

E-COMMERCE TRAINING FOR WOMEN ENTREPRENEURS



Intellectual Output 1
(Part 1)

Customised
Curriculum for
Women
Entrepreneurs in
E-commerce

2021 - 2024

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1. PROJECT INTRODUCTION

Why and How

When establishing and running a business, women face many problems in accessing finance and information, training, accessing networks for business purposes, and reconciling business and family concerns. To solve these problems and support female entrepreneurs, the EU implemented the Entrepreneurship 2020 Action Plan and set "highlighting opportunities for women" as an objective of this plan. The project Ecommerce4Women will contribute to solving these challenges by facilitating women's access to information more easily and developing a training program dedicated to women entrepreneurs, supporting women's self-employment and thus giving them a better chance to reveal their potential.

2. ANALYSIS OF EDUCATIONAL NEEDS OF WOMEN ENTREPRENEURS IN E-COMMERCE

Development of a Customized Curriculum for women entrepreneurs in e-commerce builds on the research of the educational needs of the target group, conducted by partner organisations in the initial phases of the project. This research has been analysed during the IO1 and provides a clear direction for the development of curriculum, as well as the training materials for educational modules which will reduce the skills gap of women entrepreneurs and contribute to their job-related competencies.

2.1. LITERATURE REVIEW

In the early stages of IO1, partners prepared a literature review that presented the historical development of e-commerce and the evolution of women's participation in this sector. The main purpose was to shed light on gender-specific challenges that women entrepreneurs might face in the e-commerce sector, to ensure the curriculum is tailored to address these unique challenges in the best possible way.



2.1.1 E-COMMERCE OVERVIEW

The roots of e-commerce can be traced back to the 1960s, with the development of electronic data interchange (EDI) systems that allowed companies to exchange business documents electronically. In the 1990s, the advent of the World Wide Web and the introduction of secure payment systems led to the emergence of online shopping. In 1995, the Internet portal Netscape.com published the first web advertising, showing the potential of the Internet as a new medium for advertising and sales (Basarir-Ozel and Mardikyan, 2017). The term e-commerce soon became used for all business transactions realized through the Internet or the Web (Laudon and Laudon, 2014).

Since then, e-commerce has evolved significantly, with the rise of mobile devices and social media platforms driving new trends and business models. In 2021, e-commerce made up nearly 19 percent of retail sales worldwide; it is forecasted that by 2026, the online segment will account for about a quarter of total global retail sales. In financial terms, the global e-commerce market is estimated to be worth 6.3 trillion USD in 2023, which makes a 10.4% increase compared with 2022 (Shopify, 2022). It is forecasted that the figure is expected to exceed seven trillion USD by 2025 (Statista, 2023).

E-commerce offers several benefits to businesses, including increased reach and accessibility, reduced costs, improved customer experience, and enhanced data analytics. Online stores can reach customers anywhere in the world, at any time of day, without the need for physical stores or sales staff. Additionally, e-commerce allows businesses to gather detailed data about their customers, including purchase history and browsing behavior, which can be used to personalize marketing and improve the customer experience.

The future of e-commerce is likely to be shaped by several key trends, including mobile commerce, social commerce, and omnichannel retail. Mobile devices are increasingly the primary way that consumers access the internet and make purchases, making mobile optimization critical for e-commerce businesses. Social media platforms are also becoming key channels for e-commerce, allowing businesses to reach customers where they already spend their time online. Finally, omnichannel retail – the seamless integration of online and offline shopping experiences – is becoming increasingly important as customers expect a consistent experience across all touchpoints.

Overall, e-commerce has revolutionized the way that businesses operate, offering unprecedented reach and accessibility, reduced costs, and improved customer experiences. However, it also presents significant challenges, including security risks, logistical complexities, and intense competition. To succeed in the rapidly evolving world of e-commerce, businesses will need to stay ahead of the curve, embracing new trends and technologies while maintaining a customer-centric focus.

2.1.2 E-COMMERCE AND WOMEN ENTREPRENEURS: CHALLENGES AND OPPORTUNITIES

E-commerce has opened up new avenues for women entrepreneurs to start and grow their businesses. With the growing popularity of online shopping, e-commerce has provided a platform for women entrepreneurs to access larger markets, reach new customers, and expand their businesses globally. The rise of digital technologies has also enabled women entrepreneurs to overcome some of the traditional barriers they face in accessing finance and resources. In addition, e-commerce has provided women entrepreneurs with greater flexibility in managing their businesses, allowing them to balance their work and family responsibilities more effectively.

However, women entrepreneurs still face challenges in e-commerce, including the need for digital skills and access to technology, navigating complex online marketplaces and payment systems, and competing with larger, established businesses. In addition, gender biases and stereotypes can influence consumer behaviour and limit the visibility and credibility of women-owned businesses in e-commerce.

Despite these challenges, there is evidence that women entrepreneurs in e-commerce are thriving and making significant contributions to the digital economy. What follows is a brief overview of the most relevant factors concerning women entrepreneurs engaged in e-commerce.

Access to Capital

Lack of access to capital is a significant barrier for women entrepreneurs in starting and scaling their businesses. Women entrepreneurs often face difficulty in accessing traditional forms of financing, such as bank loans and venture capital, due to systemic biases and discrimination. A study by Guzman and Kacperczyk (2019) showed that women are 63% less likely than men to obtain external financing in terms of risk capital, with a significant part of the gap (65%) deriving from differences in gender as women are less likely to launch ventures that signal growth potential to investors. Such lack of access to capital can prevent women from investing in their businesses, hiring employees, and expanding their operations. In addition, women may also have fewer personal resources, such as savings or collateral, to rely on when starting a business. This can lead to a reliance on informal financing sources, such as friends and family, which may not provide enough capital to fully support the business.

The lack of access to capital can ultimately hinder the growth and success of women-owned businesses, and limit the potential economic benefits that could result from their entrepreneurial activities.

