

WOMEN MSMES' COVID RESILIENCE CASE STUDIES

Case-studies 1-4 are based on and serve as elaboration of the circumstances in the respective examples reflected on the RRAP Canvas included in the COVID-19 Crisis Management Toolkit for Women-owned Businesses, SheTrades Commonwealth Guidebook¹.

1. TOURISM

CJA Tourism and Travels Ltd (Ghana) – DIVERSIFYING MARKETS: [ANOTHER] “YEAR OF RETURN” AND BEYOND

CJA is a Ghana Tourism Authority (GTA) licensed tour operator, an accredited member of the Tour Operator Union of Ghana (TOUGHA), and a Travel Local partner. It specializes in arranging variety of vacation tours and packages in Ghana, and curates circuits through Ghana and neighboring countries (Benin, Cote d'Ivoire and Togo). CJA employs a managerial team of 3 working full-time, as well as a team of travel guides on a part-time / demand-driven basis and possesses a small park of tourist mini-vans. CJA cooperates with restaurants, hotels and handicraft shops located in and near the tourist destinations in the various regions. It also relies on occasional assistance of several overseas agents, most of which are located in Europe, Canada and the US. It rents a small office not far from Kotoka International Airport in Accra. Before COVID-19, CJA used to mostly work with European and North American tourists.

The outbreak of COVID-19 had devastating implications on CJAs business. Even before the borders were officially closed, foreign tourists started to cancel their bookings fearing difficulties with returning back home. Some of the ongoing tours were cut short following the rumors of the upcoming lockdown, which soon materialized. Despite gradual relaxation of the confinement measures in place since mid-March 2020, water and land borders of Ghana remain sealed. While international passenger flights have resumed on 1 September 2020, still present active cases; restricted international mobility mandated by many countries; and the stringent double testing procedures (air passengers are expected to first test shortly before their arrival and are subject to the second test in Ghana, at their own cost)²; suggest that measurable inflow of foreign tourists could hardly be expected in the near future.

Following the tour cancellations, CJA was not able to recover cash from the hotels where reservations were made, being offered vouchers for future stays instead. In their turn, many customers refused receiving vouchers for the services to be used in future from CJA due to unpredictability, manifesting strong preferences towards getting refunds in cash. This situation seriously hampered the cash flow of CJA, which had to proceed to refunds out of concerns about its commercial reputation.

Even if the fixed expenses of CJA are not very high, being comprised of the 3 salaries, the office rent and expenses related to maintenance of the tour vehicles, very limited revenue barely allows it to stay afloat. To somewhat reduce the liquidity deficit, one of the full-time employees, Ms. P, financial officer / accountant, agreed to work limited hours during the period until reopening of the primary school, which her 8 y.o. twins attend, pre-scheduled for January 2021.

* The case studies were authored by Leonila Guglya, International Consultant, ITC, for the use during the Training of Trainers ITC She Trades Crisis Management Toolkit Programme, 5-8 October 2020.

¹ [https://shetradescommonwealth.converve.io/upload/fck/file/STC_Guidebook_COVID-19_Crisis_Management_Toolkit_and_RRAP_082020\(2\).pdf](https://shetradescommonwealth.converve.io/upload/fck/file/STC_Guidebook_COVID-19_Crisis_Management_Toolkit_and_RRAP_082020(2).pdf)

² <https://visitghana.com/coronavirus-alert/#1589316156133-6eaa0dc0-ba91>

In search for earnings, drivers and tour guides are assuming temporary responsibilities for the other projects. For instance, some of them work in agribusiness deliveries. As their *de-facto* detachment from CJA grows, their prospective return to work should the situation improve appears uncertain.

In attempts to remedy the situation, CJA has tried to re-orient itself towards customers located in the other African countries, and, more precisely, Ghana. Indeed, after the most stringent confinement measures were lifted, the expats, who could not leave the country, have contributed to the market of local tour services, favoring weekend get-aways and alternative “*work from home*” destinations. It was possible to use some of the “*future stay*” vouchers issued by the partner hotels to organize these trips. Most of the local population is yet more preoccupied by COVID-19 and faces financial difficulties, showing limited interest in travel.

CJA also used the COVID period to re-confirm its online presence. It made its web page more user-friendly, and created business’ pages on Facebook and Instagram. To attract traffic and attention to the web page, updates about tourism in Ghana during COVID and the measures taken by CJA itself and cooperating establishments, are routinely posted, with new tour ideas based on these changes and adjustments being proposed. CJA keeps close track of the agenda of events developed by the GTA. The approach to sanitary measures adopted by CJA is based on the GTA Operational Guidelines for Hospitality Sector³ and WTTC Tour Operators - Leading global protocol for the new normal⁴.

