



Women in Cross-Border Trade

Case study in the Plurinational State of Bolivia, Ecuador and Peru

Technical cooperation outcome



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Foreword

Women living in border regions often rely on small-scale cross-border trade for their livelihoods, but this dependence presents significant challenges. The experiences of women in Huaquillas (Ecuador-Peru border) and Desaguadero (Bolivia-Peru border) not only highlight individual struggles but also reveal broader systemic issues that persist at borders in developing countries around the world. These challenges include incomplete information about border procedures, lack of simplified trade regimes, digital challenges, limited access to finance, safety and security concerns at border posts, and the burdens of unpaid care work, which often compel women to engage in informal trading.

These challenges are not new. Previous work by UNCTAD, such as "Borderline: Women in Informal Cross-Border Trade in Malawi, the United Republic of Tanzania, and Zambia," and "Gender Perspectives in Trade Facilitation Reforms," has documented the barriers faced by women traders and the ways in which trade policy often neglects a more inclusive approach. This study marks the first time UNCTAD has applied the same methodology in Latin American countries.

The findings from this research are striking. Women traders frequently find themselves excluded from formal trade channels, not due to a lack of capacity, but because of systemic barriers—such as burdensome regulatory requirements, unclear procedures, financial exclusion, safety concerns, and digital illiteracy, among others. These obstacles not only limit women's economic opportunities but also undermine the resilience and prosperity of entire border communities. Addressing these gaps requires more than just simplifying regulations; it necessitates a concerted effort to incorporate women's perspectives into trade facilitation reforms. National Trade Facilitation Committees, convening public and private stakeholders, are ideal platforms to bridge those gaps.

UNCTAD has actively promoted the integration of gender perspectives in trade facilitation through initiatives such as e-learning courses on mainstreaming gender in trade facilitation, support for National Trade Facilitation Committees via the Empowerment Programme for Trade Facilitation and the Reform Tracker, as well as the UN Global Survey on Digital and Sustainable Trade Facilitation. These efforts have generated valuable evidence and raised awareness of women's experiences at borders. Additionally, UNCTAD collaborates with governments and stakeholders to design gender-sensitive initiatives in trade facilitation reforms and track their progress. These initiatives demonstrate that inclusive trade facilitation can lower costs, enhance efficiency, and promote gender equality simultaneously.

The methodology used and experiences gained in this study can be replicated in other parts of the world and tailored to their specific contexts. While each country and border has unique characteristics, the challenges identified, and the recommendations formulated in this report reflect common patterns affecting women cross-border traders and women officials in various regions.

National and international actors are encouraged to use this methodology as a foundation for similar assessments to promote more inclusive and sustainable policies in trade facilitation.

Poul Hansen

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Executive Summary

This executive summary presents the main findings of the study conducted by UN Trade and Development (UNCTAD) focusing on the experiences, needs, and challenges faced by women traders and government officials at borders, for this study specifically at Huaquillas-Aguas Verdes (Ecuador-Peru) and Desaguadero (Bolivia-Peru). The initiative was made possible through financial support from His Majesty's Revenue and Customs (HMRC) of the United Kingdom, via the Accelerate Trade Facilitation Programme, and the support provided by the National Trade Facilitation Committees (NTFCs) of Bolivia, Ecuador, and Peru.

The study's methodology is based on the report titled "[*Borderline: Women in Informal Cross-border Trade in Malawi, the United Republic of Tanzania and Zambia*](#)", published by UNCTAD in 2019. The present study was conducted through structured and customized surveys, by border area and types of profiles, focus groups, and interviews with 214 women engaged in small-scale cross-border trade, as well as 42 women border officials and 54 men border officials.

Data collection took place along the identified borders between October and December 2024. As a result, valuable data was gathered, allowing for a better understanding of the regulatory, social, and economic barriers that limit women traders' full and safe participation in cross-border trade. Some critical structural societal issues, that go beyond trade facilitation, were also discovered such as women playing into gender-based roles. For example, 84 per cent of women cross-border traders identified themselves as the breadwinners but only 58 per cent amongst them confirmed their position as heads or co-heads of their households. Regarding the barriers faced by the interviewed women traders (both formal and informal), the study found that **the main barriers identified by the women** in informal trade are seizure of goods, followed by harassment, insecurity, and corruption.

- **Limited availability of clear and accessible information regarding export and import procedures:** 91 per cent of the women traders do not know about or use simplified trade regimes. Of these, 86 per cent attribute this situation to a lack of information or its complexity. In this regard, 88 per cent of women traders requested more information points at the border.
- **Relationship between misinformation and seizure:** Seizure is one of the challenges identified by the surveyed women traders, affecting 44 per cent of those who choose informal trade channels and 29 per cent of formal women traders. In addition, 83 per cent of women traders who need better access to information or documentation, and who primarily rely on their personal social networks for information, are more exposed to suffering seizures.
- **Limited access to credit facilities:** 64 per cent borrow money to conduct their business activity. 58 per cent call for better access to credit and cheaper credit. Only 4 per cent consider that the establishment of a business requires minimal capital.
- **Dependence on informal lenders:** 19 per cent of women traders who do informal trade 11 per cent of formal women traders turn to informal lenders, facing high interest rates, discrimination, and security risks.
- **The difficult balance of caregiving responsibilities:** 45 per cent of the women traders are single mothers, which complicates balancing work and childcare.



- **Perception of discrimination:** 17 per cent of the surveyed women traders reported having suffered discrimination based on gender, nationality, or race. However, border officials report observing higher levels of discrimination which leads to imagine that traders minimize the abuse they face to avoid being further discriminated against.
- **Harassment and insecurity:** Harassment levels of 22 per cent (Bolivian traders), 44 per cent (Ecuadorian traders), and 26 per cent (Peruvian traders) were reported.
- **Limited use of digital tools:** Only 51 per cent of traders with a phone use it for commercial activities although 95 per cent have a mobile phone, and 87 per cent have internet access. For this reason, one of the main needs reported by women traders in the surveys is to overcome the digital divide.
- **Insufficient border infrastructure:** 33 per cent of women traders request medical facilities at the border, a cross-cutting need, regardless of age or maternity status. This highlights a structural lack of quality basic services and timely care.

Additionally, the study gathered information about the situation of women officials working at both borders. The study found that:

- **A deeper understanding of the women traders' reality.** Women government officials report the needs and obstacles faced by women traders with greater accuracy compared to their men colleagues.
- **Working conditions that are not inclusive for mothers:** Only 10 per cent of women officials reported the existence of adequate breastfeeding facilities, and none mentioned daycare centers at their workplace.
- **Perceptions of women's representation and leadership:** 40 per cent of respondents indicated that only 25 per cent of staff positions in their agencies are held by women while 19 per cent reported gender parity. Similarly, 31 per cent indicated that only 25 per cent of managerial positions are held by women and 19 per cent stated that no women hold these roles.¹
- **Work-related barriers:** Women officials perceived a lack of promotion opportunities and difficulties in balancing personal and professional life, which limits their development and retention in the sector.
- **Lack of awareness about harassment:** A lack of training on harassment and other issues that disproportionately affect women was identified, despite 17 per cent reporting having been victims of harassment.

Based on the results obtained from the fieldwork, as well as the validation with the NTFC Secretariats during a workshop convened in May 2025 in Lima, Peru, the following recommendations have been submitted to the Governments and stakeholders of the three countries:

¹ In organizations such as the National Superintendency of Customs and Tax Administration (SUNAT), 33 per cent of women were counted in high-level management positions (Superintendent, Intendant, etc.).
<https://www.sunat.gob.pe/institucional/quienessomos/principalesfuncionarios.html#>



RECOMMENDATIONS

- **Improve access to clear and accessible information on cross-border trade procedures** through simplified materials, reliable information points, and dissemination through the channels preferred by women traders, including the Internet. This can for instance be addressed via implementing operational Trade Information Portals (TIPs) displaying practical information and legal requirements of trade procedures, in particular simplified regimes, preferably in a step-by-step format from the traders' perspective. Such portals should be easily accessible in local languages and simple terms. Alternatively, or in conjunction, Single Windows can also be used as a means to compile information and allow for the submission of the relevant documentation. Enquiry Points, especially those available through the Trade Information Portal, complement the dissemination of information.
- **Strengthen the participation of women in NTFCs by creating local border committees** that include women cross-border traders and their associations, promoting equitable and continuous representation in decision-making processes.
- **Develop technical training programs** aimed at women traders and border officials, focused on trade and customs procedures, simplified regimes, cross-border trade, use of digital trade facilitation tools, as well as the prevention of harassment and discrimination.
- **Promote access to formal credit** with preferential conditions, especially for women entrepreneurs and informal traders in the process of formalization, reducing their dependence on informal lenders.
- **Reduce the digital divide and promote technological inclusion** through practical training, strengthening connectivity in border areas, and creating interoperable electronic payment solutions between countries.
- **Ensure adequate and safe border infrastructure**, including lighting, passable roads, dignified sanitary services, protected waiting areas, and medical posts, with special attention to the needs of women who cross on foot and in vulnerable conditions.
- **Reinforce the presence of women officials at the border**, promoting their access to positions of responsibility and improving working conditions, with services such as breastfeeding rooms, adapted schedules, and equitable training opportunities.
- **Implement institutional mechanisms for rapid response and safe assistance** for women traders, with trained personnel available during high-risk hours.
- **Raise awareness among women traders about their rights and the different types of discrimination** through workshops and information campaigns that strengthen their ability to recognize, report, and demand equitable conditions.
- **Map and evaluate existing services at the border:** identify gaps and establish quality monitoring and reporting systems based on continuous and direct feedback from users.





Introduction

Trade facilitation has become a major driver of economic growth, generating tangible benefits in various regions of the world. Recent international indicators highlight considerable progress, pointing to substantial reductions in border delays and bureaucratic obstacles, on average between 3 per cent and 7 per cent across different regions.² However, despite this progress, the advantages derived from trade facilitation reforms are not evenly distributed among traders. Small-scale cross-border traders, particularly women, often remain marginalized and face unique challenges that limit their economic opportunities and hinder their full participation in cross-border trade.

Women traders are vital economic players in border regions, contributing not only to family income but also to community livelihoods and local market dynamics. However, their potential is often constrained by gender-specific obstacles, inadequate infrastructure, harassment, complex regulatory frameworks, and restricted access to essential trade-related information. Addressing these challenges requires comprehensive and specific research, firmly rooted in direct interaction with the traders themselves and border officials.

In response to this need, the Government of Peru requested the United Nations Trade and Development (UNCTAD) to conduct a comprehensive study aimed at collecting the voices, experiences, and realities of small-scale women traders operating at two border crossings: Huaquillas-Aguas Verdes (Ecuador-Peru) and Desaguadero (Bolivia-Peru). This initiative received financial support from the United Kingdom via the Accelerate Trade Facilitation Programme.

Conducted between October and December 2024, this study included structured surveys, focus groups, and in-depth interviews involving 214 women engaged in small-scale cross-border trade, as well as 42 women officials and 54 men officials. The traders, aged between 18 and 75, provided crucial information about their daily business practices, the operational challenges they face, and their socio-economic circumstances.

² OECD (2025), OECD Trade Facilitation Indicators: Monitoring Policies up to 2025, OECD Publishing, Paris, <https://doi.org/10.1787/fd6f27dc-en>.

Photograph 1. Focus group with twelve women traders near Huaquillas



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

Photograph 2. Focus group near Desaguadero



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

The findings indicate that a large majority of these traders juggle multiple responsibilities: 81 per cent are mothers, and 49 per cent identify as the head of the household, while 9 per cent say they share this role.

By prioritizing the experiences of women traders in the analysis, this study seeks to identify the challenges of trade facilitation with a gender perspective and to recommend practical and adapted policy interventions. These recommendations were developed in collaboration with the National Trade Facilitation Committees and will be translated into concrete initiatives through an inclusive action plan. This plan will subsequently be incorporated into the [Trade Reform Tracker](#) of the respective countries ensuring that policy implementation is transparent, accountable, and responsive to the needs of women traders.

Ultimately, the study emphasizes that inclusive trade facilitation policies must stem from a comprehensive understanding of the realities faced by women cross border traders. In this way, trade facilitation can serve as a transformative mechanism, promoting equitable economic growth and empowering communities along the crucial trade corridors of Bolivia, Ecuador, and Peru.





I. Study Framework

A. Objective

The main objective of this study is to conduct a comprehensive analysis of the specific challenges to trade facilitation faced by small-scale cross-border traders, predominantly women, operating at the border crossings of Desaguadero (Bolivia-Peru) and Huaquillas (Ecuador-Peru). Using a mixed-methods research approach that includes targeted surveys, structured focus groups, and field observations with 214 women traders, the study seeks to gain detailed insight into the gender-specific barriers that affect the efficiency, transparency, and inclusion of customs and border management systems.

Map. Location of the border posts studied



Source: UNCTAD, 2025 – Produced with R Leaflet package.

The analysis will focus on regulatory complexities, procedural obstacles, information gaps, and infrastructure deficiencies that disproportionately affect women traders. Based on the findings, the study will propose evidence-based, gender-sensitive policy recommendations designed to streamline trade procedures, improve regulatory and procedural clarity, strengthen capacity-building initiatives, and promote equitable access to markets.

Furthermore, the study aims to contribute directly to the development of a viable Action Plan for implementation by the National Trade Facilitation Committees of the three countries involved in the study. This Action Plan will be developed through participatory workshops with national stakeholders and will integrate gender-sensitive policy measures into the national [Trade Reform Trackers](#). This integration will facilitate systematic monitoring, support continuous improvement, and promote the sustainable empowerment of women traders within the broader contexts of trade facilitation and customs modernization in Bolivia, Ecuador, and Peru.

B. Study Scope

This study presents a detailed and systematic analysis of the commercial dynamics and customs procedures associated with women small-scale cross-border traders at the land borders of Desaguadero (Bolivia-Peru) and Huaquillas (Ecuador-Peru). The study also includes a specific analysis of the role and professional situation of women border officials, as well as the perception that officials (both men and women) have of cross-border trade conducted by women. The study seeks to deepen the understanding of the interaction dynamics between border officials and traders, identifying potential gaps in training, gender awareness, regulation enforcement, and customs management from an inclusive perspective.

For the purposes of this study, the term "women small-scale cross-border traders" refers to those who engage in frequent commercial activities between two or more countries, primarily in border areas, operating with small volumes of goods and limited capital.

Part of the women cross-border traders in this study "operate entirely outside the formal economy, evade trade regulations and pass through unofficial routes".³ These will be qualified as informal cross-border traders. Meanwhile, those women cross-border traders who pass through customs while trading, will be qualified as formals.

Small-scale cross-border traders, as previously defined, can therefore engage in formal, informal, or semi-informal commercial practices. The latter occurs when traders, while operating formally, are also involved in informal commercial methods.

Lastly, educational level was defined as the highest degree of study achieved, and participation in electronic trade as engaging in commercial activities through digital means.

C. Methodology

The study's methodology is based on the report titled "[*Borderline: Women in informal cross-border trade in Malawi, the United Republic of Tanzania and Zambia*](#)", published by UNCTAD in 2019. Information was collected between October and December 2024 at the Huaquillas-Aguas Verdes (Ecuador/Peru) and Desaguadero (Bolivia/Peru) border crossings, with the goal of understanding the dynamics of cross-border trade from a gender perspective. Structured surveys, interviews, and focus groups were used, allowing for the collection of both quantitative and qualitative data directly on the ground. A total of 256 women engaged in cross-border trade were surveyed, with a specific focus on 214 small-scale traders between the ages of 18 and 75. The research aimed to identify their main needs, barriers, and opportunities, considering the informal context in which many of them operate. The surveys were designed specifically for different groups: traders, officials from border agencies, and foreign trade operators. Each questionnaire combined closed and open-ended questions and was offered in both physical and digital formats.

The questionnaire for the women traders included 55 questions on formality and informality, characteristics of their commercial activities, access to financing and technology, obstacles, and opportunities. For the officials, two instruments were designed: a general one with 30 questions that addressed the same topics from their institutional experience, and a specific one with 20 questions for women officials, focusing on their work situation and perception of the border environment.

Special care was taken to obtain data from indigenous and marginalized groups. In the surveys given to officials and cross-border traders, the option "there are no facilities for persons with disabilities" was added as one of the obstacles they could select. In the case of Desaguadero, a version in Aymara was developed to facilitate the participation of indigenous-speaking women traders. Unfortunately, no surveys were completed in Aymara, and the disability question was rarely answered. This may indicate that the types of disabilities are not known, or it is information that people are not willing to share.

³ UNCTAD, BORDERLINE: Women in informal cross-border trade in Malawi, the United Republic of Tanzania and Zambia, 2018



The survey for foreign trade operators and associations, administered virtually, consisted of 35 questions focused on their view of the situation of women traders and operators.⁴

The focus groups brought together 10 to 20 people per session, organized by profile. Two sessions were held with women traders, one at each border, in communal spaces near their workplaces. Participation was notable, considering it was a high season for sales, which meant many had to close or entrust their stalls to attend. Four focus groups were organized with officials, two per border, held at their workplaces or in spaces provided by local authorities. Institutional collaboration was key to the development of these activities.

The informal nature of trade in these areas meant that participation depended on the willingness of the women traders, and that responses were influenced by contextual factors such as the proximity of the year-end holidays, the currency crisis in Bolivia, power outages in Ecuador, or the increase in insecurity in Peru. Both border crossings have high-traffic pedestrian bridges and irregular crossings used for the informal transport of goods, which also affects commercial dynamics.

The fieldwork was carried out directly at the border crossings, including markets, fairs, fixed and mobile businesses, as well as at the Binational Border Service Centers (CEBAFs), checkpoints, and government offices. In total, 79 officials from the three countries participated in the surveys, of whom 42 women completed an additional questionnaire about their work situation. The responses reflect both their direct experience and their perception of issues linked to informal trade.

In addition to the information collected in the field, the study was supplemented with documentary and statistical sources from governmental and non-governmental organizations, as well as from media and social media. The scarcity of gender-disaggregated data on small-scale cross-border trade in Latin America represents a structural limitation that this study aims to help overcome.

The data analysis combines a descriptive approach, used to identify trends within each group, with an analytical approach that explores the impact of certain variables on others. Many of these analyses are done relatively. This means that the behavior of a group is compared to that same group instead of the general sample: it is not divided by 214 but by the number of people who meet a specific characteristic (e.g., are informal, are mothers). Furthermore, several questions allowed for multiple answers. This again has an impact on the percentages and interpretations. For this reason, the results do not always add up to 100 per cent. Finally, the three maps in the study were coded using the R package Leaflet, which facilitated the representation of the traders' origin.

⁴ Unfortunately, no more than 2 responses were obtained, which means this information cannot be used.





II. Women Traders and Officials: Realities and Perceptions

This section analyzes the profiles of traders at the Huaquillas and Desaguadero border crossings. It aims to understand their modus operandi, why they choose cross-border trade as a profession, and, in almost all cases, why they prefer to work informally. This section will also present the profiles of the officials who work at the Huaquillas and Desaguadero border crossings (gender, years of experience, nationality), as well as their perceptions of certain elements related to the traders' activities. The goal is to provide a dual analysis where the reality of the 214 interviewed traders may differ from what officials observe at the border.

A. Small-Scale Women Cross-Border Traders

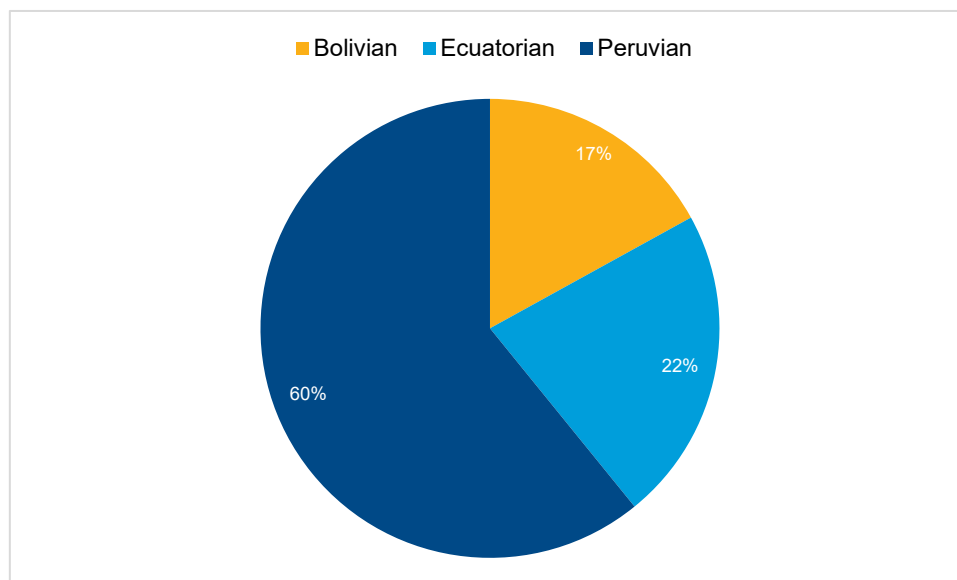
1. Initial observations and basic information

Nationality

Of the 214 women interviewed, 60 per cent were Peruvian, 22 per cent Ecuadorian, and 17 per cent Bolivian. The higher representation of Peruvian traders is mainly explained by the Desaguadero border, where the Peruvian side has twice the population of the Bolivian side (4,000 inhabitants in Desaguadero according to the 2012 census versus 8,500 on the Peruvian side), which also results in greater commercial activity. This activity increases on market days (Tuesdays and Fridays) on both sides of the border when traders and buyers from other provinces arrive. The higher representation is also explained by the fact that both border crossings are connected to Peru.

Figure 1. Nationalities of the cross-border traders

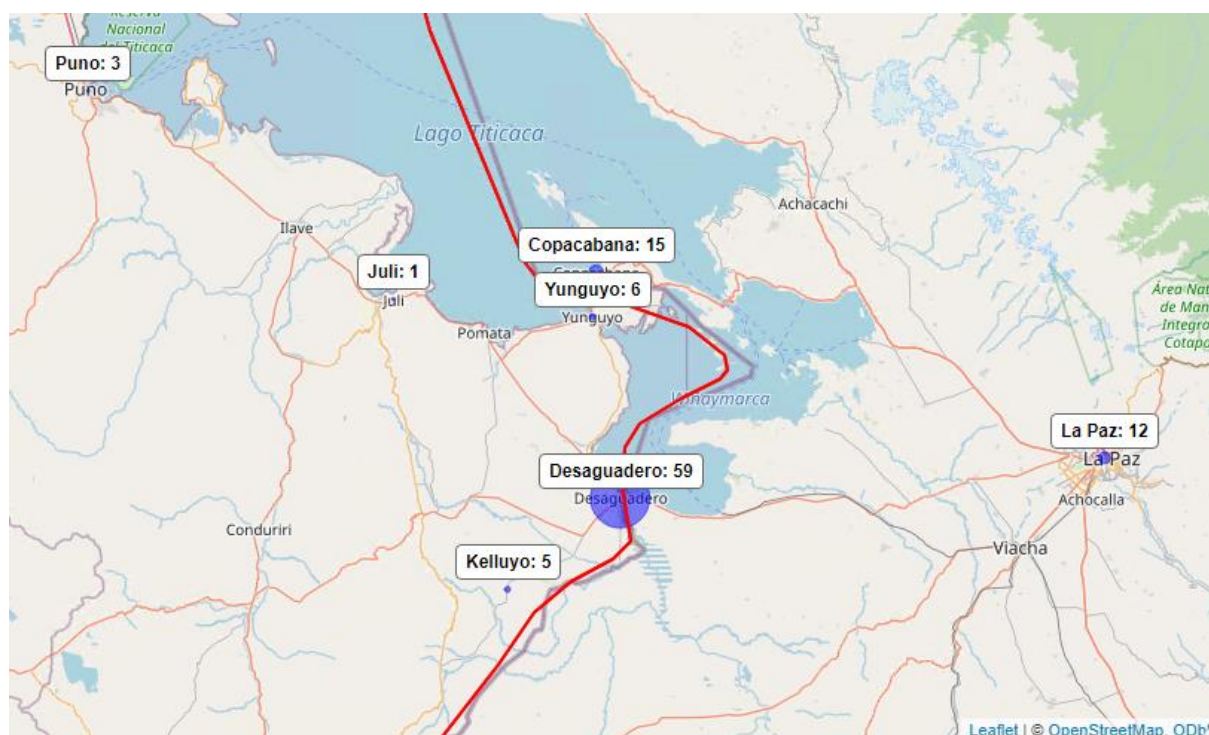
Based on the sample of total traders



Source: UNCTAD, 2025.

The following maps show the origin of the traders, giving an idea of the distances they travel to carry out their activity. In the case of Desaguadero, for example, it is observed that despite a concentration of several traders living near the border crossing, many come from inland areas such as La Paz (117 km away) or Puno (117 km away).

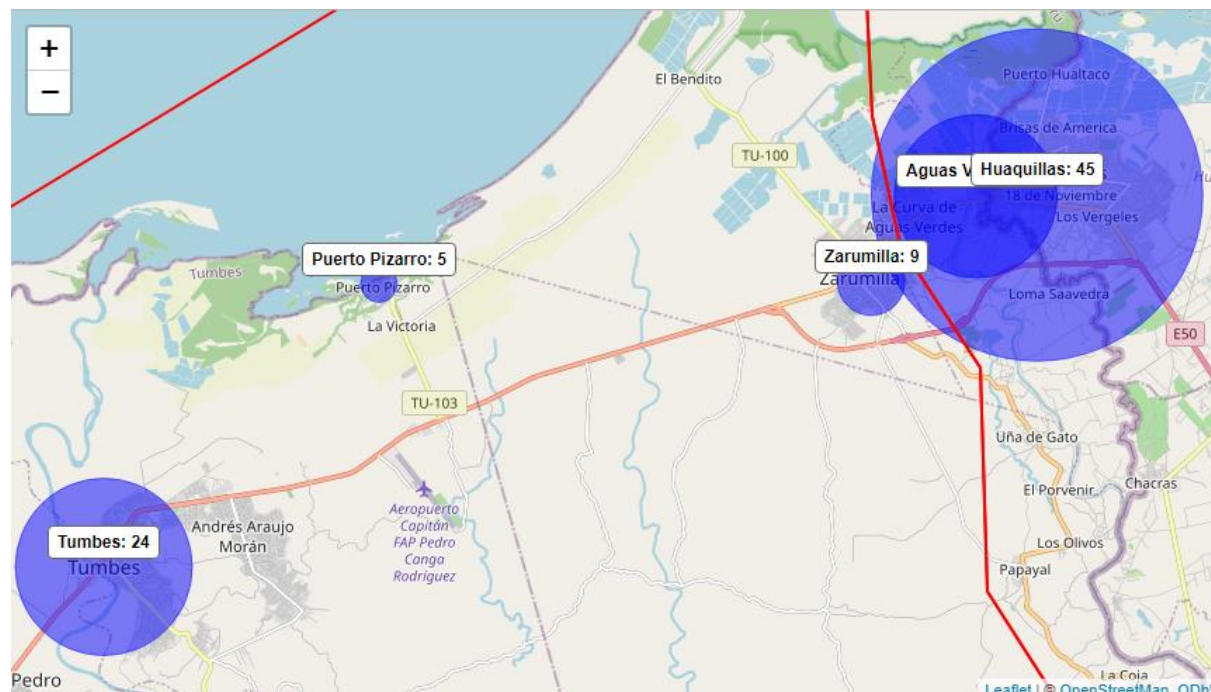
Map. Origin of women traders who trade near Desaguadero



Source: UNCTAD, 2025 – Produced with the R Leaflet package.

For Huaquillas, the geographical dispersion of the interviewed traders is smaller. The vast majority of traders come from Huaquillas and Aguas Verdes. Tumbes is located 33 km away from Huaquillas, and Puerto Pizarro is 28 km away from the border-crossing. In the following subsections, we will analyze the most common means of transport used by the women.

Map. Origin of women traders who trade near Huaquillas



Source: UNCTAD, 2025 – Produced with the R Leaflet package.

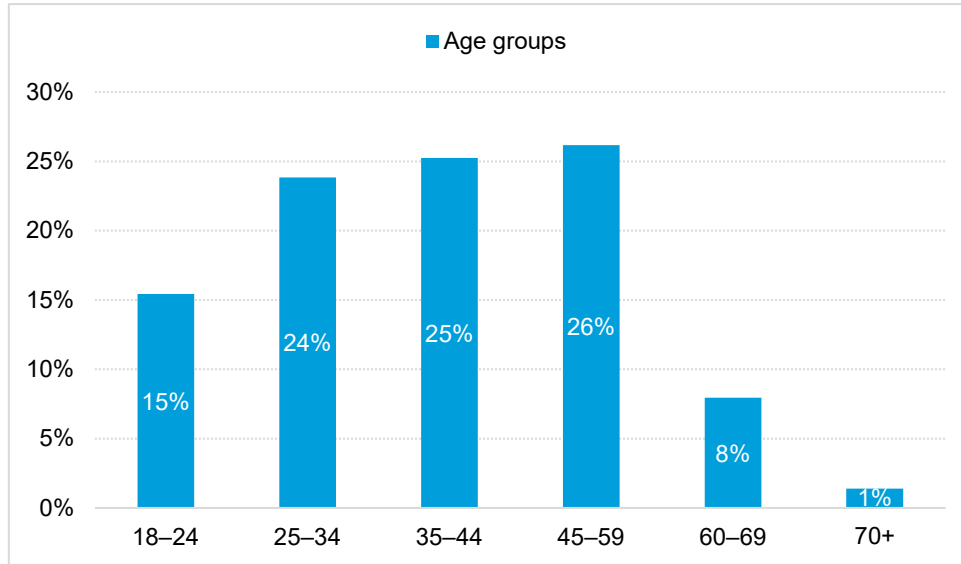
*Aguas Verdes (22 traders)

Age group

The interviewed traders were on average 40 years old and had been working in cross-border trade for 12 years. It is a sector with a wide range of ages, from 18 to 70 years old. The majority of traders were between 25 and 59 years old, representing 75 per cent of the sample. It is important to note that 15 per cent are under the age of 24, choosing cross-border trade before possibly resuming their studies full-time.

Figure 2. Age group of women cross-border traders

Based on the sample of total traders



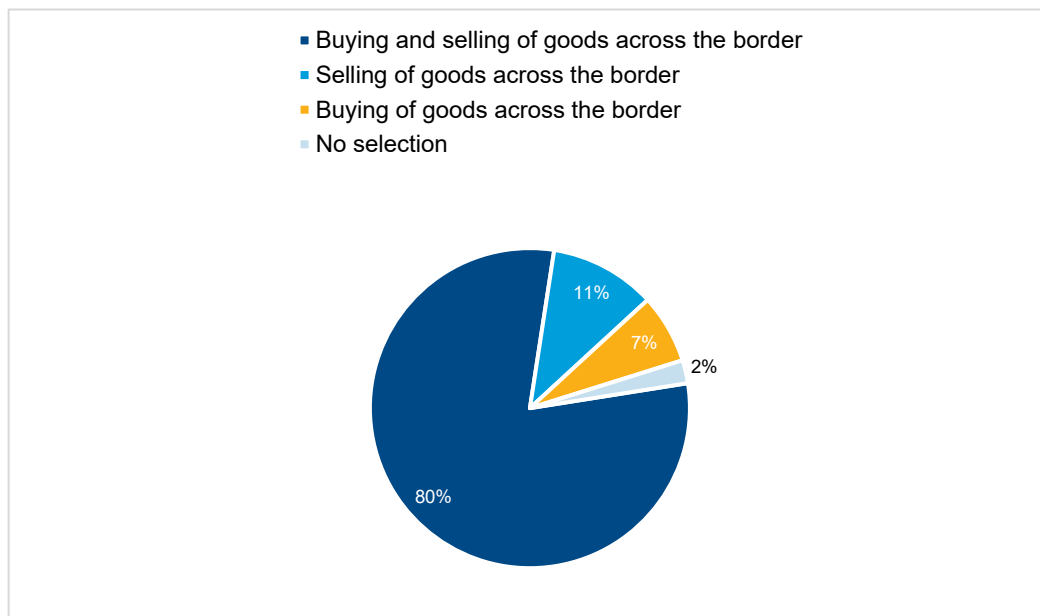
Source: UNCTAD, 2025.

Reasons for engaging in cross-border trade

According to the written responses of the interviewed traders, this sector is not chosen by vocation but rather due to necessity and geographical proximity. Indeed, many traders indicate that they choose cross-border trade because it allows them to support their families and finance their children's education.

