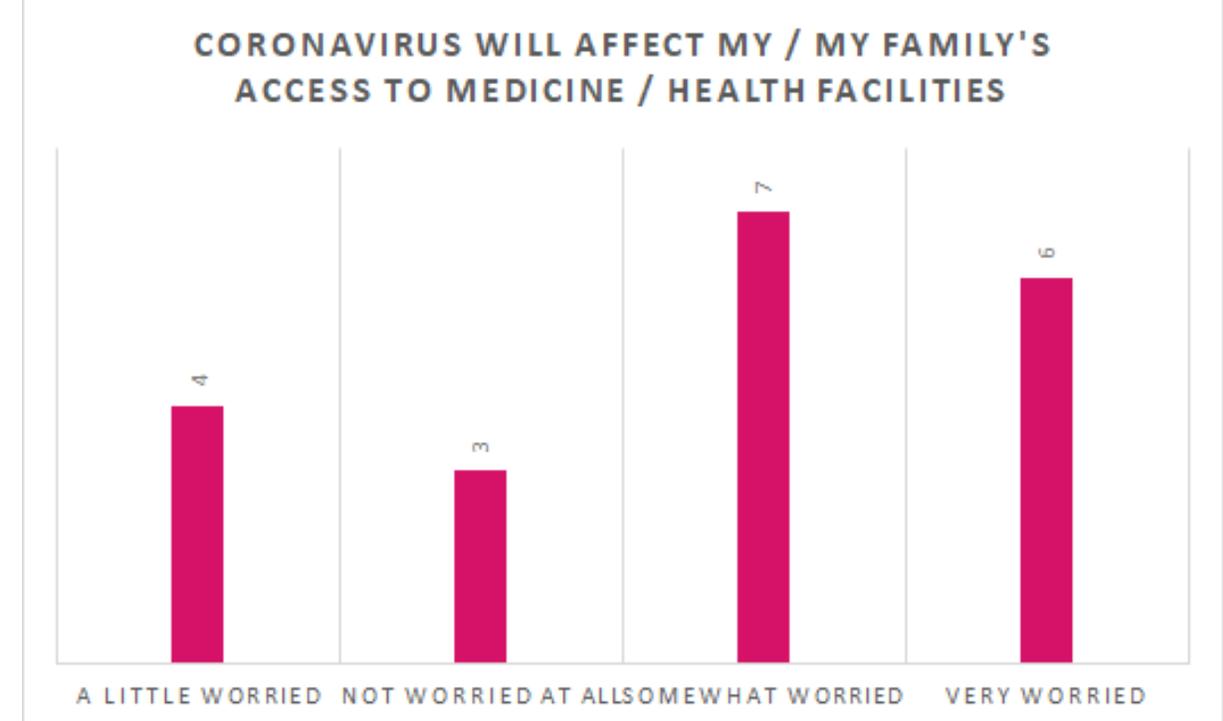
