

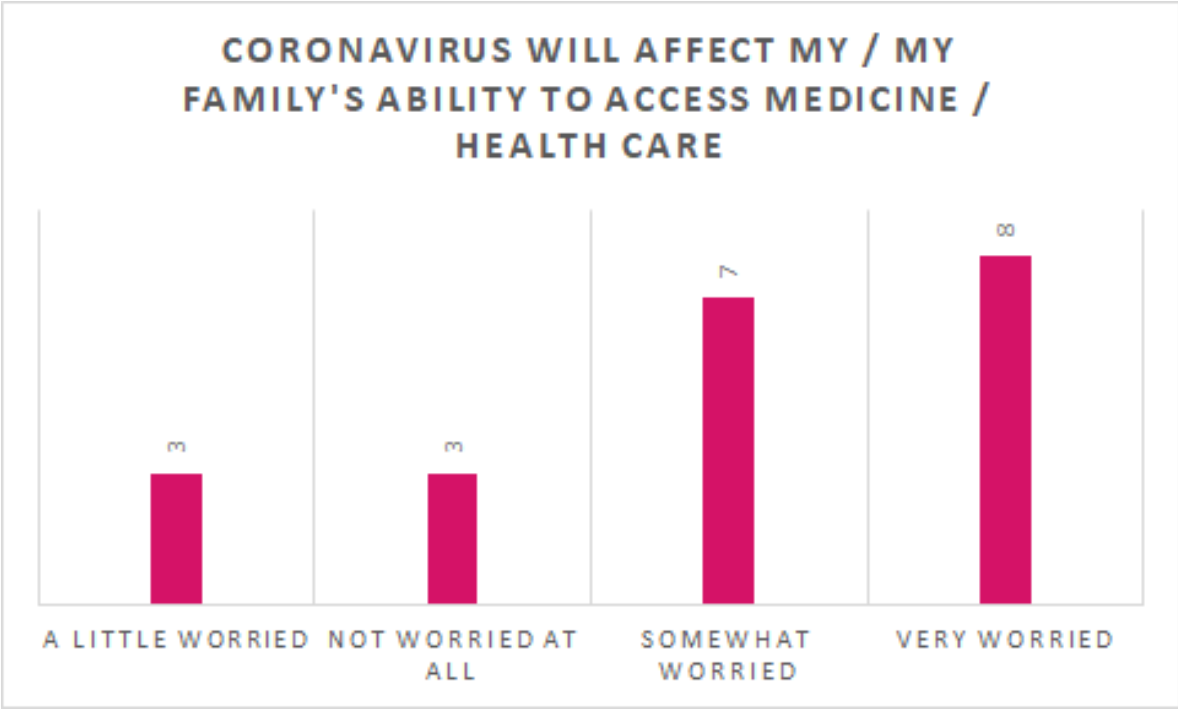
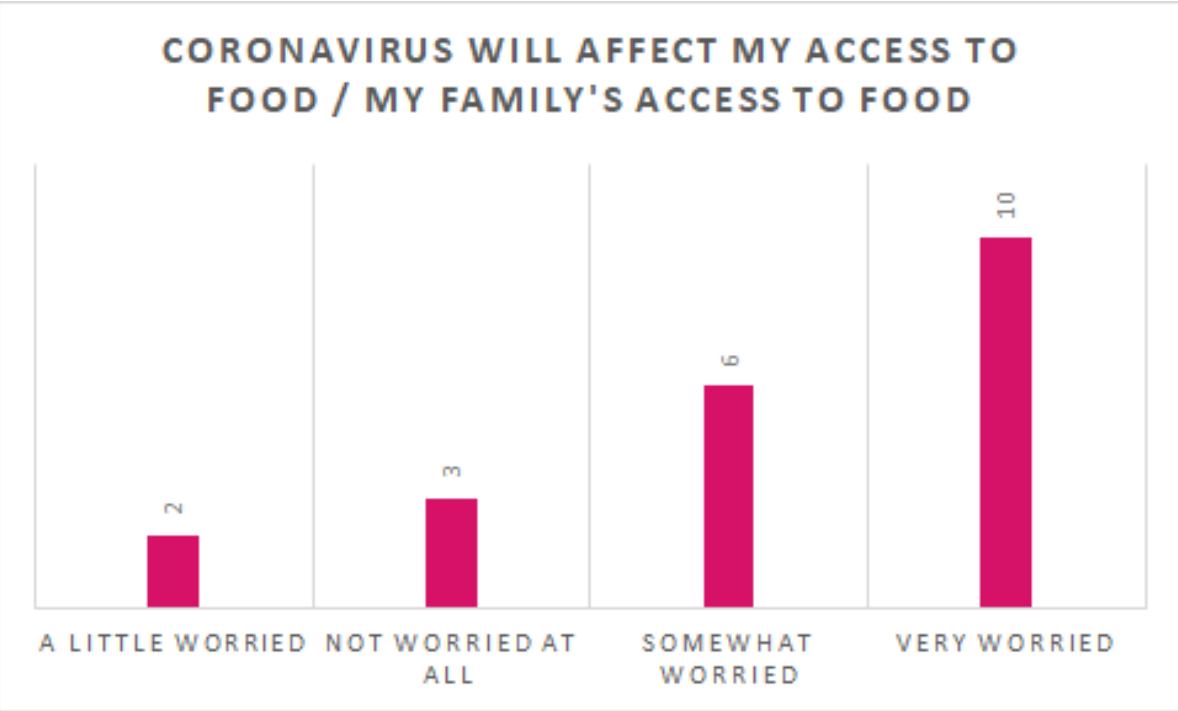