Figure 3. Practices in cross-border trade

Based on the sample of total traders

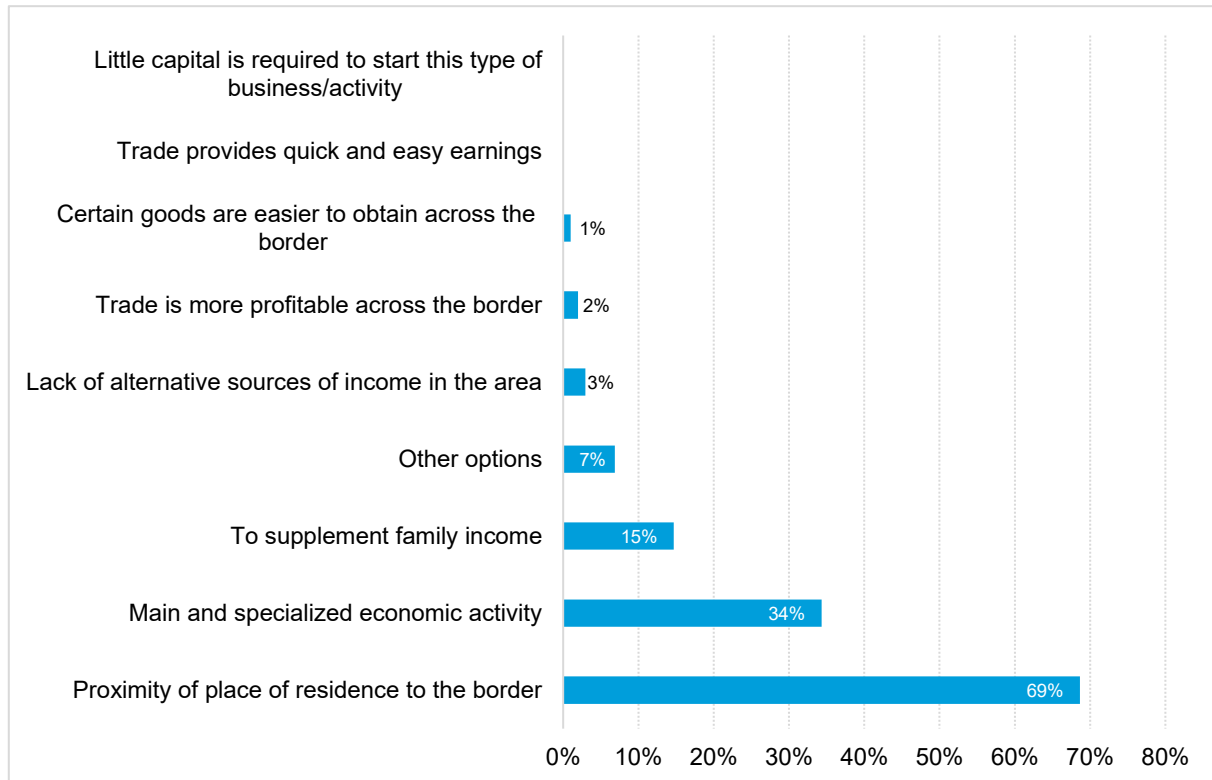


Source: UNCTAD, 2025

For example, the three main reasons for practicing cross-border trade for traders passing near the Desaguadero border are the proximity of their residence to the border (69 per cent), because it is their main and specialized economic activity (34 per cent), and to increase family income (15 per cent).

Figure 4. Reasons for working in cross-border trade near Desaguadero

Based on the sample of total traders in/near Desaguadero.



Source: UNCTAD, 2025

However, certain variables, such as proximity to their place of residence, have a greater impact on specific age groups. Indeed, 72 per cent of women between 18 and 30 choose this sector due their proximity to the border. This choice can be explained by wanting to balance studies with cross-border trade, or balancing motherhood with professional activity.

In contrast, women with more experience, who are between 31 and 75 years old, are the ones who select cross-border trade as their specialized economic activity (42 per cent of women aged 51-75 and 40 per cent of women aged 31-50). This is because they have accumulated experience over the years, which allows them to work exclusively in this sector.

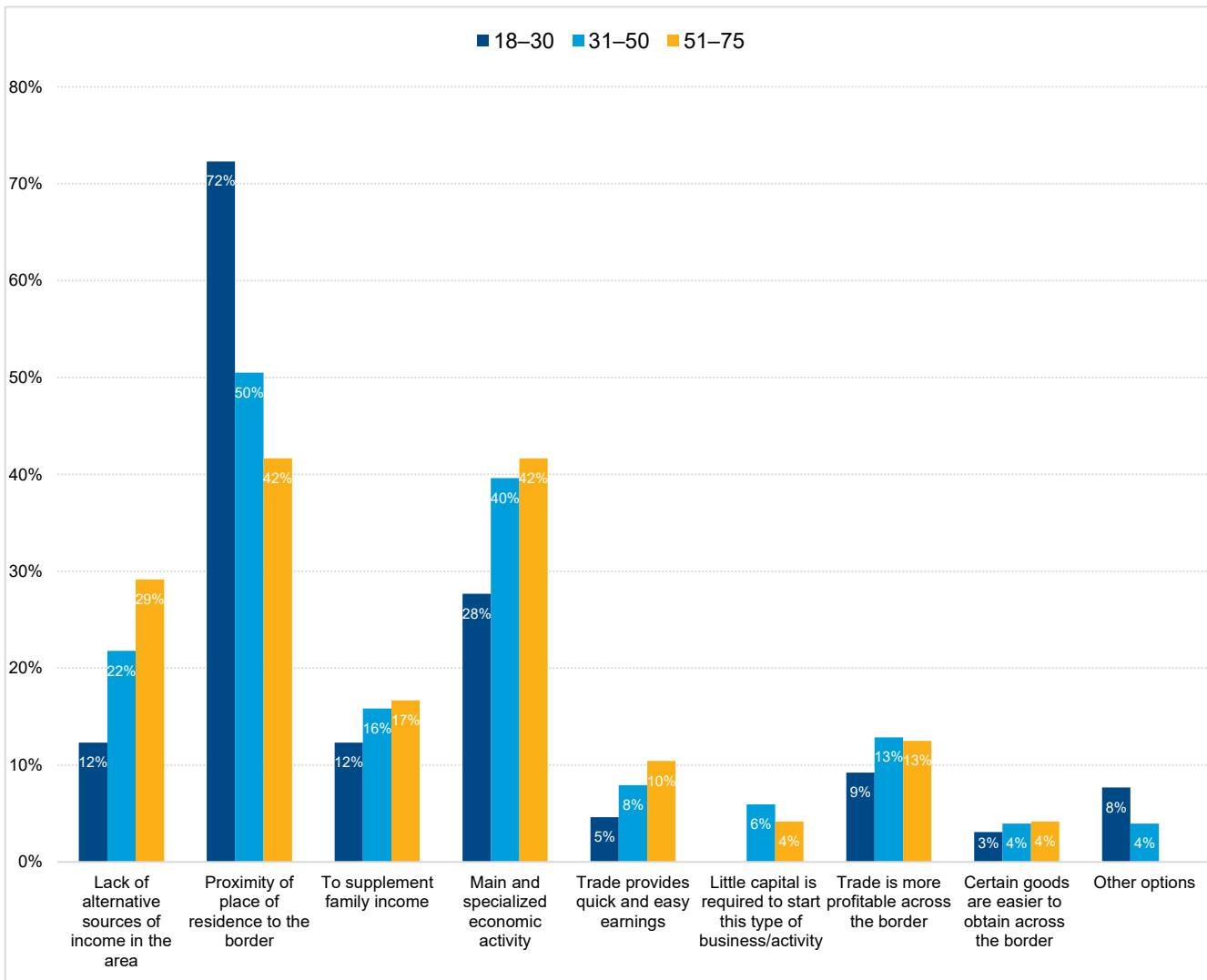
Meanwhile, the options “Cross-border trade provides quick and easy profits” and “Little capital is required” were the least selected. Notably, traders aged 18 and 30 were the least likely to identify with these reasons, likely because they have not yet acquired the specialization needed to generate rapid profits.



In the following sections, it will be shown that access to credit (with low interest rates) is one of the main challenges faced by women traders and represents a key need for developing their commercial activities.

Figure 5. Reasons for working in cross-border trade

Based on the age groups of women traders



Source: UNCTAD, 2025.

Specialization in Cross-border trade

Cross-border trade is a profession that can be practiced long-term and transformed into a specialization, as observed through the responses of traders aged 51-75.

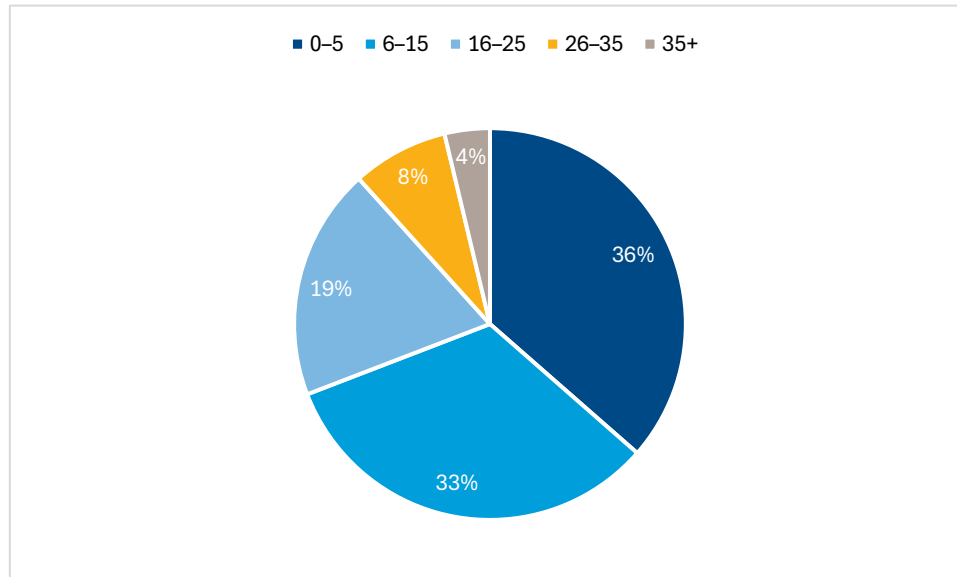
There is a link between the age of the traders and the years spent working in cross-border trade. Younger women have been working in cross-border trade for a short time, while older women have the most experience.

Within the total sample, for example, 36 per cent of the women have been working in cross-border trade for 0-5 years and 4 per cent have worked in trade for more than 35 years.



Figure 6. Years of work experience in trade

Based on the sample of total traders



Source: UNCTAD, 2025.

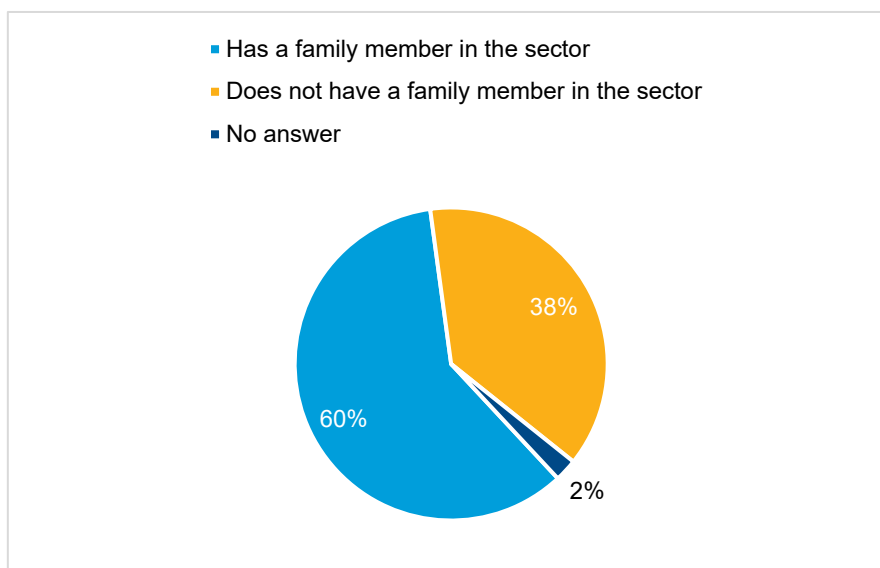
The per centage of women traders with up to five years in cross-border trade (36 per cent) contrasts with the result of 15 per cent of women who are up to 24 years old. This may reflect, as hypothesized earlier, a variety of situations, such as a number of women starting their trade activity after technical or university studies, seeing cross-border trade as an opportunity to start a business after having worked in other activities, experiencing a drop in income due to family reasons, or other motives.

Family Situation

Throughout this study, it will be observed that family members play an important role in the context of cross-border trade, influencing the duration of the business activity, the methods used by traders, as well as their future prospects within the sector. According to the surveys, cross-border trade is predominantly practiced as an individual activity, as 70 per cent of the traders stated they were self-employed. However, there is a notable family connection. Indeed, 60 per cent of the traders interviewed reported having a family member working in the sector. Of that group, 38 per cent identified their parents, 39 per cent their siblings, 27 per cent their children, and 15 per cent other relatives.

Figure 7. Proportion of traders with family members in the sector

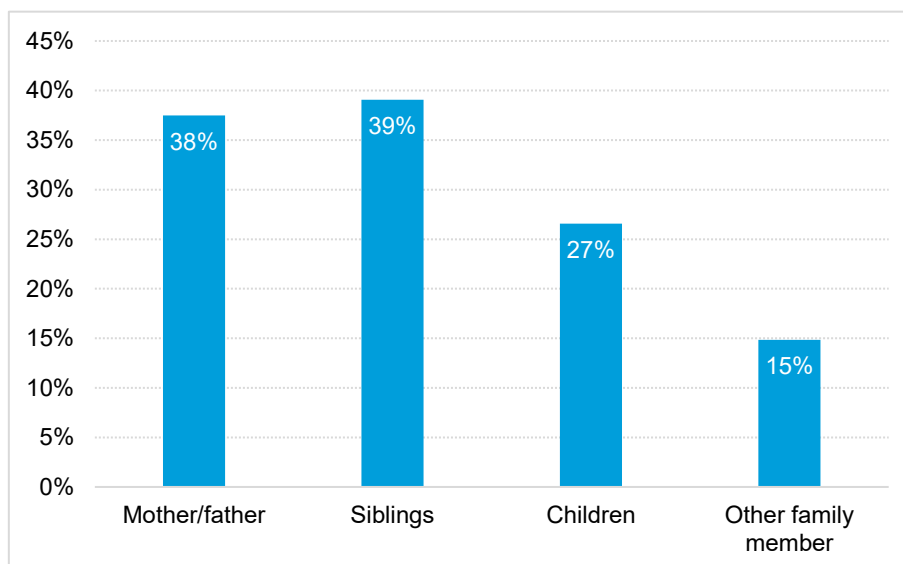
Based on the sample of total traders



Source: UNCTAD, 2025.

Figure 8. Proportion of traders with family members who work in cross-border trade

Based on the sample of traders who have a family member in the sector



Source: UNCTAD, 2025.

It was also observed that there is a relationship between having a family member specialized in cross-border trade, the years the trader has worked, and whether she sees a future in this sector. In fact, women with a family member and with more years of experience respond more often that they see a future in cross-border trade. The fact of sharing knowledge, experiences, best practices, and itineraries and having a safety net, allows them to get more out of the activity, live from it for longer, and specialize better. This explanation shows the possible virtuous cycle and the reason why a family link exists.

Figure 9. Proportion of family members who work in trade

Family member working in trade	Years in trade					
		0–5	6–15	16–25	26–35	35+
	Yes	69%	69%	69%	54%	80%
	No	66%	46%	42%	0%	50%

Source: UNCTAD calculations, 2025.

These initial observations suggest that cross-border trade represents a solution for economic independence and to escape poverty.

2. Formality and informality

Now that some elements of the profiles of women traders have been analyzed, the reasons why traders decide to pass through customs or not will be identified. This section will also show specific elements of the two reference groups (formal and informal) such as the goods traded or the type of transport taken.

Reasons for not passing through customs

In Bolivia, as in Ecuador and Peru, any individual who crosses the border with goods to trade must pass through customs (General Customs Law in Bolivia⁵, Legislative Decree N°1053 in Peru⁶, Cross-border trade and Investments in Ecuador, Organic Code of Production⁷). However, despite having a legal basis, in practice it is observed that cross-border traders do not often pass through customs and take alternative routes, which corresponds to the definition of informality proposed at the beginning of this study. Thus, the women who do not pass through customs are considered as informal traders while those who pass through customs are considered formal traders.

Informality is a common phenomenon in the three countries studied and disproportionately affects women. Indeed, according to the International Labour Organization database, 70 per cent of women in Ecuador were informal in 2023 as well as 79 per cent in Peru and 87 per cent in Bolivia (considering all sectors).

Figure 10. Proportion of informal employment in total employment by country and gender, 2023

	Total	Men	Women
Bolivia	84.5	82.7	86.5
Ecuador	68.2	66.5	70.4
Peru	77.3	75.8	79.2

Source: ILO, 2023.

⁵ Bolivia (1990), Ley General de Aduanas. <https://www.aduana.gob.bo/aduana7/lga-view>

⁶ Perú (2008), Decreto Legislativo N°1053, 2008, <https://www.sunat.gob.pe/legislacion/procedim/normasadua/gja-03/ctrlCambios/anexos/DLeg.1053.pdf>

⁷ Ecuador (2010), Comercio e Inversiones en Ecuador, Código Orgánico de la Producción. <https://www.aduana.gob.ec/gacnorm/data/CODIGO-ORGANICO-DE-LA-PRODUCCION-COMERCIO-E-INVERSIONES.pdf>

Of the 214 traders interviewed, 90 per cent responded that they do not go through customs when trading across the border.⁸ The reasons for not going through customs were diverse, from a lack of trust in officials and border authorities, to a lack of access to credit through formal channels. However, the main barrier to formalization mentioned by most women cross-border traders was administrative obstacles and limited access to knowledge. Indeed, 52 per cent responded that the lack of knowledge of cross-border procedures directly influences their decision to trade informally. Furthermore, 11 per cent reported not adequately understanding the trade rules and regulations, and 4 per cent attributed their informality to the difficulty in complying with the regulations and documentation requirements.

Within the 10 per cent of women who responded that they did pass through customs to trade, 19 per cent also faced a lack of knowledge of border procedures. This seems to indicate that there is a need to disseminate information better and make it more accessible (e.g., online, in paper format, through specific training). To have the greatest possible impact, the solutions linked to trade facilitation that are offered must consider the preferences of the traders.

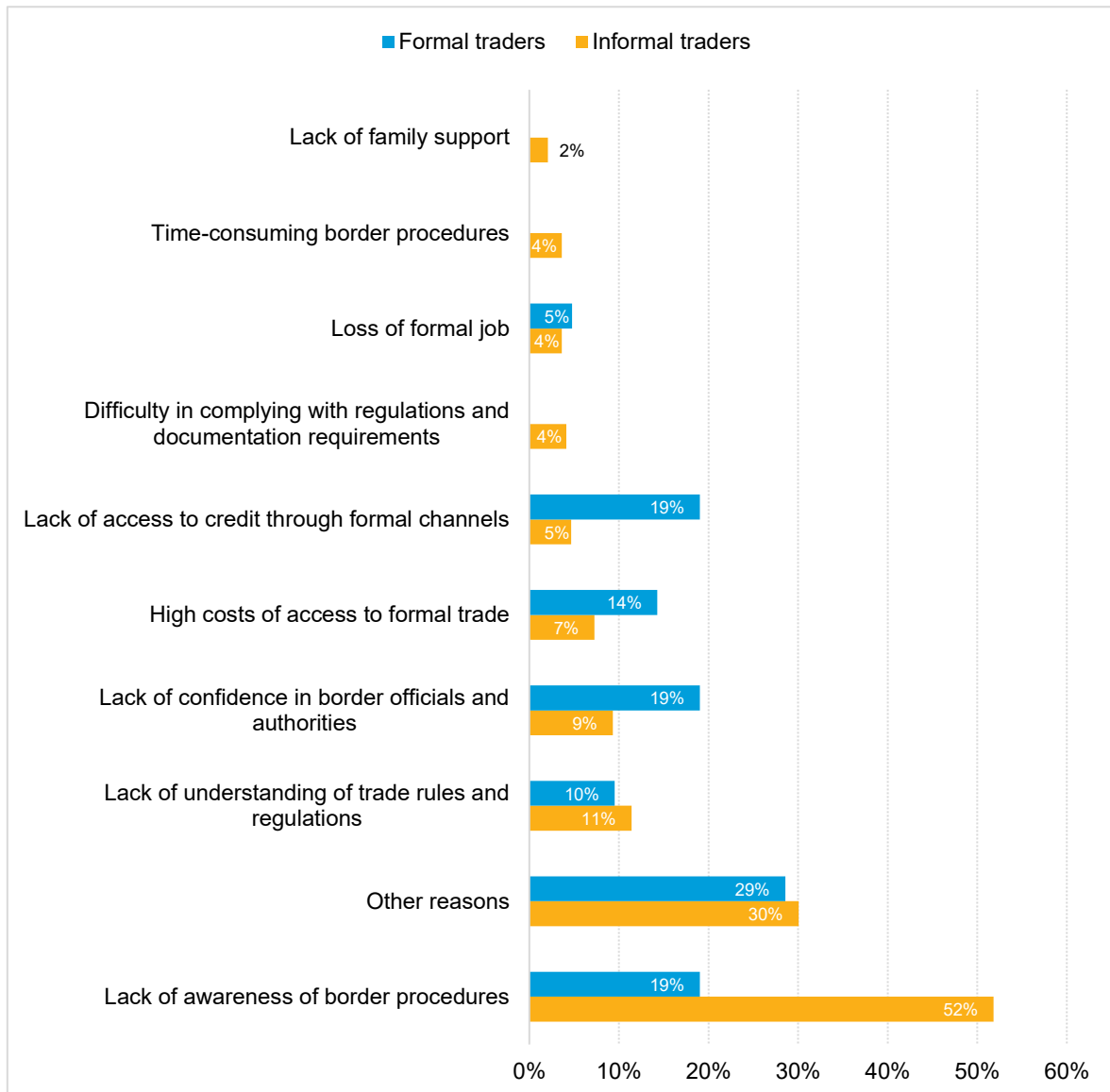
What may seem unexpected is that only 4 per cent of informal traders' state that they do not go through customs because they consider their procedures time consuming. This implies that the remaining 96 per cent of informal traders have either never gone through customs and therefore do not know how long the procedures take, or they have and consider customs to function efficiently. It is interesting to mention that several women who answered the question "Why don't you go through customs?" did not respond to the more direct question "Do you go through customs when conducting cross-border trade?". This omission suggests a possible apprehension or reluctance to reveal information about the type of route the trader chooses.

⁸ To avoid the sample date of the 214 traders to be too spread out, a subdivision of responses between Huaquillas and Desaguadero has not been made.



Figure 11. Reasons for not passing through customs

Based on the sample of total formal and informal traders



Source: UNCTAD, 2025.

The data also showed that informality and the fact of not going through customs was more associated with younger generations. 97 per cent of the traders aged 18-30 do not go through customs, compared to 88 per cent of the traders aged 31-50 and 85 per cent of the traders aged 51-75. This relatively high degree of informality may stem from various factors, like corruption. This will be analyzed later in the report.

Quantities traded

In the initial definitions, small-scale cross-border traders were presented as those who transport few goods regularly. For this reason, traders were asked what the volume and value of what they traded across the border was. The most common responses were “little,” “1 or 2 bags,” “1 bundle,” “I bring little,” or leaving the answer blank.



The choice not to answer this question or to do so imprecisely suggests, once again, the existence of a certain reluctance to provide this information. In the following sections, which will focus on issues of bribery, corruption, and seizure at the border, possible explanations for why this type of apprehension may exist can be given. Only 17 per cent of the traders were able to or wanted to give a monetary value to the traded goods and in these cases, the value was low, as were the quantities transported.

It is important to mention that several traders, especially at the border crossings between Peru and Bolivia, commented that they did not go through customs precisely because they transported too little and therefore not necessary.

Type of transport and frequency of trade

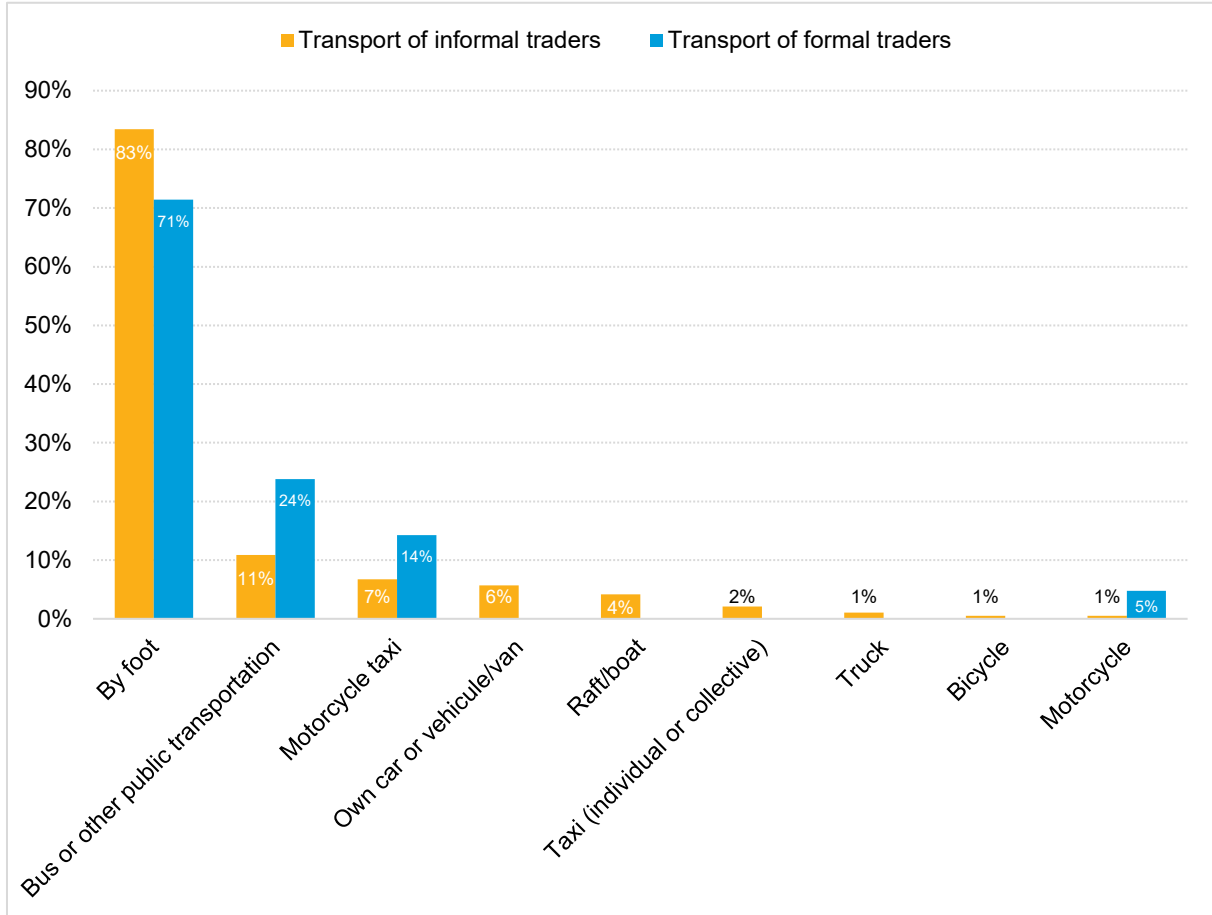
As seen in the graph below, traders who go through customs and those who do not mostly cross the border on foot. (83 per cent of informal women traders and 71 per cent of formal women traders). Trading on foot becomes the preferred option depending on the distance from the border, when non-motorized routes are taken, and depending on the quantity that is transported.

For formal women traders, a change in responses is perceived that tends more towards motorized options, such as public transport (24 per cent of formal women vs. 11 per cent of informal women), moto taxis (14 per cent of formal women vs. 7 per cent of informal women). This trend coincides with the observations made by the UNCTAD consultant, who noted that border crossings near customs posts are usually more accessible to motor vehicle crossing.



Figure 12. Transport used by women cross-border traders

Based on the sample of total formal and informal traders



Source: UNCTAD, 2025.

It is important to take into consideration that there is very often a combination of modes of transport. This means that the results initially presented vary. For example, 70 per cent of informal traders cross the border exclusively on foot, 5 per cent combine the use of a bus or public transport with walking, and 4 per cent alternate between a raft or boat and walking, among other means. It is evident that “on foot” is the most common method mainly because it is cheaper, facilitates the discreet transport of goods and reflects the proximity of border posts.

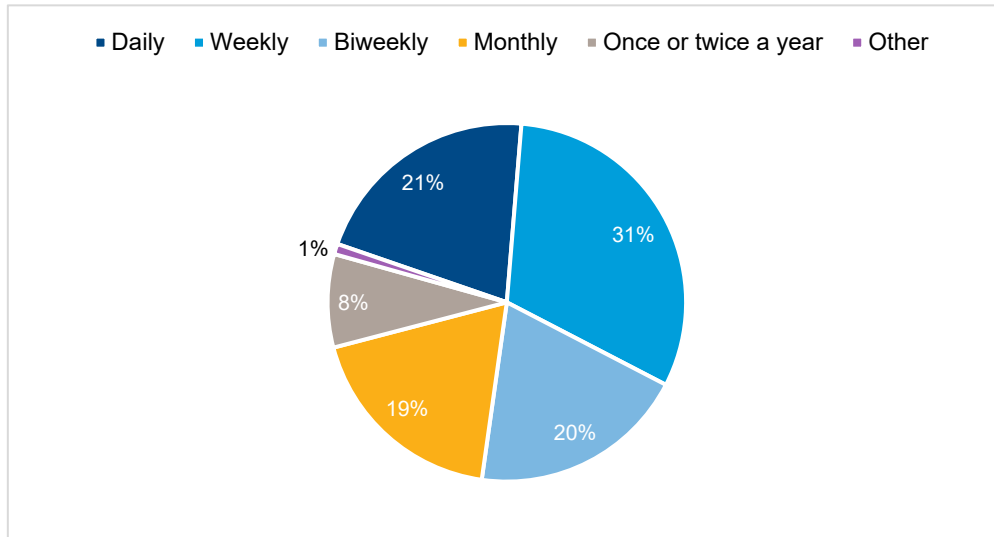
For formal traders, 62 per cent travel solely on foot, 14 per cent solely by bus or other means of public transport, 10 per cent combine a bus or public transport with walking, 10 per cent use motorcycle taxi, and 5 per cent use motorcycle taxi and/or motorcycle.

In addition to trading mostly on foot, 52 per cent of the interviewed traders cross the border daily or weekly. The frequency of the crossing will depend on the type of merchandise sold as well as its value. These initial results concerning the means of transport used and the frequency of border crossings provide local governments with an indication of where to invest in order to support the well-being of the traders (for example, improving road infrastructure).



Figure 13. Frequency of border crossings

Based on the sample of total traders



Source: UNCTAD, 2025.

It can also be observed that young traders often cross the border on foot. According to the following figure, 90 per cent of women who trade daily and are between 18-30 years old, trade on foot.

Figure 14. Border crossings on foot based on age and frequency

Frequency of border crossing	Age		
	18–30	31–50	51–75
Daily	90%	81%	63%
Weekly	75%	93%	80%
Every two weeks	100%	89%	100%
Monthly	80%	78%	86%
Once or twice a year	80%	29%	67%

Source: UNCTAD calculations, 2025.



Photograph 3. Border crossing at Desaguadero.



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

Photograph 4. Border crossing near Desaguadero by raft.



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.



Photograph 5. Border crossing at Huaquillas



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

3. Goods and activity

This section analyzes the type of goods traded by the women, their suppliers, places of origin as well as the places of sale. A new subdivision was made between formal and informal traders to demonstrate that the differences in their practices are minimal, which could serve as a motivating factor for informal traders to turn toward formality.

