



Virtual Roundtable: Women's Economic Empowerment in the Time of COVID-19

Date: June 2, 2020

Time: 9:00 – 10:30 am (EDT)

GUEST SPEAKERS

Women's Employment

- Meera Sawkar, GeoPoll (Global)
- Melina Wyatt, GAP (Global)
- Amber Parkes, Oxfam/WE-Care (Kenya & Philippines)
- Lauren Shields, BSR (South Asia & East Africa)
- Prakash Subedi, Oxfam (Nepal)
- Nedjma Koval, Integrated International (Jordan & Lebanon)
- Reham Gharbiyeh, Arab Women's Enterprise Fund (Jordan)

Women's Entrepreneurship

- Farah Chandani, MEDA (Jordan)

- Matt Wallace, ONOW Myanmar (Myanmar)
- Isabel Creixell, Hand in Hand International (Afghanistan)
- Cristina Manfre, Technoserve (Mozambique)
- Melissa Benn, Foundation for a Smoke Free World (Malawi)
- Carolina de Miranda, Fundación Capital (Colombia)
- Elizabeth Silva, The Asia Foundation (Asia)
- Stella Mdahila, VSO (Tanzania)
- Melissa Graham, Vital Voices (Global)

MODERATORS

Wade Channell, *USAID*

Lis Meyers, *Nathan Associates*

QUESTIONS

Women's Employment

Meera Sawkar, GeoPoll (Global)

How are data collected by GeoPoll during physical distancing? How to keep respondents incentivized / aware?

All of the current data collection that we are conducting is over SMS, telephone calls, or online surveys. We are able to ensure the surveys are free for participants and individuals who

complete a full survey receive an airtime incentive through our agreements with mobile network operators.

Is there an age or generational difference in coping? Controlled for market, of course

This varies by market but you can view the data here and filter by age group:

<https://www.geopoll.com/blog/report-covid-19-coronavirus-africa/>

What information is being collected from the Pacific Region? This region is very much under-represented.

Yes, we collected research for clients in the Asia-Pacific Region but most of our research is shared with our partners and they make the decision whether to share the data or not. Often we work with partners that use our data for their own internal purposes, decision making, or reporting to funders. GeoPoll is only able to share data that is self-funded and shared on our blog. If you are interested in conducting research in the Asia-Pacific Region, you can email us (meera@geopoll.com or intdev@geopoll.com) and we can discuss our experience in the region further.

Ethiopia should have been one of the countries to be included if there are no other reasons not to make one of the targeted counties.

Ethiopia is certainly an important country in which we conduct research. Our COVID research that is publicly available is to show our illustrative capacity for the type of survey research we can support, it is not intended to show which countries we think are the only important ones to research. If you or your organization is interested in understanding the impact of COVID in Ethiopia, we are available to discuss our capabilities and experience. Feel free to email me at meera@geopoll.com or intdev@geopoll.com.

Can you please share the link you mentioned?

You can subscribe at the bottom of the report to receive updates on the new COVID reports:

<https://www.geopoll.com/blog/report-covid-19-coronavirus-africa/>

Melina Wyatt, GAP (Global)

Can you discuss the digital obstacles some agencies or foundations are adapting with?

Some of the obstacles that P.A.C.E. implementing partners have experienced include:

- Last mile connectivity – once the content is digitized, how do we get it in the hands of program participants? Partners are leveraging multiple platforms to share content (Facebook, WeChat, Whatsapp, etc.), and where there are opportunities to gather small groups of people, some in-person learning is taking place. However, for participants with low digital literacy, there is still a barrier to reaching and ensuring depth of impact – this is an ongoing challenge.
- Limited smartphone and data connectivity are also challenges. Where factories are operational, messaging has been shared over loudspeakers with workers.

For more information on Gap Inc.'s P.A.C.E. program, visit [our website](#).

Amber Parkes, Oxfam/WE-Care (Kenya & Philippines)

Where can we find results of the survey that Oxfam (Amber Parkes) is presenting? thanks

We will be launching the results in June as part of a joint Father's Day campaign with Promundo on unpaid care work, called #HowICare. Keep an eye out on the Oxfam website and social media sites!

