

Vulnerability by COVID 19

- Businesses may close cause customer change behavior; financial distress, & risk financial
- Experienced a massive decline in revenue.
- Limited access to new skill & knowledge
- Lack of financial and business services
- Stressful/Mental health
- Fatigue, at-home responsibilities
- Deficit saving
- Loss household assets
- Liquidate assets
- Lack of information
- Lack of innovation and creativity
- Insufficient working capital

Vulnerability caused by Pandemic COVID-19

- Access to networks and peer support
- Access to ICT
- Business regulations & procedures

- Grants, soft loan, and micro-credit
- Nontraditional financing scheme, & in-kind loan
- Innovative financing: Peer to peer lending

Structures And Processes as Support System

- Entrepreneurship training
- Soft skills and empowerment training
- Practical and technical

- Mentoring & coaching
- Business Development Services (BDS)
- Stimulate business incubators for women

Intellectual Capital

- Ability to access legality of business
- Ability creativity and innovation

Physical Capital

- Owning production infrastructure
- Ability to collect data & information (PC2)

Financial Capital

- Ability to manage their financial
- Have access to financial institution (micro credit, bank loan, etc.)

Social Capital

- Ability to have network and make collaboration
- Ability to empower each other

Human Capital

- Have good business skill and knowledge

Five Capital of Sustainability livelihood for woman entrepreneurs

Strategy in VUCA World

Volatility: Strategy Vision

1. Probe change by adjust business or pivoting
2. Focus on resources adequate

Complexity: Strategy Clarity

1. Restructuration - adapt organization structure
2. Build broader collaboration

Uncertainty: Strategy Understanding

1. Focus on widely understand environment changes
2. Collecting relevant information to forecast

Complexity: Strategy Clarity

1. Focus on creativity and innovation (product and market)
2. Learning new skill and knowledge that demanded by the recent situation

Five Capital of Sustainability livelihood for woman entrepreneurs