



Aftermath of Covid-19 and Women in Small Scale Industries in Owerri Nigeria

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Abstract

The aftermath of covid-19 refers to events that took place in small scale businesses owned by women in Owerri after the covid-19 pandemic. This led to the imposition of travel ban as well as physical/social distancing to help decrease the spread of the virus which, may have exerted a severe impact on women who engaged in small scale enterprises. Therefore, this study investigated the activities of women in small scale enterprises in the aftermath of the covid-19 pandemic and ways in which these women coped especially because they had relied heavily on the “face-to-face” customer relations and business transactions prior to the outbreak of the pandemic. The study adopted the adaptive structuration theory propounded by DeSanctis and Poole (1994) because it effectively explains the challenges women in small scale enterprises face in the aftermath of the pandemic. The study made use of questionnaire and secondary sources of data collection technique like, journal articles, books and internet materials. Data collected were presented in tabular form and analyzed using percentages. The findings revealed that women in small scale industries were negatively affected by the pandemic. Notably, some of the coping strategies adopted by women included; the slashing of workers’ salary, reduction in production and cancellation of orders made before the outbreak of the pandemic. It was also observed that these women did not adopt any digital means of reaching out to their customers. Therefore, this study recommended that E-commerce trainings should be considered by government and non-government organizations to empower and enable these women continue their businesses even in the face of sudden disruptions like the covid-19 pandemic.

Key Words: Covid-19, Small-Scale Business, Women.

1.0 Introduction

The aftermath of covid-19 refers to events that took place in small scale businesses owned by women after the covid-19 pandemic. It can also be referred to as the happenings that differ from the situation that prevailed prior to the covid-19 pandemic. Some of these happenings included the wearing of face mask, regular use of hand

sanitizers, frequent hand wash with soap and water, physical distancing, travel ban and other protocols. These measures which were aimed at reducing the spread of the covid-19 pandemic may have reduced the spread of the pandemic but some of them, may have added to the difficulty of conducting business and perhaps, the transaction costs entailed in doing business.

Some of these happenings which may have added to the difficulty in doing business and perhaps increased the cost of doing business in Nigeria included the travel ban and the physical/social distancing; which to a large extent dealt a great blow on small scale businesses in the country and the economy at large. This strain was felt by almost all businessmen and women however, the strain on businesses owned by women may have been the worst hit compared to their male counterparts.

Fallon (2022), stated that a study conducted by the United States (US) Chambers of Commerce opined that, while the business impact of covid-19 has varied depending on industry, women owned businesses has been hit particularly hard. McEachern (2021) further states that, a new research report which draws on responses from 125 women entrepreneurs across 32 countries reported that the vast majority of women stated that covid-19 was the greatest challenge they ever faced

Though, women in these enterprises may have tried other means of business transaction to reach, communicate and trade successfully during the covid-19 pandemic and the covid-19 lockdown, these women seem to have encountered more challenges in retaining their customers and remaining in business during the covid-19 era. This may have affected the rate of their productivity and thus their profit margin and their socio-economic contribution to the society even after the covid-19 era.

SME Competitiveness Outlook (2020) states that the small companies provide 70% of jobs in countries around the world and about half of economic activity have been put under stress due to the pandemic which has forced some workers and customers to stay indoors. Even though most governments had allowed businesses to reopen, often with stringent conditions, only about 20 percent of SMEs owned by women have resumed production.

Even though most women who resumed their businesses in small and medium scale enterprises seemed like they were not going to survive for long especially with the current cash flow in the country, the reopening of businesses in small scale enterprises created a new ray of hope for these women in the face of the pandemic (SME Competitiveness Outlook, 2020).

The aftermath created a supply-side and demand challenge which eventually gave room for the profit challenge. Andres and Wirjo(2020) suggested that if business transactions are conducted through digital platforms, there will be less need for human-to-human interaction in the course of conducting a business especially in the face of a pandemic like COVID-19 They further stated that digital platforms will make it easier to conduct business even while adhering to advisories from health authorities to limit contact. But, many developing countries like Nigeria may not have been able to maximize these digital platforms to grow their businesses especially in rural areas.