Lauren Shields, BSR (South Asia & East Africa)

What actions will you plan post COVID in order to have equal or better working conditions for workers and so that they won't become victim of employers wanting to regain the loss on the back of the workers?

Building back equal or better requires action from all actors. Certainly employers have a critical role in ensuring good working conditions and safety, which will be challenging in a period with high production pressure and business uncertainty, but this also requires brands doing their part providing timely payments and incentivizing good practice with their suppliers, governments strengthening social protections and access to healthcare, and civil society holding actors to account, among other actions. For HERproject, our approach is to provide support directly in the workplace in supply chains, equipping managers and workers with information and tools to create a more inclusive work environment and build the knowledge and agency of workers, especially women. Continued commitment and investment in women in the supply chain will be all the more critical in the coming months and years to ensure we don't go backwards on progress we've seen to date.

Prakash Subedi, Oxfam (Nepal)

In the case of pandemic and demand increase for food, did you noticed that women who have food projects have well capacities to earn more to have opportunities from challenges?

Yes, enterprises and women dealing with food sector are in a better position. Women engaged in food enterprises and agriculture were facing problem due to disturbance in their supply chains during initial time of lockdown. Now these women are in a better position and recovering to reach their revenue at the level of before COVID 19 crisis. In food sector, online platforms are becoming popular and doing excellent.

I would like to know the experiences of women empowerment scheme for the poorest women working on IGA for their daily income which has been challenged by COVID 19

Oxfam's enterprise development program has a major focus on economic and social empowerment of women. We work with small and medium enterprises to build their capacity and support on growth while doing so we connect women with a lead firm where they can sale their products, get technical assistance, buy inputs, some of them get part- and full-time employment and receive different skill and leadership development trainings.

Similarly, we support to run participatory learning classes/ women empowerment center where all women from the community come once a week and discuss on different problems they are

facing, roles and responsibilities of different stakeholders, possible enterprises and income generation activities, leadership, care work and different actions to be made for solving the existing problems.

Women can also access loan from local cooperatives and engage in different IGA activities.

COVID 19 has an adverse impact on different livelihood initiatives of poor and vulnerable women in the country. During the time of lockdown demand of all the products except food and medicine is shrinking so engaging poor women in IGA seems not feasible. After removal of lockdown, we are planning to build the capacity and skill of women so that they can start different IGAs.

Reham Gharbiyeh, Arab Women's Enterprise Fund (Jordan)

What mechanisms are these women using to market their products during the lockdown situation?

Social media in particular Instagram and Facebook as well whatsup and messenger groups. AWEF also supported the establishment of the Women Economic Empowerment Unites in 14 municipalities and the WEE unites staff worked with women entrepreneurs to promote their products as well

Women's Entrepreneurship

Farah Chandani, MEDA (Jordan)

To all those asking about the MEDA Jordan rapid assessment, please see on our website:

<https://www.meda.org/jvl/latest-news/116-jvl-latest-news/1128-impact-of-covid-19-on-gender-relations-and-business-operations-for-women-entrepreneurs-in-the-jordan-valley>

For those interested in savings and loan groups, you can see our assessment on this issue here:

<https://www.meda.org/jvl/latest-news/116-jvl-latest-news/1142-slgs-rapid-assessment-may-2020>

How was data collected, was it face to face or through telephone/other means? I think that matter a lot in what response we get.

We collected the data via mobile phone and developed a tool for standardized data collection (MS Forms and Power BI for analysis). Three of our women staff conducted the surveys as we wanted to ensure that the questions were asked by trusted individuals and ones with whom the women entrepreneurs have a relationship. If another person had called, they would have not gotten accurate responses.

Interesting that you see men stepping up with child care; we - Hivos/ENERGIA - have done a rapid assessment under 111 women Entrepreneurs in 5 countries under our current programs. Women did flag the challenge of increased household activities, such as childcare, cooking and also care of elder.

Would you see a difference between micro/ informal businesses and more established formal Women Led small businesses and the supportive role of the men in the household?

