

**Ethiopian Economics Association
(EEA)**



**Effects of COVID-19 and Implications for
Women's Economic Empowerment in Ethiopia:
Evidence from Women Micro and Small
Enterprise Operators in Addis Ababa**

**Emebet Mahmoud
Tesfaye Zeleke
Dilu Shaleqa
Befikadu Ejeta
Aynalem Megersa
Assefa Seyoum
Emezat Hailu
Nigatu Regassa
Tariku Dejene**

Research Report 002/2024

**January 2024
Addis Ababa, Ethiopia**

Effects of COVID-19 and Implications for Women's Economic Empowerment in Ethiopia: Evidence from Women Micro and Small Enterprise Operators in Addis Ababa

Emebet Mahmoud¹, Tesfaye Zeleke², Dilu Shaleqa², Befikadu Ejeta², Aynalem Megersa², Assefa Seyoum², Emezat Hailu², Nigatu Regassa² & Tariku Dejene²

Research Report 002/2024

January 2024

¹ Corresponding Author emetet.mh@gmail.com, College of Development Studies, Addis Ababa University,

² College of Development Studies, Addis Ababa University

TABLE OF CONTENTS

LIST OF FIGURES	iii
LIST OF TABLES	iv
ABBREVIATIONS & ACRONYMS	v
EXECUTIVE SUMMARY	vi
CHAPTER-ONE: INTRODUCTION	1
1.1. Context.....	1
1.2. Justifications for the Assessment.....	2
1.3. Research Questions and Objectives.....	4
1.3.1. Research Questions.....	4
1.3.2. General Objective.....	4
1.3.3. Specific Objectives.....	5
1.4. Scope and Limitations of the Study.....	5
CHAPTER TWO: REVIEW OF RELATED LITERATURE.....	7
2.1 Micro and Small Enterprises - Major Employers of Women in the Workforce	7
2.2. Macro Level Effects of COVID-19: Overview	8
2.3. COVID-19 Pandemic: Economic Effects at Household and Individual Level.....	9
2.4.1. Education and the Effects of COVID-19 Crisis.....	11
2.4.2. Health and the Effects of COVID 19 Crisis.....	12
2.4.3. Gender Based Violence and Intra-Household Interactions: Linkage with COVID-19 Crisis.....	13
2.4.4. COVID-19 Crisis and Burden of Unpaid Care Work.....	15
2.5. Counter Measures and Coping Mechanisms of COVID-19 Pandemic.....	16
2.6. Crisis and Resilient Theories on the Operation of MSEs under COVID-19.....	18
2.6.1. Crisis Theories on MSEs Business Operation.....	19
2.6.2. The Perspective of Chaos Theory.....	21
2.7. Conceptual Framework.....	23
CHAPTER THREE: RESEARCH METHODOLOGY	25
3.1. Description of the Study Site.....	25
3.2. Study Approach, Design and Data Collection Methods.....	26
3.2.1. Survey of employed women members of MSEs	26
3.3. Sampling Techniques and Sample Size Determination.....	27

3.3.1.	Sampling Procedure.....	27
3.3.2.	Sample Size Determination.....	28
3.3.3.	Target Groups.....	28
3.4.	Data Management and Analysis.....	29
CHAPTER FOUR: RESULTS AND DISCUSSIONS.....		30
4.1.	Results from the Survey.....	31
4.1.1.	Socio-Demographic Background of the Women Interviewed from MSEs.....	31
4.2.	Major Socio-economic Outcomes Experienced after the Outbreak.....	35
4.2.1.	Effect on Major Socio-economic Outcomes during the Immediate Period after the Outbreak and SOE (March-August 2020).....	35
4.2.2.	Change in Employment Status and Average Income over the Three Reference Periods.....	37
4.2.3.	Change in Domestic Unpaid Work Burden after the COVID-19 Outbreak.....	39
4.2.4.	State of Women’s Control Over and Decision Making on Income and other Household Expenses.....	43
4.2.5.	Experience of Financial Challenge to buy Food and Pay for Basic Needs in the Three Periods.....	45
4.2.6.	Prevalence of Stress due to COVID-19 and Related Outcomes.....	48
4.2.7.	Intra-household Interactions - Changes in sharing Domestic Work Burden and Experience of Domestic Violence.....	50
4.3.	Factors Associated with Major Socio-economic Consequences of the COVID- 19 Outbreak during the Period of the SoE, March-August 2020.....	51
4.4.	Changes in Socio-economic Outcomes Across the Three Periods- Regression Models.....	54
4.5.	Analysis of Time Use of Women in Paid and Unpaid Work.....	58
4.6.	Coping Mechanisms Adopted to Sustain in the Business of MSEs and Maintain Living Status During COVID-19	62
CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS		65
5.1.	Conclusions.....	65
5.2.	Recommendations	66
5.3.	Future Research Engagements	68
References.....		69
Annex: Model Specification		74

LIST OF FIGURES

Figure 2.1: Burnett’s Model of Crisis Management	22
Figure 2.2: Conceptual framework	23
Figure 3.1: Map of the Study Site by sub cities	25
Figure 4.1: Change in job status.....	36
Figure 4. 2: Change in average income.....	36
Figure 4.3: Financial challenge to buy food	36
Figure 4.4: Financial challenge to meet other basic needs.....	36
Figure 4.5: Change in job status over three periods.....	38
Figure 4.6: Change in average monthly income over three periods.....	39
Figure 4.7: Change in reported domestic work burden after the COVID outbreak, all women in the sample	40
Figure 4. 8: Change in reported domestic work burden after the COVID outbreak, married women in the sample.....	41
Figure 4.9: Average time spent on domestic care work/unpaid/on a typical day by MSE Employees	42
Figure 4. 10: Average time spent on paid work on a typical day by MSE employees in the study.....	43
Figure 4.11: Women’s decision-making participation on using money from own bank account.	44
Figure 4.12: Decision maker on large household purchases- response from married MSE workers	45
Figure 4.13: Prevalence of financial challenge faced to buy food after the COVID outbreak	46
Figure 4.14: Proportion of women with financial challenge to meet their basic need	47
Figure 4.15: Reported experience of stress due to fear of COVID-19 pandemic ...	48
Figure 4.16: Reasons for worries as related to COVID pandemic and resultant outcomes	49

LIST OF TABLES

Table 1.1: Revised Definition of Micro and Small Enterprises	8
Table 3.1: Target groups contacted during fieldwork as sources of data.....	28
Table 4.1: Study variables included in the survey	30
Table 4.2: Age distribution, marital status, and educational attainment of the sampled members.....	31
Table 4.3: Distribution of the study group by socio demographic characteristics, n= 609	33
Table 4.4: Distribution of study group by job category, sector, and average income, n=609	34
Table 4.5: Reported basic needs that were difficult to afford in the reference periods.....	47
Table 4.6: Experience of job loss and associated factors for women working in MSEs, during the SoE, March – August 2020.....	52
Table 4.7: Experience of Income reduction and associated factors for women working in MSEs, during the SOE, March – August 2020.....	53
Table 4.8: Experience of financial shortage to buy food and associated factors for women working in MSEs, during the SOE, March–August 2020	54
Table 4.9: Experience of financial shortage to spend on basic needs and associated factors for women working in MSEs, during the SOE, March – August 2020.....	54
Table 4.10: Regression results for changes in employment.....	55
Table 4.11: Regression results for changes in income	56
Table 4.12: Regression results for challenges faced in purchasing food	57
Table 4.13: Regression results challenges faced for basic needs.....	57
Table 4.14: Regression results – Unpaid household care work and predictors.....	59
Table 4.15: Regression results for time spent on paid work and predictors	60

ABBREVIATIONS & ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
ANC	Antenatal Care
BMGF	Bill and Melinda Gates Foundation
COVID-19	Corona Virus
DHS	Demographic and Health Survey
EEA	Ethiopian Economic Association
ESA	East and South African countries
FDRE	Federal Democratic Republic of Ethiopia
FMSEDA	Federal Micro and Small Enterprise Development Agency
GBV	Gender Based Violence
GDP	Gross Domestic Product
GPECM	Global Program to End Child Marriage
HIV	Human Immunodeficiency Virus
IDI	In-depth Interview
ILO	International Labor Organization
KII	Key Informant Interview
MoF	Ministry of Finance
MSE	Micro and Small Enterprises
MUDH	Ministry of Urban Development and Housing
NGOs	Non-Governmental Organizations
PNC	Post Natal Care
SBA	Skilled Birth Attendance
SME	Small and Micro Enterprises
SoE	State of Emergency
UN	United Nations
UNESCO	United Nation Educational Scientific and Cultural Organization
UNFPA	United Nations Fund for Population Activities
VAWG	Violence Against Women and Girls

EXECUTIVE SUMMARY

In periods of severe economic slowdown and shocks such as the COVID-19 pandemic, citizens with unstable and low economic status were highly vulnerable and drastically affected. Women in competitive labor market particularly those engaged in infant businesses such as Micro and Small Enterprises (MSEs) constitute among the group who experienced drastic socio- economic crisis. Taking this assumption into account, this research owes to the purpose of closely assessing and documenting the effect of COVID-19 pandemic on the socioeconomic situation and empowerment of women by taking the case of women operating in smaller businesses such as Micro and Small Enterprises (MSEs) in Addis Ababa during the period of March 2020 - June 2021. The specific objectives of the study include: assessing effect of the pandemic induced instability on women's employment status and income; their affording to buy food and other basic needs; change on women's control over their income and household economic decision making; change observed in women's time use on productive and reproductive roles; and, effect on women's experience of stress.

A mixed methods approach involving both qualitative and quantitative methods was pursued in this study. By taking a cross sectional survey of 609 women who owned or employed at micro and small business by March 2020, the study generated data and assessed the socio- economic outcomes and the driving factors. In addition, focus group discussions with women MSE operators and key informant interviews with selected MSE managers as well as pertinent city administration officers /experts who were engaged in facilitating and supporting the enterprises in their operation were conducted. This generated in-depth qualitative data showing lived experience and coping mechanisms of women in the MSEs.

To capture the pattern of change in the aforementioned variables and living conditions over time, starting from the outbreak of the COVID-19, three distinct periods were identified, namely:

- March – August 2020: the immediate period after the outbreak and covering the period of implementation of the State of Emergency (SoE), (April to September 2020)
- September – December 2020: the revival period just after the SoE was lifted
- January–June 2021: the latter period, where economic activities returned to normality and continued to increase

Most drastic effect was experienced during the immediate period after the outbreak (April - September 2020) and when the state of emergency was in place, compared to the later periods after September, as transportation to and from Addis Ababa as well as within the city was severely restricted. People were made to stay at home and mobility within the city was restricted. Gross disruption and discontinuation of businesses were experienced and reported.

The findings from the survey showed that in the immediate period after the outbreak, women in the MSEs reportedly experienced the highest prevalence of loss of employment, severe under employment (reduced work engagement), the highest prevalence of substantial loss of income; the highest prevalence of women with decreased productive work duration per day (average time in productive work shot down from 8 hours to 0), increased non-paid work per day, and, the highest prevalence of women who faced problem in affording food and paying for basic needs. In addition, women experienced pronounced stress related to fear of the disease coupled with stress due to economic loss during the period, as reported by study participants. On the other hand, notwithstanding to the above, women's control over their income and household economic decision making, remained to be high and not affected by the incidence of COVID-19 or the lock down. The fact that women in MSEs already being in labor force, in smallholder businesses where frequent transactions occur, made it possible to own their own bank account and make decision about its use by themselves. That did not change during and after the COVID-19 outbreak and during times of economic slowdown.

With respect to exposure to domestic violence, considerable proportion of participants believed that domestic violence has increased after the COVID-19 outbreak and during the SoE period. This is mainly due to prolonged confinement at home with partners and neighbors which in turn increased chance of frequent interactions which led to disagreement among partners. On the other hand, prevalence of women who self-reported experiencing violence from partners was rather low.

Considering later periods after the SoE was lifted, i.e., September 2020 until July 2021, the economic engagement and situation improved significantly. All the indicators have shown marked increment: increased proportion of women employed, less income loss, better capacity in affording food and basic needs. However, some degree of challenge in affording the living costs persisted even in later periods. That can be related to slow recovery from the COVID-19 - induced shock as well as due to other shock factors which became influential such as the recent instability in the country and increased general cost of living.

By way of coping with the effects of the economic crisis various strategic options were reportedly taken by women. After businesses were closed and their job loss, some women moved to rural areas to be with their family to minimize living costs including house rent. Some shifted to individual petty trading. Some simply depended on relatives. The study also found out, as reported by participant women in the MSEs, little has been done in the form of support from government or other stakeholders to support MSEs, like waiver of workplace rent or subsidy for wages. Some of the agencies that work in this area were ill prepared to give the required support. Support came only from relatives and social networks for survival. The effect of the economic burden was severe on those women who are married than those who are single and those that have dependents to support.

Keywords: COVID-19 Shock, State of Emergency, Women Economic Empowerment, Micro and Small Enterprise, Addis Ababa City Administration

CHAPTER-ONE: INTRODUCTION

1.1. Context

Due to the waves and cycles of COVID-19 pandemic, particularly in the years 2020 and 2021, disruption in the lives of people was evident and manifested in various forms particularly for the more vulnerable groups and those leading lives in small business. The most affected were the economically poor, who were already with unstable economic situation such as those who were self-employed, engaged in small business, petty trading, small and medium scale entrepreneurs, contract employees and daily laborers. Most working women in Addis Ababa City Administration fall in these categories, and it is clear that their livelihood and economic status was hugely and disproportionately affected. The assessments done by authoritative institutions on the same subject matter corroborated that COVID-19 incidences led to slowing down of the general economic activities of the society and affected women disproportionately more than men (UNWOMEN, 2020).

In relation to the socio-economic effect of COVID-19 incidence and associated response measures, an early assessment by ONE UN - joint initiative of UN entities, in 2020 (UN, 2020), had predicted that some sub-sectors of manufacturing and services would be most affected. It indicated that in manufacturing total shutdown or sharp drop in production capacity and reduced employment in industrial parks were to be expected. In the services, one of the most impacted sectors, is tourism, hospitality, aviation, trading and retail, high likelihood of closure of business and large-scale loss of jobs in both the formal and informal sectors [was expected], especially in the urban areas (UN Ethiopia, 2020:9).

In terms of response to control the pandemic, the Ethiopian government took measures by declaring State of Emergency (SoE) as of April 11, 2020; and it continued being in place until September 2020, (Council of Ministers, 2020). The SoE was declared primarily to minimize exposure to COVID-19 infection, transmission and secondly to prevent some of the possible socio-economic crisis that might result out of it.³ Some of the restrictions put in place, however, negatively impacted the economic situation of individuals and businesses directly or indirectly.

³The regulations that were protective of the economic situation of citizens include prohibiting firing of workers, prohibiting increasing house rents and lease costs by employers and leasers (Council of Ministers, 2020)

This study aimed at exploring the economic situation of women in sectors where the effect of COVID-19 was more serious. Women working in the MSEs were targeted in this study as MSEs have been vulnerable to any kind of shock on the economy throughout the period of the pandemic since March 2020. The study compared the employment and income status before, during the COVID-19 first phase with SoE, and afterwards, from October 2020 to June 2021. In addition, the study explored the changes, during these periods, of women's control and decision-making power in relation to household economic resources; the change in their time use particularly in time spent on unpaid household care work; women's lived experiences through the intra-household interaction, and their coping strategies. Furthermore, the study assessed the effect of the COVID-19 shock on household food access and other basic needs of women working in MSEs.

1.2. Justifications for the Assessment

The COVID-19 pandemic posed devastating impacts on a range of dimensions in a society. Above and beyond, it had affected the psycho-social, health and economy conditions, and perhaps more so on women. While the prospect of contracting COVID-19 looms for the whole population, women had an especially challenging time. As the global economy falters and businesses shut down, millions of women have been laid off their work.

With respect to economic sectors, the most affected ones in Ethiopia constituted the manufacturing and construction sectors, linked to international markets and global demand, and services in urban areas, mostly in wholesale and retail, tourism (including hotels and restaurants), transport and warehousing, and personal services (hairdressers, beauty salons etc.). There are claims that COVID-19 also exacerbate gender gaps. The pandemic recovery process required planning on interventions that deal with these challenges swiftly, both from a policy and program intervention perspectives (Sujata Ganguly et.al, 2020).

Studies carried out in the tourism and hospitality sub-sector showed the prevalence of economic impact of the COVID-19 crisis. In this respect, a commissioned study by International Labor organization (ILO) on the impact of COVID-19 on firms in the tourism and hospitality sector found out that:

'About a quarter firms reported that they have cut their employee numbers. Size-wise, micro enterprises reported the highest reduction in employment. Low skilled and elementary jobs are the types of jobs most

affected. The impact of COVID-19 is also reflected in low-capacity utilization of the businesses.... About two-thirds of the firms surveyed in the tourism sector indicated that they were working below or far below capacity and by firm size, about 80 % of micro and small enterprises actually work below capacity level as business activities very much slowed resulting in loss of job for many, and loss of profit for firms in the sector (Tsegaye and Mulu 2021).

As one could observe, the direct consequences of the happening of the pandemic on women's economic situation is through disruption of work engagement resulting in loss of employment, reduction in income due to decreased workload as companies are in restricted engagement, reduction of income from self-owned businesses, (either closed or had very limited economic activity thus less income is generated) (Tsegaye GT and Mulu G, 2021).

Prior studies were limited to specific sectors such as in hospitality, and did not encompass women engaged in micro and small enterprises in wider sectors such as manufacturing, and also the studies explored only the direct economic consequences on employment and income, While the outcomes, including economic, in all dimensions of life continued to unravel, evidences have not been sufficiently recorded or studied. In depth exploration of the challenges that women in MSEs experienced in their living conditions in covering their basic needs and the coping mechanisms they adopted were lacking in the studies. On the other hand, any intervention to mitigate short- and long-term adverse socio- economic consequences need to rely upon on well-documented evidence through pertinent studies.

As the shock induced economic slowdown and resulting change in women's economic empowerment were relatively new phenomenon, there is a need to closely study the mannerisms of the effect on the socio-economic situation of women and the response measures adopted by them and if the effect has persisted. Harsh and sudden economic shocks such as the situation that resulted from the happening of the COVID 19 pandemic are unforeseen and businesses as well as the government were not prepared to handle the consequence before much loss and damage was experienced.

This assessment is aimed to reveal not only the socio-economic challenges experienced by women but also gaps in mitigation measures extended by stakeholders to women to retain their employment and actively run the operation of their businesses.

The study contributes hugely to body of knowledge with regard to the effect of COVID-19 pandemic induced instability on the socio-economic situation of women and their empowerment. Ultimately documenting the nature and extent of the effect of the pandemic on vulnerable businesses such as women in MSEs and gaps observed in putting in place effective mitigation mechanisms would enlighten policy makers and other stakeholders in order to have advance preparation and plan mitigation mechanisms to respond to possible future risk of economic shocks in a better way.

1.3. Research Questions and Objectives

1.3.1. Research Questions

The guiding research questions emanating from the background assessment of the study and, that the research intended to answer are:

- I. What were the direct economic outcomes, in terms of employment status and income, that the women in MSEs in Addis Ababa experienced after the outbreak of the COVID 19?
- II. What were the consequent challenges and the extent experienced by women in MSEs in meeting their basic needs, food and nonfood?
- III. What effects were observed on some dimensions of economic empowerment of women, apart from income and employment, such as household decision making and change in time use distribution?
- IV. What was the reported experience of stress and emotional health state of women induced by the Pandemic?
- V. What coping mechanisms were adopted by women to survive the challenges experienced?
- VI. What was the experience of women in MSEs in relation to support from government and other stakeholders directed to support women to stay in business operation and mitigate income challenges?

1.3.2. General Objective

The general objective of this study was to examine the effects of the COVID-19 shock on the socio-economic situation and empowerment of employed women among the micro and small business operators in Addis Ababa.