They may not have been able to retain their customer strength or do any form of business that may promote the growth of their businesses even while they keep to the covid-19 protocols. Therefore, it is essential to investigate the activities of women in small scale enterprises during the pandemic and the ways in which they have been able to adapt to the aftermath of covid-19 in the country.

There is no doubt that, women in small scale businesses may have grown rapidly before the pandemic. However, the covid-19 may have caused another wave of socio-economic disruption by limiting physical/social interaction and the business capacity of women in the small scale industries.

Before the pandemic, these women may have relied solely on face to face customer interaction/relation and business transaction in conducting their businesses without promoting any form of digital platform or

others means of reaching their customers so as to continue their business even in the face of the pandemic. While accessing the goods to sell may have been a very big challenge to these women, some of these women who may have known how to use these digital platforms, may not have been able to afford the devices like android phone, laptop etc. This may have made it almost impossible to transact business digitally, retain their customers and maximize profit.

Even when one cannot assert the scope of adaption by these women in the face of the pandemic, their level of productivity and business growth may have been affected adversely especially as it has to do with their productivity and profit margin. Thus, this study aims at investigating the activities of women in small scale enterprises in the face of the pandemic and also, to investigate the coping mechanisms adopted of women in small scale industries in the face of the pandemic.

Thus, this study answered the following questions.

1. How have women in small scale enterprises fared in their business with the face of the pandemic?
2. What are the coping mechanisms employed by women in small scale enterprises in the face of the pandemic?
3. How best can women cope in the face of socio-economic disruptions like the COVID-19 pandemic?

2.0 Literature review and theoretical framework

Overview of “the aftermath of covid-19”

The aftermath of covid-19 refers to the events that took place after the covid-19 pandemic. During this period, every sector in the society faces challenges that vary all in an attempt of coping with the changes that comes with the new norm or normal.

SME Competitiveness Outlook (2020) stated four main characteristics of the covid-19 aftermath. According to them, these are;

- **Resilience**

It became clear that fostering business resilience in good times would help firms ride out crises, reduce the likelihood of bankruptcy and improve the state of the economy. Diversifying, connecting with business support organizations and building financial buffers can help contribute to increased SME resilience. For small businesses that are active in international supply chains, the resilience of their relationship with buyers and suppliers will also matter greatly.

- **Digital**

Digital technologies were flourishing before the pandemic hit. During lockdowns, the whole part of the world’s economies shifted onto digital platforms. Teleworking, remote learning, teleconferencing, online health services, e-commerce and digital payments really made the world go round in many regions in the first half of 2020.

- **Inclusive**

As is often the case with crises, covid-19 has put the spotlight on those who are economically disadvantaged, such as informal sector workers, migrants and people in microenterprises. Inclusiveness globalization was already a concern before the pandemic. There is now a unique opportunity to rebuild the international orders together, in a way that leaves no one behind. It will be crucial to ensure that the recovery phase lifts all the boats to maintain popular support for open economies.

- **Sustainable**

Climate change was ranked as the top global business risk in a 2019 survey of insurance industry experts. The high perceived likelihood and severe impact of climate-related risks have ranked them highest in the World Economic Forum’s Global Risks Report.

There is no reason to believe that climate risks will abate once the health crisis ends. Sustainability will therefore continue to be important in the new global economy. Retrofitting for both covid-19 sanitary requirements and environmental friendliness may be a wise move.

Some of these coping mechanisms tend to come before the pandemic. They include strengthening the small scale businesses in readiness for such eventualities like the pandemic. These businesses can be strengthened financially and through diversification. The pandemic has shown the importance of digitalizing ones business through technical assistance, skill building and infrastructure support which could be through the availability of digital infrastructure.

Aftermath of covid-19 and women in small scale industry.

A report by the United Nations (2020) assessed the impact of the covid-19 on Micro, Small and Medium Sized Enterprises (MSMEs) in Vietnam. Findings revealed that more than 80 per cent of surveyed MSMEs reported that the aftermath of covid-19 on their businesses was either bad or very bad. Most of them reported a fall in profits leading to a partial halt or scale back to their business operations. The impact of the covid-19 on women-led MSMEs' revenues has been more severe than that experienced by men-led MSMEs – although the reasons for this gender-difference are unclear.