Type of goods

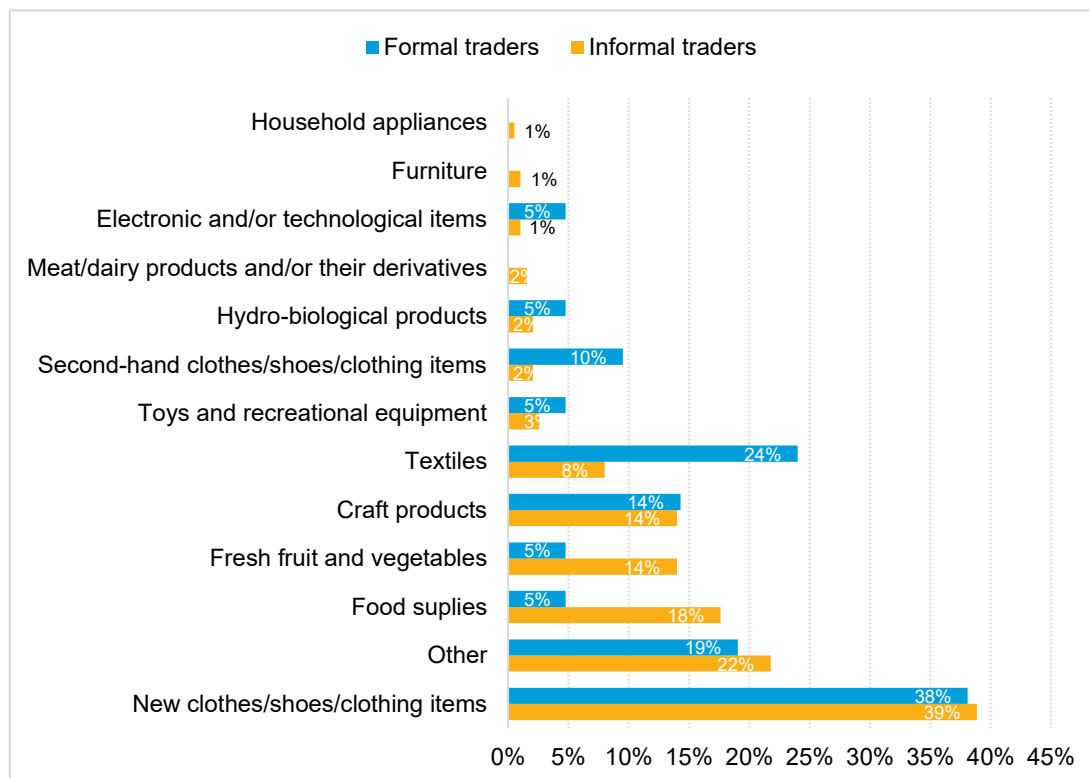
The products most traded by women traders, both formal and informal, are new clothes, shoes, and new clothing items, with an incidence of 39 per cent among informal traders and 38 per cent among formal traders. The distinction is that informal traders trade more perishable products such as fruits and vegetables (14 per cent); groceries (18 per cent); meat, dairy, and/or their derivatives (2 per cent). This can be explained because for certain products, for example meat is prohibited from being imported into Peru (2 per cent)⁹, while for other products there are phytosanitary rules that, if not respected, lead to the seizure of the goods.¹⁰

⁹ SUNAT. List of Prohibited Merchandise for Importation. SUNAT. Retrieved September 5, 2025, from <https://www.sunat.gob.pe/orientacionaduanera/mercanciasrestringidas/listas/listaMercanciaProhibida-Importa.pdf>

¹⁰ National Agrarian Health Service of Peru (SENASA), "Requirement Lookup," retrieved September 5, 2025, from <https://servicios.senasa.gob.pe/consultaRequisitos/consultarRequisitos.action>

Figure 15. Goods traded by formal and informal women cross-border traders

Based on the sample of total formal and informal traders



Source: UNCTAD, 2025.

Photograph 6. Types of goods traded near Desaguadero



Source: Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

Photograph 7. Types of goods traded near Huaquillas



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

Sourcing of resources and origin

The next table goes over the main regions of import for all three countries. It is observed that the largest domestic imports are from China, the United States and Latin America. The aim of the interviews was to verify whether the same trends are observed and whether the origin of the traders' goods is local/regional or international.

Figure 16. Bolivia, Ecuador and Peru imports

In percentages

	Argentina	Brazil	Chile	Colombia	China	United States	European Union	Other countries
Bolivia	13	15	11	n.d.	19	9	n.d.	36
Ecuador	n.d.	4	n.d.	7	24	22	10	33
Peru	5	7	n.d.	n.d.	29	19	9	32.4

Source: WTO, 2021.

According to the survey results, 84 per cent of informal women traders obtain their products within their own country, 59 per cent from Latin America, 10 per cent from China, and 2 per cent from the United States. In the case of formal traders, a slight variation is observed with a greater tendency toward internationalization: 81 per cent acquire their goods nationally, 19 per cent from Latin America and China, and 5 per cent from the United States.

However, 13 per cent of informal women and 10 per cent of formal women indicated that they did not know the origin of the goods they trade. This can be problematic for several reasons: the goods may be

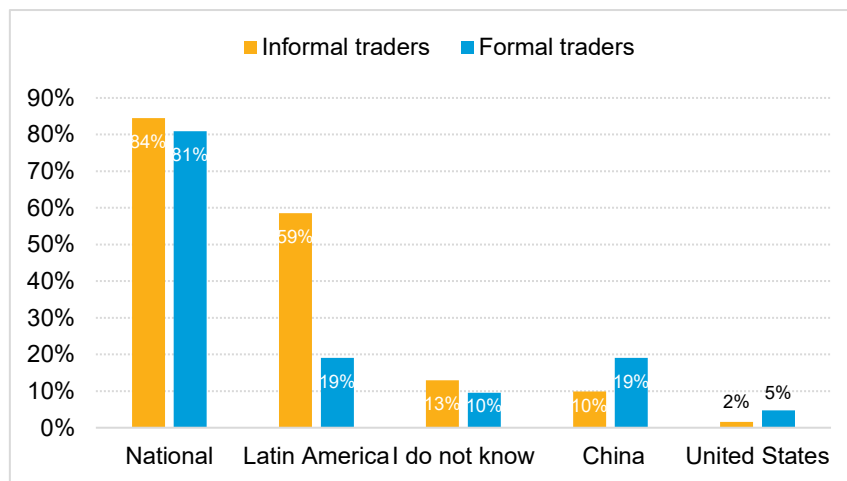


dangerous, not comply with the country's regulations, or even have an illicit origin, which increases the probability of seizure and could expose traders to arrests on criminal charges.

But it is also possible that the "I do not know" answers from the traders were influenced by the fact that they did not want to reveal that some of their products are from the other side of the border and have not passed through customs. From there, it is also possible that some of the responses of not knowing the origin were for a similar reason. Indeed, there were comments from traders who mentioned that products made in the neighboring country were sold as national. This was a commercial strategy as the traders associated national goods with better quality.

Figure 17. Origin of traded goods

Based on the sample of total formal and informal traders



Source: UNCTAD, 2025.



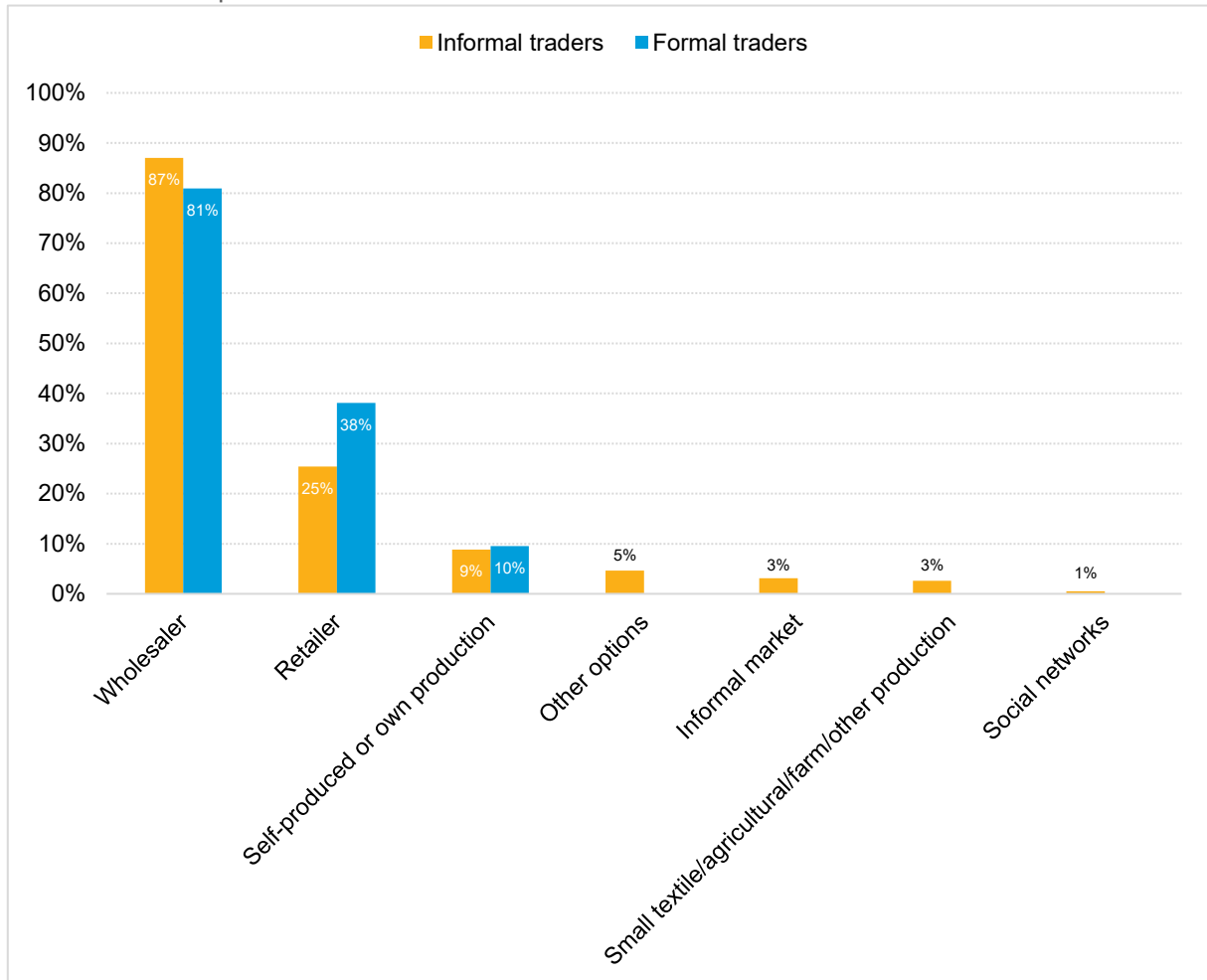
Suppliers

Relative to the types of suppliers used, 87 per cent of informal traders obtain their goods from a wholesaler, while 25 per cent also get them through a retailer. The same occurs with formal traders, 81 per cent of them responded that they obtained their goods from a wholesaler while 38 per cent said they obtained them thanks to a retailer.

Normally to buy from wholesalers, it is necessary to work in a business; however, in the case of cross-border traders, since they buy in large volumes or in quantities where they can access discounts, they can access wholesalers despite being self-employed in 70 per cent of cases and selling small quantities.

Figure 18. Types of suppliers

Based on the sample of total formal and informal traders



Source: UNCTAD, 2025.

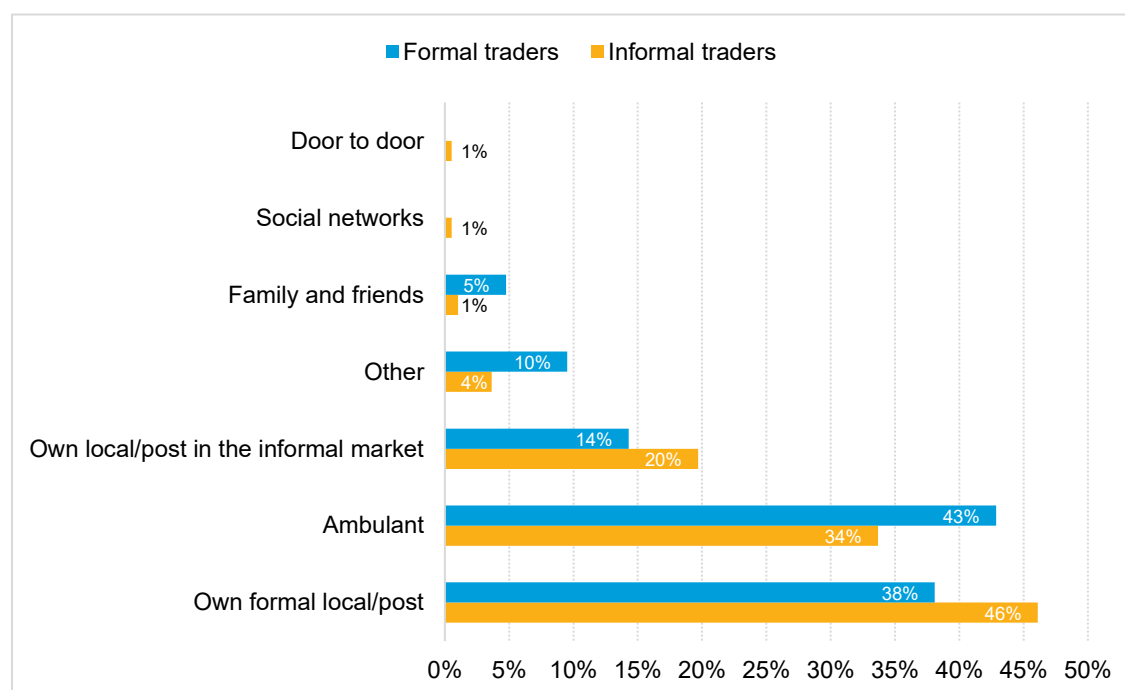
Places of sale

The traders were also asked to specify the channels through which they sold their goods. The informal traders responded that they sold their goods in three types of markets: a formal self-owned store or stall (46 per cent), a self-owned store or stall in the informal market (20 per cent), or as street vendors (34 per cent).

On the other hand, 43 per cent of formal traders stated that they sold as street vendors, 38 per cent in a self-owned store or stall and 14 per cent in a self-owned store/stall in the informal market. It can be hypothesized that formal traders may feel more comfortable selling as street vendors, since they have goods that have been verified and there is a lower risk of seizure. Despite being one of the most selected options, street vending can also generate conflicts between traders as it creates competition when similar goods are sold along the same street.

Figure 19. Traders' sales channels

Based on the sample of total formal and informal traders



Source: UNCTAD, 2025.

Through the preceding graph, it is observed that women traders who go through customs can choose to sell their goods at a self-owned stall in the informal market.

Similarly, women who do not go through customs can sell their goods at a self-owned stall in the formal market. 59 per cent of women between 18-30 years old and who do not go through customs, sell their goods at a formal stall. In theory this should not be possible, but in practice it could mean that traders use informal or non-compliant methods to carry out their activities.

Figure 20. Formal stalls based on customs crossing and age

Crossing through Customs	Age			
		18–30	31–50	51–75
	Yes	50%	33%	43%
	No	59%	44%	32%

Source: UNCTAD calculations, 2025.

On the other hand, 50 per cent for example of women cross-border traders aged 18-30, sell their goods at informal stalls. This indicates that informality in trade can take many forms and highlights the need for a structured framework to understand these different types.

Figure 21. Informal stalls based on customs crossing and age

Crossing through Customs	Age			
		18–30	31–50	51–75
	Sí	50%	0%	29%
	No	13%	26%	20%

Source: UNCTAD calculations, 2025.

This first subsection on the profiles of small-scale cross-border traders presented the age range of the sample (18-70+), the type of activity these women engage in across the border (80 per cent selling and buying), and the reasons for trading, which vary by age (necessity, geographical proximity, or main livelihood). It also highlighted the generational dimension, with 60 percent of cases showing that trade is passed down within families, as well as the predominance of low value-added products (for example, new clothes), and the frequency with which they cross the border and the types of transport they take (mostly on foot).

This subsection also notes that informality is a reality at the two border posts affecting 90 per cent of the traders interviewed. Lack of transparency is one of the elements that has an impact in choosing informality over formality. This suggests that trade facilitation measures currently implemented do not have the expected impact.

The following testimony of Ms. Gladys Baño exemplifies what has been presented throughout this first part of the report.

Table 1. The testimony of Ms. Baño

Ms. Gladys Baño gets comfortable in her stall on the Peruvian border to share her story, shaped by more than thirty years of dedication to cross-border trade. Born in Ecuador, Gladys settled in Peru after marrying a Peruvian from a family of traders, which marked the beginning of her career in the world of cross-border trade.

In her early days, she sold ceramics, but over time she diversified her activity and began importing plastic bags from across the border. One of the most difficult periods she remembers was during the 1980s, when intense rains flooded the region. Gladys



recalls how, on more than one occasion, she had to cross the border on foot, with the water up to her waist, to be able to stock up on merchandise.

The 2000s also represented a challenge. The informal transfer of products exposed her to seizures in both Peru and Ecuador. She recalls that, when crossing through unofficial routes at night, the transporters would ask her if she was not afraid to do it alone. Her answer was always the same: “With faith, everything will turn out well.” Today, looking back, she wonders how she managed to cross those dark and dangerous paths, but she knows she did it for her children.

For a time, she worked in Guayaquil, Ecuador, but returned to Tumbes to be able to take care of them. During the COVID-19 pandemic, she was forced to close her business and, together with her family, began to sell bread as a temporary source of income.

Gladys has also faced discrimination and insults due to her Ecuadorian origin. She overcame this thanks to the support of her family and other traders. That same support was key when another trader tried to appropriate her stall.

With pride, she remembers that she took over the leadership of the family business when her partner began to get into debt for no apparent reason. At that time, she had to stretch herself thin, varying for her children while keeping the business afloat. The mother of 5 takes pride in having enabled one of her children to become a professional, while the others also dedicate themselves to cross-border trade.

For Gladys, getting ahead has been a real battle. However, thanks to her effort, resilience, and determination, today she can work with greater peace of mind and continue to support her family with dignity.

B. Officials at the Borders

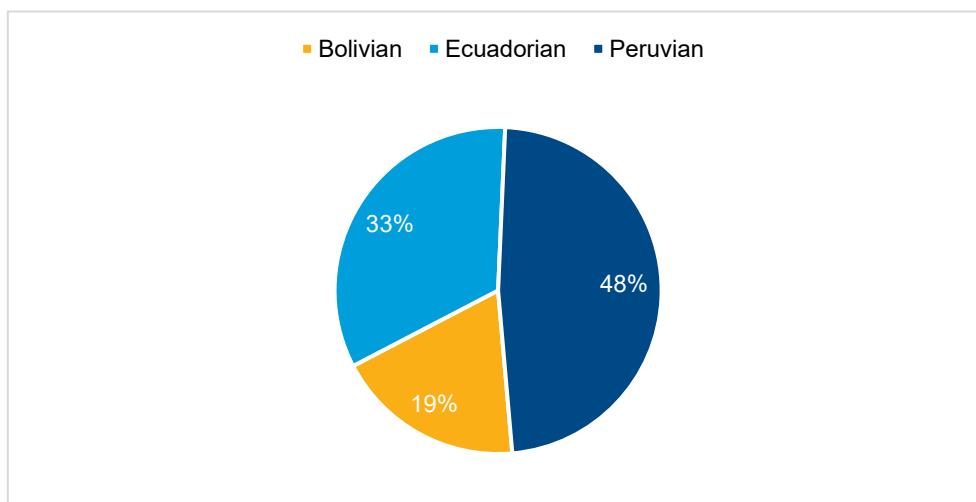
This section analyzes the profiles of officials working in the border posts of Huaquillas and Desaguadero and compares their observations with the daily experiences reported by traders. Although similar questions were asked in separate surveys, responses may differ. This may indicate that officials are most likely observing the behavior of traders who pass through customs or are not yet fully aware of cross-border traders' practices.

The profile analysis of officials was developed from 96 responses to a specially designed survey. The results show a higher representation of officials working in Peru (48 per cent), than officials working in Ecuador (33 per cent) and in Bolivia (19 per cent). This is explained by the fact that there are two border crossings on the Peruvian border.



Figure 22. Distribution by country of work

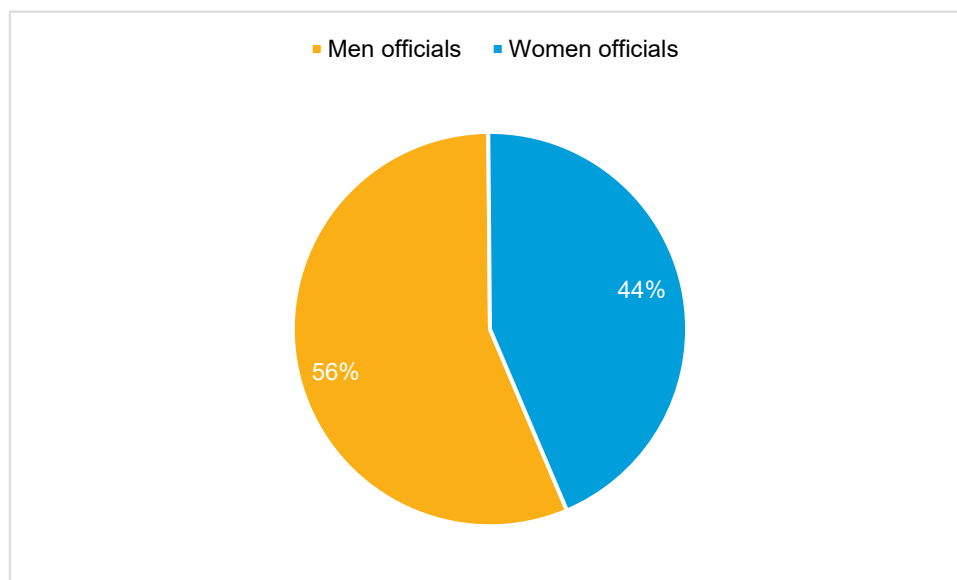
Based on the sample of total officials



Source: UNCTAD, 2025.

Figure 23. Distribution by officials genders

Based on the sample of total officials



Source: UNCTAD, 2025

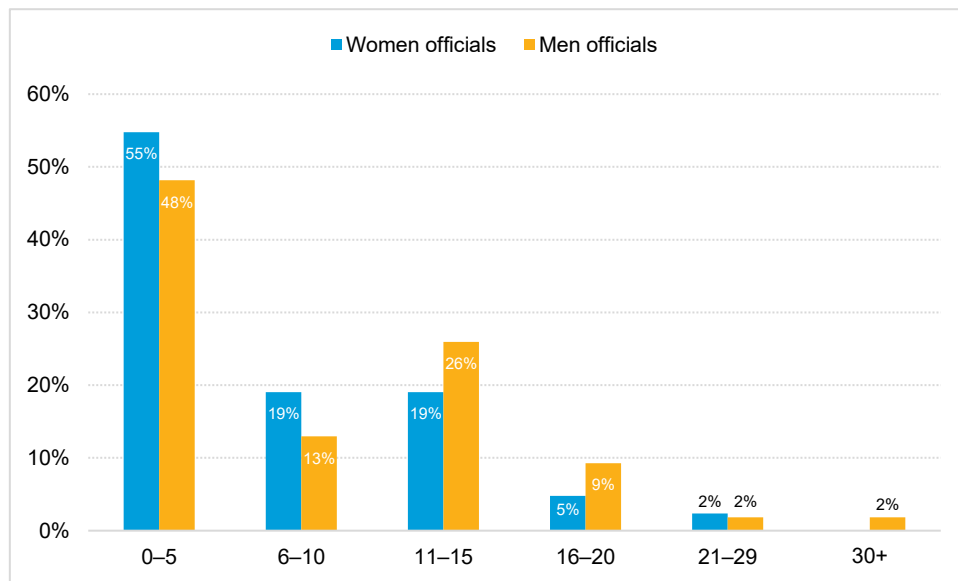
Of the officials interviewed, 56 per cent were men and 44 per cent were women. Analysis of the years that both genders have spent working in their current agency reveals a clear trend. Women are more prevalent in the 0–5-year (55 per cent of women vs 48 per cent for men) and 6–10-year (19 per cent of women vs 13 per cent of men) ranges, this trend is reversed from 11 to 15 years. Indeed, 26 per cent of men vs 19 per cent of women work in the same agency for 11 to 15 years.



This can be explained in two ways. On one hand, the hiring policies may be actively attracting more women and on the other hand, women may change jobs more frequently due to a lack of flexibility and career development opportunities, resulting in shorter tenures. These findings highlight the importance of government support and the development of career retention programs, which will be discussed in detail in the section dedicated to women border officials.

Figure 24. Distribution by gender and years of work in the sector

Based on the sample of total men and women officials



Source: UNCTAD, 2025.

The following graphs subdivide the responses according to the gender of the officials. The objective of this subdivision is to verify if women officials have a clearer perception of the reality that traders face and if their responses are closer to what the traders were able to answer.

Transport used by women traders

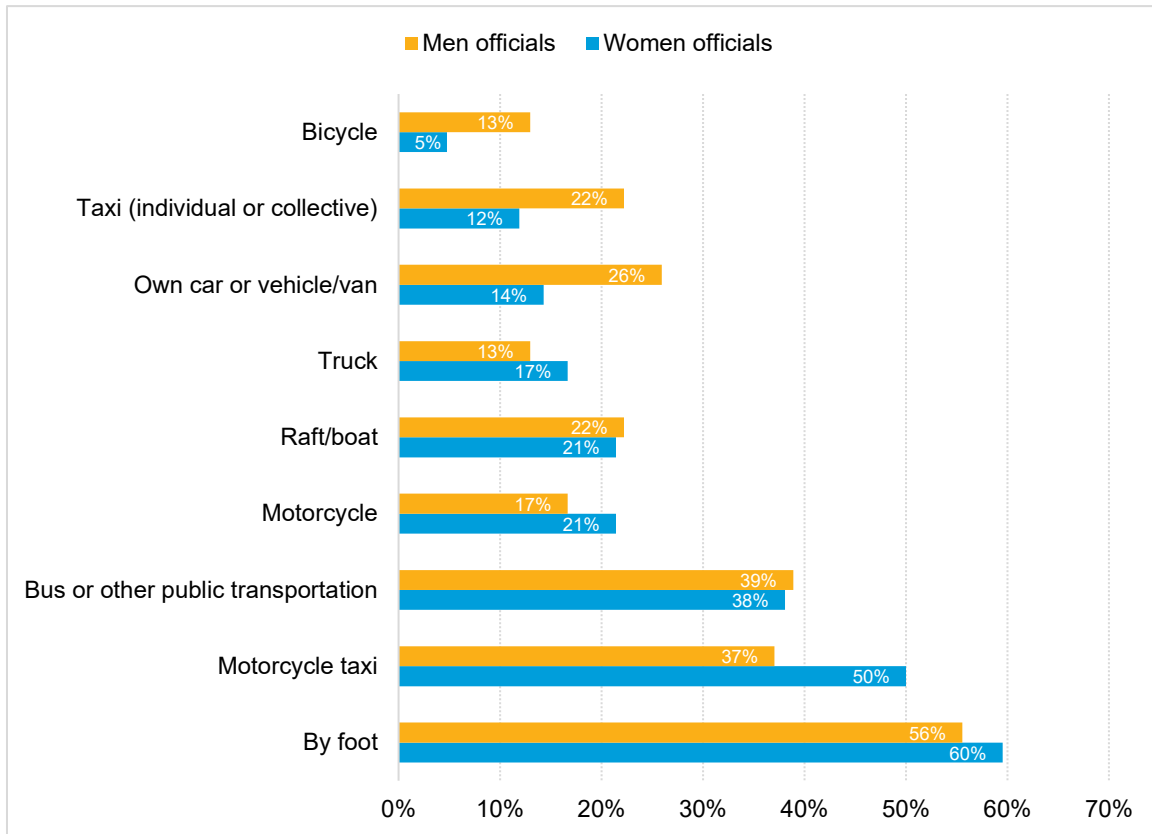
According to both men and women officials, women traders most frequently cross the border on foot (56 per cent and 60 per cent, respectively). Unlike the responses given by the traders, a perception of greater use of motorized transport is observed. Indeed, after the "on foot" crossing, the motorcycle taxi appears as the second most used transport method according to women officials (50 per cent) and men officials (37 per cent), followed by the bus or other public transport unit (39 per cent of men officials and 38 per cent of women officials). Previously, it was highlighted that formal traders were the ones who passed through customs more often using motorized transport, which suggests that officials would be interacting mainly with a different reference group.

It is important to mention that in the following graphs, officials had the possibility of responding "I do not know" to the questions asked. It is observed that this response was selected more frequently by less experienced men officials. However, when considering the total number of officials (men and women of all experience levels) it is again the men who show a greater tendency to declare that they do not know the answer.



Figure 25. Type of transport used by traders according to officials

Based on the sample of total men and women officials



Source: UNCTAD, 2025.

Goods traded

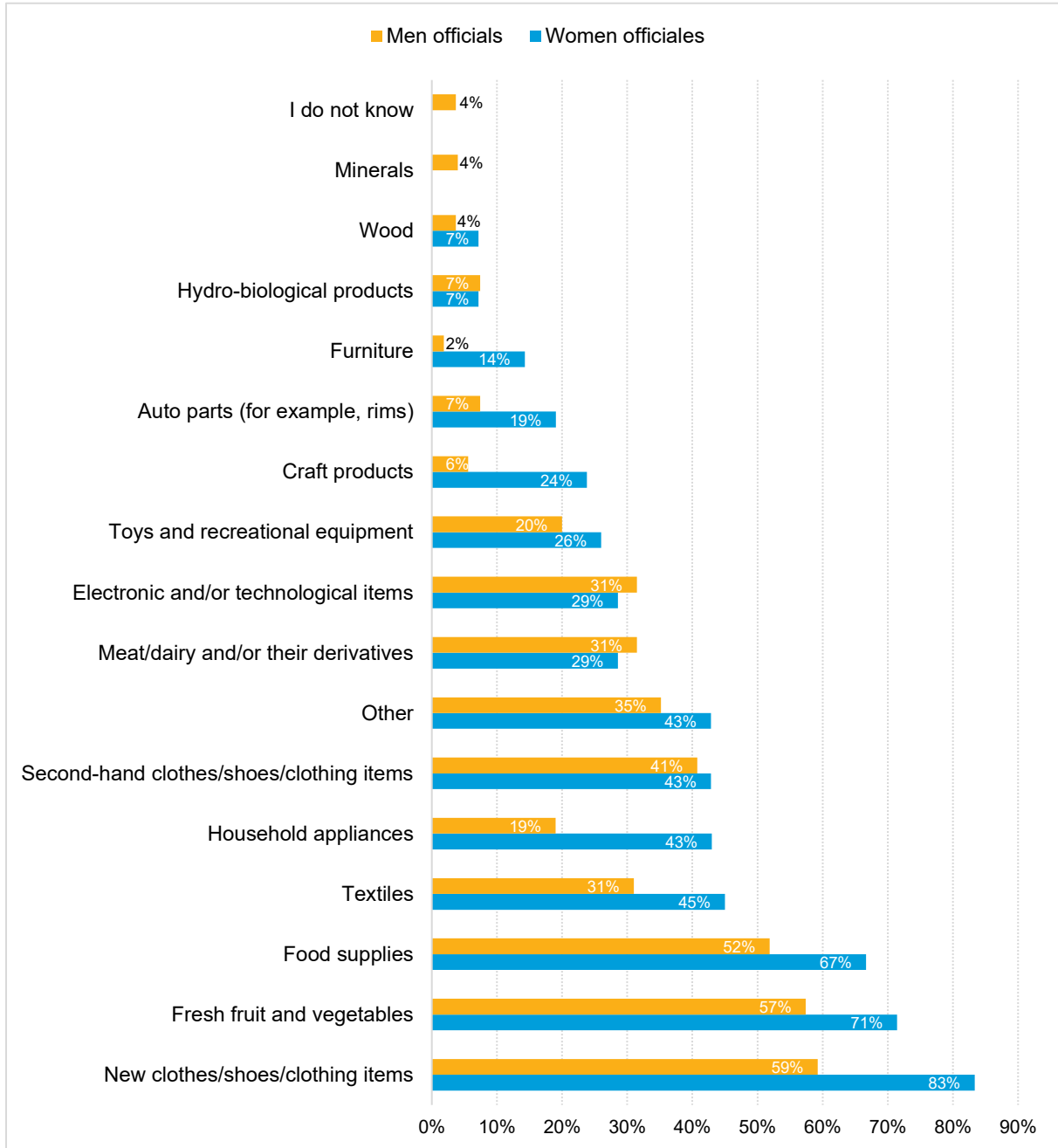
Similar to what the 214 traders responded, officials marked new clothes, fresh fruits and vegetables, and groceries as the most traded goods. Women officials were the ones who selected these options more often.

However, in comparison to the traders' responses, the proportion of appliances, electronic items, and/or technological items increases. This difference can be explained by the fact that, in Peru, such goods are subject to customs clearance due to special import and export rules. This suggests once again that officials may be referring primarily to the products handled by formal traders.



