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المجلس القومي للمرأة  
THE NATIONAL COUNCIL FOR WOMEN



► **Survey of Women Leading Micro,  
Small and Medium Businesses  
About the Main Challenges  
They Face as a Result  
Of the Coronavirus Crisis**

July 2020



**Survey of Women Leading Micro,  
Small and Medium Businesses about  
The Main Challenges they Face as a Result  
Of the Coronavirus Crisis**

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## FOREWORD

The COVID-19 pandemic had a disproportionate impact on women entrepreneurs in both formal and informal sectors. The crisis has particularly affected women enterprises and employment in higher-risks sectors, put women informal workers under a greater threat of losing income, and exacerbated poor working conditions of women working in essential services.

In Egypt, as in the rest of the world, the Government took immediate action by adopting several measures and policies aiming at alleviating the extra economic burden caused by the crisis on women. In this context, the National Council for Women (NCW) has developed a Policy Paper on *Egypt's Rapid Response to Women's Situation during COVID-19 Outbreak*, stipulating among other things, the need for an informative provision of financial and non-financial assistance for women leading Micro Small and Medium size Enterprises (MSMEs) to help them cope with business disruptions caused by the pandemic. One way to fulfil this measure is the “conduct of regular public opinion surveys to determine the economic, social and psychological impact of pandemic,” the Policy Paper further stipulates.

That is why we came together as the International Labour Organization (ILO), leading UN agency on women and employment, the National Council for Women (NCW), leading institution on women economic empowerment and the Micro, Small and Medium Enterprise Development Agency (MSMEDA), leading agency on MSMEs development in Egypt, to conduct this survey aiming at identifying the most important challenges women business leaders have encountered as a direct or indirect result of the pandemic, and the support needed to help them surmount these challenges.

This survey presented an opportunity for four hundred forty Egyptian women leading MSMEs from across Egypt not only to voice their views, but also to suggest solutions and inform the way forward.

Clearly, as challenging as the context looks, it still provides us with a unique opportunity to foster collaboration and further make the case for the importance of investing in women economic empowerment, especially the most disadvantaged.

Mr. Eric Oechslin



Director  
ILO Decent Work Team  
For North Africa/Cairo Office

H.E. Dr. Maya Morsy



President  
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Women (NCW)

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Minister of Trade and Industry  
Head of the Micro, Small and  
Medium Enterprise Development  
Agency (MSMEDA)

# ***ACKNOWLEDGEMENT***

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The National Council for Women (NCW)

The Micro, Small and Medium Enterprise Development Agency (MSMEDA)

And the International Labour Organization (ILO), under the project

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its results.

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## Executive Summary

The coronavirus crisis had a negative impact on the business sector all over the world. This negative impact intensified for the informal sector and those working in micro, small and medium enterprises (MSMEs), especially women as they belong to the most vulnerable groups. Within the assigned role of the National Council for Women (NCW), and through the Women Business Development Center, in cooperation with the Micro, Small and Medium Enterprise Development Agency (MSMEDA) and the International Labour Organization (The Decent Work for Women in Egypt and Tunisia project, funded by the Ministry for Foreign Affairs of Finland), the council has conducted an opinion poll for women leading MSMEs to identify the most important challenges they face in their private businesses due to the coronavirus crisis, and their need of the different means of support for sustainability of their businesses, in order to provide them with the necessary support and training, and formulate the different policy options that will alleviate the negative impact of the crisis on them.

A questionnaire was designed to achieve the objective of the survey in both Arabic and English language in order to reach all different categories of Egyptian women leading businesses. The questionnaire consisted of 26 questions only, as the team was keen that the survey's duration doesn't exceed 7 minutes to ensure high response rate. The survey was conducted online, and was published on several websites and pages during the period from 15 June to 6 July 2020, and 440 Egyptian women leading MSMEs from the different governorates in the country responded, but most of them were from Cairo (32%), Giza (17%) and Alexandria (15%). The percentage of micro enterprises (less than 10 workers) participating in the survey is 91%. The largest percentage of the participating businesses are unregistered (no commercial register/tax ID or activity license), and the vast majority of them (43%) works in the field of handicrafts, then wholesale and retail trade (20%) and education (9%). The most important results of the survey are as follows:

### 1- Women leading businesses' opinion regarding the impact of coronavirus crisis on their businesses

- 79% of the participating women leading MSMEs saw that impact of the coronavirus crisis on their businesses was negative, 2% said it was positive, while 12% said that some of the impact was negative and some was positive.
- 52% out of those who said that the impact was negative mentioned both the complete shutdown of business, and the decline in revenues/sales, followed by ceasing some activities/services/programs (29%), and the inability to pay salaries (24%).
- 65% out of those who said that the impact was positive mentioned launching some activities/services/programs, followed by a large difference by the

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increase in their revenues/sales (24%), and having the time and opportunity for self development and business development (13%).

- 31% of the respondents viewed some opportunities in the current situation from which they can benefit to develop their businesses, 79% mentioned people's preference towards buying local products, and 28% mentioned the availability of a trained workforce in the labour market which they can hire since many other businesses closed.
- 60% said that the unavailability of cash flow is among the challenges they face due to the crisis which hinder their usual business activity, followed by both the curfew and its effect on suspending movement (46%), and the lack of marketing outlets, including internal and external exhibitions (45%).

## **2. Practices followed by women leading businesses in the sample to face the coronavirus crisis**

### **Regarding business activity:**

- 44% of the respondents closed their businesses till the situation ends, while 36% mentioned that they have provided their products and services through online platforms.

### **Regarding staffing and personnel :**

- 65% said that they did not follow any practices with respect to staffing and personnel, while 16% said they laid off some of the workers, and 13% said they laid off all of the workers, and 9% decreased salaries. It is worth mentioning that 47% of the participating businesses do not hire any workers other than the business owner.

### **Regarding products' and services' prices:**

- 34% of the respondents decreased their products' and services' prices, 9% increased them, and 8% reconsidered and negotiated current contracts.

### **Regarding business operations and working methods :**

- 46% of the respondents mentioned that they have fully or partially closed the work office, followed by a large percentage adopting new safety measures in the office (29%), and modifying human resources management methods (18%).

## **3. Women leading businesses' views on the future of their businesses if the coronavirus crisis continues**

### **Future practices related to business activity:**

- 43% of the respondents intend to provide their products and services

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through online platforms (such as e-commerce, e-marketing, providing online training), while a quarter (26%, 25%, and 25% respectively) intend to close the business till the situation ends, partially discontinue some services, programs or product lines, and to plan for future investments currently demanded in the market.

#### **Future practices related to staffing and personnel :**

- 15% mentioned that they intend to lay off some workers, while 12% intend to lay off all workers.

#### **Future practices related to products and services' prices:**

- 34% intend to decrease prices if the coronavirus crisis continues till the end of the year, while 10% intend to increase prices, and 16% intend to re-consider and negotiate current contracts.

#### **Future practices related to business operations and working methods:**

- 36% intend to fully or partially close the work office if the coronavirus crisis continues till the end of the year, 34% will follow new safety measures in the office, and 18% intend to modify their human resources management methods such as working remotely and increase the leave days and others.
- 41% of the respondents expect that their business will continue operating for less than 3 months if the coronavirus crisis continues till the end of the year, 25% said they expect their businesses to continue for a year or more, and 21% expect their businesses to continue for a period between 3 to 6 months.
- 60% of the respondents said that losing income is what concerns them if the coronavirus crisis continues till the end of the year, while 50% will worry about closing the business, a third (32%) will worry about the decrease in productivity, and almost a quarter (26%) will worry about closing the office.

#### **4. Support needed by women leading businesses in the sample from the government and other support entities**

- Almost two thirds of the respondents said they need marketing/promotion support (68%) and financial support (67%) from the different support entities.
- 55% of the respondents said they need e-marketing training, followed by financial crisis management training (42%), then training and support with regard to e-commerce (37%), new product/service development (36%), and mentoring and coaching (36%).
- Providing marketing support and financial support were on the top of



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interventions women leading MSMEs need the Egyptian government to take to support them during and after the crises, as mentioned by 22% and 19% of the respondents respectively, followed by giving them loans and indulgence in the payment of the installments (12%), and providing technical support and training (11%).

- 71% of the respondents stated that they can provide services and support to other women entrepreneurs through their businesses, almost two thirds of them (68%) expressed their willingness to exchange experiences, and an equal percentage (40%) mentioned their readiness for both integration with other project (B2B), and providing training.

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## Introduction

Since the announcement made by World Health Organization on March 11, 2020 declaring novel coronavirus as a "global pandemic", countries have successively begun to take many precautionary measures to control the outbreak of the disease, that no health system was prepared to deal with.

The Egyptian government, in line with other nations, began to take precautionary measures since March 14, 2020 with growing intensity to control the spread of the virus. The most important measures taken included the suspension of international flights, imposing curfew during the evening hours, the partial closure of all commercial and craft shops, the full closure of restaurants, cafes, cafeterias, night clubs, social clubs, and malls in the evening during weekdays and their complete closure on weekends, closure of cinemas, theaters, mosques, churches, and suspending schools and universities, canceling large gatherings, and suspending the provision of services provided by ministries and governorates to citizens such as the real estate and documentation and the civil registry while reducing the number of workers in governmental departments and agencies.

There was a complete agreement on the soundness of these measures to maintain the lives and health of citizens. However, it led to almost complete paralysis of public life, and many activities and individuals stopped working, which negatively affected the economy to a large extent, especially those working in the informal economy and micro, small and medium enterprises (MSMEs). The negative impact intensifies for Egyptian women, who are more likely to be engaged in short-term and unstable employments/contracts, which offer low income and poor social insurance, pension, and health insurance schemes, as statistics shows that 40.9% of females' total non-agricultural employment is in informal employment and 33.9% of females' employment is vulnerable employment.<sup>1</sup>

Within the assigned role of the National Council for Women, and through the Women Business Development Center, in cooperation with the Micro, Small and Medium Enterprise Development Agency (MSMEDA), and the International Labour Organization (The Decent Work for Women in Egypt and Tunisia project funded by the Ministry for Foreign Affairs of Finland), the council has conducted an online opinion poll for women leading MSMEs (whether formal or informal) comprised of 26 questions divided to several sections, to identify the most important challenges they face in their private businesses as a result of the coronavirus crisis, and their need of the different means of support for sustainability of their businesses. The information provided by this survey will be the basis for working to provide the necessary support and training for women leading MSMEs, and formulate different informed policy options to alleviate the negative impact of the crisis on these women.

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<sup>1</sup> Source: Women Policy Tracker on Responsive Policies & Programs during the New COVID-19 Pandemic, NCW, 6 May 2020



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This report presents the results of this poll, which was conducted online during the period from 15 June to 6 July 2020 and responses were collected from 440 Egyptian women leading MSMEs.