According to them, women-led enterprises were more optimistic than men-led enterprises about their business' financial prospects. It was found out that the lack of demand and revenue has left many MSMEs struggling with a shortage of working capital. Only a relatively small proportion of firms cited difficulties with input supplies.

As a coping mechanism, nearly 50 per cent of MSMEs have had to cut wages and/or hours worked by employees. Simultaneously,

clients and customers have been re-negotiating prices down, deferring payments and cancelling orders. Notably, women-led MSMEs were twice as likely to have suspended some or all of their normal business activities as compared to men-led MSMEs. On the whole, the general perception among MSMEs is that the Government's emergency support measures are useful, yet women-led MSMEs provided a lower rating than men-led MSMEs on all the parameters assessed. Detailed information on how to apply for various forms of support, as well as the actual implementation of various measures has been sub-optimal. This may explain in large part why so many MSMEs have hesitated or failed to make use of this support (United Nations, 2020).

The United Nations (2020) further found out that women-led MSMEs display greater flexibility in times of crisis as they tend to be more adept at contingency planning, and are more likely to adopt conservative business strategies, thereby increasing their resilience in times of crisis.

Women-led businesses are more likely to opt for business continuity mechanisms that would enable them strive even in the face of crisis. Some of these coping strategies entail the slashing of workers' salaries and wages. Even when this could mean a coping strategy for small scale entrepreneur, it could as well mean that staff of these enterprises is going to be underemployed. In all, these enterprises suffered a decline in working capital and thus, a decline in profit margin. However, women in these enterprises seem to be more optimistic on the future of their business than their male counterpart.

Global Alliance for Improved Nutrition (GAIN) (2020) reported that the impact of covid-19 is mainly in the aspect of decreased sales, difficulty accessing inputs, and difficulty accessing financing. Some firms stated that, these impacts have lessened over

time. While some firms reported that their business was essentially 'back to normal'. Most firms reportedly changed their production volume by generally decreasing it, while others changed their product's sales price.

Most respondents anticipated future impacts on their supply chains to include shortages of supplies and transportation and distribution disruptions. Most firms reportedly took actions to mitigate the impact of the pandemic on their business and to protect their employees, respectively. However, even while many needed financial and technical support to cope with the effects of the pandemic, only a few had received support to cope with the effect of the pandemic (GAIN, 2020).

The challenge faced by enterprises varies but one singular factor is that, they all affected the profit margin of the enterprise. And even when most enterprises needed financial assistance to strive their businesses, only a few was able to receive financial assistance. The above study failed to give a gender dimension to the impact of covid-19 on businesses however, this study filled the gap in this study.

Effect of the covid-19 on small scale business enterprises

Microenterprises and SMEs constitute the backbone of the global economy, accounting for over two thirds of employment globally and for 80 to 90 per cent of employment in low-income countries (ILO, 2020). They are also among the most vulnerable groups to pandemic-related shocks for several reasons. First, the pandemic has altered the business environment for microenterprises and SMEs and significantly reduced market demand for their products and services. At the sectorial level, supply and demand stagnation has been seen in many industries. Second, a high proportion of microenterprises and SMEs have experienced heavy losses in revenue,

and many such enterprises are out of operation due to confined measures.

In May 2020, a summary of the results of 40 surveys on the impact of the pandemic on SMEs showed that more than half of these enterprises had suffered from steep revenue losses and that one third feared they would be out of business within one month (Organization for Economic Cooperation and development (OECD), 2020).

In the context of a developing region, a comprehensive survey that covered 54 countries in Africa and took stock of the impact of the pandemic on SMEs indicated that most of respondents were significantly affected and that the rate of capacity utilization ranged from 30 to 40 per cent for small businesses, compared with 50 to 60 per cent for large enterprises (Economic Commission for Africa and International Economics Consulting, 2020).

Another survey of about 490 SMEs in Ethiopia, three fourths of which were microenterprises and small businesses, showed that 37 per cent had closed by April (Chen, Deniz, Nicola and Andrea, 2020).

