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**ASSESSMENT OF OPERATIONAL CHALLENGES POSED BY
COVID-19 PANDEMIC ON SMALL AND MEDIUM SIZED
ENTERPRISES OPERATING IN ADDIS ABABA**

BY

GETU GUDISA

ID: SMU/0101/2009A

ADVISOR: MARU SHETE (PHD)

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COVID-19 PANDEMIC ON SMALL AND MEDIUM SIZED
ENTERPRISES OPERATING IN ADDIS ABABA**

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY,
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GETU GUDISA

APPROVED BY BOARD OF EXAMINERS

Deans, SGS

_____ **Signature & Date**

Advisor

_____ **Signature & Date**

External Examiner

_____ **Signature & Date**

Internal Examiner

_____ **Signature & Date**

Declaration

I, Getu Gudisa, hereby declare that the thesis entitled “Assessment of Operational Challenges posed by COVID-19 Pandemic on Small & Medium-Sized Enterprises operating in Addis Ababa” submitted by me for the award of MBA program in General Business Administration, is an original work carried out by me and it has not been submitted previously in part or full to this or to any other University for the award of any Degree or Diploma or Prize.

Researcher Name

Date

Signature

GETU GUDISA

Certificate

I hereby certify that I have read this thesis entitled “Assessment of Operational Challenges posed by COVID-19 Pandemic on Small & Medium-Sized Enterprises operating in Addis Ababa” prepared under my direction and recommend that it be accepted as fulfilling the thesis requirement.

Main Advisor Name

Date

Signature

Maru Shete (PHD)

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Acronyms

ADLI-Agricultural Development Lead Industrialization

CBE- Commercial Bank of Ethiopia

DBE- Development Bank of Ethiopia

ECA- Economic Commission for Africa

GDP-Gross Domestic Product

IFC-International Financial Corporation

IRM- Institute of Risk Management

MoTI-Ministry of Trade and Industry

MSEDA-Micro and Small Enterprise Development Agency

NGOs-Non-Governmental Organizations

PPE-Personal protective equipment

SMEs-Small and Medium Enterprises

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Abstract

The outbreak of coronavirus disease (COVID-19) has severely affected the global and Ethiopian economy. Major victims of the COVID-19 outbreak are micro, small, and medium-sized enterprises (SMEs). This thesis aims to assess the impact of COVID-19 outbreak on these businesses and provide policy recommendations to help MSMEs in reducing business losses and survive through the crisis. I adopted descriptive methodology with comprehensively reviewing the available literature, including policy documents, research papers, and reports in the relevant field. Further, to add empirical evidence, we collected data from 390 small and medium-sized enterprises operating in Addis Ababa by administering questionnaire. There are involved more than ten SME (like:- food and beverage, construction, agro proceeding, and others) business category. Employing a stratified random sampling, 390 respondents were selected using Taro Yamane (1967) sample size determination formula. The data were analyzed through descriptive statistics. The results indicate that most of the participating enterprises have been severely affected and they are facing several issues such as financial, supply chain disruption, decrease in demand, reduction in sales and profit, among others.

The study confirms 15.7% of respondents said they had currently fully trading , 29.9 % of the respondent responded paused trading and does not intended to restart in few months. 11.5 % of the respondents had responded that they had permanently ceased the trading. In short, we find that micro and small businesses experienced a larger decline in businesses activity compared to medium and large firms. There is a finding since most of micro and small businesses in Addis Ababa halted operations due to their disruption in demand and supply (28%) , lack of transport goods (18.1%), reduced demand for product and services (17%), time taken raw material delivery (9.3 %) changes in transport cost (28%) agriculture and manufacturing firms compared to service sector firms. In this research, an attempt was made to study the impact of HRM challenges on COVID-19 HRM practices

Key words: Covid-19, Enterprise, medium enterprise, small enterprise, operational challenge, HRM practices, response plan

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the Study

The COVID-19 pandemic seriously disrupts the economic fabric by pushing a large number of small and medium enterprises into bankruptcy. Grondys et al (2021), presents the covid-19 effect of risk factors, depending on the size of the entity, which requires the use of various strategies for risk management. The capital base of small and medium-sized enterprises is not strong enough to avoid financial losses or bankruptcy in most of them during the difficult pandemic period. It is a particular group of enterprises, among which risk management is particularly important since smaller entities are more often threatened by the closure of activities. Effective predicting and coping with threats may minimize and even stop phenomena and events undesirable for business. At the same time, proper risk management requires from these entities the awareness, identification, planning, and counteracting threats, which they have not dealt with so far. Risk sources should be identified at each management level, properly taken into account, described and, above all, controlled. Polish enterprises lack practical guidelines concerning the use of the risk management system. The enterprises deal with risks in specific areas usually separately, irrespective of the overall systemic view of risk management in the company.

According to Chang et al (2020), COVID-19 disease led to the most significant change in the worldwide over the past century, destabilizing the global economy and financial stock markets, the world's economy, social development, business, risk, financial management and financial markets, among others. COVID-19 has generated great uncertainty, and dramatically affected tourism, travel, hospitality, supply chains, consumption, production, operations, valuations, security, financial stress and the prices of all products, including fossil fuel and renewable energy sources. Durodié et al (2020) stated the current global pandemic of COVID-19, pandemic uncertainty or the multitude of questions and doubts it creates. Durodié et al (2020) argued a paradigm focused purely on its removal is futile. However, it can be managed far better than is done now to minimize its damage. The main business in hand must be for health professionals to support those patients and their families that occupy the 'grey Covid-19 zone' and build trusting empathetic relationships with them where uncertainty can be communicated in such a way that

enables shared decision-making to reduce distress. We must then learn from this pandemic and develop strategies to change professional cultures that have thrived on developing antibodies to uncertainty and avoiding its presence.

In Ethiopia, from 3 January 2020 to August 2021, there have been 284,531 confirmed cases of COVID-19 with 4,430 deaths, reported to WHO. As of 8 August 2021, 2,270,390 vaccine doses have been administered according to Mesele 2021.

According to Gourinchaset et al (2020), the rate of businesses failures for SMEs would almost double, increasing by 8.8 percentage points in 2020. According to Bryce et al. (2018), In the past few decades, businesses have maintained the continuity of their operations in the face of AIDS, SARS, Avian Flu, Zika, and Ebola amongst other health crises, and for the most part they have recovered quickly.

Grondys et al (2021), presents the covid-19 effect of risk factors, depending on the size of the entity, which requires the use of various strategies for risk management. The capital base of small and medium-sized enterprises is not strong enough to avoid financial losses or bankruptcy in most of them during the difficult pandemic period. It is a particular group of enterprises, among which risk management is particularly important since smaller entities are more often threatened by the closure of activities. Effective predicting and coping with threats may minimize and even stop phenomena and events undesirable for business. At the same time, proper risk management requires from these entities the awareness, identification, planning, and counteracting threats, which they have not dealt with so far. Risk sources should be identified at each management level, properly taken into account, described and, above all, controlled. Polish enterprises lack practical guidelines concerning the use of the risk management system. The enterprises deal with risks in specific areas usually separately, irrespective of the overall systemic view of risk management in the company.

As the world is struggling to fight off the COVID-19 pandemic, counties are witnessing unprecedented economic slowdowns and shutdowns. In Nigeria, the financial crisis is affecting the stability of small and medium scale enterprises (SMEs). As the pandemic continues to ravage the country, SMEs are struggling to survive due to the decline in the production volumes and harsh market conditions. The findings revealed that the cessation of movement, the reduction in consumer spending power, and decrease in imports is negatively affecting Nigerian SMEs.

However, there are government policies set in place to protect SMEs, but there is a need for more efforts and interventions to enable them to survive the consequence of the pandemic. However, SMEs should be more proactive in adapting to this new situation. (Adiyoh et al, 2020)

The heavy costs that the COVID-19 outbreak has imposed on the world economy have been born not only by firms themselves, but also rather by all parties. In fact, the pandemic crisis has disturbed a wide range of economic relationships. Shock-hit firms have suffered a collapse in revenues. Shareholders of firms negatively affected by the pandemic have lost a significant fraction of their stakes. Workers have been laid off or accepted wage cuts. Production chains have been disrupted with many suppliers having postponed receivables. Creditors have renegotiated debts. However, if firms start to default on their debts, they risk being pushed into bankruptcy. To avoid reaching this situation, credit in the form of rollover of payments coming due and new financing would help (Didier et al, 2021).

Cepel et al (2020) explore the global COVID-19 crisis has affected the business sector in all countries. Even after the crisis ends, the economy cannot be expected to quickly return to its normal state. Shopping habits, manufacturing methods, ways of traveling or working have changed. This would affect the future functioning of the economy. National governments have begun their active support of the business sector, although the level of their influence on the further problem-free functioning of the segment differs significantly. Experts do not possess enough information to form a qualified assessment of the COVID-19 pandemic's impact on countries' economies. Relevant institutions managing the support of the business environment are unable to prepare system scenarios for individual sectors and individual firms in such a short amount of time, as they lack necessary data. This study reflects these facts, trying to bring essential information on how SMEs perceive these risks.

Grondys et al (2021) findings state that the impact of market, economic, financial and operational risks, depending on their intensity, on the functioning of micro-, small and medium-sized enterprises was identified.

According to Ethiopian Development Center, the COVID-19 pandemic has induced a deep economic crisis that may provoke another financial crisis. After the first Corona virus case was reported on March 3 2020, in Ethiopia, the number of people infected started to slightly increase. Then, by prioritizing human life, the government put restriction on human mobility by declared

state of emergency and health professional advice measures such as stay-at-home as well as physical distancing which led to a massive response public responses the advice.(Wondimu, et al 2020).

In contrary, these actions caused a massive damage on SMEs operation by affecting both the supply and demand side. In the supply side, trade of goods and services of SMEs was hardly heated due to destruction on long distance supply chain. SMEs production was also facing difficulty as raw material supply chain was stopped. Supply of workers also hindered due to stay-at-home and physical distancing advice practiced which affected production of SMEs goods and services. In addition, financial institutions like Micro finances has paused financial supply for SMEs leading to shortage of working capital for existing and start-ups capital for new entrants. In other way, the operational cost of SMEs has also increased due to an increase in utility expenses, (Jimma, E., 2020).