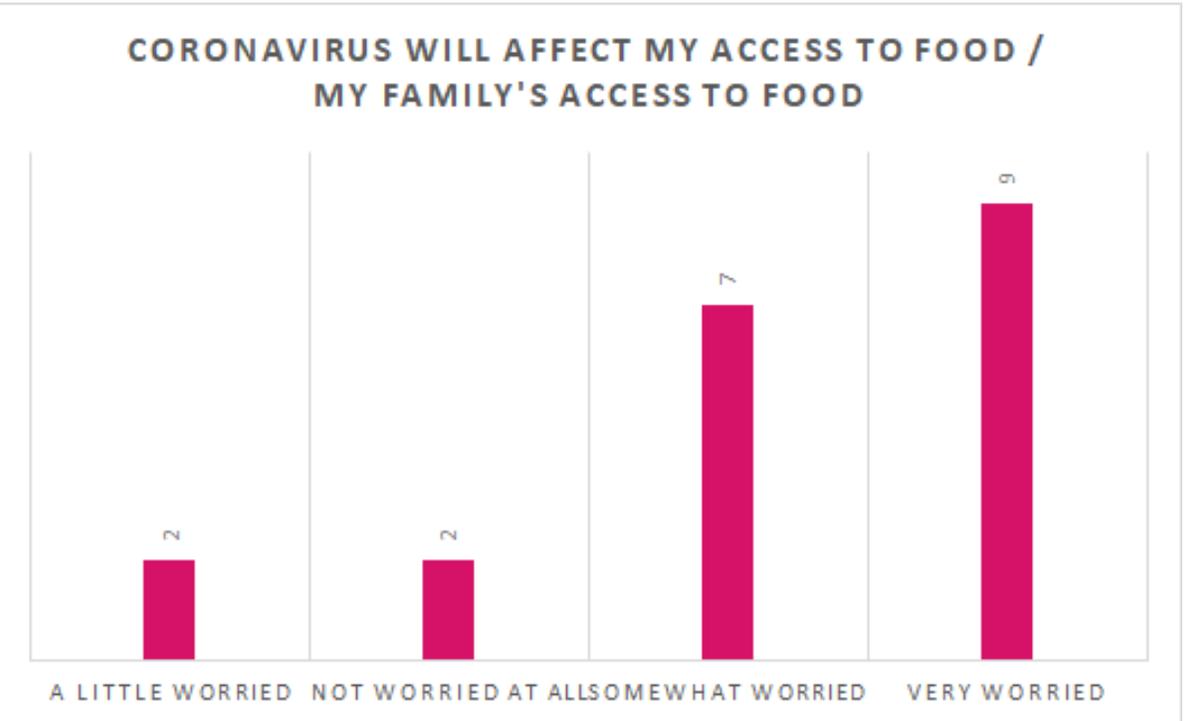
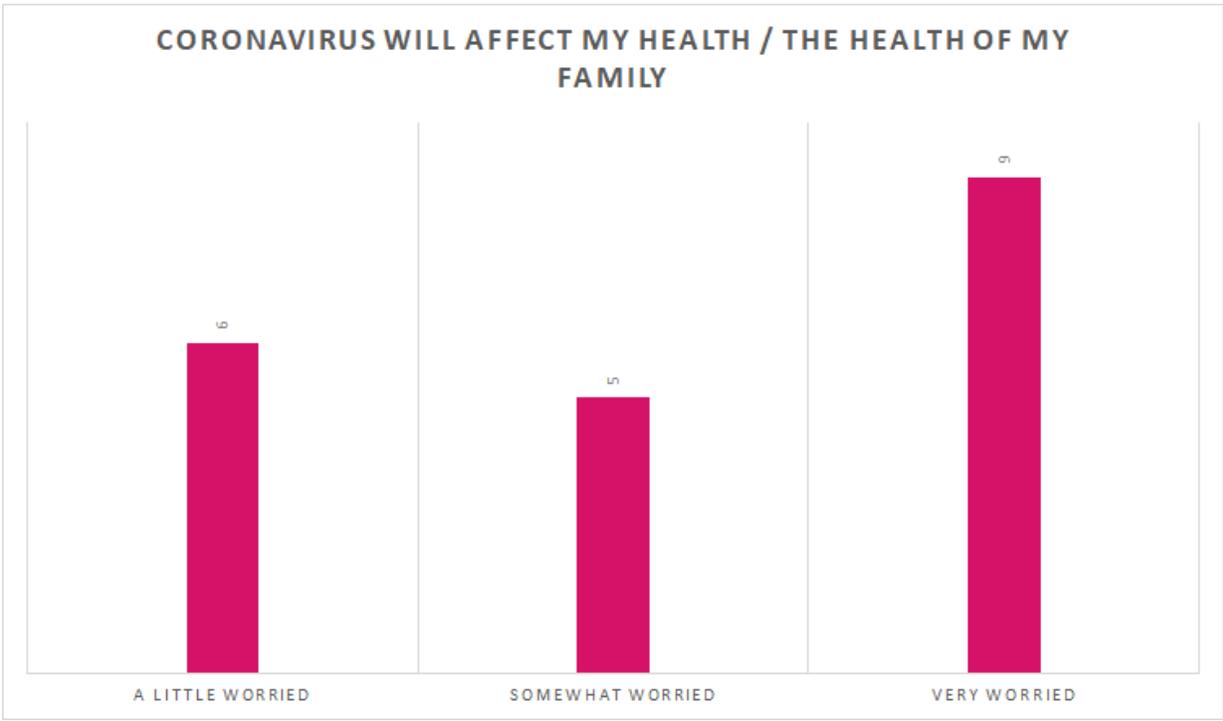