Cash is vital during a crisis and without timely external support; cash holdings largely determine the destiny of firms. A survey of the catering industry in China showed that 79 per cent of sampled companies could not survive three months with their cash holdings. This is in addition to the difficulties faced by microenterprises and SMEs in gaining access to financing (Chen, et al, 2020).

Given various restrictive measures, people have been increasingly participating in activities such as online shopping, social media use and teleconferencing. A rapid pandemic-driven digitalization is on its way, providing opportunities associated not only with specific ICT products and services, but also with the digitalization of traditional businesses (International Finance Corporation, 2014).

As more and more activities shifted to online platforms, large companies and microenterprises and SMEs alike are finding new channels to reach more customers at lower costs. However, this digitalization is uneven both across and within countries. It has taken place in a significant manner in developed economies and relatively high-income developing economies, where a sound ICT infrastructure, an e-commerce ecosystem and a distribution network are already in place (World Trade Organization (WTO), 2020). Low Developed Countries (LDCs) and the economically weaker areas in many developing countries, particularly rural areas, do not have such an infrastructure, ecosystem or network.

World Bank (2020) indicates that with regard to SME support measures in response to the pandemic, debt finance (loans and guarantees) and employment support are the policy measures used most. In the area of fiscal policy, a large number of targeted measures have been introduced, such as tax exemptions, deferrals and relief, in order to reduce the tax burden of microenterprises and SMEs and help sustain their businesses.

The covid-19 has obviously prompted the need for creativity whereby businesses are driven by technology. However, the negative changes it has brought to the business world cannot be overemphasized. Basically, during the pandemic, enterprises suffered a decline in income level and the laid off some of their staff in an attempt to reduce the expenses in the enterprise. Thus, even as enterprises sought to survive the pandemic, most people who were employed before the outbreak of the pandemic became unemployed.

Coping strategy of businesses based on international experiences

There is need to strengthen government policies supporting microenterprises and SMEs in developing countries, in particular in low-income countries. First, Governments

need to establish a set of specific policy objectives and prioritize actions based on the degree of business continuity, the rate of survival of microenterprises and SMEs and the number of jobs in microenterprises and SMEs.

Second, Governments need to design and introduce specific policy measures targeting three different stages, namely, the lockdown phase, the reopening phase and the recovery phase. Third, Governments need to make sure that specific policy measures reach those most in need, evaluate the impact of such measures at each specific phase and adjust measures, if necessary, in order to achieve the best possible results (International Trade Centre, 2020).

The prioritization of policy interventions varies along the timeline. In the first phase, financial support to microenterprises and SMEs to ease liquidity constraints is key. In the second phase, it is crucial to help workers, particularly migrant workers, return to work safely and to help firms deal with supply chain disruptions effectively and resume business quickly. For the latter, both economic and public health measures are needed, including the provision of sufficient testing facilities to help ensure that returning to work and business is safe (International Trade Centre, 2020).

In the third phase, Governments helped rebuild consumer confidence and try bringing market demand back to normal. This also applies in the second phase, to supplement supply-side measures. It is important to note that the timeline differs between localities and industries and policies therefore need to be adapted to specific contexts (International Trade Centre, 2020).

Other companies followed a strategy of resilience, scaling down or adjusting the business temporarily in a manner that will allow it to resume fully later on. Being resilient during the pandemic entailed strategies such as; shifting the sales mix

towards online channels, sourcing from new suppliers or learning to telework.

The most agile firms transformed themselves to fit the new situation, creating novel products such as designer masks or rapid testing technologies. When lockdowns prevented their businesses from opening, they loaned their workers to other active businesses in essential industries (SME Competitiveness Outlook, 2020).

SME Competitiveness Outlook (2020) also revealed that smaller firms were significantly more likely to adopt retreating and agile responses to the crisis than larger enterprises. Small firms that exported were significantly less likely to take the retreating approach than those that sold only domestically. Large businesses, for their part, were more likely to adopt a resilient approach than smaller enterprises, underscoring their greater capacity to ride out the storm.