Figure 26. Type of goods traded by traders according to officials

Based on the sample of total men and women officials



Source: UNCTAD, 2025.

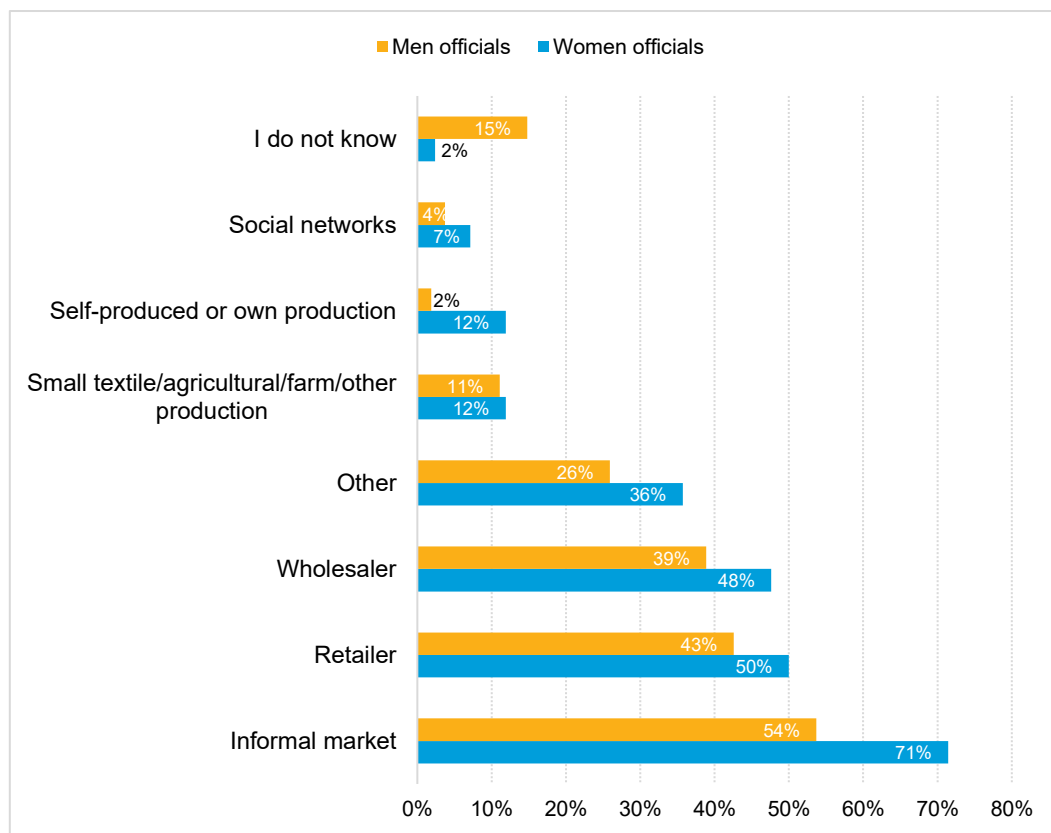
Suppliers and sales channels

While officials' perceptions of transport and types of traded goods align relatively closely with traders' responses, the same cannot be said about suppliers and sales channels. For both cases, the perception of informality becomes higher.

Both women and men officials consider that the traders' goods are obtained from informal markets (71 per cent and 54 per cent), followed by retailers and lastly, wholesalers. This finding can be interpreted in several ways: 1) traders did not feel comfortable saying that they buy their goods from informal markets (since the products may be considered of lower quality or because there is a greater risk of seizure), 2) officials have a clearer perception of what an informal market is and 3) Women traders need more information on the implications of operating informally.

Figure 27. Traders' suppliers according to officials

Based on the sample of total men and women officials

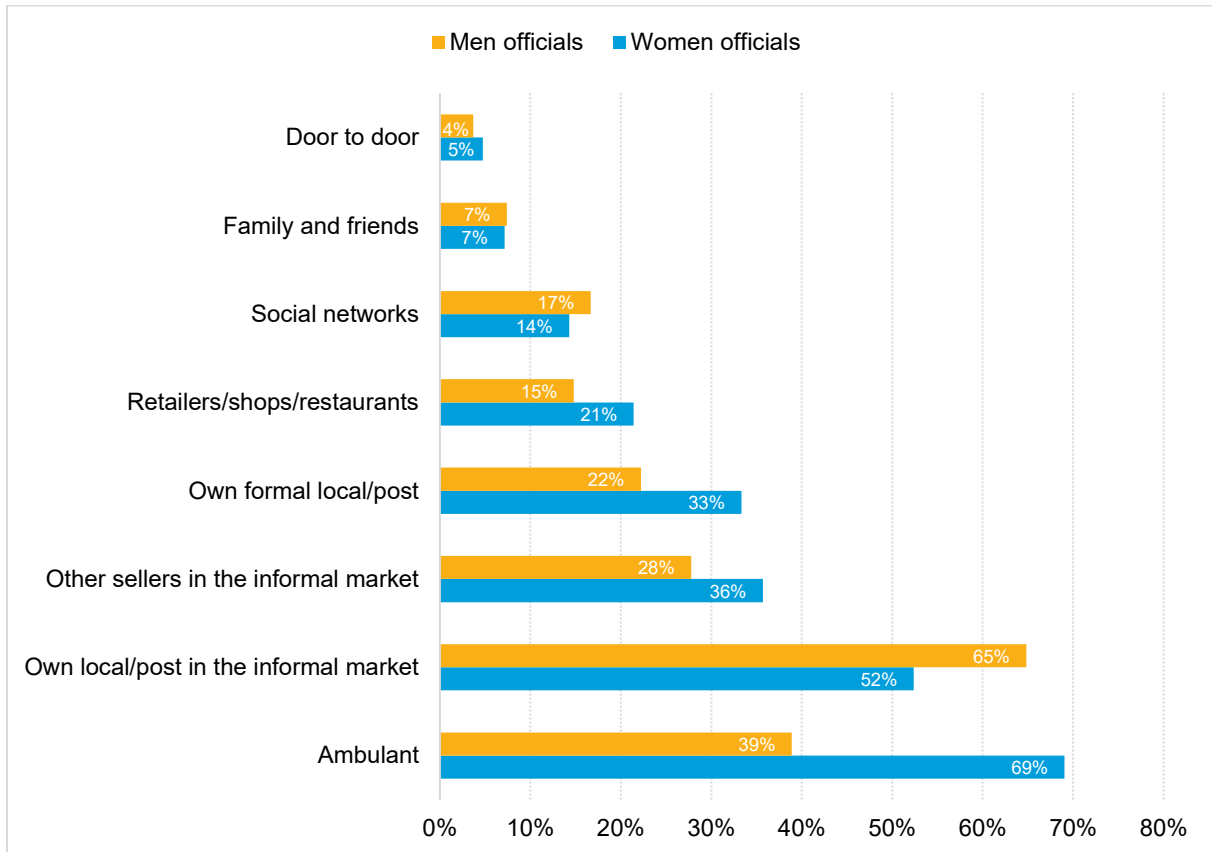


Source: UNCTAD, 2025.

Regarding sales channels, the officials' answers align more closely to those of the traders. The three most frequently selected options were street vending, sales in informal markets, and selling to other informal traders. These responses reinforce the idea that informality takes multiple forms and cannot be reduced solely to the act of not crossing through official routes.

Figure 28. Traders' sales channels according to officials

Based on the sample of total men and women officials



Source: UNCTAD, 2025.

Officials' responses confirmed several trends already highlighted by traders (e.g. trade in new clothing, crossing the border on foot, and street sales) but they also suggest that informality is even more widespread than traders themselves reported.

The analysis further shows that women officers were less likely to choose the option "I do not know", and provided responses more closely aligned with the traders' (e.g. sales channels, suppliers).



III. Obstacles

The first two sections analyze the profiles of traders and the factors that lead them to engage in cross-border trade. It was observed that this sector offers opportunities for specialization and can provide essential support for families. Unfortunately, it is also affected by obstacles and barriers that make the activity difficult and even dangerous.

This section examines the financial and social barriers that have negative impact on traders' activities and safety. Additionally, it considers factors that have a more indirect impact on their work, including limited training and insufficient or inadequate infrastructure.

A. Regulatory Barriers

1. Lack of knowledge of border procedures

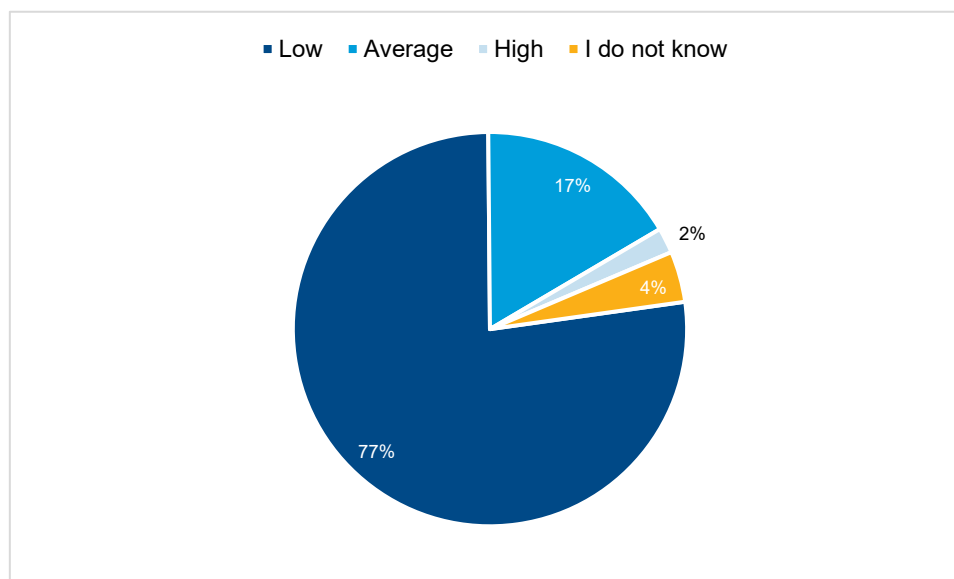
The responses collected in the surveys indicate that traders need access to clear and reliable information on trade and border procedures. Limited information and guidelines can reduce the profits from their business activity and sudden closure of business due to seizure of their goods.

A clear example is the limited knowledge on simplified trade regimes, which are designed to facilitate customs procedures, simplify declarations, and encourage the transition from informality to formality.

77 per cent of the surveyed officials indicated that the traders' level of knowledge about these regimes is low, which prevents them from accessing the benefits they offer.

Figure 29. Traders' level of knowledge of simplified trade procedures

Based on the sample of total men and women officials



Source: UNCTAD, 2025.

This reality was established by asking traders if they knew about or used any simplified trade regime. 91 of the traders responded that they do not know about or use any type of simplified regime. Of these 91 traders, 86 per cent commented that they did not have enough information or that the available information was difficult to understand.

Therefore, it is possible that the lack of knowledge about the regimes and their benefits is due to the difficulty of finding said information. Not all regimes appear on government pages; the explanations are complex to interpret and can lead to confusion.

The traders who knew about some simplified regimes but did not use them blamed the number of requirements (3 per cent), the inefficiency at border posts (2 per cent), and the limited list of eligible products (1 per cent). 2 per cent even mentioned that the simplified regime did not provide enough benefits and 3 per cent that informality offered more flexibility. In regard to this last number, it is important to show that despite the flexibility and economic outlet that informality can offer, it is accompanied by insecurity.

Table1. Examples of simplified customs regimes for trade in the selected countries

COUNTRY / REGIME	DESCRIPTION
BOLIVIA: Import Clearance of Minor Value	Through this procedure, the owners of goods can directly perform the Import Customs Clearance through the Simplified Import Declaration of Minor Value, without the need to hire a Customs Broker. It applies to goods that are moved on foot, by land, air, or river transport whose value does not exceed \$ 2000.- (Two thousand 00/100 US dollars) for the case of the border with Peru. The owner of the goods can prepare the Simplified Import Declaration through the website of the Customs Authority or request Customs Authority to prepare it, at no cost. The Minor Value Declaration is easy to fill out and can be prepared from any computer or mobile device with an Internet connection. In case of

	not being registered as an importer with the Customs Authority, you can register in the system at the time of preparing the Minor Value Declaration. ¹¹
ECUADOR: Simplified Customs Declaration	Valid for the entry of goods subject to the payment of taxes, whose value is less than or equal to USD \$2,000.00 USD (or its equivalent in another currency). The owner of the goods must go to the corresponding Customs office where they will request the electronic registration of the Simplified Customs Declaration (DAS), and attach the documents requested by Customs. Once the calculation of taxes is completed, the respective customs liquidation will be delivered so that it can be paid at the respective banking institutions. ¹²
ECUADOR: International Postal Traffic and accelerated messaging or Courier	It is the sending of packages and/or bundles through the Public Operator of the Official Postal Service of Ecuador or a Courier Company, whose value does not exceed the limit established in the Regulations (according to category) and which will be dispatched through simplified formalities, in accordance with the procedures established by the Customs of Ecuador. Shipments or packages that exceed the established limit will be subject to general customs regulations. The relevant categories detailed in the regulation are: “CATEGORY C - 100 Kg \$5000 USD. These are all packages that weigh up to 100 kilograms and up to 5000 that do not fall into any other category. The value and weight characteristics must be presented simultaneously with the exception of samples without commercial value. This category does not include textiles and footwear.” “CATEGORY D – Clothing, manufactured textiles, and footwear. These are all packages with clothing, other manufactured textile articles, and footwear, which are not included in category B, must be declared in this category, and the weight cannot exceed 20kg or the value exceed \$2,000.00 USD (or its equivalent in another currency).”¹³
PERU: Simplified Import Clearance	Through this procedure, shipments from abroad can be imported or received through air, sea, or land cargo companies, for a maximum FOB value of US\$ 2,000.00 USD per shipment. It can be done directly by the importer, or by requesting the service of an accredited customs agent, who, on their behalf, requests the numbering of the declaration and manages the procedures with customs. The goods that can enter under this regime, among others, are: goods whose FOB value does not exceed US\$ 2,000.00 USD, including liberated imports, and postal shipments (Serpost) and fast delivery

¹¹ National Customs Service of Bolivia, “Import clearance of minor value”, retrieved September 17, 2025, from https://www.aduana.gob.bo/aduana7/sites/default/files/kcfinder/files/Boletines-Material-Info/MENOR_CUANTIA_2022.pdf and National Customs Service of Bolivia, “FAQ”, retrieved September 17, 2025, from <https://www.aduana.gob.bo/aduana7/content/menor-cuant%C3%ADa>

¹² National Customs Service of Ecuador, “Entry of goods (cross-border trade)”, retrieved September 17, 2025, from <https://www.aduana.gob.ec/servicio-al-ciudadano/viajeros-por-via-terrestre/>

¹³ National Customs Service of Ecuador, “Authorization for the Entrance of Goods through Postal Traffic for Import”, retrieved September 17, 2025, from <https://www.gob.ec/senae/tramites/autorizacion-ingreso-mercancias-mediante-trafico-postal-importacion> and National Customs Service of Ecuador, “International Postal Traffic and Express Courier Services”, retrieved September 17, 2025, from <https://www.aduana.gob.ec/servicio-al-ciudadano/envios-courier-postal/>



	shipments (courier), for an FOB value of up to US\$ 1,000.00 USD, intended for the same importer. It is a necessary requirement to have a Unique Taxpayer Registry (RUC) number and to have an active and verified status at their registered address. However, there are exceptions for Not being obliged to have a RUC: “Natural persons who occasionally carry out imports or exports of goods, whose FOB value per operation does not exceed US\$ 1,000.00 USD and who register a maximum of 3 imports or exports per year. “Natural persons who, for a single time, in 1 calendar year, import or export goods, whose FOB value is greater than US\$ 1,000.00 USD and does not exceed US\$ 3,000.00 USD”,¹⁴
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Simplified trade regimes represent a useful tool for traders, as they offer benefits without implying police fines if they are not used. However, the lack of knowledge of other mandatory regulations, such as sanitary or phytosanitary ones, can have serious consequences. Failure to comply with these requirements can lead to the seizure of products, directly affecting the commercial activity of the women involved.

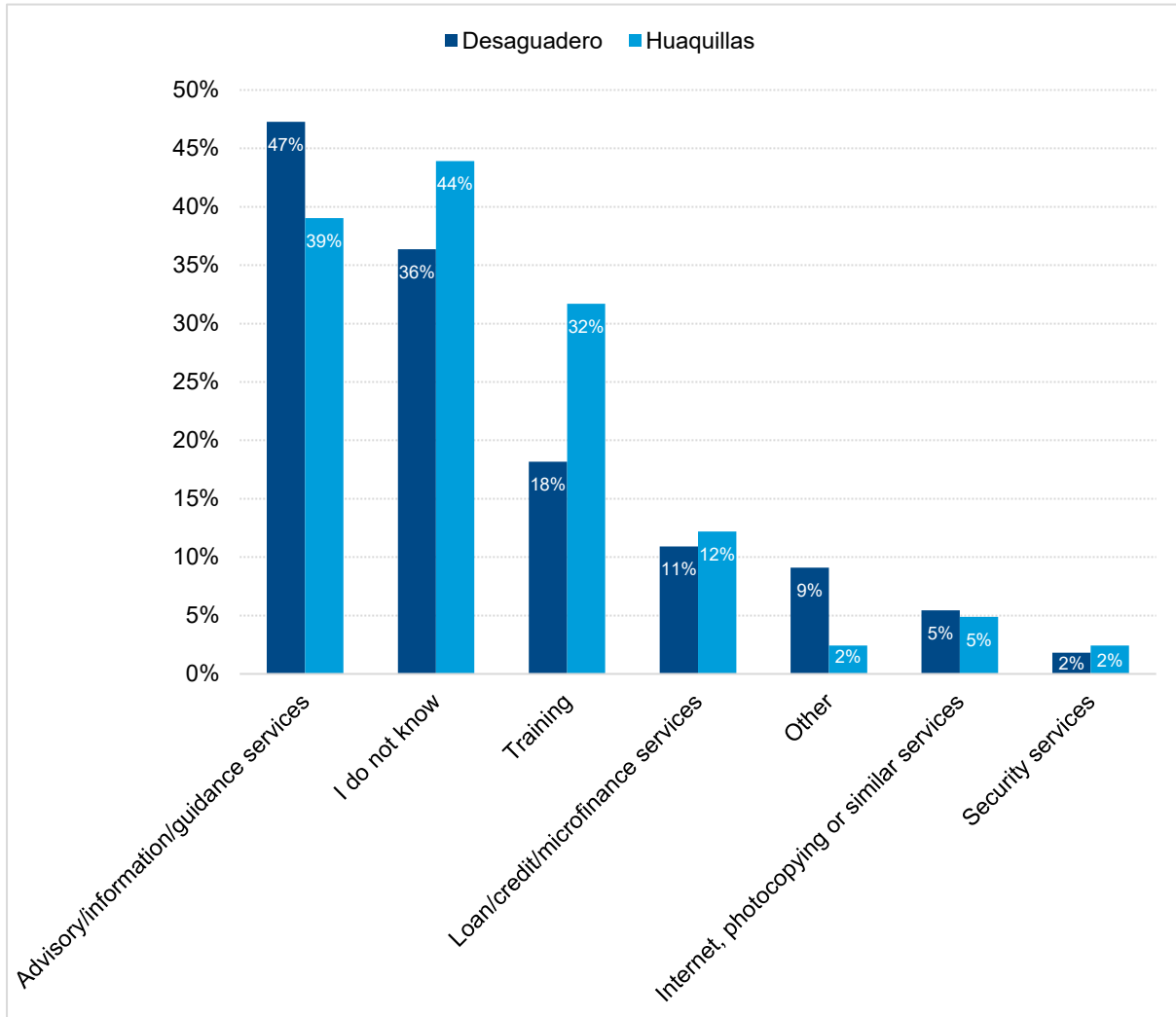
To conclude this part, it is important to mention that a gap is perceived between the lack of information and knowledge that traders report, and the services that officials report exist at the border. Indeed, 47 per cent of officials working near Desaguadero state that there are advisory/information and guidance services, while 39 per cent of officials in Huaquillas report the same. This corroborates that 1) There are not enough services to meet the demand 2) the quality of the information provided is not adequate or 3) There is a need to strengthen awareness efforts before traders cross the border.

¹⁴ Government of Peru, “Simplified import clearance”, retrieved September 17, 2025, from <https://www.gob.pe/1081-despacho-simplificado-de-importacion> and National Customs Service of Peru, “Simplified import clearance”, retrieved September 17, 2025, from <https://www.sunat.gob.pe/orientacionaduanera/despasimpimportacion/index.html>



Figure 30. Services offered in Huaquillas and Desaguadero

Based on the sample of total officials in Huaquillas and Desaguadero



Source: UNCTAD, 2025

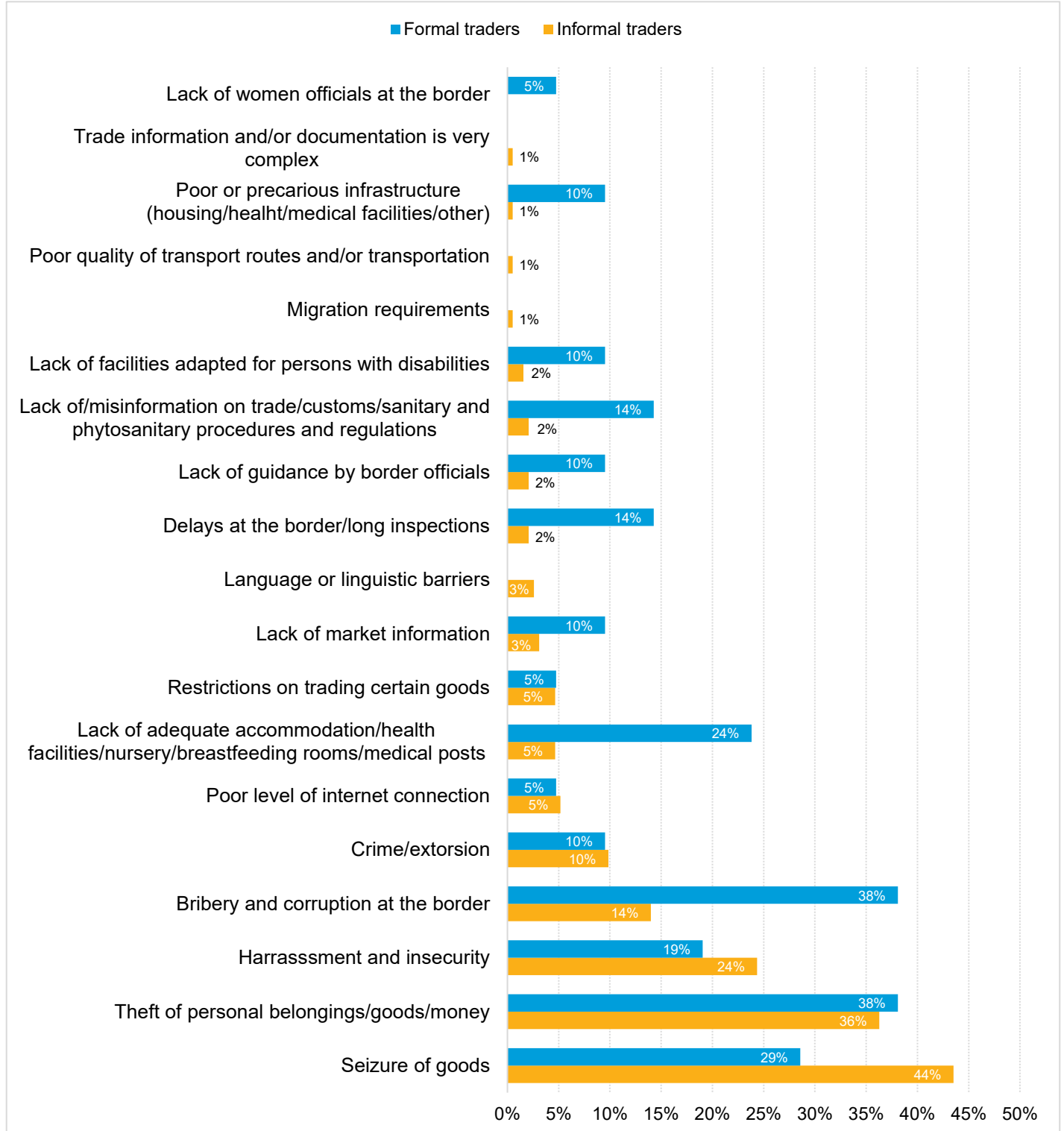
2. Sanctions derived from irregularity

When working informally or semi-informally, many cross-border women traders are exposed to the risk of having their goods seized. Seizure is defined as “*the loss of the effects derived from an offence and of the goods, means, or instruments with which it was prepared or executed, as well as the profits derived from the offence.*”¹⁵ In practice, this means that traded goods can be seized by national law enforcement if they are considered dangerous, non-compliant with regulations, or undeclared. As shown in the following graph, the women interviewed identified seizure, together with harassment, theft, and corruption at the border as one of the main obstacles they face in carrying out their activities.

¹⁵ Pan-Hispanic Dictionary of Legal Spanish, 2023.

Figure 31. Obstacles faced by women traders

Based on the sample of total formal and informal women traders



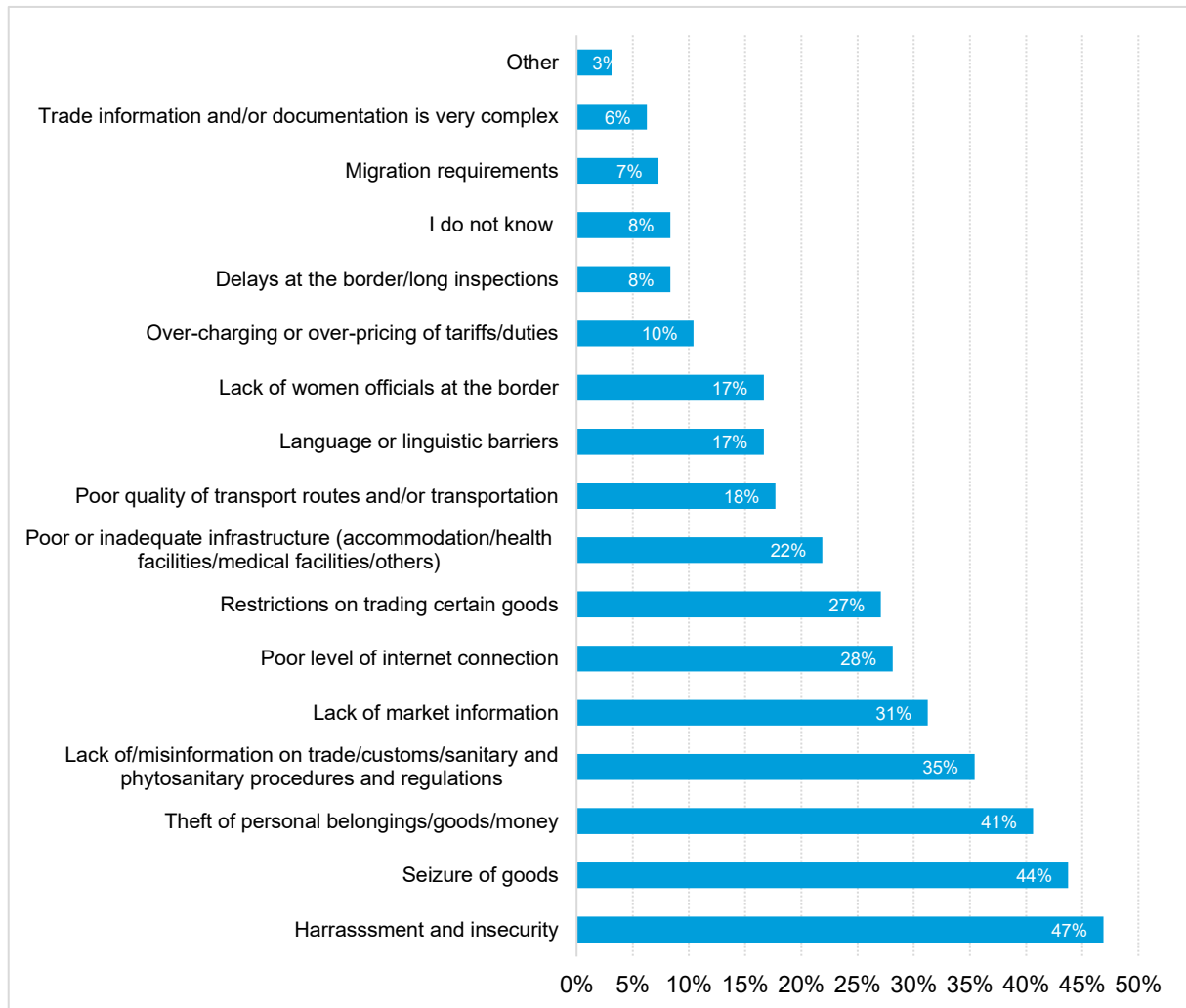
Source: UNCTAD, 2025.

Seizure affects 44 per cent of informal women traders and 29 per cent of formal women traders. In the case of formal traders, since they pass through customs to declare their goods, the fact that they are seized may be due to the requirements for trading them having been poorly applied, or that the tax declaration has not been done correctly. This hypothesis is based on the fact that 10 per cent of formal traders state that there is a lack of information related to the market and 14 per cent of formal traders face a lack of information or incorrect information about commercial/customs/sanitary and phytosanitary procedures and regulations. Not having all the information can therefore lead to seizure and have a negative impact on the development of traders' activity.

44 per cent of border officials also responded that seizure was what most affects traders in their work, alongside harassment and insecurity.

Figure 32. Seizure observed by officials

Based on the sample of total officials



Source: UNCTAD, 2025.

Through the following tables, and based on what was hypothesized with formal traders, we wanted to observe the relationship that could exist between the need for more information, the sources of information used by traders, and the level of seizure they suffer. A first observation showed that 73 per cent of women

who say they need better access to information and do not consult with information points, suffer from seizure.

Figure 33. Seizure of traders who say they do not have information and do not consult with information points

		Requires access to information	
		Yes	No
Information points	Yes	17%	42%
	No	73%	41%

Source: UNCTAD calculations, 2025.

The first observation was completed with a second that concludes that 83 per cent of women who say they do not have enough information and who consult with their personal social networks on cross-border trade, suffer from seizure.

Figure 34. Seizure of traders who say they do not have information and consult with their personal social network

		Requires access to information	
		Yes	No
Personal network	Yes	83%	45%
	No	36%	38%

Source: UNCTAD calculations, 2025.

The type of assistance sought by traders affects the quality of information obtained: consulting information points reduces the risk of confiscation while relying on family members may increase it.

This raises an important question: If information points offer better services, why are they not used more often? Possible explanations include a lack of trust, traders may fear that sharing information could compromise them, or there are not enough information points available at border posts.

Traders often prefer to rely on their personal networks because they are more accessible and have more trust in them. By contrast, information points are associated with government authority and can be perceived as a potential obstacle rather than a source of support. For this reason, strengthening the image and credibility of border services is essential.

The data shows that younger traders, in particular require more information support and seem to rely more on information points. 67 per cent of traders aged 18-30 who have experienced seizures request more of these services. This demand decreases with age. A possible explanation for this phenomenon will be discussed in the next section of the study. The UNCTAD consultant also highlighted that information points would be a success only if traders feel they can trust them.

Figure 35. Seizure of traders by age and whether they ask for more information points at the border

Seizure	Age			
		18–30	31–50	51–75
	Yes	67%	53%	50%
	No	40%	44%	41%

Source: UNCTAD calculations, 2025.

One factor contributing to distrust in government services is that many women who seek information from officials also experience high levels of seizures. For example, 50 per cent of women who request more information and seek assistance from customs and clearance agents report experiencing seizures. This figure corresponds to what is observed later regarding the level of knowledge of the officials who are not always aware of border procedures and require capacity building.

3. Corruption

Corruption was identified as another obstacle faced by traders. Within the sample, 16 per cent of traders reported being victims of bribery and corruption at the border. Among them, 66 per cent also experienced the seizure of their goods. Although the database is limited, these responses suggest that the seizures are not always conducted within the framework of the law.

Figure 36. Seizure of traders by age and whether they are victims of bribery and corruption

Seizure	Age			
		18–30	31–50	51–75
	Yes	11%	20%	50%
	No	15%	18%	20%

Source: UNCTAD calculations, 2025.

Among women traders aged 51-75 who have experienced seizures at the border, 50 per cent point to the existence of bribes and acts of corruption. This perception decreases significantly among the younger age group: only 20 per cent of women aged 31-50 and 11 per cent of those aged 18-30 report the same.