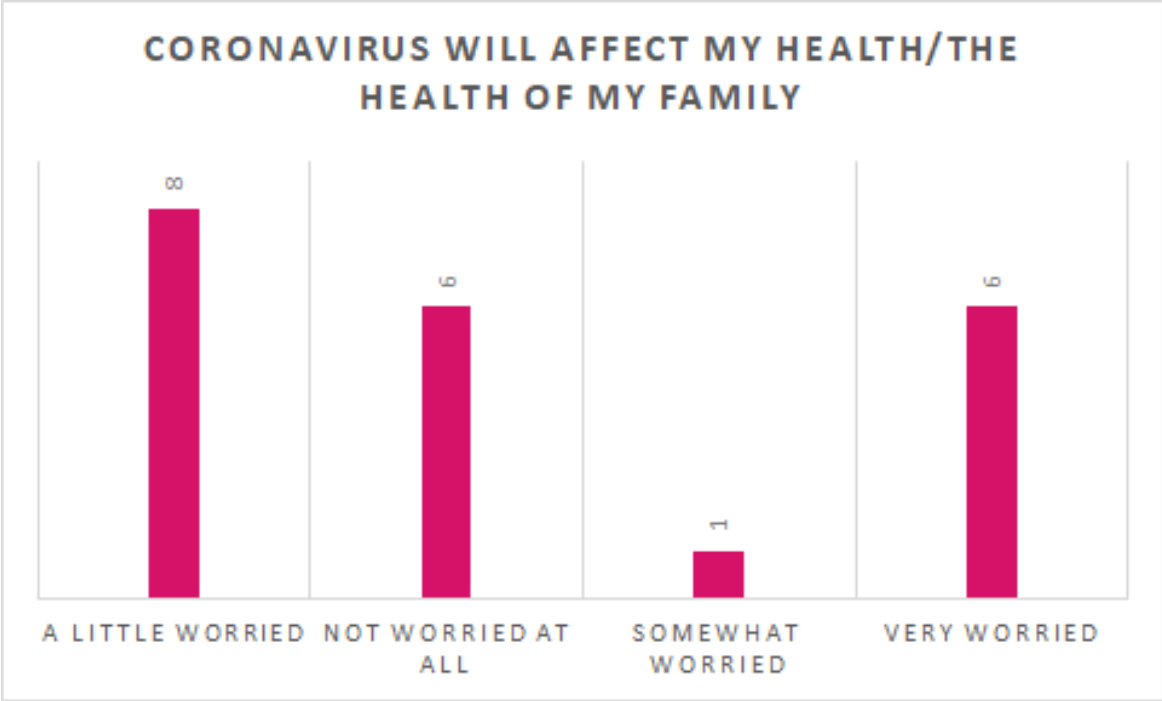
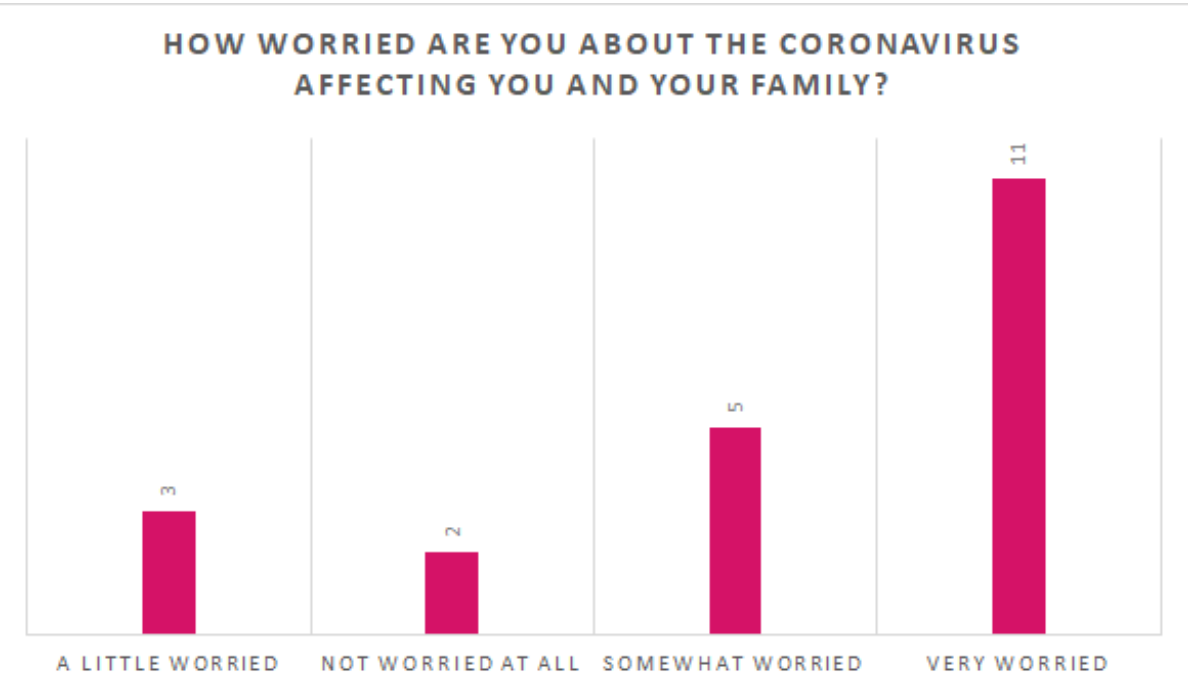