There is no gainsay that the assistance of the government is relevant for the survival of the small scale enterprises but, even as every enterprise may have adopted one form of coping mechanism or the other, these coping mechanisms are dependent solely on the business environment and type of enterprise being run.

Theoretical framework

This study adopted adaptive structuration theory because it is effective to explain group communication. This theory was propounded by DeSanctis and Poole in 1994. Poole took a critical approach to the linear models of communication and determined that group dynamics are too complicated to be reduced a few proposition or a predictable chain of events.

Based on this theory the social interaction should not be based on few propositions or predictable chain of events. Women in small scale enterprises seem to have depended solely on face-face customer interaction which is not only predictable but narrow in scope. With this kind of method of

transaction, they have not been able to conduct business beyond their reach. Thus, when the pandemic came to the fore, they lost most of their customers and supply contacts. This reduced their profit margin greatly even when they tried to establish a new customer base after the pandemic.

This theory best suits this study because it explains the need for a digitalized transaction among small scale enterprises and it effectively explains the challenge of women in small scale enterprises in the face of the pandemic.

3.0 Methodological Approach

The study investigated the aftermath of covid-19 pandemic on small scale businesses owned by women in Owerri and how these women have been able to cope in the face of the pandemic.

The researchers adopted a descriptive research design to enable them discuss the issue under study in a more comprehensive manner.

The data used for this study were collected through questionnaire and secondary sources such as books, journals and internet materials. The researcher derived a sample population of 246 respondents from the population of 277750 women making up the total number of women in Owerri as was projected to 2020 from the 2006 national census.

This sample population was derived using a sample calculator with 95% confidence level, 5 margin of error, population of 277750 and a population proportion of 90. The researcher distributed 82 copies of questionnaires to women who engaged in small scale businesses in Owerri (Owerri Municipal, Owerri North, Owerri West). Ihiagwa Market Square, Eke Onuwa and Orié Obibi Market Square were purposively selected for this study because these markets have a high population of women who engage in small scale businesses. The respondents were

adults who were between the ages of 18 and above, who engage in any form of small-scale business.

These respondents were randomly selected in order to give each individual an opportunity of being represented in the study. Although 246 copies of questionnaire were distributed, a total of 224 copies were returned. This comprised of 72 copies from IhiagwaMarket Square, 74 from Orié Obibi Market Square and 78 from Eke Onuwa. The data were analyzed using simple percentages while the key findings were discussed while recommendations were highlighted.

Research findings

The table below revealed that the impact of the covid-19 pandemic on women in small scale businesses was generally bad. These women could not reach their customers or get goods from their distributors due to the covid-19 pandemic. This by implication reduced their profit margin greatly and almost liquidated their business. This finding supports the postulation of the United Nations (2020) and Global Alliance for Improved Nutrition (GAIN) (2020) which states that the impact of covid-19 on businesses is bad.

Table 1: Analysis on how women in small scale enterprises faired in their business with the face of the covid-19 pandemic?

S/N	Questions	Yes	No	Total
1.	The impact of the covid-19 was bad for my business.	128 57.1	96 42.9	224 100%
2.	My profit margin declined during the covid-19 pandemic.	141 63	83 37.1	224 100%
3.	My business almost liquidated during the covid-19 pandemic.	152 67.9	72 32.1	224 100%
4.	The covid-19 affected the distribution of goods so I couldn't get goods when and as when due.	131 58.5	93 42.5	224 100%
5.	During the covid- 19 era, I couldn't reach my customers.	135 56	89 44	224 100%

The table below revealed that some of the coping strategies adopted by women in small scale businesses included; the reduction in workers' salary, cancellation of orders placed before the pandemic and the reduction in production. But, only a few of the women adopted digital form of sale. This finding by

implication revealed that women in small scale businesses may not have had an android phone or money to buy data. It also implied that the living condition of workers and the public at large, may have reduced during the covid-19 pandemic

Table 2: analysis of the coping mechanisms employed by women in small scale enterprises in the face of the covid-19 pandemic?