1.3.3. Specific Objectives

The specific objectives of the study were to assess

1. the effect of the COVID-19 pandemic induced socioeconomic instability of women in MSEs in selected sub-cities of Addis Ababa by investigating reported change in
 - i. women's employment status and their income,
 - ii. women and their families' challenge to access food,
 - iii. women and their families' challenge to afford non-food basic needs,
 - iv. control and decision-making power of women on their own and household income,
 - v. women's time use distribution in productive and reproductive responsibilities,
 - vi. women's experience of stress associated to the pandemic,
 - vii. women's experience of different forms of domestic violence.
2. women's coping mechanism that they adopted to sustain the challenges and,
3. presence and type of support to women in MSEs that were rendered by the government and other stakeholders.

1.4. Scope and Limitations of the Study

Addis Ababa as the biggest urban center of the country and where the COVID-19 incidence was most felt and hence chosen as the study location. It was quite possible to imagine the dynamics that emerged out in this setting on the deteriorating situations of women's socio-economic state and consequent shocks attributed to COVID-19.

In terms of sectorial dimension, the scope of the assessment was limited to analyzing the situations of women working under the sub-sector of Micro and Small Enterprises since the outbreak of COVID-19. The temporal consideration was that the socio-economic situation of working women in the mentioned sectors was examined comparing the periods before the COVID-19 pandemic, during the first phase of the outbreak and SoE in place and, periods after that. In terms of the unit of analysis, the assessment targeted women who were employed or engaged as a member in the MSEs in the selected MSEs in Addis Ababa by March 2020.

Alike any other reports of its kind, this study had also exhibited evident limitations. The study did not include MSEs that were in operation by the time of the COVID 19 outbreak but dissolved since then due to effect of COVID 19. Therefore, the findings relate to experience of MSEs that survived or bounced back to operation from the COVID 19 disruption. The paucity of publications and secondary data on the effect of COVID-19 on enterprise operations had made it difficult to conceptually embed the study on a founded framework and practice.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

Women's economic empowerment hinges on three pillars, access to resources (including income from employment, properties, skill and knowledge, and health), control over resources (for instance owning own bank account, property deeds etc.) and decision-making power regarding one's own economic situation (which is usually influenced by institutional practices, policies, and laws and, socio-cultural norms). The relative state of a woman's economic empowerment can be understood as a process of gaining or losing in the aforementioned components. That being the case, due to structural and institutional constraints, the state of these components could be affected in a way that is detrimental to women's better empowerment (or leading to dis-empowerment). Among such barriers were systemic economic shocks and instabilities resulting from catastrophes such as the COVID-19 pandemics.

2.1 Micro and Small Enterprises - Major Employers of Women in the Workforce

The 2016 small and medium enterprises development policy and strategy of Ethiopia arose from GTP II and revised from its 2012 version. The policy and strategy have a vision to see vibrant and competitive micro and small enterprises capable of providing diversified and solid foundations for industrial development. (Gebreselassie, 2020). [The objectives set out include], create extensive employment opportunities with living wages, reduce poverty and enhance equitable distribution of income; contribute towards competitive and sustainable economic growth thereby creating foundations for industrial development and, linkages with rural development; and. create broad-based developmental investors in urban centers.

The Micro and Small Enterprise Development Policy and Strategy document explicitly indicated that Micro and Small Enterprises (MSEs) were the key instruments of job creation in urban centers, whilst job creation is the centerpiece of the country's development plan. Moreover, the MSEs have a critical role to play in the country's industrial development (FDRE, MUDH, 2016). In supplement to this a study by EEA stated that MSEs are described as the natural home of entrepreneurship and most big businesses in Ethiopia start as MSEs (EEA, 2015).

The recent definition of MSE adopted in the policy document is based on their asset value registered and number of employees, classified by two broad sectors

as Industry (including manufacturing, construction, and mining) and Service (retail trade, transport, hotel, tourism, and information technology and maintenance services) as shown in Table 1.1 below.

Table 1.1: Revised Definition of Micro and Small Enterprises

Level of Enterprise	Sector	Head count staff	Total asset ETB	Total asset USD
Micro Enterprise	Industry	≤ 5	≤ 100,000	≤4630
	Service	≤ 5	≤ 50,000	≤2310
Small Enterprise	Industry	6 -30	101,000- 1.500,000	4630 – 69500
	Service	6 -30	50,001 – 500,000	2310 – 23,150

Source: FDRE MUDH, MSE Development Policy and Strategy, 2016

MSEs have been major employment outlets for most employed women in Addis Ababa in particular and in the country in general. The vulnerability of women working in MSEs due to the COVID 19 shock emanates mainly from the weak and unstable economic standing of most MSEs, as they are yet in the process of growing in productivity, assets, and market performance. Any sudden shock in the economy threatens the survival of MSEs’ thereby economic state of its employees.

The COVID-19 incidence led to slowing down of the general economic activities of the society and affected women disproportionately more than men (UNWOMEN, 2020). The next sections of this chapter extensively discuss unfolding changes in the micro and macro-economy due to the COVID-19 pandemic in Ethiopia as of early 2020, focusing on women.

2.2. Macro Level Effects of COVID-19: Overview

The COVID-19 have brought about substantial economic and social impacts on Ethiopian economy (WB, 2020; Girum etal. 2020). The World Bank had provided the overview of major constraints posed by COVID-19 including the closure of firms. A survey conducted by the bank attested about 42% of the sampled firms were either temporarily or permanently closed in the first round. (Girum etal, 2020). The monitoring assessment of COVID 19 impacts on firms in Ethiopia reported that the vulnerability of own-account and micro firms to the COVID-19 pandemic is higher than for large firms. Also, younger firms (those that are less than 5 years in operation) were reported to have experienced higher likelihood of closure than well-established firms (Girum etal, 2020).

Such closures have severely impacted job seekers, especially young women who have little experience and are constantly seeking jobs. Limited activities of jobs lead into reduction in output and consumption-especially manufacturing and services - triggered by loss of demand as well as disruption of supply chains. Overall, the impacts of COVID-19 caused broader supply and production disruptions, for both food and non-food items (domestic and imported); slowing of construction which accounts for the lion's share of 'industry' in sectorial GDP and is a substantial source of jobs, in urban areas and through work on large national infrastructure projects. [This has a] knock-on effects on small businesses/enterprises and self- as well as wage employment in both the formal and informal sectors, especially in the services sector, affecting larger urban centers most sharply, with business closures and rising unemployment or loss of livelihoods (UN Ethiopia, 2020).

The pandemic directly impacts a complete loss of employment in some sectors such as the tourism revenues mainly due to travel bans around the world and local political disruption, associated with social unrest in the northern regions of the country (WB, 2020). This impacts livelihood of women since the sector takes 8% of the total employment (Alemayehu, 2020).

Declined credit to private enterprises comprises other areas of major drawback caused due to COVID-19. The WB recent survey reported that the credit provided to the private sector continues to represent a small share (36%) of domestic credit, while credit to the public sector (state-owned enterprises and the central government) represents more than 63% (Girum et al, 2020). This situation severely impacts women employment as the private sectors accounted more than half (52%) of total job creation between 2003 and 2018/19 in urban areas of Ethiopia (Girum et al, 2020r; World Bank, 2020)

2.3. COVID-19 Pandemic: Economic Effects at Household and Individual Level

The pandemic has affected multiple spheres of life including economic and agricultural activities, food security, the burden of care and unpaid care work, education, and GBV. The economic outcome on women and men at micro level is manifested in different forms including loss of job/employment, reduction in income, shift to other mostly less paying and unstable domain of work, deteriorated economic empowerment of women due to decreased access and control of resources and

decision making as well, use of choice towards desired outcome (UNWOMEN, 2020b).

Early assessment of the effect of the pandemic on household economic situation by the EEA, (Degiye, et al, 2020), based on baseline data collected by the World Bank, revealed that the pandemic in Ethiopia has created substantial dynamics/changes in the spatial and sectoral distribution of employment conditions following the pandemic. Although the normal operation of nearly all sectors have been adversely affected since the outbreak of the pandemic, agriculture saw the least effect, where only 4.3% of households surveyed reported normal operation is affected for various reasons.

Even though the impact in livelihood and employment affected both men and women, women were disproportionately more affected (UNWOMEN, 2020 b). For instance, a World Bank report indicated that women experienced the largest drops in employment rates at the onset of the pandemic. Although worker layoffs were limited in scale, women employees were affected the most; 64% of laid off workers in April, [2020] were women. Layoffs have tapered off in later months, yet women were still disproportionately affected. Despite making up only 42% of the workforce, 57% of workers laid off in June were women. Christina et al (2020)

According to the study by Degiye, et al, (2020), the impacts of the pandemic on income of households varied across sectors, regions, and place of residence. About 58 percent of households engaged in non-farm business have experienced income loss, whereas 27.5 percent of them have lost their entire income since outbreak of the pandemic. The second source of livelihood adversely affected by the pandemic is remittance from abroad, 39 percent of the households reported near-total loss of their income. Other losses of livelihoods including farming (39.5 percent) investments and savings (34 percent), domestic remittance (33 percent), wage (21 percent), and NGO assistance (20 percent). Other studies based on phone surveys in the months following the pandemic in Ethiopia [May- Sept 2020], similarly reported job and income loss by urban poor households particularly those in small and informal business (Hirvonen k, 2020, Harris D. et al 2020)

The assessment of UN-WOMEN, (2020 b)) reported that the economic activities of approximately 7 out of 10 respondents changed due to COVID-19 with women and men in a worse position as a result of the pandemic and associated measures. The study found that “Women, previously in paid employment, were more likely than men to transition into unemployment or into the ‘not employed’ category (i.e., not available to work, busy with unpaid care work, etc.)” Furthermore, there was an increase of 2 % in the number of women who were freelance self-employed

comparing pre and post onset of the COVID-19 period, whereas proportion of women who have business engagement with employees decreased. Women engagement in non-agricultural casual work or odd jobs has increased in the same period. These changes in employment status of women to shift to odd jobs were possibly caused by the loss of formal jobs.

In terms of individual income and level of financial difficulty, various reports such as Christina et al, (2020) demonstrated that both men and women were equally affected by decline in income: proportion of respondents who experienced decline in personal income were 60 % and decline in household income, was 70 %. By location, more women residing in semi urban areas reported decline in income compared to those in urban. Related to food security, more women than men reported that they had to eat less or skip a meal because of lack of money or resources during the pandemic. Women reported reducing food consumption to a larger extent compared to drawing on savings than their male counterparts (Close to 90% of respondents reported increase in prices of food they normally buy (UNWOMEN, 2020b).

2.4. COVID 19 Pandemic: Social Consequences at Household Level

The social consequences of COVID-19 on the lives of women and men are manifested in the dimensions of health, education, safety/security, Gender Based Violence (GBV) and other intra household relations such as change in work load of unpaid care work at home.

2.4.1. Education and the Effects of COVID-19 Crisis

Ethiopia is not an exception for the effect of COVID-19 on the education sector. It is among the countries which declared county-wide school closure at all levels of education on the 15th of March 2020 (MOE, 2020a). More than 26 million students were affected. Beyond its effect on students learning and the instructional process, the pandemic has created socio-economic impact on school children and parents. Children's well-being became at risk because of interruption of school-based support mechanisms such as protection, health, and school feeding ... (United Nations, 2020b). In Addis Ababa most students in government schools were beneficiaries of school feeding program, which was also a huge economic support to

poor families. School closures therefore has brought an indirect economic consequence on poor families, including women operating in MSEs and who have dependents as own children or younger siblings whom they support.

Furthermore, while women in MSEs have already faced job loss or limited work engagement due to the COVID 19 incidence, those who had school age children faced additional barriers and increased care taking responsibilities during school closures, which will likely prevent them from transitioning back to work during the economic recovery phase. Therefore ‘In the context of gender norms where care work is traditionally shouldered by women, school closure puts additional burden of care on women and hence may affect their mental and physical wellbeing’. (UNICEF-Ethiopia, 2020).

2.4.2. Health and the Effects of COVID 19 Crisis

Apart from the direct effect the infection of COVID-19 virus brought on health of people, the pandemic has induced disruption and cut in the other regular health services, particularly to reproductive health services including maternal and new born health, family planning, HIV testing counselling and treatment. The disruption brought about discontinued or limited service to people who needed the service (UNWOMEN, UNFPA, 2020). various studies documented the same for instance, a review on effect of COVID 19 on maternal health service found that essential maternal health services have been significantly disrupted due to COVID 19 pandemic in Ethiopia. The proportion of services disrupted compared to pre - COVID times were found to be ANC (26.35%), skilled birth attendance (23.46%), PNC (30%), family planning (14%), and abortion care (23.7%) maximum disruption of service utilization due to the pandemic. (Zewde A, et al. 2022)

Another study conducted in Gonder city in North west Ethiopia based on facility data comparing service uptake before and after the COVID 19 breakout in Ethiopia found out that COVID-19 seriously affected all aspects of HIV service uptake such as HIV VCT, HIV PICT, ART, newly started ART, TB screening, and lost to ART follow-up. (Adugna A et al, 2021)

Likewise, facility-based study in Addis Ababa found that COVID-19 had a significant burden on HIV patients to attend their routine clinical care and treatment, which may lead to treatment failure and drug resistance. The impact was on their appointments for medication refills and clinical and laboratory follow-ups. (Chilot D et al. 2022)

The fear of exposure to infection with COVID 19 and the stay-at-home requirements made people to discontinue themselves much required regular health service, particularly antenatal visits, postnatal check-ups, regular counselling, testing, and treatment for HIV/AIDs. As a result, increased unplanned pregnancies, increased maternal health complications, increased complications and negative outcomes of people living with the HIV were observed. The other health impact the pandemic caused was on mental and emotional well-being of people. Both women and men reported that they have faced stress and anxiety due to the pandemic and related situations. Proportion of women who reported as having mental and emotional problems such as experiencing anxiety and stress in fear of being infected by the virus or fear of resultant economic problems was 64 % (UNWOMEN, 2020b).

Women working in the MSEs, as part of the community, had faced with all the mentioned health problems such as non-accessibility of general health services including reproductive health services, and experience of mental and emotional problems expressed as stress resulting from fear of exposure to the virus as well as fear of resultant economic loss.

2.4.3. Gender Based Violence and Intra-Household Interactions: Linkage with COVID-19 Crisis

Gender based violence (GBV) has its roots in socio - cultural norms and practices which ascribe unequal right to men and women and put women at a lower and disadvantaged position in multiple dimensions. The GBV most commonly targets women and girls and for this reason it is commonly referred to as ‘violence against women and girls’ (VAWG). The United Nations Declaration on the Elimination of Violence against Women defines violence against women as “any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life” (UN, 1993) The perpetrators of GBV are commonly intimate partners and other male family members and acquaintances. GBV has different forms including physical, sexual, psychological and economic.

The different forms of violence are explicitly defined to guide data collection in national surveys such as DHS and in related studies are given in a UN guideline (UN, 2014). The definitions below are drawn from the guideline.

‘Physical violence may include a range of physical acts including using instruments such as knife or other materials to physically harm a woman or girl or threatening her as such. Commonly identified acts in studies and reports are listed in the Guideline mentioned’. (UN, 2014 p 15-16)

‘Sexual violence is any sort of harmful or unwanted sexual behaviour that is imposed on someone. It includes acts of abusive sexual contact, forced engagement in sexual acts, attempted or completed sexual acts with a woman without her consent, sexual harassment, verbal abuse, threats, exposure, unwanted touching, incest, etc’. (UN, 2014; p16)

‘Psychological violence includes a range of behaviors that encompass acts of emotional abuse and controlling behaviour. These often coexist with acts of physical and sexual violence by intimate partners and are acts of violence in themselves’. (UN, 2014: P17)

‘Economic violence is said to occur when an individual denies his intimate partner access to financial resources, typically as a form of abuse or control or in order to isolate her or to impose other adverse consequences to her well-being. This involves, denying her access to financial resources, property and durable goods; deliberately not complying with economic responsibilities, such as alimony or financial support for the family, thereby exposing her to poverty and hardship; denying her access to the labour market and education; denying her participation in decision-making relevant to economic status.’ (UN, 2014: P17)

In Ethiopia, violence against women and girls continues to be a major challenge and a threat to women’s empowerment. Women and girls face physical, emotional, and sexual abuses that undermine their health and ability to earn a living; disrupt their social systems and relationships; and rob them of their childhood and education. (CSA and ICF 2016). In terms of prevalence of VAWG, according to the report of the Ethiopian demographic and health survey of 2016, 26 % of ever married women in Ethiopia experienced physical or sexual violence during the 12 months preceding the survey, and 34% experienced physical, sexual or emotional violence during same period. The same report provided the prevalence across different regions and population subgroups. For Addis Ababa, about 20 % of ever married women experienced physical or sexual violence whereas about 28% experienced physical or sexual or emotional violence during the 12 months preceding the survey. (CSA and ICF 2016).

Gender Based Violence (GBV) increases during every type of emergency-whether economic crises, conflict, or disease outbreaks. Pre-existing toxic social

norms and gender inequalities, economic and social stress caused by the pandemic, coupled with restricted movement and social isolation measures, have led to an exponential increase in GBV [globally]. Many women are in ‘lockdown’ at home with their abusers while being cut off from normal support services,’ (UNDP, 2020). In relation to GBV, owing to multiple factors including the stay-at-home measure, the economic depression affecting households, loss of job and decrease in income instigated disagreement between household members and resulted in exacerbating the already present problem of GBV. The rapid gender assessment study by UNWOMEN found that both men and women in the survey believed that GBV has increased since the pandemic (74 % of female and 62 % of male respondents). Moreover about 38 % of respondents reported that they know someone affected by GBV implying that the incidence is at least 38 % (UNWOMEN, 2020b).

Some evidence documented show that an increase in abuse against women and children, exposed to violence due to the domestic confinement imposed by the lockdown and the general situation of lack of work and impoverishment (Fides, 2020). Data from few hospitals in Addis Ababa showed that, between mid-March and mid-May 2020, within the space of less than two months, more than 100 girls have been raped, some of them by close family members (UNICEF, 2020). This could likely increase due to prolonged confinement and increased tension in the household during the SoE period. Prevention and response services would be less accessible to victims of abuse and violence (UNICEF-Ethiopia, 2020).

The GBV has also trickling down impacts on economic empowerment of working women in that it may directly limit economic activity, negatively affect self-confidence and motivation to work and earn money or even affects women’s control and decision making on resources.

2.4.4. COVID-19 Crisis and Burden of Unpaid Care Work

All non-market, unpaid activities performed in households are referred to as unpaid care and domestic work. This includes both direct care of people, like looking after children or the elderly, and indirect care, like cooking, cleaning, or fetching water.” OECD, 2019. All over the world women take the greater burden of unpaid care and domestic work as compared to men. The gender gap on this is much wider in less developed countries such as in Sub Saharan Africa. The OECD report of 2019 documented that globally, women spend three times longer on unpaid care work than men, ranging from 1.5 times longer in North American countries to 6.7 times longer in South Asian countries. For sub-Saharan Africa on average women spend 2.5 times

longer on unpaid care work than men. Women in employment or engaged in paid work typically spend less hours in unpaid work compared to women who are not participating in paid work. Incidences like the COVID 19 outbreak that disrupt employment, coupled with school closures for children, has resulted in increase in domestic work burden for women.

According to the rapid assessment report of UNWOMEN (2020), prior to COVID-19, it is known that women overwhelmingly bore the brunt of work load from their reproductive role. After the incidence of the COVID 19 the amount of time spent on domestic work burden reportedly increased for both women and men. It is quite significant that the support received by women from their partners and other household members for unpaid domestic and care work increased during the pandemic and that nearly half of the men reported spending more time on unpaid domestic and care work. The unpaid domestic care work specifically listed were preparing meals for the family, cleaning the house, caring for children (feeding, cleaning, or helping them study, company them,) caring for elderly family members and other ailing members. Generally, in Ethiopia in the immediate period after the outbreak of the virus, the stay-at-home instruction and the state of emergency which was only partially implemented forced many people to stay at home most of their time. But latter this was relaxed as many people had to work to support their family as there is no other means of support.

2.5. Counter Measures and Coping Mechanisms of COVID-19 Pandemic

With respect to government responses put in place to mitigate the effect of COVID 19 pandemic, a report by Nechifor et al, (2020 cited in MoF, 2020) iterated that in order to minimize the societal and economic costs of the pandemic, the government has introduced, on the one hand, a number of restrictions/safety measures to limit the spread of the virus and, on the other hand, arrays of economic stimulus packages in the forms of wage subsidies to protect jobs, increasing food and health related emergent costs, tax waivers and direct business supports. The report included the measures taken by the government, (some extracts are shown in Box 2 below) to limit spread of the pandemic and possible adverse economic consequences.