In the face of social distancing, consumption has fallen sharply; business activities have shrunk, incomes have dried up, and cash flows have fallen rapidly; asset prices have fallen, and multiple challenges such as panic. In response to the above-mentioned challenges

According to Aragie et al (2021) research shows, annual GDP of Ethiopia is estimated to slow down by 4.0 percent in 2019/20 and by between 2.4 and 2.9 percent during the 2020/21 fiscal year. Prior to the pandemic, the predicted short-run GDP growth rate for Ethiopia was 7.4 percent. In monetary terms, real GDP is estimated to decline by a cumulative level of around 2.4 billion USD by the end of the 2019/20 fiscal year, i.e., June 2020. This decline is due to the combined impact of domestic COVID-19 control measures and external shocks on trade and remittance flows.

The purpose of this study is thus to assess the covid-19 pandemic effect in Small and medium scale enterprise in Ethiopia. The researcher attempt to explores the effect of the COVID-19 pandemic on firm performance, with a focus on small and medium-sized enterprises (SMEs).

1.2. Statement of the Problem

According to Tesso et al (2020), the pandemic has significantly affected the operation of SMEs in Ethiopia. More than a one third of them closed their business. Others continue to incur losses from having to pay rent and salary and other expenses, like loan repayment and other

obligations. Around 1.5 million micro and small enterprises operate in the country. In Addis Ababa, about 20% of the businesses were estimated to experience closure, which had affected employment negatively. Olana et al (2020), Stated that, the effect of COVID-19 crisis on economy is due to public health measures to flatten the epi-curve. Even though, the crisis affects all economic sectors, the economic fallout from COVID-19 pandemics is particularly acute in specific sectors such as SMEs. Studies indicate that SMEs may experience supply chain distortions due to irregular supply of raw materials and intermediate goods, revenue loss and shortage of liquidity to continue business operations. In addition, enterprises experienced a reduction in production and work activity contracts due to corona virus outbreak

According to Jimma et al (2020)., to minimize the negative effect of the pandemic, the government and the Banks themselves are taking resilience measures. Banks have started to play a massive role in this difficult time as systemic stabilizers for their customers, their employees, and for the country's economy at large. They are trying to ensure that essential facilities such as cash and deposit services, credit extension and payments are not disrupted. The majority of Ethiopian Banks are already considering relaxed payment schedules, interest rate reduction and availability of working capital credit free of interest. Though Banks have taken some of these relief measures as part of natural-disaster response at the moment, the situation will require a much broader support to clients. A study by Orkaido et al (2020) on effects of COVID-19 on, Small and Medium Enterprises' Operation in Ethiopia showed that the pandemic led to a massive damage on their economic activities following restriction on human mobility by the government and stay-at-home advice.

Therefore, this study Nevertheless, there is a lack of empirical evidence to support covid-19 effect on small and medium scale enterprises in Ethiopia. As such, analysis and inferences were made on COVID-19 uncertainty shock effect on SME's Moreover, the role of operational challenges posed by Covid-19 pandemic on small and medium sized enterprises operating in Addis Ababa also had been investigated.

1.3. Research Questions

The study addressed the following research questions.

1. What are the operational challenges of COVID-19 on Small and Medium Scale Enterprise (SMEs)
2. What does the response mechanisms of Small and Medium Scale Enterprises operating in Addis Ababa to the lockdown measures taken by the government in response to the COVID-19 pandemic?
3. How does the SMEs access availability of raw material, financial support, risk and turnover?
4. How did the pandemic conditions influence the HRM practice of SMEs in Addis Ababa?

1.4. Objectives of the study

The general objective of this study was to assess the operational challenges of COVID-19 pandemic on Small and Medium scale enterprises. More specifically, the study has the following objectives:

- To assess the operational challenges posed by COVID 19 pandemic on SMEs operating in Addis Ababa
- To assess the risk management strategies taken by Small and Medium Scale Enterprises operating in Addis Ababa in response to the total /partial lockdown decision of the Ethiopian government in response to the COVID-19 pandemic.
- To access availability of raw material, financial support, and turnover during COVID-19 pandemic on SMEs operating in Addis Ababa.

1.5. Significance of the Study

The purpose of this research was to investigate the impact of the pandemic on SME firms, how they responded? In addition, their expectations for the future. Some supporting policies are recommended. The findings of this study will help SMEs in Addis Ababa cities and others, within an insight into the benefits of using different factors studied in this research to predict the effect of covid-19 and the performance of SMEs. However, such studies only analyzed the trend in overall consumption, while we investigated the firms themselves, thereby more

comprehensively reflecting the impact of the COVID-19 pandemic on economic activities.

1.6. Scope of the Study

The study will enable small and medium scale enterprise to improve their risk management process and to adopt efficient strategies to improve firm financial performance through the covid-19 pandemic lockdown. The key findings of this study will be to know how firms responded to the crisis? And to give infuses to different users. This study provides a good insight for the policy makers. After studying this research, they will be able to develop understanding regarding general risk management practices. The study will cover small and medium scale enterprise found in Addis Ababa. Though there are different dimensions to evaluate the performance of the enterprise, this study was measured the covid-19 effect from sales, income, uninterrupted and integrated supply chain , employment and health service for both the COVID-19 and other patients.

1.7.Limitation of the Study

Our study has several limitations that provide opportunities for future research. First, this study can only be viewed as a preliminary study and more follow-up tracing investigations at different stages need to be conducted in order to monitor the continuing impact of the pandemic and the effectiveness of public policies and firms' responses. Second, this study focuses on Addis Ababa, Ethiopia, which was among the first city in Ethiopia to recover from the pandemic; more surveys should be implemented in other city to explore how COVID-19 has impacted other cultural, social and governing systems. A cross-sector analysis is also needed in order to get more specific suggestions for different industries in different regions. The respondents gave inadequate information regarding the study and this was mitigated by having a questionnaire with both closed and open-ended questions.

1.8.Organization of Study

The proposal of the research divides in two three chapters. The chapter one section included background of the study, statement of the problem, objective of the study, significance of the study, scope of the study and limitation of the study. Chapter Two, is the literature review which provides background information and related literature. Chapter Three presents the methodology to be used in data collection, analysis and interpretation

CHAPTER-TWO

2. REVIEW OF RELATED LITERATURES

This chapter introduces the review of theoretical literature relating to Assessment of Operational Challenges posed by COVID-19 Pandemic on Small & Medium-Sized Enterprises operating in Addis Ababa. It provides a critical look at the work that has been done by other researchers which is related to this study Kothari et al 2004, highlighted why literature review is necessary for a study as it helps in acquainting the researcher with the study problem. In doing so, it is mentioned two types of literature should be reviewed are forwarded by the author. These are the conceptual literature that concerns with concepts and theories, and the empirical literature that concerns with studies made earlier which are similar to the one proposed. Relevant materials, published and unpublished are reviewed in this chapter. Both conceptual and empirical literatures are examined in the following manner.

Theoretical Review

2.1. Overview and Concept of Risk and uncertainty

The risk of COVID-19 is still unknown. The response(s) has been driven by uncertainty. Risk and uncertainty are different, and it is easier to manage risk (Martin and Stewart 2019). Risk is quantifiable, with known outcomes and known probabilities of these outcomes. Uncertainty exists when there are several potential outcomes, some or all of which may be unknown, and the probabilities of these outcomes cannot be quantified. In the context of COVID-19, the likelihood of contracting the virus remains unknown; though it is increasingly apparent it has been more common than originally thought. This means that its mortality rate is unknown. If morbidity and mortality were known, it would be possible to determine the risk of both contracting and dying from COVID-19. In addition to this, The Institute of Risk Management (IRM) defines risk as the combination of the probability of an event and its consequence. Consequences can range from positive to negative. This is a widely applicable and practical definition that can be easily applied. (Pritchard et al, 2014) Risks can be classified in many ways. Hazard risks can be divided into many types of risks, including risks to property, risks to people and risks to the continuity of a business. There is a range of formal risk classification systems and these are considered the value of classifying risks according to the timeframe for the impact of the risk. The classification

of risks as long-, medium- and short-term impact is a very useful means of analyzing the risk exposure of an organization. These risks will be related to the strategy, tactics and operations of the organization, respectively. In this context, risks may be considered as related to events, changes in circumstances, actions or decisions.

In general, terms, long-term risks will influence several years, perhaps up to five years, after the event occurs or the decision is taken. Long-term risks therefore relate to strategic decisions. When a decision is taken to launch a new product, the result of that decision the success of the product itself may not be fully apparent for some time.

Medium-term risks have their impact sometime after the event occurs or the decision is taken, and typically, this will be about a year later. Medium-term risks are often associated with projects or programs of work. For example, if a new computer software system is to be installed, then the choice of computer system is a long-term or strategic decision. However, decisions regarding the project to implement the new software will be medium-term decisions with medium-term risks attached.

Short-term risks have their impact immediately after the event occurs. Accidents at work, traffic accidents, fire and theft are all short-term risks that have an immediate impact and immediate consequences as soon as the event has occurred. These short-term risks cause immediate disruption to normal efficient operations and are probably the easiest types of risks to identify and manage or mitigate.

Insurable risks are quite often short-term risks, although the exact timing and magnitude/impact of the insured events is uncertain. In other words, insurance is designed to provide protection against risks that have immediate consequences. In the case of insurable risks, the nature and consequences of the event may be understood, but the timing of the event is unpredictable. In fact, whether the event will occur at all is not known at the time the insurance policy is taken out. (Aven et al 2014)

Risk is a measure of the probability and consequence of uncertain future events. It is the chance of an undesirable outcome. That outcome could be a loss (fire, flood, illness, death, financial setback, or any sort of hazard) or a potential gain that is not realized (new product did not catch on as hoped, your investment did not produce expected benefits, the ecosystem was not restored, or any sort of opportunity missed). What usually creates the “chance” is a lack of information

about events that have not yet occurred. We lack information because there are facts we do not know, the future is fundamentally uncertain, and because the universe is inherently variable. Let us call all of this “uncertainty” for the moment. Given the presence of a hazard or an opportunity, there are two important components to a risk: chance or probability and an undesirable outcome or consequence. Risk is often described by the simple equation: $\text{Risk} = \text{Probability} \times \text{Consequence}$ (Yoe et al 2019)

2.1.1. Risk Analysis

Yoe et al (2010) concludes that the Risk analysis is an analytical process that includes the processes of risk assessment, risk management, and risk communication (Figure 2.1). Risk assessment is analytically based , whereas risk management is policy and preference based. Risk communication involves the interactive exchange of information about and preferences concerning risk. Risk analysis offers a systematic approach to decision making that can improve the quality of Corps decisions. Risk is often assessed in terms of potential loss of life, property damage, or undesirable ecological outcomes resulting from natural hazards or human actions. In the context of ecosystem restoration, project risks exist when there is uncertainty about realizing positive net benefits from an investment. (Yoe et al 2010)

