

Social Media & Commerce

A new path to women's entrepreneurship



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#FINEQUITY2020
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How do you currently

(or might you in future)

***support women's
participation in
Informal Online Commerce?***

Please post any questions during today's session in the Google Doc linked in the chat.

Our team will try to answer your questions real time. What we can't get to, we will address afterwards.

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Roadmap

What is informal online commerce?

Why is it relevant?

How does the ecosystem work?

What are the pain points?

How might we support this ecosystem?



What is Informal Online Commerce?

Informal Online Commerce

features **online social platforms** as a focal point of market access and commercial activity.

Participants complement use of these social platforms with **modular, often semi-formal arrangements** across their value chains.



Naing Naing, Myanmar

“When I have my own money, I can choose what I do with it. I don’t have to ask my husband for every single thing.”

Scale:

A Facebook page increased her orders from 25 a month to 85 a month.

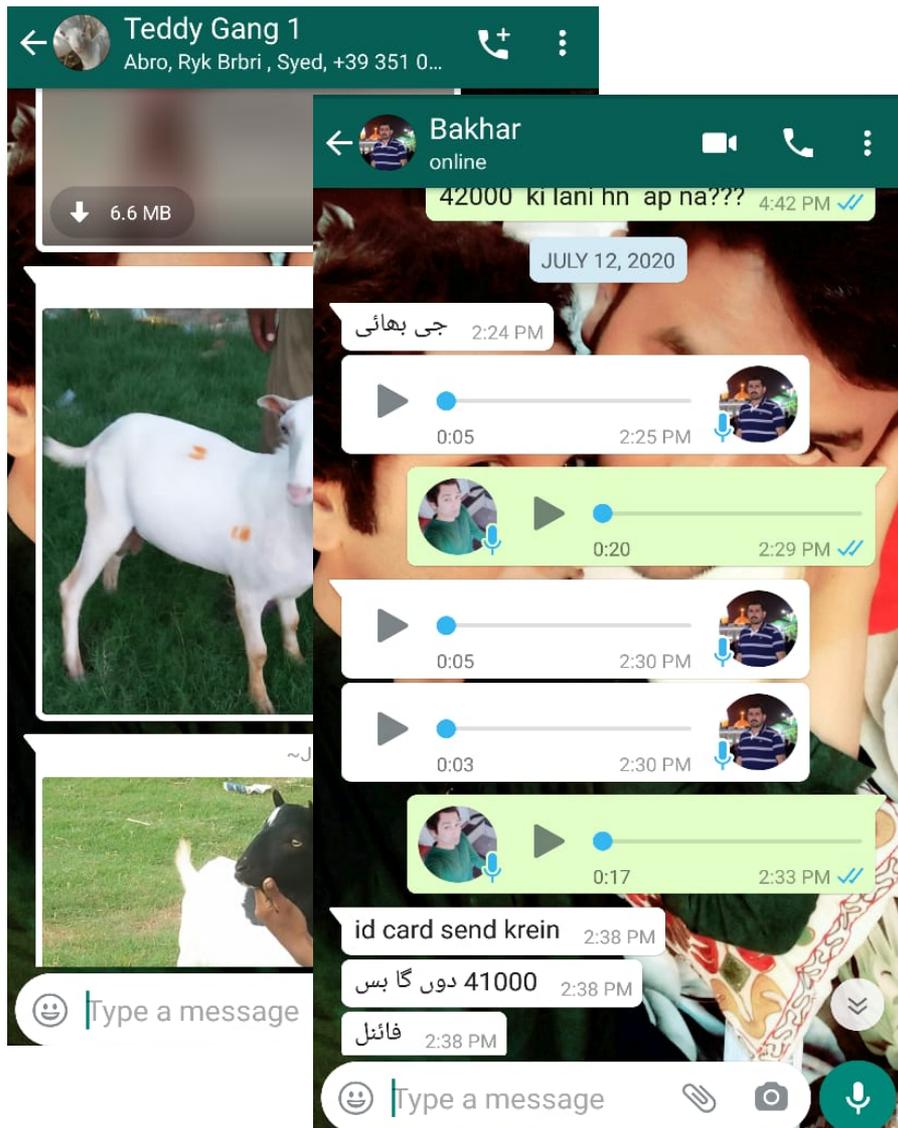
Employment:

If she receives a large order, she hires neighbors and friends to help her with that large order.