Box 2: Some of the measures taken by the government – extracts

A. Restrictions/safety measures pertaining to movement of people and goods:
Public Transportation: a) Addis Ababa's light rail operated with 25% seat occupancy; b) Ethio-Djibouti railway operated with 50% seat occupancy; c) all other public transportation (buses, taxies, etc.) operated with 50% seat occupancy.

Movement of goods across borders - all movements across land borders, except for the flow of cargo and essential goods were banned.

B. Measures taken in relation to government services:

Working hours: a) Federal Government agencies were made to operate at a reduced capacity with significant employees working from home (effective as of March 25, 2020, until further notice); b) working hours for government agencies have been adjusted;

Flights and logistics for inland transfers: a number of discounts were given on export freight services for those in export manufacturing industries

International flights: Ethiopian Airlines has ceased flight operations to several countries in the interim

Source: (Nechifor V et al, 2020)

To mitigate the effects of the COVID-19 outbreak on the economy, the Government of Ethiopia has launched various economic measures (IMF, 2020). Mimi (2020) discussed the key macroeconomic measures taken by the Council of Ministers since March 2020 mainly to support firms and employment. These include the support from the National Bank of Ethiopia which set aside a 15-billion-birr (\$450 million; 0.45% of GDP) liquidity facility for private banks to support their clients, especially businesses adversely affected by Covid-19. With a related intention, on March 23, the Prime Minister announced 300 million-birr (which later increased to Br 5 billion or US\$154 million or 0.15% of GDP) package to bolster healthcare spending. One month later, Ethiopia announced a COVID-19 Multi-Sectorial Preparedness and Response Plan, with prospective costing of interventions of US\$1.64 billion (about 1.6% of GDP). The funds were planned to be allocated as follows: (i) \$635 million (0.6% of GDP) for emergency food distribution to 15 million individuals who are vulnerable to food insecurity and not currently covered by the rural and urban PSNPs; (ii) \$430 million (0.4% of GDP) for health sector response under a worst-case scenario of community spread with over 100,000 COVID-19 cases of infection in the country, primarily in urban areas; (iii) \$282 million (0.3% of GDP) for provision of emergency shelter and non-food items; (iv)

The remainder (\$293 million, 0.3% of GDP) allocated to agricultural sector support, nutrition, the protection of vulnerable groups, additional education outlays, logistics, refugees support and site management support (IMF, 2020). There was also an allocation of 3.3 billion-birr (\$96 million) to the tourism sector to boost organizational set up and increase employment.

Although the government has declared private business not to fire their workers during this partial lock-down period, it did not yet come up with concrete medium term plan of supporting these firms (Geda, 2020). In urban areas, there was concerted effort to freeze rent for small business with license, which is an important policy to support self-employed groups. This is because the rent of amount of business premises/shops is the most significant cost to the self-employed.

From the IMF (2020) report it was possible to learn that the government set new legislation that targeted an easy flow of tasks such as new laws facilitating ease of mobile payments—and increase of mobile transfer limits—which has the potential to transform the tech sector and create much-needed jobs; The provision of credit to micro and small and medium enterprises (MSMEs) via a quick-disbursing special window at the Development Bank of Ethiopia; and tax arrears forgiveness for all dues up to FY 2014-15. This covers 3,099 taxpayers with interest/penalties... Tax exemption for importation of products related to curbing the outbreak include the support provided to FDI in the country through the crisis and recovery, including: (i) operational facilitation of logistics in export and import process (such as free railway transport of manufacturing goods between Ethiopia and Djibouti); (ii) removal of taxes from the import of raw materials for the production of Covid-19 essential goods, and lifting of the minimum price set by the National Bank of Ethiopia for horticulture exports.

2.6. Crisis and Resilient Theories on the Operation of MSEs under COVID-19

This section would offer theories connected to crises of events and resilient operations of business firms. The causes of crisis can be either external environmental changes (market and economic conditions, political, technological, and sociological situations, terrorist attack, natural disasters etc.), and/or internal problems (mismanagement, internal conflicts, technical and production breakdown etc.). Every organization is vulnerable to crisis, it can seriously disrupt business, significantly damage reputation, and/or negatively impact the bottom line. Struggling

to make urgent decisions while the company's existence is under threat is the very definition of crisis (Kahveci, 2021). In the context of this report, the crisis causing event is the COVID-19 pandemic and it jeopardized the operations of business. Hence, an effort will be made to link the relevant theories with the operations of enterprises and the consequent ramifications on productivity and business continuity.

2.6.1. Crisis Theories on MSEs Business Operation

In a business activity, crisis come in as many varieties one may not imagine. The spectrum is so wide it is impossible to list each type (Regester and Larkin, 2005: 133). A crisis may be the result of some undesirable, and often banal, situation that may have a negative impact on the business in some respect (Fagerli and Johansen, 2003: 233). A crisis imposes severe strain on financial, physical, and emotional structures of business, and might even jeopardize the survival of the operation of MSEs (Pearson and Mitroff, 1998).

There has been a number of conceptualizations and discourses forwarded on the very essence of crisis. Fearn-Banks (2002: 2) characterizes crisis as *“a major occurrence with a potentially negative outcome affecting an organization, company or industry, as well as its publics, products, services or, good name”*. According to this author, the occurrence of crises interrupts normal business transactions and can sometimes threaten the existence of the business. A major crisis is something that cannot be completely contained within the walls of the enterprise alone. Under normal circumstances, crisis involves multiple stakeholders involved and affected in the crisis along the value chain. Of course, it is imperative to underscore that a crisis is dynamic, in the sense that it evolved in unforeseen directions over time, sometimes resulting in additional crises for the business organization to handle.

As per the arguments of crisis theories, COVID-19 emerged as one of the crises of the time and disrupted the operation of micro and small Enterprises. The input supply chains to the business have been cut down and manufactured commodities were not being supplied into the market, causing unprecedented crisis. This calls for crisis management through institutional and coordinated actions. The underlying aim of crisis management would be to make timely decisions based on best facts and clear thinking when operating under extraordinary conditions (Pearson, 2002: 70). By having, the right plans and capabilities in place before a crisis occurs, crisis damage to an operation of business can be minimized and the time to recover from it can be shortened immensely (Mitroff and Anagnos, 2001: 6, 20).

Crisis and its management hold some identifiable life cycles. Understanding the crisis life cycle is important because it can be used to foresee expected outcomes for each stage of the cycle (Gonzales-Herrero and Pratt, 1995: 26). Crisis managers such as governments and stakeholders need to approach each of these crisis stages with a focus to meet the challenges presented by different dynamics and dimensions in each stage (Sturges, 1994). Such a staged approach to the management crisis caused by COVID-19 would help to divide the crisis management functions into discrete segments executed in a specific order (Coombs and Holladay, 2007). This report has also aligned with such stage-based approach adopted by the government in the management of COVID-19 by breaking down into the cyclic occurrence of events before emergence of COVID-19, during the SoE and after lifting the state of emergency by the government. Coombs and Holladay (2007) divide the crisis management into three stages as unpacked below:

- a. *Pre-crisis stage*: The pre-crisis stage involves actions before a crisis is encountered and consists of the three sub-stages: (1) signal detection, (2) prevention, and (3) crisis preparation. The members of MSEs and stakeholders are expected to put in place a system for detecting potential crisis and responding to them. While this was a theoretical principle, early preparations for rescuing the business of small and micro-enterprises were found to be poorly and very much discouraging.
- b. *Crisis event*: The crisis event stage begins with a trigger event that marks the beginning of the crisis and ends when the crisis is considered resolved. This crisis phase has two sub stages: (1) crisis recognition and (2) crisis containment. Crisis recognition includes an understanding of how events are labeled and accepted as crisis and the means for collecting crisis-related information. Crisis containment focuses on the business's crisis response. Unfortunately, the event crisis in the context of this report is COVID-19 where both its onset and effects were still not well documented.
- c. *Post-crisis stage*: business crisis does not just end when the COVID-19 crisis ends. There are key activities that transpire after the crisis of COVID-19. The post-crisis business challenges involve three steps: (1) evaluating, (2) learning from the crisis, and (3) other post crisis actions such as follow up communication with stakeholders and continued monitoring of issues related to the COVID-19.

The life cycle perspective demonstrates that effective crisis management need to be integrated into the regular operations of a business. It entails an ongoing process. Business stakeholders are impacted by the COVID-19 crises to varying degrees, and their interests and needs are often contradictory. Addressing these

multiple and competing needs of MSE's complex audiences during a crisis is an integral component of crisis resolution for both the MSEs and its stakeholders.

2.6.2. The Perspective of Chaos Theory

A very closely related theory to crisis perspective is the chaos theory that extends to the complex consequences of COVID-19. The chaotic theory posits that COVID-19 presents a complex system with various interrelated components to the operation of small business and enterprises. Chaotic theory differs from crisis models in the sense that it deviates from a linear thinking and perspectives. The chaotic perspective rather adopts more of a system approach and looks at comprehensive environment than focusing on stages of linear development in the crisis along with the analysis of the causes and consequences of COVID-19 on the operation of MSEs enterprises. As already denoted, the crisis model approached to explain the effects of COVID-19 events on business enterprises using the general assumption of linearity emphasizing the pre, during and post-crisis segments. Such a model could be inapplicable and insufficient in many situations to deal with and fully capture the internal dynamics caused by COVID-19 crises on the operation of small scale and medium enterprises swiftly. As a result, the concept and elements of the chaos theory help to complement the assessment of effects of COVID-19 on small scale enterprise and effectively manage the environment in which these businesses function.

The chaotic systems, particularly dealing with COVID-19 and its nexus to small business operations, are subject to factors of instability that drive them towards full scale disorder in the market (Thiéart and Forgues, 1995). Chaos theory extends the systems viewpoint on the behavior of huge, complex, nonlinear systems with social and technological (highly dynamic and asymmetrical) interactions among elements and agents, pushing forward and backward the business of small-scale enterprises (Sellnow, Seeger, and Ulmer, 2002). Furthermore, chaos theory highlights the possibility of little initial alterations accumulating into enormous accumulative -often unpredictable- consequences that accelerate fundamental system changes (Thiéart and Forgues, 1995). The writers in the areas of chaos theory argued that business organizations such the small-scale enterprises need to adopt and function under a state of constrained instability to develop and evolve out of the effects of the pandemic while operating in the market.

The thoughts behind the crisis management perspective are used by MSE businesses to help reduce threats and also initiate to develop crisis plans. Hence, the

researchers' aim was to further develop the knowledge of crisis plans that MSE businesses create using customer relationship management.

The study adopted the Burnett Model to give insight regarding MSEs operations under COVID-19 in Addis Ababa. The components of the Model were applied on a number of dimensions to verify the crisis management capacity of the MSE business and also continue their resilience to the ongoing challenges. The figure below shows the various components of Burnett Crisis Management Model.

Burnett Model of Crisis Management



Figure 2.1: Burnett's Model of Crisis Management

Source: Brian Boudreaux, 2005.

The Burnett Model of crisis management presents several interrelated features. One can easily discern, four major components that make up the outer ring, time pressure, control issues, threat level concern, and response option concerns. Above all, the inner ring is composed of six major tasks that make up strategic management for owners to confront at times of crisis involving goal formation, environmental analysis, strategy formation, strategy evaluation, strategy implementation, and strategy control. All of these strategic problems were evidently prevailing in the respective operation of the MSE business in Addis Ababa City

Administration. Each of the managers and owners of the business had tirelessly worked to avert the crisis into opportunity and strived to withstand under most of the circumstances while a significant number if the MSEs were not able to fully recover and operate. Much of these details would be provided in the findings chapter of this report.

2.7. Conceptual Framework

The conceptual framework focuses on the business operations of MSEs in which women operate during COVID-19 crisis, loss of revenue and firm closures for the MSEs increased unpaid care work, and women’s coping strategies.

The figure below illustrates the interaction among various components that demonstrated the poor performance of MSEs under the emergence of COVID-19. The major components in the model are the social shocks prevailing due to COVID-19, health related consequences, and economic shocks (resulting in women employees’ poverty, and food insecurity). Of course, the framework also discusses about the coping strategies devised from individual perspectives and through institutional mechanisms.

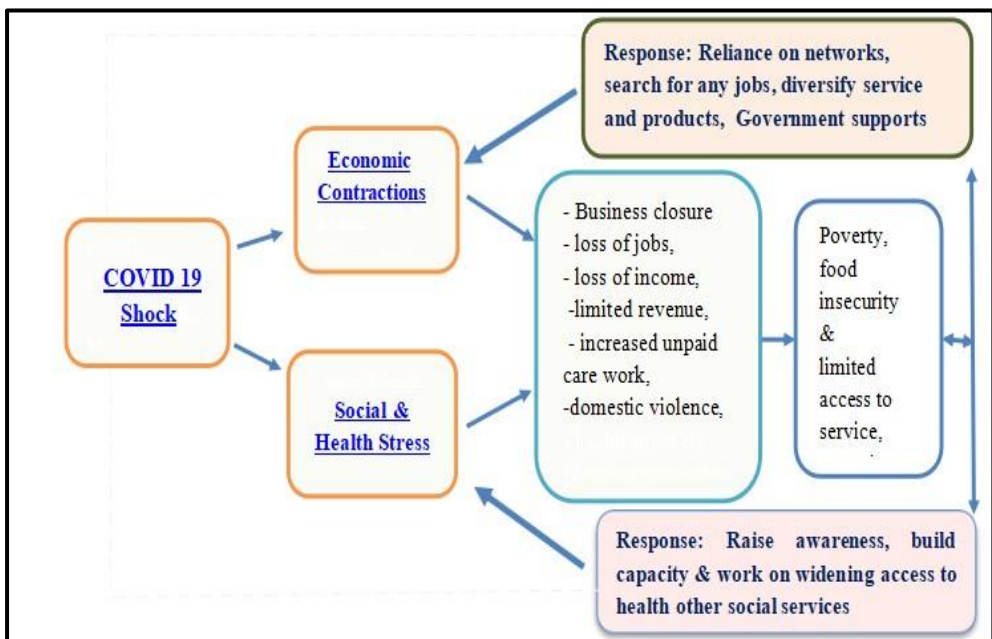


Figure 2.2: Conceptual framework

Source: Adopted and modified from Megan O’Donnell et.al. 2021

Based on the forgone conceptual, empirical, and theoretical reviews conducted, the above conceptual framework was constructed, which adopts more or less, a reactive model of COVID-19 crisis management by the Micro and Small Enterprises, informed by the practices during the pandemic in the city. The reactive model presents the efforts to curb the crisis by revisiting the situation on hand than having an established pre-plan to avert risks and crisis. The conceptual framework also presents the shocks experienced (economic and social) by business enterprises. The proactive approach strategy is built on business activities - the awareness of potential risks, self-improvement in lacking capabilities, and engaging in planning and preparing for potential disruptions. The boxes on capacity building, incentives by the government, reliance on networks and even the SoE declaration by the government were considered to be essential elements of the reactive model for crisis management. Hence, the conceptual framework presents the crisis that followed COVID-19 in the operation of MSE operations in Addis Ababa, its effects and proactive measures taken by all concerned to cope up with it.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Description of the Study Site

As already mentioned in the foregone sub-sections, the study was carried out in Addis Ababa City. Addis Ababa City serves as a political capital and the most important commercial and cultural center of Ethiopia. The city is located at the geographic center of the country and bordered with the Oromia National Regional State in all directions. The city has 11 sub-cities (Kifle Ketema), and about 116 sub-districts (Wereda) which is the smallest administrative unit (Erena D. et.al, 2017). Based on the projected population size from last census of 2007 the estimated population size of the city by 2020 was 3,689,000 of which 1,743,000 were men and 1,946,000 women (CSA, 2013). Addis Ababa as a study area has been selected mainly because of the COVID-19 virus exposure and resulting economic shock were most felt in the city. In addition, most MSEs operate and provide qualifying services in Addis Ababa City. Thus, it is expected that examining the situation of employed women in relation to COVID-19 shock in this city would help us to understand the situations in other urban centers as well.

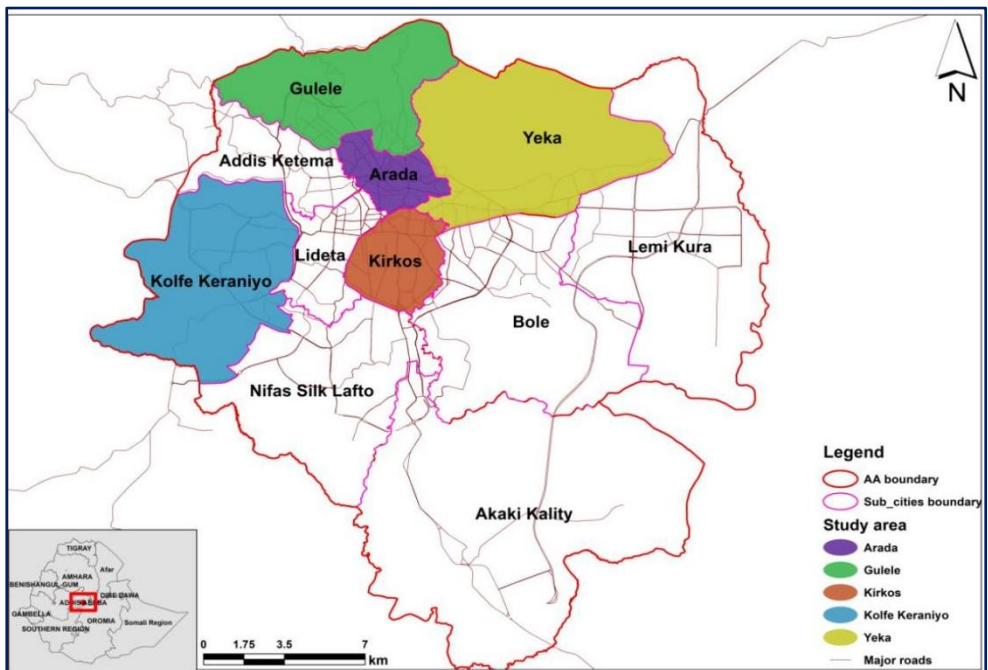


Figure 3.1: Map of the Study Site by sub cities

Figure 3.1 illustrates the location map (which is more of administrative) of the study sites selected for the assessment.

The economy of Addis Ababa is dominated by the service sector, which could contribute up to 75% of the city's GDP. Although Addis Ababa has been the highest employing urban center in Ethiopia, unemployment among women has been found to be much higher (19.1%) compared to the unemployment of men which stood at 10% over the last years. To reduce the prevalent unemployment, the city government organizes the unemployed in micro and small-scale enterprises (MSEs) and provides support in the form of access to loans, training, and market link. Hence, MSEs have been serving as the prominent employment generators and outlets in the city (Erena D. et.al, 2017).

Administratively, the city is sub divided in to 11 sub-cities and 116 Woredas. The study covered about half of the sub cities in Addis Ababa i.e., five sub cities, namely, Gulele, Yeka, Arada, Kirkos and Kolfe Keraniyo. Women in selected MSEs from the five sub-cities were included in the study.

3.2. Study Approach, Design and Data Collection Methods

The research adopted mixed methods involving both quantitative and qualitative techniques, where broadly both quantitative and qualitative data were generated. Major primary data were collected through a survey of sample employed women in MSEs in Addis Ababa. In-depth and Key Informant Interviews (KII, IDI), and Focus Group Discussions (FGDs) were employed to generate qualitative data as well. The data collection took place in the period October 4 – 14, 2021.

The study adopted a cross sectional and correlational study design where the target group comprises working women in the MSEs in Addis Ababa. While a cross sectional group was selected as study participants, part of the data was historical data acquired by retrospective questioning to capture experience of women before and after the COVID 19 incidence.