These findings may indicate that the incidence of corrupt practices at the borders has decreased, with the younger age groups being less affected by such dynamics. This improvement could also explain why the younger traders tend to place greater trust in information points.

This possible improvement may be related to the efforts of Bolivia, Ecuador, and Peru to strengthen transparency in their customs services. For example:

- In Bolivia, the National Customs implemented a Transparency and Anti-Corruption Unit in 2021, with the objective of preventing and eradicating spaces that could facilitate improper acts, both by current officials and former public servants.¹⁶
- In Ecuador, the National Customs Service developed an Anti-Bribery Management System, aimed at preventing, detecting, and addressing any possible case of bribery within the institution.¹⁷
- In Peru, the National Superintendency of Customs and Tax Administration (SUNAT) adopted an anti-bribery policy in 2019, focused on promoting knowledge and awareness of these practices.¹⁸

Having analyzed the regulatory barriers that limit traders' transition to formality and reduce their trust in public services such as lack of knowledge of border procedures, seizure and corruption, the next section will examine the financial barriers that limit the business development of cross-border traders'.

B. Financial Barriers

Finding capital to build a business is a difficult task. Cross-border trade is no exception. Only 4 per cent of the interviewed women responded that not much capital was required to start a business in this sector.

The financial pressure that traders face is high. 16 per cent of women responded that their most urgent needs are "to have their own capital." However, to build this capital and secure a future, many are compelled to borrow money from their family members, formal banking institutions, or formal and informal lenders. The data shows that 64 per cent of traders rely on borrowing to sustain their economic activity while 58 per cent highlighted the need for better access to credit and greater financial support. Additionally, 11 per cent of traders reported that existing credit is too costly or inaccessible. This situation can quickly become costly and turn into a poverty trap

The following graph illustrates the main obstacles to the development of traders' activities: limited access to credit (1), followed by the challenge of balancing work with domestic responsibilities (2). It is important to mention that, within the sample analyzed, the difficulty of accessing affordable and secure credit affects both formal and informal traders.

¹⁶ National Customs Service of Bolivia, "Transparency and Anti-Corruption Unit," retrieved September 5, 2025, from <https://www.aduana.gob.bo/aduana7/content/unidad-de-lucha-contra-la-corrupci%C3%B3n-0>

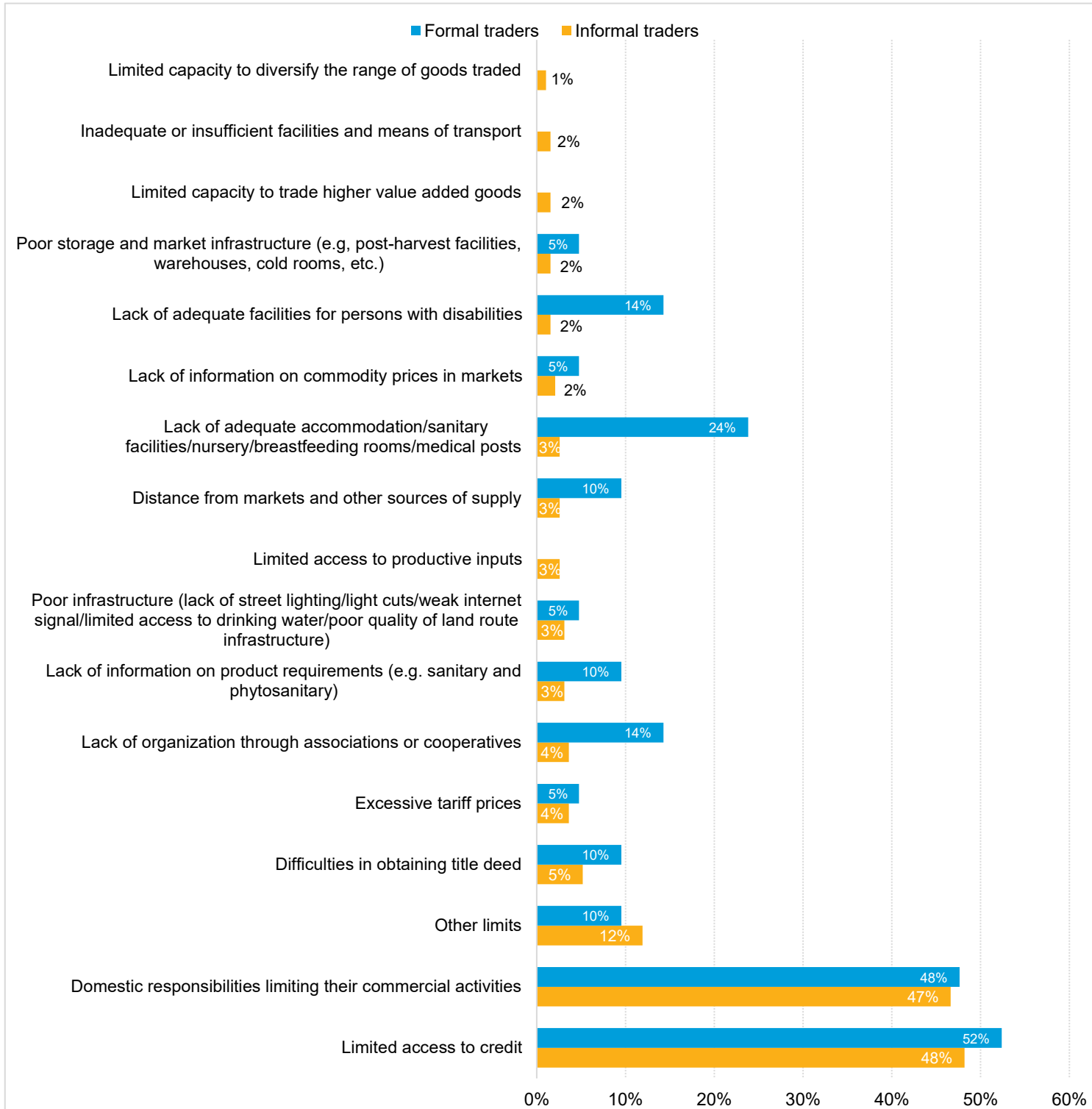
¹⁷ National Customs Service of Ecuador (SENAE), "Anti-Bribery Management System," retrieved September 5, 2025, from <https://www.aduana.gob.ec/sistema-de-gestion-antisoborno/>

¹⁸ National Superintendency of Customs and Tax Administration (SUNAT). (2019, August 26). *Superintendency Resolution No. 167-2019/SUNAT – Approves SUNAT's Anti-Bribery Policy*. *Official Gazette El Peruano*, August 27, 2019. Retrieved September 5, 2025, from <https://www.sunat.gob.pe/legislacion/superin/2019/167-2019.pdf>



Figure 37. Elements that affect women traders' activity

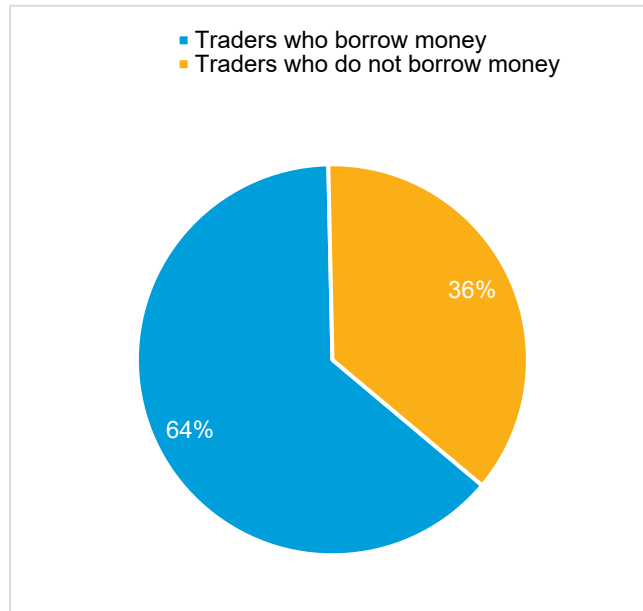
Based on the sample of total formal and informal traders



Source: UNCTAD, 2025.

Figure 38. Proportion of traders who borrow money

Based on the sample of total traders



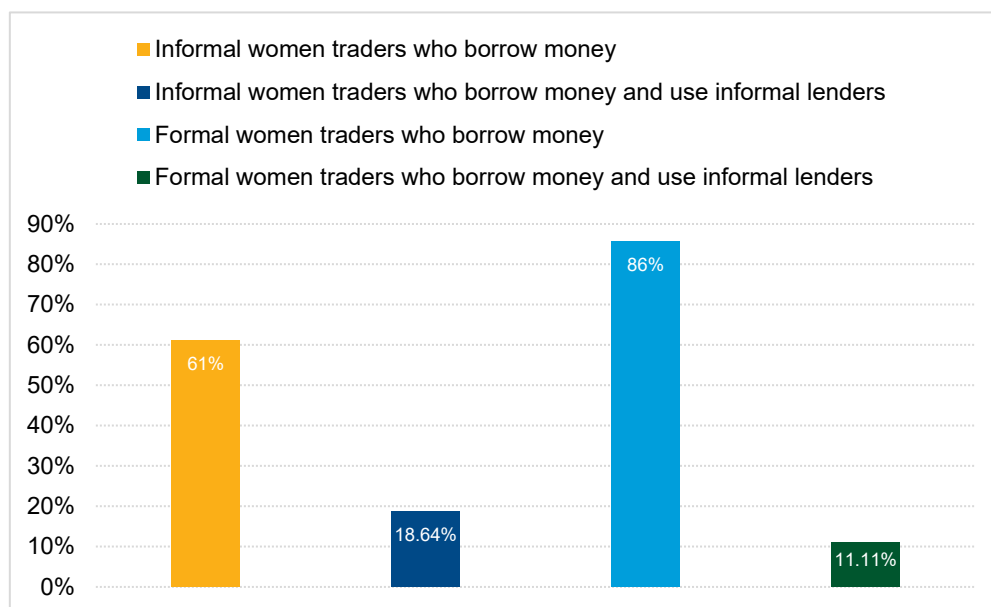
Source: UNCTAD, 2025.

Building a business becomes even more complicated when, due to a lack of options, women traders are forced to borrow money from informal lenders. 19 per cent of informal women traders and 11 per cent of formal traders resort to such services. However, these loans have several consequences: higher interest rates than those in the formal market, risks of gender-based discrimination that worsen repayment conditions, and increased exposure to assault when dealing with informal money lenders.

This type of situation can quickly become a vicious cycle: requesting credit, becoming a victim of robbery, losing resources for their goods, requesting credit again, accumulation of debt, more difficulty in repaying the loan. The question that arises from this analysis is therefore: why rely on informal services if they have so many limitations? The answer lies in necessity. Some respondents indicated that the requirements imposed by banks are too complex and they cannot meet them.



Figure 39. Proportion of formal and informal traders who borrow money from informal lenders



Source: UNCTAD, 2025.

Next, we present in more detail the reason why traders choose to use the services of informal lenders. When comparing access to formal institutions based on the trader's age and education level, it was obtained, for example, that 67 per cent of women aged 51-75 years old and with a university education request loans from formal financial institutions. For this age group, it can be said that a higher level of education seems to have reinforced their access to formality. For younger age groups, the level of education has a smaller impact on financial formality, but a certain democratization of school access is seen.

Figure 40. Access to formal institutions by age and education level

		Age		
		18–30	31–50	51–75
Education levels	No education	0%	0%	0%
	Primary	0%	4%	7%
	Secondary	15%	15%	6%
	Technical	0%	20%	0%
	University	27%	20%	33%

Source: UNCTAD calculations, 2025.

To complete this analysis, a second figure analyzes the percentage of women who require more financial services at the border, taking into account their age and use of informal lenders. The results show that 50 per cent of women between 18-30 years old and who rely on informal lenders request more banking services at the border. As with information points, these services must earn the trust of the traders. Achieving this requires an appropriate environment, including services adapted to small-scale traders and preferential access to credit.

Figure 41. Access to financial institutions

Informal lenders	Age			
		18–30	31–50	51–75
	Yes	50%	8%	0%
	No	16%	27%	10%

Source: UNCTAD calculations, 2025.

Photograph 8. Presence of money changers near Desaguadero



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

The activity of traders from Huaquillas and Desaguadero relies heavily on borrowed funds. Access to financial resources is crucial not only for establishing and maintaining a business but also for enabling traders to operate formally. Adequate funding allows them to cover the costs associated with formal trade, such as tariffs and taxes.

For this reason, easier access to formal lenders offering conditions adapted to traders would be an effective step towards formality.

C. Social Barriers

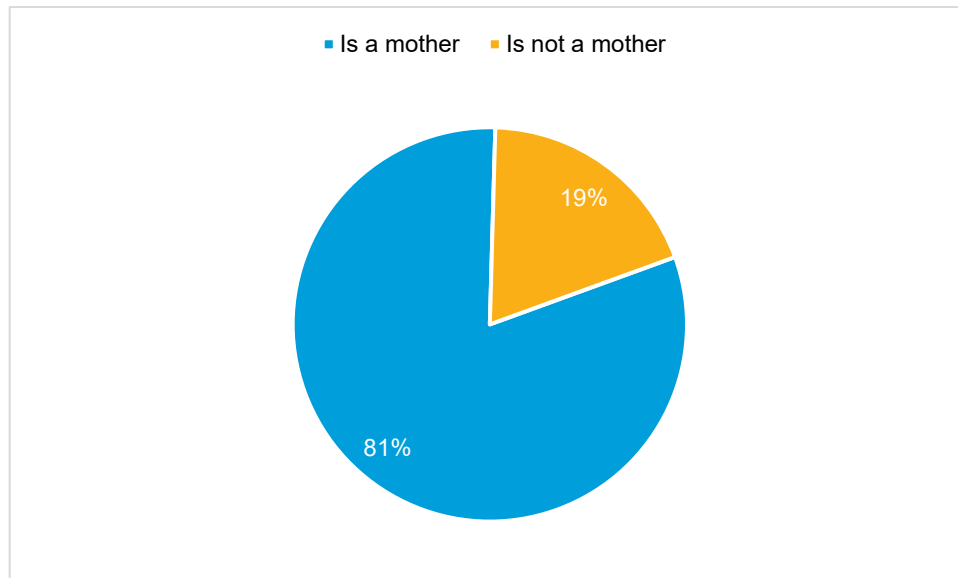
Social barriers are often the first ones mentioned and analyzed in studies on cross-border trade. The following section will show that women cross-border traders minimize both their role in the home and the abuses they suffer at the border.

1. Dual role of mothers and workers

81 per cent of the interviewed women traders were mothers, with 50 per cent of them having 3 or more children.

Figure 42. Proportion of women cross-border traders who are mothers

Based on the sample of total traders



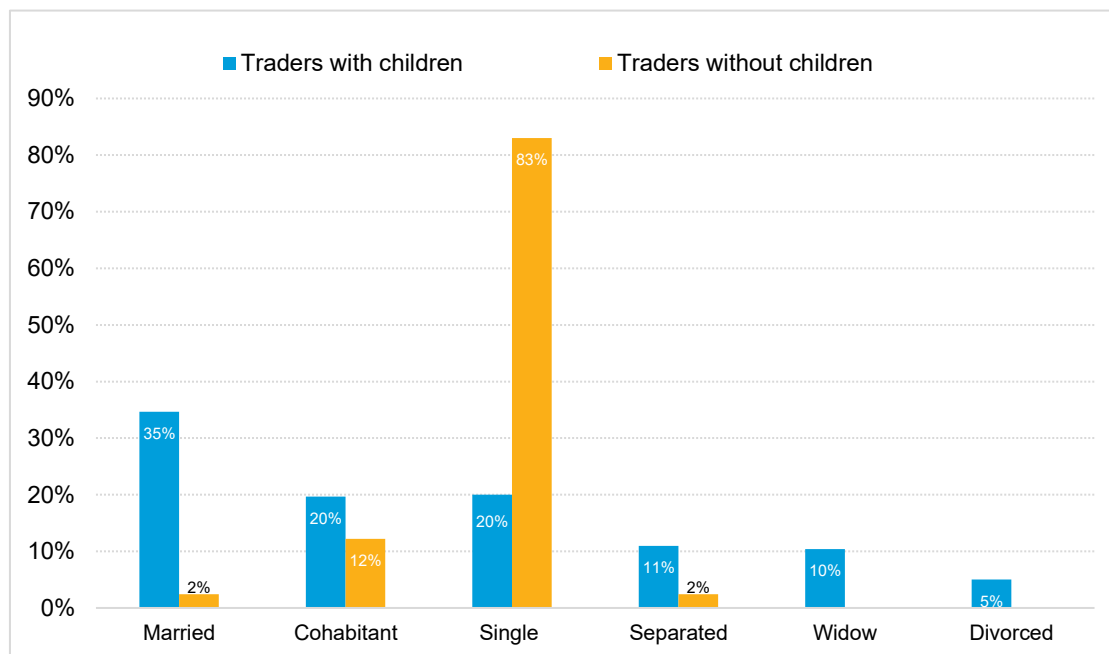
Source: UNCTAD, 2025.

Of the total women interviewed, 45 per cent were mothers who did not have a partner at the time of the interview (single, divorced, separated, and/or widowed). This social situation denotes greater complexities in dedicating themselves to both trade tasks and their children without the direct support of a partner, although they may have support from other family members. Some women also expressed in open-ended questions that they considered physical strength a disadvantage for carrying merchandise on their own; even more so when most women traders are self-employed and trade on foot. In several cases, the surveyor observed that the traders brought their children with them to trade and to respond to the surveys.



Figure 43. Distribution of women traders by marital status

Based on the sample of total traders with and without children

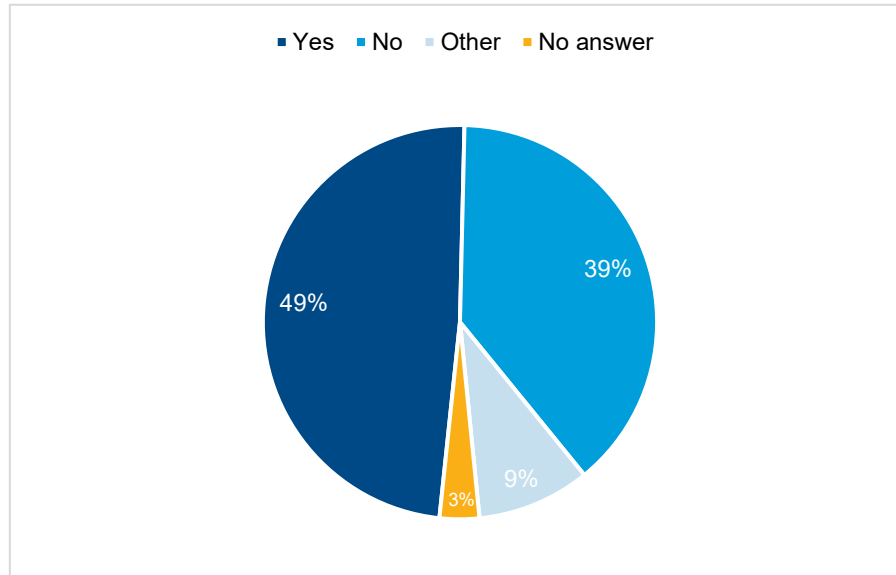


Source: UNCTAD, 2025.

The aspect of women's leadership is also reflected in the fact that more than 84 per cent of the respondents are the main financial contributors to the household. This contrasts with the finding that only 58 per cent identify as the head of household or share the headship with a family member, usually their partner. It is also important to note that several women traders did not respond to the question about headship but indicated who depended on them and the extent of their financial contribution. The lack of response to this question or the denial of headship, likely reflects cultural norms or gender disparity, which would require a more specific analysis.

Figure 44. Women traders who consider themselves heads of household

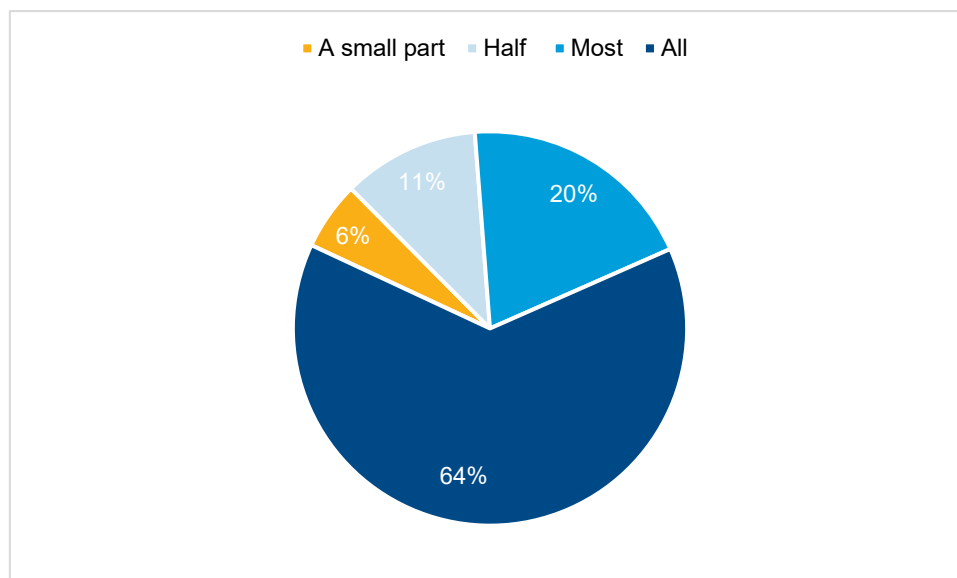
Based on the sample of total women traders



Source: UNCTAD, 2025.

Figure 45. Economic contribution of women traders to the household

Based on the sample of total women traders



Source: UNCTAD, 2025.

In the open-ended questions, mother traders responded that supporting the family, children, and the home is one of the biggest challenges they must overcome to successfully run their business. Two traders specifically noted that the long and inefficient procedures at the border make it very difficult to achieve a balanced distribution of work.

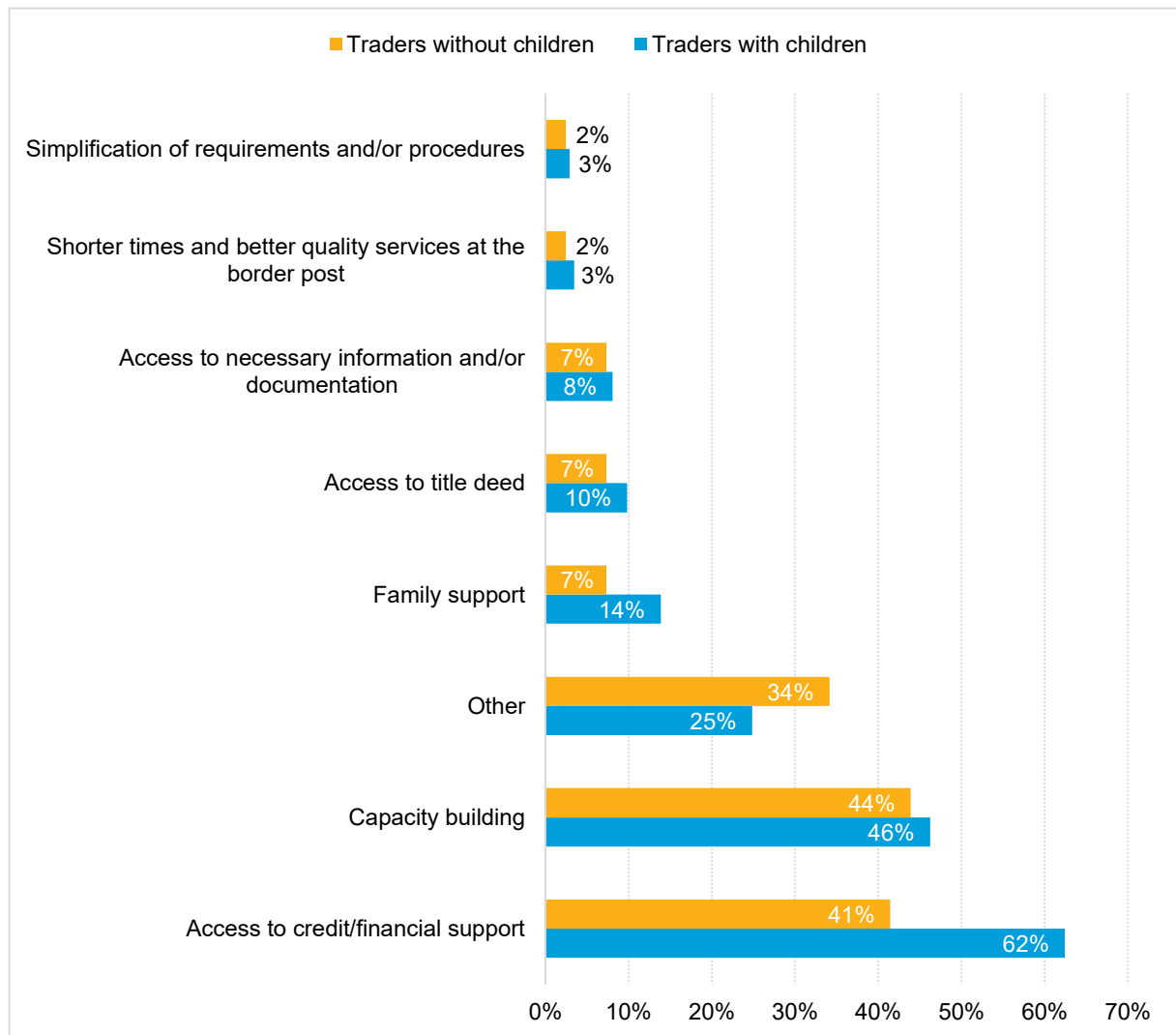


It is also observed that "Access to credit/financial support" is a greater need for women with children (62 per cent) than for women without children (41 per cent). The financial responsibility of supporting their family drives them to seek multiple sources of income.

The same occurs with variables such as "Support from the family environment" and "Training" where women with children consider these as essential to managing both their business and family responsibilities.

Figure 46. Needs of women traders with and without children

Based on the sample of total women traders with and without children



Source: UNCTAD, 2025.

The following testimony shows the importance of family when working in this sector, the sacrifices she had to make to support her family and professional training offered.

Table 2. The testimony of Ms. Valle

Ms. Brígida Valle began her apprenticeship as a child in the district of Pichacani, Puno, Peru, alongside her family. She recalls with nostalgia that her grandmother was her main teacher who taught her from the age of six to weave with Andean straw and to use natural dyes that were extracted from the plants of the Andean area. As a young woman, she worked in the production of artisanal textiles. Brígida participated in training for artisans organized by the State, which allowed her to improve her production and marketing techniques, especially in textiles



made from alpaca fiber. With the experience and knowledge acquired, she has for the last seven years dedicated herself to training other artisans to produce and sell their products.

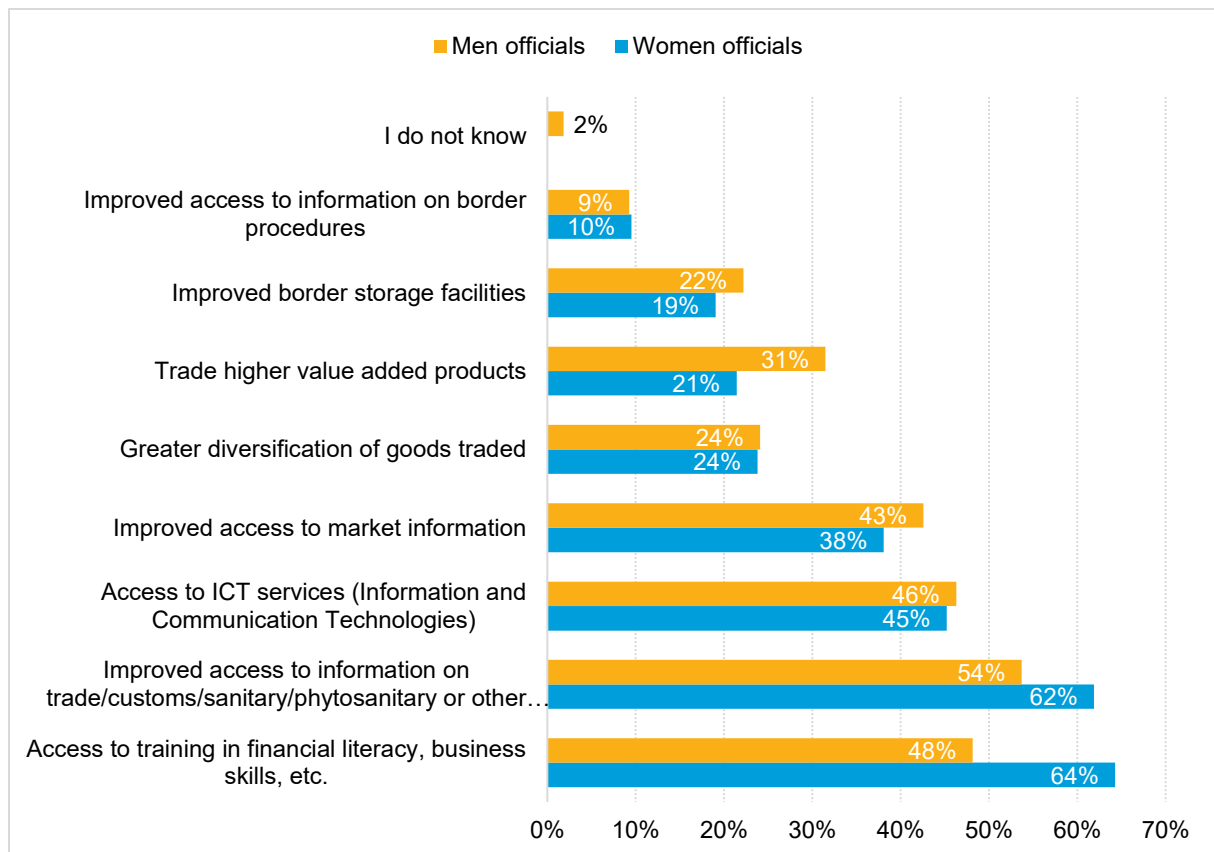
Brígida shared the various challenges experienced in her work such as having to travel far from her town, leaving her children in the care of her family environment. She has also faced the difficult geography and climate of the Andes, with roads in poor condition or delays due to heavy rain or hail. During the COVID-19 pandemic, Brígida mentions that one of the most affected sectors was textile crafts. She had to stop her travels, without being able to sell her products, she was filled with stock and had to live on what she produced in the field at that time. Once the pandemic passed, she returned to her sales and training activities for other artisans with the support of the government and municipalities. She excitedly says that many of her students are women, who see textile crafts as an additional source of income to support their families through self-production and sale at the border.

She has four children, three of whom are university professionals and a daughter who is still in school. She thanks craftsmanship and trade for having managed to generate the necessary income that has allowed her to provide a quality education for her children and to spread Andean art in Peru and the world. She recommends that women train in textile crafts and see trade not only as a way to generate income but also as the satisfaction of preserving and spreading their cultural heritage.



Figure 47. Cross-border traders needs according to officials

Based on the sample of total women and men officials



Source: UNCTAD, 2025.