In an attempt to keep a part of its value chain alive, a special section of the CJA web page now features an e-shop, where handicrafts produced by the indigenous people, for instance, Mamprusi, could be purchased. Nevertheless, the cost and the prolonged duration of cross-border deliveries reduces attraction of this option outside of Ghana. Regular contact is maintained with partners both within and outside of Ghana, to trace their needs and availabilities, learn about the problems, which they face, as well as to brainstorm about possible adjustments and solutions for the evolving situation. As a matter of a recent initiative, resulting from such exchanges, CJA started to advertise special dining out packages, combining a 5-course- dinner for two persons in a partner restaurant with transportation to and from the location by CJA drivers, including a short sightseeing tour along the way.

With further liberalization of virus containment measures, CJA expects to start receiving more tourists from the neighboring African countries not needing visa to enter Ghana. Some hopes are still linked to the realization of the new 10-year-long “*Beyond the Return*” project⁵ encouraging the African Diaspora to re-visit the continent, publicly launched in June 2020. In addition, CJA is getting ready to explore the business travel sector.

Unfortunately, CJA has missed an application deadline for the CAPBuSS package from the National Board for Small Scale Industries (NBSSI), since it has learned about the loan too late. Now it prepares its application for NBSSI and Mastercard Foundation COVID-19 Recovery and Resilience Program to Support MSMEs in Ghana loan⁶, administered by the same agency.

³ <https://visitghana.com/gta-issues-operational-guidelines-for-hospitality-sector/>

⁴ <https://wtcc.org/COVID-19/Safe-Travels-Global-Protocols-Stamp>

⁵ <https://visitghana.com/beyond-the-return/>

⁶ <https://mastercardfdn.org/nbssi-and-mastercard-foundation-covid-19-recovery-and-resilience-program-to-support-msmes-in-ghana/>

In addition, CJA expects to apply for funds from the recent tourism-specific stimulus packages announced by the government⁷.

⁷ <https://ab-tc.com/government-releases-incentive-packages-to-partners-in-tourism-industry-minister/>

2. AGRIBUSINESS

CJA AG Ltd (Nigeria) – ADJUSTING, DIVERSIFYING AND TEAMING-UP TO GO FORWARD

CJA AG Ltd is an agribusiness Nigerian SME, established in 2015. It has 2 full-time and 6 part-time employees. 6 of the 8 employees are women. CJA AG is based in Lagos, where it has a small shop and recently inaugurated a shea butter processing facility with a warehouse. CJA AG sells hand-crafted raw shea butter, purchased from several village clusters, as well as shea butter-based cosmetic products through its shop. Before COVID-19 hit, CJA AG was preparing to launching exports of its new textured hair care kit to Togo and Netherlands, however, these plans were put on hold because of the pandemic.

CJA AG mostly relies on walk-in customers, many of whom are daily wage earners and tend to purchase small amounts of goods. During the first phase of the confinement, the working hours of the shop were reduced to 4 per day. Even if they were brought back to normal when the most restrictive measures were lifted, the number of daily customers drastically decreased. This is a result of loss of income of customers, who have become unemployed, are facing reductions in working hours, or made the decision to reduce cut on their spendings as a result of the increase in cost of living or a for other reasons, for instance, fearing that the global fall in the oil prices might result in increasing inflation in Nigeria in the near future. The above lead to the gradual cash-in deficit.

Since there are customers refusing to wear masks properly and / or sanitizing hands when entering the shop, the staff is facing heightened exposure to the virus at work. Different measures, ranging from training to acquiring varied types of the PPE equipment were implemented. No staff of CJA AG was yet infected with the virus. Two employees were quarantined in May and June due to the illnesses of family members. Both were able to report back to work safely.

The Nigerian schools closed on 24 March 2020 and have not yet reopened. 5 staff members, who have children of early school age, have to balance home schooling with work. A combination of reduced working hours and shared child care arrangements were implemented to tackle this situation.

To address different aspects of the above, CJA AG has implemented a number of solutions:

Supply challenges and changes in the supply

- The shop's assortment was adjusted to include only the items facing the highest demand from the customers. Procurement of the other goods to satisfy specific customer requests remains a possibility. However, in such cases, competitive prices could not be ensured;
- Essential non-food products (PPE equipment) were introduced into the stock to ensure quick cash in-flow and to attract walk-in customers. CJA AG agreed to procure cloth multi-usage masks both for the use of its staff and for sale from TAR, a women textiles MSME, which has its micro-factory nearby. TAR customized masks for CJA AG by putting company logo thereon.
- CJA AG started a small production of hand sanitizers and household cleaning products. Initially, those were produced for internal use only, yet, then, following the demand, started to be offered for sale as an individual item, or as personal hygiene combo of, 1 small hand sanitizer, 1 small shea-based hand cream and a textile reusable mask / "Safe family" house

hygiene kit containing 1 liter of multi-surface cleaner, a 0,5 liter of hand sanitizer, a bar of shea-flavoured soap, one shea candle and 5 textile reusable masks.