E-commerce platforms can help mitigate the issue of low access to capital by providing a low-cost entry point into entrepreneurship, as they typically require lower upfront investment compared to traditional businesses. This can make it easier for women entrepreneurs to start and scale their businesses without needing significant amounts of capital. Additionally, e-commerce platforms can provide access to alternative sources of funding, such as crowdfunding and peer-to-peer lending, which may be more accessible to women entrepreneurs who may face discrimination from traditional financing sources.

Another advantage of e-commerce in comparison to traditional retail businesses is its potential to lower overhead costs, making the venture more sustainable in the long run as a result. By eliminating the need for a physical storefront, e-commerce can significantly reduce the costs associated with leasing, maintaining, and staffing a retail space. Furthermore, the shift to e-commerce can also reduce the costs associated with inventory management by allowing businesses to adopt drop-shipping or just-in-time inventory management, where products are shipped directly from the supplier to the customer.

E-commerce can also streamline the ordering and payment process, reducing the need for manual labor and associated costs. E-commerce platforms automate much of the order processing and payment collection, reducing the need for manual labor and allowing businesses to process orders more quickly and efficiently. Additionally, e-commerce provides businesses with access to a wider customer base, allowing them to sell their products to customers in different geographic locations without incurring additional marketing or advertising costs. Furthermore, e-commerce can also provide businesses with access to a wider customer base. By selling products online, businesses can reach customers in different geographic locations without incurring additional marketing or advertising costs. This can be especially beneficial for small businesses, which may not have the resources to engage in traditional advertising campaigns. E-commerce platforms offer a range of marketing tools that businesses can use to promote their products and services to customers. These tools can be highly targeted, allowing businesses to reach the right customers at the right time, without incurring significant costs, meaning that it can help businesses expand their customer base and increase revenue without incurring significant additional expenses. As a result, women entrepreneurs can start and run businesses with less financial investment, which can be particularly advantageous for those facing financial constraints.

Capital, however, remains an issue past the upfront investment as an entry-point to entrepreneurship. For example, 47% of Canadian women-owned businesses leveraging e-commerce have trouble securing external investment, compared to 67% of businesses owned by men who believe it is easy to secure outside investment (PayPal Inc, 2018).

Increased reach

E-commerce can play a crucial role in increasing the reach of women-run businesses by providing a platform for them to sell their products and services beyond their local communities. It can also help overcome the traditional barriers that women face in accessing markets, such as lack of capital or social norms that restrict their mobility.

In addition, e-commerce platforms offer a range of marketing and advertising tools that can help women entrepreneurs increase their visibility and reach more customers. A study commissioned by PayPal Inc. (2018) found that women entrepreneurs who used social media and other online marketing tools were more likely to increase their sales than those who did not. Specifically, 73% of surveyed women entrepreneurs selling products and services online highlighted e-commerce as a factor for sustained growth and success.

In terms of expanding reach from a geographic perspective, the study showed that women entrepreneurs are more likely to recognise the value of conducting business internationally, leveraging the power of e-commerce to enable their business activity. 28% of women-owned online businesses sell around the world, and 61% indicate that selling internationally was a factor in the success of their business.

Moreover, e-commerce platforms can also provide data analytics and customer insights, allowing women entrepreneurs to better understand the customers outside of their immediate community and tailor their products and services to their needs.

Work-life balance

Achieving a work-life balance can be particularly challenging for women who are trying to balance their personal and professional responsibilities. While there are certainly women who are motivated to engage in entrepreneurship for reasons similar to those of men, such as desire for independence and financial gain, unlike the majority of men, many women also choose entrepreneurship specifically to ease balancing work duties and earning potential with domestic and familial commitments (McGowan et al, 2012).

Digital entrepreneurship, in particular, has emerged as a potential solution to this problem. Online platforms offer entrepreneurs increased flexibility in managing their businesses, as they can be operated from anywhere with an internet connection, allowing business owners to work from home or remote locations. This flexibility can be particularly advantageous for women entrepreneurs who are balancing work with other responsibilities such as childcare or caregiving.

However, although women have increasingly been citing flexibility and childcare obligations as strong motivations for launching an entrepreneurial venture, McGowan notes that relatively little attention has been paid to exploring their motivations, expectations and actual experiences of entrepreneurship, and the extent to which entrepreneurship really offers an improved balance between professional and personal responsibilities. Specifically, time commitment, constant work demands and the need to balance family interests with demands of the business were cited as the leading sources of tension, stress and guilt in surveyed women entrepreneurs, especially in the light of women being primary carers in the home.

The digital environment only further amplifies this issue as it implies the possibility and the expectation of being constantly online and available (European Institute for Gender Equality, 2020). Female digital entrepreneurs cited making themselves available and attempting to switch off as some of the main tensions they experience, together with balancing social and family obligations (Malik, 2017). Digitalisation can contribute to the overall intensification of work and leads to overworking (Peña-Casas et al., 2018); workers with apparently high levels of autonomy work beyond their limits, burning out and severely harming their health and personal relationships (Pérez-Zapata et al., 2016). Research has shown that complete autonomy of working arrangements leads to the highest degree of work-to-home spillover, even higher than in the case of fully inflexible schedules. Some of the reasons involved are working unsocial hours to optimise income, meet deadlines, accommodate client demands, and generally meet the challenges of balancing personal and professional lives. Additionally, women's time does not involve clear boundaries between leisure time and unpaid care; it is marked by phenomena such as contamination (leisure time spent in the presence of children) and fragmentation (interruption of leisure time to care for children) (European Parliament, 2016).

Digital skills and access to ICT

Over the past few decades, technological advancements have transformed the way businesses operate globally, with digital technologies becoming increasingly important for entrepreneurs. Despite the many benefits of these advancements, women entrepreneurs still face several challenges in terms of digital skills and ICT. These challenges include a lack of access to technology, limited digital literacy, gender bias, and social norms; this represents one of the main barriers that aspiring women entrepreneurs face in the context of launching and managing online businesses. As such, improving women's digital skills and general access to ICT infrastructure is seen as a key priority for policymakers, with the ultimate goal of empowering female entrepreneurs and in turn stimulating economic growth globally (Gaitan G., 2018).

