1: 50 Small Business Ideas for Young People in Developing Countries - KNOWGOGROW

This is an excellent addition to the literature on electronic business, obviously focusing on this activity in emerging markets. The book contains twenty individual studies of electronic commerce of various kinds (B2B, B2C, electronic banking, electronic brokerage) in emerging markets ranging from India to Egypt to Eastern Europe.

Cite Harvard Christian, M. Factors Influencing E-commerce Development: Implications for the Developing Countries. International Journal of Innovation and Economic Development, 1 1 , pp. International Journal of Innovation and Economic Development, 1 1 , International Journal of Innovation and Economic Development. The rapid growth of E-Commerce initiatives in the world reflects its compelling advantages, such as enhanced governmental performance, lower cost structure, greater flexibility, broader scale and scope of services, greater transparency, accountability, and faster transactions. This study aims to determine the connection and effects that attitudes have on e-commerce is paramount to developing e-commerce. In developing countries, IT and communication or rather e-commerce growth are substantial. Technology effectiveness is essential in E-Commerce success. However, human, economic, and other organizational issues must be taken into account as well. In this study, we evaluated the current status of E-Commerce in developing countries. The evaluation of current status reveals opportunities that should be seriously tackled by organizations, if they are to survive the consequences of globalization and open markets. There should be an immediate implementation of a governmental infrastructure to support e-commerce. Introduction The availability and continued growth of Internet technologies IT have created great opportunities for users all over the globe to benefit from IT services and use them in a variety of different ways. We are witnessing a boom of new technologies, especially in the service sector IT, Telecommunications, Internet, etc. Due to technological advances economic transactions have become much easier and faster and this is mainly because of the development of e-commerce. Real engine of the new economy, e-commerce is a remarkable source of competitive advantage for businesses and a new space for consumers. In the coming years, growth and profitability will depend most likely the ability to introduce these new emerging technologies and adopt new methods of business transactions. Since many years ago computers, appliances, plane tickets and many other items are available for purchase on the Internet using cards issued by local banks. Although this technological trend could significantly strengthen the national economic structure, its role and place in developing countries economic structure remains unclear and leaves many questions to ask: Where is the e-commerce today? What are the obstacles to e-commerce? Is e-commerce having a bright future to become a mainstream business for growth, and what steps to take to get there? While developed countries have harnessed and adopted E-Commerce, developing countries are not yet fully adapted to its adoption. The aim of this study is to investigate the factors that play a role in the adoption and development of E-Commerce and, hence, develop strategies that conceptualize the influential factors that form as enablers and disablers of E-Commerce. In this paper we provide some answers about the current situation of e-commerce think later on prospects that will enable the benefits from all the advantages offered by this new mode of trade. This paper is organized as follows. Firstly, a concept of e-commerce is briefly introduced, followed by the construction of the research model, including all the aspects of e-commerce that are the object of our investigation. Finally, implications drawn on the study results and analysis are discussed, followed by the research limitations and a conclusion. Understanding the Concept of E-Commerce Information and communication technology ICT is radically transforming the way individuals, organizations, and governments work. People prefer to use the internet as a transaction tool in different areas, such as, learning, shopping, marketing, travel, trading, etc. Additionally, governments have realized the importance of the internet and have undertaken critical transformations to use it to deliver public services, so that citizens can always access them regardless of their location Abdulkarim, Fang has described e-government part of e-commerce as a method for governments to use the most innovative ICT services, particularly web-based internet applications. These applications are able to provide citizens and businesses with more convenient access to government information and services, to improve the quality of services and provide more opportunities for democratic institutions and processes. E-Commerce involves

