Do you intend to expand to other countries? If so, what barriers are you facing?
14. If the government could do one thing to make exporting easier for women, what would it be?
15. What are the advantages of being a woman-led export business?
16. What has been the impact of the containment measures of COVID-19 on your business, as well as the way you do business?

Appendix B Women-owned businesses – interview questions

1. Why did you start your business?
2. Was your focus on exports from the start?
3. What were the biggest barriers you faced in setting up your business?
4. What were the biggest barriers you faced in becoming an exporting business?
5. What are the biggest barriers you currently face as an exporter?
6. What kind of assistance or policy changes could help overcome these challenges?
7. Do Free Trade Agreements play a role in your export business? How do they impact your decision-making?
8. Where do you go for support and advice? (e.g. governance board/directors, mentor, coach, paid advisor, accountant, lawyer, government agency, peers, family, other.) If govt agency, which agencies – MPI, MBIE, RBP, NZTE, Callaghan Innovation etc.?
9. Do you leverage existing networks? If so, how?
10. Do you face obstacles in building your networks and supply chains?
11. Do you intend to grow your business? If so, what are the barriers you are facing? What support or advice would be helpful?
12. Why do you export to the countries you currently export to? Do you intend to expand to other countries? If so, what barriers are you facing?
13. If the government could do one thing to make exporting easier for women, what would it be?
14. What are the advantages of being a woman owned business?
15. What has been the impact of the containment measures of COVID-19 on your business, as well as the way you do business?