- To its surprise and satisfaction, the CJA team has managed to sell most of the soaps in stock. Belonging to slow-selling items normally, those gained value in the light of the sanitary crisis. Another slow-selling item, shea candles, was included in the “*Safe family*” kits to go quicker and free the shelf- and storage space.

Delivery arrangements

- Assisted by the teams of local travel guides (a part of them – motorized), available due to the slow-down in the tourism sector, CJA AG introduced delivery service for a small fee. The purchases are delivered for free to several families facing particular difficulties and not able to pick up the products themselves.

Processing activities

- The Shea butter processing had to slow down due to the closure of the export markets/ slow local market for non-essential goods. This temporary step also allows to save on the utilities (electricity) costs and keep some space in the storage facility vacant. However, keeping up with its commitment to shea collectors and processors from several village clusters, which form an important part of its value chain, in particular, for the future growth / export-related projects, CJA AG is planning to re-launch more active processing shortly.

Financing

- Despite cash flow difficulties, all employees were paid for the actual hours worked up to date;
- CJA AG has recently learned about the possibility to apply for the CBN AGSMEIS Loan 2020⁸ and is about to start the preparation process. The repayment rate lowered by the Central Bank of Nigeria (CNB) (from 9% to 5%) makes Mr. V., CJA AG’s head of finance, particularly optimistic about company’s chances to repay the loan in future. Ms. Y., the CEO of CJA AG, has registered for a compulsory training with a CBN certified Entrepreneurship Development Center (EDC) – Center for Entrepreneurial Development Lagos (CEDI)⁹, which she will attend during the second week of October 2020. CJA AG has already started preparing all the necessary documents and counts on submitting its application soon thereafter the completion of the training by Ms. Y.
- Since CJA AG is not planning on cutting on its staff despite the ongoing cash flow difficulties, it also hopes to be able to count on the staff retention rebate (50% Pay As You Earn (P.A.Y.E.) tax rebate) as a part of Emergency Economic Stimulus Bill, 2020¹⁰, currently considered by the Senate.

Digital presence / e-commerce/ e-payments

- CJA AG created a FB and Instagram page and a dedicated website, reflecting the inventory of its products. These new developments are mentioned to the walk-in customers;
- The plan to create an e-shop, which would give access to additional customer segments, is still on the agenda, however, more training or third-party assistance is needed to move with it;
- CJA AG has started to accept e-payments from the shop customers (in alternative to cash). It has also become an agent of the e-payment providers OPay and Paga.

⁸ <https://nirsalmfb.caderp.com/account/landingpage#how>

⁹ <https://www.cedl.org/cedl-business-development-training/>

¹⁰ <https://www.cabri-sbo.org/uploads/files/Covid19BudgetDocuments/Nigeria-Emergency-Economic-Stimulus-Bill-24-March-2020.pdf>

- In July 2020, CJA AG first tried to sell some of their best-selling products through Jiji online marketplace, which offers the core package of services for free. Having started with a very basic ad, and only 2 products, they have further experimented with improving pictures and descriptions, seemingly having finally found solutions attracting attention of the customers. The line of products offered on Jiji was increased to 6. Deliveries are made all over Lagos. CJA AG encourages its customers to leave feedback on their experiences with the sale process and the purchased products online, since this has proven to boost e-sales.
- CJA AG continues to expand the database of its customers' contact details (subject to consent of the customers) .For now, the phone numbers, email addresses and preferred social media handles are mostly recorded, which allows to contact customers by WhatsApp, run email and social media campaigns;
- To cater better to their current customers, CJA AG launched a #Safe&Beautiful@Home campaign, sharing hair care routines and tips on making DIY hair treatments using raw shea butter;
- The shop was advertised in a local newspaper, mentioning the phone number and social media details;
- A large poster indicating special COVID-19open hours was placed near the shop's entry to make it better visible to the pedestrians.

Sanitary measures

- CJA AG employees were trained to observe sanitary rules (use of the PPE, Social distancing);
- In the shop, a plastic shield was installed above the counter to ensure safety of the vendors, and a “no mask - no entry” policy is being implemented.
- Presence of customers in the shop was limited to 2 persons to comply with social distancing rules.

Cooperation

- CJA AG has partnered with MSME providing tourist services for organizing deliveries (both drivers (for delivering larger orders) and pedestrian guides (for smaller orders and shorter distances) were engaged);
- Textile masks for the staff and for sale are sourced from the neighboring female-run textiles MSME.