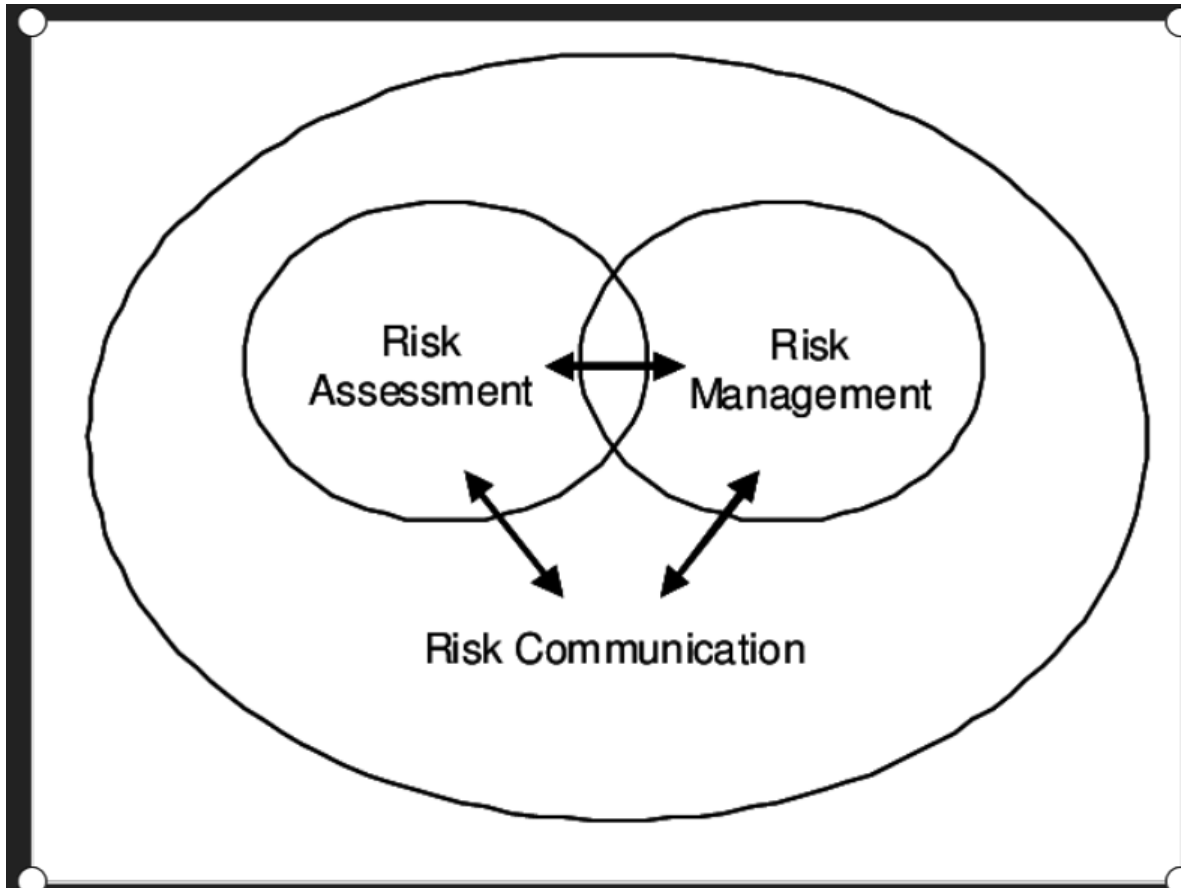


Figure 2-1: Risk analysis involves risk assessment, risk management, and risk communication.

2.1.2. Types of risk

A. Systematic Risk

Systematic risk is due to the influence of external factors on an organization. Such factors are normally uncontrollable from an organization's point of view. It is a macro in nature as it affects a large number of organizations operating under a similar stream or same domain. It cannot be planned by the organization. The types of systematic risk are depicted and listed below (Akroni, G., 2020)

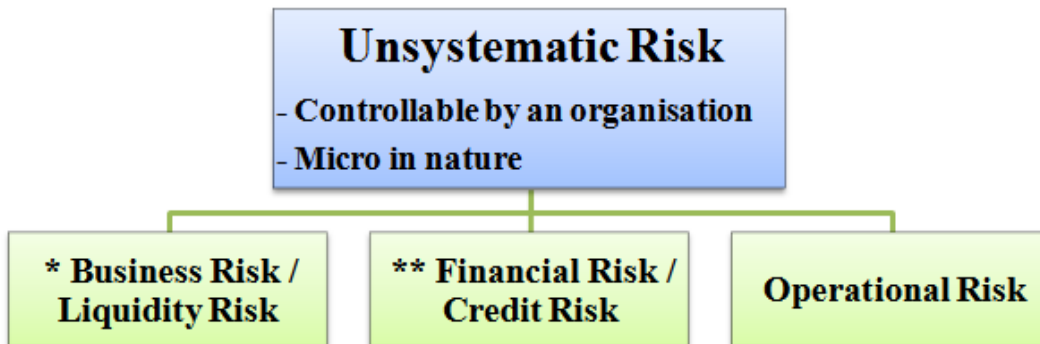


* Note: In context of types of risk in finance, purchasing power risk and inflationary risk are same.

Figure 2-2: Systematic Risk

B. Unsystematic Risk

Unsystematic Risk is an industry or firm-specific threat in each kind of investment. It is also known as “Specific Risk,” “Diversifiable risk,” or “Residual Risk.” These are risks, which are existing but are unplanned and can occur at any point in causing widespread disruption. E.g., if the staff of the airline industry goes on an indefinite strike, then this will cause risk to the shares of the airline industry and fall in the prices of the stock impacting this industry.



* Note: In context of types of risk in finance, business risk and liquidity risk are same.

** Note: In context of types of risk in finance, financial risk and credit risk are same.

Figure 2-3: Unsystematic Risk

2.1.3. SMEs in Ethiopia

Globally, micro, small and medium-size enterprises make up over 90% of all firms and account, on average, for 60-70% of total employment and 50% of GDP. (Sanchez et al 2020). According to Abagissa et al 2021, explore SMEs Sector is the second largest employment-generating sector

in Ethiopia, following agriculture. A national survey conducted by Ethiopian Central Statistical Authority in 48 major towns indicates that nearly 585,000 and 3,000 operators engaged in micro and small-scale manufacturing industries respectively. They have 740,000 labor forces. Accordingly, the whole labor force engaged in the micro enterprises, small scale manufacturing industries is more than 740,000 persons to that of the medium, and large-scale manufacturing industries engaged 90,000 persons.

2.1.4. Impact of COVID-19 on Small and Medium Enterprises (SMEs)

It is estimated that around 1.5 million micro and small enterprises operate in Ethiopia. Extrapolating to the total estimated number of SMEs in the country, assuming that they SMEs are predicted to have lost about birr 12 billion in monthly income and laid off about 2,070,000 employees already. Zeidy et al 2020, explores several ways the Coronavirus pandemic affects the economy, especially Micro Small and Medium Enterprises, on both the supply and demand sides. On the supply side, companies experience a reduction in the supply of labor, as workers are unwell or need to look after children or other dependents while schools are closed and movements of people are restricted. Measures to contain the disease by lockdowns and quarantines lead to further and more severe drops in capacity utilization. Furthermore, supply chains are interrupted leading to shortages of parts and intermediate goods. In the supply side, trade of goods and services of SME's was hardly heated due to destruction on long distance supply chain. SME's production was also facing difficulty as raw material supply chain was stopped. Supply of workers also hindered due to stay-at-home and physical distancing advice practiced which affected production of SME's goods and services. In addition, financial institutions like Micro finances has paused financial supply for SME is leading to shortage of working capital for existing and start-ups capital for new entrants.

In other way, the operational cost of SME's has also increased due to an increase in utility expenses, rent, salary, and raw material costs. From demand side, SME's are adversely affected primarily due to public fear to purchase of goods and services produced. As the raw material cost increased, small businesses increased price of commodities, which in turn led to decline in public consumption. As a result, in particular for manufacturing small businesses, finished goods inventory increased leading to an increase in carrying cost. Service providing SME is as beauty salons are also heavily heated to the extent of a complete shutdown. Small businesses in the

tourism sector are among heavily affected as travel ban led to forced decline of demand in both domestic as well as international visitors (Lemi et al., 2020).

2.1.5. The economic effect of the Covid-19 pandemic

Covid-19 pandemic has an economic impact on the economy of the world. This pandemic has a short term and a long-term impact of large finance sector to small enterprise. According to Baldwin et al (2020) stated that the least important impact from an economic point of view, and that is the fall in production due to workers taking more time off sick. It is least important in part because firms have ways of compensating for this, particularly, if illness is spread over the year. For example, those who have been sick and come back to work can work overtime. This will raise costs and might lead to some temporary inflation. The covid-19 effect is unpredictable with different stakeholder of the economy.

2.1.6. Response of Ethiopian government to the pandemics

The Ethiopia Government take different measures to minimize the liquidity problems and Ethiopia's National Bank injected 15 billion Ethiopian birr (\$456 million) as liquidity for private banks, part of government measures to cushion the economy over the impact of the coronavirus. National Bank of Ethiopia enforces the private banks to enable them to provide debt relief and additional loans to their customers in need. The government implemented tax exemptions for imports of products related to curbing the coronavirus outbreak and make foreign currency available for importers.(NBE,2020) March-27-Covid-19-Ministerial-Committee-Press-Release (2020) and WEI (2020) describes fiscal relief measure taken by the government of Ethiopia. These measures are stated different measures taken by the government of Ethiopia:

2.1.6.1. Tax breaks and subsidies

The Ethiopian Ministry of Finance has announced tax debt relief measures, The Council of Ministers has exempted tax on import of COVID-19 response material and equipment, and the Ministry of Revenue is expediting VAT returns. In addition to the above measures, the Council of Ministers has announced a number of measures to support the economy, including:

1. Government donations are deductible from the 2012 EFY taxable income. Deductibles cannot exceed 20% of the taxable income.
2. VAT and TOT declaration and payment period for the period Megabit 2012 – Ginbot 2012 can be paid on Sene 2012
3. Employee pension payments for the 3-month period Megabit 2012 – Ginbot 2012 can be paid on Sene2012.

