

# POST COVID-19 TRANSITION: THE IMPACT OF COVID ON SOUTH AFRICAN WOMEN ENTREPRENEURS AND THE OPPORTUNITIES TO PIVOT TO “BETTER” MARKETS

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## **ABSTRACT**

COVID-19 has had a significant effect on women entrepreneurs (WE's) in South Africa. 59% of women-owned businesses work in sectors hardest hit such as retail, restaurants, food shops and domestic services. The disruption of childcare support for working parents, especially women who tend to take on the bulk of care work in a household, has had an additional impact. This is especially true for black women subsistence farmers in rural areas as COVID-19 restrictions halted harvesting and selling. Whilst the government has introduced a number of SMME support initiatives, such as the safety net initiative, many WEs cannot benefit because they are not registered and so not meet participation criteria. Financial institutions are not positive about providing loans to small businesses during the COVID-19 pandemic due to lack of collateral and because many are currently in arrears on existing loans. Despite the obvious challenges, a number of opportunities for women in the COVID-19 era exist, particularly in online shopping and digital commerce. A recent Mastercard study revealed the exponential growth of e-commerce in South Africa – with 68% saying they have been shopping more online since the pandemic began. As the pandemic presents new business opportunities for women, especially in terms of online shopping and services, ensuring access to technology or digital solutions, affordable data and trade resources will empower more women to succeed in business.