The report of the United Nations High-Level Panel on Women's Economic Empowerment (2017) highlights that mobile phones and online platforms have already proven beneficial for women-owned MSMEs by connecting them to markets, providing training, and facilitating their collective action. However, Gaitan also points to studies that have shown that there is a gap in female connectivity, as 1.7 billion women in low- and middle-income countries still do not own mobile phones (Santosham et al., 2015).

Data collected by the International Telecommunication Union (ITU) shows that women and girls comprise the minority among the estimated 2.7 billion Internet users worldwide. In 2022, 62% of men were using the Internet, compared with 57% of women globally. This gender disparity becomes more pronounced in Least Developed Countries (LDCs), where only 19% of women used the Internet in 2020, compared to 86% in the developed world (in 2019). Women in developing countries who do use the Internet are 30% to 50% less likely than men to use online tools to increase their income or participate in public life (World Wide Web Foundation, 2015). Low Internet access, be it for financial reasons or the lack of basic infrastructure in some geographic areas, remains one of the biggest barriers for women in LDCs.

The issue of infrastructural shortcomings is not as common in developed countries. In the EU, according to the European Commission's Women in Digital Scoreboard (2021), 85% of women used the internet regularly in 2020 compared with 87% of men. However, digital skills indicators reflect relatively low digital competencies: 54% of surveyed women across the EU have at least basic digital skills (compared to 58% of men), 29% above basic digital skills (33% of men), and 56% at least basic software skills (60% of men) as of 2019. There exists an apparent need for education and training in digital skills; in terms of running an online business, this would refer to a wide range of competencies from digital literacy and online security to more specific skills such as managing e-commerce platforms and tools, e-payments, digital marketing, etc.

The aforementioned survey was integral to the European Commission's Women in Digital strategy, a framework launched in 2018 that aims to promote the participation of women in the digital sector and increase their representation in leadership positions in the industry. The strategy has three key areas: promoting digital skills and education, challenging digital gender stereotypes, and advocating for more women entrepreneurs, especially in digital industries.

Empowering women entrepreneurs in developing digital skills is crucial to promoting their success in e-commerce. Policymakers play an important role in achieving this goal by increasing access to digital infrastructure, providing digital training and education, fostering an environment of collaboration, supporting digital entrepreneurship, and addressing cultural barriers. By implementing these measures, policymakers can help to level the playing field for women entrepreneurs in e-commerce, ultimately driving economic growth and development while creating a more inclusive and equitable society.

2.1.3 CONCLUSIONS

This literature review has highlighted the benefits, challenges, and opportunities that e-commerce can offer to women entrepreneurs. While there are certainly challenges to overcome, e-commerce has the potential to provide women entrepreneurs with greater flexibility, access to global markets, and opportunities for social entrepreneurship. As such, it is an area that deserves further attention and support in order to promote greater gender equality and economic empowerment for women.

2.2. ANALYSIS OF THE ONLINE SURVEY RESULTS

The consortium conducted a survey study on the educational needs of women entrepreneurs using a self-developed online questionnaire in English that was translated into local languages. The survey addressed the following issues:

1. To determine the main challenges facing women business owners in each country
 2. To identify competencies that women business owners find most crucial in starting and growing a business
 3. To identify competencies that women business owners are lacking now.
-

The comprehensive data gathered on female entrepreneurs from Lithuania, Austria, France, Turkey, Croatia, Romania, and Italy in various sectors highlight a landscape of motivated women navigating diverse entrepreneurial challenges. Most respondents, ranging in age from 25 to 64 years, with educational backgrounds from secondary to doctoral levels, have ventured into industries like Advertising, Marketing, Food and Beverages, and more niche areas like Insurance and Pharmaceuticals. These entrepreneurs primarily pursue business ownership for autonomy and passion for their fields, with motivations deeply rooted in personal fulfillment and independence from traditional employment.

Key challenges reported include securing financial resources, navigating complex business laws and regulations, and managing business growth effectively. Despite these hurdles, the women show a strong propensity towards innovation and expansion, aiming to significantly enhance profitability and diversify their product or service offerings within the next three years.

The entrepreneurial support systems in place, however, appear to be insufficient, particularly in providing accessible financial resources and effective mentoring and networking opportunities. Respondents frequently cite the lack of tailored training and support for critical skills like digital marketing, strategic planning, and financial management as significant barriers to their success.

In terms of skills, while there is a strong foundation in interpersonal and networking abilities, there is a notable demand for advanced operational and strategic competencies to better manage and grow their business ventures. Financial literacy and a deeper understanding of the digital market, cybersecurity, and logistics are also highlighted as areas needing improvement.

The entrepreneurial goals articulated by these women reflect a robust ambition towards scaling their operations, not just locally but also internationally. However, the realization of these goals is contingent upon enhancing the current entrepreneurial ecosystem to provide more robust support in terms of education, funding, and networking opportunities.

This analysis underscores the need for a more structured and supportive environment that can foster the growth aspirations of female entrepreneurs. Recommended interventions include more comprehensive educational programs tailored to entrepreneurial needs, expansion of networking and mentorship opportunities, and reforms in financial support structures to make them more accessible and beneficial for women in business. These steps would not only address the immediate challenges but also support the long-term sustainability and expansion of female-led enterprises.



Women entrepreneurs often confront distinct challenges that can hinder their progress or the creation of their own businesses. The mental load of managing both professional and personal responsibilities can be substantial, as they frequently strive to maintain a work-life balance while also seeking to establish and sustain their businesses. Securing sufficient funding is a persistent issue, with women sometimes facing greater scrutiny from investors and having less access to capital. This financial hurdle can impact not only the launch but also the growth and long-term viability of their ventures. Developing the necessary competencies and self-confidence can also be a barrier. Women might experience self-doubt or a lack of confidence, which can impede their willingness to take risks or assert their presence in competitive markets. Additionally, the societal expectation for women to excel at multitasking can lead to burnout and affect their ability to focus on business development.