# Survey Results

## 1. Women leading businesses' opinion regarding the impact of coronavirus crisis on their businesses

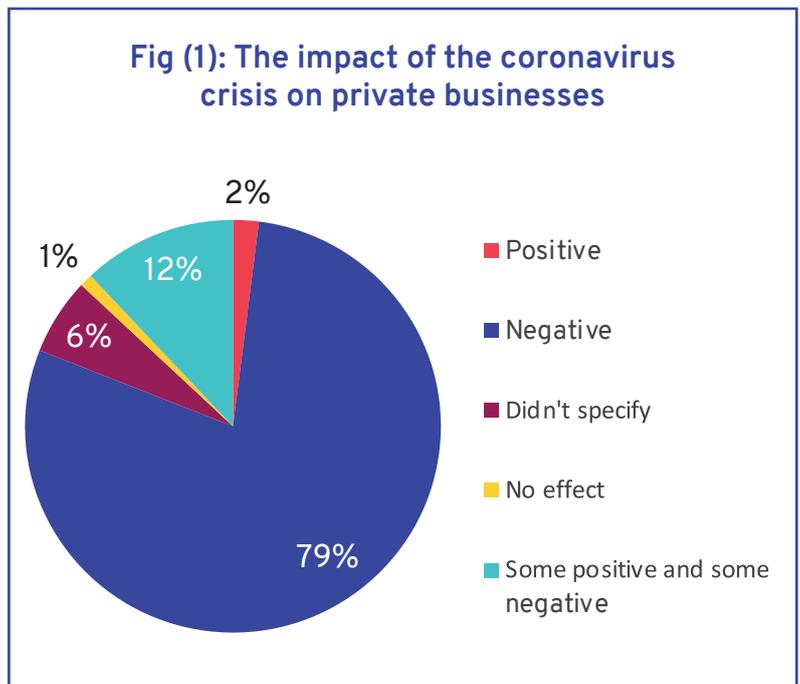
The entire global economy has been affected by the coronavirus crisis and its consequences, which imposed many challenges on businesses, although the situation and its intensity varied among countries and sectors. While some sectors and activities were negatively affected to a great extent, the crisis has positively affected and provided opportunities for other sectors and activities.

This section presents the opinions of the women leading MSMEs who participated in the survey regarding the negative and positive effects of the coronavirus crisis on their businesses, and the most important challenges and opportunities they see due to the crisis.

### 1.1 Positive and Negative impact of the coronavirus crisis on businesses

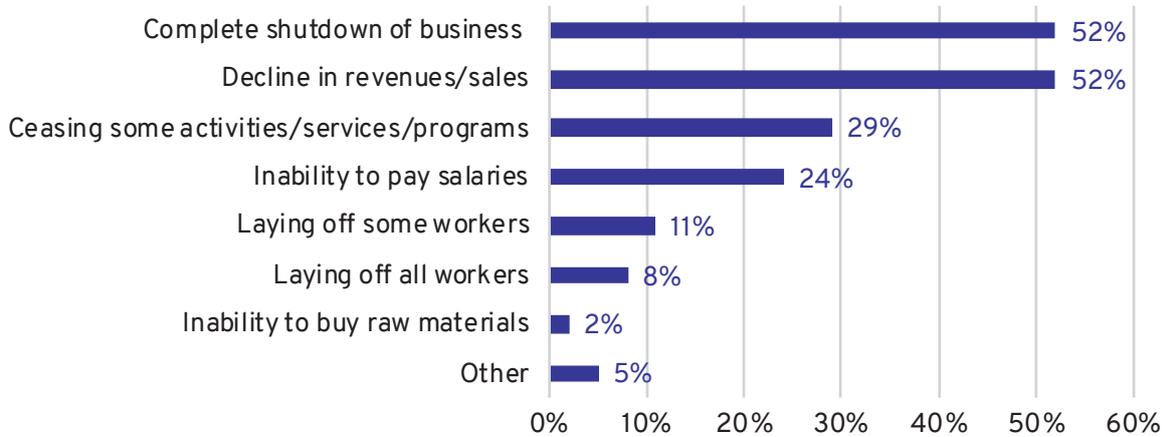
When asking women leading MSMEs about the impact of the coronavirus crisis on their businesses, 79% of the respondents said the impact was negative, only 2% said it was positive, while 12% said some was positive and some was negative.

It is worth mentioning that 3% of women leading unregistered businesses have mentioned that the impact was positive, while this was not mentioned by women leading registered businesses.



When asking them about the negative impacts, almost half of those who mentioned negative impacts (52%) pointed to both the complete shutdown of business (this was mentioned by 90% of women leading businesses in education, 52% in manufacturing, 50% in wholesale and retail trade, and 50% in arts and entertainment), and the decline in revenues/sales, 29% mentioned ceasing some activities, services, or programs, and 24% pointed to their inability to pay salaries. It is worth mentioning that 5% mentioned other negative impacts such as the increase in prices and the inability to pay work premises' rent.

**Fig (2): Negative impacts of the coronavirus crisis**

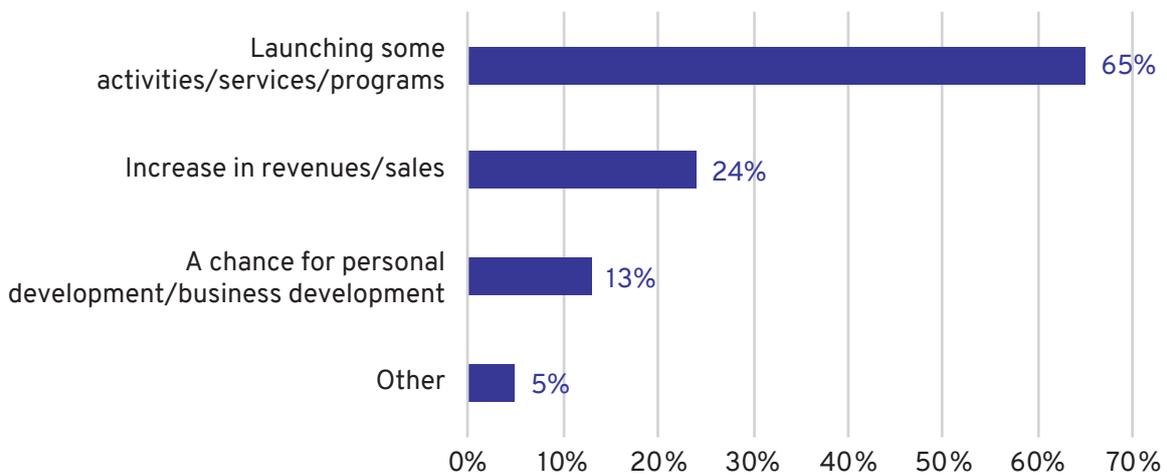


More than one answer allowed  
Percentage out of those who said the crisis had a negative impact (%91 of the respondents)

The largest percentage of the respondents see that the impact of the crisis on their businesses is negative, as it led to the complete shutdown of their businesses and therefore their revenues/sales had decreased

Regarding the positive impacts, almost two thirds of those who mentioned the existence of positive impacts (65%) said they launched some activities/services/programs, 24% pointed to the increase in revenues/sales, and 13% mentioned that the crisis provided them with the time, and the opportunity to develop themselves, and think of how to develop their businesses. It is worth mentioning that 5% mentioned other positive impacts, such as the decrease in prices and the shutdown of some inefficient businesses.

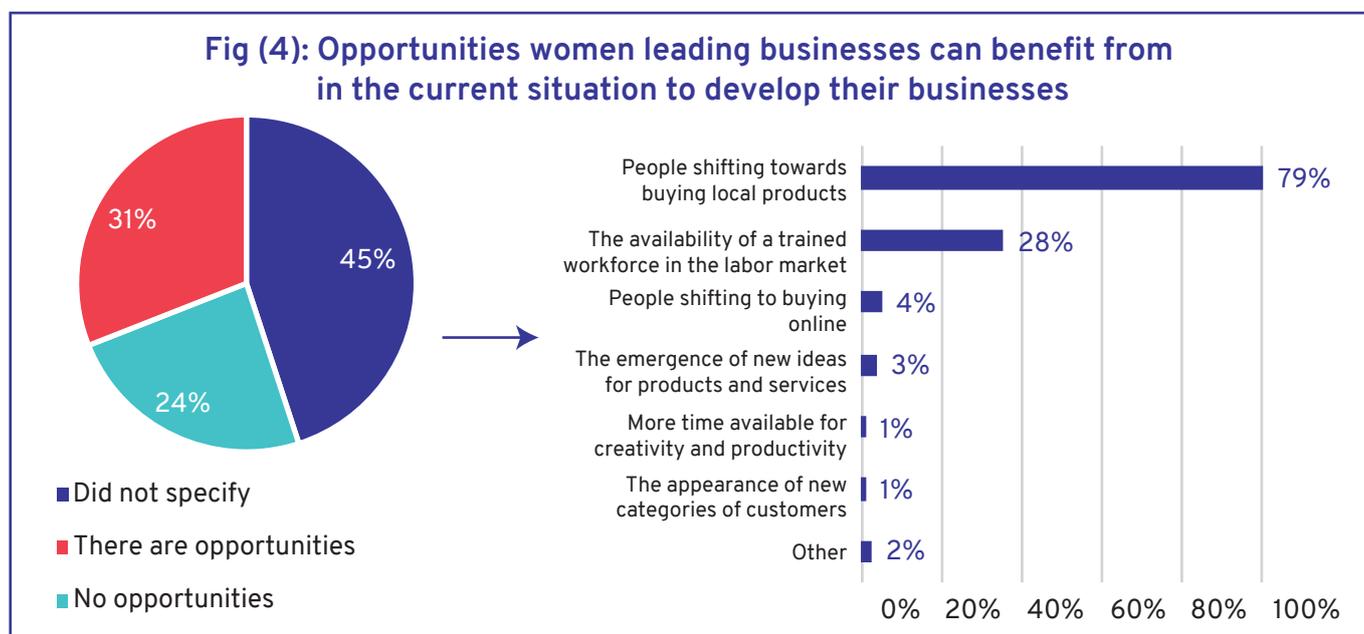
**Fig (3): Positive impacts of the coronavirus crisis**



More than one answer allowed  
Percentage out of those who said the crisis had a positive impact (%14 of the respondents)

## 1.2 Challenges and opportunities in front of women leading businesses as a result of the coronavirus crisis

31% of the respondents viewed some opportunities in the current situation they can benefit from to develop their businesses (36% out of those whose businesses are partially registered have commercial register/tax ID only, or activity license only, 33% out of those whose businesses are fully registered have both commercial register/tax ID, and activity license, and 31% out of those whose businesses are unregistered), as 79% of respondents said that people shifted towards buying local products, and 28% mentioned the availability of a trained workforce in the labour market, which they can hire since many other businesses closed. It is worth mentioning that small percentages (ranging from 1% to 4%) mentioned the shift towards buying online, the emergence of new ideas for products and services, the availability of more time for creativity and productivity, and the appearance of new categories of customers.