Financial Inclusion:

She sometimes receives client payments with mobile money

Shani, Pakistan



Opportunity:

Shani sources baby goats from rural owners who don't have the resources to raise and sell them on their own.

Safety:

Being transgender has led to restrictions in her movement, removal from public spaces, and harassment by strangers.

Financial Inclusion:

After selling inventory to support a family wedding, Shani received financial support from the NRSP to get back up and running.

"I'm going to be an example to other trans people. I want to show that dancing and begging aren't the only way they can earn money." 🤔 🤔

Nazzanin, Bangladesh

"Some people thought what I was doing was a bad thing and would talk rubbish about me. It's better than before, but I want more."

Resilience:

After Naznin's divorce, she was left as the sole carer for her seven-month-old baby.

Solidarity:

She decided to set up a cooperative in her locality, Munshignaj.

Financial Inclusion:

Nazzanin uses online banking tools to manage business expenses from her personal accounts.

The Ecosystem

Who's involved

SELLER

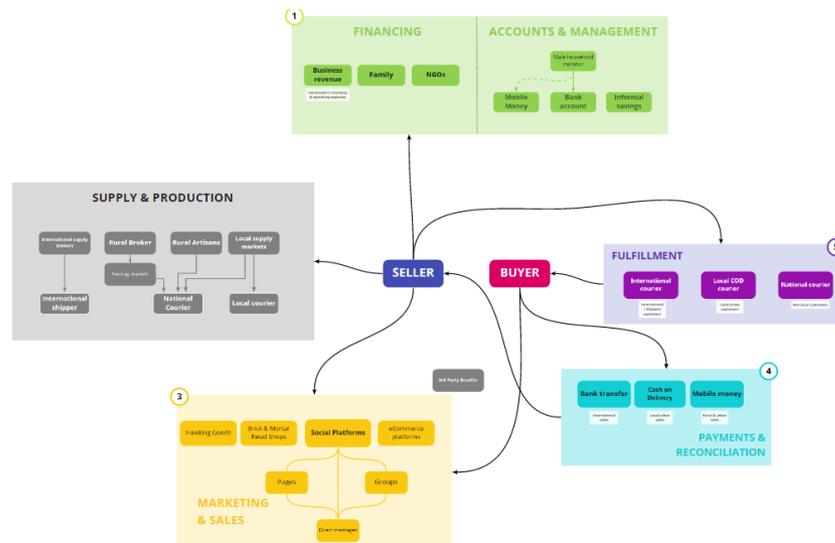
Family

Rural Broker

Local courier

BUYER

Their connections to one another



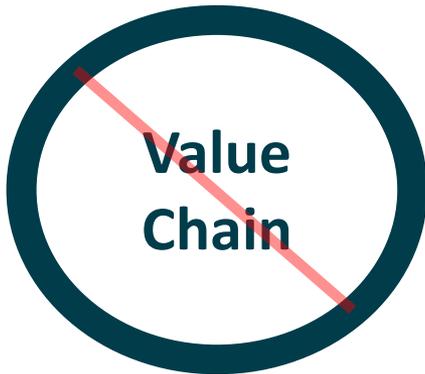
Their enablers

Mobile Money

Social Platforms

Local supply markets

The Ecosystem



- Develops organically, not by design
- Is flexible, depending on what works
- Drives the use cases for financial services