Finding a rhythm that accommodates the demands of their business and personal lives is crucial yet challenging. The pressure to perform well in both domains can lead to stress and hinder their ability to thrive professionally. These issues underscore the need for targeted support and resources that address the specific challenges faced by women entrepreneurs, helping them to establish, grow, and sustain successful businesses while also achieving personal fulfillment.

To bolster the number and success rate of women entrepreneurs, there's a need to focus on developing key competencies and skills, as well as providing relevant training. Financial literacy is essential, including understanding financial management, budgeting, and funding options. This knowledge supports better financial decision-making and securing investment. Effective business planning and strategy formulation are crucial skills that can be honed through targeted training, helping women create robust business models and marketing plans. Proficiency in social media and digital marketing can also be a game-changer, enabling women to enhance their brand's visibility and engage with customers cost-effectively. Administrative and legal knowledge is vital, to ensuring compliance with regulations and understanding the rights and obligations of business ownership. Developing a strong foundation in legal and fiscal matters protects the business and informs strategy. Soft skills like time management, stress management, and self-confidence are equally important. Training in these areas can empower women entrepreneurs to manage their workload efficiently, maintain motivation, and handle the pressures of entrepreneurship. Networking skills aid in building connections and finding clients, while coaching can provide personalized guidance to address specific challenges. Emphasizing sustainability and interconnections can lead to more resilient and adaptable business practices.

In addressing the needs for teaching and training methods for entrepreneurs, hybrid and online models that blend online and face-to-face learning are increasingly preferred by the women entrepreneurs met. This approach allows for a mix of asynchronous (self-paced) and synchronous (real-time) learning, offering flexibility and the ability to work according to one's own schedule, which is more conducive to the varying demands of life. Hybrid methods cater to operational management needs, as they allow for the independence and time management essential to entrepreneurs. Online training provides the flexibility to learn and develop skills without the constraints of traditional classroom schedules, while in-person networking events facilitate valuable human contact and real-world connections. The significant advantage of hybrid training is its flexibility. It provides the freedom to choose the location and timing of learning, which can be especially beneficial for those balancing entrepreneurship with personal responsibilities. Hybrid models also adapt to life's constraints, offering a more personalized organizational approach. This flexibility extends to networking, allowing for the mixing of online interactions with in-person meetings, creating a more dynamic and rich learning environment. The hybrid model respects individual learning preferences and lifestyles, making it an effective form of education for aspiring and current entrepreneurs.

Respondents highlighted the importance of diversity in mentoring, emphasizing that the concept of mentoring is nowadays expanded beyond traditional forms. Considering the contemporary challenges of the business world, respondents commented on the impact of technology on the way women build and maintain business networks.



3. CUSTOMIZED CURRICULUM FOR WOMEN ENTREPRENEURS IN E-COMMERCE

This chapter will detail the general features of Customized Curriculum for Women Entrepreneurs in E-commerce. The curriculum is conceived as a set of learning outcomes (divided into knowledge, skills, and competencies) that characterise the profile of an E-commerce entrepreneur.

The EQF learning outcomes are defined as statements of what a learner knows, understands, and can do upon completion of a learning process, learning outcomes are therefore defined in terms of knowledge, skills, and competence, which are understood as follows:

- "Knowledge means the outcome of the assimilation of information through learning. Knowledge is the body of facts, principles, theories, and practices related to a field of work or study. In the context of the European Qualifications Framework, knowledge is described as theoretical and/or factual."
- "Skills means the ability to apply knowledge and use know-how to complete tasks and solve problems. In the context of the European Qualifications Framework, skills are described as cognitive or practical skills."
- "Competence means the proven ability to use knowledge, skills, and personal, social, and methodological abilities in work or study situations and professional and/or personal development. In the context of the European Qualifications Framework, competence is described in terms of responsibility and autonomy."

3.1. GENERAL INFORMATION ABOUT THE PROGRAMME

The developed curriculum document contains all the relevant information for creating and delivering an adequate education adapted to the specific needs of women Entrepreneurs in E-commerce: program's duration, the competencies that learners will acquire in this project, the modules, modules' topics, content, the learning outcomes, the workload of each topic, the teaching methods, the VLE delivery, and literature.

The curriculum was developed following the standard procedure that consists of the following phases (activities):

1. Phase I – Planning

- Needs identification.

2. Phase II – Content and Methods

- Defining learning objectives and outcomes,
- Selecting and organizing content,
- Designing teaching methods.

3. Phase III – Implementation

- Producing curriculum mapping.

4. Phase IV – Evaluation and reporting

- Designing evaluation strategies,
- Reporting and securing resources.

The curriculum introduces and defines the thematic areas representing self-standing and inherently coherent pillars. Each of these pillars comprises interrelated items of knowledge, skills, and competencies on a key field of expertise for an educator with such a profile. They are as follows:

1. *Introduction to e-commerce*
2. *Financial management*
3. *Operations management*
4. *Legal setup (for each partner state and European legal setup)*
5. *Digital skills*
6. *Soft skills*

Programme's duration is 61 hours (39 hours of theory and 22 hours of practice).



3.2. EDUCATIONAL MODULES

The learning objectives and outcomes of the above-defined modules will be further elaborated in the following sections.

3.2.1. INTRODUCTION TO E-COMMERCE

Introduction to e-commerce is designed to provide a foundational understanding of key concepts and elements within the e-commerce landscape. It contains sub-topics such as the definition and scope of the e-commerce business, historical evolution and development of e-commerce, types of e-commerce (e.g. B2B and B2C), and an overview of e-commerce business models.

Following the completion of the Module, the participant will be able to:

- Provide a clear and concise definition of e-commerce, understanding its fundamental concept and scope.
- Understand the historical development of e-commerce and recognize the main milestone in its evolution.
- Distinguish between different types of e-commerce models, namely Business-to-Business (B2B), Business-to-Consumer (B2C), and Consumer-to-Consumer (C2C).
- Describe emerging e-commerce models such as Consumer-to-Business (C2B) and Direct-to-Consumer (D2C).