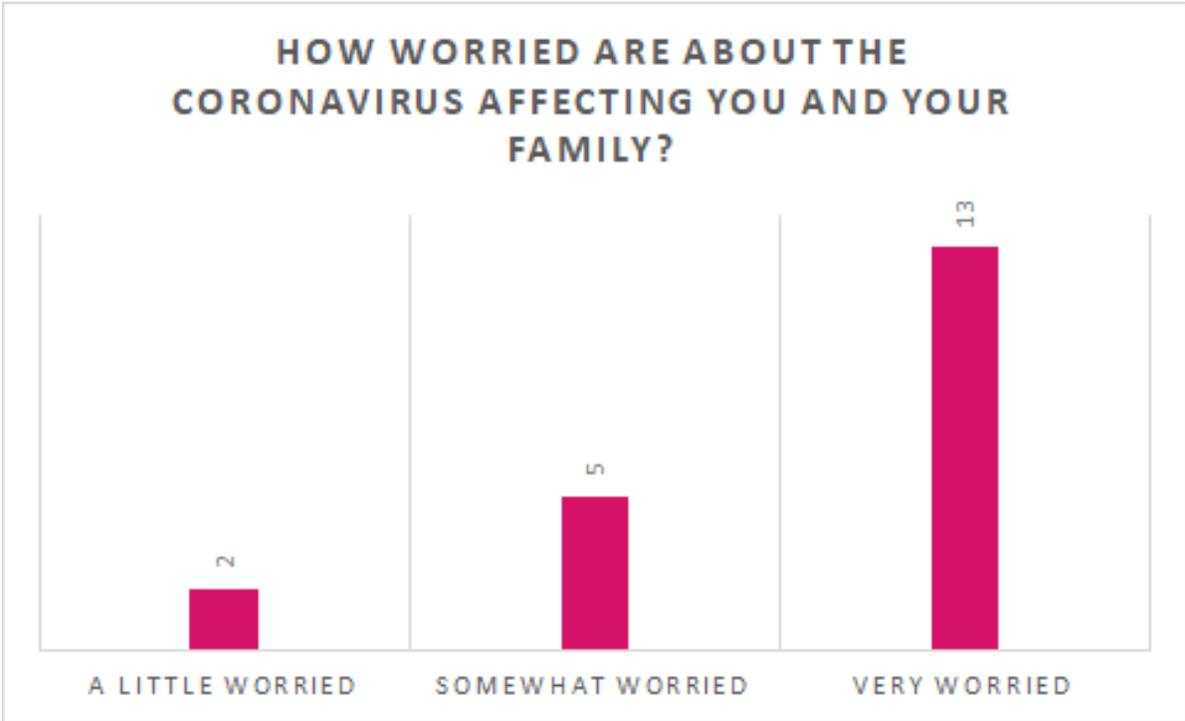