many issues such as trust, security, privacy, accessibility, familiarity, awareness, and quality of public services Jaeger, For instance, the rapid growth of E-Commerce initiatives in the MENA Middle East and North Africa region reflects its compelling advantages, such as enhanced governmental performance, lower cost structure, greater flexibility, broader scale and scope of services, greater transparency, accountability, and faster transactions. However, getting people to be continually engaged in e-commerce services is a challenge since only with a few mouse clicks they will be moved away. An agreement seems to enhance better customer service and its consequent effect on online satisfaction and reuse. Businesses implementing E-Commerce in developing countries face substantially greater challenges than businesses in developed countries due to the unreliability of the internet connection, the poor availability of accessing it due to the poor infrastructure, the high cost of doing so, and also the low level of ICT penetration throughout the country Molla and Licker, b; Molla and Licker, a. Aleid carried out an investigation of different E-Commerce schemes in a number of countries with regard to culture, infrastructure and human behavior. They find that there are a number of factors that may inhibit the diffusion of E-Commerce into developing countries e. This study will focus on Developing countries, which is considered to be a marketplace, which is booming for E-Commerce activities in the Middle East Eid, Developing countries require further Internet access, exploring opportunities for the Internet in education, government and commerce. However, for these things to be achieved certain requirements need to exist where certain factors play an important role. Next we discuss the most essential factors for the development and effectiveness of e-commerce. The definition of trust proposed in this research is the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party Park and Kim, Trust can be a vital factor in business to consumer B2C E-Commerce. It gives consumers faith to buy products or services even if an e-trader is unknown. It encourages more use of E-Commerce technologies, makes the e-transaction process easier, enhances the level of acceptance and adoption of E-Commerce, leads to the improvement of consumer commitment, raise customer satisfaction, introduces the concept of loyalty, sustains long-term relationships with customers and assists the acquiring of a competitive benefit. Future purchases can be motivated and increased prices tolerated. It reduces customer worries about information privacy, and helps customers to tolerate the irregular mistakes made by the e-trader Pittayachawan, Trust is a complicated concept and has a multitude of sides to be addressed. Nonetheless, according to Klang and Ratnasingham and Kumar , considering just the technical perceptions will not guarantee trust in e-commerce. Security, Fraud and Hacking It is widely acknowledged by both government and industrial organizations that, from a consumer point of view, issues of information security are a major obstacle to the growth of E-Commerce. The perception of risk regarding Internet security has also been recognized as a concern for both experienced and inexperienced users of Internet technologies Miyazaki and Fernandez, Furthermore, Miyazaki and Fernandez have identified the fraudulent behavior by online retailers as a key concern for Internet users and, therefore, E-Commerce users Rose et al. This happens because the online availability and accessibility of the stored data of many corporations gives any hacker on the Internet the chance to steal data from these corporate databases. These threats have been identified in several new studies Aleid et al. Dixit and Datta studied the acceptance of e-banking among adult customers in India. The findings depicted that many factors like security and privacy, trust, innovativeness, familiarity, and awareness level increase the acceptance of e-banking services among Indian customers. Awareness and Perceived Usefulness Within the context of the information systems IS domain, much research has outlined the significance of the influence of perceived usefulness on attitude towards the use of e-commerce. The real reason why customers would use E-Commerce is that they find it a useful facility for conducting shopping online Alghamdi, In his study of Australian customers, he concluded that customers were not aware of the potential benefits of online banking. This was supported by another study by Howcroft et al. Suki and Ramayah studied user acceptance of the e-Government services in Malaysia. Accessibility As the internet is fast becoming a major source of information and services, a well-designed e-commerce website has become essential so that citizens can access public information and improve their participation. E-commerce websites can serve as a tool for both communication and relations for the customers and general public. Information

and data can easily be shared with and transferred to external stakeholder Moon, Henry defines web accessibility as getting people to use, perceive, understand, direct and interact with the web. Because of its importance to customer satisfaction, Tan, Tung, and Xu identified fourteen key factors for developing effective B2C e-commerce websites. Also, Cyr investigated the effect of B2C e-commerce website user interface design factors such as information design, navigation design, and visual design on trust and satisfaction across three developed countries; Canada, Germany, and China. Cyr found that these user interface design variables are key antecedents to website trust and website satisfaction across cultures.

2: e-Business: A Technology Strategy for Developing Countries

Electronic Business in Developing Countries: Opportunities and Challenges is an excellent book that should be read by those who are involved in the research and practice of electronic commerce utilization and management.