3.2.1. Survey of employed women members of MSEs

A survey of 609 selected employed women in selected MSEs has been conducted to capture their socio-economic and livelihood situation after the COVID-19 incidence as compared to the state before the outbreak of COVID 19. Based on structured questionnaire, data were collected on their background characteristics such as their age, education level, income level, marital status, household size,

number of children they have, dwelling structure, availability of basic services as well as the types of occupations they were engaged in. The survey gave attention to economic crisis caused due to the COVID-19, and institutional and individual mechanisms employed to address the challenges. As opposed to the in-depth interviews, the survey particularly was intended to measure the prevalence of socioeconomic outcomes encountered by women in MSEs (what proportion were affected) and its variation across different subgroups of women categorized by demographic features. Respondents in the survey were women members or employees of sampled MSEs that were present by March 2020.

3.3. Sampling Techniques and Sample Size Determination

3.3.1. Sampling Procedure

For the quantitative survey, the target population was all women working in MSEs by March 2020, in Addis Ababa. A multistage sampling technique was used as sampling method. The first stage was to select purposely five sub-cities out of the 11 sub-cities in Addis Ababa, by considering coverage of all direction of the city, those in the central and dense area as well as those bordering the outskirts of the city. The purposive selection of the sub cities in this manner is in consideration of capturing various challenges and possibilities that MSEs face in accessing their inputs as well as in getting market access to sell their goods and services. Accordingly, five sub cities (as consisting of clusters of MSEs) were selected, namely, Arada, Gulele, Kirkos, Kolfe and, Yeka sub-cities. From each sub-city, the list of all registered MSEs in these sub-cities was acquired. As the second stage of sampling, MSEs having at least one-woman member or employee were identified and a random sample of MSEs from these was taken. As the last stage of selection of study unit, one female member/employee from each selected MSE was selected to form the sample of employed women in MSEs. If the selected employee was not accessible or did not consent another member/employee from the same MSE was selected. Contacting the selected MSEs was facilitated through contact persons working at respective sub city and woreda MSE coordination desks. As most of the MSEs in the city operate at a collective shade houses/building, locating them and conducting the survey was easier.

3.3.2. Sample Size Determination

The sample size was calculated with a one sample proportion estimate formula with 95 % level of confidence, a 5% margin of error and proportion $p = 0.5$. Moreover, as the sampling is multistage involving cluster sampling and, not purely a simple random sample, a design effect of 1.5 was applied. A 10 % increase on the calculated sample size is applied to account for non-response cases. The final sample size determined was $n = 634$. A total of 609 women employed or members of MSEs in the five sub cities had participated in the survey resulting in a response rate of 96%. The major areas of engagement of the MSEs comprised manufacturing, services and construction.

3.3.3. Target Groups

The major study populations for the assessment were women who have been working in the sectors by March 2020. For the qualitative aspect of the study, the target population included government officers at distinct levels, women MSE workers themselves and managers of MSEs. The participants for the in depth and key informant interview were purposively identified with the assistance of officers working in sub-cities and wereda enterprise development experts. The table below summarizes the target groups and methods of data collections.

Table 3.1: Target groups contacted during fieldwork as sources of data

Target population	Method of data collection	Number of cases	Instrument
Women employees and MSE members	Survey	609 respondents	Structured questionnaire
MSE member /employed women with special attributes/ and cases, MSE leaders	IDI	9	Interview guide
	KII	4	Interview guide
Relevant officers at sub-city administration and Agencies for MSEs	FGD	2 FGDs from two sub-cities with wereda experts, average of 5 persons each	Discussion checklist

Source: Researchers' own construction, 2021

3.4. Data Management and Analysis

The survey data collection and compilation were conducted with a KOBO application using tablets and the analysis was carried out using the SPSS and STATA software. The analysis involved, descriptive summary tables, bivariate cross tabulations, graphs and charts, computation of descriptive measures such as proportions, means, medians and standard deviation of major characteristics of the study group and, also that of socio-economic outcomes after the COVID-19 outbreak as well. Analysis of change in women's economic status and resultant living conditions, comparing before and after the COVID-19 shock was carried out by use of graphs, charts and regression models. In addition, binary logistic regression model was applied to analyze variation of socio-economic effects by socio-demographic characteristics of the participant women. Generalized Estimating Equation (GEE) model was applied in order to examine variation in economic consequences across the three reference time periods in a regression model along with other possible factors having association with the economic consequences. The models are further described in chapter 4, the results section as well as in annex.

CHAPTER FOUR: RESULTS AND DISCUSSIONS

In this section, findings from the survey, in-depth and key informant interviews were presented. The main findings of the study were organized along with the research questions of the study.

The survey of women members of MSEs, using structured questionnaire, generated data on 609 cases regarding self-reported livelihood status of women (state of employment, income, economic activity level, etc); their control and decision making status on own income/resource; living conditions of the women and their households in terms of access to food, other basic needs and expenses; their time use in productive and reproductive responsibilities including on paid work and unpaid domestic work; intra household interaction including exposure to all forms of domestic violence; comparing before and after the incidence of COVID-19 crisis in order to capture the change in the aforementioned variables due to the COVID-19 shock. In addition, data on background socio demographic characteristics of the respondent women were collected. This made analysis of women’s economic outcomes by their background socio demographic characteristics possible, especially after the COVID-19 occurrence.

The experiences of participants were captured during distinct three periods namely, period 1- April - September 2020 - immediate after COVID-19 outbreak and of the State of Emergency (SOE) period; Period 2 - October – December 2020 - just after the SOE was lifted; Period 3 - January 2021 – July, 2021 a later or recent period. The list of variables is shown below.

Table 4.1: Study variables included in the survey

Background socio-demographic Characteristics	Change/ Effect experienced in the three marked periods after the outbreak in:
Age	Employment status
Marital status	Average monthly income
Family size	Access to food/challenge to buy food
Number of dependent children and other dependents	Access to non-food basic needs
Educational attainment	Control and decision making on income
Average monthly income,	Domestic work burden
Control and decision making on income	Experience of stress
MSE sector	Domestic violence
Job type	Time use

4.1. Results from the Survey

4.1.1. Socio-Demographic Background of the Women Interviewed from MSEs

Table 4.2 and 4.3 present the distribution of study participants by their socio-demographic characteristics. The age distribution of participants in the survey showed that the largest group, accounting for 50%, was in their twenties (20 -29 years of age) and the median age was 28, age below which half of the respondents are found. A bit higher than a quarter of the sample (26%) were in their thirties (30-39 years of age). About 12 % are in their forties. In small proportion (3.4%) we found women below age 20. This shows women in the MSEs are predominantly young which entails that their experience in business must be limited. One of the reasons that MSE members being dominantly young is during the formation of MSEs with government support the job creation strategy targeted the unemployed youth.

Table 4.2: Age distribution, marital status, and educational attainment of the sampled members

Age	Frequency	Percent	
Below 20	21	3.4	
20 – 29	302	49.6	
30 – 39	159	26.1	
40 – 49	75	12.3	
50 – 59	41	6.7	
60 +	11	1.8	
Total	609	100	Median age = 28
Marital status	Frequency	Percent	
Single	258.0	42.4	
Married	246.0	40.4	
Separated /divorced	68.0	11.2	
Widowed	37.0	6.1	
Total	609.0	100.0	
Educational attainment	Frequency	Percent	
Illiterate or read and write only	55	9	
Primary level 1-8 grade	221	36.3	
Secondary level	226	37.1	
Vocational Edu., Diploma and Degree	107	17.5	
Total	609	100	

Source: Survey 2021

Most respondents were single (42.4 %), while married women constituted 40 %, in close proportion to those in the never married group. The fact that most being single is expected as most women in the MSEs were young and in twenties and being in the urban center as well. Distribution of respondents by their family size showed that more than a third of the sample, about 36%, were in a family of size of 3-4, close to another third of the sample, 32%, were in a family of size 1–2. The remaining third were in a family of size five or above. The median family size was 3.

To examine number of dependents that the respondents have, data were collected on number of children by their age and also number of other financially dependent persons. The summary showed that fifty percent of respondents do not have children while 35% have 1-2 and 13%, 3-4 children respectively. On the other hand, a large proportion, 42% of respondents, (or about two in five) have dependent children aged below 15 years. Those with very young children, of age under 5, are about 20% (or 1 in 5 of respondents). In addition, about 47% of respondents reported that they financially support at least one person other than themselves. This shows that women in the MSEs have considerable dependency burden to carry, and the COVID induced economic crisis affected heavily women with dependents. In addition, due to the disruption of work just after the outbreak and because of the SoE, women with dependents were the ones who were pushed to spend more time in unpaid domestic care as subsequent results depict.

The distribution of family size, number of dependent children and number of persons supported financially were essential attributes and descriptive indicators that offer clues regarding the economic, financial, and social burden of the women under the COVID-19 incidence

The distribution of respondents by their educational attainment showed that about 36% and 37% of respondents were at primary (grade 1-8) and secondary (grade 9-12) level of education respectively, whereas those with some post-secondary education (vocational training, diploma, or degree) constitute about 18 % only. A smaller proportion, 9% (or close to 1 in 10), of the sampled women have no formal education, illiterate or just can read and write. The fact that most, 82%, being with secondary level schooling or less indicate that they have no formal technical/professional or skill trainings. That clearly mean the businesses they establish and involve in must have faced lack of required skill and knowledge for a successful enterprise, even before the time of the crisis. Therefore, the women in the MSEs were vulnerable in many dimensions in the face of the COVID 19 crisis.

Table 4.3: Distribution of the study group by socio demographic characteristics, n= 609

Family size	Number	Percent	
1 – 2	196	32.2	
3 – 4	220	36.1	
5 – 7	159	26.1	
8 – 12	34	5.6	Median family size = 3
Number of children	Frequency	Percent	
Has no child	305	50.1	
1- 2 children	210	34.5	
3-4 children	80	13.1	
5 + children	14	2.3	
Total	609	100.0	
Women with dependent children	Number	Percent	
aged under 5	125	21%	
aged below 15 years	258	42%	Includes preceding group
with no child	305	50%	
Number of persons the respondent supports financially	Number	Percent	
None	322	52.9	
1-2	223	36.6	
3 and more	64	10.5	

Source: Survey 2021

Thus, the biggest reported family numbers fall under the category of 3 to 4, about 36%. This figure was closer to the national average. The median family size was reported to be 3. It is also good to take note that there were families with 8 to 12 members although their proportions were fewer as compared with other categories. About 80 % of the MSE members or founders either do not have children or have only 1 to 2 children. One paradoxical finding is that about 52.9 % of the MSE members or founders do not have persons who were financially dependent on them and their income. This was a bit inconceivable in the context of Ethiopian nationals and during COVID-19 period, that the workers in MSEs do not have persons that expects their financial support.

4.1.2. Work Engagement and Income of Participant Women in the Survey

The summary in Table 4.4 showed the distribution of respondents by job category, MSE sub sector and average income level they had just before the COVID-19 outbreak, by March 2020, as base line. It is found that nearly 60 % were working as none managerial skilled workers, directly involved in manufacturing, or providing service of the MSE that they were working with, while 11 % were engaged in unskilled work. About 29 % of them were mainly engaged in administrative and financial management of the MSEs (as manger or accountant/cashier). With regard to participants’ average monthly income distribution, the larger proportion of women, about 50 %, used to earn on average in the range of 1001 – 2500 birr, followed by 26 % were earning in the range of 2501 – 4000 Birr. The median average monthly income reported was 2400 birr. This level of income is rather low to cover living expense of an individual considering the cost of living in Addis Ababa. The poverty line for 2020 at 2.15 USD per day and at 2020 exchange rate is about 2547 birr per month. This implies that more than half of the MSE workers were already earning below the poverty line even before the COVID crisis.

Table 4.4: Distribution of study group by job category, sector, and average income, n=609

Main Job type	Number	Percent	Remark
Manager/accountant/cashier	179	29.4	
Skilled worker	363	59.6	
Unskilled worker	67	11.0	
MSE broad Sector	Number	Percent	
Manufacturing	478	79	
Services	127	20.4	
Construction and Mining	4	0.6	
Monthly average Income	Number	Percent	
Up to 1000	60	9.9	
1001 – 2500	304	49.9	
2501 – 4000	157	25.8	
401 – 5500	36	5.9	Median Income = 2400 birr;
above 5500	52	8.5	Mean income = 3506

Source: Survey 2021

4.2. Major Socio-economic Outcomes Experienced after the Outbreak

Total loss of job or much decreased engagement in paid work; total loss or substantial decrease in income; serious financial challenge to buy food and also to meet other basic needs such as payment for house rent, transportation and other expenses are among the main economic consequences reported to be experienced by the participants after the outbreak of COVID19. These outcomes were described in the subsequent subsections

4.2.1. Effect on Major Socio-economic Outcomes during the Immediate Period after the Outbreak and SOE (March-August 2020)

The effect was much prevalent in the immediate period after the outbreak and where the SoE was in place, (March – August 2020). As shown in the figures 4.1 - 4.4, considerable proportion of the study group experienced job loss (34.5 %) and much decreased work engagement per week or being put on leave (19%). About (46%) reported they faced no change. Likewise significant shrink in average income was reported by many. Accordingly (36.3 %) reported total income loss while (28 %) reported substantial decrease in income as economic slowdown is affecting them. The effect was directly reflected on problems of accessing food and meeting expenses for basic needs. From the study participants (40.6 %) reported that they faced serious challenge to buy food for themselves and family, and even more proportion (70.6%) faced difficulties to meet non-food basic needs or cover expenses such as for house rent, transport, and the like, during the period March to August 2020.

The implication of this in the way of living of the women in MSEs and their families is huge. Owing to the fact that most were already in a weak state in their personal and financial capacity, they easily fell further down to poverty and became dependent on others for survival. Whatever was achieved towards economic empowerment was jeopardized and reversed. It is also possible to see that MSEs should have strong environmental risk assessment ability and fallback plans in advance for possible business failures due to potential challenges.

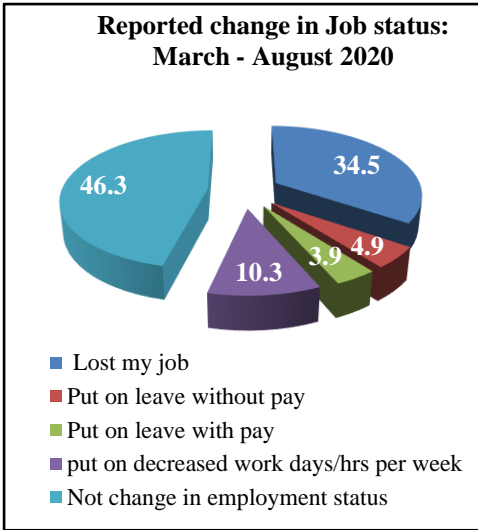


Figure 4.1: Change in job status

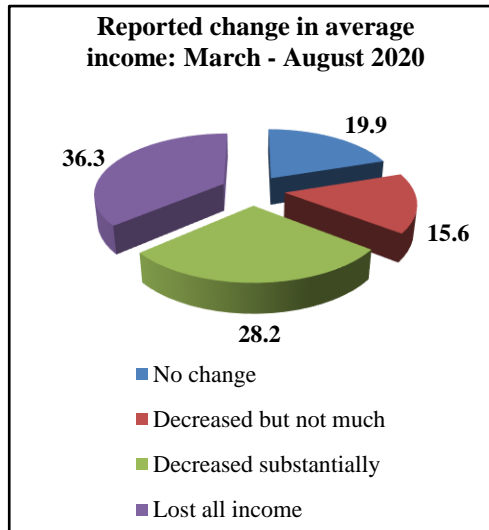


Figure 4. 2: Change in average income

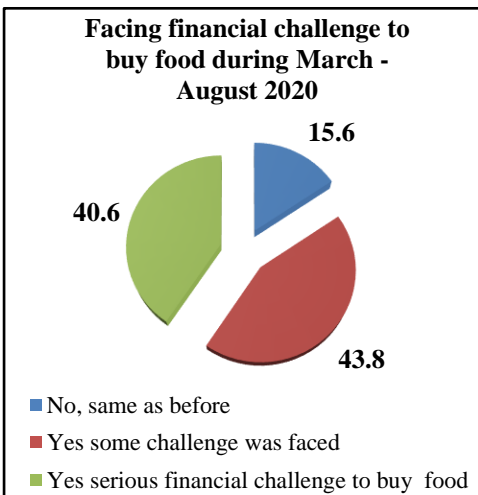


Figure 4.3: Financial challenge to buy food

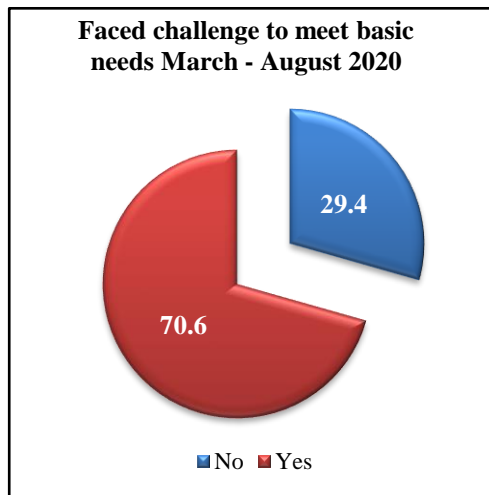


Figure 4.4: Financial challenge to meet other basic needs

Source: Survey data, 2021

Source: Survey data,

However, in the later period after the SoE was lifted, from September 2020 onwards, economic activities started to revive, regaining employment status and also improvement in average income were gradually achieved. Consequently, reported challenges were reduced in affording to buy food and covering expenses for basic needs; however still, for smaller proportion of the study group the challenges

reportedly persisted. This was depicted in the comparative figures on proportions of the study participants that experience change in employment, decrease in income and difficulties in meeting cost of food and other basic needs over the three marked periods, March - August 2020 (P1), September -December 2020 (P2) and, January-July 2021 (P3), as shown in figures 4.5, 4.6, 4.13 and 4.15.

4.2.2. Change in Employment Status and Average Income over the Three Reference Periods

Prevalence of total job loss declined from 34.5 % to 8 % and 2 % over the periods P1, P2 and P3 respectively, showing a 94 % recovery. However, proportion of women in reduced work engagement increased from 10.3 % during the SoE period to 17 % in the period after the SoE was lifted, September – December 2020. Later, it showed a significant decline to 6% after the turn of year 2021, in January to July 2021 period. Proportion of those who reported to be on temporary leave from work actually increased from 9 % to 13.7 % and 12.5 % with an average rise of 39% in the three periods.

The owner of a garment enterprise, at Arada Sub-City and Woreda 7, bitterly expressed her disappointment on the shocks caused on job losses due to the outbreak of COVID-19 and the incessant crisis in her enterprise. She provided a narration stating her experiences as follows:

My enterprise was established 3 years ago. I was working smoothly before the outbreak of COVID-19. I used to have 60 machines and 70 employees among them 70% of workers here were females. About 56 of them engaged on sewing clothes while 14 of them were serving as assistants. Following the outbreak of COVID-19, the business turned to almost zero as a result of which I decided to decrease more than half of my workers. Currently, there are only 20 employees and I just stopped hiring any more. These numbers could still decrease from time to time and going slowly down. The workers expect salary increment which I cannot do at all even after the recovery of COVID-19.

However, the quantitative findings demonstrated that full time employment increased from 46.3 % during the SoE period, just after the COVID-19 outbreak, to 61.4 % in the immediate period after the SoE was lifted, September – December 2020, and to 80% in the later recent period of January – July 2021. (Figure 4.5).