Table 1. Module 1: Introduction to e-commerce

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
<p>Main terminology and definitions in e-commerce (Types of E-commerce Models, Platforms and Tools, Digital Marketing, Cybersecurity)</p>	<ul style="list-style-type: none"> • Understanding the fundamental concepts and principles that govern e-commerce, including electronic transactions, online marketplaces, and digital payment systems. • Examining key terms related to digital marketing strategies, online advertising, and data privacy in the context of e-commerce. • Introducing essential terminology concerning cybersecurity threats, data breaches, and regulations such as GDPR (General Data Protection Regulation). • Exploring the terminology associated with e-commerce platforms, including e-commerce software, website design, and online store management. 	<ul style="list-style-type: none"> • Acquire a comprehensive understanding of the main terminology and definitions used in the field of e-commerce. • Familiarize themselves with e-commerce-related marketing and advertising terminology, enabling them to create effective online marketing campaigns. • Understand cybersecurity and data protection terminology to better safeguard online businesses and customer data. • Learn about the terminology associated with e-commerce platforms, helping participants choose and optimize the right tools for their online ventures. 	<p>9 academic hours</p>

Literature and other information sources for students

1. E-Commerce: History, Meaning, Objectives, Features, Types, Need, Business Application, Channels and Other Details (Last retrieved in April 2024)
<https://www.economicdiscussion.net/business/e-commerce/31868>
2. E-Commerce Business Models: Types and Examples (Retrieved in April 2024)
<https://www.shopify.com/blog/business-model>
3. Aithal, P. S., A Review on Various E-Business and M-Business Models & Research Opportunities (January 10, 2016). International Journal of Management, IT and Engineering, Volume 6, Issue 1, pp. 275-298, January 2016, Retrieved in January 2024 from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2779175
4. What is GDPR, the EU's new data protection law? (EU, last retrieved in April 2024)
<https://gdpr.eu/what-is-gdpr/>
5. What Is Digital Marketing? Types, Strategies & Best Practices (Forbes Advisor, 2024. Retrieved in March 2024) <https://www.forbes.com/advisor/business/what-is-digital-marketing/>
6. ECommerce Security - what it means, common threats, and modern best practices (Adobe, 2022. Last retrieved in April 2024)
<https://business.adobe.com/blog/basics/learn-about-ecommerce-security>

3.2.2. FINANCIAL MANAGEMENT

Following the completion of the Module, the participant will be able to:

- conduct financial analysis;
- create budgets, develop financial forecasts, and monitor financial performance against targets;
- identify, assess, and mitigate financial risks
- understand security threats and principles in e-commerce.

Table 2. Module 2: Financial management

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
Budgeting (financial planning)	<ul style="list-style-type: none"> • An overview of the concept of budgeting, its importance in financial management, and its role in strategic planning. • Exploration of various budget types, and their distinct purposes within an organization. • Techniques for financial forecasting, including trend analysis, and scenario planning, to make accurate budget projections. • Strategies for effectively monitoring budgets, identifying variances, and implementing corrective actions to ensure financial goals are met. 	<ul style="list-style-type: none"> • Creating comprehensive budgets tailored to the specific needs and objectives • Analyzing budget data, identifying variances, and making informed decisions to manage resources effectively • Communicate budget information clearly and persuasively to diverse stakeholders, fostering understanding and support for financial plans • Understand the importance of ethical considerations in budgeting and uphold ethical standards in financial planning. 	3 academic hours

<p>E-commerce security</p>	<ul style="list-style-type: none"> • An overview of the significance of security in e-commerce, highlighting the risks and threats associated with online transactions. • Exploration of fundamental concepts in cybersecurity, including confidentiality, integrity, and availability. • Exploration of common security threats in e-commerce, such as phishing, SQL injection, and DDoS attacks, and strategies to mitigate these risks. • Securing e-commerce websites and platforms, including web application security, secure coding practices, and server security. 	<ul style="list-style-type: none"> • Understanding of e-commerce security principles, threats, and best practices. • The skills to establish ongoing security monitoring and auditing processes to maintain the integrity of e-commerce operations. • Be prepared to respond to security incidents effectively, minimizing potential damage and ensuring business continuity. 	<p>3 academic hours</p>
<p>Online payments</p>	<ul style="list-style-type: none"> • An exploration of various online payment methods. • Examination of payment gateway technologies and their role in securely transmitting payments • Strategies for detecting and preventing payment fraud. • Insights into the complexities of international online payments, including currency conversion, exchange rates, and compliance with cross-border regulations. 	<ul style="list-style-type: none"> • Comprehensive understanding of various online payment methods and their respective advantages and limitations. • Awareness of legal and regulatory considerations related to online payments, ensuring compliance with relevant laws. • Ability to handle cross-border payments and navigate the complexities of international online transactions. 	<p>3 academic hours</p>

Literature and other information sources for students

1. https://www.ibm.com/easytools/runtime/hspx/prod/public/X0029/PortalX/filedocid/196f4f7ebe214d6ca6e228bcd1de67b0/lpotesidiadozionedellatecnologiablockchaininambitoфинanziario_110520.pdf
2. <https://www.fsb.org/2023/10/g20-roadmap-for-enhancing-cross-border-payments-consolidated-progress-report-for-2023/>
3. https://www.bancaditalia.it/compiti/sispaga-mercati/comitato-pagamenti-italia/White_Paper_on_retail_payments_in_Europe_for_the_near_future_ITA.pdf
4. <https://www.eurocommerce.eu/european-e-commerce-report-2022/>
5. https://www.ice.it/it/sites/default/files/inline-files/Quaderno%20Sistemi%20di%20Pagamento%20Online_2.pdf
6. https://www.to.camcom.it/sites/default/files/regolazione-mercato/Guida_Pagamenti_Acquisti_online.pdf
7. <https://documents1.worldbank.org/curated/en/099835005172241731/pdf/P1647700357cb70d0091540306afb7ccd8b.pdf>
8. https://www.ecb.europa.eu/paym/digital_euro/investigation/profuse/shared/files/dedocs/ecb.dedocs220330_report.en.pdf
9. Burhan Ul Islam Khan, A Compendious Study of Online Payment Systems: Past Developments, Present Impact, and Future Considerations
DOI:10.14569/IJACSA.2017.080532
10. Fioriglio, G. – Commercio elettronico e sviluppo territoriale. Profili informatico-giuridici / Fioriglio, G. – (2011), pp. 143-180.
11. Kyaw Zay Oo, "Design and Implementation of Electronic Payment Gateway for Secure Online Payment System" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456- 6470, Volume-3 | Issue-5, August 2019, pp.1329-1334, <https://doi.org/10.31142/ijtsrd26635>
12. Panetta, I.C. – Leo, S., Mobile payment industry. Caratteristiche operative e modelli di business, Franco Angeli, 2017
13. Supriyati, S. – Nurfiqo, E., Effectiveness of Payment Gateway in E-Commerce, EAI, 2019, <https://eudl.eu/doi/10.4108/eai.18-7-2019.2287932>