While the measures listed above allowed CJA AG to stay afloat and navigate the crisis more confidently, it counts on the further gradual opening of the economy leading to increase in individual income, and, consequently, purchasing power. CJA AG is expecting to re-launch its shea butter processing in mid-October 2020. The good shea season, which has not suffered from the pandemic too severely due to largely individual nature of shea kernells collection process, could offer positive prospects in this area, especially should exports revive. In her turn, the CEO, Ms. Y., is very optimistic about her upcoming training with CEDI, which she sees as an opportunity to share her experience, network and learn.

3. TEXTILE AND APPAREIL

Carole Kinoti (Kenya) - *EVERYTHING IS POSSIBLE: KEEPING WITH THE PURPOSE AND STAYING CREATIVE IN EXTREME CIRCUMSTANCES*

Carole Kinoti dreams of being “*just a designer*” and letting others do all the rest. Alas, during the COVID times, she has to wear multiple hats and does so with grace.

Kinoti is a Kenyan fashion designer who creates artistic outfits for various body sizes and shapes, as well as age, financial status or careers. She has a variety of lines including ready-to-wear, corporate uniforms and furnishings, as well as bridal wear, with models accommodating both hot and cold weather. Carole, who claims to create “*an experience*” for her clients with each new piece, has worked in fashion and design for over 19 years¹¹. Kinoti’s other “*self*” is helping others to be well, learn, grow and succeed. Involved in different projects of RefuSHE¹² and Africa Girls Foundation among others, she herself launched Mavazi Elevate Programme (MEP)¹³ / Fashion on The Road (FoTR)¹⁴ to empower girls and women in fashion - the area of her bliss.

Carole describes herself as “*a realist*” and “*very practical*”. Following her dreams, she swapped her childhood determination to be a chef for fashion. Having soon figured out that that her design background was not sufficient to move as far as she envisaged, she has returned to school, that time – Strathmore Business School, to learn insights on how to run a business. Since this investment paid off, she advises her art peers to do the same.

The 2020 was promising to be a remarkable year with many plans made and being implemented. In March 2020, the FoTR, launched in April 2019 in Kajiado, was about to turn 1 year old. Moreover, the Generation Kenya sewing machines operators 2-month-long course for 800 young (18-35 y.o.) apprentices, was about to start¹⁵. The lockdown announcement was made on the exact first day of the course, suspending it “*indefinitely*”.

The very first thing Kinoti did after all doors were shut was taking 2 weeks off work to relax and reflect. It was obvious that uneasy decisions were ahead, yet, the way of getting through the crisis was not at all clear. Carole was spending all her time thinking of how “*to make money without money*” and reading about the influence of pandemics on the other designers all over the world. Inspired by the responses of several luxury brands, Kinoti decided to see the crisis as a chance to evolve. She trusted that the best solutions would come in the extreme circumstances.

¹¹ <https://businesstoday.co.ke/carole-kinoti-chef-turns-into-high-flying-fashion-designer/>

¹² <https://www.refushe.org/about-refushe>

¹³ <https://www.facebook.com/MavaziElevate/>

¹⁴ <https://fotr.co.ke/>. The FoTR is aimed at promoting consumption of locally produced apparel within the country by teaching local women ways of adding value to their products and market them better. The Dhahabu cuff, as well as other beaded elements incorporated in the new Kinoti’s models, are among the demonstrations of the products that were successfully rethought / revamped. The programme also supports local communities through donations of unused clothes, fashion trimmings and dead stock, collected through FoTR collection boxes placed throughout various partners.

¹⁵ Run through Kinoti’s MEP, this initiative is focused on Educating /Elevating and Encouraging youth and turning talent into trade. The alumni were to be offered jobs in Export Processing Zone, with MEP being in charge of creating demand and distribution channels and ensuring that the resulting products are innovative.

Upon her return to work, as a matter of the first priority, Kinoti needed to keep the risks off. Among those were sanitary concerns and potential debts. Her initial idea of engaging participants of the sewing machines operators' course in "learning-through-production-of-the-PPE-equipment", inspired by the approach resorted to by the French Chanel¹⁶, has not received sufficient support from the Generation Kenya partners due to the sanitary concerns. Accordingly, Kinoti had to cancel the leases of the programme's premises and bid farewell to the specially hired staff, promising to re-hire them if the course would be back on the track. Back in the factory, she also had to reduce the number of the employees from 7 to 3, keeping only the "must haves" after having conducted careful needs- and performance- based analysis. Moreover, one of the 3 remaining staff members, the accountant, was engaged on a part-time basis. While limited production continued, mostly focusing on face masks¹⁷, the remaining employees were informed that they could be moved into "work from home" mode at any time due to either sanitary or economic concerns (to save on the operations costs). It was also envisaged that additional staff might be engaged (or re-engaged) if necessary to carry out specific tasks.