2.1.6.2. Bank and financing

National Bank of Ethiopia to profit Birr 15 Billion liquidity for private banks to empower them to supply obligation alleviation and extra advances to their clients in require. Banks to profit outside money for merchants essentially bringing in products and input fabric for the anticipation of COVID 19. Commercial bank of Ethiopia to extend the sum of cash people can exchange through portable keeping money, to constrain in-person cash taking care of. Expulsion of the least cost set by the National Bank of Ethiopia on the cultivation division for blossom sends out.

2.1.6.3. Price of locally sold goods

Buehler et al., (2020) explain FDRE ministry of trade and industry has taken measure. Ministry of Trade and Industry to monitor and take measures against individuals and businesses that are exploiting the health situation and profiting from the above-market sell of consumer goods. Ministry of Finance issued a directive on tax debt relief. This directive remits tax debt (including principal tax, interest, and penalties) to mitigate the adverse impact of COVID 19 on taxpayers. The Directive, in general, introduces Remittance of tax debts, deferral of payments, and Incentives applicable to taxpayers that agree to settle tax debts instrumental measures in a given period.

The directive is applicable to two categories of taxpayers that are engaged in the service, manufacturing, export trade, finance, and construction sectors. 'Category A taxpayers' who's accounting period runs up to 2007 E.C and 2014 G.C, benefit from absolute remittance of principal tax, penalty, and late payment interest. 'Category B taxpayers' whose accounting period runs from 2008-2011 E.C or from 2015-2018 GC also benefit from penalty and interest remittance if they pay 25% of the principal tax owed within 30 days and pay 75% of the principal within one year from the date on which installment agreement has been signed.

2.1.7. The pandemic conditions that influence the HRM practice

The very nature of the virus and its transmissibility have made it clear that social distancing is going to be the new normal for at least a year. Carnevale et al. (2020), proved the covid-19 the pandemic situation will affect HR practices like recruitment, on-boarding, and learning and development. Recruitment will focus on tech-savvy talent who can perform better in a predominantly digital workplace. Processes for on-boarding new hires will have to change to become digital. Risk management system is a mitigation measure for the pandemic.

2.2. Empirical Literature

National lockdowns became more serious and international borders closed to flights, the prospect of a quick revitalization of tourism has since been dashed in most countries. More immediate needs were required to help hotels and other tourism industries withstand the lack of revenue and assist them to maintain payments to employees, wherever possible. The evidence we found Aragie et al. (2020) the covid-19 lockdown affects different subsectors to varying degrees. The services sector GDP falls by 21.9 percent due primarily to large declines in the hospitality and trade sub-sectors. The industrial sector GDP also falls by about 14 percent, driven primarily by large declines in mining (16.2 percent). On the other hand, due to the absence of direct restrictions on the sector, agricultural GDP is estimated to have fallen only by 4.7 percent. Losses the agricultural sector experienced can primarily be explained by the sector's inter linkages with the rest of the economy and the direct effect of COVID-19 on global trade, which affected Ethiopia's agricultural exports.

Abasimel et al. (2021) describes the Ethiopia economy showed a significant shock and drastically reduced in major macroeconomic variables. A 25-30% drop in exports of goods and services during 2020 is possible. COVID-19 will have a two-fold fiscal impact, pulling in opposite directions. Hence, there is a need to re-bounce back the economy while keeping our peoples safe from the pandemic, COVID-19.

Engidaw, A. E. (2020) describes result small and large businesses are suffering challenges and this unprecedented coronavirus crisis has caused destruction for many businesses in the globe and it is challenging to survive with reduced revenue, jobs lost and life slowing down and weak marketing performance even difficult to keep a calm head and their business alive. To support

these businesses the government should use different mechanisms by cooperating with wealthy peoples and other non-governmental organizations. Besides, the small business owners should manage expectations and communicate with staff, suppliers, banks, and customers throughout this coronavirus frightening.

Nordhagen et al (2021) studies fill covid-19 impact gap through analysis of data from 367 agri-food SMEs in 17 countries, collected in May 2020 and capturing early impacts of the pandemic on their operations. About 94.3% of respondents reported that their firm's operations had been impacted by the pandemic, primarily through decreased sales as well as lower access to inputs and financing amid limited financial reserves. Difficulty with staffing was also widely cited. Eighty-four percent of firms reported changing their production volume because of the pandemic; of these, about 13% reported stopping production and about 82% reported decreasing production. Approximately 54% had changed product prices because of the pandemic. The probability of being severely impacted was significantly higher for firms with <50,000 USD in annual turnover; a larger decrease in consumer mobility for grocery/pharmacy shopping also increased the probability of a severe impact. Surprisingly, the youngest firms and those with the fewest employees (controlling for turnover) were less likely to be severely impacted. Over 80% of firms had taken actions to mitigate the pandemic's impact on their operations and/or staff, and about 44% were considering exploring new business areas, with some seeing opportunities for growth.

We conclude by discussing implications for policy responses to address immediate challenges as well as increase long-term food system resilience to support further progress towards sustainable development. According to Fairlie et al 2020, explores African-American business owners continue to be the hardest hit by COVID-19 experiencing a drop of 26 percent in business activity from pre-COVID-19 levels. Latin business owners fell by 19 percent. Peterson Ozili, et al (2020) found that the increasing number of lockdown days, monetary policy decisions and international travel restrictions severely affected the level of economic activities and the closing, opening, lowest and highest stock price of major stock market indices. In contrast, the imposed restriction on internal movement and higher fiscal policy spending had a positive impact on the level of economic activities, although the increasing number of confirmed coronavirus cases did not have a significant effect on the level of economic activities. Shen et al (2020) reported the negative impact of COVID-19 on firm performance is more pronounced in serious-impact areas

and industries. These findings are among the first empirical evidence of the association between pandemic and firm performance.

Financial performance as a measuring instrument to know the process of implementing financial resources owned by the company. The Covid-19 pandemic has affected the banking sector, resulting in poor financing due to debtors' disbursements because of the large number of people losing their jobs and difficulties in financing payments. Deresse et al (2020) Ethiopian banking sector have been enjoying tremendous growth before the pandemic. However, currently, COVID-19 has started showing its effect on every banking service including deposit mobilization, credit management, international banking and system security.

The national bank cash withdrawal limit no FIS/03/2020 directive limits the cash withdrawal from Banks and Microfinance institutions. The new directive has put the cash limit for individuals at 200,000 Birr daily and one million Birr monthly. For businesses, the daily cap is 300,000 Birr and the monthly cap is 2.5 million Birr, respectively. The NBE's rationale behind the issuance of the directive is to promote a non-cash economy, contest fraud and hoarding, reduce the risk of liquidity problems and minimize the cost of printing money. In addition to this, the directive obliges financial institutions to put in place policies and procedures that address issues including deployment of diversified non-cash based payment services,

Demiessie, et al 2020, explore the COVID-19 immediate impact is on international transactions of the country, hence the supply chain distortions. As Ethiopia relies heavily on import to supply on basic items for consumption and investment demands, the immediate damage effect of COVID-19 would be distorting supply chain. The study result reveals that pandemic Shock on supply chain quickly transmitted into aggregate demand, where a slump in aggregate demand expected to prevail at least in the coming three years since 2020.

CHAPTER THREE

3. RESEARCH METHODOLOGY

This chapter outlines all the aspects of the research methodology used in the study and it is organized into the following sections:-Background of the study area, research design and approach, target population, sample size and sampling determination, sampling technique, source and data collection technique, method of data analysis, validity and reliability test and finally ethical consideration.

3.1. Research Design and Approach

The study has adopted both qualitative and quantitative research methods to obtain the desired results and to describe the relation between covid-19 partial lock down risk management practices and SME's business continuity. In order to answer the statement of the problem and meet the research objectives, the design of the study were be descriptive and explanatory research methods. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group. The main characteristic of this method is that the researcher has no control over the variables, he/she can only report what has happened or what is happening (Kothair et al 2004). In addition to this, the researcher use explanatory research methods. Explanatory research focus on an analysis of a situation or a specific problem to explain the patterns of relationships between variables (Operational challenge, HRM Practice and Response plan). In the course of analyzing the problems, both primary and secondary data collection procedures were employed. To achieve this goal, questionnaires, interviews and document reviews were the main tools.

3.2. Target population

The target population of this study was employees of micro and small enterprise found in Addis Ababa. According to Gebreeyesus et al. (2018), Addis Ababa constitutes 16,004 registered micro and small manufacturing enterprises. Of these, 3,298 of them were small, while the remaining 12,706 were micro enterprises. For the purpose of this study, nine sub cities selected. The researcher focused on small and medium scale enterprise.

3.3. Sample size and sampling determination

3.3.1. Sampling Technique

In order to determine the sample size, this research has used the formula developed by Taro Yamane (1967)

$$n = \frac{N}{1 + N \cdot e^2}$$

Where:

n = Sample Size

N = total population

e = level of confidence

by using the above formula, a total population size of 16,004, with 95% confidence level, 5% error, 50% expected prevalence and 5% precession the sample size of this research was calculated to be 390 SME's employees. A proportionate sampling technique is used to select sample respondents from different sub groups that have tangible size difference. Accordingly, the number of participant from each sub group is determined their number relative to the entire population.

Table 3.1: Sample size Determination

City (Sub City)	SME Population		Sample SMEs surveyed	
	Small	Micro	Small enterprise sample size	Micro enterprise Sample size
Addis Ketema	373	1090	9	26
Akaki Kaliti	406	1177	10	29
Arada	229	739	6	18
Bole	361	1791	9	45
Gulele	298	1144	7	21
Kirkos	191	840	5	21
Kolfie Keranio	229	2426	6	60
Lideta	125	520	3	14
Nifas Silk Lafto	738	1626	18	41
Yeka	348	1353	8	34
Total population	3,298	12,706	81	309
Total Sample	81	309		

Source: Own computation based on census taken from each SME's (2021)

3.4. Source and data collection technique

This study used a primary source of data by developing a close-ended questionnaire to be filled by the respondents to collect the relevant data, which aligns with the research objective. The data will collect from different sources. Both quantitative and qualitative data processed and analyzed using mixed approach such as, descriptive and explanatory data analysis method. To be completed and minimizing error the data that will be collected from the primary survey will be edited and coded. Finally, the data will be processed using computer software called Statistical Package for social scientists (SPSS) version 25.

The descriptive statistics includes frequencies, percentages, mean and standard deviation and the explanatory data analysis were used inferential statistics includes correlation analysis and regression analysis. To show the covid-19 Assessment of Operational Challenges posed by COVID-19 Pandemic on Small & Medium-Sized Enterprises operating in Addis Ababa.