3.2.3. OPERATIONS MANAGEMENT

Following the completion of the Module, the participant will be able to:

- Understand quality management principles;
- Control inventory strategies, minimizing excess stock and ensuring products are available when needed;
- Coordinate with suppliers and distributors for improved logistics;
- Understand key performance indicators (KPIs);
- Consider environmental and social factors in operations.



Table 3. Module 3: Operation management

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
Manufacturing	<ul style="list-style-type: none">• An overview of manufacturing processes;• Strategies for planning and controlling manufacturing operations;• Consideration of supply chain integration in manufacturing	<ul style="list-style-type: none">• Comprehensive understanding of manufacturing processes, systems, and principles;• Planning and managing manufacturing operations efficiently;• Environmental sustainability in manufacturing	3 academic hours
Shipping	<ul style="list-style-type: none">• Overview of shipping modes• Consideration of warehousing and distribution strategies, inventory management, and order fulfilment in the context of shipping.	<ul style="list-style-type: none">• Understanding of shipping industry fundamentals, including modes of transportation, regulations, and logistics	2 academic hours
Logistics	<ul style="list-style-type: none">• Insights into logistics operations, and supply chain management;	<ul style="list-style-type: none">• Logistics and supply chain management skills, contributing to efficient cargo movement and supply chain integration.	3 academic hours
Stock control	<ul style="list-style-type: none">• Introduction to various inventory management systems• Understanding the costs associated with holding inventory, including carrying costs, ordering costs, and stockout costs.	<ul style="list-style-type: none">• Understanding of inventory types, costs, and valuation methods• Understanding and applying inventory metrics and KPIs to assess and improve inventory performance.	2 academic hours
Shopping	<ul style="list-style-type: none">• Introduction into the psychology and behavior of online consumers.	<ul style="list-style-type: none">• Identify key demographics and psychographics of your target audience.	2 academic hours

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
	<ul style="list-style-type: none"> • Analysis of motivations, purchase journey stages, and common pain points. • Essential elements of a user-friendly and visually appealing e-commerce store. • Understanding of importance of building a strong brand identity in the e-commerce landscape. • Exploring strategies for creating a unique brand voice and establishing brand trust. • Various shipping options, fulfilment strategies, and return policies. Understand the impact of these factors on customer satisfaction. • Best practices for providing exceptional customer service in the e-commerce environment. 	<ul style="list-style-type: none"> • Optimise your store for mobile devices to cater to the growing m-commerce trend. • Develop effective communication strategies for interacting with customers online. • Implement a responsive customer support system to address inquiries promptly. • Analyze customer feedback and utilize it to enhance your e-commerce operation. 	

Literature and other information sources for students

1. [How to Fix Broken Supply Chains](#)
2. [Minimise the distance between you & supply chain](#)
3. [Operations Management 2e Student Resources](#)
4. [Free course - Introduction to operations management](#)
5. [Article - Main functions of operation management](#)
6. [Reading - Introduction to Operations Management](#)

3.2.4. LEGAL SET UP

Following the completion of the Module, the participant will be able to:

- Choose the most suitable legal structure for their business;
- Capable of drafting, reviewing, and negotiating contracts, agreements, and legal documents related to their business;
- Identify and adhere to industry-specific regulations and compliance standards;
- Understand data protection laws and regulations;
- For businesses with international operations, participants will be familiar with cross-border legal issues, including international trade, customs, and jurisdictional matters.

Table 4. Module 4: Legal Setup

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
National legal set up	<ul style="list-style-type: none"> • An overview of different types of business entities recognized by the national legal system • Understanding and complying with national and local regulations, including industry-specific requirements and permits 	<ul style="list-style-type: none"> • A strong understanding of the national legal framework governing business operations within the specific country or jurisdiction • Ability to manage tax obligations, including understanding tax codes, filing requirements, and tax planning strategies 	4 academic hours
European legal set up	<ul style="list-style-type: none"> • An overview of the legal framework established by the European Union 	<ul style="list-style-type: none"> • List other sources of funding in the EU • Distinguish the advantages and disadvantages of involvement in EU projects 	5 academic hours

Literature and other information sources for students

Information on resources, guides, and EU institutions

Entrepreneurs do not need to navigate the legal landscape alone. Several resources and institutions are dedicated to supporting businesses:

- EU business support: [European Commission – Business Support](#)
- Enterprise Europe Network (EEN): [EEN](#) offers tailored advice, market research, and matchmaking services for businesses looking to expand within the EU and beyond.
- National Business Support Agencies: Each EU member state has its own agencies that provide guidance and support to local businesses. These agencies can offer insights into national regulations and procedures. Check with your specific country's business support agency.
- Chambers of Commerce: Local chambers of commerce often provide resources and services to businesses, including assistance with export–import procedures, business development, and legal compliance.

