

Situation of women CMSME entrepreneurs and informal sector workers



A rapid assessment and quest for recovery
from losses induced by COVID-19 pandemic



**COVID-19: the struggle is not
same for the working women**

The study intends to decipher the impacts of COVID-19 on working women (entrepreneurs and informal sector workers) and recommends gender sensitive socio-economic recovery strategy.

We surveyed



1000
women informal
sector workers.



589
women
entrepreneurs.



survey was conducted
through telephone
interviews from **28** districts
and **15** selected sectors.

Average age



35
years



26% No institutional education
57% SSC or below
17% HSC or above

84% Married
5% Unmarried
7% Widow



4% Divorced/
Separated/
Not Disclosed

KEY FINDINGS

COVID-19 was a mammoth challenge



90% women entrepreneurs
and **84%** women informal
sector workers faced multiple
challenges during lockdown.



65% women entrepreneurs had no income. One
third of them (**33%**) had to shut their businesses
and more than half (**58%**) of surveyed women
informal sector workers became jobless.



41% women
entrepreneurs had to lay off
their employees.



Income dropped by **67%** for women
entrepreneurs and **66%** for women
informal sector workers.

KEY FINDINGS

The impact: more to this than meets the eye



Financial pressure resulted in family tensions – reported by **33%** women entrepreneurs and **56%** women informal sector workers.



Both the women entrepreneurs and informal sector workers had to cut their food expenditure by **9%**.



39% women informal sector workers had to borrow money for basic needs.



90% women entrepreneurs and **97%** women informal sector workers suffered from mental health issues induced by financial crisis.

The support package: Effective or what?



71% women entrepreneurs were found uninformed about the CMSME stimulus package and more than half (**57%**) of the women informal sector workers did not receive any safety net support.



57% women entrepreneurs had plans focusing employees' health and safety once businesses resume.



35% women informal workers think health safety will be important for rejoining works.



MAJOR RECOMMENDATIONS



Design women entrepreneurs –specific stimulus package with easier terms.



Develop and integrate gender sensitive response plan in national crisis management strategy.



Bring informal sector workers under social safety net support.