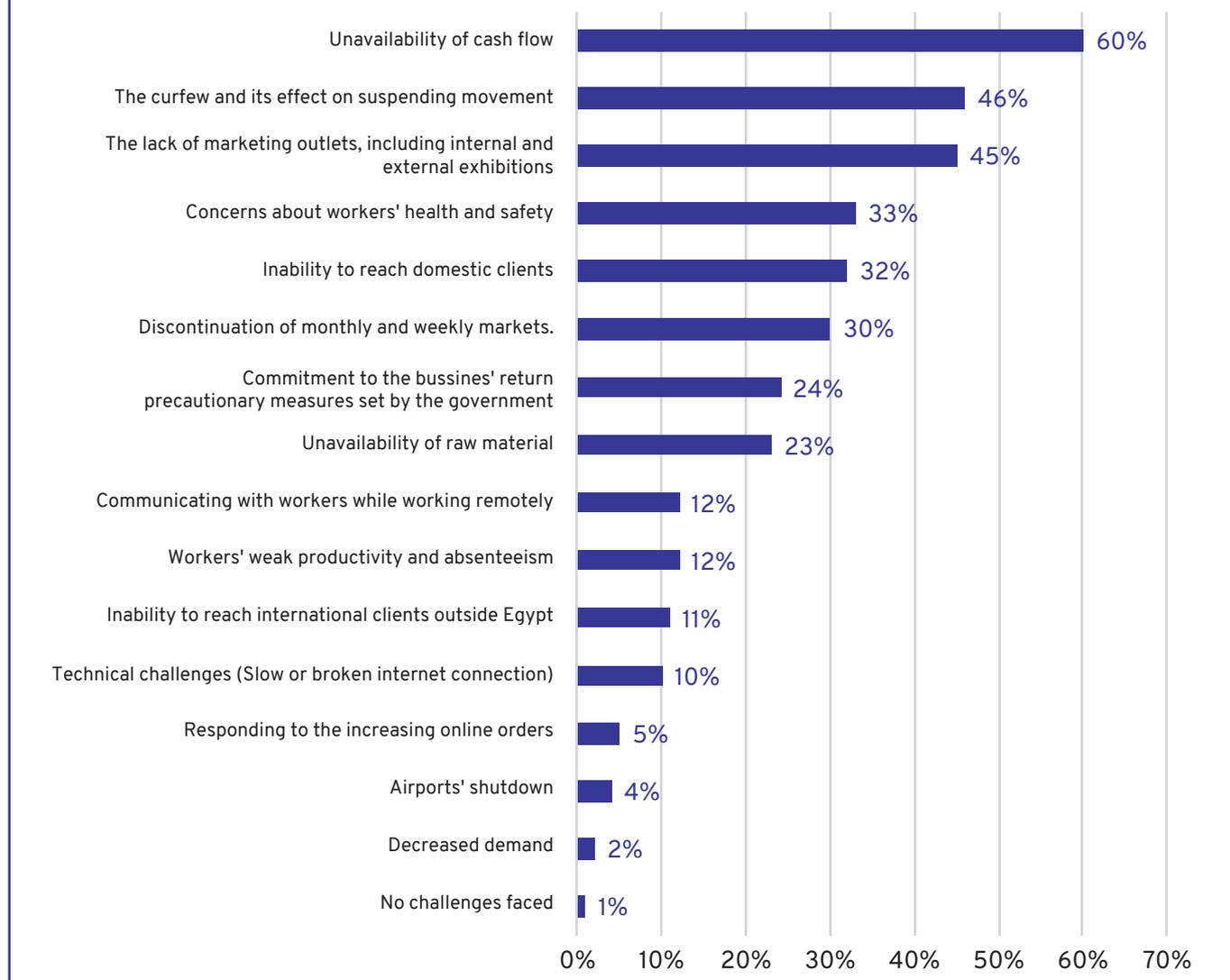
More than one answer allowed

People's shifting towards buying local products and online purchasing are opportunities women leading businesses should try to use during the coming period so that their businesses would continue.

Regarding the challenges facing women leading MSMEs, almost two thirds of the respondents (60%) mentioned the unavailability of cash flow (87% out of those whose businesses work in health and social work, 71% out of those whose businesses work in wholesale and retail trade, 60% out of those whose businesses work in food services, and 57% out of those whose businesses work in handicrafts, and 71% out of those whose businesses are fully registered, and 58% out of those whose businesses are unregistered), and almost half of them pointed to both the curfew

and its effect on suspending movement, and the lack of marketing outlets, including internal and external exhibitions (46%, and 45% respectively), and almost a third (33%, 32%, and 30% respectively) mentioned concerns about workers' health and safety, inability to reach domestic clients, and the discontinuation of monthly and weekly markets.

**Fig (5): Challenges women leading businesses face during the coronavirus crisis and hinder their usual business activities**



More than one answer allowed

Providing financial support either directly or indirectly in the form of exemptions and discounts shall alleviate the burden on women leading MSMEs.

## 2. Practices followed by women leading businesses

The coronavirus crisis imposed a sudden and unusual situation with uncertain future for everyone. This situation forced all businesses to change their working methods so that they can adapt and continue working in the market, and even some businesses had to stop working until the picture is clear.

This section presents the practices followed by women leading MSMEs who participated in the survey in order to deal with the crisis and end up with the least possible losses.

### 2.1 Practices “related to business activity”

Regarding the business activity, 44% of the respondents stated that they have closed their business till the situation ends, while 36% mentioned that they have provided their products and services through online platforms (47% out of those whose businesses are in health and social work field, and 43% out of those whose businesses are in the handicrafts field).

Almost a fifth of the respondents (23%, 23%, and 21% respectively) said they have deferred or cancelled planned future investments, partially discontinued some services, programs or product lines till the situation ends, and cancelled planned events.



More than one answer allowed

## 2.2 Practices “related to staffing and personnel”

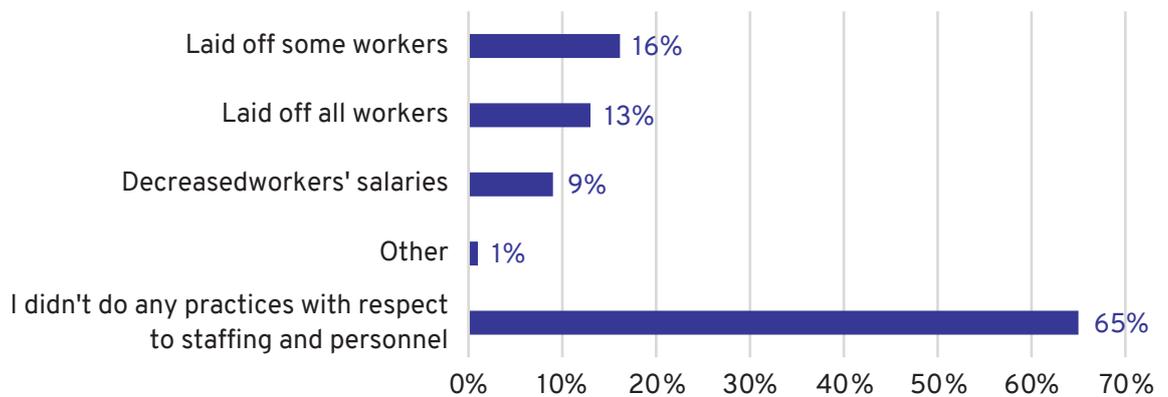
Regarding staffing and personnel, almost two thirds of the respondents (65%) said that they did not follow any practices with respect to this (91% out of those who do not hire any workers, compared to 22% out of those who hire 10 workers or more, and 71% out of those whose businesses are unregistered compared to 50% out of those whose businesses are fully registered, and 27% out of those whose businesses are partially registered). It is worth mentioning that 47% of the participating businesses do not hire any workers other than the business owner.

16% said they laid off some of the workers, and 13% said they laid off all of the workers, and 9% decreased salaries.

It is worth mentioning that 47% of the participating businesses do not hire any workers other than the business owner.

It is worth noting that 2% of the respondents said that they follow other practices such as decreasing working hours by half, giving workers unpaid leave, and paying workers daily instead of monthly.

**Fig (7): Practices “related to staffing and personnel” women leading businesses followed in their private businesses to adapt with the situation after the coronavirus crisis**



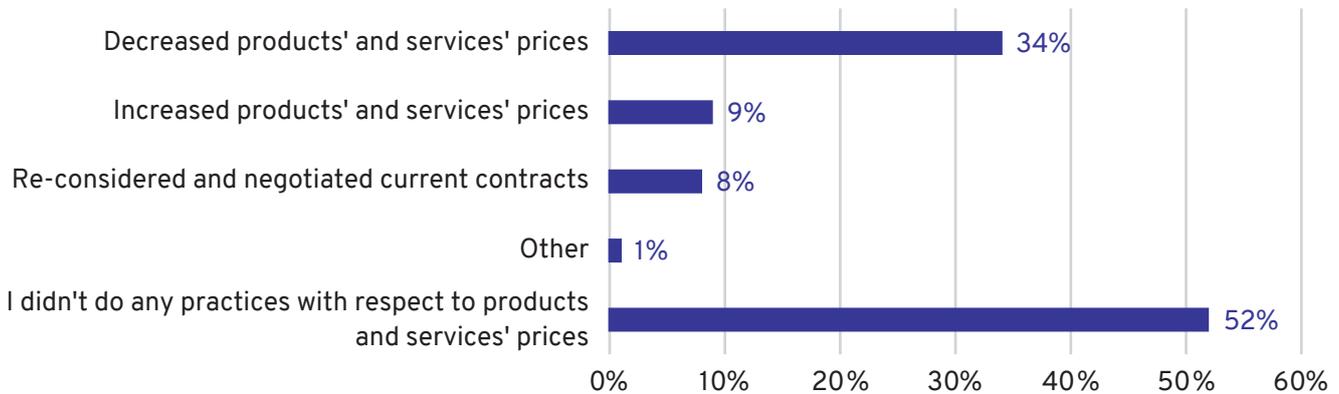
More than one answer allowed

## 2.3 Practices “related to products' and services' prices”

As for the prices of the products and services, while 34% of the respondents decreased their products' and services' prices, 9% increased them, and 8% reconsidered and negotiated current contracts.

It is worth mentioning that almost half of the respondents (52%) did not do any practices with respect to products' and services' prices. (71% out of those whose businesses are in the education field, 56% out of those whose businesses are in the manufacturing, 54% out of those whose businesses are in the arts and entertainment, and 49% out of those whose businesses are in the handicrafts)

**Fig (8): Practices “related to products' and services' prices” women leading businesses followed in their private businesses to adapt with the situation after the coronavirus crisis**

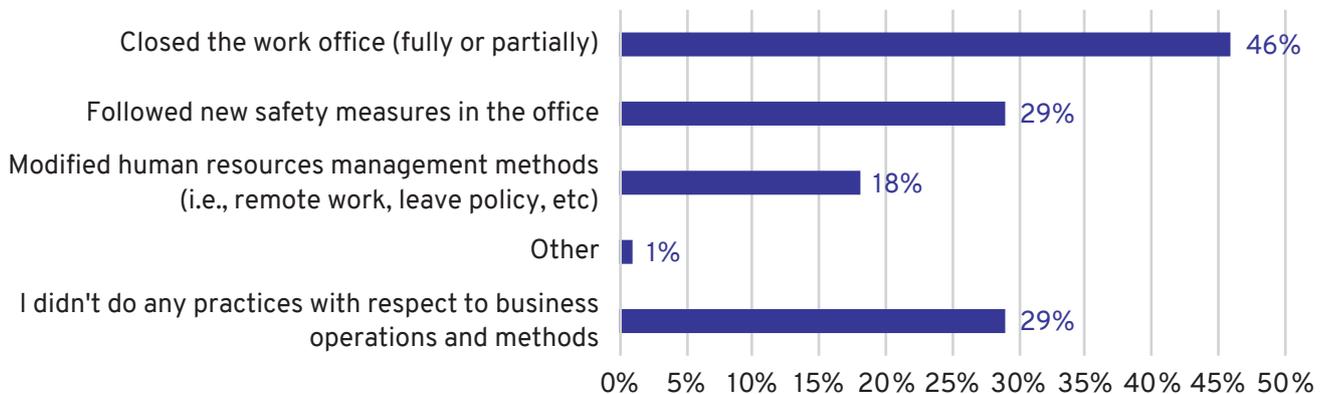


More than one answer allowed

## 2.4 Practices “related to business operations and working methods”

Regarding the practices related to business operations and working methods, 46% of the respondents mentioned that they have fully or partially closed the work premises (79% out of those whose businesses are in education, 60% out of those whose businesses are in health an social work, and 54% out of those whose businesses are in arts and entertainment), followed by a large percentage by adopting new safety measures in the office including buying cleaning tools and sanitizers and wearing face masks while working, which was mentioned by 29% of the respondents, and 18% stated that they have modified human resources management methods as they have introduced remote work, increased leaves and other similar practices.