Recommendations for legal consultation and advisory services

Legal consultation is essential for entrepreneurs to ensure compliance and mitigate risks. Here are some recommendations:

- Hire a local legal advisor: Seek a local legal advisor with expertise in EU and national laws. Consider reaching out to local bar associations or law firms.
- Legal consultation firms: Explore legal firms specializing in business law, EU regulations, and international trade.
- Legal–tech platforms: Utilize legal–tech platforms that provide cost–effective legal solutions, such as [LegalZoom](#) and [Rocket Lawyer](#).
- Chambers of Commerce and business associations: These organizations often have legal departments or partnerships that can offer guidance to their members.

Literature and other information sources for students

Relevant websites and platforms for accessing legal information

Entrepreneurs can access legal information through various online platforms:

- EUROPA – Business: The EU's official website provides information on EU regulations, funding opportunities, and practical guides for entrepreneurs.
- European e-Justice Portal: This portal offers information on legal systems across the EU, facilitating cross-border legal transactions and dispute resolution.
European e-Justice Portal
- National business portal: Each EU member state typically has an official business portal with information on local regulations, taxes, and compliance requirements. Search for your country's specific business portal.
- Legal databases: Explore legal databases that provide access to EU legislation, case law, and legal texts, such as EUR-Lex.

Legal news and journals: Subscribe to legal news websites and journals that provide updates on changes in regulations and legal interpretations. Websites like Legal Week and Lexology are valuable sources.

3.2.5. DIGITAL SKILLS

Following the completion of the Module, the participant will able to:

- have a solid understanding of fundamental digital concepts, including hardware, software, networks, and the Internet;
- be aware of cybersecurity threats and best practices for online safety, including password management and data protection;
- understand the fundamentals of digital marketing, including social media, content marketing, and search engine optimization (SEO);
- be familiar with digital marketing and understand how to use social platforms for brand promotion and advertising.

Table 5. Module 5: Digital skills

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
Introduction and training of specific digital skills	<ul style="list-style-type: none"> • An introduction to the importance of digital skills in today's world • Training in collaborative tools and platforms, • Introduction to basic data analysis techniques using spreadsheet functions and data visualization tools. 	<ul style="list-style-type: none"> • Have a foundational understanding of essential digital concepts and terminology • Know how to organise and manage digital information efficiently • Understand the basics of digital marketing and its relevance in the digital landscape 	3 academic hours
Basics of ITC	<ul style="list-style-type: none"> • An overview of the role of information technology and communication • Understanding the basic components of a computer • Familiarization with common operating systems • Understanding computer networks • Exploring internet fundamentals, including web browsing, search engines, email, and online communication. 	<ul style="list-style-type: none"> • Be proficient in recognizing and using basic computer hardware components and software applications • Understand the fundamentals of computer networks and their role in connectivity • Be adept at using internet-based tools and services for information retrieval and online communication. 	3 academic hours

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
<p>Digital Marketing</p>	<ul style="list-style-type: none"> • Exploration of various digital marketing channels • Understanding the fundamentals of SEO • An introduction to PPC advertising • Strategies for leveraging social media platforms • Web analytics tools • Strategies for improving website and landing page design to increase conversion rates. 	<ul style="list-style-type: none"> • Have a solid understanding of the principles and strategies of digital marketing • Proficient in using various digital marketing channels effectively to reach target audiences • Know how to use social media platforms for brand promotion, engagement, and advertising • creating and managing PPC advertising campaigns to drive traffic and conversions. 	<p>3 academic hours</p>
<p>Online platforms</p>	<ul style="list-style-type: none"> • Understanding content management systems • Overview of e-commerce platforms like Shopify, WooCommerce, and Magento for setting up and managing online stores. • Introduction to platforms for crowdsourcing and crowdfunding projects • Understanding video hosting and streaming platforms 	<ul style="list-style-type: none"> • Be familiar with a variety of online platforms and tools • Know how to set up and manage e-commerce platforms • Understanding of email marketing platforms 	<p>3 academic hours</p>

Literature and other information sources for students

Introduction to Digital Skills

What Are Digital Skills & Why Are They Important?. Digital Skills Bootcamps | University of Nevada, Las Vegas. Retrieved: October 25, 2023, from <https://digitalskills.unlv.edu/digital-marketing/what-are-digital-skills/>

Why Digital Skills Matter

<https://www.linkedin.com/pulse/what-digital-skills-why-important-rto-managing-director/>

The Importance of IT in Communication

Role of Information Technology and Communication. Your Article Library. Retrieved: October 25, 2023, from: <https://www.yourarticlelibrary.com/hrm/role-of-information-technology-and-communication/60303>

The Role of Information and Communication Technologies in an Integrated Career Information and Guidance System. OECD. Retrieved: October 25, 2023, from: <https://www.oecd.org/education/research/2698249.pdf>



Literature and other information sources for students

Understanding the basic components of a computer

5 Most Important Components of a Computer < Tech Takes – HP.com Malaysia. October 6, 2022. Retrieved: October 25, 2023, from: <https://www.hp.com/my-en/shop/tech-takes/post/most-important-computer-components>

How Computer Networks Work

Understanding computer networks. Eaton. Retrieved: October 25, 2023, from: <https://www.eaton.com/us/en-us/products/controls-drives-automation-sensors/software/understanding-computer-networks.html>

Digital Marketing as key for E-Commerce

Deepak G. Importance of Digital Marketing for E-Commerce Business – Digital Catalyst. Digital Catalyst. Retrieved: October 25, 2023, from: <https://digitalcatalyst.in/blog/importance-of-digital-marketing-for-e-commerce-business/>

Mastering Visibility in E-Commerce through Digital Marketing

Deepak G. Importance of Digital Marketing for E-Commerce Business – Digital Catalyst. Digital Catalyst. Retrieved: October 25, 2023, from: <https://digitalcatalyst.in/blog/importance-of-digital-marketing-for-e-commerce-business/>

Davidovich, V. (n.d.). *A Beginner's Guide to Video Hosting*. Lemons Animation Studio. Retrieved: October 25, 2023, from <https://lemons.studio/blog/a-beginners-guide-to-video-hosting>

3.2.6. SOFT SKILLS

Following the completion of the Module, the participant will be able to:

- building positive relationships with colleagues, clients, and peers;
- adept at identifying and addressing conflicts constructively, finding solutions that benefit all parties involved;
- improve their decision-making skills, emotional intelligence, critical thinking and self-motivation;
- manage stress and maintain well-being in high-pressure situations.