3.5. Methods of Data Analysis

Generally as basic analysis methods, the researcher used descriptive statistics, Pearson's correlation analysis and multiple regression analysis for the quantitative data to find out the relation between the dependent and independent variables. The correlation analysis between each factor (Operational challenges) and covid-19 pandemic has been analyzed based on measures of associations and descriptive adjectives using SPSS. Facts of the study have been presented in tables. The relative influencing degree of each factor and hypothesis test acceptance or rejection has been tested.

3.6. Validity and Reliability Test

3.6.1. Validity

The researcher used adequate literature review as well as different opinions from experienced Human resource managers and the research advisor. Then before distributing the questionnaire to the respondents, the validity of the instrument was checked by the advisor whether it measures what it is supposed to measure. Accordingly, based on the approval obtained from the advisor, the questionnaire was considered as valid data collection tool.

Borsboom et al 2004, describes the validity of scientific study used various sources of evidence. The researcher used a content validity, as it will assessed how well a set of scale items match with the relevant content domain of the construct that it is trying to measure. Thus, a number of different steps will be taken to confirm the validity of the study, as follows:

- ✓ Data were being collected from those target population respondents who have good understanding and experiences in the study area.
- ✓ Survey questions were prepared based on previous empirical research review as well as conceptual questions related to Assessment of Operational Challenges posed by COVID-19 Pandemic on Small & Medium-Sized Enterprises operating in Addis Ababa practice to ensure result validity.

The participants also asked to give comments on the statements of the questionnaires to avoid subjectivity and ambiguity

3.6.2. Reliability

Reliability estimates the consistency of the measurement or the degree to which an instrument measures the same way each time it is used under the same conditions with the same subjects. It is essentially about consistency (Adams et al., 2007). According to the results obtained, the data collection instrument was consistent and dependable in measuring what it intends to measure. From the result of the 50 evaluated questionnaires, the following result was obtained using Cronbach’s Alpha on SPSS.

Table 3.2: Cronbach’s Alpha test

Items	No. of Items	Cronbach’s Alpha	Internal consistency
Operational challenge	7	0.890	Good
Covid-19 response plan	6	0.719	Good
HRM Practices	5	0.945	Excellent

Source: Own survey (2021)

Cronbach's alpha reliability coefficient normally ranges between 0 and 1. The closer the alpha coefficient to 1 implies the greater the internal consistency. The closer the value of alpha coefficient to 0, the internal consistency is unacceptable. In this study, the researcher used the rule of thumb developed by George et al 2003, where an alpha value > 0.90 is excellent, > 0.80 is good, > 0.70 is acceptable, > 0.60 is questionable, > 0.50 is poor, <0.50 is unacceptable. Since the value of Cronbach's alpha of all the constructs was at least acceptable as shown on table-3.2 we can conclude that the data collection instruments were consistent and reliable through the stated measurements.

CHAPTER FOUR

4. DATA ANALYSIS AND DISCUSSION

The main aim of this research was examining Assessment of Operational Challenges posed by COVID-19 Pandemic on Small & Medium-Sized Enterprises operating in Addis Ababa. The variables such as operational challenge, HRM Practices, Response plan and the covid-19 pandemic as a researched variable to answer its specific objectives which are to identify operational Challenges posed by COVID-19 Pandemic and to examine the effect of each HRM Practices on covid-19 pandemic.

This section deals with the findings and discussions of the data analysis result from the study. In this research, the researcher used close-ended five point Likert scale questionnaire to measure Operational Challenges posed by COVID-19 Pandemic on Small & Medium-Sized Enterprises operating in Addis Ababa. Out of 456 questionnaires distributed to SMSE's located in Adiss Ababa, 375 (83%) of the questionnaires were returned with full information. The remaining 6 was disregarded due to incompleteness and not returned on time.

Demographic characteristics

The demographic variable of the respondents had the following variables such as, age, sex/gender, educational level, and service year and job categories. The demographic variable of the research participants were analyzed in the form of percentage.

Table 4-1: Gender of respondents

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	181	48.3	48.3	40.9
	Female	194	51.7	51.7	100.0
	Total	375	100.0	100.0	

Source: Own Survey (2021)

In order to determine the gender distribution in SMEs in Addis Ababa, the respondents were asked to indicate there by checking either male or female in the questionnaire. The finding above showed that female respondents were more than male respondents. This indicates that among

(375) respondents, 194(51.7 %) were females whereas 181(48.3%) were males, so in this research female participation was more than male.

Table 4-2: Educational qualification of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid MSC/MBA/MA and above	20	5.3	5.3	27.5
BA/BSC	129	34.4	34.4	60.3
Diploma	123	32.8	32.8	94.7
Certificate	103	27.5	27.5	100.0
Total	375	100.0	100.0	

Source: Own Survey (2021)

The table above shows that the respondents hold a wide range of educational qualification clearly as depicted. The majority of the sample groups were holding 129(74.1%) of first degree, 123(32.8%) of Diploma, 103(27.5%) of Certificate and 20(5.3) of MSC/MBA/MA. This implies that people with different educational qualifications are assumed to work in SMEs in Addis Ababa and the larger proportions of them are first-degree holders followed by Diploma.

Table 4-3: Job category of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Small Scale enterprise	131	34.9	34.9	14.7
Medium Scale enterprise	244	65.1	65.1	100.0
Total	375	100.0	100.0	

Source: Own Survey (2021)

In order to determine the industry categories in SMEs of Addis Ababa, the respondents were asked. Among the total respondents of (375), 244 (65.1%) were Medium Scale enterprise and 131 (34.9%) were Small Scale enterprise industrial categories. So the above table shows that the majority industrial categories in SMEs in Addis Ababa were Medium Scale followed by Small Scale Enterprise.

Table 4-4: Job Experience of Respondents

Service year					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 1 year' Experience	9	2.4	2.4	2.4
	1-5 service years	187	49.9	49.9	52.3
	5-10 service years	127	33.9	33.9	86.1
	Above 10 years' experience	52	13.9	13.9	100.0
	Total	375	100.0	100.0	

Source: Own Survey (2021)

In order to determine the service year of SMEs of Addis Ababa, the respondents were asked. Among the total respondents of (375), 187 (49.9%) had 1-5, 127 (127%) had 5-10, 52 (13.9%) had above 10 and 9 (2.4%) had more than under 1 years of service. So the above table shows that the majority SMEs in Addis had 1-5 years' service followed by 5-10 years.

Table 4.5 Service category Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Food and beverages	34	9.1	9.1	9.1
	Food Processing	31	8.3	8.3	17.3
	Textile and Garment	40	10.7	10.7	28.0
	Leather, leather products and footwear	20	5.3	5.3	33.3
	Wood work and metal work	78	20.8	20.8	54.1
	Paper and paper products	10	2.7	2.7	56.8
	Printing and publishing	5	1.3	1.3	58.1
	Chemicals and chemical products	35	9.3	9.3	67.5
	Construction Materials	27	7.2	7.2	74.7
	Machinery and equipment	8	2.1	2.1	76.8
	Office, accounting and computing machinery	11	2.9	2.9	79.7
	Electrical machinery and apparatus	17	4.5	4.5	84.3
	Agro Processing	59	15.7	15.7	100.0
	Total	375	100.0	100.0	

Source: Own Survey (2021)

In order to determine the service category of SMEs of Addis Ababa, the respondents were asked. Among the total respondents of (375), 78 (20.8%) had Wood work and metal work, 59 (15.7%) had Agro Processing, 40 (10.7%) had Textile and Garment, 35(9.3%) had Chemicals and chemical products, 34(9.1%) had Food and Beverage, 31(8.3%) had Food processing, 27(7.2%) had construction Materials, 20(5.3%) had Leather, leather products and footwear, 17(4.5%) had Electrical machinery and apparatus, 11(2.9%) had Office, accounting and computing machinery, 10(2.7%) had Paper and paper products, 8(2.1%) had Machinery and equipment, and 5 (1.3%) had Printing and publishing. So the above table shows that the majority SMEs in Addis had wood work and metal work service followed by Agro Processing.

4.1. Data Analysis

This particular study tries to deal with “the effect of HRM practices on employees” performance in SMEs in Addis Ababa Correlation and multiple regressions were applied for finding and analyzing the relationships between the dependent variable employee performance and the different factors of HRM practices. In the process of analysis, the data was fed to SPSS (version 26) in order to find out the relations as well as to test all statistical requirements of the data before analysis and generalization.

In analyzing, correlation and multiple regressions, between the response variable (employee performance) and the predictor variables (HRM practices), the averages of the responses were calculated since this conversion helps the data to be changed into continuous form and hence took the nature of parametric data for statistical manipulation (Creech et al 2009).

4.1.1. Descriptive Analysis

According to the explanation of Scott et al 1999, descriptive statistics concern the development of certain indices from the raw data. These are mean scores, standard deviations and percentage for each subgroup.

Interpreting the result of these values will also give us an indication of the effect of the independent variables. Small standard deviations show that data are close to the mean whereas a large standard deviation (compared to the mean) indicates that the data points are distant from the mean. Standard deviation is a measure of how well the mean represents the data. If the value of the mean less than 2.9, the mean value between 3 and 3.2 and the mean value above 3.2 then

the interpretation would be disagree, neutral and agree respectively. In the data analysis, the variables were measured using a five-point Likert scale where 1 stands for strongly disagree and 5 stands for strongly agree. The interpretation is made using the frequency distribution percentage of each scale for the variable as well as the mean values.

Table 4-6: Assumption of likert scales mean values

No.	Mean scored	Description
1	<2.9	Disagree
2	2.9-3.2	Neutral
3	>3.2	Agree

Source: (Scott et al 1999)

4.1.2. Major constraints

Table 4-7:Major Constraints

Descriptive Statistics

	N	Mean	Std. Deviation
Lack of finance	375	4.2457	.89005
High utility tariffs	375	4.3534	.47907
Competition	375		
Infrastructure	375		

Source: own survey, (2021)

The above shows participants rankings of the major problems facing the growth of their businesses in order on importance. 50 or 74% of the participant ranked lack of finance as the major constraints to the growth of their business followed by high utility tariffs, which recorded 15%. Competition and infrastructure were ranked as the third major constraint to the growth of SMEs with just 3% thinking that taxes also constrained their growth. This result reinforces the theory by Cuevas et al (1993) where they indicated that access to bank credit by SMEs has been an issue and continues to be raised by numerous studies as a major constraint to growth, which was also supported by Aryeetey et al. (1993) that from the view point of private sector, problems related to finance dominate all other constraints to business expansion. These go to also indicate

that finance for SMEs particularly in Addis Ababa, is still a major problem even though the number of banks operating in the country has increased tremendously since 1993 when Aryeetey et al. came out with their studies. With a total number of 21 banks (https://en.wikipedia.org/wiki/List_of_banks_in_Ethiopia) and number of non-bank financial institutions operating in the country one expects that access to credit by these SMEs will greatly improve as competition becomes keen. However, the expectation has not been met since the results confirm the numerous theories that lack of access to credit/bank loans remains a key constraint that needs attention to resolve to enhance SMEs growth. This idea was also in line with Schiffer et al 1991, who found that small firms tend to experience more difficulties than medium-sized firms, which also experience more difficulties than large firms.