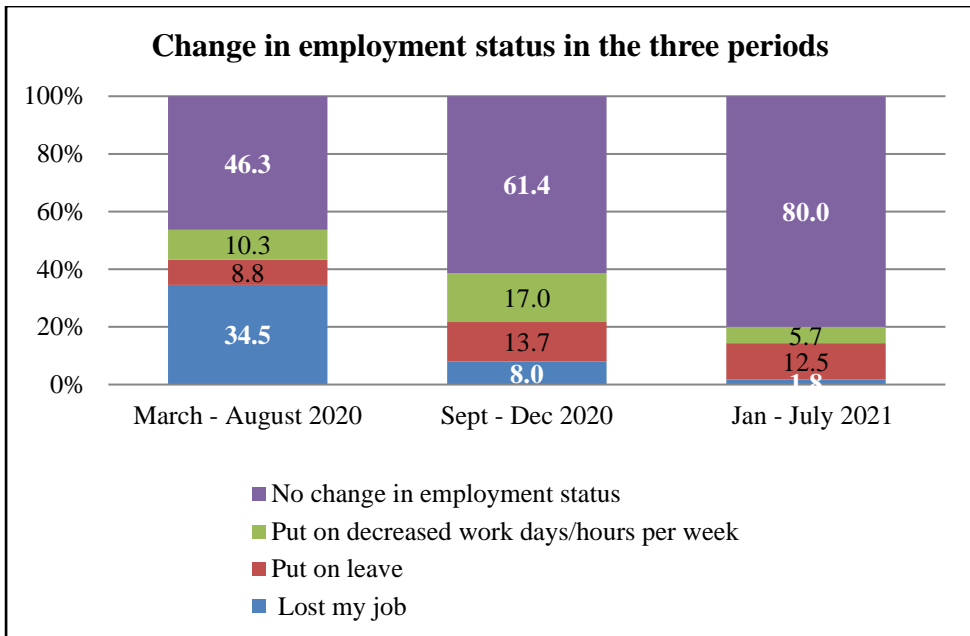


Figure 4.5: Change in job status over three periods

Source: Survey data, 2021

Considering change in average income, (Figure 4.6), proportion who reported total income loss declined from 36.3 % to 6 % and then to 3 % over the three periods respectively, with a recovery rate of 92%, over the considered period, March 2020 to July 2021. The proportion of study participants who reported substantial decrease in income, compared to the period before the COVID-19 outbreak was 28.2 % during the SoE period but it actually showed increment to 34% in the immediate period after the SOE was lifted, Sept – Dec 2020, to decrease later to 16 % in the period Jan – July 2021. This showed that even after the SoE was lifted and economic activities revived job security and income gain were still challenged, improvement comes slowly to bounce back to the state before the outbreak of pandemic. For another group of study participants moderate decrease in average income was reported and the proportion of cases was increasing over the three periods as 15.6 % to 33.7 % and 41.7 % respectively. Those who reported that their average income was at similar level to that of before the COVID outbreak were 20 % for the SOE period, 27 % for the immediate period after the SOE was lifted and to rise to about 40 % in the recent period, January – July 2021 (Figure 4.6). This implies that 60 % of study participants were still at a decreased average income level by July 2021 when compared to the time before the COVID-19 outbreak.

Therefore, for many MSEs bouncing back to normal business was difficult even after a year from the outbreak. Women in the MSEs therefore faced persistent economic loss (depressed employment and income) for a long time after the outbreak. The women’s self-preparedness in terms of skill development and innovative attitude, among others, would be very important to diversify their work engagement and to stay employed. External support in the form of availing pertinent skill development and also financial support to boost business operations would have helped to maintain economic status of women in MSEs

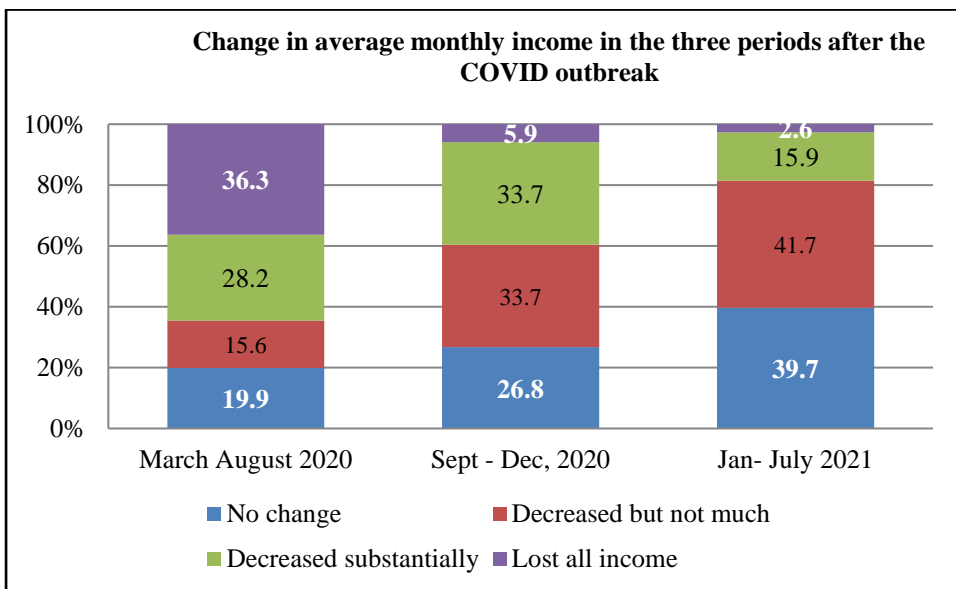


Figure 4.6: Change in average monthly income over three periods

Source: Survey data, 2021

4.2.3. Change in Domestic Unpaid Work Burden after the COVID-19 Outbreak

Participant of MSE members were asked whether they experienced increased domestic work burden after the COVID-19 outbreak particularly during the SoE period and later after SoE was lifted. During the immediate period after the COVID-19 outbreak, and in the SoE period from the total study participants, about 9 % reported substantial increase and about a quarter reported increase but not substantial in domestic unpaid work burden compared to the time before the outbreak. About 66% reported no change. In the subsequent two periods, Sept. –

Dec. 2020 and in Jan. – July 2021, proportion experiencing substantial increase in unpaid care work declined to 5.4% first and later slightly to 6.2% respectively. The proportion who reported no change in domestic work burden increased from 66 % to 69 % and to 76 % in the three respective periods (Figure 4.7). Considering the subgroup of married women in the sample, reported increase in domestic unpaid work burden was generally higher compared to all women group but the pattern over the three periods was similar (Figure 4.8). Married women compared to single ones have normally additional household responsibilities of caring for spouse and children and would spend more time on care work. When the married women in MSEs discontinue paid work outside due to the COVID crisis and closure due to the SoE and taking in to account school closures and children being at home, it is expected that women shift their available time more to domestic chores. As a result of this married women would have less time to look for alternative paid work engagement compared to single women.

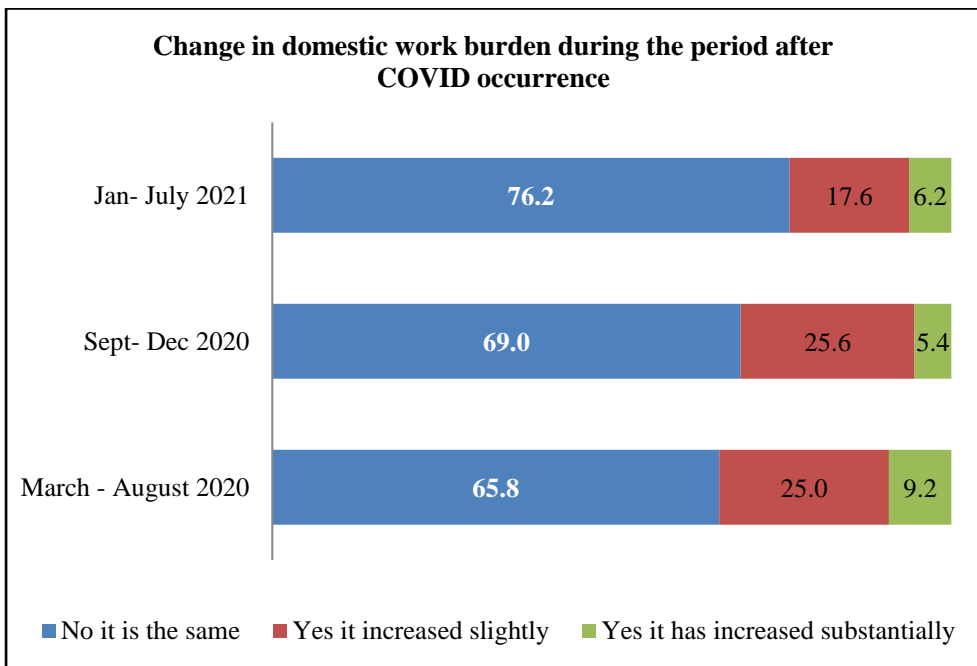


Figure 4.7: Change in reported domestic work burden after the COVID outbreak, all women in the sample

Source: Survey data, 2021

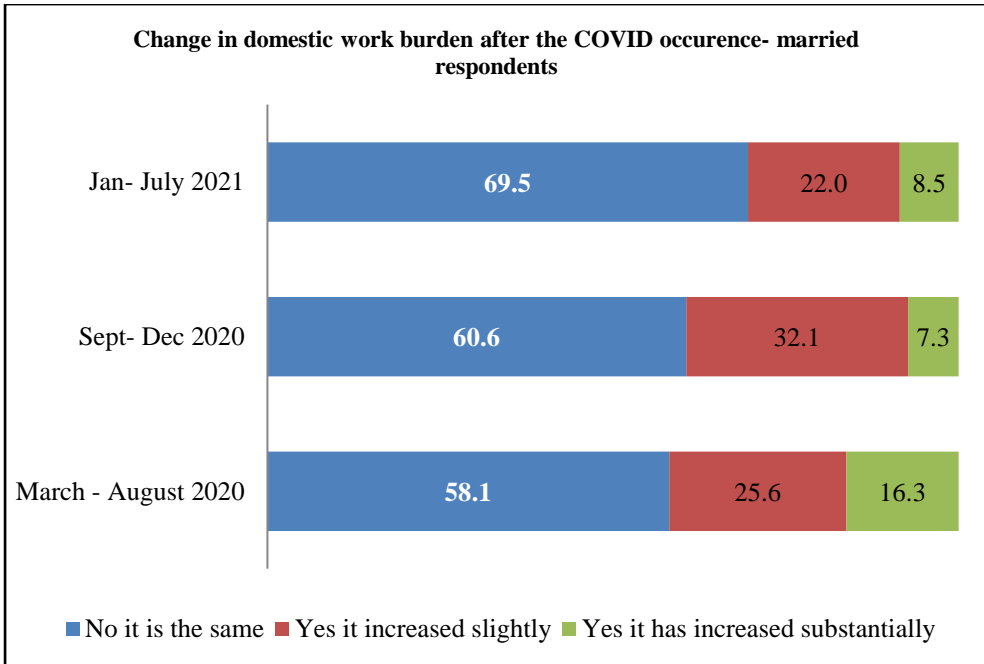


Figure 4. 8: Change in reported domestic work burden after the COVID outbreak, married women in the sample

Source: Survey data, 2021

In addition to this and to get a more concrete measure on women’s average daily time use, data was generated from the survey based on questions referring to average daily time spent on unpaid care work vs. time spent on paid work during the period before COVID-19 outbreak (base period) and in the three marked periods after the outbreak of COVID. In order to help participants adequately recall their time use the questions were asked dividing the day as morning, afternoon and evening, since usually women assign their tasks to specific part of the day.

The summary of time spent on paid and unpaid care work during the base and later three periods is as shown below in Figures 4.9 and 4.10. It is found that the median time use for domestic unpaid work was 5 hours before COVID-19 outbreak, at base time but it has increased by 2 hrs. and average time spent on unpaid domestic work became 7 hours after the outbreak and during the SoE period. But later after the SOE was lifted, it declined back to 5 hrs. The mean also showed similar pattern over the marked periods (Figure 4.9). The median time spent on paid work by the participant women was 9 hours before the COVID outbreak, but it showed a drastic fall to zero in the immediate period after the COVID outbreak and during the SoE.

After the SoE was lifted, in September 2020, the median time use in paid work bounced back to 8 hours per day and later increased to 9 hours in the recent period after the turn of 2021 (January – July 2021) (Figure 4.10). This finding on pattern of time use of women in the MSEs across the periods after the pandemic corroborates the depressed economic engagement, they experienced during the COVID closure period. This was also already reported earlier in terms of job loss, reduced work engagement as well as decrease in average income.

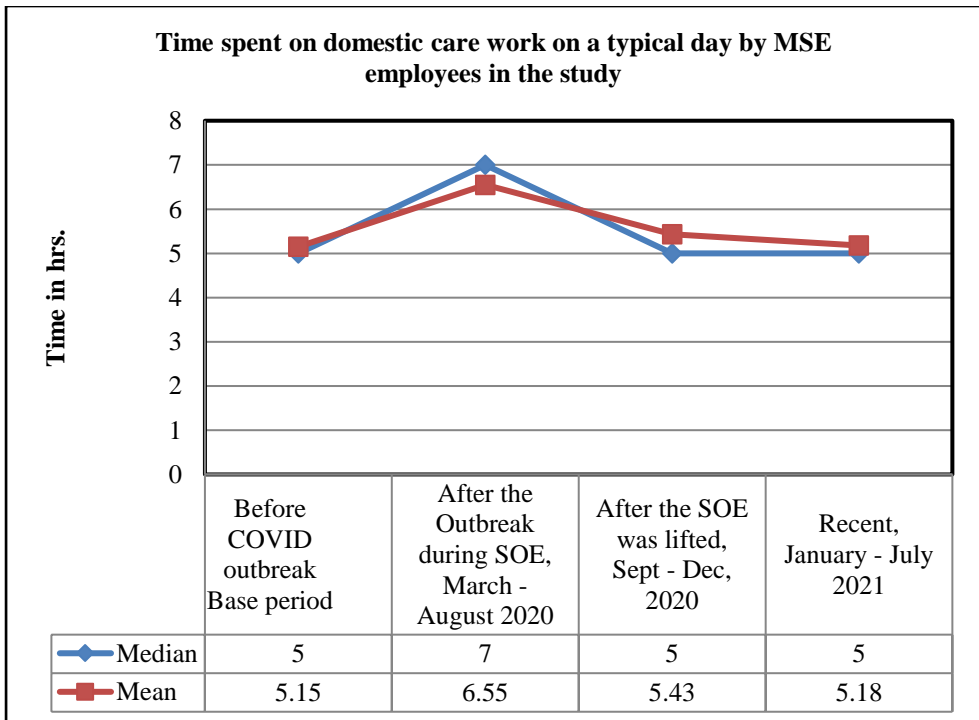


Figure 4.9: Average time spent on domestic care work/unpaid/on a typical day by MSE Employees

Source: Survey data, 2021

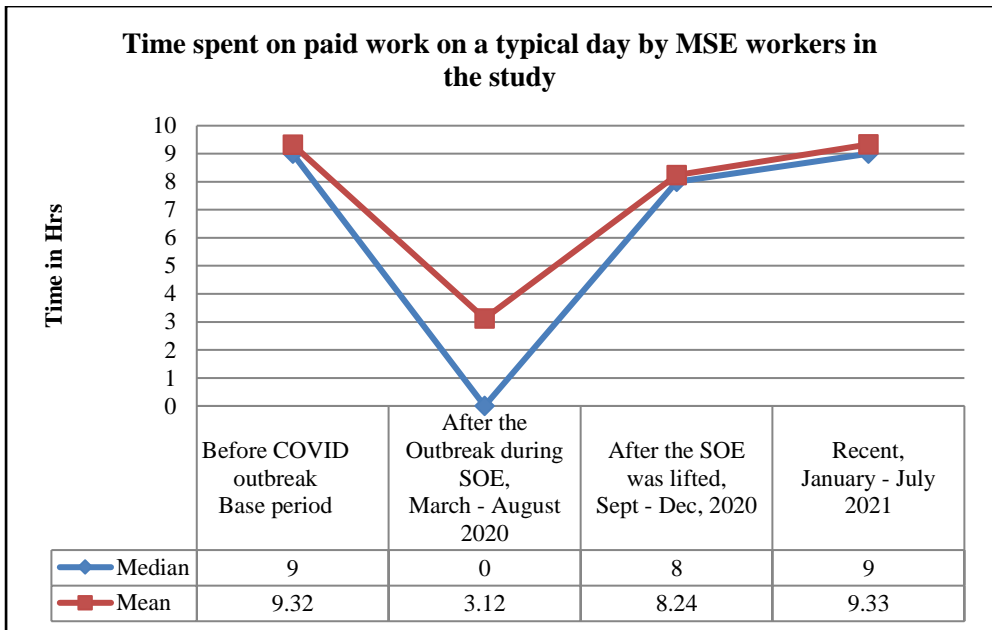


Figure 4. 10: Average time spent on paid work on a typical day by MSE employees in the study

Source: Survey data, 2021

4.2.4. State of Women’s Control Over and Decision Making on Income and other Household Expenses

As an indicator of control over income, participant women’s ownership of own bank account and decision making on the use of their income were assessed. In addition, as one indicator to women’s economic empowerment at household level their participation in decision making on large household purchases was asked for married women working in the MSEs.

The responses from participants showed that there is relatively high prevalence of ownership of own bank account. From all women in the study, 86.7%, and from the married subgroup 85.3 % have their own bank accounts and, 6% and 11.7 % respectively from all women and married subgroup owned joint accounts with spouse, while about 12 % did not have any bank account in both groups. This distribution is similar across all study periods, base period, before COVID-19 outbreak, and in the later periods after COVID-19 incidence.

The fact that such a high proportion of MSE workers having their own bank accounts is an indication that they have the avenue to control their own income. Further, participants’ response to the question ‘who makes decisions on management of their bank accounts?’ revealed that a large proportion of married women workers make decisions on their income themselves alone (around 83%) or jointly with spouse (about 15%), (see Figure 4.11 below).

Likewise, married women had a high level of participation in decision making on large household purchases (Figure 4.12). This is so for both base period and even later after the COVID-19 outbreak in the three reference periods. It is learned then that the state of women’s control over income and decision-making power regarding household economic matters were high and were not affected due to the COVID-19 incidence or due to resultant economic slowdown as the proportions of women who had decision making participation were consistent over the periods considered.

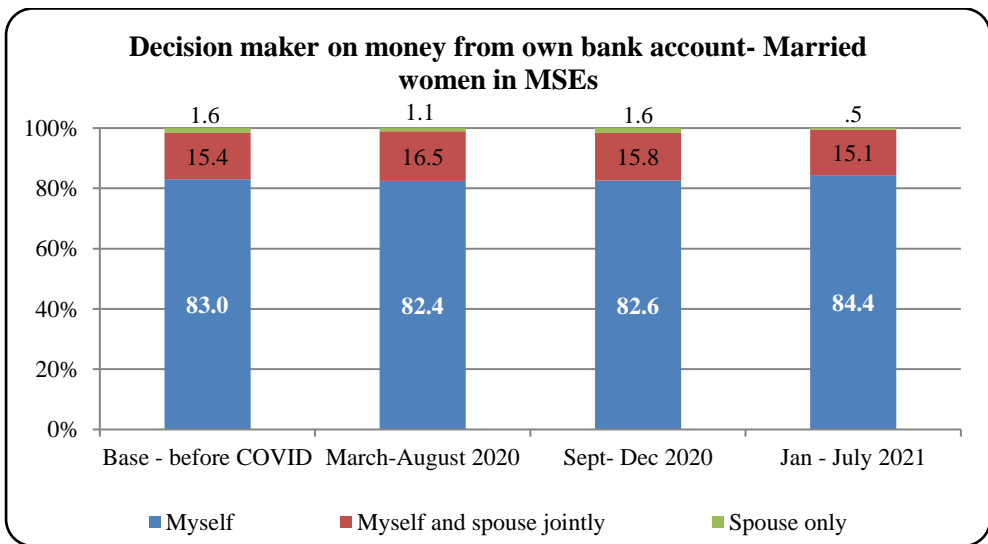


Figure 4.11: Women’s decision-making participation on using money from own bank account.