Meanwhile, the market for apparel and textiles stalled: the customers were not inclined to buy new cloth, while the partners – reluctant to engage and make moves. The new market needs, which the industry could try to satisfy, for instance, through a new "Corona collection" were not at all obvious. Noting the new "Zoom from home" reality, Kinoti first thought of assisting people in getting dressed "well, yet comfortably" for participation in their video calls. Next the weather has gotten cold. And, thereafter, one of the clients approached Carole, intending to benefit from the COVID-19 slow-down to renew her wardrobe. Among the items, which she requested, was a long, yet, moderately light-weight and not too warm dress, which she could use when travelling. After the described dress was produced, it occurred heavier than the client has expected and was refused. Kinoti has taken it home, in order to reflect on possible remedies. When setting up an evening tea on the cool patio, Kinoti's husband advised her to put on the long dress, which was refused by the client. Carole found the dress to be extremely warm and comfortable. The next day, she suggested the client to try the dress on again, describing her own unexpected experience. To everyone's surprise, the client returned requesting the same "dresses" for all her family. Other orders started to pop up, with more and more outfits produced on demand.

Seeing growing interest, Kinoti initiated the work on the strategy, including production and marketing processes. She has re-hired her marketing specialist on a commission basis and had an on-demand rider join the team. As a matter of a rare coincidence, a way to source most of the fabrics from Kenyan producers on demand basis was also found. The realization of the plan was closely monitored and an amazing growth pattern materialized. Remarkably, there were no returns whatsoever and no unhappy clients.

Initially, the idea was to mostly rely on social media solutions – several individual and business Facebook accounts¹⁸ and an Instagram¹⁹. In Carole's own words, "*The pandemic has increased [her] engagement on the digital platforms unlike before where [she] had more one-on-one*

¹⁶ <https://fashionunited.com/en/news/fashion/chanel-produces-face-masks-as-contribution-to-virus-relief/2020033032845>

¹⁷ Customizable personal protection masks are offered for both individual and corporate clients. Some of the masks contain beadwork contributed by Massai women in a part of an initiative keeping them in the production / empowerment process.

¹⁸ <https://www.facebook.com/carolekinoti/> and <https://www.facebook.com/ckinoti> among others.

¹⁹ https://www.instagram.com/carole_kinoti/?hl=en

engagement with our clients”²⁰.

Next, in late June 2020, the web-page²¹ was re-designed and an e-shop was set up, in partnership with DHL, on Shopify platform. Carole continued by approaching apparel shop owners in Nairobi and beyond. They were mostly relying on imports prior and so were out of new stock. Kinoti offering to them to feature her new collection on a consignment basis. While some hesitated, claiming that they could get similar models exported from China cheaper, many have gotten on board and the sales continued growing. The interest has spiked even abroad, in South Africa, Tanzania and Uganda, however, the duties, charges and transportation costs effectively doubled the price, preventing exportation of the “*big daddys*” for the time being. The decision was taken to concentrate on the Kenyan market, which was not exhausted so far and ensure that the new collection is there to stay.

The first hooded “*big daddy*” was a start of the new Blanketti collection, which now counts 11 different models coming in fleece, animal print, velvet and, occasionally, silk²² offering a rich palette of colors. The new one-size-fits-all “*big daddys*” (with a special model for kids also being available), which are based on the trans-seasonal concept of a daddy blanket, made a perfect match with the cool confinement season. Initially intended to improve the stay-at-home comfort of the lockdown, they appeared to allow both – dress-up and dress-down, with customers now also using them as an office wear after their return to work.

Kinoti is reluctant to take loans during the uncertain times, being unsure about possibility to repay both the loan and the incurred interest. She is more comfortable with imagining alternative ways to grow her business, for instance, through partnerships and endorsements by the influencers. As a matter of an example, one of the “*big daddy*” models was recently featured in Melvins tea marketing campaign. The Laikipia Travel Kit – a special travel blanket - based outfit, was endorsed by Gina Din, one of the six influencers, working with Kinoti, as a part of “*Conversations by Gina Din*”²³ mini-collection.

Almost 6 months after the things have fallen apart, the future path becomes better visible: The training contract with Generations Kenya was renewed with the course scheduled to start in Kariobago in April 2021. Another programme, devoted to creation of interior products (kitchen textile, table runners, napkin corners, etc.) supported by Kenyatta Trust Foundation and bringing together women from all over Kenya, is expected to be launched in Nairobi. It is hoped that the FoTR could also resume soon. Gradual de-confinement and warmer weather might revive customer interest in the other fashion collections, for instance, the easy and breezy kaftans. Among the other plans are launching productive marketing campaigns, including for the products of the training programmes; reinforcing the place gained by Blanketti on the Kenyan market, including through protection of the IP rights; making a new, better prepared attempt to explore the export markets, by leveraging on selling “*made in Kenya*” fashion products, among others. In making all these ambitious projects reality, Carole Kinoti is craving for more knowledge to be gained through professional support and training, in particular, in intellectual property, international trade / trade facilitation and international contracts domains.