Do you reside in a third world or developing country and you are looking for a way to make your money work for you? Then below are 20 innovative business ideas for third world countries. Many people would rather avoid investing in third world countries with the belief that their investments are not secure but smart investors are aware of the huge investment potential of developing countries. Most Third world countries are blessed with a lot of natural resources and unfortunately, lack a lot of things. As a smart entrepreneur living in a third world country or just interested in investing in a developing nation, below is a list of a few innovative small business ideas you can take advantage of. Alternative source of Energy One major thing that most developing countries lack is constant power supply and as a result, citizens have learnt to rely on alternative sources of energy. You can also make money from importing and selling generators. Alternative sources of fuel The most popular fueling option for third world countries are petrol, diesel and kerosene. However, these products are very expensive and considering the fact that most people need them in large quantities daily, a lot of people would not mind buying cheaper alternatives. Biofuel and Ethanol are popular alternatives that people are now embracing and you would make a lot of profit by investing in this emerging business. Fuel Savers Another smart business idea for people who are interested in investing in Africa is the production of products that would reduce consumption of fuel. You would make good money if you can come up with a product that is highly effective. Importation and Exportation Like I said earlier, developing countries are blessed with a lot of natural resources and also lack a lot of things. Starting an importation and exportation business in a developing country is a very smart idea. You can import hot selling items like computers, mobile phones, solar chargers, clothes, shoes and some food items while you export agricultural produce that are abundantly available and in high demand by developed countries. Such items include Bitter Kola , Millet, Charcoal and palm kernel products. Processed and Packaged foods Business You can never go wrong with a food-related business in a third world country. Try processing and packaging popular food items like cassava, flour, custard, palm oil , flour, wheat, seasoning and spices and a whole lot of other food items. You stand to make lots of profit from this business. Selling Used items Used items are very popular alternatives for people in developing countries who cannot afford to buy new items. Used items like phones , electronic gadgets, computers, cars and even clothes are hot sales items. Meat Packaging and Delivery: People living in third world countries are becoming more aware of the health implications of consuming meat that is not properly handled in a hygienic way. A lot of people now prefer to buy pre-packaged meat instead of the ones sold in the local markets which would have been exposed to flies and germs. If you can afford the equipment, then opening a meat store is a very good business idea. Security Services Security is a great challenge for developing countries. Many individuals and companies look for ways to protect themselves from security threats. You can start a security outfit that specializes in providing protection for companies and individuals with hi-tech gadgets. You can also make money from selling such gadgets. The real estate industry is really booming in Africa and other developing nations of the world where housing is a major problem. There is usually a high demand for procurement services for government projects and other capital projects. If you have a good idea of places where you can get items at a cheaper rate, you can start your own procurement agency. Haulage and Transportation Services Manufacturing companies, Importers and several other business owners need people to help them move raw materials or imported items from one location to another on a daily basis. Transportation is also a huge challenge for most citizens because a large number of people cannot afford their own cars. If you are interested in investing in Africa, this is a business opportunity you should give serious consideration. Data Encryption and Protection Government agencies, Banks and multinationals spend millions on protecting their data from hackers and spies. If you have the expertise and resources, you can start your own data protection agency too. Cloth Making You can make good money from starting a fashion label and making high quality, affordable ready-to-wear clothing for sale. Educational Consultancy Services Due to the poor educational

system in such economies, a lot of people prefer to study in developed countries if they can afford it. You can offer your services in these area by providing expert advice and helping aspiring students package their college applications and provide Visa assistance.

ELECTRONIC BUSINESS IN DEVELOPING COUNTRIES pdf

3: Electronic Business in Developing Countries: Opportunities and Challenges - Ebook pdf and epub

Numerous the literature overlaying digital business focused on the developed world. Electronic Business in Developing Nations: Opportunities and Challenges provides a chance to get to know additional digital business functions, successes, failures, challenges and options in the creating world.

Most often, it happens when the brand new readers cease utilizing the eBooks as they are unable to utilize all of them with the appropriate and effectual fashion of reading these books. There present variety of reasons behind it due to which the readers quit reading the eBooks at their first most attempt to make use of them. Nonetheless, there exist some techniques that could help the readers to have a good and successful reading experience. A person should correct the suitable brightness of display before reading the eBook. It is a most common issue that almost all of the people usually endure while using an eBook. Because of this they suffer with eye sores and head aches. The best solution to overcome this acute issue is to decrease the brightness of the displays of eBook by making specific changes in the settings. You may also adjust the brightness of display depending on the kind of system you are using as there exists bunch of the means to adjust the brightness. It is proposed to keep the brightness to possible minimal level as this can help you to increase the time that you could spend in reading and give you great relaxation onto your eyes while reading. A good eBook reader should be set up. It will be helpful to have a great eBook reader to be able to truly have a good reading experience and high quality eBook display. You can even make use of free software that may offer the readers that have many functions to the reader than simply an easy platform to read the desired eBooks. You can even save all your eBooks in the library that is also supplied to the user by the software program and have a superb display of all your eBooks as well as get them by identifying them from their specific cover. Besides offering a place to save all your valuable eBooks, the eBook reader software even give you a lot of features in order to enhance your eBook reading experience than the conventional paper books. You can also enhance your eBook reading experience with help of choices furnished by the software program such as the font size, full screen mode, the certain variety of pages that need to be displayed at once and also change the color of the background. You must take proper breaks after specific intervals while reading. Nevertheless, this does not mean that you need to step away from the computer screen every now and then. Continuous reading your eBook on the computer screen for a long time without taking any rest can cause you headache, cause your neck pain and suffer with eye sores and in addition cause night blindness. So, it is necessary to give your eyes rest for some time by taking rests after particular time intervals. This will help you to prevent the problems that otherwise you may face while reading an eBook always. While reading the eBooks, you need to favor to read enormous text. Typically, you will realize that the text of the eBook will be in medium size. It is suggested to read the eBook with big text. So, boost the size of the text of the eBook while reading it at the display. Even though this will definitely mean that you will have less text on every page and greater number of page turning, you will be able to read your desirable eBook with great convenience and have an excellent reading experience with better eBook screen. It is suggested that never use eBook reader in full screen mode. It is recommended not to go for reading the eBook in fullscreen mode. Although it may seem simple to read with full-screen without turning the page of the eBook fairly often, it place lot of pressure in your eyes while reading in this mode. Constantly favor to read the eBook in the exact same length that would be similar to the printed book. This really is so, because your eyes are used to the length of the printed book and it would be comfortable for you to read in exactly the same manner. Test out various shapes or sizes until you find one with which you will be comfortable to read eBook. By using different techniques of page turn you could additionally improve your eBook encounter. You can try many strategies to turn the pages of eBook to improve your reading experience. Check out whether you can turn the page with some arrow keys or click a special section of the screen, apart from utilizing the mouse to handle everything. Lesser the movement you need to make while reading the eBook better is going to be your reading experience. This will definitely help to make reading easier. By using all these powerful techniques, you can surely enhance your eBook reading experience to a great extent. These tips will help you not only to prevent particular hazards which you may