**Fig (9): Practices “business operations and working methods’ prices” women leading businesses followed in their private businesses to adapt with the situation after the coronavirus crisis**



More than one answer allowed



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It is worth mentioning that respondents were asked if they have followed any other practices other than those they were asked about, 3% confirmed that they have worked on their personal development, took loans, shifted towards buying raw material online, holding competitions and making offers to increase their sales.

Providing training and technical support in general to women leading businesses with special focus on training related to dealing with the internet (e-commerce, e-marketing, and holding training/events through the internet), and training related to business management during crisis, in addition to providing marketing and promotion support which will help women leading businesses in overcoming the crisis to a great extent.

### 3. Women leading businesses' views of the future of their businesses if the coronavirus crisis continues

Although many businesses have adapted to the current situation, most of the adopted practices remain temporary, as everyone aspires that life will be back as before the crisis, so that everyone returns to most of their previous practices.

In light of the uncertain future and the lack of knowledge of the end date of the crisis, women leading MSMEs who participated in the survey were asked about their vision of the future of their businesses. This section presents the practices that they intend to do, and the duration they expect their businesses to continue operating, and their concerns about their businesses if the crisis continues till the end of this year.

#### 3.1 Future practices “related to business activity”

43% of the respondents said that if the coronavirus crisis continues till the end of the year, they intend to provide their products and services through online platforms and use means such as e-commerce, e-marketing, providing online training, while a quarter (26%, 25%, and 25% respectively) intend to close the business till the situation ends (53% out of those whose businesses are in education, and 31% out of those whose businesses are in manufacturing and wholesale and retail trade), partially discontinue some services, programs or product lines, and plan for future investments currently demanded in the market.

**Fig (10): Practices “related to business activity” women leading businesses intend to follow in their businesses in the next 3 months if the coronavirus crisis continues**

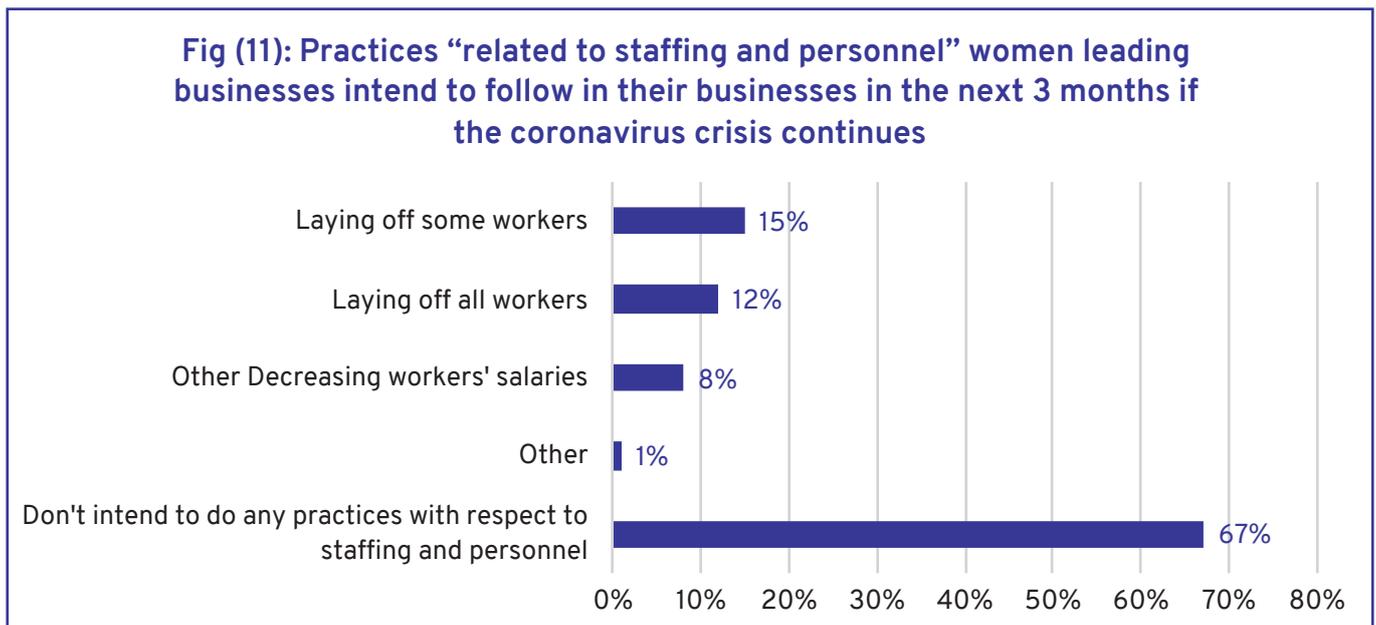


More than one answer allowed

### 3.2 Future practices “related to staffing and personnel”

Regarding the practices related to staffing and personnel that women leading businesses intend to follow, 15% mentioned that they intend to lay off some workers, while 12% intend to lay off all workers (18% out of those whose businesses are fully registered intend to lay off all workers, compared to 10% out of those whose businesses are unregistered), and 8% intend to decrease salaries.

While 67% do not intend to follow any practices related to staffing and personnel (93% out of those whose businesses do not hire workers, compared to 42% out of those whose businesses hire 10 workers or more).



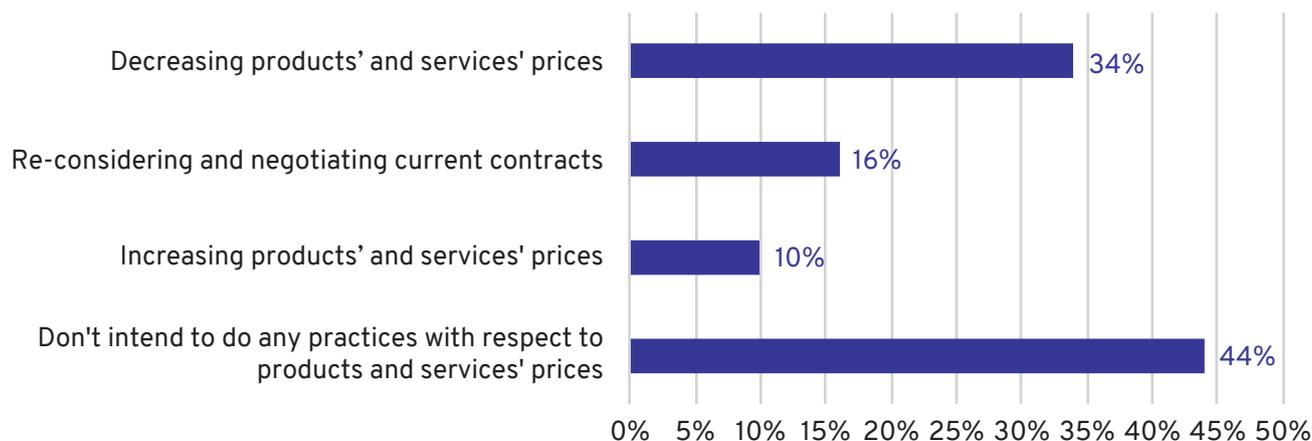
More than one answer allowed

### 3.3 Future practices “related to products' and services' prices”

As for the products' and services' prices, almost a third of the respondents (34%) intend to decrease prices if the coronavirus crisis continues till the end of the year, while 10% intend to increase prices, and 16% intend to re-consider and negotiate current contracts.

44% of the respondents do not intend to do any practices related to the prices of products and services (72% out of those whose businesses are in manufacturing field, 47% out of those whose businesses are in health an social work, 45% out of those whose businesses are in education, and 43% out of those whose businesses are in agriculture).

**Fig (12): Practices “related to products and services’ prices” women leading businesses intend to follow in their businesses in the next 3 months if the coronavirus crisis continues**

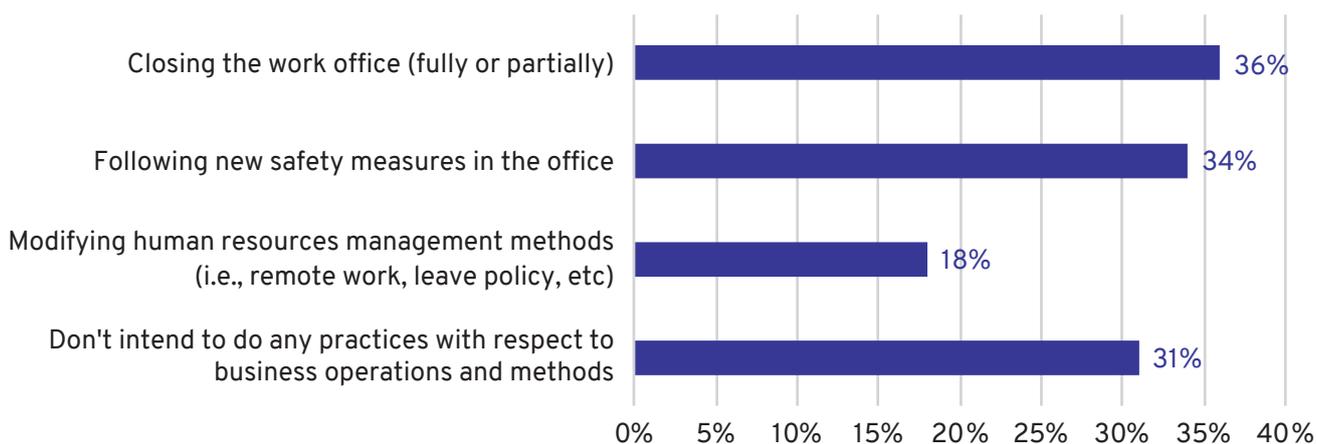


More than one answer allowed

### 3.4 Future practices “related to business operations and working methods”

Regarding the practices related to business operations and working methods that women leading businesses intend to follow, almost a third of them (36%, and 34% respectively) intend to fully or partially close the office, and to follow new safety measures in the office, and 18% said they intend to modify their human resources management methods such as working remotely and increase the leave days and others.