Source: Survey 2021

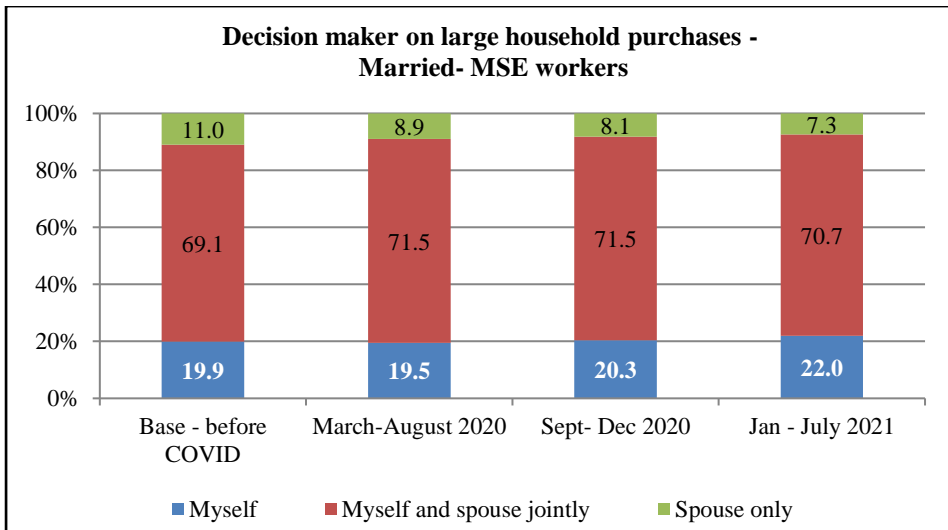


Figure 4.12: Decision maker on large household purchases- response from married MSE workers

Source: Survey 20

In summary economic status of women in the MSEs was hugely challenged during the immediate period of the COVID 19 outbreak and when the SoE was enacted in Addis Ababa. Considerable proportion of women engaged in micro and small enterprises lost their job or were forced to work in partial unemployment; lost all their income or faced substantial decrease in income; were experiencing serious challenge in affording both food and non-food basic needs.

4.2.5. Experience of Financial Challenge to buy Food and Pay for Basic Needs in the Three Periods

Because of loss and decline in average income, reported financial challenge to buy food and being able to pay for other basic needs during the three reference periods after the COVID-19 outbreak were examined. Data showed that while the proportion of women reporting serious financial challenge to afford buying food has decreased from 40.6% during the SoE period just after the COVID outbreak to 22.3% in the period after the SOE was lifted, during Sept – Dec 2020, and later it increased slightly to 25%, during Jan – July 2021. The proportion of participants who reported moderate financial challenge to meet these needs has increased even after the SOE was lifted and it remained considerably high in the later period of January – July 2021. (Figure 4.13)

As such proportion of participants who reported having some/moderate financial challenge to buy food increased from 43.8% in the SoE period to 60% after the SoE was lifted and to 43% after that, January to July 2021. This showed that access to food remained a serious challenge long after the first outbreak of COVID through the SOE period and even in later months of the year 2021. While the effect of the economic slowdown due to COVID could be the major reason for the first two periods, for the period after the turn of year 2021 possibly other additional factors causing economic instability and increase in cost of living in the country could have contributed for the challenge for food access.

Considering experience of study participants with regards to challenges faced to pay for other basic needs, persistently high proportion of participants indicated having challenged to meet basic needs during the three periods (Figure 4.14). The proportion of the sampled group with the problem to pay for basic needs was 70.6% during the SoE period, and it decreased only to 65.8% in the following period, Sept- Dec 2020 and further declined to 60% in the months January – July 2021. This shows again that the economic shock encountered after the COVID-19 outbreak and during the SOE, continued to have negative effect on socio economic outcome for MSE employees even after the SoE was lifted and possibly coupled by other factors that came into play at national level affecting cost of living.

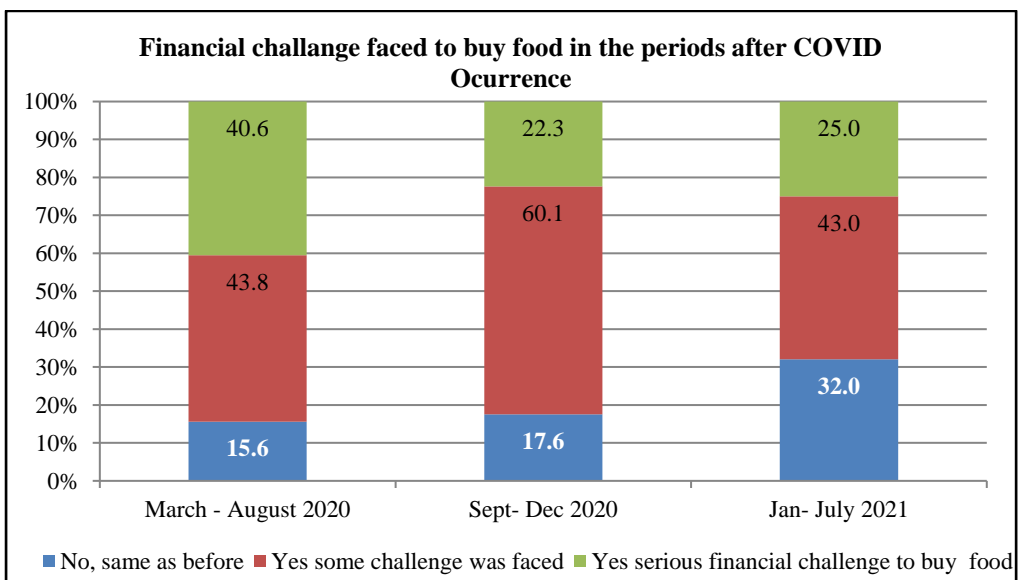


Figure 4.13: Prevalence of financial challenge faced to buy food after the COVID outbreak

Source: Survey data 202

Participants while asked about which basic needs were most challenging to meet during the periods responded that paying for house rent comes consistently to the forefront for many followed by transportation cost. As shown in Table 4.5 below, the proportions of respondents who indicated house rent and transportation as difficult needs to meet are much higher during the SoE period compared to later periods.

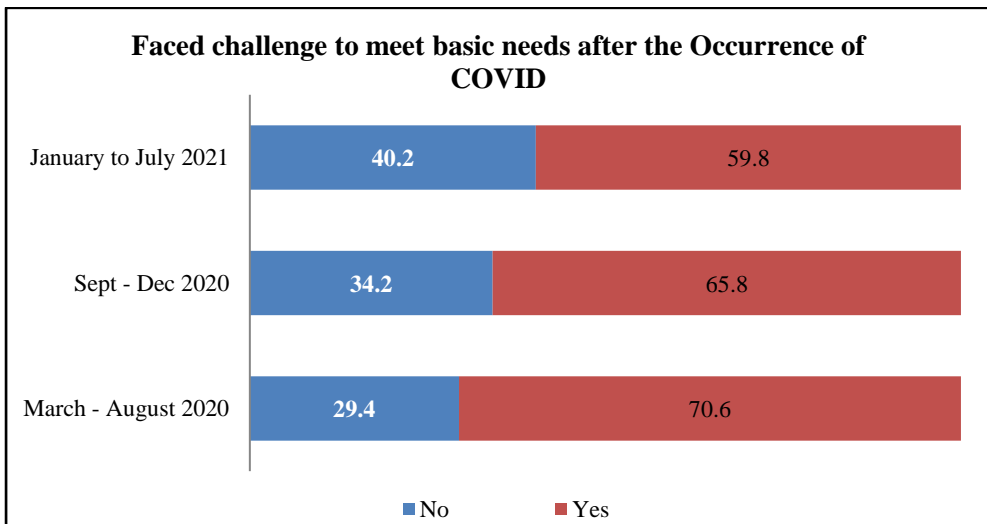


Figure 4.14: Proportion of women with financial challenge to meet their basic need

Source: Survey data 2021

Table 4.5: Reported basic needs that were difficult to afford in the reference periods

Basic needs for which financial challenge was faced to meet (multiple response)	March – August 2020	Sept – Dec 2020	Jan-July 2021
	Percent from the study group		
House rent	100.0%	67.5%	67.5%
Transport	70.5%	47.7%	47.7%
Medical expenses	28.6%	24.2%	24.2%
School expenses	21.1%	30.3%	30.3%
Clothing	25.5%	33.9%	33.9%
Other	45.1%	36.9%	36.9%

Source: Survey 2021

4.2.6. Prevalence of Stress due to COVID-19 and Related Outcomes

One of the negative consequences of the COVID-19 pandemic is the stress it invoked on people due to fear of infection on the one hand, and on the other, worries related to the general economic problem it brought about. Study participants were asked if they were worried in relation to COVID-19 pandemic and resultant economic instability. It was found that a very high proportion of participants reported that they were worried to a great extent, particularly in the immediate period after the outbreak and during the SOE (at 76%). But the proportion declined in the subsequent periods after the SOE was lifted (to 20 % and later to 6.6 %). Those who reported that they were worried only to some extents were 17% during SOE and increased in the subsequent period to 65 %, in Sept – Dec 2020, and further slightly declined to 51.4 % later in Jan – July 2021 (Figure 4.15).

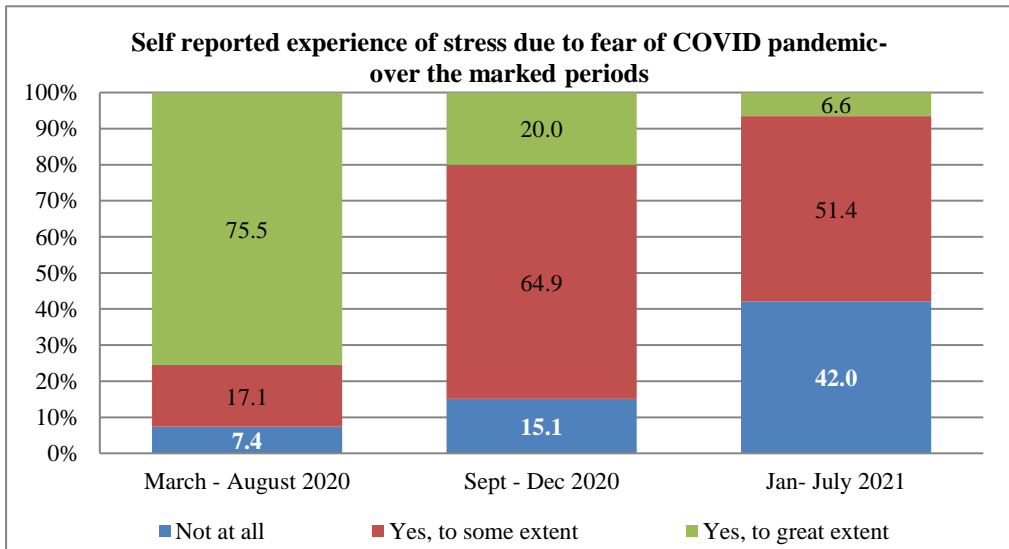


Figure 4.15: Reported experience of stress due to fear of COVID-19 pandemic

Source: Survey data, 2021

In tandem with the reports of stress related to COVID-19, an interview held with a woman who worked in a micro enterprise contacted at Arada Sub-City, woreda 08 around locally known with a name of Rufeal area shared that:

I was not aware that my husband was infected by COVID-19.; I was at home for long time due to the SoE and closure of the business. I was scared due to COVID-19 and also absence of work. My husband was taking care of his brother and got infected, his brother died, and we were

not psychologically stable for long time. I was also not sure whether I would continue working or not. We were hugely disturbed at home.

Experience of worry and stress is expected to negatively influence one’s drive to engage in productive activities outside of home. Thus, it indirectly affects the economic involvement of women.

A further question posed to participants on the reasons for their fear in relation to COVID-19 pandemic outbreak revealed that fear of exposure to infection, despair due to the economic impact it brought as loss of job and income, and increased cost of living are mentioned by most in that order. It is also possible to see that prevalence of fear of infection, loss of job and income, though remain high, were declining over the reference three periods. Whereas worries related to soaring cost of living is on the rise. (Figure 4.16). Fear of COVID infection being the major cause of women’s worries throughout the reference period, even after a year from the outbreak indicates that its psychological effect was persisting for a long time. Furthermore, the majority of respondent women, more than half of the cases, having to worry about loss of income and job loss throughout the reference period is indication of the weak and unstable state of their work engagement in the MSEs even after a year from the outbreak.

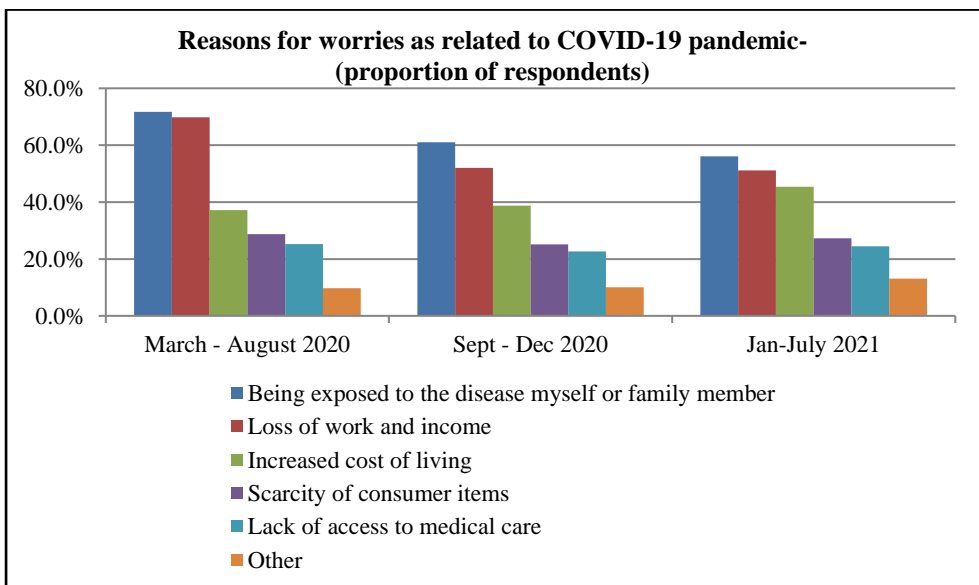


Figure 4.16: Reasons for worries as related to COVID pandemic and resultant outcomes

Source: Survey 2021

4.2.7. Intra-household Interactions - Changes in sharing Domestic Work Burden and Experience of Domestic Violence

One of the social consequences of the COVID 19 outbreak and the SoE-induced outcome was many working people were forced to stay at home particularly in the first phase of the pandemic during March – August 2020, and to a lesser extent in later periods. That circumstance has forced many families to confine together in their abodes for long periods of time. Such confinement had instigated positive and negative interactions among the members of families, more importantly between married couples. On the positive side, both men and women including older children got time to spend on and share household chores, supporting each other. From the survey it was learned that a good percentage of respondents reported that participation in doing household chores by family members has increased more in the SoE period and, continued in later periods too. Even though women’s time spent on domestic care work has increased during the period of COVID outbreak, they also reportedly got support from household members. About 67% of respondents reported that they got support in domestic work from household members to some or considerable extent during the SoE period. This has reportedly continued even in the later periods. This is a positive outcome, and which can be capitalized upon in the future in the effort of fair redistribution of unpaid domestic work burden among men and women.

The negative interaction reported was the incidence of domestic violence, of any form, experienced by some participants. From the survey participants, 19.1%, 16.7% and 13.4% reported to experience domestic violence during the three periods, March - August 2020, Sept- December 2020 and January -July 2021 respectively following the outbreak. The proportion of cases is slightly higher during the SoE period, indicative of higher exposure during the staying-at-home period. Overall, the reported prevalence is rather low. It could be under reported as this is too private matter. To get a wider perspective of how respondents feel about domestic violence, study participants were asked if they think that domestic violence has increased in the period after the COVID outbreak and 38% of respondents were of the opinion that it has increased during the stay-at-home period compared to the time before the outbreak. It can be noted here that an earlier study of Rapid Gender Assessment in relation to the COVID outbreak (UNWOMEN 2020b) done on a sample covering wider segment of populations reported much higher proportion of people (more than 70 %) believe that gender-based violence has increased during the stay-at-home period. The lesser finding in our study could be due to a number of reasons among

which difference in the characteristics of the study groups, The present study presents opinion of women in MSEs and in Addis Ababa whereas the report from UNWOMEN is based on from wider population sample in the country. So, the exposure to information of the two groups would be different. The other factor could be the timing of the studies as the present study is done after some time has elapsed from the SoE period contributing to recall errors.

4.3. Factors Associated with Major Socio-economic Consequences of the COVID-19 Outbreak during the Period of the SoE, March-August 2020

This is to examine whether women of different socio-demographic characteristics (for instance, women of different marital status, number of dependents and/or children they have, educational attainment) were affected differently by the adverse socio-economic consequences of COVID-19 and the economic slowdown. The descriptions in the preceding sections have shown that all the economic and livelihood consequences reported were strongly felt during the immediate period after the outbreak and during the SoE compared to the later periods. Therefore, focusing on data of the SoE period, (March – August 2020) a further correlational analysis was carried out using binary logistic regression to identify which socio demographic characters of the study participants were significantly associated with the economic outcomes following the outbreak. Tables 4.6, 4.7, 4.8 and 4.9 show the results. It is found that the likelihood of experiencing the main economic consequences (job loss, income reduction, challenge in affording to buy food or other basic needs) show significant variation only across few socio demographic features of the study group.

Accordingly, experiencing job loss showed association with women's age and, also a weak association with educational attainment. The likely hood of experiencing job loss is less likely for women in their thirties compared to women in their twenties (42% less likely, AOR 0.58) ($P < 0.05$); and less likely for women who were illiterate or only read/write than those with tertiary education (51% less likely, AOR 0.49) ($p < 0.1$) (Table 4.5). This could be because younger women lack life and business involvement experience making them more vulnerable to job loss. Women who are illiterate could be still doing odd jobs while women with higher education could more likely lose skilled job positions as businesses were closed. Other variables included in the model and served as controls, were marital status, job type

and number of dependents or children that the women have, but these didn't show significant association with job loss.

Table 4.6: Experience of job loss and associated factors for women working in MSEs, during the SoE, March – August 2020

Total Job Loss or being on leave without pay	Number of cases	AOR	St.Err.	p-value	[95% Confidence interval		Sig
Age (Up to 29 Ref)	323	1					
30 - 39	157	0.584	0.24	0.025	0.365	0.935	**
40 - 49	74	0.909	0.326	0.77	0.48	1.721	
50 and above	52	1.182	0.431	0.698	0.508	2.752	
<i>Educational attainment</i>							
Illiterate or read/write only	55	0.487	0.397	0.07	0.223	1.061	*
Primary (grade 1- 8)	220	1.144	0.218	0.536	0.747	1.753	
Secondary	168	0.733	0.231	0.179	0.466	1.154	
Vocational/Dip/Degree (Ref)	163	1					

*** p<.01, ** p<.05, * p<.1

Source: Survey data

i. Experience of loss of income and associated factors

Experience of income loss and reduction was significantly associated with women's age, educational attainment, and number of dependent children (under-15). (Table 4.7) showed older women (with age in 40 - 49 and 50 +) were significantly more likely to have lost substantial income compared to women in their twenties. (P< 0.01); This could be because older women may have more dependents to take care of and had more expenses, depleting whatever income they have. In addition, participants having at least one child aged under 15 years were more likely to experience income loss compared to those with no child aged under 15. (P<.01), supporting the preceding claim. This implies that women with dependent children suffered more significantly by income loss or reduction.

Table 4.7: Experience of Income reduction and associated factors for women working in MSEs, during the SOE, March – August 2020

Loss or substantial reduction in income	Number of cases	AOR	St.Err.	p-value	[95% Confidence interval		Sig
Age (Up to 29 Ref)	323	1					
30 – 39	157	1.486	0.234	0.091	0.939	2.353	*
40 – 49	74	2.554	0.33	0.004	1.337	4.877	***
50 and above	52	3.629	0.433	0.003	1.553	8.482	***
<i>Educational attainment</i>							
Illiterate or read/write only	55	0.817	0.377	0.592	0.391	1.709	
Primary (grade 1- 8)	220	1.498	0.228	0.076	0.958	2.342	*
Secondary	168	0.899	0.233	0.649	0.569	1.42	
Vocational/Dip/Degree (Ref)	163	1					
<i>Have Children under 15</i>							
No child under 15	378	1					
one child under 15	124	1.668	0.257	0.046	1.008	2.758	**
2 and above children	104	1.903	0.299	0.031	1.06	3.417	**

*** p<.01, ** p<.05, * p<0.1

Source: Survey data, 2021

ii. Factors associated to experience of financial shortage to buy food or other basic needs

The likelihood of experiencing financial shortage to buy food was found more likely for women who support at least one person in addition to themselves. The likelihood of facing this shortage is more likely if a woman had a greater number of dependents to support. (P<0.05) (Table 4.8) On the other hand, the likelihood of facing financial shortage to spend on basic needs, such as house rent or transport, was significantly associated to being married. Married women are significantly more likely than women not currently married to experience financial challenge in meeting their basic needs (P<0.01) (Table 4. 9). The analysis in general showed that women with more responsibilities of supporting dependents, including children face increased financial challenge than those without such burden. Study participants composition showed that most were single and young in their 20s and young single girls in the Ethiopian context live with their parents and got support for their living expenses and might not have faced challenge to meet their basic needs.