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ELECTRONIC BUSINESS IN DEVELOPING COUNTRIES pdf

4: 20 Best Business ideas for Developing (Third World) Countries

Within the framework, objectives and strategy of the Electronic Commerce for Developing Countries (EC-DC) partnership agreements have been established with the private sector to provide cost-effective solutions for implementing e-business infrastructures in developing countries.

Wellness 50 Small Business Ideas for Young People in Developing Countries As a serial entrepreneur, author and speaker it is my life purpose to share my experiences both successes and failures with young people around the world to help them know, go and grow as young entrepreneurs. In this article I share the top 50 small business ideas for young people in developing countries that can be started with very little money and yet have great income potential. If you are a persuasive person, you can get a commission from a company for selling their products to third parties. If you love computers and programming this may the business for you. All you have to do is sit down and create programs. In case you like repairing stuff, this is the job for you 5. There are many revenue opportunities from blogging including affiliate partnerships, sponsorship, product sales and advertising. Many parents are looking for custom solutions for childcare. You may even be looking for a way to stay home with your own children, while still earning money. From this point you can choose which cleaning service you want to start car, clothes, houses , or all of them if you would like. Computer repair and maintenance. Computers are expensive and people rely on them to work. Not everybody knows how to use a computer, or even how useful one can be. Help them to help themselves. This job refers to those who are inspired and like writing blog posts, articles and basically anything the client needs. What you have to do is enter into the computer information usually written on paper using keyboard, scanner, etc Buy things and resell them on Ebay. Here are some of the editorial services you can provide from the quiet of your own home: Copyediting â€" improve the style, accuracy or text of an article, blog b. Proofreading â€" marks the errors of the writer c. Indexing â€" points out or guide to a reference d. Copywriting - writes contents for information, education ,promoting, etc f. Book writing - writes books g. Magazine article writing - writing articles for magazines with different purposes h. Web page content provider - makes a web page more attractive and useful This business is similar to the computer repair business, but you will do all kinds of electronic equipment besides just computers. Your responsibility will be to take care of all the necessary activities to prepare, submit and manage grant proposals. If you like helping people and like repairing things around the house this is the business for you. Home-based child care provider. The ideal person for this job must love babies because this job description is taking care of lots of babies and toddlers. Ink and toner cartridge refilling. Nowadays everyone owns a printer and new cartridges are much more expensive that refilling your existing one. If you have a thing for design, fashion or art and if your imagination is creative, this might just be the job for you An internet researcher scouts the internet for information, otherwise hard to find. You can create a website for your local community where people will place ads or any useful information. Help people relax by using various massage techniques. Mobile repair covers so many areas from cars to computers. Not everybody owns a car, especially one big enough to move their entire things from a home to another, so this is where you come in handy. As a nutritionist you help people lose, gain or maintain their weight by changing their diet and life style. The idea is that you will introduce clients to business owners. Every business is looking for additional clientele and the vast majority of businesses are also willing to pay nicely for it. Organic farm and greenhouse business. A personal trainer is in charge of helping a person exercise and maintain a healthy lifestyle. Keep offices, plants, and houses clean and free of pests. This job suits best animals lovers. A project manager oversees the planning of the project, keeps track of the deadlines and assures that every objective is met and everyone is doing their job This person is involved with the selling or leasing of houses, flats or buildings. The job of a resume writer consists of writing a resumes for job seekers. The job description for this job consists in taking care of the elderly, and their needs. A SEO consultant guide you through everything you need to know for you to grow your presence online. Help companies build an online platform of targeted followers on social media. Provide translations from and into any language required. There are many areas of our lives where we could use a little bit of help with

improving, including art, computer skills, organization, cooking, etc. If you are skilled in a specific area that other people have trouble with and love to teach, those skills tutoring or teaching may be your calling. Develop online training courses that each people around the world the skills you have to share. Start a Call Center from your home as a freelancer. Creates or optimize websites A wedding planner takes care of everything involving the event down to the very last detail. Starting your own business can be the most fulfilling, rewarding and exciting thing you undertake in your life. What is holding you back from making the decision to go from wantrepreneur to entrepreneur today?