Table 6. Module 6: Soft Skills

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
Teamwork	<ul style="list-style-type: none"> • Understanding team dynamics • Conflict resolution • Building trust • Understanding the role of leadership within a team and how different team members can contribute to leadership functions • Methods for making decisions within the team, including consensus-building and leveraging individual expertise • Strategies for planning and conducting productive team meetings. 	<ul style="list-style-type: none"> • Learn to work collaboratively in teams • Identify and address conflicts constructively • Understand the importance of trust in team dynamics and contribute to building trust among team members • Work collectively toward achieving team goals • Understand the principles of team leadership 	2 academic hours

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
Communication	<ul style="list-style-type: none"> • Fundamentals of communication • Verbal and non-verbal communication • Constructive criticism • Written, interpersonal, and cross-cultural communication • Public speaking and presentational skills • Digital communication 	<ul style="list-style-type: none"> • Learn the importance of non-verbal cues such as body language, facial expressions, and gestures in conveying messages • Provide and receive feedback and constructive criticism constructively, leading to personal and professional growth • Excel in written communication, establish and maintain positive interpersonal relationships • Deliver engaging and persuasive presentations 	2 academic hours
Self-development	<ul style="list-style-type: none"> • Understanding one's strengths, weaknesses, values, and goals through self-reflection and assessment • Time management • Motivation and positive thinking • Self-care • Networking and relationship-building 	<ul style="list-style-type: none"> • Develop emotional intelligence • Practice self-care for physical and mental well-being • Learn how to manage time efficiently and prioritize tasks effectively 	2 academic hours

TOPICS	CONTENT	LEARNING OUTCOMES	WORKLOAD
Stress management	<ul style="list-style-type: none"> • Exploration of what stress is, its causes, and its impact on mental and physical health • Identifying sources of stress • Coping strategies • The importance of achieving a healthy work-life balance 	<ul style="list-style-type: none"> • Recognize the importance of seeking support when stress becomes overwhelming • Practice mindfulness and relaxation techniques to alleviate stress and anxiety. • Increased awareness of stressors in their lives and their potential impact 	2 academic hours
Numeracy and Math skills	<ul style="list-style-type: none"> • Understanding and interpreting data presented in charts, graphs, and tables • Financial literacy • Developing critical thinking skills to analyse and solve mathematical problems 	<ul style="list-style-type: none"> • They will have a basic understanding of financial concepts and be able to manage personal finances more effectively 	2 academic hours

Literature and other information sources for students

1. What is Communication? [Complete Guide] Author: Lisa-Maria Höber/ Published: February 16, 2021, <https://www.teamazing.com/what-is-meant-by-communication/>
2. Digital Communication: Definition, Examples and its Types, Sienna Roberts, 18 July 2023 <https://www.theknowledgeacademy.com/blog/digital-communication/>
3. How to Build a Business Budget for Women Entrepreneurs, <https://manentcapital.com/how-to-build-a-business-budget-for-women-entrepreneurs/> by Silvia Manent, May 03, 2023
4. Math education alignment for future job market demands <https://www.thebusinesswomanmedia.com/math-education-alignment-for-future-job-market-demands/> October 06, 2023
5. Embarking on an Entrepreneurial Journey: Top Advice for Start-Ups, <https://www.robinwaite.com/blog/embarking-on-an-entrepreneurial-journey-top-advice-for-start-up-business-success>, February 23, 2024
6. The Importance of Self-Care: Nurturing Your Mind, Body, and Soul – Blog, https://www.ssgmi.com/resources/blog/the-importance-of-self-care-nurturing-your-mind-body-and-soul_ae1210.html, February 20, 2024
7. Networking for Success: Building Relationships That Drive Business Growth, <https://technorely.com/insights/networking-for-success-building-relationships-that-drive-business-growth>, October 4, 2023
8. 8 Female Entrepreneurs Share Their Tips for Coping Better with Stress, <https://thetribecoworking.co.uk/8-female-entrepreneurs-share-their-tips-for-coping-better-with-stress/> 29 April 2022
9. Redefining Success: The Foundation for Creating Work-Life Balance, https://www.researchgate.net/publication/251295384_Redefining_Success_The_Foundation_for_Creating_Work-Life_Balance Authors: Whittington, J.Lee and Maellaro, Rosemary and Galpin, Timothy, 2011
10. Effective Communication-Transform Team Dynamics for Success, <https://mindbendercoach.com/blogs/communication/the-impact-of-effective-communication-on-team-dynamics>, December 8, 2023 Sohini Majumder
11. Effective Team Dynamics Unlocked: Wrike, <https://www.wrike.com/blog/team-dynamics-examples-best-practices/> 13 November 2023

Table 7. Overview of the programme

No.	Teaching modules	Workload (Theory)	Workload (Practice)	Total
1	Introduction to e-commerce	6	3	9
2	Financial management	6	3	9
3	Operational management	8	4	12
4	Legal set up	6	3	9
5	Digital skills	8	4	12
6	Soft skills	5	5	10
	TOTAL	39	22	61

4. CONCLUSION

The custom curriculum designed for women entrepreneurs in E-commerce for the project "ECOMMERCE4WOMEN" comprises a comprehensive set of modules that collectively empower participants with the essential knowledge and skills needed for success in the digital business landscape. Each module addresses critical aspects of entrepreneurship, soft skills development, and domain-specific expertise.

The curriculum is a strategic investment in the education and empowerment of women entrepreneurs in E-commerce. It not only imparts domain-specific knowledge but also fosters the personal and professional growth necessary to excel in the competitive digital marketplace. With these modules, women entrepreneurs are well-positioned to navigate challenges, innovate, and contribute to the growth of their businesses and the broader E-commerce ecosystem.

Erasmus+ Cooperation partnerships in adult education

Project No: 2021-1-LT01-KA220-ADU-000026390

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Co-funded by
the European Union

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

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