## The voice of our women entrepreneurs: understanding the challenges of women entrepreneurs in the context of Coronavirus - Nigeria

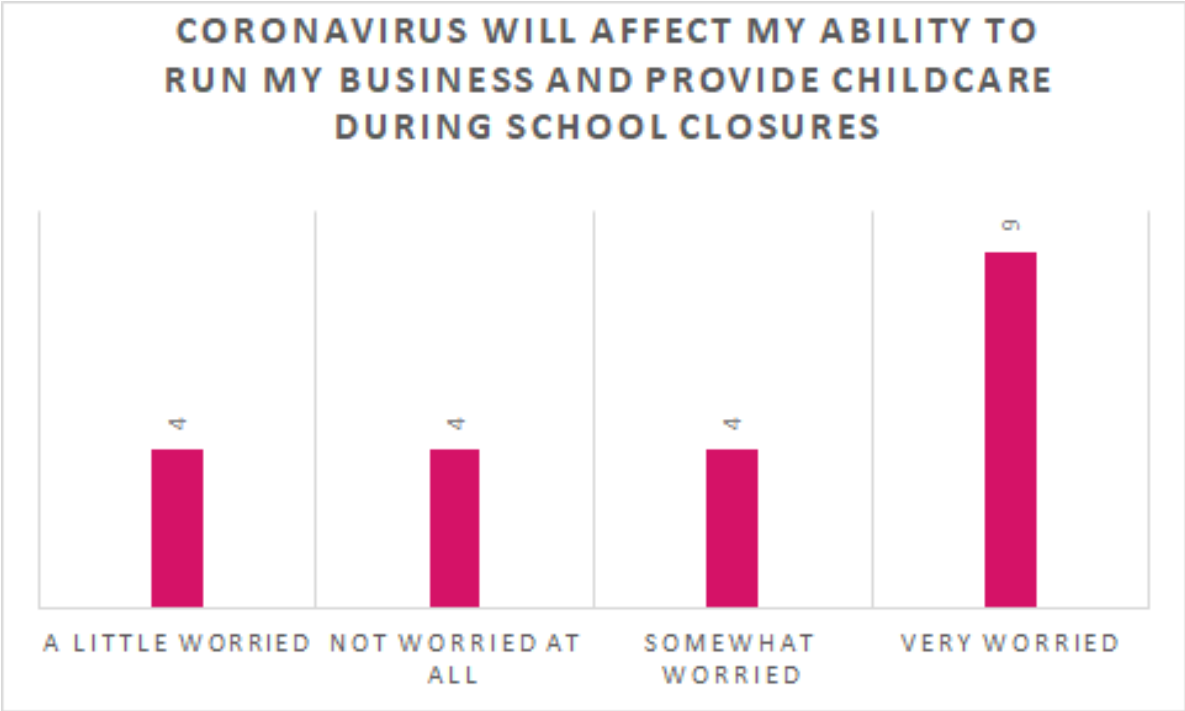
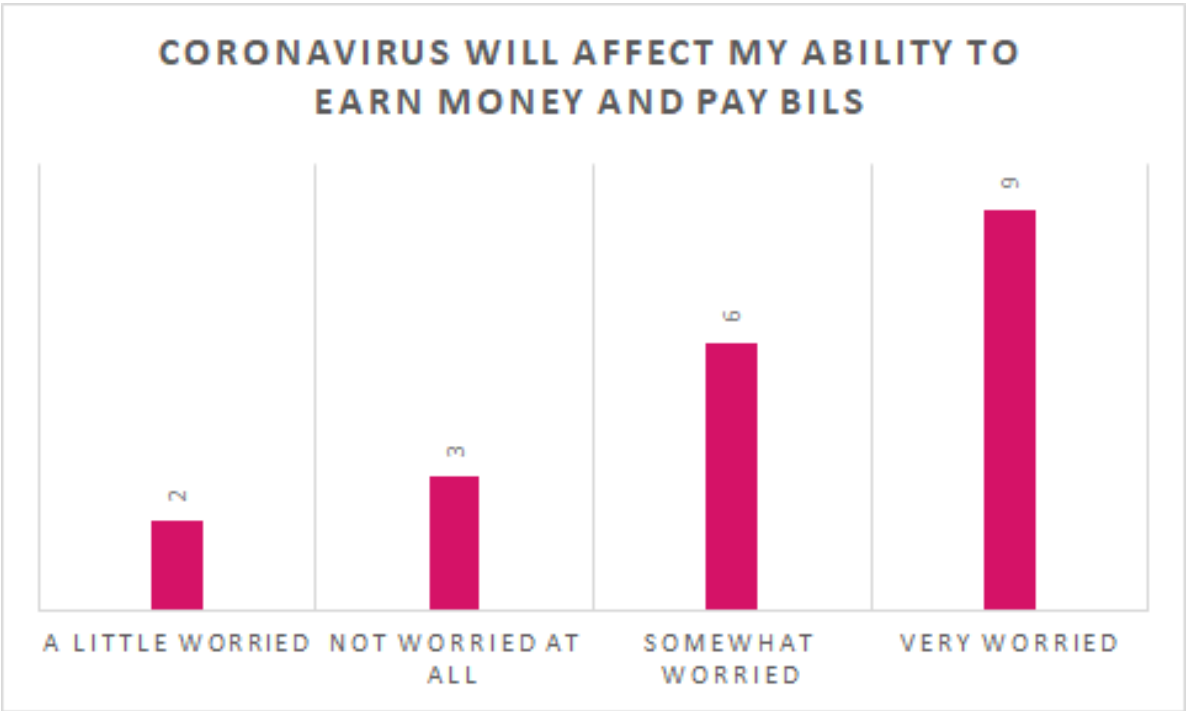
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Presented by: Alicia Oberholzer