Electronic Business in Developing Countries: The Digitalization of Bad Practices: /ch This chapter uses information theory to study the effect of the Internet and e-business over the digital divide.

How important is e-commerce to SMEs in developing countries? How big is the SME e-business market? Surveys show that information on the following is most valuable to SMEs: The Internet and other ICTs facilitate access to this information. However, there is doubt regarding whether there is enough information on the Web that is relevant and valuable for the average SME in a developing country that would make investment in Internet access feasible. Underlying this is the fact that most SMEs in developing countries cater to local markets and therefore rely heavily on local content and information. For this reason, there is a need to substantially increase the amount and quality of local content including local language content on the Internet to make it useful especially to low-income entrepreneurs. How is e-commerce useful to developing country entrepreneurs? There are at least five ways by which the Internet and e-commerce are useful for developing country entrepreneurs: It facilitates the access of artisans47 and SMEs to world markets. It facilitates the promotion and development of tourism of developing countries in a global scale. It facilitates the marketing of agricultural and tropical products in the global market. It provides avenues for firms in poorer countries to enter into B2B and B2G supply chains. It assists service-providing enterprises in developing countries by allowing them to operate more efficiently and directly provide specific services to customers globally. It is composed of organizations including 70 organizations in developing countries in 42 countries. In addition, IFAT provides assistance to developing country producers in terms of logistical support, quality control, packing and export. Offshore Data Processing Centers: India and the Philippines pride themselves in being the major locations of offshore data entry and computer programming in Asia, with India having established a sophisticated software development capability with highly skilled personnel to support it. This is especially true for small operators of tourism-related services. Tourism boards lend assistance in compiling lists of service providers by category in their Web sites. In addition, for SMEs in developing countries the Internet is a quick, easy, reliable and inexpensive means for acquiring online technical support and software tools and applications, lodging technical inquiries, requesting repairs, and ordering replacement parts or new tooling. This is valuable especially to entrepreneurs who are geographically isolated from peers in the same business. Currently the Internet is most commonly used by SME firms in developing countries for communication and research; the Internet is least used for e-commerce. E-mail is considered an important means of communication. The level of confidence of using e-mail for communication with both suppliers and buyers increases only after an initial face-to-face interaction. E-mail, therefore, becomes a means for maintaining a business relationship. It is typically the first step in e-commerce, as it allows a firm to access information and maintain communications with its suppliers and buyers. This can then lead to more advanced e-commerce activities. One of the key barriers to e-commerce development in the developing world is secure payment gateways. Even in Egypt, with a well-developed international tourism market, local SMEs are largely unable to take secure payments online. Payment gateway providers are still not operating in the developing world, and local banks are more likely to develop customised solutions rather than open source plug ins for web sites. E-Mail and the Internet in Developing Countries To date, e-mail is the predominant and most important use of the Internet in developing countries. However, the Internet is considered an inexpensive, although imperfect, alternative to the telephone or facsimile machine-i. Once firms develop a certain level of confidence on the benefits of e-mail in the conduct of business transactions and the potential of creating sales from its use, they usually consider the option of developing their own Web site. SMEs go through different stages in adopting e-commerce. They start with creating a Web site primarily to advertise and promote the company and its products and services. When these firms begin generating traffic, inquiries and, eventually, sales through their Web sites, they are likely to engage in e-commerce. Women and Global Web-Based Marketing: The cooperative revived the ancient art of hammock weaving using 19th century accounts and illustrations of the hammocks made by European travelers and the cultivation of cotton on small family plots and hand-weaving.