I'm not sure about differences between micro and more established businesses. In Jordan, in fact, most women who have established businesses usually also have resources to hire live-in nannies and house help; hence, I would speculate that they probably aren't experiencing as much childcare burden as the micro entrepreneurs who don't have nannies and house help. But this is speculation based on my knowledge of some established and micro businesswomen – we don't have any data on this issue. We were pleasantly surprised with our findings and the comments from women who were seeing more support in household chores and childcare from husbands. Check out the full pilot/rapid assessment: <https://www.meda.org/jvl/latest-news/116-jvl-latest-news/1128-impact-of-covid-19-on-gender-relations-and-business-operations-for-women-entrepreneurs-in-the-jordan-valley>

How did you execute the surveys? Did you phone each woman individually or were you able to send an online link where the women answered questions online? Did all women have their own device / phone or did they have to use their husband's / families phone? If the latter, do you think this had an impact on their answers?

We collected the data via mobile phone and called each woman individually. Mobile coverage and use in Jordan are high and most women in our program have their own smart phones. Three of our women staff conducted the surveys as we wanted to ensure that the questions were asked by trusted individuals and ones with whom the women entrepreneurs have a relationship. If another person had called, they would have not gotten accurate responses. Hard to say what the impact would have been on responses if these women did not have their own phones and had to use their husband's or family phone. Likely there could have been some impact, but I speculate the issue is more about access to privacy to respond rather than actual ownership of the phone.

Matt Wallace, ONOW Myanmar (Myanmar)

Question for Matt re business ownership being an equalizer re access - is this for both informal and formal businesses or just formal businesses?

From our survey, it was not possible to know the extent to which formality or informality affected access differently. The surveys we conducted were not targeted to specifically formal or informal businesses but, given the low penetration of formality among Myanmar businesses, it is expected that most respondents were informal business owners. In Myanmar, informal businesses owners can typically only access finance through microfinance institutions. During the time of surveying, MFIs in Myanmar in a forced shutdown, and unable to extend emergency credit.

Did you advise them about accessing finances from the banks when they were closing?

As part of our rapid response coaching, we inform businesses owners of known options for getting cash into their businesses. Unfortunately for informal businesses, few options existed for access to emergency cash, and since MFIs were in the midst of a forced shutdown most business owners could only access credit through informal money lenders at high interest rates. Our coaching focuses on helping business owners understand the risks of this capital and understand how to manage their cash flow depending on their decision.

We are interested to learn more details about Mr. Finance Chatbot. This seems to be a very good solution on digital financial literacy! Thanks.

Mr. Finance is one chatbot of four different bots, which form the ONOW Build3 Capabilities Platform. This platform uses a framework of Engaging users Emotionally, Building Skills in digital financial literacy, and triggering actions in the real world which are designed to facilitate deeper learning, experience and comfort with financial services. You can visit www.onow.org/dfsfinicap to read more in a white paper describing the methodology.

Cristina Manfre, Technoserve (Mozambique)

For more information on our shifting and support entrepreneurs: <https://www.technoserve.org/wp-content/uploads/2020/03/Coronavirus-and-Entrepreneurs-in-the-Developing-World-30-03-2020.pdf>

Melissa Benn, Foundation for a Smoke Free World (Malawi)

Hi Melissa, how is financial diary data collected during physical distancing?

Data is being collected by the Farmer Support Agents, who are locally based community leaders. They have been equipped with PPE and we are mandated that all work be conducted outdoors with individual farmers or max group sizes of 5 individuals.

How can women who depend on Agribusiness pivot in terms of Marketing their produce in a competitive market?

Depending on their current marketing strategies, there are multiple options. Women can process fresh goods (canning, drying, etc.) to preserve freshness, they can market delivery services to clients and restaurants/businesses/etc. that generally rely on open markets, etc.

When/how will their data be accessible? Are the financial diaries from Malawi published or can be shared?

We have had initial discussions with CGAP (The World Bank Consultative Group to Assist the Poor) on publishing results on FINDEV Gateway. As financial diaries are longitudinal, we are planning to measure changes over a full year. That said, we're keen to publish preliminary findings and possibly a press release as soon as September of this year.

Carolina de Miranda, Fundación Capital (Colombia)

Did your company take blockchain-based applications into account in order to create a digital and transparent saving group?

We are currently in the process of studying possibilities for digitizing the savings groups through a research-action pilot project, blockchain can be an alternative but we haven't reached the final design stage yet.