# Coronavirus level of concern and key concerns



# Coronavirus key concerns

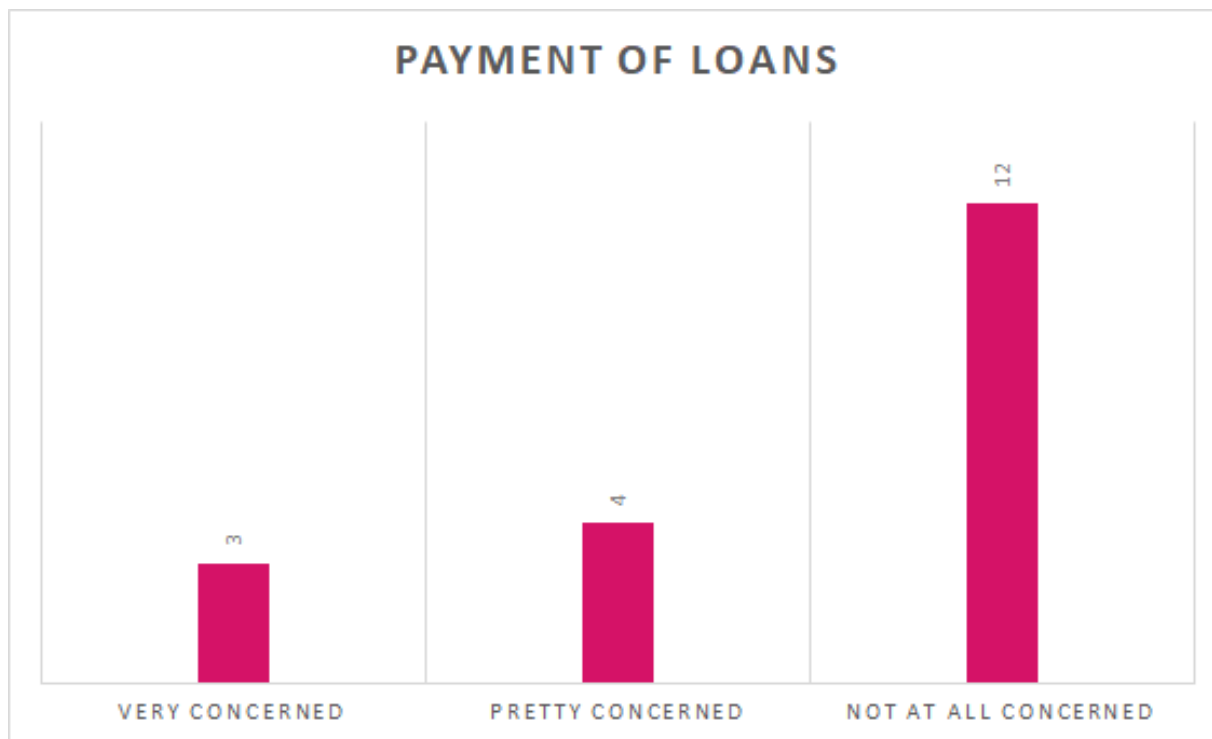