S/N	Questions	Yes	No	Total
6.	I reduced the salary I pay my workers during the covid-19 pandemic.	68 50.7	66 49.3	134 100%
7.	I cancelled some of my orders on goods.	75 56	59 44	134 100%
8.	I reduced the level of production/sale price.	91 67.9	43 32.1	134 100%
9.	I adopted a digital sales platform.	33 24.6	101 75.4	134 100%

The table below revealed that the organization of E-classes for women and the provision of interest free or little interest loans for women in small businesses will enable these women cope better in the face of

socio-economic disruptions like the COVID-19 pandemic. While it will enable them apply for digital classes, it will also help them purchase data and android phones and expand their businesses further.

S/N	Questions	Yes	No	Total
10.	Government/NGOs should organize E-commerce classes for women in small scale industries.	88 65.7	46 34.3	134 100%
11.	Government/NGOs should provide loans with little or no interest to women who cannot afford internet device like phone, laptop and computer.	79 59	55 41	134 100%

Table 3: analysis on how best can women cope in the face of socio-economic disruptions like the COVID-19 pandemic?

Discussion of findings

The effects of the covid-19 pandemic on small scale business enterprises are bad and can be very bad. Sales and demand generally reduces thereby reducing the income and profit margin of most small scale enterprises. This has also led to the closure of some enterprises, reduction in workers' salary and the sack of some employees of these enterprises so as to reduce the cost or expenses of production. Global Alliance for Improved Nutrition (GAIN) (2020) reported that the impact of the covid-19 pandemic is mainly in the aspect of decreased sales, difficulty accessing inputs, and difficulty accessing financing. The report further stated that while some businesses returned to

normal after the covid-19 pandemic, some others had some alterations in production volume and supply chain.

In addition to this, the International Finance Corporation (2014) stated that more small firms have experienced a decrease in demand for products or services, in supply of input and in liquidity or cash flow availability as a result of the covid-19 pandemic. The covid-19 pandemic has also led to significant job and income loss and a significant damage to their capacity to make a living (ILO, 2020). That is to say, the covid-19 pandemic dwelt a severe blow on the country's economy and living condition of the masses as a whole.

Despite the negative effects of the covid-19 pandemic, those who engaged in small scale

enterprises devised a means to adapt and keep their businesses during the covid-19 pandemic. While some women may have used the profit or savings they had before the covid-19 pandemic, some others started doing their businesses through on line platforms and slashing the salaries or wages of their employees in an effort to reduce cost.

According to SME Competitiveness Outlook (2020) fostering business resilience in good times would help firms ride out the effect of the covid-19 pandemic. However, the United Nations (2020) and the International Trade Centre (2020) asserts the need for government support during crisis like the pandemic. The United Nations (2020) further asserts the slashing of workers' salaries and the digitalization of small scale enterprises as a means of adaptation for small scale enterprises.

Conclusion and Policy Implications

The covid-19 pandemic seems to have become the new norm guiding human activities in most societies. However, its impact in one of the major employers of labour in the country cannot be overlooked. Though small scale businesses seem to have taken their place in the digital world, the impact on the covid-19 pandemic on small scale businesses are enormous.

While some businesses may have closed down, some others which seem to have survived the pandemic seem to be at the verge of shutting down. Even though many entrepreneurs devised an adjustment method in the face of the covid-19 pandemic, these only proved to be short term solutions to the problems they encountered during the pandemic.

There is no doubt that even as entrepreneurs in small scale businesses seek ways to survive the pandemic, the pandemic has exposed these entrepreneurs to the need to digitalize their trade as it poses tremendous

business opportunities in the face of the covid-19 pandemic.

Thus, the following recommendations were made based on the findings. They are;

Financing

There is need for government and non-governmental organizations to support these small-scale enterprises financially through interest free loans or grants. This will enable them acquire these devices like android phones, laptops etc. that supports digital trading. This will also, aid them in building resilience and strive better even in the face of a covid-19 pandemic.

Creating business environment

There is need for government to ensure that network providers provide good network at all times to the masses so as to promote small scale businesses in the country.

Sensitization and enlightenment of women in small scale

Government and NGOs should make provision for E-commerce classes for women in small scale enterprises and sensitize them on the need to find out and access other means of reaching their customers through workshops and symposiums.

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