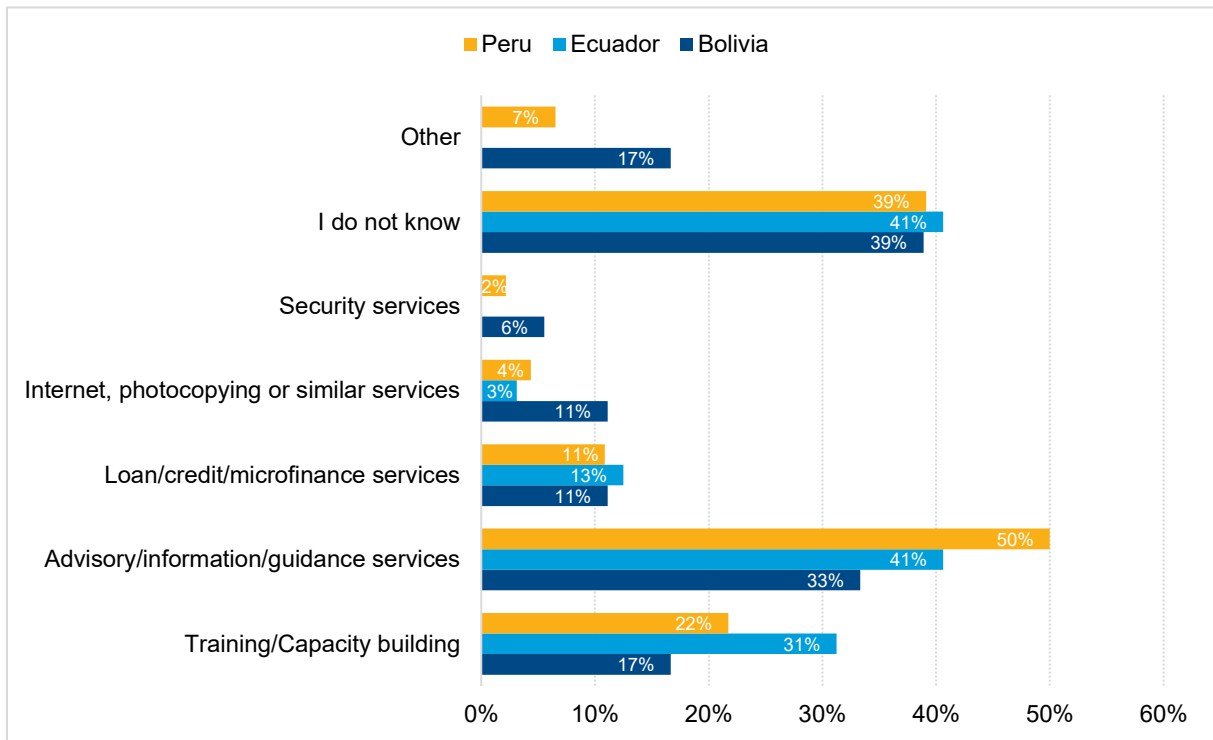
Just as the traders shared their most pressing needs, officials also suggested elements that would facilitate traders' activities, drawing an emphasis on the training of traders and their access to information. Indeed, 64 per cent of the women officials and 48 per cent of the men officials interviewed indicated that access to training in financial literacy and business skills would allow traders to strengthen and diversify their activity.

Less popular proposals such as "Trading products with higher added value" (21 per cent of women officials and 31 per cent of men officials) or a "Greater diversification in the goods traded" (24 per cent of total women and men officials) can be explained by the fact that, according to traders, they typically trade a small amount and largely only one type of goods like clothing.

The following graph seemingly shows that advisory and training services are available for cross-border traders. However, the main conclusion that can be drawn is that officials are not well versed with what is being offered: this requires once again a work on communication.

Figure 48. Services available at the border posts

Based on total men and women officials



Source: UNCTAD, 2025.

The following testimony shows the importance of family when working in this sector, the sacrifices she had to make to support her family and professional training offered.

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2. Gender-based challenges

The most striking result of the surveys is that 66 per cent of the women stated that they did not face any obstacles due to their gender when participating in cross-border trade activities. Many of them even expressly marked options such as "No, it is the same" or "No, same conditions for men and women," reaffirming this perception of equality.

However, analysis of an open-ended question included in the same survey reveals important nuances: 17 per cent of women reported experiencing discrimination, either because of their gender or other factors such as nationality, racism, or the devaluation of their work. Among these, 14 per cent expressly stated



that they had been mistreated by police or military personnel at the Desaguadero border post. The traders working in Huaquillas reported similar experiences as shown in the table below:

Table 3. Experiences of women traders

“Because I am a woman, they tell me I am worthless. They tell us we do not have strength.” - Woman trader from Huaquillas

“At times yes [I felt discriminated against] since I have been a mother, I have fought alone to get my children ahead. They have looked at us with indifference” - Woman trader from Huaquillas

“When I arrived at the traders' association, a man told me that women should not work, that only men should do it. The woman belongs at home.” - Woman trader from Huaquillas

“Sometimes they have told us to stay home and take care of our children instead of wasting our time.” - Woman trader from Huaquillas

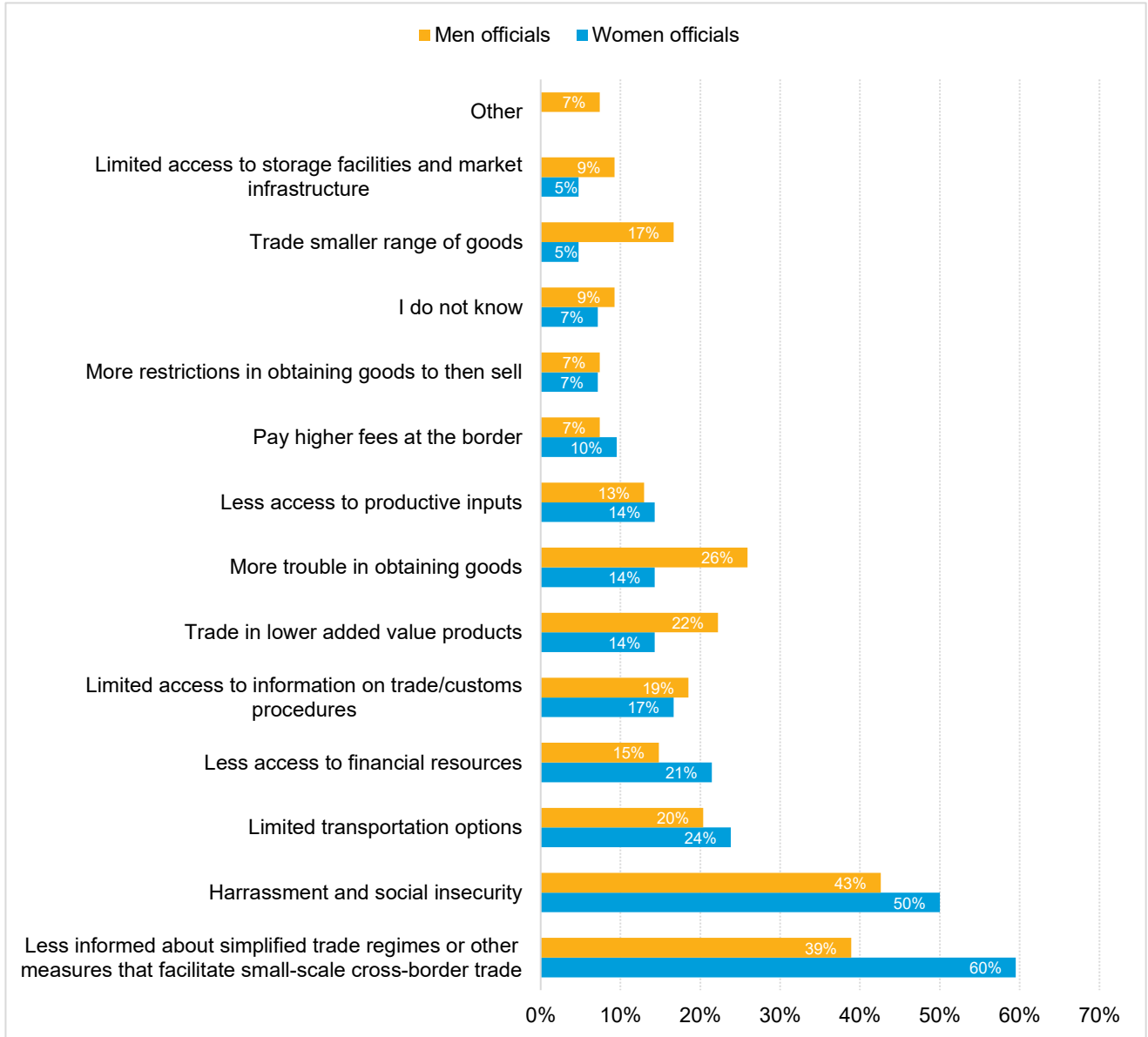
Despite the women traders reporting that they do not experience inequality in their work, border officials have a different perception of the situation and consider that several aspects of cross-border trade that disadvantage women. According to officials, women traders are less informed about simplified trade regimes or other trade facilitation measures than men (60 per cent of women officials vs. 39 per cent of men officials), are more frequently victims of harassment and insecurity (50 per cent of women officials vs. 43 per cent of men officials), and have less access to financial resources (21 per cent of women officials vs. 15 per cent of men officials).

These findings suggest that women traders have internalized the challenges they face, viewing them as normal or as affecting all trade equally. The same is observed in the responses to the question “Are you the head of household?”, where a large proportion of them answered “No” despite being responsible for all or most of the economic contribution to the household.



Figure 49. Gender discrimination according to border officials

Based on the sample of total men and women officials



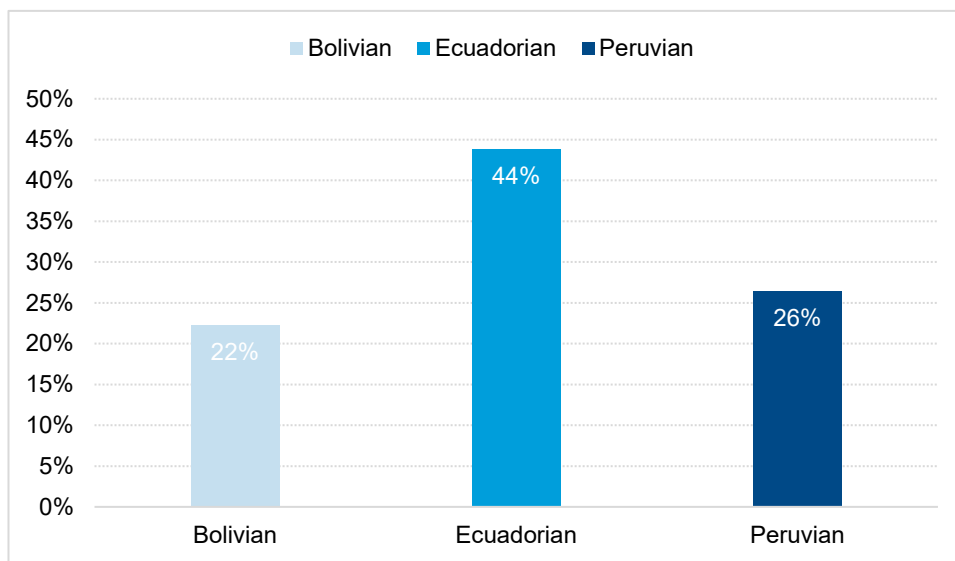
Source: UNCTAD, 2025.

3. Harassment and insecurity

When analyzing the percentage of traders who feel they had experienced harassment or insecurity, 22 per cent of Bolivian women traders responded positively, compared to 44 per cent of Ecuadorian women and 26 per cent of Peruvian women. These figures, when analyzed by nationality, may reflect experiences of harassment linked to racism. In terms of discrimination faced at border posts, 22 per cent of women trading in Huaquillas reported harassment and insecurity, compared to 25 per cent of those trading in or near Desaguadero.

Figure 50. Women cross-border traders who suffer from harassment and insecurity by nationality

Based on total women traders by nationality



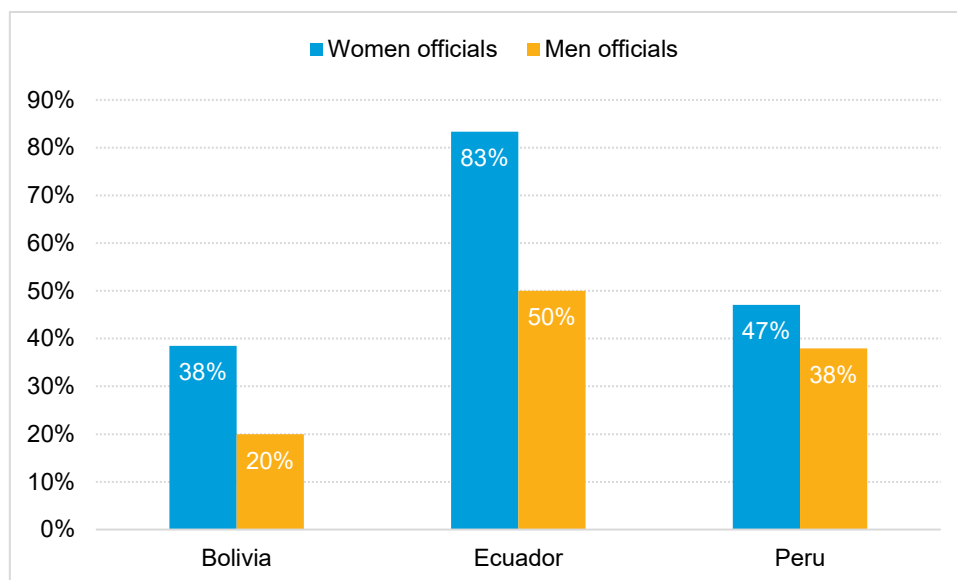
Source: UNCTAD, 2025.

A comparison between the responses of women traders and officials shows that women traders tend to downplay the harassment they experience. For example, 38 per cent of women officials and 20 per cent of men officials in Bolivia reported that women traders suffer from harassment, compared with 83 per cent and 50 per cent in Ecuador, and 47 per cent and 38 per cent in Peru. This minimization may reflect a desire among women traders to avoid being seen as victims and to assert that “women are just as capable as men,” as one trader expressed. However, it is crucial that women traders are made aware of the different forms of harassment that may exist.



Figure 51. Proportion of border officials who believe that women traders suffer from harassment and insecurity

Based on the sample of total men and women officials by country of work



Source: UNCTAD, 2025.

This last figure corroborates the findings of previous sections: women officials tend to have a better understanding of the reality of women traders. Their lived experience as women allows them to better grasp what issues such as harassment or insecurity entail. They also tend to give great importance to the key needs identified by women traders, such as access to finance and reliable information.

Another important observation is that harassment and insecurity disproportionately affect young women traders. 26 per cent of the 18-30 age group report experiencing harassment and insecurity, compared with 23 per cent in both the 31-50 and 51-75 age groups. There also appears to be a link between the mode of transport and age, suggesting that traveling on foot may increase the risk of harassment and insecurity. For example, 28 per cent of women aged 18-30 who travel on foot report experiencing harassment.

Figure 52. Harassment and insecurity based on walking and the age of the woman trader

		Age		
		18-30	31-50	51-75
By foot	Yes	28%	25%	23%
	No	18%	11%	22%

Source: UNCTAD calculations, 2025.

In this section, it was shown that women traders suffer from social barriers based on gender discrimination. They do not want to present themselves as victims and internalize the harassment they suffer, but women officials perceive the lack of opportunities for women traders compared to their male counterparts. The employment of more women officers at the border would therefore make it possible to implement policies that are better adapted to the needs of traders.

D. Limited Training

In the section on financial barriers, it was shown that education plays an essential role in securing loans from formal institutions. It was also observed that younger women traders have more access to education.

The following section will analyze the maximum level of education of the respondents, as well as the digital divide they face.

1. Levels of education of women traders

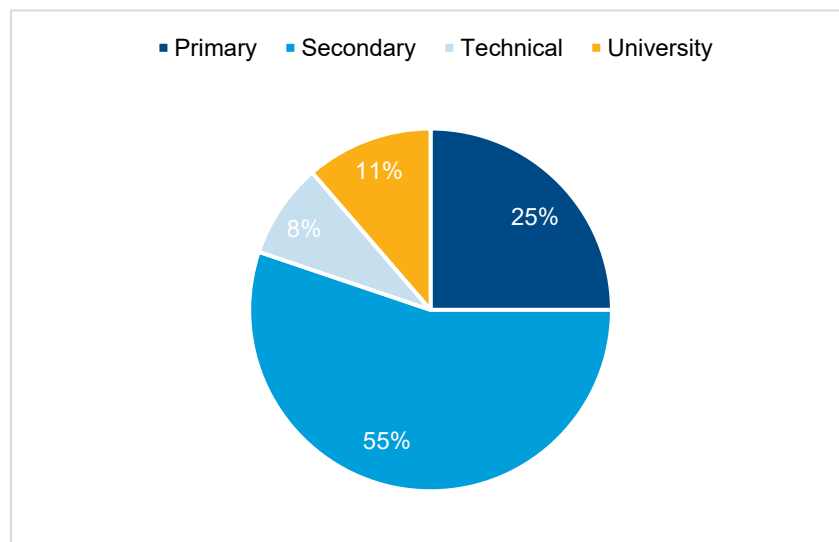
The survey also measured the educational level of level of the women traders by asking both for the highest level of education attended and whether it was completed. However, the second variable could not be used in this analysis as many correspondents did not provide that information. The following interpretations therefore focus only on the highest level of education attained, without distinguishing between "Complete" or "Incomplete."

Overall, 25 per cent of the women traders reported having only completed primary education, which may help explain their expressed need for training in order to navigate complex trade procedures. Additionally, 55 per cent completed secondary school, and 19 per cent have post-secondary studies at a technical or university level.

It is observed that young women traders tend to reach higher levels of education, which contributes positively to the development of their business. Women traders comment how studies appear as a means to obtain greater legitimacy in trade.

Figure 53. Maximum level of education attained

Based on the sample of total traders

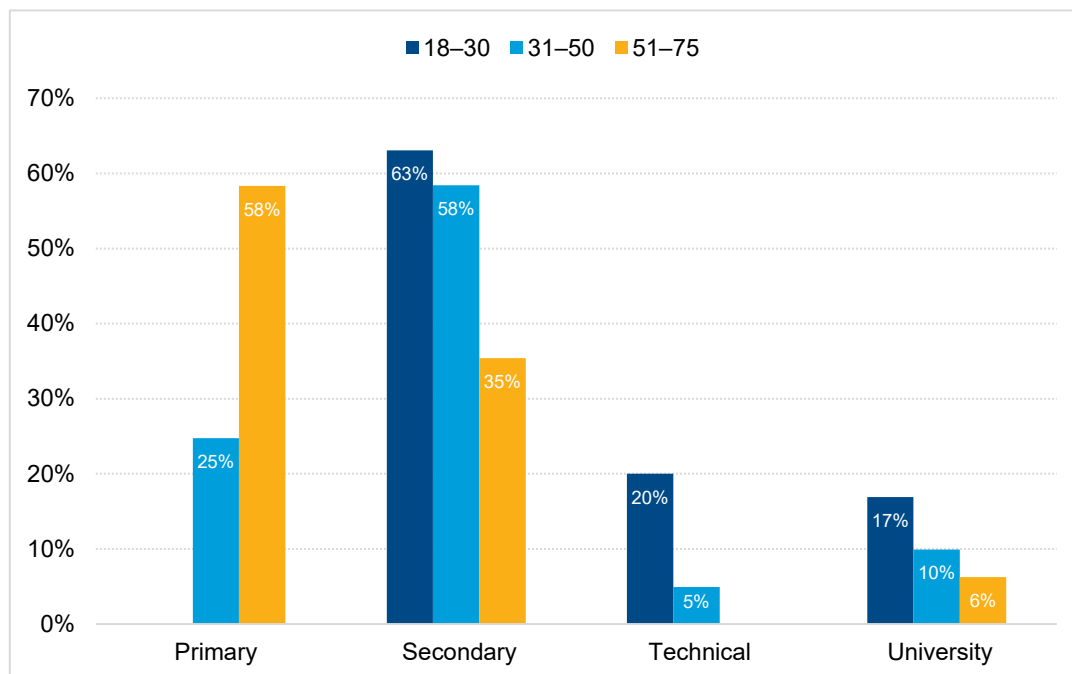


Source: UNCTAD, 2025.



Figure 54. Maximum level of education studied

Based on the age groups of the sample of total traders



Source: UNCTAD, 2025.

The following section shows the link between the level of education of women traders, their participation in digital activities, their technological know-how and their capacity building needs.

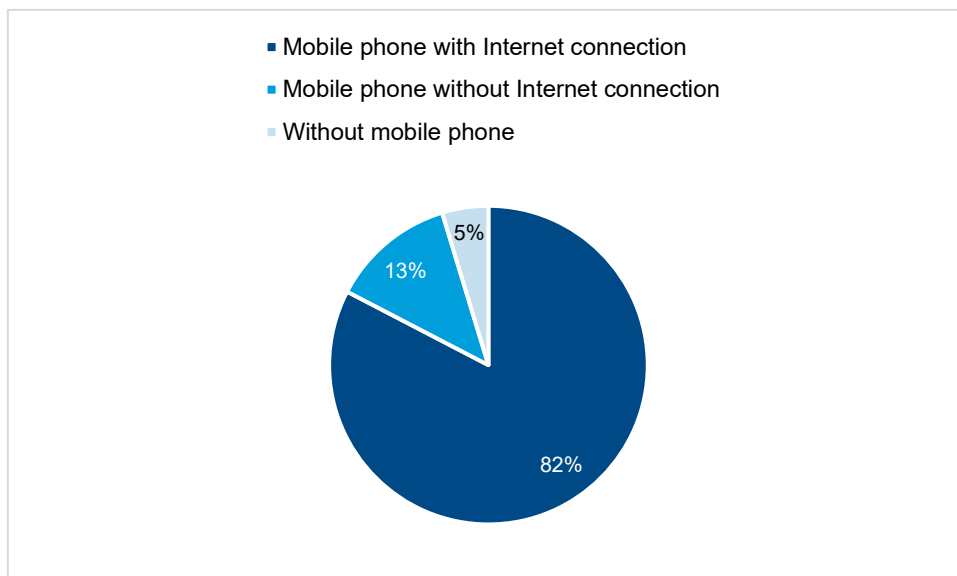


2. Digital access, e-commerce, and training needs

Trade processes are increasingly digitized and therefore require technological knowledge. The survey revealed that women traders depend heavily on their mobile phones. 95 per cent of the respondents reported owning a mobile phone, and 82 per cent have access to internet.

Figure 55. Proportion of women with a mobile phone and Internet connection

Based on the sample of total traders



Source: UNCTAD, 2025.

Despite the high rate of mobile phone ownership, only 50 per cent of women traders reported using this tool for their work. This suggests a need for training and awareness of the phone's potential applications. Notably, the women traders use mobile phones for work even without an internet connection, though the absence of connectivity limits the phone's usefulness and underscores the need for modernization.

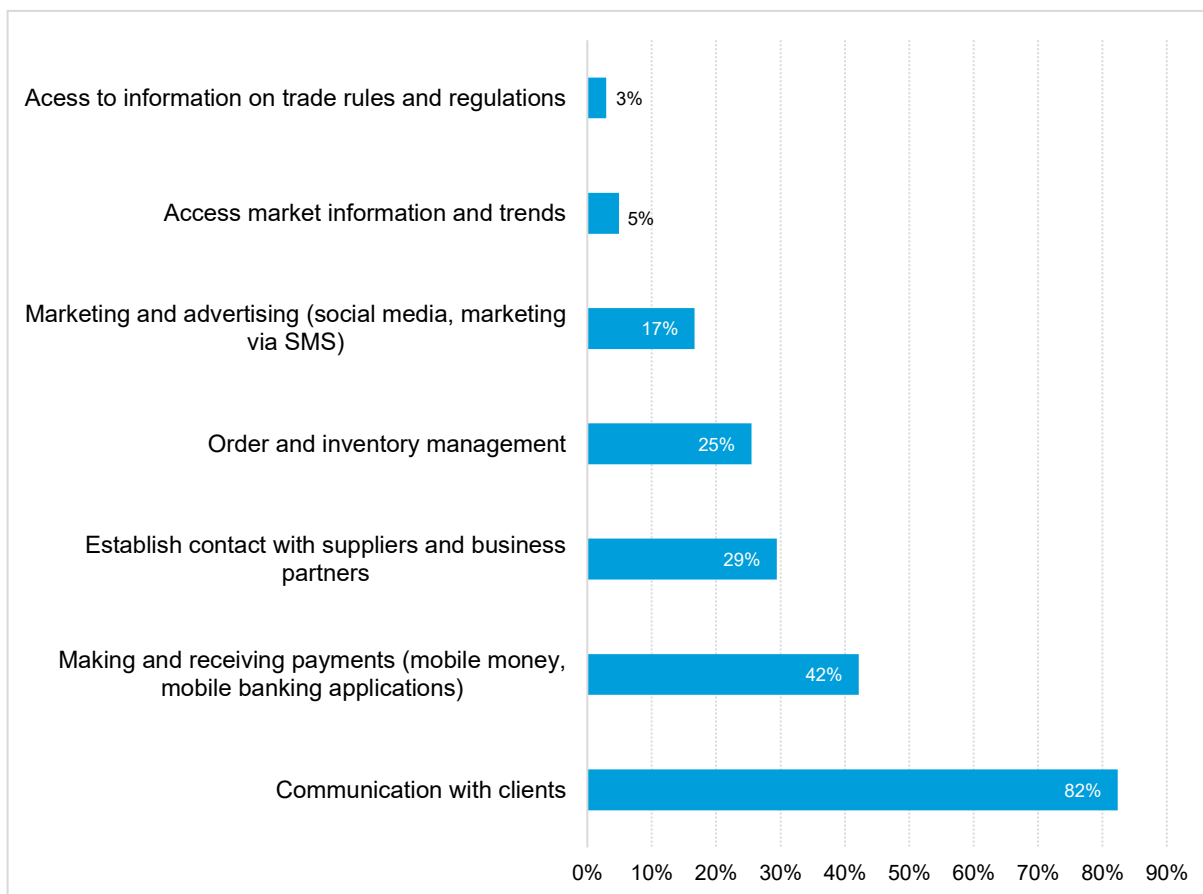
Among those who use their phones for work, 82 per cent do so to communicate with their clients, 42 per cent to make and receive payments, 29 per cent to contact suppliers and business partners and 25 per cent to manage their orders and inventories.

By contrast, only 5 per cent of the women traders use their phones to access market information and trends, and 3 per cent to obtain information on trade standards and regulations. This pattern may reflect three possibilities: the information is available but not perceived as useful; the information exists but is difficult to access; or the information exists but women traders do not trust it. In any case, these findings point to a potential transparency issue that limits the traders' understanding of the requirements and benefits of formalization.



Figure 56. Use of mobile phones to conduct trade

Based on the sample of women who use their phones for trading



Source: UNCTAD, 2025.

Going into more detail, the percentage of women who practice cross-border trade was analyzed based on the age of the trader and whether she uses her mobile phone for work. It is observed that although the 18-30 age group has the highest percentage with 26 per cent, the other age groups are not very far behind with 24 and 17 per cent. This suggests that, despite younger women practicing e-commerce, the activity can be undertaken by any trader regardless of their age. Therefore, training on how to establish and run an online business could be designed to benefit women across all age groups.

Figure 57. E-commerce practiced by age and use of mobile phone for work

		Edad		
		18–30	31–50	51–75
Use of technology for their work	Yes	26%	24%	17%
	No	0%	2%	3%

Source: UNCTAD calculations, 2025.

It has also been observed that the per centage of women practicing e-commerce becomes more frequent when the level of education is higher. 27 per cent of women aged 18-30 with higher education, practice e-commerce, 20 per cent in the 31-50 age group and 33 per cent for the 51-75 age group.

Figure 58. E-commerce practiced by age and education level

		Age		
		18–30	31–50	51–75
Education levels	No education	0%	0%	0%
	Primary	0%	4%	7%
	Secondary	15%	15%	6%
	Technical	0%	20%	0%
	University	27%	20%	33%

Source: UNCTAD calculations, 2025.

Based on this information, the role of training in the practice of e-commerce was also analyzed. The results show that 55 per cent of women aged 18-30 years old who do not engage in e-commerce express a need for capacity building. As shown in the table below, this percentage is slightly lower among women from other age groups, although it remains significant. These findings suggest that women traders who do not practice e-commerce are more likely to request for capacity-building.

Figure 59. Capacity building requested by age and whether the woman trader practices e-commerce

		Age		
		18–30	31–50	51–75
Practices e-commerce	Yes	33%	38%	25%
	No	55%	45%	41%

Source: UNCTAD calculations, 2025.

To better understand these figures, a fourth variable (level of education) was added to the analysis. The following tables were therefore subdivided into two categories: "High level of education" and "Low level of education." The results indicate that both education level and age influence the demand for capacity building, among women who practice e-commerce and for those who do not.

Figure 60. Training requested by high level of education, age and whether the woman trader practices e-commerce

High education levels				
Practices e-commerce	Age			
	Trainings	18–30	31–50	51–75
	Yes	33%	67%	0%
No		52%	67%	50%

Source: UNCTAD calculations, 2025.

The analyzed data indicates that women with higher levels of education (technical or tertiary) aged 31–50 are those who most frequently request training. This may reflect a greater awareness of their potential and the opportunities that capacity building could bring. In contrast, women with lower levels of education, aged 18–30 and not engaged in e-commerce are the ones who clearly express a need for training.

Figure 61. Training requested by a low level of education, age and whether the woman trader practices e-commerce

Low education levels				
Practices e-commerce	Age			
	Trainings	18–30	31–50	51–75
	Yes	33%	30%	33%
No		57%	42%	40%

Source: UNCTAD calculations, 2025.

This section shows that education is becoming more widespread among the younger generations of traders and that the level of education of traders influences both their demand for training and their use of e-commerce.

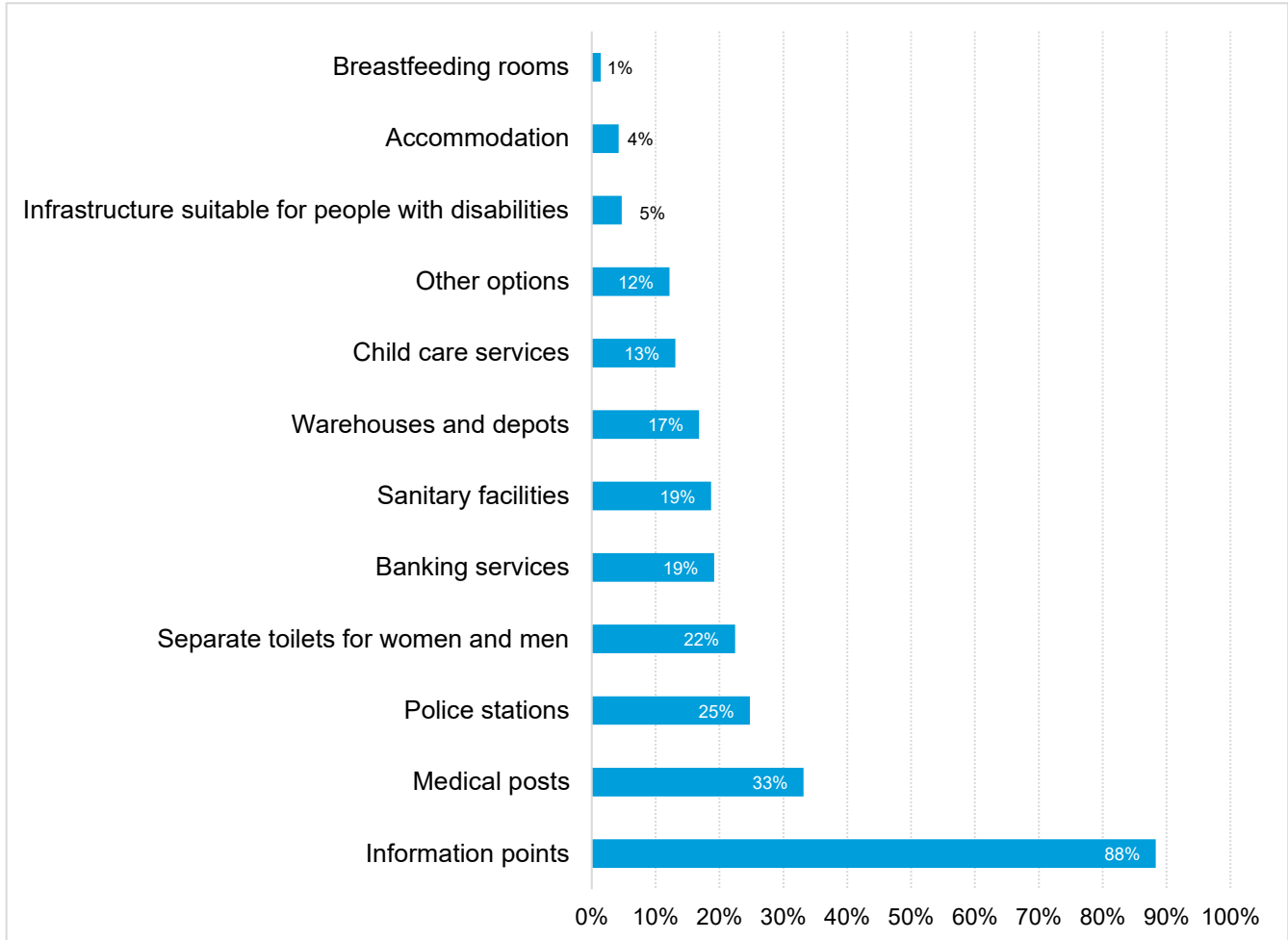
Most traders interviewed have access to a mobile phone, but it is important that the use of this tool is not limited to an exchange with customers and suppliers, and that it facilitates access to information and procedures. Capacity building can further enhance the habit of using mobile phones to keep track of national trade facilitation efforts.