²⁰ <https://www.businessdailyafrica.com/corporate/enterprise/Former-chef-finds-recipe-for-her-success-in-fashion/4003126-5573082-6f5wk3/index.html>

²¹ <https://fotr.co.ke/>

²² <https://www.facebook.com/photo?fbid=1373146586224852&set=a.413636382175882>.

²³ <https://fotr.co.ke/products/conversations-by-gina-travel-blanket>

4. IT&BPO

ASL BPO (Bangladesh) – *EVOLVING AND GIVING A HELPING HAND*

ASL BPO is a Business Process Outsourcing Firm established in 2018, which also offers IT solutions and services for international market. ASL hires 25 highly qualified staff members, including 15 females. The median age of its staff is 32 y.o. ASL assumes a number of back office operational tasks, such as call center support, virtual customer assistance, and administrative assignments (data entry, web research, etc.). ASL does not have a retainer contract and works on the project basis both on the domestic and foreign markets. This made ASL vulnerable in the situation brought by the COVID-19 pandemic, in particular, as 5 projects in the pipeline were cancelled or postponed.

Facing serious financial difficulties since April 2020, ASL was able to secure several online learning orders from USA and Japan. Even though they are not very lucrative, it was decided to still fulfill them in order to support the cash in-flow and develop the relevant portfolio, since the market for the similar services might be booming in the near future. On the other hand, attempts to obtain the data processing work originating from the EU market were not successful, with data owners citing private data protection concerns, e.g. insufficient data protection framework of Bangladesh, as a reason for inability to award contracts. ASL seriously considers participating in the future tenders for software developers (for instance of virus tracking applications and other health tech), as several employees possess the required competencies. ASL is also refocusing in the domestic market to add to its international projects. Furthermore, it is currently negotiating the collaboration with “*WeCreate*”, a digital marketing women-owned MSME, which faces important difficulties due to 50% fall in demand from both Bangladeshi and international clients and delays in payments for the services already provided. The deal might include sharing premises, facilities and staff, as well as collaboration in seeking and implementing projects. This diversification and collaboration / restructuring are necessary, since the late- or post-COVID recession expected to hit the BPO source markets is likely to make the demand in the sectors, where ASL is currently active, shrink further. It was also noticed that many foreign partners prefer dealing with larger players having higher turnover. The loan repayment moratorium announced by the Bangladeshi government, ending on 30 September 2020, also helped ASL, which has taken a loan back in 2018 to finance the purchase of the equipment, and is still repaying it, to stay afloat.

All the ASL teams were exclusively working from the office before, ensuring 24/7 presence and support for their clients. With the COVID outbreak, alternative modes of functioning were explored. Nevertheless, it appears that the presence of certain groups of the employees in the office makes them more efficient (the call center team). Some other employees prefer to work from the office due to insufficient bandwidth of internet connection at their homes, disruption due to mass use of the internet, absence of the due hardware and software, or for personal reasons – ability to concentrate better, among others. As it was not possible to relocate desktop computers from the office to employees’ home when the confinement was ordered and most of the employees did not have company laptops assigned to them or otherwise available, personal laptops, desktops, phones and tablets had to be used to carry on. Most of such equipment did not have anti-malware, anti-spyware, and firewall software installed / updated, which initially caused a couple of moderate security threats. Moreover, several clients have voiced reluctance to have their orders processed from the employees’ homes, citing privacy concerns and the increased risk of security breaches.

At the early phases of the confinement, organizational disruptions were also faced, resulting in the missed deadlines caused, among other things, by the lack of the usual face to face coordination. Several new team-management solutions and progress tracking mechanisms were attempted to address these issues and showed moderate success. In the recent months, line managers acknowledged certain increase in productivity of their employees and / or teams.

ASL is considering developing a secured VPN, device tracking solutions, and investing in better internet connection / extra equipment for its employees working from home, should the situation aggravate further, in the light of the very low current cash flow, this option is seen as the last resort, at least before the actual office lease contract expires in April 2021. While ASL is reluctant to take a loan at this point, it explores the possibility of access to financial stimulus package.. Despite the existent borrowing history (one loan is still in the course of repayment in full compliance with the schedule), and the fact that the government has specifically allocated a share from the stimulus for the cottage, micro, small and medium enterprises (CMSMEs) (Tk 20,000 crore) to women entrepreneurs, it is concerned with the possibility of facing reluctance from private banks to disburse the money to it²⁴. ASL also hopes to be selected for the participation in the “*Revive*” project, recently launched by the Innovation, Creativity and Entrepreneurship (ICE) Center of the University of Dhaka and United Nations Development Program (UNDP), Bangladesh²⁵, hoping to receive advisory support on better structuring the business at during the COVID pandemic and its aftermath.