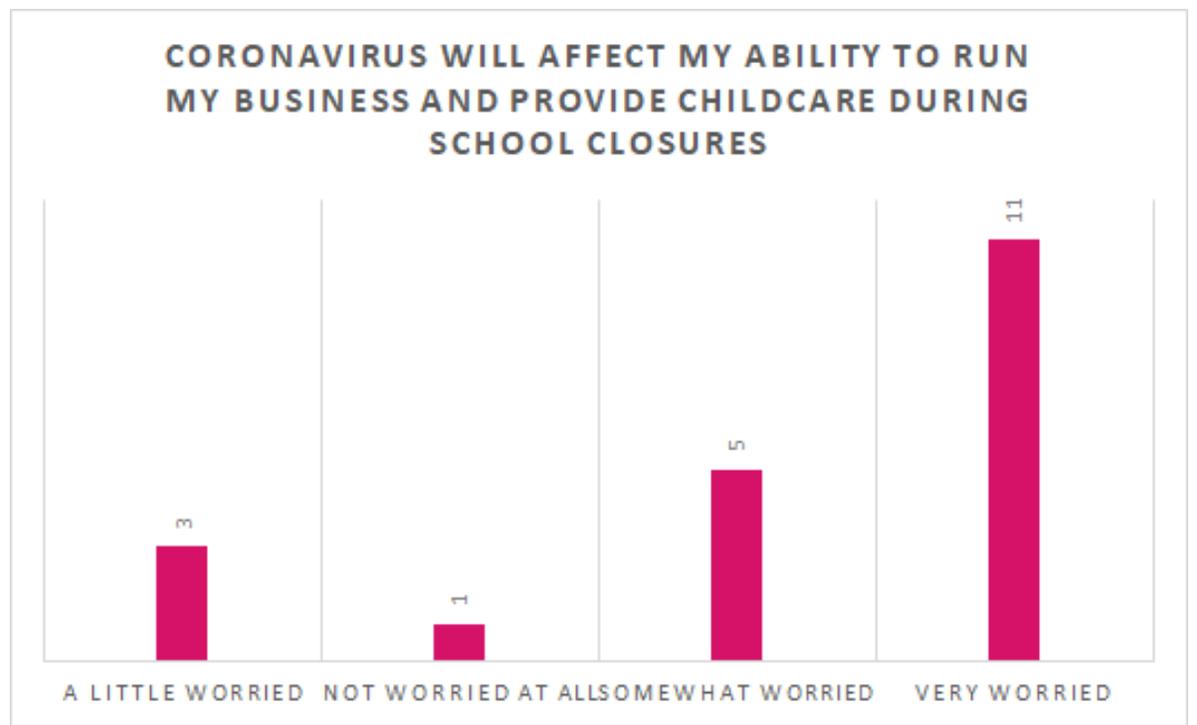
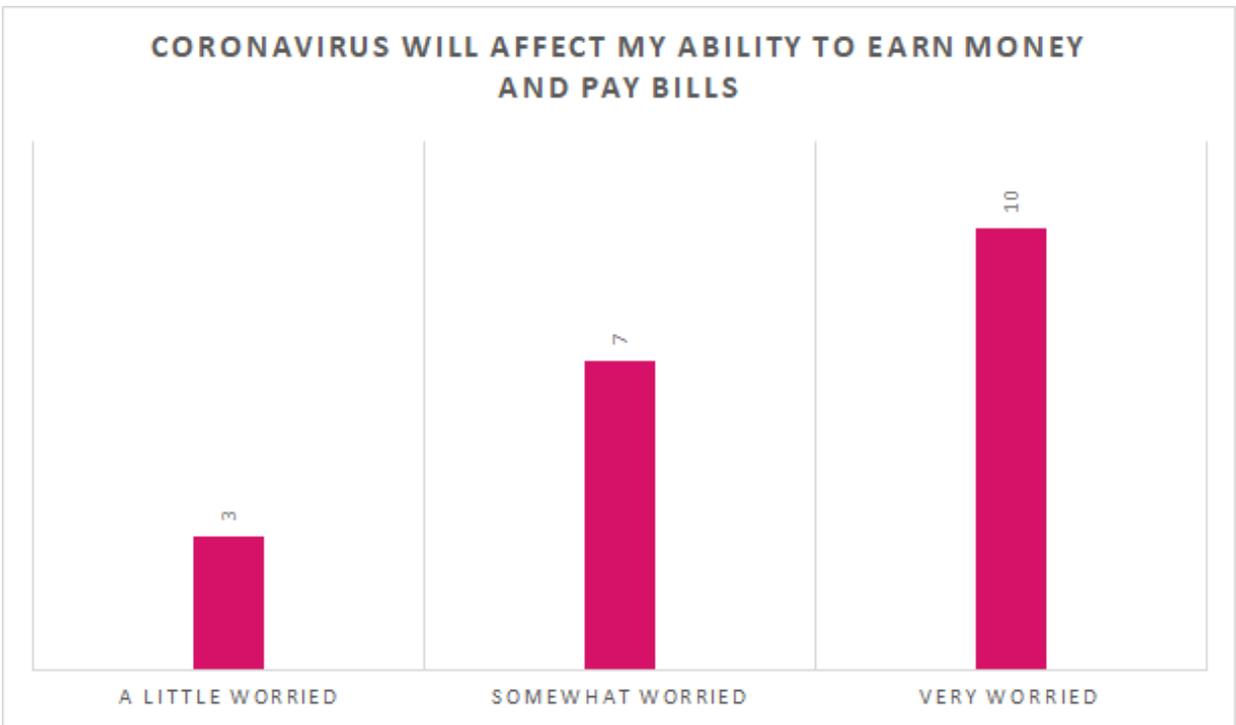
The voice of our women entrepreneurs: understanding the challenges of women entrepreneurs in the context of Coronavirus - Tanzania