The organization then hired someone to create a Web site, which was instrumental in bringing their wares online. This case also shows that SMEs have great potential to compete in markets for high-end, bespoke products despite the low sales volume. In addition, many Web sites providing market and technical information, agronomic advice and risk management tools for SMEs to coffee and tea farmers in developing countries, for example have emerged. According to recent surveys conducted in select Southeast Asian countries, the perceived external barriers to e-commerce include the unfavorable economic environment, the high cost of ICT, and security concerns. The internal barriers are poor internal communications infrastructure within SME firms, lack of ICT awareness and knowledge as well as inadequacy of ICT-capable and literate managers and workers, insufficient financial resources, and the perceived lack of relevance or value-added of ICTs to their business. In general, the main issues of concern that act as barriers to the increased uptake of information technology and e-commerce are the following: Lack of awareness and understanding of the value of e-commerce. Most SMEs in developing countries have not taken up e-commerce or use the Internet because they fail to see the value of e-commerce to their businesses. Many think e-commerce is suited only to big companies and that it is an additional cost that will not bring any major returns on investment. Lack of ICT knowledge and skills. People play a vital role in the development of e-commerce. However, technology literacy is still very limited in most developing countries. There is a shortage of skilled workers among SMEs, a key issue in moving forward with using information technology in business. There are also doubts about whether SMEs can indeed take advantage of the benefits of accessing the global market through the Internet, given their limited capabilities in design, distribution, marketing, and post-sale support. While the Internet can be useful in accessing international design expertise, SMEs are not confident that they can command a premium on the prices for their goods unless they offer product innovations. They can, however, capitalize on returns on the basis that they are the low cost providers. Furthermore, more often than not, the premium in design has already been captured-for example, in the textile products industry-by the branded fashion houses. SMEs doubt whether Web presence will facilitate their own brand recognition on a global scale. Cost is a crucial issue. The initial investment for the adoption of a new technology is proportionately heavier for small than for large firms. The high cost of computers and Internet access is a barrier to the uptake of e-commerce. Faced with budgetary constraints, SMEs consider the additional costs of ICT spending as too big an investment without immediate returns. Many SMEs find marketing on the Internet expensive. Having a Web site is not equivalent to having a well-visited Web site. One reason is that there may be no critical mass of users. Another reason is the challenge of anonymity for SMEs. Because of the presence of numerous entrepreneurs in the Internet, it seems that brand recognition matters in order to be competitive. Moreover, it is not enough that a Web site is informative and user-friendly; it should also be updated frequently. Search engines must direct queries to the Web site, and news about the site must be broadly disseminated. Significantly, the experience of many OECD countries attests to the fact that the best e-marketing strategies are not better substitutes for the conventional form of media. There are also relatively few main phone lines for business use among SMEs. Ensuring security of payments and privacy of online transactions is key to the widespread acceptance and adoption of e-commerce. While the appropriate policies are in place to facilitate e-commerce, lack of trust is still a barrier to using the Internet to make online transactions. Moreover, credit card usage in many developing countries is still relatively low. Other privacy- and security-related issues. In many countries, cash is preferred not only for security reasons but also because of a desire for anonymity on the part of those engaged in tax evasion or those who simply do not want others to know where they are spending their money. Others worry that there is lack of legal protection against fraud i. It is necessary to distinguish these concerns from the general security concerns i. Is e-commerce helpful to the women sector? How has it helped in empowering women? The Guyanan experience can attest to this. Women have gained a foothold in many e-commerce areas. In B2C e-commerce, most success stories of women-empowered enterprises have to do with marketing unique products to consumers with disposable income. The consumers are found largely in developed countries, implying that there is a need for sufficient infrastructure for the delivery of products for the business to prosper and establish credibility. Aside from the Guyanan experience, there are many more successful cases of e-commerce ventures that the women sector can emulate. Some

concrete examples are: Thus, they can begin to penetrate B2B or B2G markets. Women Empowerment in Bangladesh: Operators of the village phones are all poor women who have been selected for their clean and strong credit record. These village phones are regularly visited by members of male-dominated villages. Notably, the women entrepreneurs village operators enjoy wider discretion in expending their profits from their phone services than with their household income. What is the role of government in the development of e-commerce in developing countries? Creating a favorable policy environment for e-commerce; and 2. Becoming a leading-edge user of e-commerce and its applications in its operations, and a provider to citizens of e-government services, to encourage its mass use. What is a favorable policy environment for e-commerce? Among the public policy issues in electronic commerce that governments should take heed of are: It is important that government adopt policies, laws and incentives that focus on promoting trust and confidence among e-commerce participants and developing a national framework that is compatible with international norms on e-commerce covering for instance, contract enforcement, consumer protection, liability assignment, privacy protection, intellectual property rights, cross-border trade, and improvement of delivery infrastructure, among others How can government use e-commerce60? Government can use e-commerce in the following ways: With the computerization of customs processes and operations i.

Electronic business in developing countries: opportunities and challenges. [Sherif Kamel;] -- "This books tackles issues of e-business with a vision to the future on how to bridge these gaps and close down the barriers between the different corners of the world"--Provided by publisher.