IOC Ecosystem

1

FINANCING

Business revenue

Family

NGOs

reinvested in inventory & operating expenses

ACCOUNTS & MANAGEMENT

Male household member

Mobile Money

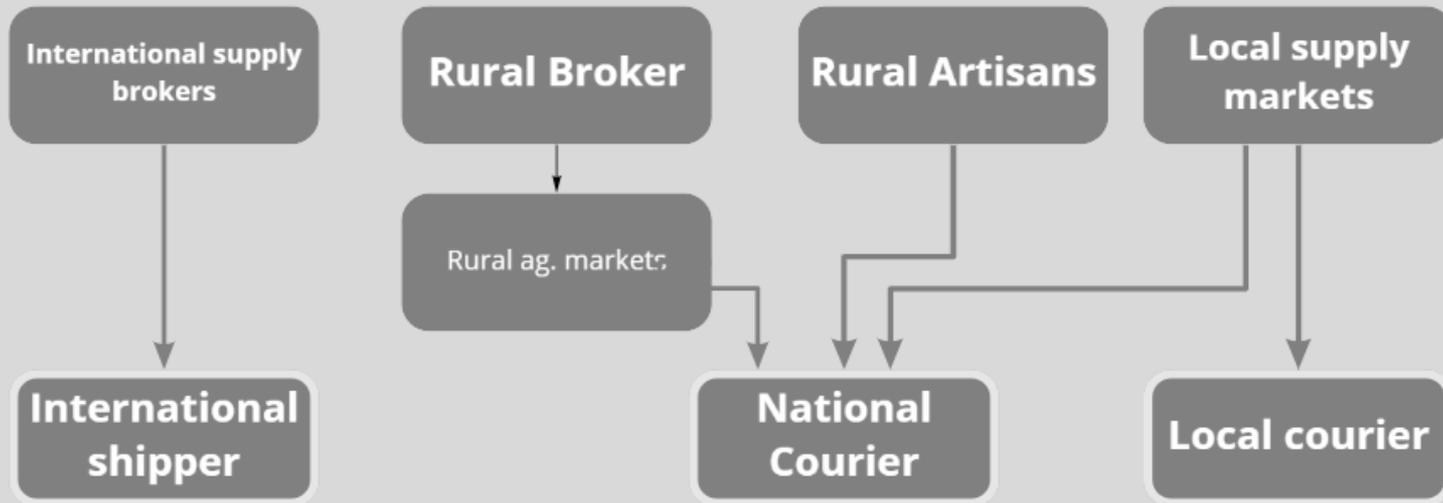
Bank account

Informal savings