Presented by: Alicia Oberholzer

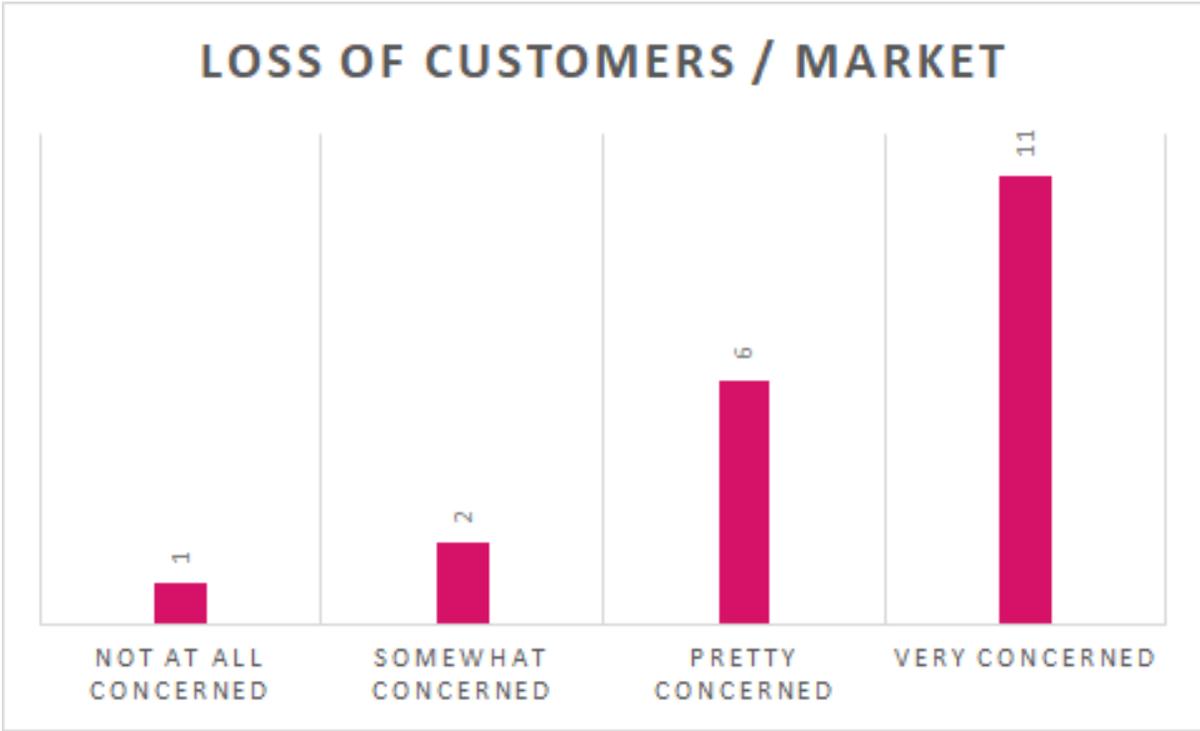
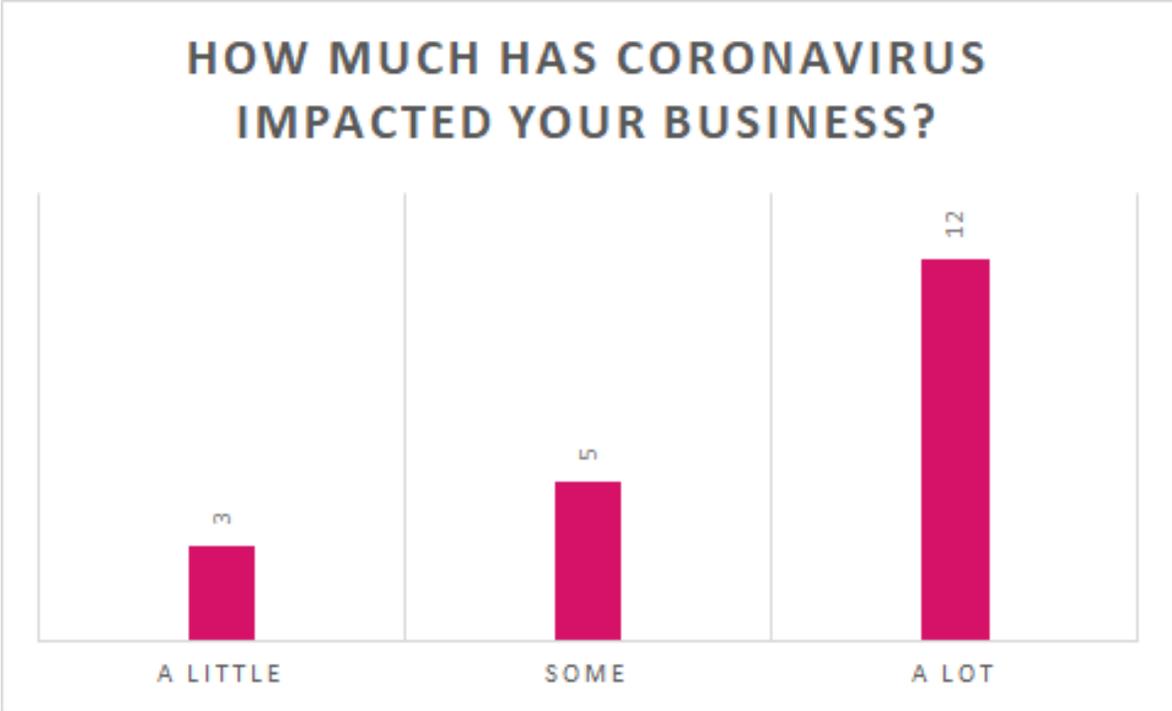
Coronavirus level of concern and key concerns