Hello Carolina, how did members of the SLG get their money? And how did they transfer the savings amounts to the group managers?

Our participants are part of a CCT program that uses digital payments to make the transfers. However, in the Savings Groups women use cash, and make their deposits during the group meetings. This was hampered by the Covid-19 crisis, and we are now conducting a research-action pilot project to digitize savings groups in a way that is tailored to our participants' needs in Paraguay.

Stella Mdahila, VSO (Tanzania)

To see - and hear - more of VSO Tanzania work, please find links to our videos - <https://vimeo.com/showcase/5520187>

Did the chamber of commerce have specific COVID response interventions? Are the chamber members lobbying for support to the small enterprises in terms of COVID response? If so, what were key elements?

We work with women chamber of commerce to advocate to address new barriers and increased GBC issues due to COVID.

Unaddressed Questions

What are the immediate measures to undertake by the Governments and other actors to limit the negative consequences of COVID-19 on women employment / income generating activities? Do you have any guidelines in this matter?

Farah Chandani, MEDA: Research supports the need for ensuring childcare and school support to limit the negative consequences on women's employment. It's difficult to put in place guidelines as the first reaction is to shut schools and daycares, but this affects women the most. In Jordan, the Government announced opening up of private and public sectors without opening up schools and daycare centers; which resulted in women protesting and demanding that they are allowed to continue to work from home.

Some are coining it as the first "she-session" – recession mostly impacting women. In Canada for instance, "Canada's employment dropped by more than one million in March — and female-dominated service-sector jobs were among the first to disappear. As schools, childcare centers, hotels, restaurants and shops shut down, women accounted for 62 per cent of the jobs lost between late February and March, says Tammy Schirle, a professor of economics at Wilfrid Laurier University. In aggregate, women also lost around 50 per cent more work hours than men during the same period, Schirle notes. "It is very clear that the brunt of this recession has been borne by women, at least at that initial stage," Schirle says."

Matt Wallace, ONOW: In Myanmar, the primary government policy response has been to extend concessionary rate loans to business owners. Unfortunately, these rarely reach to the

informal sector. One of the best ways to support informal businesses is to relieve them of their regular daily costs: widespread relief in the areas of electricity, water or other utility fees, can provide widespread relief to households, and relieve pressure on microenterprises. Ensuring MFIs can remain liquid is also essential in this time. For those employed by formal businesses, extending cash to businesses in return for continuing to pay salaries of employees is a useful measure.

Any highlight on how to assist the smallholder women farmers in such time as this?

Reham Gharbiyeh, AWEF: Through the WEE unites AWEF established women had access to information and they were able to organize themselves in groups and worked to supply products locally during the lockdown and thus they were recognized as viable source of products when supply went was limited.

Also, the WEE unit we established at ministry of agriculture provided local support through social media giving women needed info on how to deal with COVID19 and continue to provide health and safety advice.

We did encounter problems get in touch with women in our project as some did not have a telephone and sometimes it is a connection problem. moreover and because of the confinement, businesses simply stopped. How other organizations managed this kind of situation? For us we did emergency actions and provided financial and food support.

Farah Chandani, MEDA: In Jordan, we are fortunate to have very good mobile and internet connectivity; hence getting in touch with project participants is not an issue. For the move towards online training, we did buy internet/mobile credit for some women to allow them to access the online platforms for extended periods of time. This credit is easily bought remotely. For the businesses that have stopped (which is the majority in our case), we have devised minimum cash envelopes to allow them to restart their business and buy inputs, pay for operating expenses, etc., and are providing different cash packages depending on sector (tourism vs. food processing) based on our assessment of sector bounce-back. The emergency actions of financial and food support are necessary in our assessment.

Reham Gharbiyeh, AWEF: We used local women leaders and asked them to reach out to other women.

Any experience to integrate e-commerce to women businesses within the COVID-19 pandemic? especially in a business environment that doesn't support e-commerce converting.

Reham Gharbiyeh, AWEF: COVID-19 pushed the agenda of DFS in Jordan, more than new 150k mobile wallets were open to receive government support as cash money considered to be source of infection. Our project ended its term last April, we cannot know for certain if that momentum will continue, but I can imagine that once change started it will be hard to stop it.