His activities in e-commerce began in He is currently managing projects in five continents, has written papers on e-business and participates in international panels. He represents the ITU at e-business events and advises ITU senior management and decision-makers on e-business strategy and policy issues. The global nature of e-business provides developing countries with a unique opportunity to compete in market places that were beyond their reach. It has the potential to reduce physical trade obstacles, increase market access and trade efficiency and could provide a competitive stimulus for local producers and entrepreneurs in developing countries. The poor ICT infrastructure, low income, lack of awareness on e-business issues, inadequate legal and regulatory framework, absence of trust, network payment and secure transaction services present enormous challenges to developing countries. While developing countries are just getting aware of e-business, the industrialised countries have started defining appropriate strategies, adopting policies, establishing the legal and regulatory framework and building their infrastructure. With the current handicaps and challenges faced by developing countries, how can businesses and entrepreneurs take advantage of the benefits of e-business? What strategies must be adopted to leverage on the potential for e-business? In addition to other requirements, and based on the features considered by many experts to be part of e-business, there is a need for trust, secure transaction and network payment services. On the basis of these considerations, one can argue that the lack of adequate banking infrastructure is one of the main technological barriers for building e-business infrastructures in developing countries. This paper attempts to address the challenges faced by developing countries in the use of e-business by proposing a strategy aimed at reducing the setup and operational costs for businesses, increasing the potential for sustainability and creating an environment that will encourage the development of the ICT infrastructure. These objectives could be achieved using the following strategy: Target the businesses in the supply industry with trading partners in industrialized countries where there is an adequate ICT infrastructure and payment services. These businesses have the highest potential for reaping the benefits of e-business. Reduce the requirements for participating in e-business by separating the trust, secure transaction from the network payment services. The result is an asymmetrical model where the trust and secure transaction services are setup in both developing and industrialised countries in the initial phase and while the network payment services will only be available in the industrialised countries. Based on the business objectives and the technical specifications, build a scalable e-business commerce infrastructure that would be shared by multiple independent businesses and integrate this infrastructure into existing ICT infrastructure in developing countries. Provide a mechanism to enable the transfer of e-business technologies and increase public awareness so that local human resources are used to setup, run and maintain the e-business services and decision-makers are made aware of the necessary policies and regulatory framework for e-business. Address ICT policy and regulatory issues to provide the infrastructure framework for the deployment e-business solutions and facilitate the transition into the digital economy. The e-Revolution During the last few years, the world has experienced a revolution that is affecting several industries. It is changing the way relationships between business partners are made. The last 20 years have seen rise of computing power per dollar by a factor of more than 10, The Internet is growing at a phenomenal pace. Emerging digital mobile terrestrial services and technologies are bringing data services to hundreds of millions of users worldwide. Some industrialised countries are already providing 2. As early as , handheld digital mobile devices on 3G mobile networks and the communication and application environment for handheld devices provided by Wireless Application Protocol WAP will provide high-speed Internet access. Internet appliances and pervasive computing are reducing the technical requirements for network services and are creating direct relationships between businesses and consumers. While mobile network operators are providing e-payment services to their consumers, and threatening traditional financial institutions such as