**Fig (13): Practices “related to business operations and working methods” women leading businesses intend to follow in their businesses in the next 3 months if the coronavirus crisis continues**



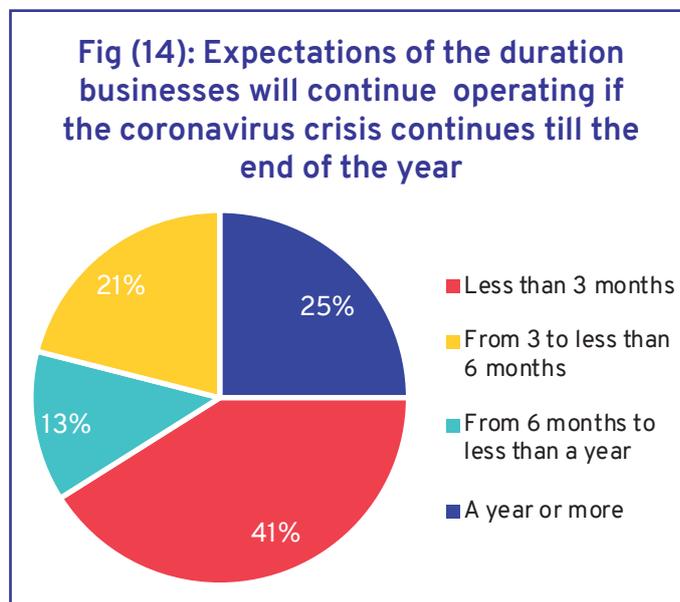
More than one answer allowed

When asking women leading businesses if there are any practices they intend to follow other than the practices they were asked about, 6% confirmed making partnerships with other entities to market their products, resuming work as before while taking the necessary precautionary measures, totally changing the business

activity, getting the necessary training to develop the business, and develop products and business methods.

### 3.5 Expectations of the duration businesses will continue operating if the coronavirus crisis continues till the end of the year

The largest percentage of women leading MSMEs (41%) expected that their business will continue operating for less than 3 months if the coronavirus crisis continues till the end of the year, 21% expect it to continue for a period between 3 to 6 months, and 13% expected their businesses to continue for a period between 6 months to less than a year, while a quarter of the respondents (25%) said they expect their businesses to continue for a year or more if the coronavirus crisis continues till the end of the year.

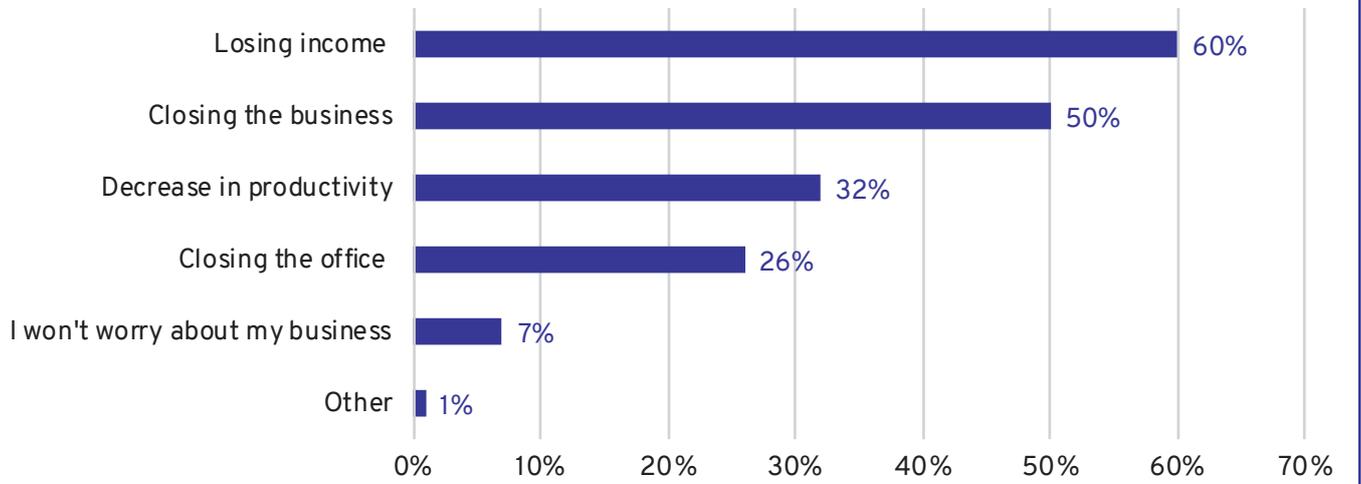


### 3.6 Concerns women leading businesses have regarding their businesses if the coronavirus crisis continues till the end of the year

60% of the respondents said that losing income is what concerns them if the coronavirus crisis continues till the end of the year (75% out of those whose businesses are fully registered, compared to 57% of those who are partially registered and unregistered, and 73% out of those whose businesses are operating for 10 years or more, 62% out of those whose businesses are operating for 5 years to less than 10 years, compared to those whose businesses are operating for less than 2 years, and 68% of those who are the only breadwinners of their families, compared to 56% of those who are not), while half of them (50%) worry about closing the business, a third (32%) will worry about the decrease in productivity, and almost a quarter (26%) will worry about closing the office.

It is worth mentioning that 7% mentioned that they won't worry about their businesses if the coronavirus crisis continues till the end of the year (9% out of those whose businesses are in both manufacturing and handicrafts, 8% out of those whose businesses are in both food services and arts and entertainment, 7% out of those whose businesses are in health and social work, and 5% out of those whose businesses are in wholesale and retail trade).

**Fig (15): Concerns women leading businesses have regarding their businesses if the coronavirus crisis continues till the end of the year**



More than one answer allowed

## 4. Support needed by women leading businesses from the government and other support entities

In light of this crisis, the Egyptian government has taken several measures to support the Egyptian economy, and many development and support agencies have made a number of interventions to support those affected by the crisis.

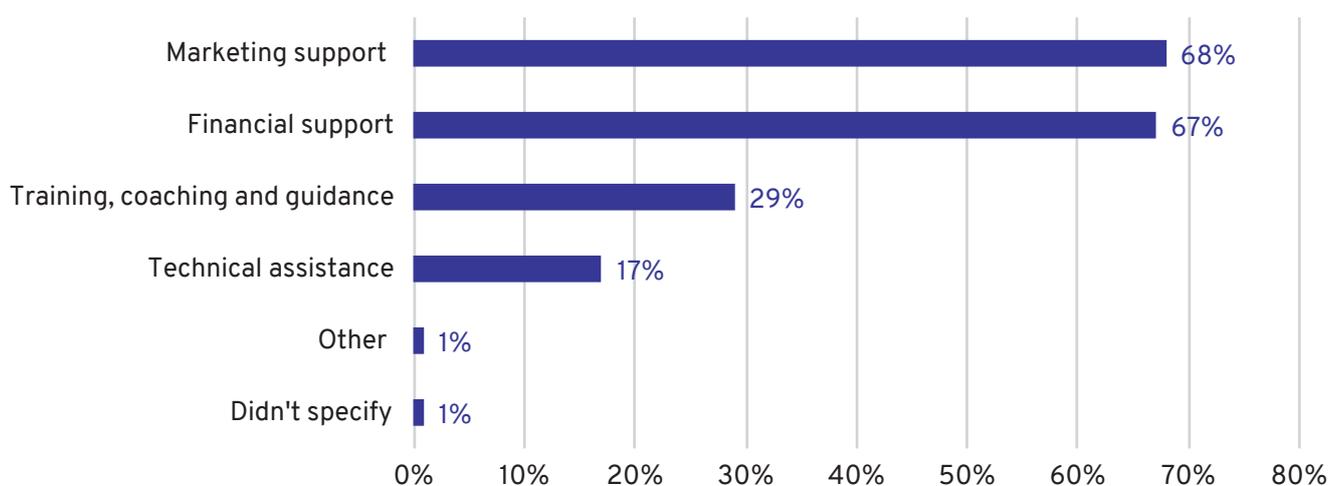
In order to provide the appropriate and needed support to women leading MSMEs, the survey participants were asked about the support they wish to get from the government and other support agencies, they were also asked about what they could do to support other businesswomen as a kind of solidarity and interdependence that might create more opportunities for these businesses. This section presents the results that have been reached in this regard.

### 4.1 Support women leading businesses entities

When asking respondents about the support they need from different support entities, 68% said they need marketing support (86% out of those whose businesses are in handicrafts, 75% out of those whose businesses are in both manufacturing and information and technology, 73% out of those whose businesses are in health and social work, and 68% out of those whose businesses are in food services).

67% pointed to financial support (77% out of those whose businesses are partially registered, 73% out of those whose businesses are fully registered compared to 64% out of those whose businesses are unregistered), followed by a large difference by the need to get training, coaching, and guidance, as mentioned by only 29% and technical assistance, as mentioned by only 17% of the respondents respectively.

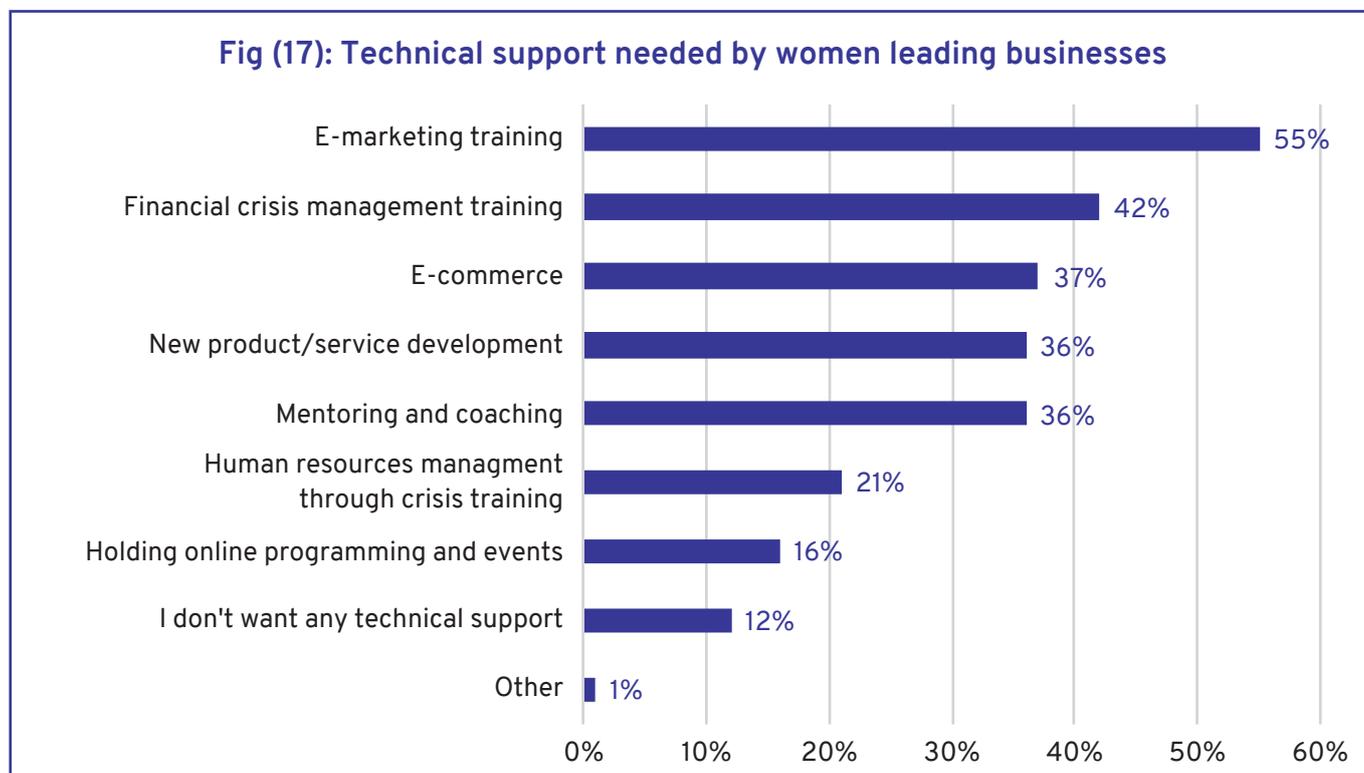
**Fig (16): Support women leading businesses need from different support entities**



More than one answer allowed

## 4.2 Technical support needed by women leading businesses

Regarding the training and technical support topics they need support at, almost half of the respondents (55%) said they need e-marketing training, followed by financial crisis management training (42%), and almost a third of them (37%, 36%, and 36% respectively) stated that they need training and support with regard to e-commerce, new product/service development, and mentoring and coaching.