Table 4.8: Experience of financial shortage to buy food and associated factors for women working in MSEs, during the SOE, March–August 2020

Faced challenge to buy food	Number of cases	AOR	St.Err.	p-value	[95% confidence interval]		Sig
Number of persons you support financially apart from yourself							
No other	321	1					
Support one person	126	1.623	0.220	0.028	1.054	2.499	**
Support at least two persons	159	1.735	0.206	0.007	1.160	2.596	***

*** p<.01, ** p<.05, * p<.1 Source: Survey data, 2021

Table 4.9: Experience of financial shortage to spend on basic needs and associated factors for women working in MSEs, during the SOE, March – August 2020

Faced challenge to meet basic needs	Number of cases	AOR	St.Err.	p-value	[95% Confidence interval]		Sig
<i>Marital status</i>							
Single/never married	258	1					
Currently married	244	2.647	0.262	0.000	1.584	4.421	***
separated/widowed	104	1.591	0.331	0.161	0.832	3.042	
Number of persons you support financially apart from yourself							
No other	321	1					
Support one person	126	1.132	0.238	0.602	0.71	1.806	
Support at least two persons	159	1.483	0.235	0.094	0.935	2.352	*

*** p<.01, ** p<.05, * p<.1 Source: Survey data

4.4. Changes in Socio-economic Outcomes Across the Three Periods- Regression Models

In order to capture variation in economic consequences across the three reference time periods in a regression model along with other possible factors having association with the economic consequences identified earlier, a generalized

estimating equation (GEE) model were run for each of the outcome variables. The result is described below.

A generalized estimating equation model for a panel data was fit for the data. As the dependent variables were all binary, a Logit link function was used (see the specification in ANNEX II). The results of the analysis were displayed in the tables below. In all the following four models, changes in employment, income, ability to purchase food, and meeting basic needs varied irregularly with different periods after the COVID-19 outbreak.

The challenges of losing job and income were highly likely in the period of SOE as opposed to the period after SOE was lifted. These challenges were less likely in the recent periods. (Tables 4.10 and 4.11).

Table 4.10: Regression results for changes in employment

Job Loss	AOR [^]	St.Err.	t-value	p-value	[95% Conf Interval]		Sig
Time (SOE lifted=Ref)							
During SOE	3.744	.459	10.76	0	2.944	4.761	***
Recently	.238	.049	-6.96	0	.159	.357	***
Age group (20-29=Ref)							
below 20	1.057	.429	0.14	.89	.478	2.34	
30 – 39	.596	.112	-2.76	.006	.413	.861	***
40 – 49	.654	.161	-1.73	.084	.404	1.059	*
50 and above	.62	.179	-1.66	.097	.352	1.09	*
Number of persons supported (None=Ref)							
Support one	1.227	.241	1.04	.297	.835	1.802	
Support at least two	1.724	.308	3.05	.002	1.215	2.447	***
Constant	.18	.027	-11.28	0	.133	.242	***

[^]AOR = Adjusted odds ratio, (exponent of the regression coefficients); *** p<.01, ** p<.05, * p<.1

Moreover, as shown in Table 4.10, other factors that were associated to loss of job or decreased work engagement, regardless of the time period, found to be the workers’ age and number of dependents supported by the respondent. Specifically, women in their 30s were more likely to be affected by job loss and decreased work engagement compared to those in their 20s. In addition, women who support dependents were more likely to be affected by job loss or depressed employment status than those without dependents. This could be because as economic activity

slowed down, they may revert to spending time in domestic care for their dependents, while those without dependents are free to pursue and persist in paid work engagement even with reduced load and income.

Table 4.11: Regression results for changes in income

Income Change (loss)	AOR	St.Err.	t-value	p-value	[95% Conf Interval]		Sig
Time (SOE lifted=Ref)							
During SOE	2.926	.275	11.41	0	2.434	3.519	***
Recently	.33	.035	-10.42	0	.268	.406	***
Age group (20-29=Ref)							
below 20	.878	.351	-0.33	.745	.401	1.921	
30 – 39	1.432	.26	1.98	.048	1.003	2.044	**
40 – 49	2.28	.531	3.54	0	1.444	3.6	***
50 and above	1.891	.512	2.35	.019	1.112	3.216	**
Number of Children (None=Ref)							
1 – 2	1.4	.232	2.04	.042	1.013	1.937	**
3 – 4	1.572	.367	1.94	.053	.995	2.484	*
5+	4.597	2.431	2.88	.004	1.63	12.961	***
Constant	.41	.051	-7.20	0	.322	.523	***

*** p<.01, ** p<.05, * p<.1

Factors associated to experience of substantial loss in income were found to be age of the workers’ and the number of children they have apart from the time periods after the outbreak. As shown in Table 4.10, women who were 30 years old and above were significantly more likely to have faced substantial loss in income compared to, younger workers, of age 20 – 29 years. Women workers who have one or more children were significantly more likely to experience income loss than those with no child. In fact, the likelihood is stronger as number of children increases (higher AORs). It is expected that older women are more likely to have dependents and as there are more dependents (as number of children that women have), income of the household could get depleted quickly.

As opposed to the findings reported above, the challenge of purchasing food and meeting basic needs changed cyclically over time. In the period of SoE, both purchasing food and meeting basic needs were significant challenges as opposed to the period where SoE is lifted. Moreover, the challenge was still significant even in

the more recent period, if not worse as the period of SoE, when compared to the immediate period of lifting of SoE (Table 4.12 and 4.13).

Table 4.12: Regression results for challenges faced in purchasing food

Food purchase	AOR	St.Err.	t-value	p-value	[95% Conf Interval]		Sig
Time (SOE lifted=Ref)							
During SOE	2.409	.256	8.26	0	1.956	2.968	***
Recently	1.159	.13	1.32	.187	.931	1.444	
Age group (20-29=Ref)							
below 20	1.96	.686	1.92	.055	.987	3.893	*
30 – 39	1.574	.256	2.79	.005	1.145	2.165	***
40 – 49	1.329	.285	1.32	.186	.872	2.023	
50 and above	1.292	.324	1.02	.308	.79	2.112	
Monthly Income (1001-2500=Ref)							
Up to 1000	1.109	.253	0.45	.65	.71	1.733	
2501 – 4000	.7	.118	-2.12	.034	.502	.974	**
4001 – 5500	.847	.247	-0.57	.57	.478	1.501	
5501 and above	.606	.16	-1.89	.058	.361	1.018	*
Constant	.264	.036	-9.71	0	.202	.346	***

*** p<.01, ** p<.05, * p<.1

Table 4.13: Regression results challenges faced for basic needs

Basic need	AOR	St.Err.	t-value	p-value	[95% Conf Interval]		Sig
Time (SOE lifted=Ref)							
During SOE	1.306	.109	3.21	.001	1.11	1.537	***
Recently	1.635	.139	5.79	0	1.384	1.931	***
Marital status (Single=Ref)							
Currently married	1.587	.253	2.90	.004	1.161	2.168	***
Separated/widowed	1.24	.254	1.05	.293	.831	1.851	
Monthly Income (1001-2500=Ref)							
Up to 1000	2.307	.677	2.85	.004	1.298	4.101	***
2501 – 4000	.887	.151	-0.71	.48	.635	1.238	
4001 – 5500	.896	.274	-0.36	.72	.493	1.631	
5501 and above	.795	.208	-0.88	.379	.476	1.326	
Constant	1.174	.155	1.21	.225	.906	1.52	

*** p<.01, ** p<.05, * p<.1

Other associated factors to challenges to purchase food were women's age and their monthly income level just before COVID outbreak. Women aged 30 -39 years, were more likely to experience challenge to afford buying food compared to those in their 20s. Low earning women, below 1000 birr per month, were more likely to experience challenge to buy food than those earning higher between 2501 - 4000.

Similarly, factors associated to facing challenge to meet other basic need such as being able to pay for house rent and transportation were being married than being single and having low income, as shown in Table 4.13, married women and women with low income were significantly more likely to have faced challenge to meet these basic needs. This is regardless of the time periods.

Overall, the main findings of the correlational analysis indicate that women's socio-economic situations were significantly depressed (expressed as job loss, decrease in income, financial problem to meet basic needs) just after the COVID-19 outbreak and the SOE period even though the situations improved after the SOE was lifted and in later periods. These socio-economic consequences of the shock experienced due to the COVID-19 outbreak vary significantly across different subgroups of the study participants. Particularly older women or women with more dependent children or married women and women with low income were more affected by loss of income and challenge to meet basic needs including food, house rent and transportation costs.

Regarding the state of women's economic decision-making at household level, as described earlier for this study group, using indicators such as having own bank account, deciding how to spend own or household income, and decision making on large household purchase, it was found that the prevalence of women's decision making was rather high, and it was consistent through all periods before and after the outbreak.

4.5. Analysis of Time Use of Women in Paid and Unpaid Work

As the response variable for time use data is numeric and continuous, the appropriate link function of the GEE model is identity function and effect coefficient are change in hours spent in paid or unpaid work (See annex II for model specification). The average duration spent on household chores increased by an average of 1.4 hours per day during SoE as opposed to before COVID-19 period. Thereafter, the duration returned to the practice during the period before COVID-19. Elderly respondents of age above 29 and also married women spend more time at household chores on daily bases than younger respondents and single respondents, respectively. Contrarily, respondents from large families had a reduced duration spent on household chores. Respondents from hotel and retail trade also had a reduced duration spent on household chores as compared to those engaged in manufacturing. Number of children also predicted the duration spent by women in

household routines. That is, as the number of children increases so does the duration spent on household activities up to a number of 5 children (Table 4.14).

Table 4.14: Regression results – Unpaid household care work and predictors

Dependent Variable (Time Spent on Household Routine/day)	Coef.	St. Err.	t-value	p-value	[95% Conf. interval]		Sig
Time (Before Covid=Ref)							
During SOE	1.444	.113	12.79	0	1.223	1.666	***
SOE lifted	.056	.113	0.49	.623	-.166	.277	
Recently	0	.113	0.00	1	-.221	.221	
Age group (20-29=Ref)							
below 20	-.111	.227	-0.49	.624	-.556	.334	
30 – 39	.444	.109	4.07	0	.23	.658	***
40 – 49	.611	.143	4.28	0	.331	.891	***
50 and above	.556	.175	3.17	.002	.211	.9	***
Marital status (Single=Ref)							
Currently married	.389	.119	3.26	.001	.155	.623	***
Separated/widowed	-.111	.158	-0.71	.481	-.42	.198	
Family size (2-3=Ref)							
One	-.056	.139	-0.40	.69	-.329	.217	
4 – 6	-.111	.107	-1.04	.3	-.321	.099	
7 +	-.389	.155	-2.51	.012	-.693	-.085	**
Number of Children (None=Ref)							
1 – 2	.667	.12	5.54	0	.431	.903	***
3 – 4	1.056	.161	6.54	0	.739	1.372	***
5+	.5	.315	1.59	.113	-.118	1.118	
Number of persons supported (None=Ref)							
Support one	.389	.109	3.56	0	.174	.603	***
Support at least two	-.056	.1	-0.55	.58	-.252	.141	
Major Sector Before Covid (Manufacturing=Ref)							
Mining and construction	-.944	.582	-1.62	.105	-2.086	.197	
Hotel/foodservice and retail trade	-.444	.109	-4.08	0	-.658	-.231	***
Other services	-.556	.248	-2.24	.025	-1.041	-.07	**
Monthly Income (1001-2500=Ref)							
Up to 1000	-.167	.146	-1.14	.252	-.452	.119	
2501 - 4000	.056	.099	0.56	.574	-.138	.249	
4001 - 5500	-.167	.18	-0.93	.354	-.519	.186	
5501 and above	-.056	.158	-0.35	.724	-.364	.253	
Constant	4.556	.122	37.28	0	4.316	4.795	***

*** p<.01, ** p<.05

The average amount of daily time spent on paid work reduced by 8 hours during SOE as compared to the period before COVID-19. The result is highly significant; however, in the period that followed SoE, the average duration of daily time spent on paid work returned to normal after controlling for the effect of three other significant predictors shown in the table below. Regardless of period, those who had at least two dependents spend an average of one extra-hour at paid work as opposed to those who didn't have any dependent. In addition, those who were working in hotel and retail trade tend to spend an average of one more hour at paid work than those engaged in manufacturing. We have also noticed that those with monthly income above 4000 ETB spend one extra hour at paid work than those with an income level below 4000 ETB. This could be that MSE members who earn on the higher sides above 4000 (where median income is 2500 birr), could be owners or managers of enterprises who must be spending more working hours to manage the enterprise even after working hours. Our data showed that from those earning in the range above 4000 birr per month, 56 % are managers followed by some skilled workers.

Table 4.15: Regression results for time spent on paid work and predictors

Dependent Variable (Time Spent on Paid Work per Day)	Coef.	St. Err.	t-value	p-value	[95% Conf. interval]		Sig
Time (Before Covid=Ref)							
During SOE	-8	0.293	-27.31	0.00	-8.575	-7.425	***
SOE lifted	0	0.293	0.00	1.00	-0.575	0.575	
Recently	0	0.293	0.00	1.00	-0.575	0.575	
Number of persons supported (None=Ref)							
Support one	0	0.275	0.00	1.00	-0.540	0.540	
Support at least two	1	0.254	3.94	0.00	0.502	1.498	***
Major Sector Before Covid (Manufacturing=Ref)							
Mining and construction	0	1.500	0.00	1.00	-2.942	2.942	
Hotel/foodservice and retail trade	1	0.278	3.60	0.00	0.455	1.545	***
Other services	0	0.639	0.00	1.00	-1.252	1.252	
Monthly Income (1001-2500=Ref)							
Up to 1000	0	0.371	0.00	1.00	-0.728	0.728	
2501 - 4000	0	0.253	0.00	1.00	-0.496	0.496	
4001 - 5500	1	0.461	2.17	0.03	0.095	1.905	**
5501 and above	1	0.399	2.50	0.01	0.217	1.783	**
Constant	8	0.250	31.97	0.00	7.509	8.491	***

*** p<.01, ** p<.05

In conclusion, the survey attempted to assess the situation of economic empowerment of women working in the MSEs in Addis Ababa during the COVID outbreak and afterwards, after state of emergency was lifted. By way of depicting the state of women's economic engagement and empowerment, the indicators used were change in employment status; change in income; change in pattern of women's time use in productive work versus reproductive roles on unpaid domestic work; and, control or decision-making involvement in their own and their household income. In order to assess the implication of depressed economic status of women working in the MSEs after the COVID outbreak, on their lives, the survey inquired the challenges faced by women to afford to buy food and to meet other basic needs such as pay for house rent and transportation. In addition, the survey assessed women's experience of psychological burden in the form of self-reported stress due to the COVID 19 outbreak and resultant economic circumstances. The study also assessed women's perception about increase in prevalence of domestic violence in the period of economic slowdown and when the state of emergency was declared.

The major findings were: the immediate period after the COVID-19 outbreak and during the SoE (April- Sept 2020) was when all drastic economic situations were faced, by women in MSEs as:

- the highest prevalence of loss of employment and sever underemployment (reduced work engagement)
- The highest prevalence of substantial loss of income by MSE women
- The highest prevalence of women with decreased productive work duration per day (average time in productive work shoot down from 8 to 0 and increased non paid work per day
- The highest prevalence of women who faced problem to afford food and to pay for basic needs.

On the other hand, notwithstanding to the above, women's control over their income and household economic decision making, remain to be high and not affected by incidence of COVID or the lock down. It seems that the fact that the MSE women being in labour force already, in smallholder businesses where frequent transactions are required, made it possible to own their own bank account and make decision about its use themselves. That didn't change during and after the COVID outbreak and the economic slowdown.

With respect to exposure to domestic violence, considerable proportion of participants believed that domestic violence has increased after the COVID outbreak and during the SoE period, mainly due to prolonged confinement at home with

partners, which in turn increased chance of disagreement among partners. On the other hand, prevalence of women who self-reported experiencing violence from partner is rather low and possibly under reported.

Considering later periods after the SoE was lifted, after Sept 2020 until July 2021, the economic engagement and situation had improved significantly. All the indicators have shown much increased values, increased proportion of employed, less income loss, better situation in affording food and basic needs. Still some degree of challenge in affording the living costs persisted even in later periods. That can be related to slow recovery from the COVID-induced shock as well as other shock factors which became influential such as the recent instability in the country and increased general cost of living.

4.6. Coping Mechanisms Adopted to Sustain in the Business of MSEs and Maintain Living Status During COVID-19

Although all types of business could be vulnerable to a crisis, certain industries such as MSEs in the third world countries are inherently more prone to crisis events such as the outbreak of COVID-19 (Boudreaux, 2005). Despite the effect of the COVID-19 crisis on MSEs business, the coping strategies and reactive measures constitute part of the crucial challenges. As noted above, the management of the businesses, the employers, employees, the government, and non-government actors, all had exerted efforts under their capacities to overcome the challenges of COVID-19. The framework shown below in Figure 4.17, captures the prevailing crisis of COVID-19 on the MSEs and the copying strategies used by them and also other involving actors.

Through unpacking the elements in the framework, one could relate the coping mechanisms opted and applied by micro and small enterprises to withstand the COVID-19 crisis.

- i. *Consultations with government bodies and owners (strengthen the prevailing Networking systems)*: the MSE members made an effort to seek the support of government bodies and loan providers. There have been on-going consultations among the government units and the MSE members. The MSE members felt that the discussions in themselves did not create any tangible solutions to the crisis. Yet, the on-going discussions and consultations on various forums had helped the MSEs members to seek out other remedies for adopting to the crisis especially in risk management plans and actions.

- ii. *Re-join relatives and parents in rural and other settings:* following the outbreak of the pandemic and the consequent psychological distances, a significant number of women MSE members were reported to move to their parents out of Addis Ababa. Informants ascertained that there are some employees in the MSEs who still stayed out of town and did not get back to their work by the time of the study. Thus, they preferred staying with their parents, and pass the time as a coping strategy. This is also a good example of networking and having relied on the available ties during the crisis.
- iii. Dependency on relatives, partners and neighbors for income and other supports (Input supplies, leadership and networking): there were also MSE members who depended on their relatives and families to get financial support for living. The in-depth interview conducted with MSE members at Gulele Sub-City woreda 05 provided a case in point:

For instance, the spouse of one of us was a government employee as a civil servant. The other's spouse was a driver and that of the other also own another job. Even under normal conditions and before outbreak of COVID 19, we, members of the enterprise did not take money from the income of the enterprise for personal consumption but we rather had been buying machines and expanding the enterprise to strengthen our operation. As the business slowed down due to COVID 19, we kept on depending on our families for livelihood.

Some of the employees of MSEs got support from the MSE owners for their daily living and boarding for some duration after business was closed, and until they can get ways to support themselves or shift to other businesses. This was part of the very commendable leadership quality exhibited by the management of some enterprises. In one case, an MSE owner who used to work on Enjera baking and supplying to hotels, described the situation of employees in the MSE as follows

I used to employ nine (9) women who engaged on baking Injera, After the COVID-19 outbreak, we stopped its making as hotels were not in operation and discontinued ordering Enjera. But I continued paying the wages of the workers for two months and later I provided their meals and allowed them to stay in the shades for four months, until they find some alternative lodging. But later they left seeking other employment

as I also shifted my business to producing dry food such as cookies and Dabokolo, a local snack.

- iv. *Closure of business and lowering productions:* Some of the MSEs decided to limit both the production and supply of the commodities and services that they supply to the wider public as the demand for products drastically fell down. Having realized that their enterprise could absorb unanticipated shocks and crisis, MSEs have reduced both their productions and the number of hired employees. Most MSEs in food industry, like producing Enjera to supply big restaurants had this fate of closure, as described in the earlier paragraph. Other enterprises were forced to close due to problem in getting supply materials. The interview made with one of the owners of an MSE which was engaged in weaving tread used for cloth production ('dir') at Gulele Sub-City espoused that:

'After the outbreak of COVID-19, our enterprise has become out of function for 6 months since it was difficult to get imported production materials from China by our suppliers and China was the first country from where COVID-19 outbreak started. Hence, we were not able to get raw materials and also the demands for our product from the outside world had fallen over the peak months of COVID-19.