Alternative Sources of SMEs Financing McGuinness et al 1983, like most writers on the subject of SME financing, described two basic type of financing namely debt and equity, which were further classified by Greene et al 1997, also into two sources internal and external. Since finance is the major constraints to SMEs development and growth, various sources ought to be explored by these SMEs to run their businesses. It came to the fore through the survey that most of these SMEs depend on mostly on external sources such as the banks, non-bank financial institution, families and friends and also personal savings the only internal source as alternative source of financing for their businesses.

Table 4-8: Employees response about their performance

Descriptive Statistics

	N	Mean	Std. Deviation
I meet the formal performance requirements of the job.	232	4.2457	.89005
I fulfill duties and responsibilities specified in my job description.	232	4.3534	.47907
I successfully complete my assigned duties on time.	232	3.7716	1.06680
I perform tasks and workflows that are expected from me.	232	3.5862	1.21726
I engage in activities that will directly affect my performance evaluation.	232	3.9052	1.06074
I generate ideas and better ways of doing work easily.	232	3.4655	1.12378
Valid N (listwise)	232		

Source: own survey, (2021)

The above descriptive statistics table 4.8 shows the employees thought about their performance. From the results, this response justifies that the employees of SMEs in Addis Ababa have positive feeling about their performance. In addition, the mean values of each item are 4.24, 4.35, 3.77, 3.58, 3.9, and 3.46 respectively. Accordingly, since all the means are above 3.2, it indicates that the respondents agree to the statements related to their performance.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary

The general objective of this study was to examine the Assessment of operational challenges caused by covid-19 pandemic on small and medium scale enterprises. Under the COVID-19 pandemic, many businesses in the world have been disrupted because of a lock down, which is a necessary measure to stop the spread of the virus (Thukral, 2021). Lockdown has become a major challenge for SMEs. According to the survey, in the face of a pandemic, in Addis Ababa, SME owners cite the imposition of restrictions (lockdown) (60.8%), lack of access to financial resources (33.3%), and lack of access to working space (15.5%) as the main challenges. In addition, 13.6 % of respondents cited lack of technical knowledge is main challenge, 20.3% – lack of managerial knowledge is the most important business constraint that hindered the companies' expansion during the covid 19 pandemic spreading out the country.

The study confirms 15.7% of respondents said they had currently fully trading , 29.9 % of the respondent responded paused trading and does not intended to restart in few months. 11.5 % of the respondents had responded that they had permanently ceased the trading. In short, we find that micro and small businesses experienced a larger decline in businesses activity compared to medium and large firms. There is a finding since most of micro and small businesses in Addis Ababa halted operations due to their disruption in demand and supply (28%) , lack of transport goods (18.1%), reduced demand for product and services (17%), time taken raw material delivery (9.3 %) changes in transport cost (28%) agriculture and manufacturing firms compared to service sector firms. In this research, an attempt was made to study the impact of HRM challenges on COVID-19 HRM practices. The practices include Covid 19 Ability better match jobs to skills, improved staff wellbeing increased productivity, reduced over heads, reduced sickness absence, reduced wage bill.

During the post-confinement phase of the pandemic, some of the policies taken in the year 2021 of the crisis will need to be adapted and, in some cases, better targeted to improve the situation of small and medium scale enterprises. Small and medium scale enterprises human resource management has focused on efforts towards scaling up Improving staff wellbeing (4.5 %) ,

staff productivity (22.1%) , reduced sickness absence (8.8%), reduced overheads due to covid 19 prevention strategy (13.9) The covid pandemic has caused small and medium scale enterprises in Addis Ababa suspended their normal daily activities. 90 % of respondents respond reduced working hours,30% of the respondents asked workers to take paid leave, 60% of respondents respond asked workers to work for reduced pay, 10% of the respondents answered laid off permanent staff.

5.2. Conclusion

The Covid19 pandemic epidemic will surely change the dynamics of global business activities. At this point, the outlook for many SMEs in Addis Ababa may seem difficult and morally harsh, but the global economy will eventually recover as the next company emerges. SMEs are now assessing the potential damage their businesses are facing; strategically addressing mitigations that help mitigate the effects of the pandemic, while ensuring that they appear when the pandemic is contained. It is wise to maximize opportunities.

5.3. Recommendation

In order to take response plan covid-19 pandemic in medium and small-scale enterprise, it is very vital to examine the effect of the implemented HRM practices. The small and medium scale enterprises, the government would benefit from this research and recommendation and have the insight on how they are currently functioning and what they should do in the future. Based on the results and findings obtained and the conclusions drawn above, the following recommendations were forwarded based on the investigation made on the Assessment of operational challenges caused by covid-19 pandemic on small and medium scale enterprises. Therefore, the possible recommendations forwarded are stated hereunder.

- SMEs of Addis Ababa can systematically engage in risk management by evaluating and prioritization of risks to ensure that resources are effectively used, opportunities identified and exploited, and they mitigates risks that might be detrimental, and the government of Addis Ababa city Administration should scrutinize diverse market outlets for the results of SMEs scope undertakings and encourage linkage with different other businesses.
- SMEs explore new opportunities. It must closely monitor the situation and look for exploring new markets or offer new products/services to afloat and recover from the crisis. Particularly, firms must think out of the box to offset the negative impact of the outbreak and survive from the crisis. For instance, enterprises in the textile sector can manufacture personal protective equipment (PPE) and respirators. Several textile enterprises have already shifted to produce PPE and respirators in other.
- When it comes to factors connected to service year, businesses owned by individuals with prior management experience outperform those owned by SME Operators with no prior management experience. As a result, SME enterprise and other government agencies should focus on developing management-training programs and providing opportunities for knowledge sharing, particularly for individuals who are with prior management experience less than one year (2.4%) to the field and have no prior business experience.
- Generally, from the findings of this research, it is clear that Human Resource Management (HRM) practices, operational challenge, response plan) has a positive role or effect in alleviating covid-19 pandemic. Therefore, the SMSE's should strengthen these practices to achieve the desired goals and attain the targeted objectives.

5.4. Limitations and Suggestions for future study

The limitations of this study arise from its scope. Although there are twenty two thousand six hundred thirteen Small and medium scale enterprises in our country, this study is limited only with the selected SMEs located in Addis Ababa. This research study has focused on Assessment of operational challenges caused by covid-19 pandemic on small and medium scale enterprises. However, it was limited to only four parameters, which are - practices of HRM such as Operational challenge, HRM Practices, Response; this topic should further be conducted by incorporating other different covid-19 pandemic.

The findings of this research are stepping stone which leads to a better understanding of the operational challenge caused by covid-19, which is expanding. It is also an additional empirical evidence for future researchers. However, further similar research with similar environment should be conducted.

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Annex

Annex 1: Gender

Statistics

Gender

N	Valid	375
	Missing	0

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	181	48.3	48.3	48.3
	Female	194	51.7	51.7	100.0
	Total	375	100.0	100.0	

Annex 2: Level of education

Statistics

Your level of education

N	Valid	375
	Missing	0

Your level of education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Certificate	103	27.5	27.5	27.5
	Diploma	123	32.8	32.8	60.3
	BA/BSC	129	34.4	34.4	94.7
	MSC/MBA/MA and above	20	5.3	5.3	100.0
	Total	375	100.0	100.0	

Annex 3: Job category of Respondents

Statistics

Please select the industry category that best describes the products your firm produces:

N	Valid	375
	Missing	0

Please select the industry category that best describes the products your firm produces:

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Small Scale enterprise	131	34.9	34.9	34.9
Medium Scale enterprise	244	65.1	65.1	100.0
Total	375	100.0	100.0	

Annex 4: Job Experience of Respondents

Statistics

Over all service years in the operation activity?

N	Valid	375
	Missing	0

Over all service years in the operation activity?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Under 1 year	9	2.4	2.4	2.4
1-5 service years	187	49.9	49.9	52.3
5-10 service years	127	33.9	33.9	86.1
Over 10 service years	52	13.9	13.9	100.0
Total	375	100.0	100.0	

Annex 5: Service category Respondents

Please select the industry that best describes the products/service your firm engaged :					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Food and beverages	34	9.1	9.1	9.1
	Food Processing	31	8.3	8.3	17.3
	Textile and Garment	40	10.7	10.7	28.0
	Leather, leather products and footwear	20	5.3	5.3	33.3
	Wood work and metal work	78	20.8	20.8	54.1
	Paper and paper products	10	2.7	2.7	56.8
	Printing and publishing	5	1.3	1.3	58.1
	Chemicals and chemical products	35	9.3	9.3	67.5
	Construction Materials	27	7.2	7.2	74.7
	Machinery and equipment	8	2.1	2.1	76.8
	Office, accounting and computing machinery	11	2.9	2.9	79.7
	Electrical machinery and apparatus	17	4.5	4.5	84.3
	Agro Processing	59	15.7	15.7	100.0
	Total	375	100.0	100.0	

Annex 6: Business-Trading States

Statistics		
Which of the following statements best describes your business's trading status?		
N	Valid	375
	Missing	0

Which of the following statements best describes your business's trading status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Currently fully trading	59	15.7	15.7	15.7
	Currently partially trading	102	27.2	27.2	42.9
	Paused trading but intends to restart in the next two weeks	59	15.7	15.7	58.7
	Paused trading and does not intend to restart in the next two weeks	112	29.9	29.9	88.5
	Permanently ceased trading	43	11.5	11.5	100.0
	Total	375	100.0	100.0	

Annex 7: Business Constraints

Statistics

Which is the most important business constraint that hindered your enterprise's expansion?

N	Valid	375
	Missing	0

Which is the most important business constraint that hindered your enterprise's expansion?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Access to finance	126	33.6	33.6	33.6
	Access to land (working space)	64	17.1	17.1	50.7
	Access to input	58	15.5	15.5	66.1
	Lack of managerial knowledge	76	20.3	20.3	86.4
	Lack of technical knowledge	51	13.6	13.6	100.0
	Total	375	100.0	100.0	

Annex 8:-Employee Turnover

Statistics

How does your business's turnover over the last month, compare to normal expectations for this time of year?