E. Insufficient Infrastructure

Modern infrastructure at borders, particularly within customs, plays an important role in providing efficient, streamlined services at predictable costs. Implementing facilities that address the specific needs of women traders can help reduce and, in some cases, eliminate the risks they face.

Figure 62. Infrastructure required at the border by women traders

Based on the sample of total women traders



Source: UNCTAD, 2025.

1. Information points

88 per cent of the women traders interviewed indicated that they needed more information points at the border. This issue was examined in section A. Regulatory Barriers, which highlighted the link between limited information, seizures, and border crossings. The purpose of these information points would be to provide clear and legitimate guidance, thereby reducing the incidence of seizures. Rather than relying on family members for advice, women traders would recognize these points as trustworthy sources and recommend them to others, creating a virtuous cycle of reliable information.



2. Medical posts

33 per cent of the women interviewed reported needing more medical posts at the borders. While this need is not directly related to trade facilitation, it highlights limited availability of services at border points and reflects the limited coverage in the region. For this reason, the governments of Bolivia, Ecuador, and Peru are investing in agreements to reinforce a medical presence at the border posts.¹⁹

The results also indicate that the request for additional medical posts is independent of age or parental status.

Lack of medical coverage poses a significant risk for women traders, as illness can abruptly halt their work and income, affecting both themselves and their families. In the event of a viral outbreak or pandemic, this also threatens one of the region's key sources of economic activity: trade. The experiences of Gladys and Brígida illustrate the impact that COVID-19 pandemic had on their businesses.

3. Police stations/precincts

25 per cent of the women traders expressed the need for more police stations at the border. However, in the open-ended questions about their main needs, several women emphasized that the police should stop seizing their merchandise and allow them to work in peace. This apparent contradiction motivated three comparative analyses to better understand women traders' perceptions of the police and whether their presence generates trust or, on the contrary, distrust.

The first figure analyzes the proportion of women traders who request police services in relation to experiences of harassment, insecurity or theft of personal belongings, goods or money. Only 48 per cent of those who reported both harassment and theft asked for increased police presence at the border. More than half, therefore, despite suffering from violence, do not express a desire for increased police presence.

Figure 63. More police stations based on harassment and insecurity and robbery of personal effects

Robbery of personal effects	Harassment and insecurity		
	Police stations	Yes	No
	Yes	48%	29%
	No	36%	14%

Source: UNCTAD calculations, 2025.

The analysis also explored whether the police are associated with corruption. It was found that 75 per cent of women who experience harassment, insecurity, or bribery and corruption at the border do not request increased police presence.

¹⁹ National Health Investment Program [PRONIS]. (2024, June 17). Puno: Ministry of Health began construction of the Desaguadero Health Center. Government of Peru. <https://www.gob.pe/institucion/pronis/noticias/987544-puno-minsa-inicio-la-construccion-del-centro-de-salud-de-desaguadero>

Ministry of Public Health of Ecuador. (2025, April 15). Ministers of Health of Ecuador and Peru: "Health services have no borders." Retrieved September 5, 2025, from [Ministros de Salud de Ecuador y Perú: «Los servicios de salud no tienen fronteras» – Ministerio de Salud Pública](#)

Figure 64. More police stations based on harassment and insecurity and bribery and corruption at the border

Bribery and corruption at the border	Harrasment and insecurity		
	Police stations	Yes	No
	Yes	25%	11%
	No	44%	21%

Source: UNCTAD calculations, 2025.

Having analyzed the relationship between seizures and bribery by age of the traders, the analysis now examines the link between police presence, bribery/corruption, and seizures. The findings show that only 4 per cent of women traders who experience both seizures and bribery or corruption request an increase in police presence. This suggests that the police are perceived as playing a role in the seizure of goods, and that traders associate these actions with corruption.

Figure 65. More police stations based on seizure of goods, bribery and corruption at the border

Bribery and corruption at the border	Confiscation of goods		
	Police stations	Yes	No
	Yes	4%	33%
	No	19%	30%

Source: UNCTAD calculations, 2025.

The three preceding tables indicate that women traders who face multiple challenges at the border, and who arguably need the most support, do not request increased police presence. This points to a clear level of distrust towards law enforcement services.

Photograph 9. Police presence at the border



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

All the limitations and obstacles highlighted by women traders have a negative impact on their perception of the sector. 38 per cent of them reported that they do not see a future in trade; those who do indicate prior experience or the involvement of family members in the sector. The most optimistic traders emphasized that, for now, cross-border trade continues to provide an important economic outlet for them and their families.

Figure 66. Proportion of women who see a future in cross-border trade

Based on the sample of total traders



Source: UNCTAD, 2025

According to traders, several types of infrastructure are missing at the borders to ensure their better functioning. The infrastructures whose improvement could have a positive impact on trade facilitation, and therefore the well-being of traders, are information points and police stations.

These changes and improvements become essential, especially in the face of professional dissatisfaction. As previously noted, the presence of more women officers would have a positive impact on both the implemented policies and on the trust that traders bestow on the government.

The current working conditions of border officials will then be analyzed to understand what improvements can be implemented in the short, medium and long term, with the aim of attracting more women to border agencies.





IV. Experiences of Women Officials at the Border

Having analyzed the situation of women traders at the border, we now turn to the reality of the women officials who work there. A total of 42 women officials aged 24 to 62 completed a survey and shared their experiences of working at the border. While some respondents were not stationed directly at the border crossings, they were still involved in border-related activities. (e.g., La Paz).

Photograph 10. Focus group near Huaquillas



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

Photograph 11. Focus group near Desaguadero



Source: Photograph of consultant Willy Guadalupe, UNCTAD, 2024.

It is observed that 72 per cent of the women officials have been working at their current agency for 0-5 years. A comparison with male officials shows that men tend to have longer careers than their female counterparts. This finding can be interpreted in two ways: it may reflect efforts to promote gender balance in the workforce, or there is a significant turnover of labor that does not allow for long-term specialization.

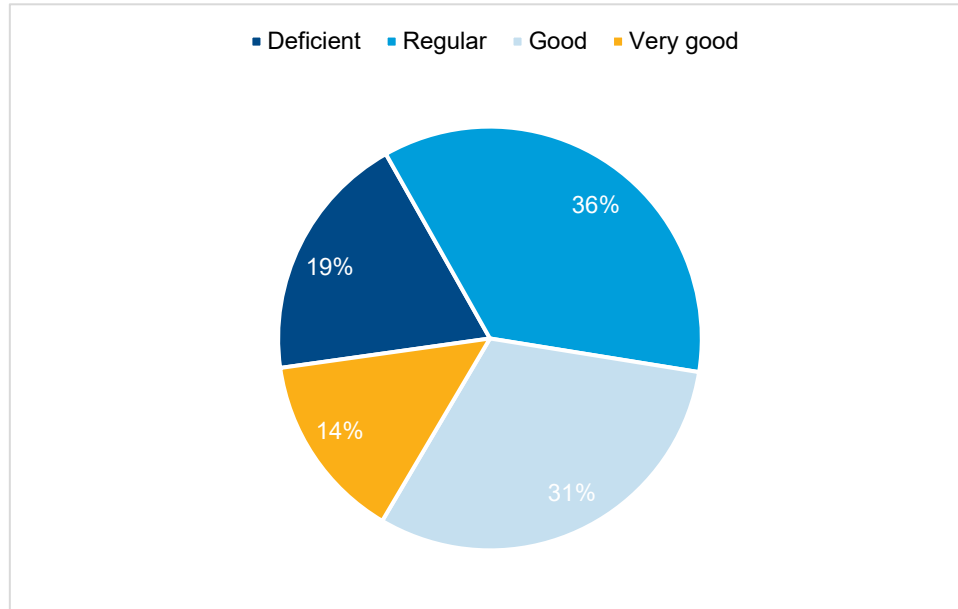
A. Working Conditions

A first question asked the women officials to rate their working conditions in four categories: “Deficient”, “Regular”, “Good”, or “Very good”. 55 per cent of the women answered that conditions were deficient or regular.



Figure 67. Working conditions for women officials

Based on the sample of total women officials



Source: UNCTAD, 2025.

These preliminary figures sought to assess whether working conditions within agencies improve or deteriorate depending on the number of years an official has been employed. The findings suggest that women who have been in their agency for 0-5 years have a better perception of the working conditions than those women who have been in their agency for 6-10 years.

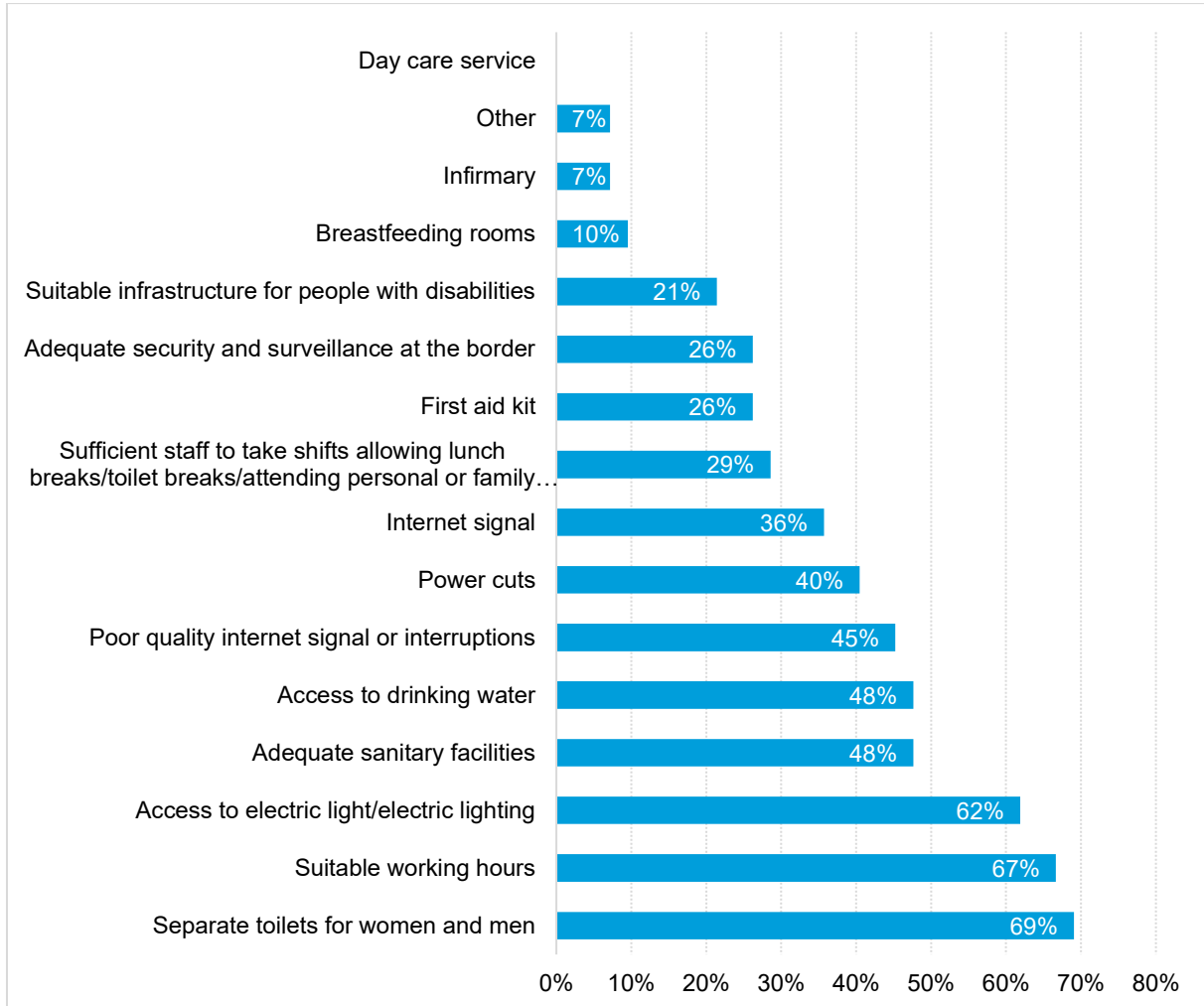
Considering the age range of officials in the sample (24 to 62 years), one possible explanation is that once women reach an age of greater family stability, workplace conditions become less accommodating. This hypothesis leads to the following graphs trying to understand what are the needs that the officers who are mothers require (40 percent of the sample).

To better understand the conditions perceived by women officials, they were asked to identify both positive and negative aspects of their work environment. The responses ranged from infrastructure to overall working conditions. 69 per cent noted the availability of separate bathrooms for men and women, 67 per cent considered working hours to be adequate, and 62 per cent reported having electric lighting and access to electricity. However, significant challenges remain, including limited access to drinking water and insufficient staffing to allow for rotation in case of emergencies.



Figure 68. Services available in the agencies of women officials

Based on the sample of total women officials



Source: UNCTAD, 2025.

The conditions for women officials who are mothers (40 per cent) are far from ideal. Only 10 per cent of the reported the presence of breastfeeding rooms in their workplace, 7 per cent identified the existence of an infirmary and none indicated the availability of childcare services. This can have a negative effect on the effort to attract women to work at the border as women officials, since, just like the women traders, there is a double burden of balancing motherhood and professional responsibilities.

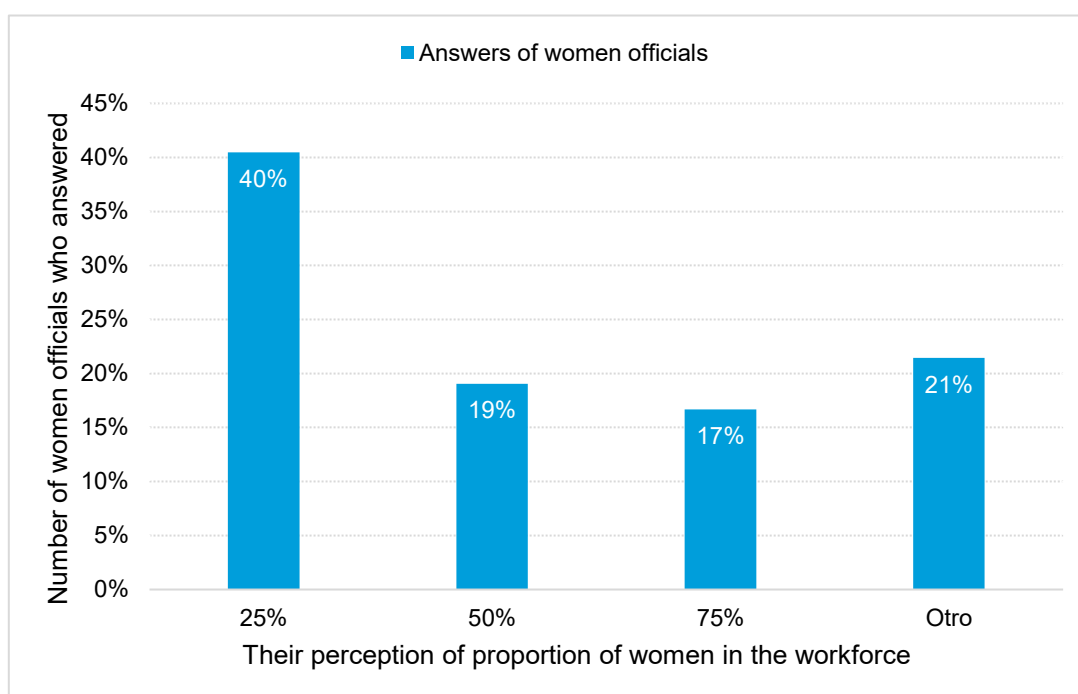
B. Representation of Women

Women officials were also interviewed about the proportion of women working in their agencies. While the responses reflect their perceptions of gender balance rather than the exact figures, it provides valuable insight into their daily experience (e.g., number of men on the team, gender of the managers, etc.)

19 per cent of the respondents reported gender parity, while 40 per cent states that women made up only about 25 per cent of their agencies' workforce. Having a reduced number of women at work can cause a vicious cycle where their voices are marginalized and their needs overlooked, reinforcing a male-dominated status quo.

Figure 69. Proportion of women working in border agencies

Based on the sample of total women officials



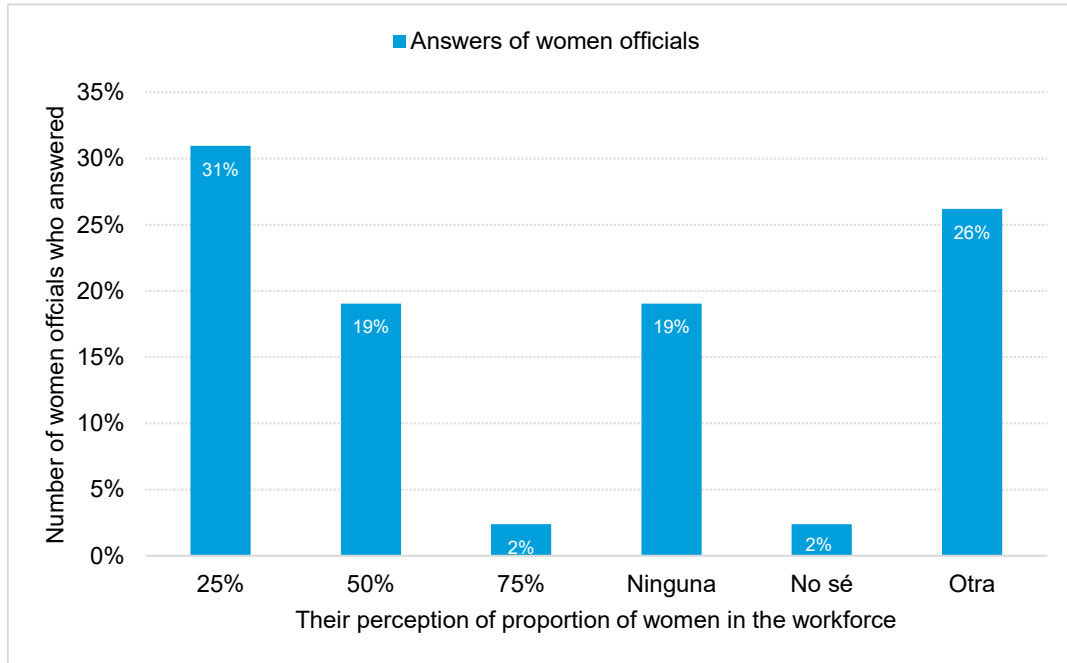
Source: UNCTAD, 2025

A second question was aimed at understanding what the perception of women officials on the proportion of women is holding management positions in border agencies. 31 per cent of the women officials responded that only 25 per cent of the women had a management position and 19 per cent responded that there were no women holding a management position. A low number of women in agencies and little representation of women in management positions are two aspects that again create a work environment that is not well adapted for a woman: if it is perceived that women have fewer promotions, this reduces the number of candidates to work at border crossings. Indeed, according to a 2021 USAID report,²⁰ to retain women officials, it is important to have women leaders.

²⁰ Women's Economic Empowerment and Gender Equality in Trade Facilitation: The Role of Customs and Border Services", USAID, 2023," <https://banyanglobal.com/wp-content/uploads/2021/01/WEERGE-in-Trade-Facilitation-Spanish.pdf>

Figure 70. Proportion of women in management positions

Based on the sample of total women officials



Source: UNCTAD, 2025.

C. Obstacles

Internal work obstacles

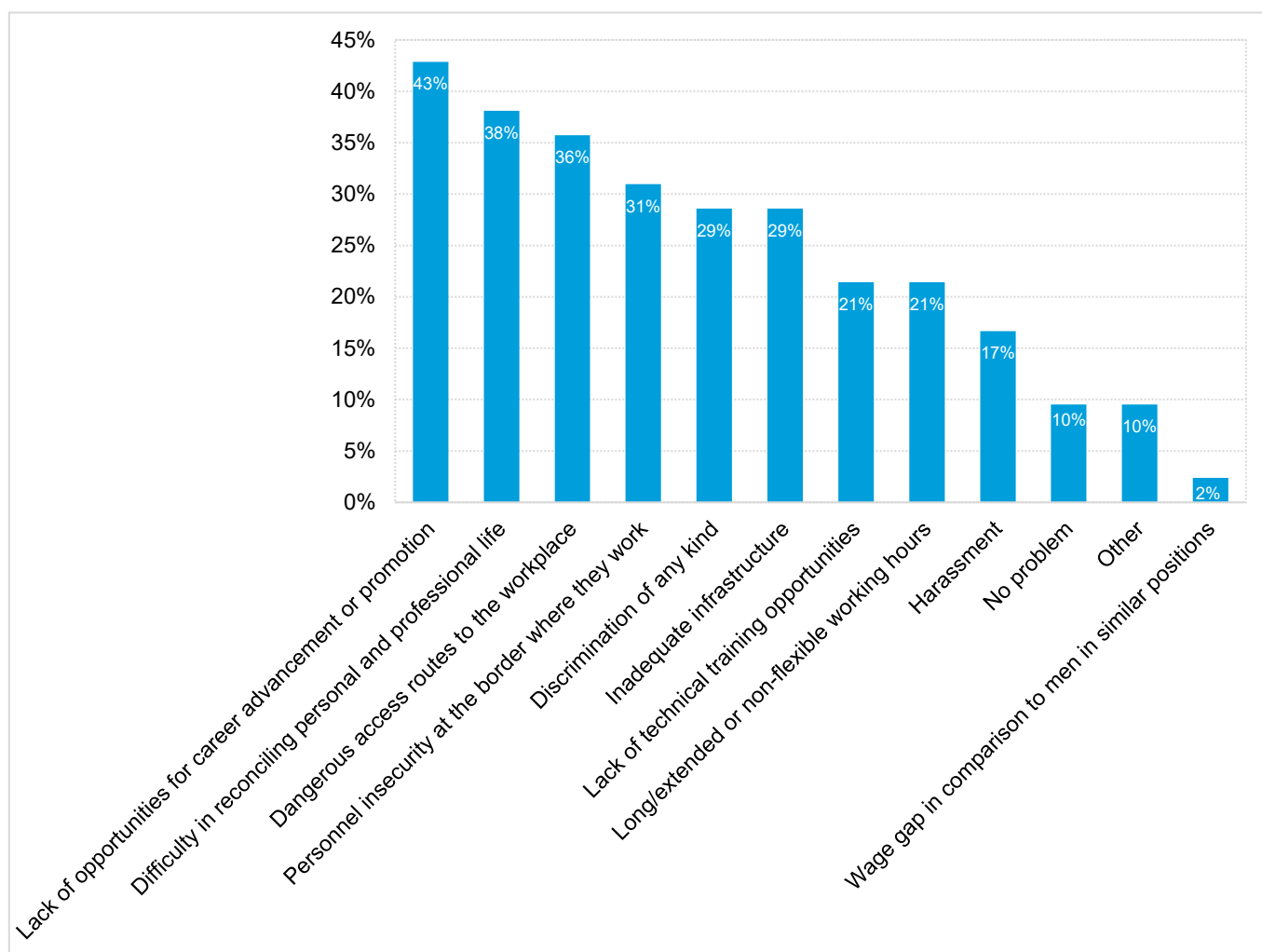
These findings are supported by the obstacles reported by women officials. The most significant challenge they face is the lack of opportunities for professional advancement or promotion (43 per cent). The second obstacle is the difficulty of balancing personal and professional responsibilities, with 38 per cent of women officials reporting that this limits their ability to care for their family or even start a family. To ensure the presence of women at the border, it is necessary to facilitate a balance between professional and personal responsibilities.

Investing in these efforts could create a virtuous circle. By fostering a safer, more flexible, and gender responsive work environment, agencies would attract more women to the sector. A greater presence of women at the border would, in turn, improve understanding of the realities faced by women cross-border traders, facilitating the design of more tailored policies. Consequently, women cross-border traders would feel more inclined to go through customs and turn towards more formal trade.



Figure 71. Obstacles faced by women officials

Based on the sample of total women officials



Source: UNCTAD, 2025.

Table 4. Experience of a woman official

“Changes [rotations] in our workplaces make it impossible to form or establish a family.” - Woman official from Tumbes

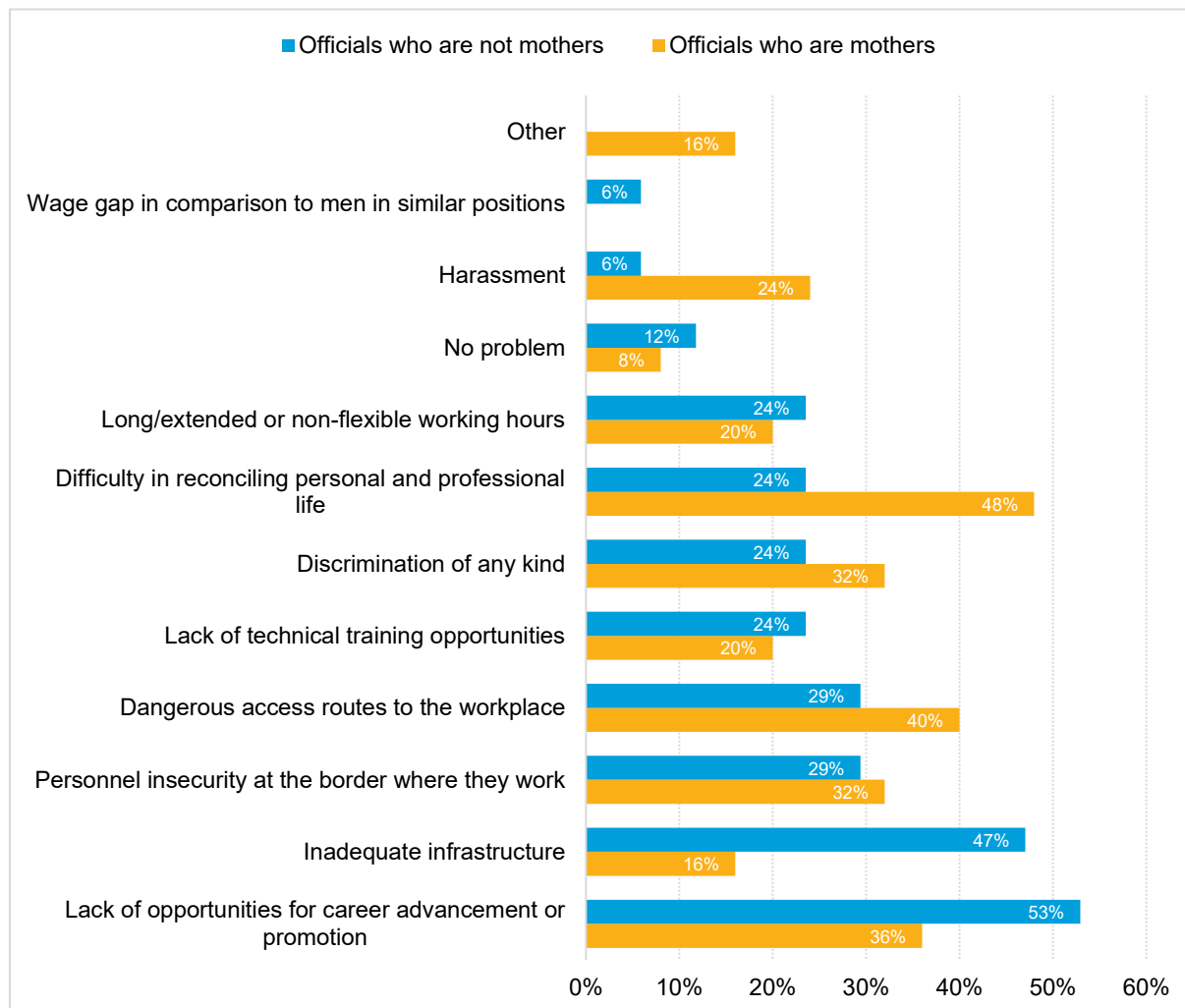
i. Barriers to being a mother

A distinction was made between women officials who are mothers and those who are not. Among women officials who are mothers, 53 per cent reported a lack of opportunities for professional advancement, and 47 per cent indicated that the infrastructure in their agencies is inadequate.



Figure 72. Obstacles based on whether the woman official is a mother or not

Based on the sample of total women officials with and without children



Source: UNCTAD, 2025.

The aim was to further analyze the potential connection between “Discrimination of any kind,” “Lack of opportunities for professional advancement or promotions,” and “Being a mother.” Some officials expressed the belief that motherhood negatively impacted their careers. This is how it was obtained that 43 per cent of women officials who suffer from some type of discrimination and who consider that there is a lack of opportunities for professional progress, are mothers. In addition, 55 per cent of women who do not suffer from discrimination but say that there are no opportunities for progress, are mothers.

Figure 73. Being a mother based on discrimination and lack of opportunities for progress

		Discrimination of any kind	
		Yes	No
Lack of opportunities for career advancement or promotion	Yes	43%	55%
	No	20%	37%

Source: UNCTAD calculations, 2025.

Table 5. Experience of a woman official about promotions

“There are very few opportunities for women, or it is very difficult to be promoted. Many times, we have been discriminated against for being women, for being pregnant or for being mothers, and they do not give us the opportunity to be a manager.” - Woman official from Puno

ii. Barriers for being a young official

Despite the importance that should be given to women officers who are mothers, young officers also need special support. Indeed, 55 per cent of the total officers are young women between the ages of 24 and 35 and represent the 68 per cent of the "non-mothers" sample.

These "non-mothers" women are those who most often choose to suffer from harassment (24 per cent), and discrimination (32 per cent), insecurity in the border area (32 per cent), access to hazardous work (40 per cent) and who fail to articulate their personal life with their professional life (48 per cent).

In addition, it is this group that most often associates discrimination with lack of opportunities for career advancement or promotion. The 57 per cent who suffer from discrimination highlight the lack of opportunities to progress affect women who are not mothers.

Capacity building

21 per cent of the women officials indicate that trainings and capacity building opportunities are more often offered to men, leaving women at a disadvantage. According to the testimonies, this unequal access provides men officials with more tools and knowledge, which in turn makes them more likely to be promoted over their women colleagues. This dynamic reinforces the cycle of inequality. To break it, border agencies should ensure parity in access to training opportunities.

Table 6. Experience of a woman official about training

"Many times, men are provided with or chosen for operational training and women are relegated to the office." - Woman official from Tumbes

Finally, participants also noted a lack of training on harassment and other issues that disproportionately affect women, despite 17 per cent of women officials reporting having experienced harassment. 76 per cent of whom are single women. It is therefore necessary to implement mandatory annual training to raise awareness of these problems.

"Little or no training focused on women, for example on workplace or sexual harassment. For the fact of being a woman, we are excluded from many activities, and we are stalled only in office work." - Woman official from Quito

Despite internal efforts being a good first step for the environment to become safer for women officials, several other external problems make working at the border unattractive.

External work obstacles

External obstacles are those not caused by the agencies where women officials work, but which nevertheless have a negative impact on their daily activity. For example, many respondents mentioned the insecurity of their workplaces and instances of abuse from transporters. Only 26 per cent of women officials consider the levels of security and safety to be adequate. Additionally, 36 per cent report that access roads to their workplaces are dangerous, and 31 per cent state that they feel insecure in the border areas where they operate.

Table 7. Experience of women officials on danger and harassment

"The access road from the urban area to the workplace is dangerous during the departure time, it is dark, and it is difficult to get transportation." - Woman official from Puno

"Harassment or mistreatment from users with comments like "You should be in the kitchen", "Women are not good for this job" or "Why do you want to do men's jobs?". - Woman official from Quito

Despite efforts to make borders safer for women officers (both inside and outside their agencies), more work is needed at the border to make it more attractive, both in terms of security and equal opportunities.

Given the obstacles faced by women cross-border traders and officials, it is important to consider recommendations to improve the situation from both groups.





V. Recommendations

Based on the analysis of this study and discussions with the NTFC Secretariats at a workshop held in May 2025, the following chapter focuses on recommendations and actions that can be adopted to improve the condition of women cross-border traders and officials at the borders. The recommendations include improving security at the border, supporting traders to move to formality, and reinforcing the presence of women officials at the border, among others.

These recommendations are complemented by best practices and lessons learned from similar experiences around the world. It should be noted that the joint implementation of these recommendations would significantly enhance their positive effects.

A. Gender Perspective in Trade Facilitation Measures

Trade facilitation measures are non-discriminatory, as they apply to all traders regardless of their gender. However, in practice, these measures do not necessarily take into consideration the situation of disadvantaged or marginalized groups, including women traders. Nevertheless, when applied with a gender perspective, they can help correct these imbalances. Below, we present a series of measures that could have a favorable impact on the situation of women.