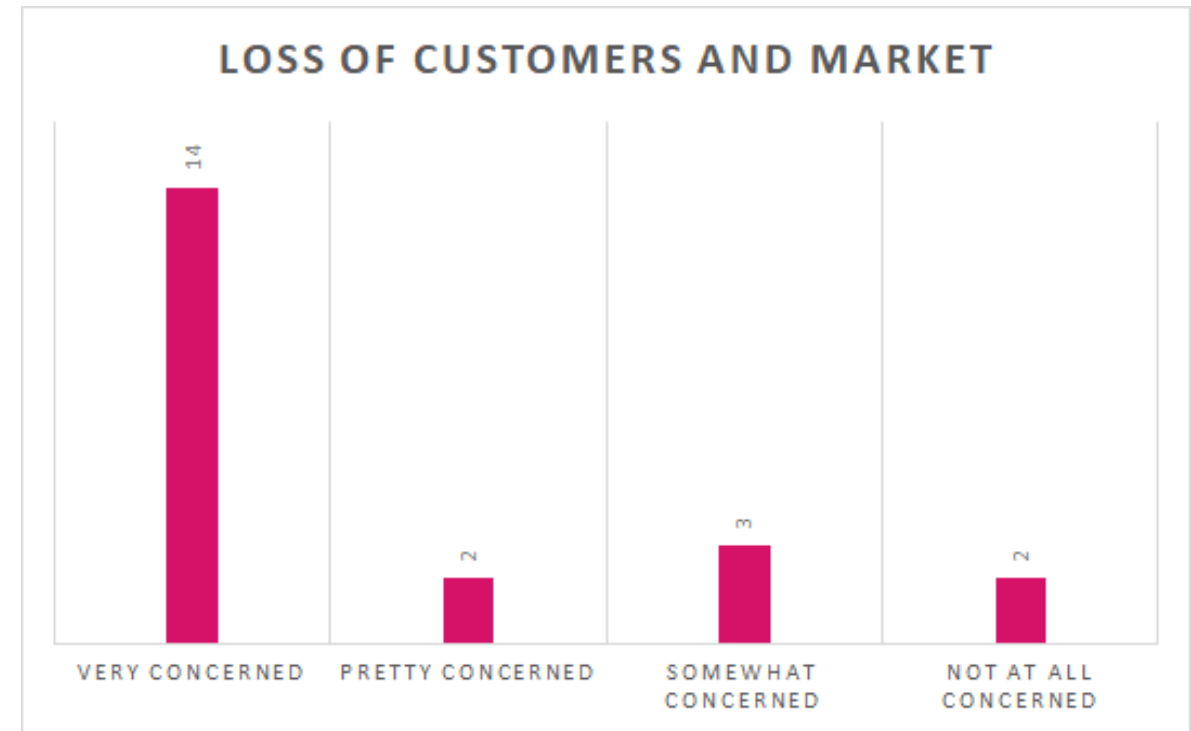
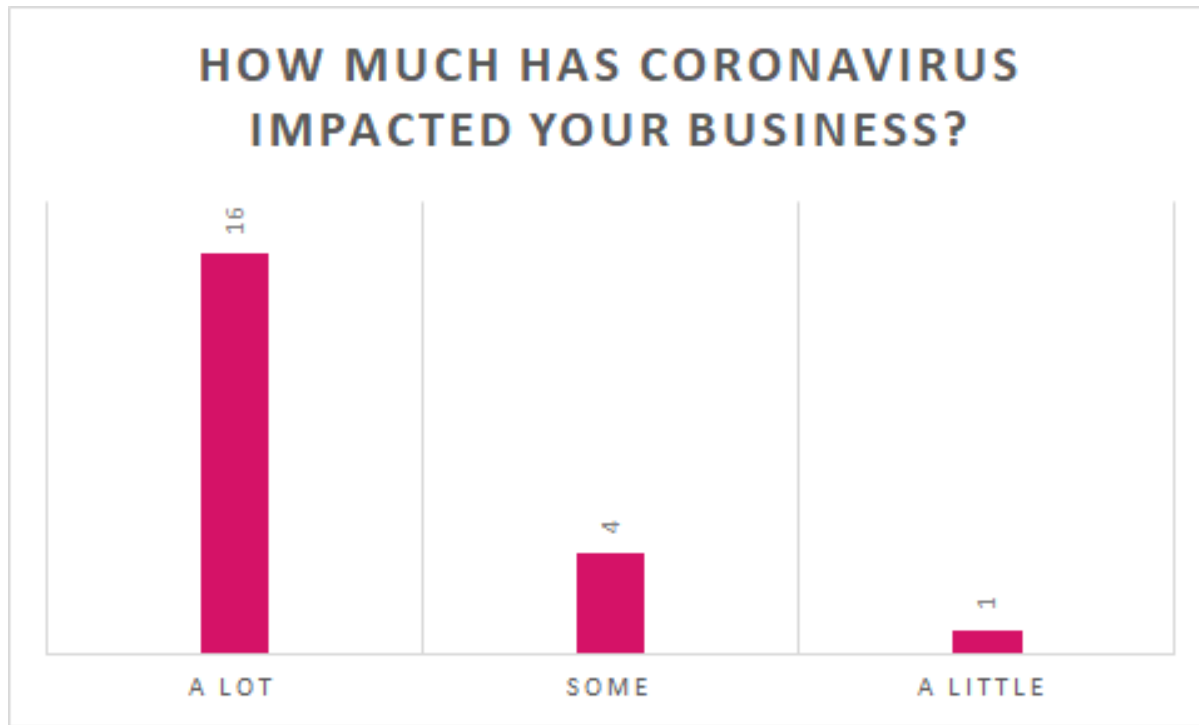