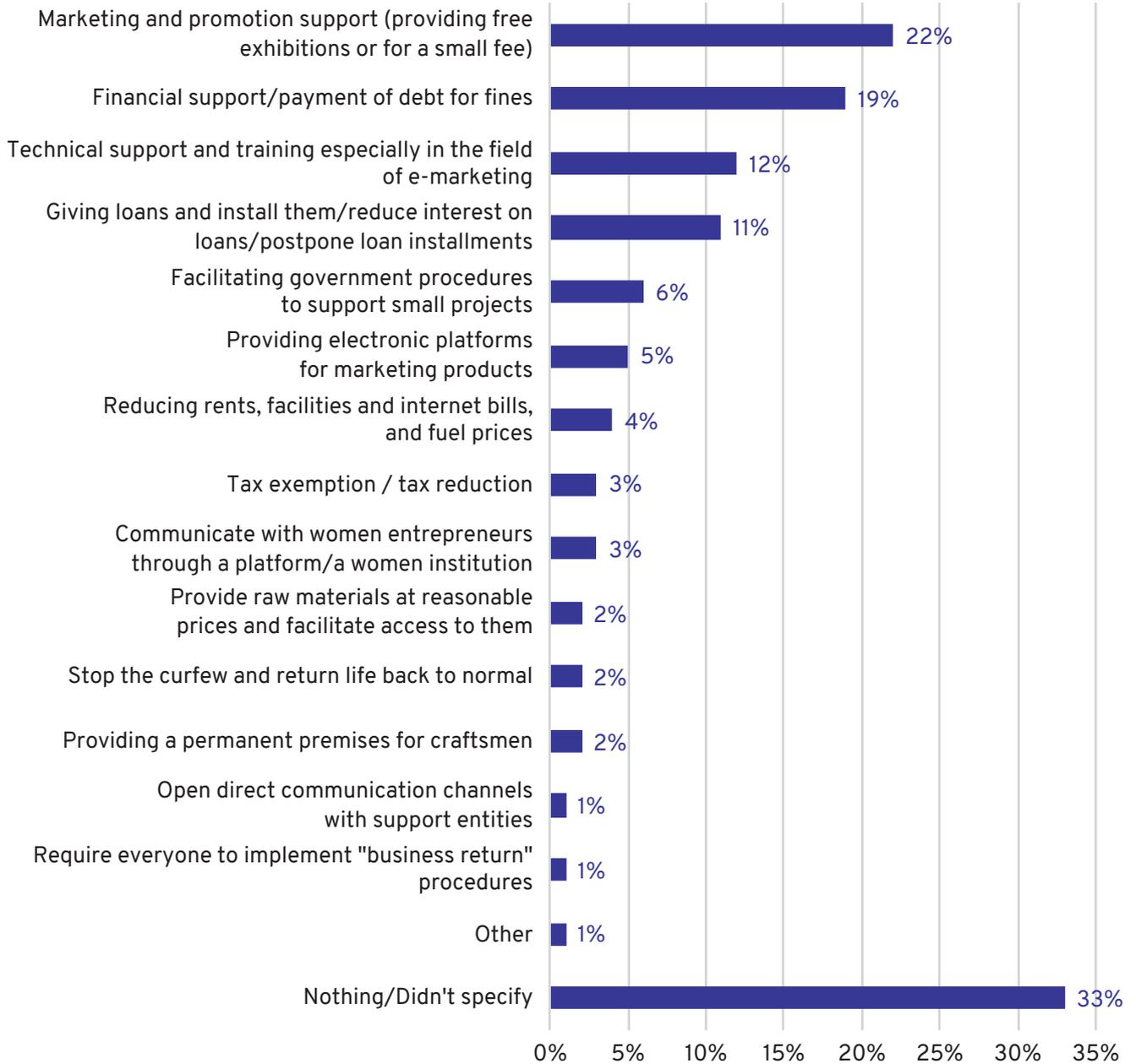


More than one answer allowed

## 4.3 Interventions (policies/decrees/measures) women leading businesses need the Egyptian government to take to support them during and after the crisis

Providing marketing support and financial support were on the top of interventions women leading MSMEs need the Egyptian government to take to support them during and after the crises, as mentioned by 22% and 19% of the respondents respectively, followed by providing loans and indulgence in the payment of the installments (12%), and provide technical support and training (11%).

**Fig (18): Interventions (policies/decrees/measures) women leading businesses need the Egyptian government to take to support during and after the crisis**

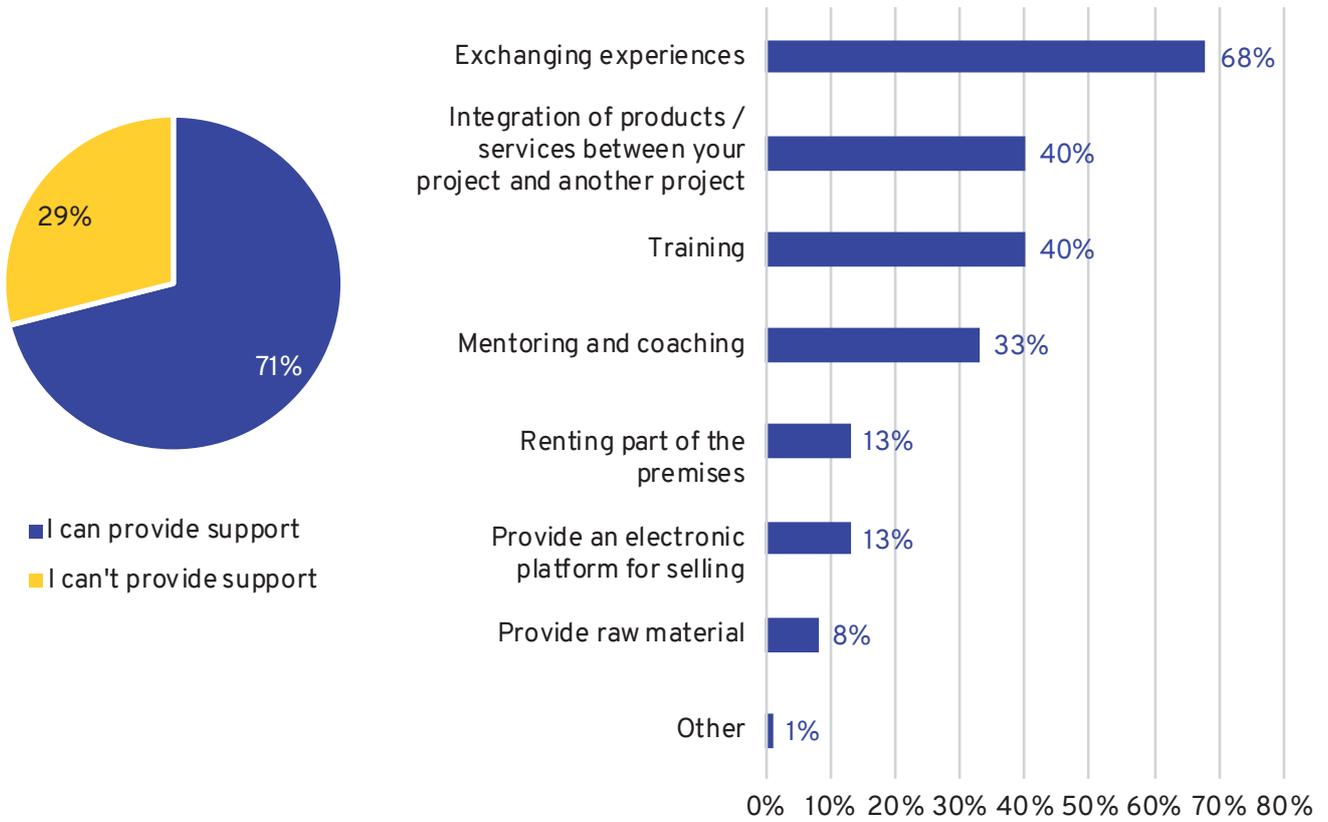


More than one answer allowed

#### 4.4 Support women leading businesses can provide to other women entrepreneurs

71% of the respondents stated that they can provide services and support to other women entrepreneurs through their businesses, two thirds of them (68%) expressed their willingness to exchange experiences, and an equal percentage (40%) mentioned both their readiness to integrate with other project, and providing training, and a third (33%) expressed their willingness to help with mentoring and coaching.

**Fig (19): Support women leading businesses can provide to other women entrepreneurs**



More than one answer allowed

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## Conclusion and recommendations

Survey results show that the impact of the coronavirus crisis on the majority of the women leading MSMEs who participated in the survey is negative, as in most of the cases it led to a complete shutdown of the business, or ceasing some activities, services, or programs, hence, decreasing revenues/sales, which in turn affects the availability of cash flow, and therefore the ability to fulfill financial obligations; especially paying wages. However, on the other hand some respondents had another opinion as they see that the crisis helped them in launching some new activities/services/programs; especially as people shifted towards buying local products, and it provided them with the opportunity to develop themselves and develop their businesses.

In trying to adapt with the crisis, the majority of the respondents closed their business till the situation ends, closed their office fully or partially, and a large percentage of those who hire workers have laid either some or all of them. On the other hand, others have tended to offer their products and services through online platforms, and some of them decreased the prices of their products and services, adopted new safety measures in the office, and modified human resources management methods, in order to continue working.

If the coronavirus continues till the end of the year, the largest percentage of respondents do not expect that their businesses will continue operating for more than 3 months, and the majority are worried about losing income and closing the business.

In order to alleviate the impact of the crisis, marketing and promotion support, and financial support are the most mentioned help needed by the largest percentage of respondents from the government and other support entities.

Based on the previous survey results, some recommendations have been reached in order to support women leading MSMEs during/after the coronavirus crisis in order to continue operating and competing in the market. These recommendations are as follows:

### **Providing training and technical support:**

- Providing training and technical support in general to women leading businesses with special focus on training related to dealing with the internet (e-commerce, e-marketing, and holding training/events through the internet), and training related to business management during crisis.
- Providing mentoring and guidance from established women entrepreneurs to women leading MSMEs, especially those who are still in the beginning of their work.

- 
- Providing training on how to take and follow the required precautionary measures in order to help those women return back normally to their work, while maintaining protection and safety for them and their workers.