1. Availability of tailor-made Information

In recent years, a global effort has been consolidated to make trade information more accessible, understandable, and useful for all economic actors. Article 1 of the WTO TFA, for instance, requires WTO

members to ensure that trade information is published and is readily available.²¹ More countries are publishing online data on advance rulings, tariffs, customs fees, penalties, trade legislation, interactive digital platforms, and practical guides for new procedures (OECD, 2025). The trend towards digitalization represents a significant advance in terms of transparency, predictability, and efficiency.

However, this field study reveals that many women traders, especially those who operate on a small scale, lack access to trade information. For example, 91 per cent of women traders reported not having information on simplified trade regimes, with 86 per cent attributing this to either a lack of information or its complexity. 88 per cent of traders requested the establishment of additional information points at the border.

Although 84 per cent of the women interviewed have access to a mobile phone with internet access, only 3 per cent use it to search for information on trade regulations. The reasons are multiple: from a lack of familiarity with digital platforms to a low perception of the usefulness of the available content.

The lack of information is not the only challenge. Many women traders have limited knowledge of trade laws, lack trust in border officials and are underrepresented in trade associations.

To alleviate this situation, the NTFCs could consider the following actions:

- a) Dissemination of easy-to-understand and tailor-made materials such as brochures and conduct awareness campaigns on available simplified trade regimes, adapted to different types of traders (formal and informal). Clearly showing the benefits of taking advantage of these regimes can reduce the risk of seizure of goods and can be a powerful incentive to encourage formalization.
- b) Border agencies on both sides of the border could collaborate to organize informative sessions aimed at women traders. These sessions should focus on explaining where and how to access relevant information.
- c) Develop materials, communications, and in-person workshops that respond to the specific needs of women traders and in local languages.
- d) For information accessible on the internet to be effectively used, it is essential that the information is presented clearly, without technical jargon, and highlights the concrete benefits it can provide for women traders and their activities. A concrete measure could be the creation of a specific tab for women cross-border traders on official trade information portals, accompanied by a frequently asked questions document designed to address their specific concerns.
- e) Establish physical information centers, telephone helplines, and, as far as possible, have community facilitators and materials in local languages, such as Aymara on the border between Bolivia and Peru, to ensure that the information is accessible, regardless of educational level or geographical context.
- f) Promote the participation of women traders in consultations in accordance with Article 2 of the WTO TFA. These consultations represent a valuable opportunity for women to express their concerns and influence decisions that directly affect their livelihoods.

²¹ World Trade Organization, "WTO TFA, retrieved September 5, 2025, from [Article 1 - Publication and Availability of Information | TFAD - Trade Facilitation Agreement Database](#)



2. Involvement of traders in border agency coordination

Women traders operating at the Huaquillas (Ecuador-Peru) and Desaguadero (Bolivia-Peru) border posts face specific challenges derived from insufficient collaboration between border agencies. According to the data collected in this study, 91 per cent of the surveyed women traders reported having little or no knowledge of simplified trade procedures, attributing this situation mainly to regulatory complexity and the lack of clear and accessible information. As a direct consequence, a considerable proportion of traders frequently experience the seizure of their goods: 44 per cent of informal women traders and 29 per cent of formal traders reported having suffered seizures directly linked to information deficits.

In addition, harassment and insecurity are persistent concerns affecting 44 per cent of Ecuadorian women traders, 26 per cent of Peruvian, and 22 per cent of Bolivian women. These adverse conditions are further enhanced by structural deficiencies in the border infrastructure. 33 per cent of women traders explicitly request urgent improvements, particularly in the provision of medical and other essential services in the border areas.

Likewise, border agencies have notable deficiencies in gender sensitivity and women representation within their agencies. Only 31 per cent of women border officials indicated that women representation exceeds 25 per cent in management positions within their agencies. In addition, no women officials reported the existence of adequate infrastructure for working mothers, such as nurseries or lactation rooms. This situation is further enhanced by the generalized absence of specific training programs focused on gender equality and the prevention of workplace harassment. Therefore, it is essential to strengthen border agency cooperation through a deliberate and gender-sensitive approach, which allows border agencies to respond effectively to the specific needs of women traders and women border officials alike.

International experience and research highlight that effective cooperation between border agencies, driven by institutional and regulatory reforms, significantly improves operational efficiency and strengthens cross-border collaboration (OECD, 2025). However, there is still considerable work to be done. Article 8 of the WTO's Trade Facilitation Agreement explicitly highlights the importance of border agency cooperation, which is particularly critical for women traders who cross borders frequently under precarious conditions and without security guarantees. For these women, having clear procedures, transparent regulations, and predictable conduct from border officials are not just issues related to operational efficiency, but fundamental measures to protect them from abuse, harassment, and corruption.

In response to these results, the following recommendations are proposed:

- a) As far as possible, improve the one-stop border posts, allowing customs and migratory procedures of both countries to be carried out effectively, significantly reducing the time, complexity, and uncertainty of border procedures. For women, who often have to balance their trade activities with domestic responsibilities, this simplification represents a tangible improvement in their quality of life and their ability to operate formally. The experience in the East African Community is illustrative: the one-stop border posts have generated concrete benefits for women involved in cross-border trade (TradeMark Africa, 2019).
- b) Establish the representation of women traders in the border agency Committees. These committees, in addition to contributing to actions at the border, should report their progress to the National Trade Facilitation Committees. This way, real obstacles can be identified, and solutions are designed with a bottom-up approach, and a gender-sensitive perspective.



3. Participation of women traders in decision-making

According to [UNCTAD's NCFC database](#), Bolivia and Peru have a female representation of 25 and 33 per cent, respectively, while Ecuador stands out with 60 per cent. Furthermore, Ecuador is the only one of the three committees chaired by a woman, and its decisions have incorporated a gender perspective. In the case of Bolivia and Peru, this limited integration of the gender perspective into their decisions is largely due to the perception that there are "higher priority" issues and a lack of awareness about the relevance of the gender perspective in this area.

The United Nations Global Survey on Digital and Sustainable Trade Facilitation (2024) and UNCTAD studies show that, although women actively participate in many NTFCs, the formal requirements for women representation are scarce. Even in countries with progress, such as Argentina, Chile, El Salvador, Guatemala, Mexico, and Peru where gender focal points and training programs have been established, less than half have adopted specific measures for women traders (ECLAC, 2023; UN, 2024).

In this context, the following actions are recommended:

- a) The establishment of sub-working groups in NTFCs and border committees on trade facilitation and gender is recommended, as has been implemented in Ghana.
- b) Facilitating the participation of cross-border trade associations, providing key perspectives to improve procedures and ensure that women traders are included in the dialogue.
- c) Promoting the representation of women among members and chairs of the NTFCs

This strategy will promote more equitable results in trade facilitation and reinforce the commitment to gender equality, in line with international initiatives such as the UNCTAD Trade Facilitation program.

4. Enable the use of digital procedures

Despite widespread access to mobile phones (95 per cent) and internet connectivity (87 per cent), 51 per cent of women traders actively use digital tools in their operations. This situation highlights the urgent need for specific digital literacy initiatives and capacity-building programs explicitly aimed at fostering equitable and inclusive trade facilitation.

The digital trade facilitation measures proposed in the WTO TFA have great potential to positively transform the experience of women engaged in small-scale cross-border trade. By streamlining administrative procedures, reducing operational costs, increasing transparency, and addressing specific gender challenges, these digital tools can become true catalysts for economic inclusion. The COVID-19 pandemic, for example, showed how these solutions allowed many women traders to adapt quickly to changing environments, strengthening their resilience and facilitating greater integration into formal markets.

However, transforming these opportunities into real benefits requires that the NTFCs explicitly recognize and address the barriers that women face in terms of digital access, technological literacy, and financial inclusion. This could be advanced with the effective implementation of the electronic single windows as provided for in Article 10.4 of the TFA. These centralized electronic platforms allow women traders to



submit all required documentation for import, export, and transit operations from a single virtual access point. By documenting and simplifying trade procedures, single windows not only reduce the administrative burden but also help mitigate issues of corruption, harassment, and discrimination that disproportionately affect women traders at border crossings (ITC, 2021).

Various studies estimate that the implementation of these platforms can increase bilateral trade flows by up to 37 per cent (World Bank et al., 2022), thanks to shorter clearance times, greater predictability, and a considerable reduction in administrative costs. For instance, in Rwanda, the Single Window saved \$15 20 million as of 2015; and achieved a reduction in average time-release from 264 hours (11 days) in 2012 to 34 hours (1.5 days) in 2014 (UNCTAD, 2023).

However, the digital divide remains a significant obstacle. Many women traders, especially in rural and border areas, face limitations such as low digital literacy, restricted access to technological devices, and poor internet connectivity. In addition, the use of digital signatures, commonly required to access single windows, involves formal registration processes that can be complex and expensive for those with limited resources. Likewise, the frequent requirement to have formal bank accounts or subscriptions to digital financial services further excludes those women who are not fully integrated into the formal financial system.

Given this context, the implementation of Article 7.2 of the TFA on electronic payment represents a key tool to reduce transaction costs and increase the personal and business security of women. By allowing digital payment of duties, taxes, and customs fees, the dependence on cash is reduced, which often exposes women to risks of theft, extortion, or exploitation. Digital payment methods also offer traceability and transparency, strengthening the financial autonomy of women (UNCTAD, 2022).

However, if implemented without considering structural inequalities, these solutions can generate new forms of exclusion. Many women still have limited access to banking services, lack basic financial knowledge, or do not have access to digital devices. In these cases, the mandatory digitalization of payments can increase transaction costs or force dependence on intermediaries, who often charge additional fees.

Therefore, the following actions are recommended:

- a) Promoting the use of electronic trade single windows and other digital tools by small-scale women traders, where possible adapted to the needs of this group to target untapped opportunities, including the move towards formalizing such trade patterns
- b) Closing the knowledge gap by implementing digital trade facilitation tools along with capacity development programs: Training in digital literacy, financial education, and the practical use of platforms such as single windows and electronic payment systems, Initiatives such as local workshops, mentoring programs, and community centers equipped with digital infrastructure can ensure that women traders not only access these tools but also use them effectively (UNESCAP, 2023; UNCTAD, 2022). Accompanying the digital transition with gender-focused financial inclusion strategies, such as simplified mobile banking services, adapted microfinance, and secure and accessible electronic wallets for low-income traders (UNESCAP, 2023).



B. Political and Institutional Support

1. Foster a culture of inclusion in trade policies

Traditionally, the formulation of trade policies, including trade facilitation, has been oriented mainly towards large-scale trade, ignoring the realities and needs of those who operate in small-scale cross-border trade, especially women. This omission has created a significant gap between public policies and the daily realities of small-scale women traders.

This gap is clearly reflected in the testimonies collected during the research: 96 per cent of the women interviewed stated that they were unaware of the measures that their respective governments are implementing in their favor. According to them, the lack of institutional support is evident at the local, regional, and national levels, which reinforces the perception of abandonment and exclusion.

The absence of institutional awareness and empathy towards the particular economic conditions faced by various groups of traders can lead to discriminatory practices. For example, many women operating in border areas face difficulties in accessing digital services due to limited literacy, both general and digital as well as a lack of suitable devices or access to electronic payment systems. These technological barriers, far from being neutral, deepen existing inequalities and limit opportunities for economic development.

This context generates a climate of skepticism regarding the benefits of international trade. Many of the women interviewed expressed a pessimistic view on the future of the sector, as they do not perceive tangible improvements in their working conditions. A considerable gap still persists in the awareness of the importance of integrating a gender approach in trade facilitation. This is evidenced by the UNESCAP Global Survey on Digital and Sustainable Trade Facilitation (2023), which highlights the low incorporation of inclusion criteria in the regulatory and operational frameworks of many countries.

However, when trade policies are designed with a gender focus, cross-border trade can become a powerful tool for economic empowerment and a concrete way out of poverty (ADB, Aid for Trade, 2019).

In this sense, it is recommended:

- a) To evaluate trade facilitation policies taking into account the specific needs of women traders. This perspective not only addresses the structural challenges they face but also contributes to the development of a more inclusive, efficient, and sustainable trade system.
- b) To mitigate skepticism by raising awareness about these measures benefiting small-scale traders already implemented by the government.



2. Create a conducive environment for gender equality

Women have not only been systematically excluded from trade policy-making processes, but their interests are also often ignored in key areas that go beyond trade, such as the fight against harassment, infrastructure design, or the provision of public services. This omission contributes to the creation of a structurally unfavorable environment for their needs and limits their full participation in the economy.

To reverse this situation, it is essential that national trade facilitation strategies incorporate clear gender objectives, accompanied by complementary programs that consider the following elements.

a) Anti-harassment measures

Ensuring a safer commercial environment is a crucial element of inclusive trade facilitation. Women traders and women officials at the border frequently face harassment, intimidation, and discriminatory treatment from border officials and intermediaries, including customs and transport agents. To mitigate these risks, governments must prioritize comprehensive gender training for border officials and establish clear and enforceable service standards that govern interactions between traders and security agents (ITC, 2021). The implementation of independent and accessible complaint mechanisms, as well as having more women officials at the border, empowers women traders by providing reliable channels to report abuse or discrimination without fear of retaliation, thus promoting accountability and improving overall trade governance (World Bank, 2021).

b) Tailor-made Infrastructure

The development of inclusive infrastructure at border crossings is another vital aspect for improvement. Small-scale women traders often cross borders on foot several times a day, often accompanied by small children, which increases their exposure to the precariousness of the infrastructure. Inadequate lighting, sidewalks, proper sanitary facilities, water supply, waiting areas, and fences significantly compromise the safety of women and limit their commercial efficiency.

By investing in infrastructure improvements with a gender perspective, such as the provision of safe and well-lit border facilities, proper sanitation, nurseries, and safe waiting areas, governments can significantly improve the safety, dignity, and productivity of women traders (TFWA, 2020; ITC, 2021).

Effective practical examples include specific interventions implemented in West Africa, such as the establishment of gender-specific information centers ("gender access offices") in Côte d'Ivoire, designed specifically to provide women traders with a safe space to report harassment and receive immediate support (TFWA, 2020). Similarly, Rwanda, Uganda, and other East African countries have integrated gender-sensitive measures into their Single Border Post (OSBP) models, successfully reducing incidents of gender-based harassment and creating safer and more inclusive environments for women traders (EAC, 2022).

Beyond infrastructure and direct interventions at borders, inclusive trade facilitation also requires fostering women's economic networks and advocacy capacity. Supporting and encouraging the formation and strengthening of women's trade associations and cooperatives amplifies their voices, allowing them greater representation in trade policy dialogues and helping to address the structural isolation that women traders often experience (UN Women, 2022; EAC, 2022).



3. Attract women officials to the borders

This study reveals that women border officials demonstrate a greater knowledge, awareness, and empathy toward the experiences of women traders at the Huaquillas (Ecuador-Peru) and Desaguadero (Bolivia-Peru) border crossings. Specifically, women officials consistently expressed a more accurate understanding of the specific needs, challenges, and obstacles that women traders face compared to their male counterparts. For example, a significant proportion of women officials (more than 60 per cent) clearly identified specific gender-related barriers, such as harassment, the absence of adequate facilities for childcare, and insufficient infrastructure.

Likewise, women officials showed a greater predisposition to support and promote gender-sensitive improvements within their institutions, emphasizing the importance of strengthening institutional capacities through specific reforms. This higher level of empathy and recognition of the challenges that particularly affect women highlights the crucial relevance of increasing female representation and participation in border agencies, with the aim of promoting a more inclusive, receptive, and effective trade facilitation.

Various studies have also shown that greater women representation in these sectors contributes to creating safer, more inclusive, and responsive environments to the needs of all users. In addition, it allows policies and operational practices to be designed from a more diverse perspective, incorporating the specific experiences and concerns of women (ITC, 2021; UN Women, 2022).

To attract a higher number of women officials to the borders, it is recommended to:

- a) As far as possible, create an inclusive recruitment system, which allows not only gender parity but also guarantees career development opportunities within the institution, allowing women to grow professionally while feeling safe and valued in their work environment.
- b) Use inclusive language in job advertisements, for example, "tax inspector" or "lawyer", helps eliminate implicit biases and sends a clear message that institutions are committed to gender equality. This measure, although simple, can have a significant impact on the perception of accessibility of these positions by women.
- c) Adapt physical infrastructure, for example, by enabling childcare rooms. These improvements not only facilitate the reconciliation of work and family life but also reinforce the institutional commitment to staff well-being.
- d) Training also plays a key role. Offering annual training on the prevention of harassment and violence in the workplace, as well as ensuring the equitable participation of women in technical training, contributes to their professional empowerment and the construction of a safer and more respectful work environment.
- e) As far as possible, create spaces where women officials can express their concerns, needs, and proposals. Analyzing the feasibility of institutionalizing internal discussion forums, with direct representation to management, would help ensure that women perspectives are incorporated into decision-making, thus strengthening organizational culture and team cohesion.
- f) Improve safety during daily commutes. Many women officials must arrive very early or leave late, which can expose them to potentially risky situations. Improving public lighting at bus stops near



border posts and establishing an institutional contact channel for emergencies are concrete measures that can make a big difference in their well-being and peace of mind.

Ultimately, attracting and retaining women in border posts not only responds to the principle of inclusivity but also strengthens the effectiveness, legitimacy, and sensitivity of the institutions responsible for managing cross-border trade. Ultimately, investing in their inclusion is an investment in a more inclusive, efficient, and secure commercial system.

C. Empowering Women Cross-Border Traders through Technical Assistance, Institutional Strengthening, and Safe Environments

Gender-focused trade facilitation initiatives, combined with capacity-building and technical assistance, are essential mechanisms for promoting inclusive trade that specifically benefits small-scale women cross-border traders. By addressing specific gender barriers, these initiatives facilitate women's integration, improve their economic resilience, and amplify their contribution to local economies.

1. Strengthen officials' knowledge of existing assistance

Given the obstacles and needs identified by women cross-border traders, officials working in the border areas of Huaquillas and Desaguadero were consulted on the types of assistance their respective agencies offer. In some cases, their responses reflected a partial alignment with the concerns expressed by the traders; however, significant gaps in coverage and institutional knowledge persist.

For example, only 26 per cent of Peruvian officials in Huaquillas and Desaguadero, 47 per cent of Ecuadorian officials in Huaquillas, and 22 per cent of Bolivian officials in Desaguadero indicated that their institutions provide training and capacity-building activities. These percentages are low, especially considering that the traders themselves identify training as one of their main unmet needs, which suggests not only a limited supply but also poor dissemination of these opportunities.

Regarding advisory, information, and guidance services, 63 per cent of Peruvian officials, 41 per cent of Ecuadorian, and 44 per cent of Bolivian officials responded affirmatively. In contrast, access to financial services is clearly insufficient: only 2 per cent of officials in Peru, and 6 per cent in Ecuador and Bolivia, stated that competent authorities offer loans, credit, or micro-financing.

22 per cent of officials in Peru, 16 per cent in Ecuador, and 17 per cent in Bolivia admitted not knowing what type of assistance competent authorities offer. This lack of knowledge increases when the question is expanded to the set of available services at the border in general: 39 per cent of Peruvian officials, 41 per cent of Ecuadorian, and 39 per cent of Bolivian officials stated they were not aware of the existing offer. However, there are specific programs in all three countries as shown in the following tables.

Despite this, some officials identified a greater diversity of services in the border environment, including micro-financing programs: 11 per cent in Peru, 13 per cent in Ecuador, and 11 per cent in Bolivia indicated their existence, although without being able to specify their coverage or accessibility.

These findings highlight the urgent need to improve institutional communication and the training of border personnel regarding the available services. Likewise, it is key to strengthen and expand the scope of assistance, so that it responds effectively to the real demand of women traders, especially in terms of training, advice, and access to finance.



Annexes 1,2 and 3 provide a list of initiatives with a gender perspective.

Within the recommendations, it is clear that the responses provided by the women border officials align closely with the needs expressed by women traders. This correspondence suggests that women officials have a clearer and more empathetic understanding of the challenges traders face in their daily activity. This observation supports the case for increasing the presence of women in border agencies, not only as a principle of equity but also as an effective strategy to improve the relevance and sensitivity of the services provided.

To increase knowledge about existing technical assistance, it is recommended to:

- a) Gather information on the programs offered by government agencies at the border as well as the other available services. A subsequent, gap analysis of the necessary services that are not yet offered must be done to cover the needs.
- b) Have a rating system made by government border agencies to know which services at the border are of good quality and offer the best service to the trader. This would also require a new survey of the traders.
- c) Inform border officials about the services provided by their agencies to enable them provide appropriate recommendations to traders.
- d) As far as possible, increase the amount of training offered (e.g., how to run a business through e-cross-border trade, what can lead to a seizure of goods, what are the necessary border requirements etc.) and improve communication to raise awareness of these services.

2. Technical assistance and capacity building

Technical assistance and capacity-building programs are crucial to empowering women traders by addressing the prevalent digital divide. In the surveys, 43 per cent of formal traders and 46 per cent of informal traders requested training.

Initiatives such as Peru's Ella Exporta program offer specific training in crucial areas such as business model development, export logistics, digital marketing, financial tools, and cross-border trade, significantly improving the readiness of women entrepreneurs to participate in international trade (OECD, 2022). Similarly, Costa Rica's Mujer Produce initiative promotes the empowerment of women through comprehensive training in digital literacy, support for creating an online market presence, and access to digital financial services, which allows women-led SMEs to compete effectively in digital business environments (WEF, 2024; OECD, 2022). These interventions illustrate best practices for equipping women traders with the necessary skills to expand their market reach and economic opportunities.

Despite the improvements, challenges to closing the digital divide persist. UNCTAD evidence (2023) highlights that while digital devices are widely accessible (95 per cent of women traders own mobile phones) the actual use of digital technology for trade remains low, with only 12 per cent actively participating in cross-border trade. This indicates a crucial need to further expand digital literacy programs, particularly among rural and small-scale women traders, to take full advantage of digital trade opportunities and increase economic inclusion.



In the surveys, an urgent need for technical assistance for formalization was evidenced. Therefore, governments and interested parties must adopt compliance management strategies that prioritize education, guidance, and prevention, instead of punitive measures. Recommended interventions include offering accessible legal assistance services, providing periodic compliance training specifically adapted to small-scale women traders, and clearly distinguishing between involuntary non-compliance and deliberate infractions to apply proportional sanctions (ITC, 2021; TFWA, 2020). In addition, proactive dialogue between traders and government authorities is essential to identify mutually beneficial avenues for formalization, balancing regulatory compliance with affordability and ease of implementation (TFWA, 2020).

The following recommendations could potentiate the positive effects of technical assistance and capacity building:

- a) Promoting technical assistance programs at the border would offer initial opportunities for training and financing.
- b) Identify associations that support traders through the NTFCs to create joint support programs.

UNCTAD offers a wide range of training aimed at women and the strengthening of their economic activities. In this context, the NTFCs of the three countries should participatively identify the priority areas for women traders, such as small-scale entrepreneurship, access to markets, or the use of digital tools and communicate these priorities to UNCTAD, as well as to other cooperation and donor agencies. This articulation will allow for the design and implementation of more relevant training programs, aligned with the real needs of the territory and with greater potential impact on women's economic autonomy.

3. Ensure a safe environment for women traders

The implementation of measures that promote safe and dignified environments for women traders not only strengthens institutional trust but also allows trade facilitation initiatives to generate tangible and sustainable benefits. The following actions are recommended:

- a) To train customs and border personnel in gender awareness: establish clear standards of conduct and service, and create independent, accessible mechanisms for receiving complaints. These measures contribute significantly to preventing situations of harassment, mistreatment, or discrimination, and to ensuring more transparent, predictable, and respectful border processes.
- b) To strengthen the active presence of the government in border areas: The perception of institutional abandonment is also a critical element. Only 4 per cent of the women traders interviewed stated that they had received any type of government support, such as the organization of fairs or the allocation of sales spaces. This data suggests a feeling of neglect on the part of the State and the urgent need.
- c) To adopt complementary policies that improve the physical infrastructure at the border, including efficient public lighting, safe waiting areas, adequate sanitary services, childcare spaces, and passable roads. For example, 21 per cent of the surveyed traders cross the border daily and 22 per cent weekly, often on foot and carrying merchandise in bags or carts. Investing in accessible and safe roads that do not deteriorate in the dry season or become impassable with the rain is a concrete measure that would directly impact their mobility and safety



- d) To set up immediate assistance services for risky situations, with trained personnel and in whom the traders can trust.
- e) To develop training campaigns aimed at the women traders themselves, focused on the recognition of situations of harassment, discrimination, and violence, to strengthen their ability to respond and defend their rights.

These actions, along with the recommendations already proposed regarding trade facilitation, must be led by the State, through the National Trade Facilitation Committees and other competent bodies in infrastructure, security, and social development. Only through a comprehensive and inter-institutional approach will it be possible to guarantee a truly inclusive, safe, and enabling border environment for women traders.

Finally, to ensure that these initiatives are implemented effectively and transparently, the use of the Reform Tracker is recommended. This tool allows for auditing the actions of local border committees, facilitating the monitoring of progress in procedure facilitation and promoting continuous improvement.





VI. Conclusions

This study highlights many persistent barriers faced by women traders and public officials at the border crossings of Bolivia, Ecuador, and Peru. Although many participants do not explicitly identify these barriers as a result of gender inequalities, the analyzed data reveals structural inequalities that restrict their full, safe, and sustainable participation in cross-border trade.

Among the main challenges identified is the limited access to clear, accessible and reliable information about trade and customs procedures, simplified trade regimes, and available services at the border. This information gap directly contributes to informality, exposure to unjustified seizures, and lack of protection against situations of harassment or corruption. Additionally, there are limited access to formal credit, underdeveloped border infrastructures such as roads, inadequate lighting, lack of safe waiting areas and medical posts, combined with household responsibilities assumed by many women, particularly those who are single mothers.

Within the institutional sphere, women public officials also face significant limitations, such as low representation in leadership positions, non-inclusive work conditions for working mothers, and a lack of effective mechanisms to prevent harassment. These conditions not only affect their well-being but also restrict the development of more inclusive border institutions that are gender-sensitive and closer to the real needs of users, rendering these institutions less effective.

Given this situation, the study formulates a series of recommendations aimed at government entities and NTFCs, with the goal of moving towards a more equitable trade facilitation environment. Among the most relevant are:

- a) Integrating women traders' associations into the NTFCs;
- b) Improving the dissemination of information through adapted materials and reliable channels;

- c) Offering technical training programs on customs procedures, cross-border trade, and traders rights;
- d) Fostering access to credit with preferential conditions;
- e) Reducing the digital divide through training, connectivity, and interoperable electronic payment tools.

It is also recommended to guarantee adequate and safe infrastructure at the border, such as lighting, passable roads, medical posts, and protected waiting areas, establish rapid response mechanisms for situations of risk, and improve the working conditions of women officials, promoting parity and access to leadership positions.

UNCTAD through its mandate on trade facilitation, supports countries with policy advice and concrete tools to promote a more transparent, efficient, and inclusive trade environment for women. Among the main forms of technical assistance offered by UNCTAD are:

- a) **Trade Information Portals:** which centralize and simplify access to information on border procedures, requirements, and regulations. These platforms, if designed with a gender focus, can close the information gap and empower women traders.
- b) The [Reform Tracker](#) a digital tool that allows NTFCs to plan, monitor, and evaluate the implementation of reforms, with transparency, traceability, and inclusive focus.
- c) The **Empowerment Program for NTFCs**, which seeks to strengthen the participation of all relevant actors, including women, in the dialogue and decision-making processes on trade facilitation reforms.

Combined with sensitization initiatives, technical training, and institutional strengthening, these tools can significantly contribute to reducing the structural barriers that women face at the border. Strengthening the capacity of the State and guaranteeing access to rights and information not only boosts trade efficiency but also makes it possible to build a fairer, safer, and more inclusive trade facilitation model, where women can fully exercise their right to trade on equal terms.



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Annex 1. Support Initiatives for Women – Bolivia *

Initiative	Description
BDP Woman Program	The initiative is part of the Bolivian Government's Economic Autonomy Program called "Domitila Barrios" of the Productive Development Bank. It seeks to promote women financial independence, linking financing and technical assistance. It has two main components: Seed Woman, for new ventures, and, Head of Household, for ongoing economic activities led by women. The most benefited sectors have been Agriculture and Livestock, and Manufacturing. Since its creation in 2022, it has benefited more than thirteen thousand women with more than Bs 600 million in financing as reported by journalistic media.
Women 360	Sponsored by the Emprender Futuro Foundation. Its focus is on technology, future jobs, and the development of soft skills with the aim of ensuring women's economic independence. Its target audience is women between 15 and 23 years old, who apply nationwide to be part of the program. As indicated on its website, for six years, they have trained more than 1000 participants in 9 Departments, involved more than 3000 attendees in Technology Forums, and held 3 specialized BootCamps.
Program Women Free of Violence with Economic Empowerment	It is a priority program of the Levántate Mujer Foundation. Its objective is to promote the exercise of women's rights within the economic, social, and spiritual axes. To do this, it has a "House of the Entrepreneurial Woman" where it provides training, and it also has the "Strengthen Entrepreneurship" project where it provides support with business plans and revolving funds. Together with its program to respond to human trafficking and migration, they have trained more than 6000 people, served 1500, and sensitized almost 300,000 people as of 2022, according to its official website.

* Information taken from the Productive Development Bank of Bolivia <https://www.bdp.com.bo/>, Sitio web de la Fundación Emprender Futuro <https://emprenderfuturo.org/>, website de Fundación Levántate Mujer <https://www.levantatemujer.org/>, and journalistic articles



Annex 2. Support Initiatives for Women – Ecuador*

Initiative	Description
Impulso Mujer	It is an initiative of Fundación Telefónica Movistar Ecuador and Banco Pichincha. The objective of this program is to promote the digital transformation of businesses and SMEs led by women. It consists of three phases: digital training workshops, implementation of key technologies, and technical advice. For the year 2025, according to press releases, the program seeks to empower more than 1000 women entrepreneurs through training and the use of digital tools.
Quito Mujer	It is a call from the FonQuito program whose objective is to select and grant seed capital funds to dynamic potential ventures led by women. In previous years, specific sectors such as the environment and health have been promoted. For 2025, according to the call, the program will provide support, as well as financing according to the development stage of the projects in the categories of Biofuture, Circular Economy, Digital Technological Services, Tourism and Culture, and Health and Biopharmaceuticals. The ventures can be from natural or legal persons. There is no limit on the number of winning projects.
Crédito Violeta	Promoted by BanEcuador, Ecuador's public development bank. It covers financing needs for women who have an ongoing business with credits from 500 to 20,000 dollars and with flexible conditions. The program includes financial education and technical support. Journalistic reports from 2025 indicate that more than 90 thousand women have accessed financing through this program, representing 291 million dollars.

* Information taken from the Banco Pichincha website <https://www.pichincha.com/>. The Quito Mujer website <https://www.conquito.org.ec/quito-mujer/>. The BanEcuador website <https://www.banecuador.fin.ec/creditovioleta/>. Press release.



Annex 3. Support Initiatives for Women - Peru*

Initiative	Description
Ella Exporta	A program of PROMPERÚ, from the Ministry of Foreign Trade and Tourism of Peru. It seeks to reduce gender gaps, generate and strengthen the capacities of Peruvian companies and organizations led by women, exporters or with export potential. It includes modules on business management, export management, and sustainability models. According to a press release, since 2017 it has strengthened and trained 165 companies in 17 regions of the country, in the clothing, agro-industry, jewelry, and manufacturing sectors, among others. By 2025, it aims to train more than 200 companies led by women.
Mujer Produce	Part of the National Program Tu Empresa, from the Ministry of Production. It supports the business development of Peruvian women, offering training, access to financing, and commercialization opportunities. The aim is for businesswomen to participate in fairs and/or commercial events to promote their products and establish new commercialization networks. According to a press release, nearly 4 thousand women were able to formalize their business, more than 200 have received training and technical assistance aimed at MSMEs, and more than 4 thousand women have received some type of advice through Tu Empresa.
Network of Entrepreneurial and Business Women	A program promoted by the Ministry of Women and Vulnerable Populations in association with Regional Governments, leaders, and business associations. It promotes the empowerment and economic autonomy of women. The networks foster associativity, form spaces for inter-institutional articulation, and strengthen the capacities of their members. They form a link between ventures, companies, and the national government. The initiative has managed to establish networks in each political region of Peru. It has registered close to 700 women leaders who represent guilds and associations with almost 3000 women.

*Source: The Peruvian State Platform <https://www.gob.pe/>. The Network of Entrepreneurial and Business Women <https://renamperu.com.pe/>





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