**Other concerns include:**

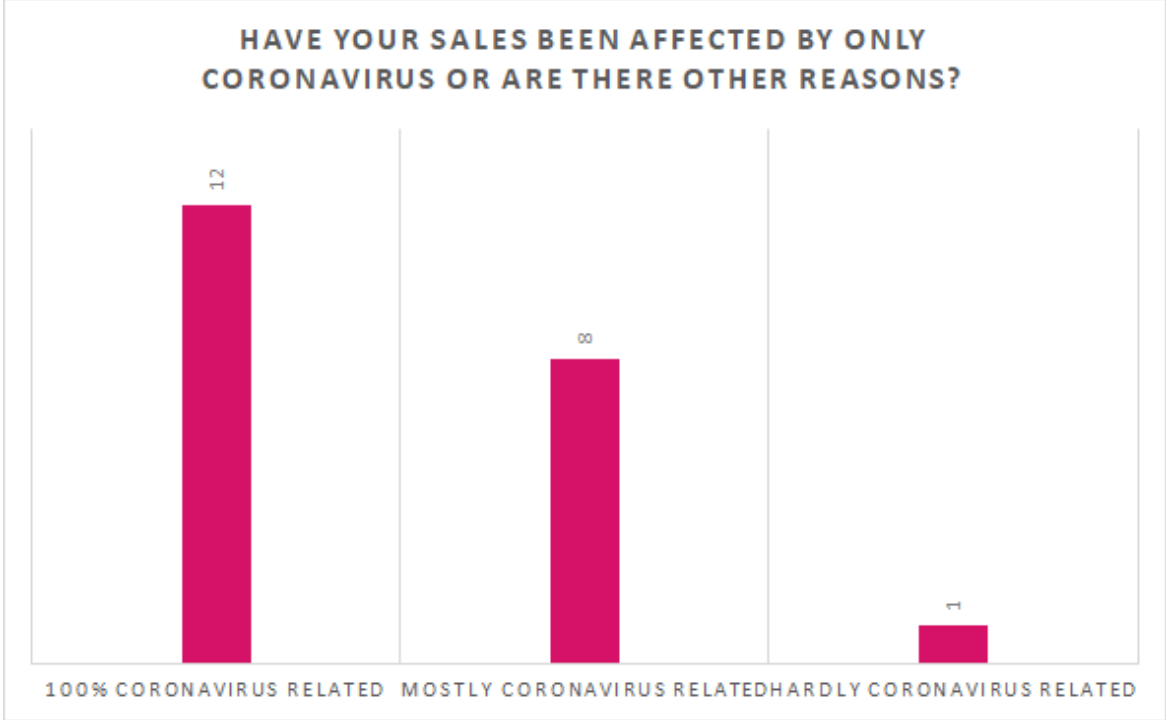
- Children's education
- Movement restrictions
- Restrictions on social activities and gatherings
- Sales
- Trouble supplying products to customers