### **Providing financial support whether directly or indirectly through exemptions and discounts:**

- Providing financial support/grants to women leading MSMEs, especially those working in the sectors and activities that have competitive advantage abroad, or essential in the domestic market.
- Providing loans with low interests to women leading businesses who were hit by the crisis.
- Make it possible to postpone loans' installments, and decrease interests on loans that was taken before the crisis.
- Decrease social insurance contributions or paying all of it by the government to alleviate the burden of hiring workers on women leading businesses.
- Provide co-working spaces with low rent for women leading MSMEs.
- Offering tax exemptions, or decreasing taxes on women-led MSMEs.
- Reducing the expenses related to registering businesses and facilitating the process to women leading businesses.
- Establishing a market for selling raw material for women leading business with discounted prices.
- Providing sanitizers and protection equipments with discounted prices for women leading businesses to alleviate the financial burden related to following the precautionary measures for business return.

### **Providing marketing and promotion support to women leading businesses:**

- Providing an electronic platform to market the products and services of women leading MSMEs.
- Organizing free exhibitions in different governorates and places or with low participation fees while taking the precautionary measures, in order to provide marketing support for women leading businesses.

### **Facilitating government procedures, and providing government services through the internet for registering new enterprises, or providing services for currently working enterprises.**

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## Continuous communication with women leading businesses:

- Setting up an online community/platform to gather women leading MSMEs and to facilitate their communication, connection, and networking.
- Building partnerships between different support entities for women leading businesses to provide them with distinguished services.

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# Annexes

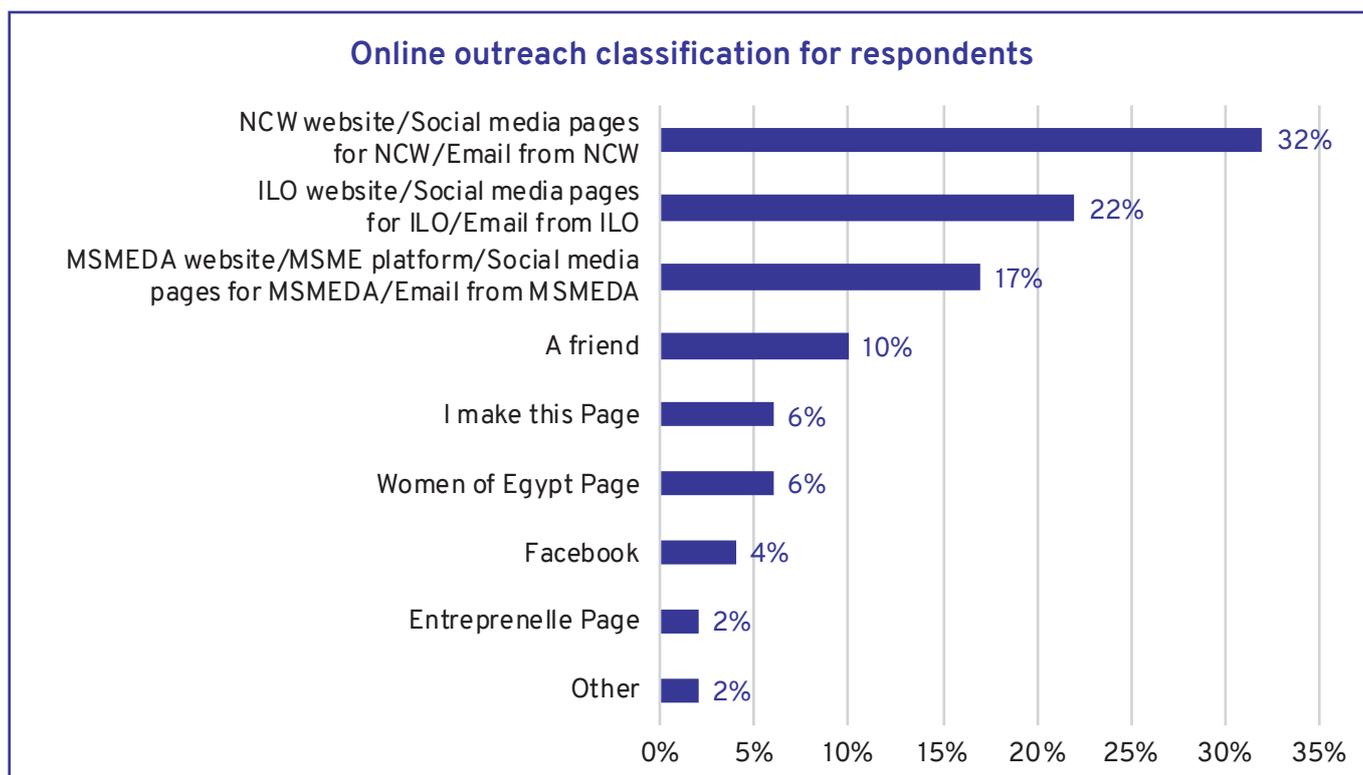
## Annex (1): The methodology and the characteristics of the participating businesses

### Questionnaire design:

In order to achieve the objective of the survey, a questionnaire was designed (annex 2) that included 26 questions, and all possible answers were included while allowing the survey's participants to add any other opinion they may have, as the team was keen that the survey's duration won't exceed 7 minutes. The questionnaire was divided into several sections to cover all the objectives of the survey, in addition to some adding some questions about the basic information of the participants and their businesses. The questionnaire was translated to English also to make sure all different categories of women leading businesses are reached, both versions (Arabic and English) was designed on Google Forms.

### Data collection:

This survey was done through the internet. It was published on the websites of the International Labour Organization, the National Council for Women, and Micro, Small, and Medium Enterprises Development Agency, their social media pages, in addition to other websites during the period from 15 June 2020 to 6 July 2020.

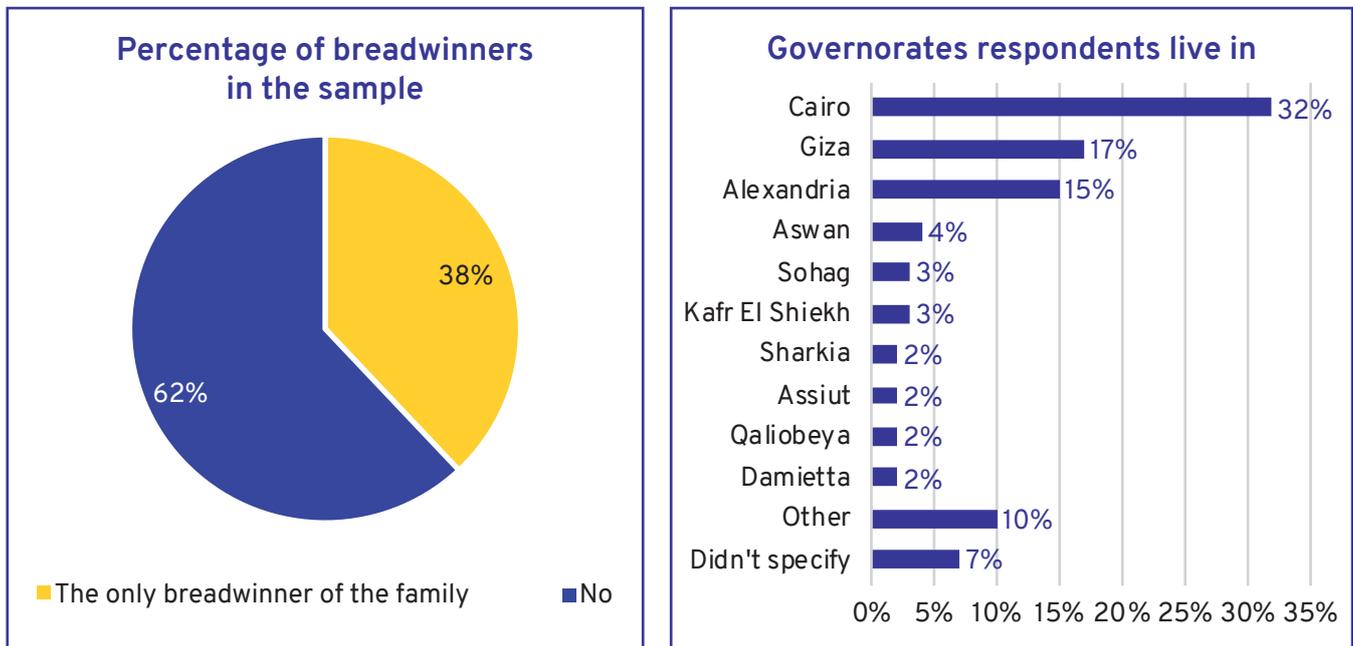


### Statistical Analysis:

Statistical Package for Social Sciences (SPSS) was used to analyze data quantitatively and qualitatively.

## Characteristics of the participating women:

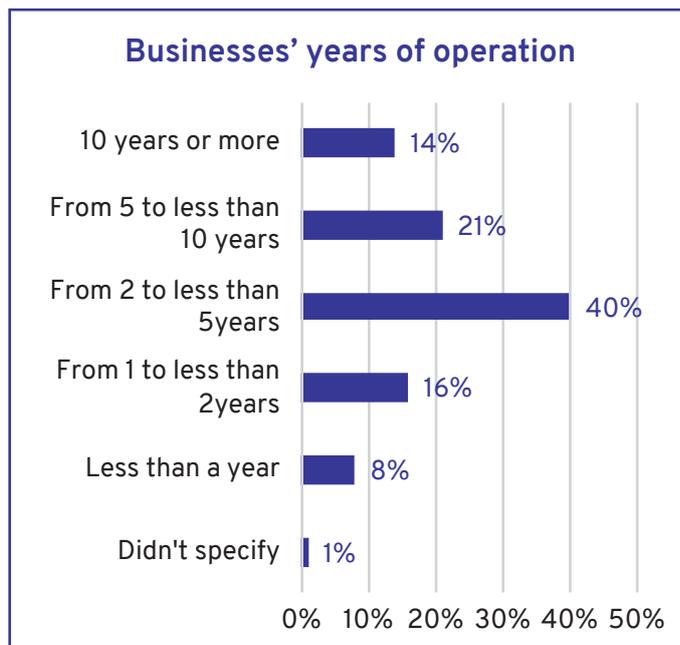
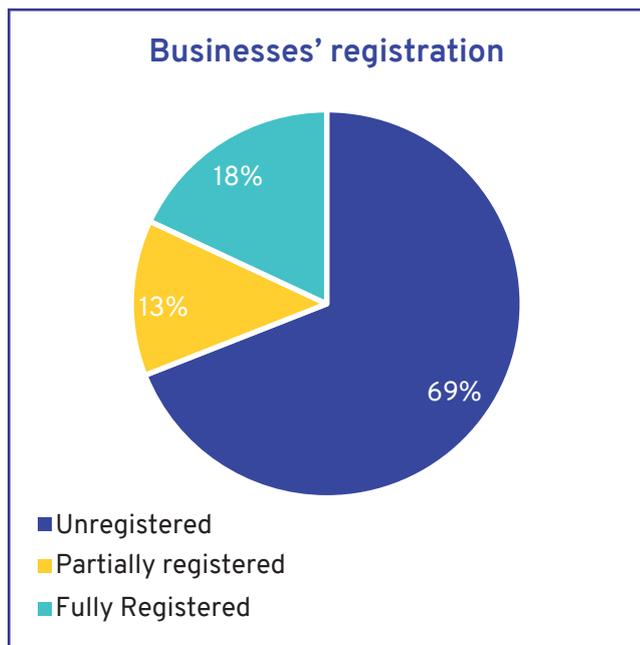
440 Egyptian women leading MSMEs participated in the survey. The percentage of breadwinners of their families reached 38%, and almost two thirds of the survey participants (64%) were from Cairo, Giza and Alexandria.