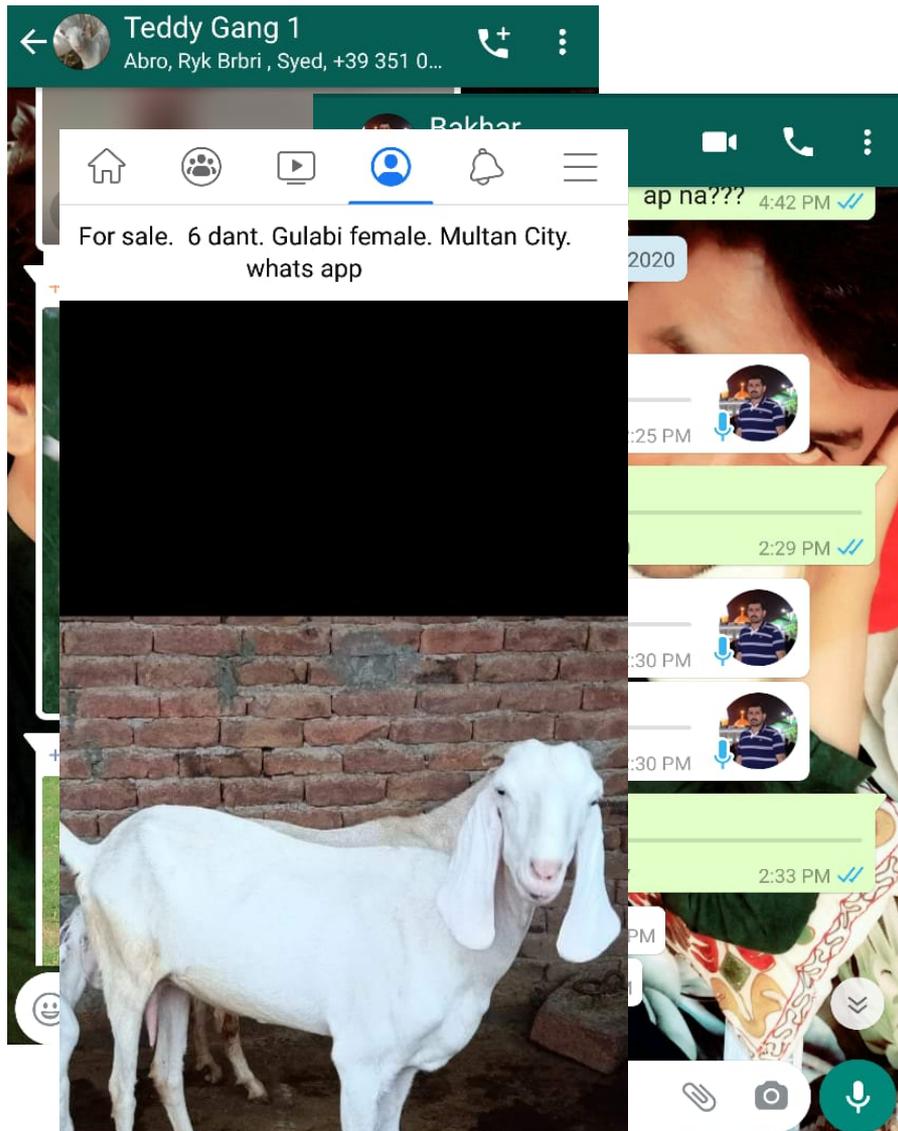
IOC Ecosystem

2

SUPPLY & PRODUCTION



Hurdles

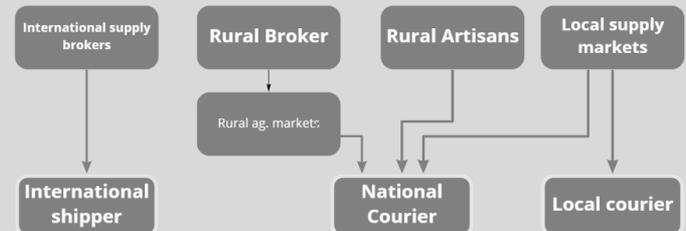


Supply management

Shani wants to run a big farm, renting somewhere close to her house, as she is certain the business will double.