credit card companies , digital TV is emerging as a new channel for distributing products and services to end-consumers. New economic leaders are emerging from companies that did not exist a few years ago. The main question being asked today is not "what business you are in? It is bringing together companies from the financial, computer networking, broadcasting and telecoms sectors to forge alliances and create new types of services. A global electronic economy is being created where changes in one part of the globe affect many other parts. It is creating new business models in industrialised countries and at the same time, presenting very new challenges to developing countries that still lack some of the basic technologies, policies and legislative framework to be part of this revolution. But what really is e-business? The digital revolution unlike the industrial revolution knows no boundaries, but equally it presents enormous opportunities to developing countries because it levels the playing field and has the potential to empower developing and least developed countries as global players in the in the e-revolution. The paper attempts to propose strategies that could enable developing countries be active participants in the digital economy. The discussions focus on the technological and policy issues that could drive e-business in developing and least developed countries. Technology Requirements and Components for e-Business The infrastructure needed to provide e-business services includes trust, secure transaction and e-payment components amongst others that are beyond the scope of the discussion. The faceless nature of e-business requires that transactions between two parties be secured. Some of the technology requirements will be further elaborated by separating them into e-security and e-payment components. The poor banking services, inadequate Information and Communication Technology ICT infrastructures and absence of legislative and regulatory framework for e-business in developing countries require a slightly different approach for implementing e-business. The section below explains some of the main e-security features followed by a discussion on the technology requirements and the role e-security plays in the e-business strategy for developing and least developed countries. Technology Services Mutual Authentication: This involves making sure that the identities of the parties to a transaction can be established and verified. Authentication requires the use of digital certificates, passwords and electronic tokens that can be implemented using both hardware and software. Confidentiality provided through the use of encryption technology enables only the intended parties to be able to view the contents of the transaction. It scrambles the contents of the transaction using a combination of symmetric private key and public key cryptography. It is fundamental that the contents of a transaction remain unchanged. Data integrity uses a combination of hash functions and public key cryptography to provide mechanisms to verify the integrity of the data. Any changes are detected and such data is rejected by the other party. Like in traditional business transactions, a mechanism needs to be put in place to ensure that transactions can not be denied after their execution. Non-repudiation is achieved using a combination of both digital signatures and hash functions. A PKI consists of more than just technology. It includes a security policy, certification authority, registration authority, certificate distribution system and PKI-enabled applications. Detailed description PKI and the policy issues related to its implementation are not covered in this paper. PKI is used in this discussion as a solution for e-business in developing countries. Some of the components of PKI include: This is an electronic document issued by a trusted party that binds the physical identity of an entity user, organisation or computer to their public key. In security systems especially in a public key cryptographic system , a digital certificate is used to authenticate the parties involved in a transaction, to electronically sign documents used to ensure the integrity of contents and the non-deniability of transactions conducted electronically. Figure 1 shows a simple diagram of an X. Attribute certificates are short-lived certificates that can be issued locally where the user is known but can have a global scope. They contain information about the roles and the privileges of the user. Several attribute certificates issued by different organisations can be linked to a single digital certificate. A financial institution can issue an attribute certificate to a business enabling that business to perform transactions up to a certain amount. The security policy defines the direction that an organisation has decided to take in implementing its information security. This includes the use of encryption technology and how security matters are handled. If the organisation also operates as a certification authority, the security procedures and how security policies are enforced will be part of what is called a Certificate Practice Statement CPS. A CPS includes but is not limited to procedures on how certificates are issued and revoked

and how the keys for encryption public key are stored. Typically, a CA is a network organisation that issues certificates by using a digital signature to bind the physical identity of the entity user, application or host to the public key. An RA authenticates the identities of entities and requests the CA to issue a certificate for that entity. A VA could be part of the services offered by a CA or by a third party. It validates digital certificates, provides digital receipts and Trusted Third Party notarisation services as proof that an e-transaction took place. A digital certificate could be linked to attributes that define the privileges of the certificate holder. An AA normally stores and manages attribute certificate independently from the CA. Digital certificates issued by CAs need to be made available to other network users. It is a public database system that stores certificates and maintains a list of revoked certificates. The CDS enables network entities users, organisations or hosts to verify that the public key of a network entity really belongs to them before accepting the transaction. PKI applications provide the necessary security to run on a public network such as the Internet. Some tokens also store the cryptographic algorithm used for encryption and other relevant data. When the user inserts the token into the reader, they are requested to enter a Personal Identification Number PIN or a password. Tokens could be read by the smartcard reader on the keyboard or through the Universal Serial Bus USB port of the computer. Target Business Sector Having explained briefly some of the technology components and desired features for secure e-business, the following section explains how PKI technology can be used to implement a strategy for developing and least developed countries. The objective of the strategy described in this paper is how PKI technology can be used to meet the challenges faced by developing countries through the use of an asymmetrical model for implementing e-business infrastructure and providing value-added services. Typically, for an e-business transaction to take place, both parties need to have access to similar technology. However, in reality, businesses and entrepreneurs in developing countries do not have access to the same technology as their counterparts in industrialised countries. It is also not currently possible for these businesses to establish business relationships via the Internet with the majority of the local population or other businesses in the region who could be or are already clients. Detailed discussion on the infrastructure issues will not be covered in this paper. Financial institutions in most developing countries do not yet provide the required payment services for e-business. Inadequate payment services has been identified as one of the technical barriers to building e-business infrastructure with secure online payments in developing countries. Another problem is the very low Internet penetration. This means proportionately, few businesses and even fewer consumers in developing countries can today use ICT for business. For the developing and least developed countries to be part of this e-revolution today, it is important to work on a strategy that is based on technology and services that could be made available today. The first thing to do is to target the businesses in the supply industry with trading partners in industrialised countries where there is an adequate ICT infrastructure and payment services. These businesses have a higher potential for reaping the benefits of e-business. Through feasibility studies aimed at understanding the business requirements, the business models and the business objectives, one can proceed with a pilot group of businesses that meet the desired criteria. This might sound like a controversial strategy that does not encourage national and regional exchanges. It could also be seen as a strategy that excludes local clients and businesses that do not have partners in industrialised countries. It cannot be overemphasised that the arguments presented in this paper do not claim to address the issue of wide-scale economic development which is beyond the scope of this paper but focuses on a model for e-business that could be implemented despite the current challenges faced by developing countries.

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