Coronavirus key concerns



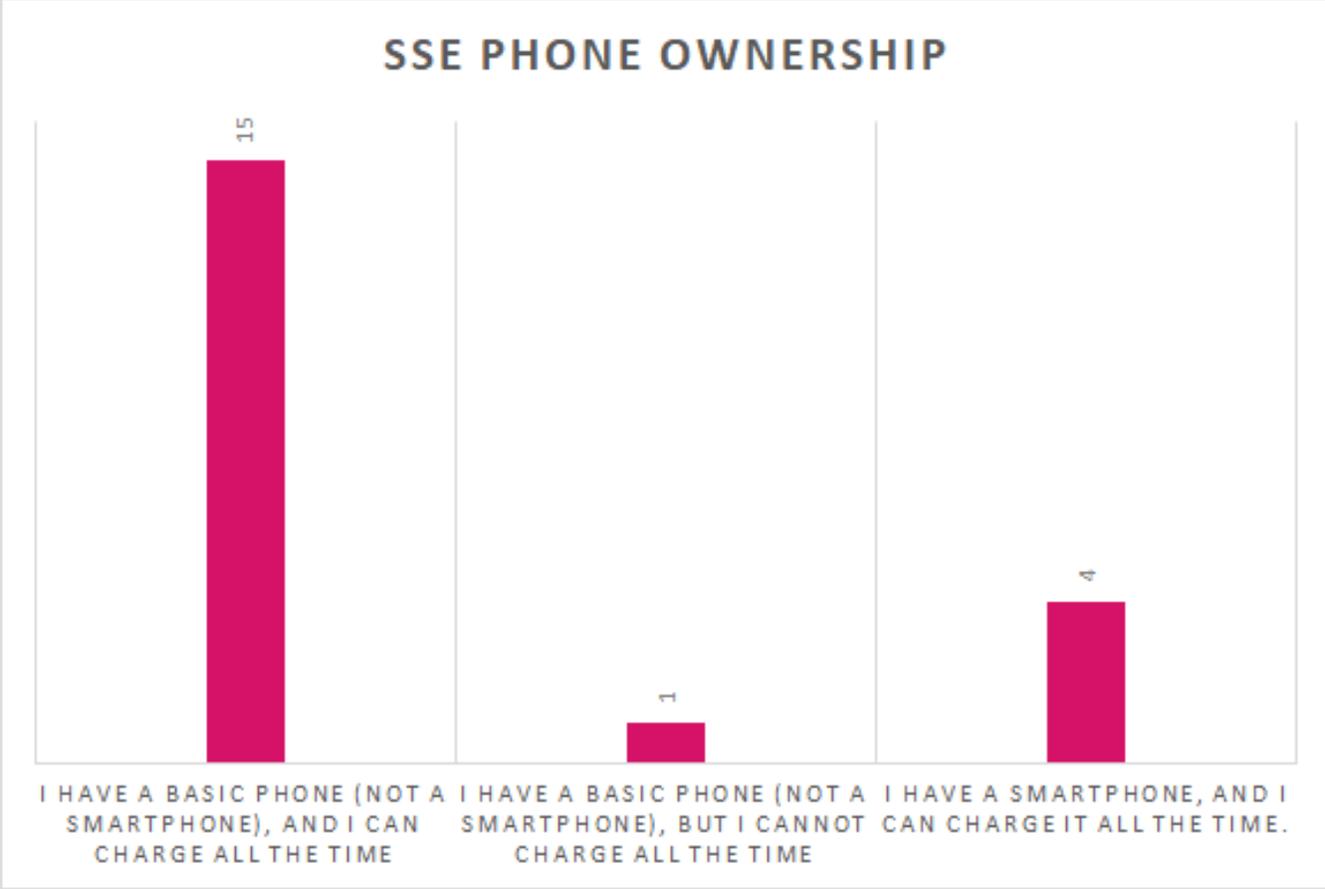
Coronavirus business-related impact and key concerns



Coronavirus business-related key concerns



SSE phone ownership



How has coronavirus impacted you life?

Summary:

- Dwindling sales creating inability to provide for families
- Social distancing making it hard to market products
- Customers have no money to buy products
- Troubling connecting with customers
- Most SSEs are using the money from their businesses on their families now
- Decreased hope and confidence

Voices:

"We cannot connect to our customer families now. My Income has dropped. I cannot save for now and I use it all to the family. All my dreams have stopped"

"I see my business is dying because of Coronavirus and now I end up using the money from my business for the family."

"My life depended on my business but now things have changed it is even tough. I used to buy shares in my saving group but since this Pandemic started I am not able to buy the shares and save my money because it is hard to do business."

What are SSEs doing to tackle these challenges?

Summary:

- Income diversification
 - Door to door selling
 - Selling to far away villages
 - Using phone to make sales
 - Securing food for their families
 - Many SSEs are saying they aren't doing much about it because their first concern in their family: "Nothing at this time as everything is stuck,we are waiting to see if there will be changes in the future."
 - Many seem to feel there is not much they can do during this time
-

SSE access to support

Summary:

- Virtually no support given to the communities of Tanzania SSEs
- "So far, there's no credible support that i receive, with the exception of the basic precautions that i practice on my own."

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
- Coronavirus education "Because this is a new disease,i would like more education on how to prevent ourselves,but also in business I have used my capital to buy food and when things get better I will need to get back my capital and continue and therefore if any financial support will be provided I will be grateful."
- "It is hard now to make business and I spend my capital if Solar Sister will help by providing money so I could keep my capital that would be heplful."
- Mentorship on how to adapt to these times and increase confidence
- 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?
- "When business goes down, I use my capital to save the family, so I would request anything to pull up my capital."