- v. *Change in types of commodities and services provided by the MSE and search for other businesses:* a number of MSE members stated that they made an effort to change the types of their productive engagements and change even jobs. While some of them had succeeded in changing the jobs and types of products they were engaged with, others were not successful in doing so. An informant at Arada Sub-City wereda 08 who served as expert responsible for market linkage and counselling added that;

There were MSEs producing and supplying Injera for hotels, universities and schools. When that stopped (hotels and schools were closed), they revised their crisis management plans and shifted to produce dry food like cookies and kolo. People were not buying Injera after COVID-19 declaration due to the fear of contamination with the virus. This discouraged the MSEs' members and forced them to change into other production line and sectors with the broader areas of engagement of MSEs.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

Relevant state sectors and ministers, non-state actors and donor communities could use the findings of this investigation to develop appropriate intervention plans and programs that could reinvigorate the operation of MSEs business and also capacity building programs from women economic empowerment perspectives. The findings could also provide clues on the major areas that should be strengthened to ensure women economic empowerment in the small business sectors such as MSEs during and post of COVID-19 period.

5.1. Conclusions

The study assessed how women's MSE members' employment status and income, ability to access food and to meet other basic needs such as house rent, and transportation were reportedly affected due to the COVID-19 incidence. It also assessed if there was change in women's control and decision-making power on their own and household income during COVID-19 and in women's time use for unpaid domestic work compared to productive work.

The key findings and conclusions drawn were summarized as follows:

- ***Income and employment;*** the outbreak of COVID-19 had affected the income and employment conditions of women MSE members. Income generation and productive activities have drastically fallen down jeopardizing the socio-economic situations of women operators. While some improvements were noted following the uplifting of the SoE in 2021, the trend of income generations and employment did not get back to the former situations prevailing prior to COVID-19. Thus, the overall effects of income and employment loss had resulted in exacerbating the poverty situation and food insecurity status of the MSEs members and employees.
- ***Access to food and other basic needs and services:*** following the outbreak of the pandemic, there have been challenges with regards to access to food and basic needs such as transportation, housing rent and other basic services. The situation associated with COVID-19 further exacerbated the expenses of MSE members and most of them did not have the capacity to afford for such expenses. Thus, COVID-19 worsened access of women MSE members to food and basic needs.

- ***Control and decision-making power:*** the spread of COVID-19 did not as such affect the control over resource and the decision-making power of women MSE members. Actually, women working in the MSEs exercise a remarkable level of participation in decision making on their own and their families' resources as the analysis showed. It can be noted here that decision making power is sustained even after income earning route was disrupted.
- ***Perceived psychological health state or experience of stress:*** the consequences of COVID-19 had disturbed significantly women MSE members and their families. While at the beginning of the outbreak the stress was very much related to fear of infection by the virus for many, at later periods the stress related to livelihood challenges was becoming more and more prevalent.
- ***Intra household interaction:*** when many respondents had discontinued working and stayed at home, increased shift in household labour division was observed. Women experienced more domestic workload, while at the same time spouses and other members of households were also involved in domestic care work. Reported experience of gender based domestic violence was low and didn't show significant variation across the study periods, however respondents feel that GBV has increased in the SOE period.
- ***Coping mechanisms adopted to sustain livelihood:*** most of the MSEs strive to introduce multiple coping strategies that would help them to adopt into the prevailing circumstances and socio-economic conditions that followed COVID-19. The members stated that some of those coping strategies are not as such successful. However, they tried to apply advice from consultations with the government bodies, some of them changed their productive engagements into other sectors, and others temporarily moved to parents or considered dependency on relatives and family members. Both qualitative and quantitative data showed that the coping strategies adopted by women MSE members were not properly designed and supported by the prevailing institutional mechanisms. Other MSEs tried to pursue their own respective coping strategies which proved unsuccessful as it was not based on evidence and studies.

5.2. Recommendations

The major points identified for further actions were identified and outlined in the subsequent bullets as major areas of future interventions. The implementations

of these action points require the concerted efforts and commitments of all actors in the processes of empowering women MSE operators in their respective niches, even though the COVID-19 may eventually wither away.

- In times of crisis management such as the case of operation of MSEs under COVID-19, having capacity building training would have helped them to adequately cope-up and adapt to the prevailing circumstances related to it. Moreover, the capacity building could also involve having alternative plans for shifting types of business in times of crisis. MSEs might be oriented to own their respective risk management plans to respond to crisis such as COVID-19. The capacity building endeavors could be managed in collaboration with MSEs members, government and non-state actors.
- For MSE members who were hired by owners; improvement of salary demands genuine attention from both the government side (in the form of setting minimum wages) and also the lead of MSEs. COVID-19 has already disrupted any practices connected with salary additions and any other economic amendments. Income is the key source of women economic empowerment and salary adjustments constitute as one outlet to such economic empowerment.
- The coping strategies adopted by the women MSE members to withstand the consequences of COVID-19 were not based on prior assessments or pre-planned arrangements. The coping mechanisms should have been institutionally embedded practices even before the outbreak of any crisis and should connect with practical evidence. So, there was a need to further carryout assessments and propose best fitting strategies as a coping mechanism to continue their productivity and stimulate their contribution in the economic systems of the country even under COVID-19 and beyond. Thus, the coping mechanism need to be institutionally worked out based on evidence obtained through some pre-planned thoughts in averting risks.
- The study revealed that the economic crisis that women in MSEs faced after the COVID-19 outbreak was aggravated by lack of support from government and other stakeholders that have stake in the establishment and sustainability of MSEs. It was theoretically covered under the review section that government took a number of rapid measures including formulation of new rules and legislation. However, concrete support in the form of subsidies, loan repayment extensions, and waiver in interests, suspending rent payment for shades, alternative and rapid skill development and the like would have helped in coping up the challenges faced by MSEs to stay functional and bounce back to operations quickly. Therefore, concerned government offices and partners need

to revisit ways of delivering these expectations. The government and loan providers needed to assess the prevailing situations and should have set appropriate interventions for any other analogous crisis that might occur again.

5.3. Future Research Engagements

The long-lasting repercussions of COVID-19 has been yet to come and MSEs may gradually fall in their operations. Unless systematic interventions could be put in place, it may take longer years for MSEs to fully recover to their seasoned production times and days. More empirical research is needed on the production cycles and employment of crisis management plans by the MSEs even after the declining issues related to COVID-19. There were a lot of constraints identified (policy, resources, market linkage, land, capacity etc.) in this study apart from the role taken by COVID-19. Further research could be done on the development of crisis management planning for MSEs at national level hinting on their sustainability and ways to cope up with any business risks.

References

- Adugna A., Azanaw J., Sharew Melaku M. The Effect of COVID-19 on Routine HIV Care Services from Health Facilities in Northwest Ethiopia. *HIV AIDS (Auckl)*. 2021;13:1159-1168 <https://doi.org/10.2147/HIV.S341012>
- Alemayehu, G. (2020). The Macroeconomic and Social Impact of COVID-19 in Ethiopia and Suggested Direction for Policy Response. Department of Economics, Addis Ababa University, June 2020.
- Alemayehu, M. (2020). Ethiopia Battles the Pandemic and Its Economic Consequences. Retrieved from <https://www.csis.org/analysis/ethiopia-battles-pandemic-and-its-economic-consequences>.
- Beyene, S., & Mekonnen, T. (2020). Projecting the impact of COVID-19 on exports in Ethiopia. International Growth Center. Retrieved from <https://www.theigc.org/blog/projecting-the-impact-of-covid-19-on-exports-in-ethiopia/>
- Bezu S., & Holden, S. (2014). Are Rural Youth in Ethiopia Abandoning Agriculture? *World Development* Vol. 64, pp. 259–272.
- Boudreaux, Brian. (2005). Exploring a Multi-Stage Model of Crisis Management: Utilities, Hurricanes, and Contingency. A Thesis Presented to the Graduate School of the University of Florida in Partial Fulfillment of the Requirements for the Degree of Master of Arts in Mass Communication University of Florida.
- Chilot D., Woldeamanuel Y., Manyazewal T. (2022). COVID-19 Burden on HIV Patients Attending Antiretroviral Therapy in Addis Ababa, Ethiopia: A Multi-center Cross-Sectional Study. *Res Sq [Preprint]*. 2021 Jul 27:rs.3.rs-699963. doi: 10.21203/rs.3.rs-699963/v1.
- Christina, W., Ebrahim, G., & Abebe, T. (2020). Assessing Ethiopian women’s vulnerability to the COVID-19 pandemic World Bank. December 2020. Available at: <https://blogs.worldbank.org/african/assessing-ethiopian-womens-vulnerability-covid-19-pandemic>.
- Coombs, W. T., & Holladay, S. J. (2007). The Negative Communication Dynamic: Exploring the Impact of Stakeholder Effect on Behavioral Intentions. *Journal of Communication Management*, 11 (4): 300-312.
- Council of Ministers, COVID-19 State of Emergency Proclamation No 3/2020 Addis Ababa, Ethiopia; 2020
- Central Statistical Agency (CSA). (2013). Central Statistical Agency, Population Projections for Ethiopia 2007-2037, Addis Ababa, July 2013

- CSA. (2018, 2020). Urban Employment-Unemployment Survey
- CSA [Ethiopia] and ICF. (2016). Ethiopia Demographic and Health Survey 2016. Addis Ababa, Ethiopia, and Rockville, Maryland, USA: CSA and ICF.
- Degye Goshu, Mengistu Ketema, Getachew Diriba and Tadele Ferede. (2020). Assessment of COVID-19 Effects and Response Measures in Ethiopia: Policy Working Paper 04/2020, Ethiopian Economic Association (EEA) ISBN: 978-99944-54-77-8
- Erena D. et.al. (2017). City profile: Addis Ababa. Report prepared in the SES (Social Inclusion and Energy Management for Informal Urban Settlements) project, funded by the Erasmus+ Program of the European Union. <http://moodle.donau-uni.ac.at/ses/>.
- Fagerli, Hans Petter and Bjørn Richard Johansen. (2003). “Crisis Management”. In Corporate Communication: A Strategic Approach to Building Reputation, edited by Peggy Simcic Brønn and Roberta Wiig. Oslo: Gyldendal Akademisk.
- Fasth, Jonas. Elliot, Viktor and Styhre, Alexander. (2022). Crisis management as practice in small- and medium-sized enterprises during the first period of COVID-19. *Journal of Contingencies and Crisis Management* published by John Wiley & Sons Ltd. 2022; 30:161–170.
- FDRE MoF. (2020). COVID19: Economic Impact, Responses Assessment and Policy April, 2020
- FDRE Ministry of Urban Development and Housing (MUDH). (2016), Micro and Small Enterprise Development Policy & Strategy
- Fearn-Banks, Kathleen. (2002). Crisis Communications: A Casebook Approach. Mahwah, NJ, USA: Lawrence Erlbaum Associates, Inc.
- Fides, A. (2020). AFRICA/ETHIOPIA - Violence on women and girls increases: the effects of Covid-19. Available at: http://www.fides.org/en/news/68330-AFRICA_ETHIOPIA_Violence_on_women_and_girls_increases_the_effects_of_Covid_19.
- Gebreselassie, W. G. (2020). Policy Overview and Resource Mapping on Private Sector Development in Ethiopia prepared for PSD & TSDWG. Addis Ababa.
- Geda, A. (2020). The Macroeconomic and Social Impact of COVID-19 in Ethiopia and Suggested Direction for Policy Response. Department of Economics, Addis Abeba University. Addis Ababa, Ethiopia.
- Girum, A., Bundervoe, T., & Wieser, C. (2020). Monitoring COVID-19 impacts on firms in Ethiopia. World Bank.

- Gonzales – Herrero, Alfonso and Cornelius B. Pratt. (1995). “How to Manage a Crisis Before- or Whenever – It Hits”. Public Relations Quarterly, Spring: 25-29.
- Hirvonen, K. (2020). Economic impacts of COVID-19 pandemic in Ethiopia: A review of phone survey evidence., IFPRI-ESSP working paper 151, Addis Ababa
- <https://www.mckinsey.com/featured-insights/middle-east-and-africa/tackling-covid-19-in-africa>, accessed 7/6/2021
- <https://www.worldometers.info/coronavirus/country/ethiopia/#graph-cases-daily> accessed 22/07/21
- International Monetary Fund. (2020). The Federal Democratic Republic of Ethiopia. Country Report number 20.
- Kahveci, Eyup. (2021). Surviving COVID-19 and beyond: A conceptual framework for SMEs in crisis, Business: Theory and Practice, ISSN 1822-4202, Vilnius Gediminas Technical University, Vilnius, Vol. 22, Iss. 1, pp. 167-179, <https://doi.org/10.3846/btp.2021.13020>
- Megan O’Donnell, Mayra Buvinic, Charles Kenny, Shelby Bourgault, and George Yang. 2021. “Promoting Women’s Economic Empowerment in the COVID-19 Context.” CGD Working Paper 575. Washington, DC: Center for Global Development.
- <https://www.cgdev.org/publication/promoting-womens-economic-empowerment-covid-19-context>
- Ministry of Education (2020 a) Concept note for education sector COVID 19-preparedness and response plan. Addis Ababa
- Ministry of Education (2020 b) Environmental and social Management framework (ESMF) for Ethiopia COVID-19 Education Emergency Response Project (P174206). Addis Ababa.
- Mitroff, I. I. and G. Anagnos. 2001. Managing Crisis Before They Happen: What Every Executive and Manager Needs to Know About Crisis Management. New York: Amacom.
- Nechifor V., Boysen O., Ferrari E., Hailu K., Beshir M., Socioeconomic COVID-19 impacts and recovery in Ethiopia, EUR 30484 EN, Publications Office of the European Union, Luxembourg. (2020). ISBN 978-92-76-27015-7, doi:10.2760/827981, JRC122405
- OECD. (2019). Measuring Women’s Economic Empowerment: Time Use Data and Gender Inequality by Gaëlle Ferrant and Annelise Thim - OECD Development Policy Papers March 2019 – No. 16

- Obrenovic, Bojan, Jianguo Du, Danijela Godinic, Diana Tsoy, Muhammad Aamir Shafique Khan and Ilimdorjon Jakhongirov. (2020). Sustaining Enterprise Operations and Productivity during the COVID-19 Pandemic: “Enterprise Effectiveness and Sustainability Model”. *Sustainability* (MDPI), 12, 5981.
- Pearson, Christine M. (2002). “A Blueprint for Crisis Management”. *Ivey Business Journal*, January/February: 69-73.
- Pearson, Christine M., and Judith A. Clair. (1998). “Reframing Crisis Management”. *Academy of Management Review*, 23(1): 59-76.
- Regester, Michael and Judy Larkin. 2005. *Risk Issues and Crisis Management: A Casebook of Best Practice*. London: Kogan Page. 3rd. ed.
- Schmidt, E., & Woldeyes, F. B. (2019). Rural Youth and Employment in Ethiopia, in *Youth and Jobs in Rural Africa: Beyond Stylized Facts*, edited by Valnerie Muller and James Thrulow, IFPRI.
- Sellnow, T., Seeger, M. W. and Ulmer, R. R. (2002). Chaos Theory, Informational Needs and the North Dakota Floods. *Journal of Applied Communication Research*, Vol. 30, pp. 269-92.
- Sturges, David L. (1994). “Communicating through crisis: A Strategy for Organizational Survival”. *Management Communication Quarterly*, 7(3): 297-316.
- Sujata Ganguly, Sabrina Zurga, Lemlem Argeu, and Kristie Druza. (2020). Policy mapping: Women’s economic empowerment in Ethiopia. International Development Research Center.
- Thiéart, R. A. and Forgues B. (1995). Chaos Theory and Organization. *Organization Science* 6(1):19-31. <https://doi.org/10.1287/orsc.6.1.19>
- Tremblay, Alice and March, Olivia. (2022). How SMEs in the USA Apply Crisis Management and CRM During Covid-19. Jonkoping University. Unpublished Report.
- Tsegay G. Tekleselassie & Mulu Gebreeyesus. (2021). Rapid Skills Assessment of the Tourism sector during the COVID-19 pandemic, Ethiopia. ILO May 2021.
- UN. (1993). Declaration on the Elimination of Violence against Women - General Assembly resolution 48/104 of 20 December 1993 at <https://www.ohchr.org/sites/default/files/eliminationvaw.pdf>
- UN. (2014). Guidelines for Producing Statistics on Violence against Women - statistical surveys. ST/ESA/STAT/SER.F/110, United Nations, 2014

- United Nations. (2020b). Socio - economic impact of Covid-19 in Ethiopia. Addis Ababa. United Nations Ethiopia UNESCO. (2020). Ethiopia. <http://uis.unesco.org/en/country/et>
- UNDP. (2020). BRIEF: GENDER BASED VIOLENCE AND COVID
- UN Ethiopia. (2020). ONE UN Assessment: Ethiopia Socio-Economic Assessment of the Impact of COVID-19, May 2020
- UNICEF-Ethiopia. (2020). Ethiopia Socio-economic impacts of COVID-19. April 4. <https://www.unicef.org/ethiopia/media/2741/file/Socio-economic%20impacts%20of%20COVID-19.pdf>.
- United Nations Human Settlements Programme (UN-HABITAT). (2008). ADDIS ABABA URBAN PROFILE. United Nations Human Settlements Programme Regional and Technical Cooperation Division.
- UNWOMEN. (2020a). Covid-19 gender monitor, <https://data.unwomen.org/resources/covid-19-and-gender-monitor>, accessed 19/11/2020)
- UNWOMEN. (2020b). ETHIOPIA: Highlights of COVID-19 Rapid Gender Assessment.
- UN Women and UNDP. (2020). Government Responses to COVID-19: Lessons on Gender Equality for a World in Turmoil.
- UNWOMEN, UNFPA. (2020). Impact of COVID-19 on Gender Equality and Women's Empowerment in East and Southern Africa: Abridged Version
- USAID. (2020). Gender Equality and women Empowerment. Retrieved from <https://www.usaid.gov/ethiopia/gender-equality-and-womens-empowerment>.
- World Bank. (2020). <https://www.macrotrends.net/countries/ETH/ethiopia/labor-force-participation-rate>.
- WBG. (2019). ETHIOPIA GENDER Diagnostic Report PRIORITIES FOR PROMOTING EQUITY, March 2019
- Zewdie, A., Mose, A., Yimer, A. et al. Essential maternal health service disruptions in Ethiopia during COVID 19 pandemic: a systematic review. BMC Women's Health 22, 496. (2022). <https://doi.org/10.1186/s12905-022-02091-4>

Annex: Model Specification

The general model specification for GEE is:

$$g(\mu_{ij}) = x'_{ij}\beta$$

Where,

$\mu_{ij} = E(y_{ij})$ is expected value of outcome of interest for subject $i(1,2, \dots, n)$ at time $j(1,2,\dots,t)$,

Time $j=$ refers to base period (before COVID), and the three subsequent periods as mentioned in the aforementioned sections

x_{ij} is a $p \times 1$ vector of covariates, (explanatory variables - socio-demographic characteristics of study units and, time period)

β is a $p \times 1$ vector of unknown regression coefficients,

$g(\cdot)$ is a link function, that is;

With logit link function (for binary dependent variable)

$g(\mu_{ij}) = \log\left(\frac{\mu_{ij}}{1-\mu_{ij}}\right)$ termed as logit link for binary responses (job loss (yes/no), income loss (yes/no), faced challenge to purchase food (yes/no), and faced challenge to meet basic needs (yes/no)), and

The within subject correlation/dependence (across time) was captured via a working correlation structure matrix $R_{jj'} = \rho_{jj'}$. In our analysis, we used an unspecified (unstructured) given the smaller number of time points.

With identity link function (for continuous numeric dependent variable)

$g(\mu_{ij}) = \mu_{ij}$ referred as an identity link for normally distributed responses (time use in paid and unpaid works) and

The variance of y_{ij} is expressed as,

$$V(y_{ij}) = v(\mu_{ij})$$