2

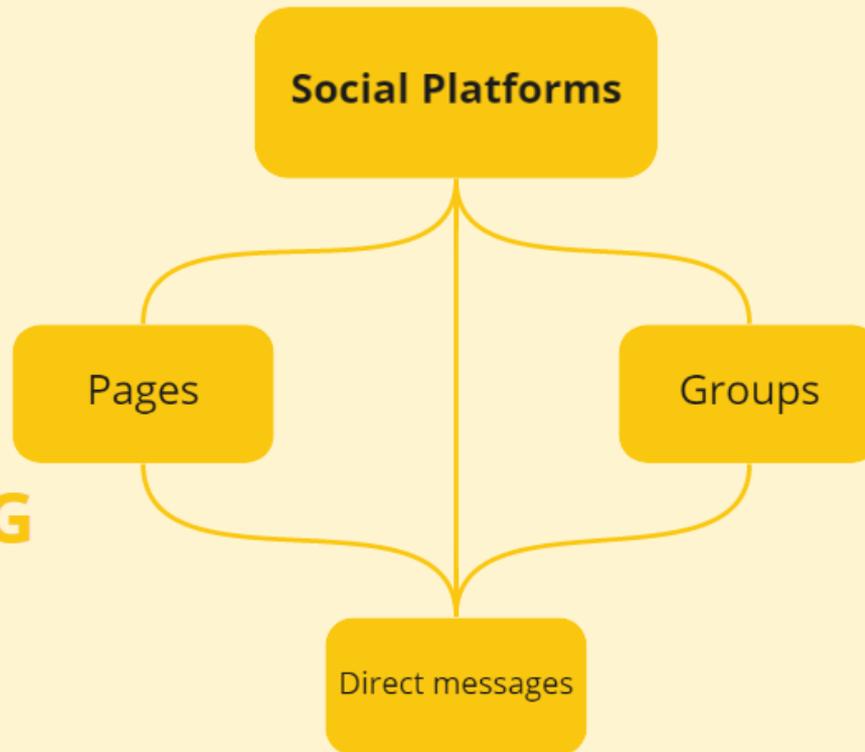
SUPPLY & PRODUCTION



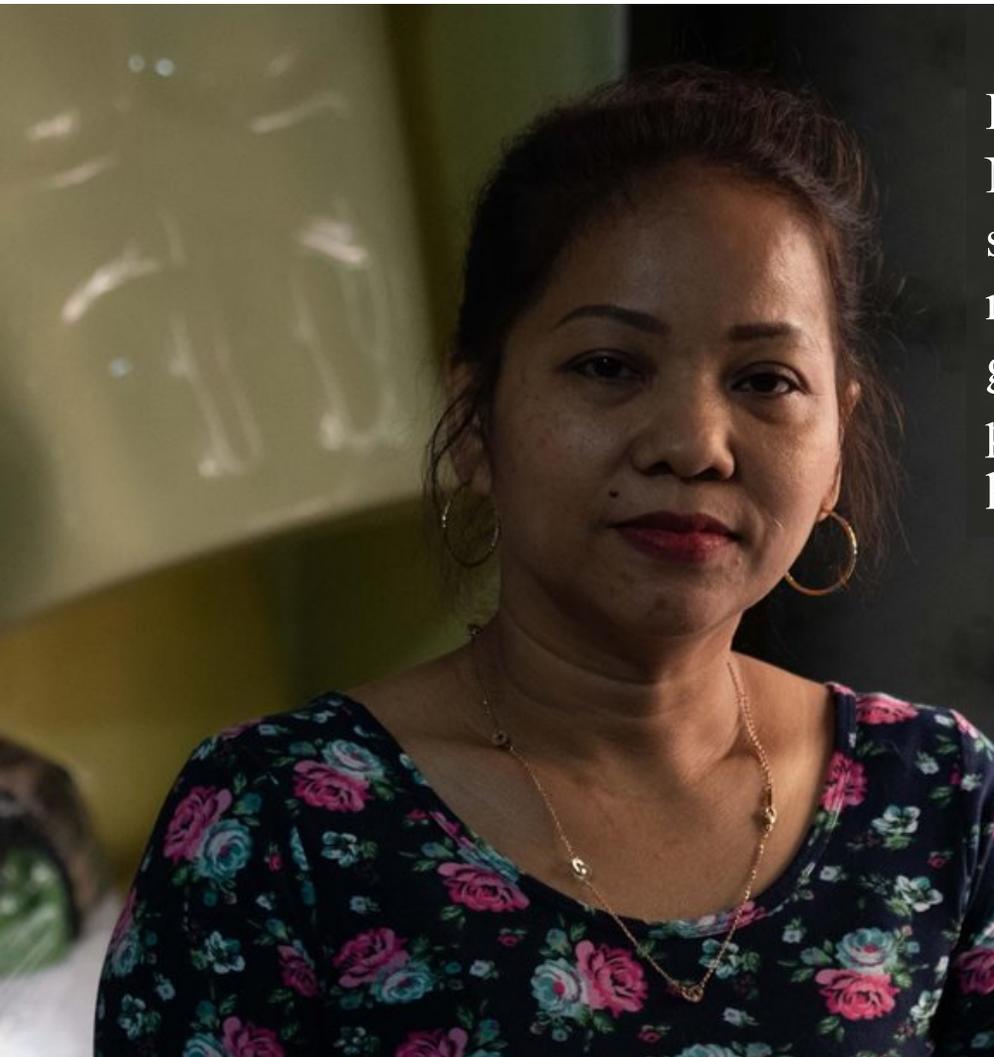
IOC Ecosystem

3

**MARKETING
& SALES**



Hurdles



Despite a strong online presence, Nazanin still feels that if the physical shop didn't exist the online shop could not, as the physical shop allows her to get the opinions of her customers in-person, and allows her to better tailor her offering to meet their needs.



IOC Ecosystem

4

Bank transfer

International
sales

**Cash on
Delivery**

Local urban
sales

Mobile money

Rural & urban
sales

**PAYMENTS &
RECONCILIATION**

Hurdles

Cash flow

Niang Niang sometimes struggles to buy the ingredients for orders, especially when regular clients only pay her once every 2 to 3 weeks for daily deliveries.

4

Bank transfer

International sales

Cash on Delivery

Local urban sales

Mobile money

Rural & urban sales

PAYMENTS & RECONCILIATION

IOC Ecosystem

5

FULFILLMENT

**International
courier**

International
/ diaspora
customers

**Local COD
courier**

Local/urban
customers

National courier

Non-local customers

THANK YOU



Photo: @Communications for Development



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