Due to current availability of the vacant space in the office, ASL is sub-letting several of the rooms to the other businesses, on a daily and weekly basis. These rooms, which feature stable broadband internet connection, are in high demand. They are mostly occupied by professionals, who have to participate in teleconferences via Zoom, Teams or Google Meet on an occasional basis.

Despite clear difficulties faced by ASL, several of its female employees participate in the COVID relief community projects of “*Women In Digital*” association, for instance by offering free computer literacy courses²⁶ and Food for all, supporting Bangladeshi families affected by COVID²⁷.

²⁴ <https://www.thedailystar.net/opinion/macro-mirror/news/womens-access-stimulus-packages-and-post-covid-19-gender-equality-1953693>

²⁵ <https://www.dhakatribune.com/bangladesh/2020/09/11/revive-project-launched-by-undp-bangladesh-ice-center-of-du>

²⁶ http://mashtor.com/?fbclid=IwAR0bvgeTpDAy68w4kLlaDrPeS_pL4ox89QMy2U0AfW1GGhbGrL3JkJm3k4

²⁷ <http://www.womenindigital.net/>

BSO

W4W Association – *STAYING SAFE, GIVING HELPING HANDS, CLARIFYING AND VOICING WOMEN’S NEEDS*

W4W Association was created in 2011 with an aim to support entrepreneurial initiatives of women by providing them with a networking forum, to assist them in shaping business ideas and in securing funding for their realization (including both – microfinance and formal loans) and managing funds. Having initially addressed the issues faced by women engaged in agribusiness and handicrafts, W4W gradually expanded the scope of its members and activities and now ensures training, mentoring, counselling, networking, and other customized support to women and girls across economic sectors.

W4W relies on the efforts of 8 permanent staff members, several trainers employed on a project basis and occasional volunteers. Each year, it also hosts at least two recent university graduates as interns. Its activities are financed by government and private sector grants and donations. Since 2015, W4W maintains a website, which was recently revamped making it more user-friendly. It also posts updates on the dedicated Facebook page, which has 20346 followers.

The outburst of the pandemic saw the W4W somewhat disoriented. The confinement, curfew and restrictions on inter-regional mobility immediately made staff work from home. This posed challenges, since two employees did not have personal computers or laptops to use outside of the office; the internet bandwidth, available to one other colleague, appeared to be insufficient for the efficient work; whereas others noted disruptions in the GSM services, making telephone exchanges difficult. Having not provided its employees with reimbursement of the mobile phone bills before, W4W decided to exceptionally do so during the time of the confinement, as the relevant costs skyrocketed even despite attempts to privilege internet-based telecommunications. Ms. D, the Business Development Officer, was visiting her family in the US when the pandemics hit and the borders were closed. She continues to collaborate with the team virtually, even if her return finally appears to be imminent. Luckily, the technological mismatches were quickly resolved. The team coordination was gradually re-established through Google calendar and a WhatsApp group.

The outbreak of COVID-19 met W4W at the start of a busy annual agenda, filled with varied activities scheduled / implemented under several new projects focused on e-commerce, financial literacy and varied business management issues. This agenda had to be put on hold as the pandemic kicked in.

Cancellations of the scheduled events had to take place first. Besides notifying participants and trainers / interveners, this included negotiations with venue- and, occasionally, catering providers. For most of the activities, it was mutually agreed not to seek a refund but, rather, vouch for the future events, even if those were postponed indefinitely.

As a next step, the team has launched weekly COVID-19 updates. The updates were initially intended for / communicated to the W4W team only. The idea was put in place after news about several employees of a different BSO contracting COVID spread and the staff started to feel uneasy and insecure. Nevertheless, it was soon decided to share them with the W4W partners and clients and, later, to also post them on the W4W web page (where a special section dedicated to COVID 19 was created) to enlarge the scope of potential beneficiaries, to reassure them, and increase digital traffic. The content of these communications has also evolved over

time. First, they have focused on the developments in the sanitary situation (in particular, identifying the regions and localities affected); the evolution of the COVID-containment measures, introduced by the government, and the personal protection measures recommended to be maintained. Now the updates also include news about COVID support packages (stimulus packages, other special loans, sectoral support), considered or introduced by both the government and the private sector; reflections on particular COVID-related needs faced by the women MSMEs; and a section dedicated to the success stories / good practices adopted by the women MSMEs in navigating through the pandemic. On several occasions, the updates addressing important developments were printed out and distributed to the local communities on paper.