## Characteristics of the businesses participating in the survey:

Results show that 69% of them were unregistered, while 13% were partially registered, i.e. they have commercial register/tax ID only or activity license only.

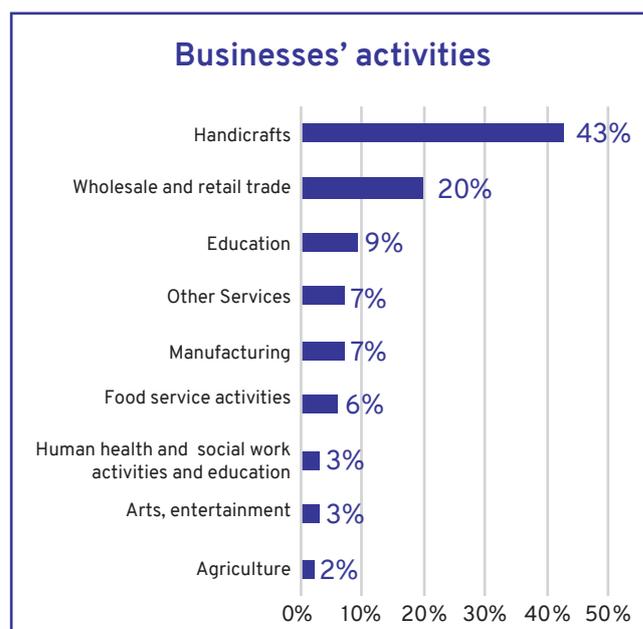
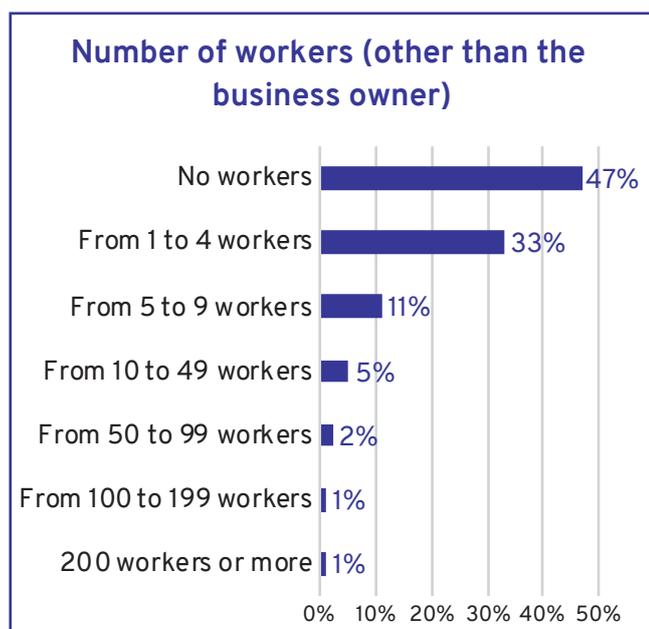
The operation period of the largest percentage of the businesses participating in the survey (40%) ranged between 2 years to less than 5 years, while it was 5 years or more for 35% of the businesses.



Fully registered: have commercial register/tax ID, and activity license.  
Partially registered: have commercial register/tax ID only, or activity license only

Survey results show that the largest percentage of the participating businesses in the survey (43%) works in the field of handicrafts, followed by wholesale and retail trade (20%), then education (9%), and other services (such as information and communication, consultancy and research, conferences and events organization, transportation and storage, recruitment, gyms and hair dressers) and manufacturing (7% each).

Results also show that almost half of the businesses (47%) do not hire workers (own account workers), while the third (33%) hire 1 to 4 workers.



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## Annex (2): The Survey Questionnaire Used

This survey will take 5 minutes at maximum, and its results will contribute in formulating policies and taking decisions that will help women Entrepreneurs (formal or informal businesses) in Egypt during and after coronavirus crisis.

Data submitted through this questionnaire is confidential and not to be circulated, and will only be used for the purpose of the questionnaire, which is to identify the challenges facing female entrepreneurs due to the Corona crisis.

Do you have a private business (formal or informal) that is working in Egypt (Even if you have partners)?

- Yes  No

Are you the only breadwinner of your family?

- Yes (kindly make sure to fill in your personal information at the end of the questionnaire to get back to you)  
 No

### Basic Information:

1. Business's main activity:

- Agriculture
- Manufacturing
- Arts, entertainment
- Wholesale and retail trade
- Transportation and storage
- Food service activities
- Information and communication (including publishing)
- Consulting and research (professional, scientific and technical)
- Financial services
- Health and social work
- Education
- Handicrafts
- Other (mention)

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2. How long has your business been operating (number of years):

3. A. Does the business have commercial register/tax ID?

Yes

No

B. Does the business have activity license?

Yes

No

4. Number of workers other than the business owner:

No workers

From 1 to 4 workers

From 5 to 9 workers

From 10 to 49 workers

From 50 to 99 workers

From 100 to 199 workers

200 workers or more

**First: The impact of coronavirus on your private business:**

5. Has the impact of the coronavirus crisis on your business been positive or negative, or it had no impact?

Positive (move to Q7)

Negative

Some positive and some negative

No impact (Move to Q8)

I can't decide (move to Q8)

6. What are the negative impacts on your business? (please select all that apply)

Decline in revenues/sales

Ceasing some activities/services/programs

Laying off some workers

Laying off all workers

Complete shutdown of business

Inability to pay salaries

Other (mention)

---

7. What are the positive impacts on your private business? (please select all that apply)

- Increase in revenues/sales
- Launching some activities/ services/ programs
- Other (mention)

8. What are the challenges that you face during the coronavirus crisis and hinder your usual business activities? (please select all that apply)

- Concerns about workers' health and safety
- Communicating with workers while working remotely
- Responding to the increasing online orders
- Technical challenges (slow or broken internet connection)
- Workers' weak productivity and absenteeism
- The curfew and its effect on suspending movement
- Airports' shutdown
- Unavailability of raw material
- Inability to reach domestic clients
- Inability to reach international clients outside Egypt
- Unavailability of cash flow
- Discontinuation of monthly and weekly markets.
- The lack of marketing outlets, including internal and external exhibitions
- Commitment to the precautionary measures and controls set by the government as conditions for the return of businesses
- No challenges faced
- Other (mention)

**Second: Practices followed in the private business after coronavirus crisis:**

9. What practices/measures you followed in your private business to adapt with the situation after the coronavirus crisis? (please select all that apply)

**Regarding the business activity:**

- Closed the business till the situation ends
- Partially discontinued some services, programs or product lines till the situation ends

- 
- Launched some new services, programs or product lines
  - Providing products and services through online platforms (e-commerce, e-marketing, online training, etc)
  - Cancelled events (such as training, seminars, conferences and others)
  - Deferred or cancelled planned future investments
  - Planning for future investments currently demanded in the market
  - I didn't do any practices with respect to activities
  - Other (mention)

**Regarding the human resources:**

- Laid off some workers
- Laid off all workers
- Decreased workers' salaries
- I didn't do any practices with respect to human resources
- Other (mention)

**Regarding products' and services' prices:**

- Increased products' and services' prices
- Decreased products' and services' prices
- Re-considered and negotiated current contracts
- I didn't do any practices with respect to products and services' prices
- Other (mention)

**Regarding business operations and methods:**

- Modified human resources management methods (i.e., remote work, leave policy, etc)
- Closed the work office (fully or partially)
- Followed new safety measures in the office (including buying cleaning tools and sanitizers and wearing face masks while working)
- I didn't do any practices with respect to business operations and methods
- Other (mention)

---

Please mention any other practices that you have done, if any:

**Third: Regarding the future of the private business if the Coronavirus crisis continues:**

10. If the Coronavirus crisis continues, what practices do you intend to follow in your private business in the next 3 months, if the coronavirus crisis continues? (Please select all that apply)

**Regarding the business activity:**

- Closing the business till the situation ends
- Partially discontinuing some services, programs or product lines till the situation ends
- Launching some new services, programs or product lines
- Providing products and services through online platforms (e-commerce, e-marketing, online training, etc)
- Cancelling events (such as training, seminars, conferences and others)
- Deferring or canceling planned future investments
- Planning for future investments currently demanded in the market
- I don't intend to do any practices with respect to activities
- Other (mention)

**Regarding the human resources:**

- Laying off some workers
- Laying off all workers
- Decreasing workers' salaries
- I don't intend to do any practices with respect to human resources
- Other (mention) Regarding products and services' prices.

**Regarding products and services' prices:**

- Increased products and services' prices
- Decreased products and services' prices
- Re-considered and negotiated current contracts

- I didn't do any practices with respect to products and services' prices
- Other (mention)

**Regarding business operations and methods:**

- Modifying human resources management methods (i.e., remote work, leave policy, etc)
- Closing the work office (fully or partially)
- Following new safety measures in the office (including buying cleaning tools and sanitizers and wearing face masks while working)
- I don't intend to do any practices with respect to business operations and methods
- Other (mention)

Please mention any other practices that you intend to do, if any:

11. If the coronavirus crisis continues till the end of the year, what concerns may make you worry about your private business? (please select all that apply)

- Losing income
- Decrease in productivity
- Closing the office
- Closing the business
- Won't worry about my business
- Other (mention)

12. If the Coronavirus crisis continues till business to continue operating?

- Less than 3 months
- From 3-less than 6 months
- From 6 months - less than a year
- A year or more

13. Do you perceive any opportunities your business can benefit from in the current situation occurred due to the coronavirus crisis?

- Yes  No (move to Q15)

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Cannot decide (Move to Q15)

14. What are these opportunities?

- People moving towards buying local products
- The availability of a trained workforce in the labor market that can be hired
- Other (mention)

**Fourth: Support needed to face the current challenges in your private business:**

15. What is the support that you may need to get from the different support entities?  
(Please select three options at maximum)

- Marketing Support
- Training, Coaching and guidance
- Technical assistance
- Financial Support
- Other (mention)

16. What are the interventions (Policies/decrees/measures) you think the Egyptian government may take to support women entrepreneurs during and after the crisis?

17. What are the technical/ training supports that you may currently need? (please select all that apply)

- E-commerce
- E-marketing training
- Human Resources -managing through crisis training
- Financial Crisis Management training
- Holding online programming and events
- New product/ service development
- Mentoring and Coaching
- I don't want any technical support
- Other (Mention)

## Fifth: Cooperating with other women entrepreneurs:

18. Can you provide any support/service to other women entrepreneurs through your business?

Yes

No (Move to Q20)

19. What type of support/service can you provide? (Please select all that apply)

Training

Mentoring and coaching

Exchanging experiences

Provide an electronic platform for selling

Provide raw material

Renting part of the premises

Integration of products / services between your project and another project (B2B)

Other (Mention)

20. How did you hear about this survey? (for research purposes, we need to know the websites we can communicate through)

International Labour Organization (ILO) website/ Social media pages for ILO/Email from ILO

National Council for Women (NCW) website/ Social media pages for NCW/ Email from NCW

Micro, Small and Medium Enterprises Development Agency (MSMEDA) website/ MSME platform/Social media pages for MSMEDA/Email from MSMEDA

I make this page

Entreprenelle page

Women of Egypt page

El Youm El Sabea' Newspaper

El Watan Newspaper

A friend

Other (Mention)

Please write any additional comments you have (if any)