- Trouble getting products from Solar Sister
- Having access to basic needs



# Coronavirus business impact and key business-related concerns



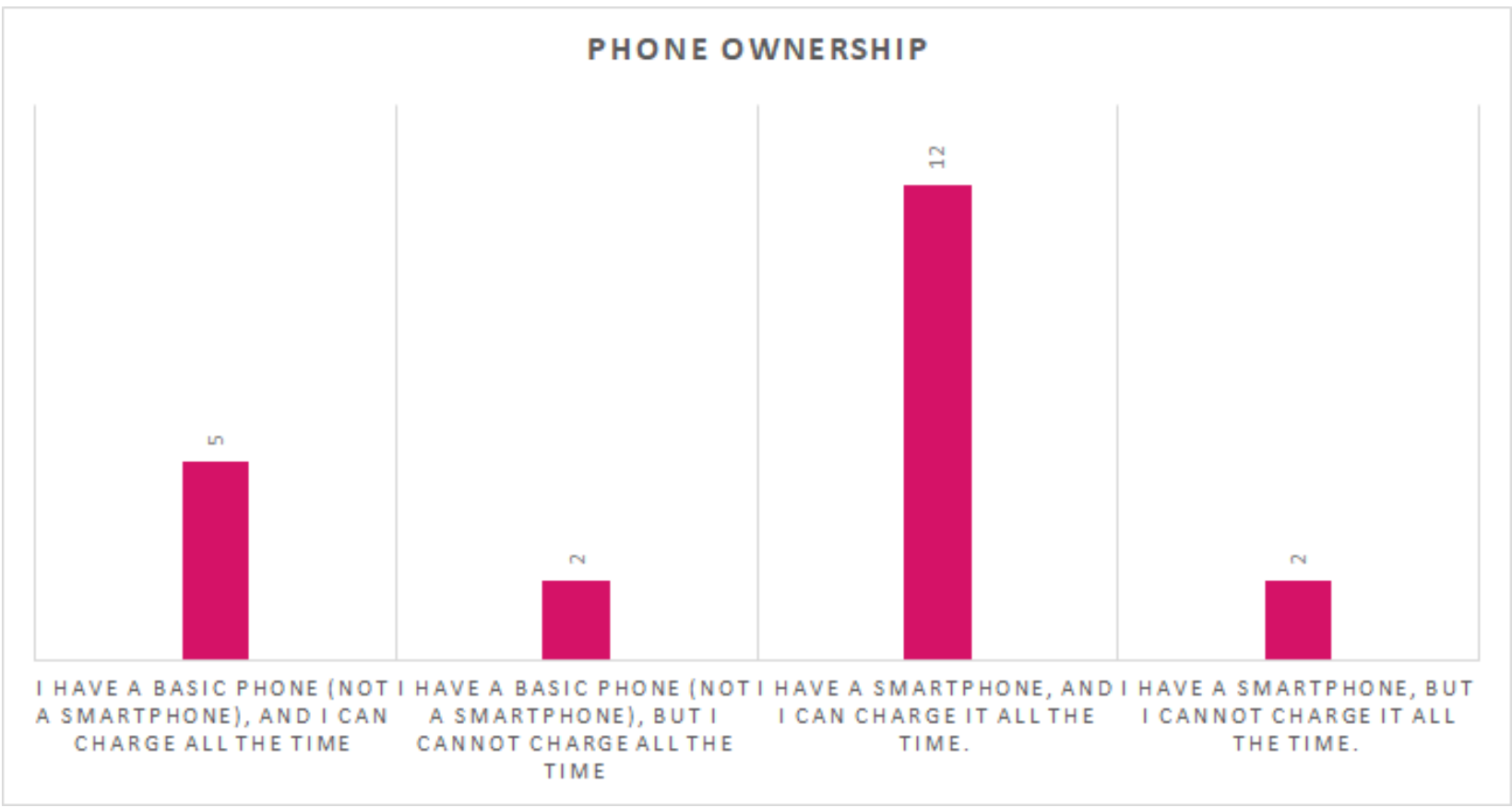
# Coronavirus key business-related concerns