W4W has also established a routine of liaising with the women through the “*monitoring network*”, in order to estimate, what assistance might be needed. The contacts are made through a combination of methods: in person (subject to strict compliance with the sanitary requirements), via WhatsApp, over the phone, by email, and via the Facebook messenger. Individual entrepreneurs, MSMEs, other BSOs and community group leaders are approached, among others. The W4W programme managers regularly participate in webinars, including the ones organized abroad, sharing feedback received from their communities and learning about the approaches adopted or recommended by the peers. In June 2020, A new intern Ms. I, was hired to do online research and to find and monitor best practices in addressing COVID, developed and used by the other BSOs over the world.

After the first COVID support packages were announced, the W4W team formed a focus group assisting the enterprises seeking aid in preparing their applications, including identification of the suitable programmes / stimulus packages, guiding them through the document collection process, helping with filling the necessary forms and preparing motivation letters. As a result, [35] clients have received assistance, [59] applications are still pending before the authorities, while [43] applications are still being put together. This effort has demonstrated existence of several key issues preventing access of some of the beneficiaries to the needed help. Among those – reluctance of banks to disburse funds to women businesses in general and / or to businesses with very limited annual turnover; those already repaying a loan, or those established shortly before COVID pandemics. Neither of the support packages could be secured by W4W clients working in the informal sector. In the meantime, a number of MSMEs expressed reservations about resorting to loans, fearing that they would not be able to pay the money back later. In addition, for some better advertised stimulus packages, the competition appeared to be rather intense, with several of the clients, unfortunately, not being able to secure funding.

After the strict lockdown measures were gradually lifted, the work in the W4W office partially resumed. The decision to re-open the office was taken after careful assessment of risks and development of the protection plan in compliance with the WHO Tips for health and safety at the workplace in the context of COVID-19²⁸. The return to the office, albeit, initially, only occasionally, boosted the team spirit and morale of the employees and had an overall positive impact on the workplace efficiency. During the first three weeks after the reopening, the clients were not admitted to the premises.

These positive feelings were retained and integrated into the plan of activities through the idea of organization of the F2F small group workshops. The first of such meetings, devoted to

²⁸ https://www.who.int/news-room/q-a-detail/q-a-tips-for-health-and-safety-at-the-workplace-in-the-context-of-covid-19?gclid=Cj0KCQjwk8b7BRCaARIsAARRTL4_ahUjpfzrAcKQJ-FeUtIxp6C_y4JdXG8FMyUlbWmxEpjkiD61WcaAhumEALw_wcB

decision-making and leadership in the times of crisis, was organized for a group of 15 participants. The meeting was held outside, while social distancing as well as the availability of the necessary PPE equipment for all the participants was ensured. The event generated very positive feedback from the participants, who found it reassuring, with the training outcomes being also achieved. The post-event tracing evidenced, that no infection was spread in the course of the workshop. More events are planned for the future, both in digital (webinars) and F2F formats, following the requests of the MSMEs for more guidance with respect to wise / strategic use of the loans obtained from the government and on particular issues, that have recently arisen in their activities, such as anticompetitive bad faith practices, breaches of intellectual property rights and new rules and requirements applicable to the international trade operations. After successful networking during the trainings, W4W was able to invite several professionals / partners from abroad to participate in its web trainings.

A specific “*COVID availability board*”, which W4W has introduced on its web page following good practices adopted elsewhere, featuring expertise, needs and availabilities of the W4W clients, allowed for forming some temporary mutually beneficial alliances. For instance, a food retailer engaged temporarily unoccupied tour guides to deliver non-voluminous orders made by the customers against a small delivery fee.

Among other, little but targeted, successes, a crowdfunding campaign launched by the W4W to purchase a sewing machine for a single mother of 5 children, who has lost her apparel factory job and so was deprived of income. This successful venture allowed the woman to re-integrate herself into the job market by sewing the highly demanded PPE equipment.

W4W is liaising with the local authorities to ensure targeted support to its MSME members, where needed and occasionally, assists them, as well as the private sector sponsors, in allocation of stimulus packages. Together with its partners and clients, it prepares a statement specifying particular needs of the women MSMEs at the time of COVID. The paper is expected to be widely publicized and submitted to the government, contributing to the design of the support packages dedicated to meeting the women needs. It is also putting together a framework of activities devoted to the psychological assistance and stress relief, which were requested by several clients.

W4W has submitted the request for receiving assistance supporting some of its work from the government. Nevertheless, its chances to secure this financing are unclear since the support programmes at stake appear to focus on the activities centered on prevention of domestic violence, which W4W’s agenda addresses only in an accessory manner.