**Other concerns include:**

- Customers are more focused on getting food on the table right now, rather than light
- No money in circulation
- A lot of job loss happening affecting customer interest
- Overall low customer interest

# SSE phone ownership



# How has COVID-19 impacted your life?

## Summary:

- Customers aren't buying products right now
- Marketing is challenging with restrictions on movement
- Troubling fulfilling orders due to supply issues
- A lot of fear and affecting SSEs at psychological level and physical level
- Many SSEs seem to be feeling hopeless and not confident in growing their business anymore

## Voices:

"It has increased my panic and blood pressure because of uncertainty of security reasons and safety. It has affected my family psychologically"

"It has destroyed even my happiness especially the goals that I have set for my business. I had lots of strategies that I have put in place to expand my market, but all is being hampered."

"I am shut out from going out to fend for myself and family. having what it takes to earn a living but not being able to is heartbreaking."

"It has affected almost everything on the negative side, business is low. Supply and distribution more expensive and difficult."

"Loss of customers, since many would rather buy food than other stuff. My savings have dwindled since business is not as good as previously."

# What are SSEs doing to tackle these challenges?

## Summary:

- Income diversification
- Door to door selling
- Social media
- Whatsapp
- Using connections through family and friends
- Strengthening relationships
- Being conservative with resources
- Advocacy and sensitizing customers
- Looking for remote work

## Voices:

"I wear masks whenever I go out and apply sanitizer. As to my family I insist to wash our hands regularly and guests coming must wash their hands too."

"I make calls to my customers and most people that have known me in the business still calls me to ask of one or two things/products."

"I am doing more of advocacy and sensitization to my customers and social circles on the need to take caution and be responsible. In the case of that, I am able to make mention of my products and what I do"



# SSE access to support

## Summary:

- Asides from a few food and palliative fund distribution efforts from churches and local groups, there is essentially no support reaching SSE communities. And the resources that were distributed did not reach everyone.

## Voices:

"I only heard but haven't seen any. We only received one face mask in our facility"

"Nothing like that has come to my community. In fact, i was asking yesterday, when will we see the this things we hear about over the news"

# How can we support our SSEs during this time?

## Summary:

- Cash relief package
- Food-related support
- Basic hygiene products
- Basic need products
- PPE + hand sanitizer
- "my basic problem now is how to feed for me and my family, with our source of livelihood shut, any support in cash or kind will help"
- Digital literacy training and provision of technology, like smartphones and solar phone chargers
- Digital marketing training
- Social media / digital communication training

# How can we support SSEs during recovery?

## Summary:

- Obtain funding for recovery strategy survey with 60 Decibels
- Financing options, such as product loans or partial loans (e.g. if an SSE wants to buy an \$80 product but can only pay \$50)
- Price reductions in products (supply-side subsidy) to increase profit margins for SSEs
- Financial and risk management training
- Continued digital literacy support since I think going digital will become somewhat of a new norm
- Support in reaching new customers and regaining old ones -> extra marketing support and training
- Extra mentorship and support on not giving up on their Solar Sister businesses and making sure they feel confident in picking things back up when it is time -> agency / empowerment training?

## Voices:

"With the shut down on many business activities, overtime we would have dig into our capital to feed and by the the time things have balanced we will not have enough money to pick up our business. Any support to sustain or help boost our capital base"

"If the situation will continue going down, my capital will perish and I would like to get back to normal and have the capital to start up again."

"If I could get a loan for my business from Solar Sister to expand my business so I cannot spend my capital buying food. It is hard to do business for now and I keep spending the money from my business for family needs."