N	Valid	375
	Missing	0

How does your business's turnover over the last month, compare to normal expectations for this time of year?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Turnover has increased by more than 50%	18	4.8	4.8	4.8
	Turnover has increased between 20% and 50%	16	4.3	4.3	9.1
	Turnover has increased by up to 20%	20	5.3	5.3	14.4
	Turnover has not been affected	14	3.7	3.7	18.1
	Turnover has decreased by up to 20%	307	81.9	81.9	100.0
	Total	375	100.0	100.0	

Annex 9:- Reasons changing the business

Statistics

What was the main reason for this change to your business's turnover over the last month?

N	Valid	375
	Missing	0

What was the main reason for this change to your business's turnover over the last month?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Coronavirus (COVID-19) pandemic	194	51.7	51.7	51.7
	The government restrictions	116	30.9	30.9	82.7
	Other	65	17.3	17.3	100.0
	Total	375	100.0	100.0	

Annex 10: Raw materials Availability during spread of Covid-19 pandemic

N	Valid	375
	Missing	0

Have you experienced any of the following challenges with raw materials availabilities over the year 2021?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Change in transportation costs	105	28.0	28.0	28.0
	Disruption in demand and supply	71	18.9	18.9	46.9
	Lack of transport goods or lack of logistics	69	18.4	18.4	65.3
	Reduced demand for products and services	64	17.1	17.1	82.4
	Time taken for raw material	35	9.3	9.3	91.7
	Did not experience any challenges with raw materials availability	31	8.3	8.3	100.0
	Total	375	100.0	100.0	

Annex 11: Support during Covid-19

Statistics

Which of the following support options has your business benefitted from, to help with raw materials challenges?

N	Valid	375
	Missing	0

Which of the following support options has your business benefitted from, to help with raw materials challenges?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Financial support	178	47.5	47.5	47.5
Finding new markets	63	16.8	16.8	64.3
Finding new contacts or customers	46	12.3	12.3	76.5
Legal support	47	12.5	12.5	89.1
Transport and distribution	41	10.9	10.9	100.0
Total	375	100.0	100.0	

Annex 12: Increased homeworking as a permanent business

Statistics

Why is your business using, or intending to use, increased homeworking as a permanent business model going forward?

N	Valid	375
	Missing	0

Why is your business using, or intending to use, increased homeworking as a permanent business model going forward?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Ability to better match jobs to skills	166	44.3	44.3	44.3
Improved staff wellbeing	17	4.5	4.5	48.8
Increased productivity	83	22.1	22.1	70.9
Reduced overheads	52	13.9	13.9	84.8
Reduced sickness absence	33	8.8	8.8	93.6
Reduced wage bill	24	6.4	6.4	100.0
Total	375	100.0	100.0	

Annex 13: Measures to mitigate against the impacts

Statistics

What measures have applied to help your business to mitigate against the impacts?

N	Valid	375
	Missing	0

What measures have applied to help your business to mitigate against the impacts?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Temporary closure	93	24.8	24.8	24.8
	Amended cancellations/refund Policies	118	31.5	31.5	56.3
	Investing in renovations, business improvements	151	40.3	40.3	96.5
	Offered lower prices	13	3.5	3.5	100.0
	Total	375	100.0	100.0	



St. Mary's University

School of Graduate Studies

Questionnaires Objectives:

Information given will be kept confidential. This questionnaire is designed to collect information about effects of Assessment of Operational Challenges posed by COVID-19 Pandemic on Small & Medium-Sized Enterprises operating in Addis Ababa . The data or information collected in such away shall be used as primary data in my thesis, which I am conducting as a partial fulfillment for the requirement for Master's Degree in Business Administration in General Management. The data collected is used only for study purpose. Thus, your ideas and comments are highly honored and kept confidential. Writing your name is not required and please put tick mark (√) to indicate your choice. You are also kindly requested to write your opinion on the space provided for the questions that demand your additional view.

No need to mention your name and the information provided is to be used only for this study and any

Thank you for your Cooperation!!

1. Background Information

Instructions: Please use this \surd mark for each question to indicate your response.

1. Gender :

Female Male

2. Your level of education

Certificate	
Diploma	
Degree	
Master	
Other (specify)	

3. Please select the industry category that best describes the products your firm produces:

1. Small Scale enterprise

2. Medium Scale enterprise

4. Please select the industry that best describes the products/service your firm engaged :

Food and beverages	
Food Processing	
Textile and Garment	
Leather, leather products and footwear	
Wood work and metal work	
Paper and paper products	
Printing and publishing	
Chemicals and chemical products	
Construction Materials	
Machinery and equipment	
Office, accounting and computing machinery	
Electrical machinery and apparatus	
Agro Procesing	

5. Over all service years in the operation activity?

1. Under 1 year 2. 1-5 service years

2. 5-10 service years 4. Over 10 service years

6. Which of the following statements best describes your business's trading status?

- Currently fully trading
- Currently partially trading
- Paused trading but intends to restart in the next two weeks
- Paused trading and does not intend to restart in the next two weeks
- Permanently ceased trading

7. Which is the most important business constraint that hindered your enterprise's expansion?

- Access to finance
- Access to land (working space)
- Access to input
- Lack of managerial knowledge
- Lack of technical knowledge
- Access to market
- Lack of skilled Man power

8. How does your business's turnover over the last month, compare to normal expectations for this time of year?

- Turnover has increased by more than 50%
- Turnover has increased between 20% and 50%
- Turnover has increased by up to 20%
- Turnover has not been affected
- Turnover has decreased by up to 20%
- Turnover has decreased between 20% and 50%
- Turnover has decreased by more than 50%
- Other, please specify: _____

9. What was the main reason for this change to your business's turnover over the last month?

- Coronavirus (COVID-19) pandemic
- The government restrictions
- Coronavirus (COVID-19) pandemic and the government restrictions
- Other, please specify: _____

10. How does the time it takes to get raw materials over the last month compare with normal expectations for this time of year?

- Time spent has increased
- Time spent has stayed the same
- Time spent has decreased
- Other, please specify: _____

11. Have you experienced any of the following challenges with raw materials availabilities over the last month?

- Change in transportation costs
- Disruption in demand and supply
- Lack of transport goods or lack of logistics
- Reduced demand for products and services
- Time taken for raw material
- Other, please specify: _____
- Did not experience any challenges with raw materials availability

12. How much disruption to your business have these challenges caused?

- Major disruption
- Moderate disruption
- Minor disruption
- No disruption
- Other, please specify: _____

13. Which of the following support options has your business benefitted from, to help with raw materials challenges?

- Financial support
- Finding new markets
- Finding new contacts or customers
- Legal support
- Transport and distribution
- Understanding markets and demand issues
- Other, please specify: _____

Access to financial support and risk

14. Has your business received any government-backed loans or finance agreements during the coronavirus (COVID-19) pandemic?

- Yes
- No
- Other, please specify: _____

15. Has your business received payment from any of the following grants or schemes in the last month?

- Additional Restriction Grant
- Recovery Loan Scheme
- Sector-specific grant
- Small business grant
- Super-deduction
- Other, please specify: _____
- Not received any of these grants in the last month

16. How long do you think your business's cash reserves will last?

- Business has no cash reserves
- Less than 1 month
- 1 to 3 months
- 4 to 6 months
- More than 6 months
- Other, please specify: _____

17. How much confidence does your business have that it will survive the next six months?

- High confidence
- Moderate confidence
- Low confidence
- No confidence
- Other, please specify: _____

18. What is your business's risk of insolvency?

- Severe risk
- Moderate risk
- Low risk
- No risk
- The business is insolvent
- Other, please specify: _____

Operational performance and policy

19. In the last two weeks, approximately what percentage of your business's workforce were:

- Using a hybrid model of working
- Working from home
- Working from a designated workspace
- On sick leave or not working due to coronavirus (COVID-19) symptoms, self-isolation or quarantine
- Made permanently redundant
- Other, please specify: _____

20. Is your business using, or intending to use, increased homeworking as a permanent business model going forward?

- Yes
- No
- Others, please specify: _____

21. Why is your business using, or intending to use, increased homeworking as a permanent business model going forward?

- Ability to better match jobs to skills
- Improved staff wellbeing
- Increased productivity
- Reduced overheads
- Reduced sickness absence
- Reduced wage bill
- Others, please specify: _____

22. Why is your business not intending to use increased homeworking as a permanent business model going forward?

- Concerns with integrating new starters into the workplace
- Difficulties managing staff remotely
- Negative impact on working culture
- Not suitable for our business
- Reduced communication
- Reduced productivity
- Reduced reliability and retention of staff
- Security concerns
- Others, please specify:_____

23. What percentage of your workforce do you expect to return to their normal place of work in the time period you selected?

- Above 75% of the workforce
- Between 50-75% of the workforce
- Between 25-49% of the workforce
- Less than 25% of the workforce
- Others, please specify:_____

24. How do existing employees' hourly wages over the last month compare with normal expectations for this time of year?

- Wages are higher
- Wages have not been affected
- Wages are lower
- Others, please specify:_____

25. In the face of the impact of the pandemic, governments at all levels and financial institutions have announced relief measures. Which policy do you believe is the most effective for your firm? (Up to two options)

Reduce rent for small and medium-sized enterprises and lower costs for electricity, gas, logistics, etc	
Reduction of tax rates, reduction or deferral of taxes	
Reduction of financing costs for SMEs, extension of loan terms or partial debt relief	
Temporary reduction of social insurance premiums and reimbursement of	
Others, please specify: _____	

26. What measures have applied to help your business to mitigate against the impacts?

Temporary closure	
Cancelled cancellations/refund Policies	
Investing in renovations, business improvements	
Offered lower prices	

Instructions: complete the following table by using 5-likert scale provided as:

1= Strongly Disagree, 2= Disagree, 3= Neutral 4= Agree, 5= Strongly Agree

S/N	Items	1	2	3	4	5
	Operational challenges					
1.1	Our firm managing overhead cost during covid-19 pandemic					
1.2	Our firm minimize cost of Technology during covid-19 pandemic					
1.3	Our firm managing Competition during covid-19 pandemic					
1.4	Our firm minimize administrative cost during covid-19 pandemic					
1.5	Manuals and procedures have to be in place and adhered to in order to minimize operational risk during in the covid-19 pandemic					
1.6	Lack of operational risk management practices results to huge amount of losses hence reducing profits during in the covid-19 pandemic					
1.7	Active management techniques have an impact on frequency and severity of operational losses incurred by banks during in the covid-19 pandemic					
	Response					
2.1	The firm are being developed tactical and strategic plans					
2.2	The firm established covid-19 task force headed by the CO prevention team has identified business continuity issues and Priorities area					
2.3	Explore collaboration with health care centres and police stations at destinations if possible medical/travel insurance companies					
2.4	In collaboration with suppliers and partners, introduce COVID-19 contingency plan					
2.5	Train all staff to prepare and execute on operational plans by appropriate experts and latest advice from public health authorities and Ministry of Culture and Tourism					
2.6	In collaboration with suppliers and partners, introduce COVID-19 contingency plan					

27. What is/are the mitigating action/actions your firm have employed so far to adapt the business environment under COVID-19 pandemic? * Check all that apply

	1	2	3	4	5
Reducing staff					
Laid off permanent workers					
Reduced number of temporary workers					
Reduced working hours					
Asked workers to take paid leave					
Asked workers to take unpaid leave					
Asked workers to work for reduced pay					
Laid off permanent workers					
Reduced number of temporary workers					

28. Please evaluate the effect of COVID-19 on your HRM practices (strongly agree (5) means your HRM practices are highly affected, and strongly dis agree (1) means less affected)

Items	1	2	3	4	5
The outbreak of COVID-19 affects maintaining staff motivation					
The outbreak of COVID-19 affects maintaining staff training					
The outbreak of COVID-19 affects maintaining occupational health and safety practices for staffs					
The outbreak of COVID-19 affects maintaining employees meal & other facilities					
The outbreak of COVID-19 affects maintaining employees transportation Service					
The outbreak of COVID-19 affects employees' engagement by the management					
The outbreak of COVID-19 affects employees' innovation					
The outbreak of COVID-19 affects maintaining staff motivation					

Thanks you for your time and cooperation!



ቅድስት ማርያም ዩኒቨርሲቲ

የድህረ ምረቃ ትምህርት ቤት

መጠይቆች ዓላማዎች፡-

ውድ መጠይቁን የሚሞሉልን የድርጅቱ ሰራተኛ እርስዎ የሚሰጡት መረጃ በሚስጥር የሚጠበቅ በመሆኑ ትክክለኛ እና ተአማኒነት ያለው መረጃ እንዲሰጡን እንጠይቃለን ። ይህ መጠይቅ የተነደፈው በኮቪድ-19 ወረርሽኝ በአዲስ አበባ በሚገኙ አነስተኛ እና መካከለኛ ኢንተርፕራይዞች ላይ ስላስከተለው የአሠራር ተግዳሮቶች ግምገማ ውጤት መረጃ ለመሰብሰብ ነው። በእነዚህ መረጃዎች ማኔጅመንት ቢዝነስ አድሚኒስትሬሽን ለማስተርስ ዲግሪ ለሚያስፈልገው ከፊል የማሟያ ጥናት ውስጥ የሚሞሉት መጠይቅ እንደ ዋና ዳታ ሆኖ ያገለግላል። የተሰበሰበው መረጃ ለጥናት ዓላማ ብቻ ጥቅም ላይ ይውላል. ስለዚህ፣ የእርስዎ ሃሳቦች እና አስተያየቶች በጣም የተከበሩ እና ሚስጥራዊ ናቸው። ስምዎን መጻፍ አያስፈልግም እና እባክዎን ምርጫዎን ለማመልከት (✓) ምልክት ያድርጉ። እንዲሁም ተጨማሪ እይታዎን ለሚፈልጉ ጥያቄዎች በተዘጋጀው ቦታ ላይ አስተያየትዎን እንዲፀፉ በትህትና ተጠይቀዋል።

ስለ ትብብርዎ እናመሰግናለን !!

1. የግል መረጃ

መመሪያ : እባክዎን ምላሽዎን ለማመልከት ለእያንዳንዱ ጥያቄ ምልክት ያድርጉ።

- ጾታ:

ሴት ወንድ

- የእርስዎ የትምህርት ደረጃ

የምስክር ወረቀት	
ዲፕሎማ	
ዲግሪ	
ሁለተኛ ዲግሪ	
ሌላ (ይግለጹ)	

3. እባክዎ ከባንደዎ የሚያመርታቸውን ምርቶች በተሻለ ሁኔታ የሚገልጹ የኢንዱስትሪ ምድብ ይምረጡ፡-

አነስተኛ ደረጃ ድርጅት

መካከለኛ ደረጃ ድርጅት

4. እባክዎትን የሚመለከተውን ድርጅት ምርቶችን/አገልግሎቱን በተሻለ ሁኔታ የሚገልጹ ኢንዱስትሪ ይምረጡ፡-

ምግብ እና መጠጦች	
የምግብ ማቀነባበሪያ	
ቲ ኤክስቲል እና ልብስ	
ቆዳ፣ የቆዳ ውጤቶች እና ጫማዎች	
የእንጨት ሥራ እና የብረት ሥራ	
የወረቀት እና የወረቀት ምርቶች	
ማተም እና ማተም	

ኬሚካሎች እና የኬሚካል ምርቶች	
የግንባታ እቃዎች	
ማሽኖች እና መሳሪያዎች	
ቢሮ, የሂሳብ እና የኮምፒውተር ማሽኖች	
የኤሌክትሪክ ማሽኖች እና መሳሪያዎች	
አገር ፕሮሰሲንግ	

5. በአፕሪልን እንቅስቃሴ ውስጥ በሁሉም የአገልግሎት ዓመታት ውስጥ?

ከ 1 ዓመት በታች 1-5 የአገልግሎት ዓመታት

5-10 የአገልግሎት ዓመታት

ከ 10 በላይ የአገልግሎት ዓመታት

6. ከሚከተሉት መግለጫዎች ውስጥ የንግድዎን የንግድ ሁኔታ በተሻለ ሁኔታ የሚገልጸው የትኛው ነው?

በአሁኑ ጊዜ ሙሉ በሙሉ ግብይት ይካሄዳል

በአሁኑ ጊዜ በፊል ግብይት ይካሄዳል

ግብይት ባለበት ቆሟል ነገር ግን በ2014 ዓ.ም ውስጥ እንደገና ለመጀመር አስቧል

ግብይት በቋሚነት ቆሟል

7. የድርጅትዎን መስፋፋት ያደናቀፈው በጣም አስፈላጊው የንግድ ሥራ ገደብ የትኛው ነው?

የፋይናንስ ዕጥረት

የስራ ቦታ

የአስተዳደር እውቀት እጥረት

የቴክኒክ እውቀት እጥረት

የገበያ መዳረሻ

የሰለጠነ የሰው ሃይል እጥረት

8. ባለፈው ወር የንግድዎ ልውውጥ ከመደበኛው በዚህ አመት ከሚጠበቀው ጋር ሲነጻጸር እንዴት ነው?

• የትርፍ መጠን ከ 50% በላይ ጨምሯል

• ሽያጩ በ20% እና 50% መካከል ጨምሯል

• ትርፍ እስከ 20% ጨምሯል

• ትርፍ እስከ 20% ቀንሷል

• በ20% እና በ50% መካከል ያለው ትርፍ ቀንሷል

• የትርፍ መጠን ከ 50% በላይ ቀንሷል

• ሌላ፣ እባክዎን ይግለጹ: _____

9. ባለፈው ወር የንግድዎ ልውውጥ ላይ ለዚህ ለውጥ ዋናው ምክንያት ምን ነበር?

የኮሮና ቫይረስ (ኮቪድ-19) ወረርሽኝ

የመንግስት ገደቦች

የኮሮና ቫይረስ (ኮቪድ-19) ወረርሽኝ እና የመንግስት ገደቦች

ሌላ፣ እባክዎን ይግለጹ: _____

10. ባለፈው ወር ጥሬ ዕቃዎችን ለማግኘት የሚፈጀው ጊዜ በዚህ አመት ውስጥ ከተለመዱት ሁኔታዎች ጋር ሲነጻጸር እንዴት ነው?

የጠፋው ጊዜ ጨምሯል::

የጠፋው ጊዜ በዚያው ቆይቷል

የሚጠፋበት ጊዜ ቀንሷል

ሌላ፣ እባክዎን ይግለጹ: _____

11. ባለፈው ወር ከጥሬ ዕቃ አቅርቦት ጋር ከሚከተሉት ፈተናዎች አጋጥሞዎታል?

የመጓጓዣ ወጪዎች ለውጥ

የፍላጎት እና የአቅርቦት መበላሸት።

የትራንስፖርት እቃዎች እጥረት ወይም የሎጂስቲክስ እጥረት

የምርቶች እና አገልግሎቶች ፍላጎት ቀንሷል

ለጥሬ ዕቃ የሚሆን ጊዜ

ሌላ፣ እባክዎን ይግለጹ፡ _____

ከጥሬ ዕቃ አቅርቦት ጋር ምንም አይነት ፈተና አላጋጠመም።

12. እነዚህ ተግዳሮቶች በንግድዎ ላይ ምን ያህል መስተጋገል አስከትለዋል?

ትልቅ መቋረጥ

መጠነኛ መስተጋገል

አነስተኛ መቋረጥ

ምንም መረብሻ የለም።

ሌላ፣ እባክዎን ይግለጹ፡ _____

13. ከሚከተሉት የድጋፍ አማራጮች ውስጥ ንግድዎ በጥሬ ዕቃ ተግዳሮቶች ላይ ለመርዳት ከየትኛው ጥቅም አግኝቷል?

የገንዘብ ድጋፍ

አዳዲስ ገበያዎችን ማግኘት

አዲስ እውቂያዎችን ወይም ደንበኞችን ማግኘት

የህግ ድጋፍ

መጓጓዣ እና ስርጭት

የገበያ እና የፍላጎት ጉዳዮችን መረዳት

ሌላ፣ እባክዎን ይግለጹ፡ _____

የገንዘብ ድጋፍ እና አደጋ መዳረሻ

14. በኮሮና ቫይረስ (ኮቪድ-19) ወረርሽኝ ወቅት ንግድዎ በመንግስት የሚደገፉ ብድሮች ወይም የፋይናንስ ስምምነቶች ተቀብሏል?

አዎ

አይደለም

ሌላ፣ እባክዎን ይግለጹ፡ _____

15. ባለፈው ወር ንግድዎ ከሚከተሉት ዕርዳታዎች ወይም ዕቅዶች ክፍያ ተቀብሏል?

ተጨማሪ ገደብ ስጦታ

የማገገሚያ ብድር እቅድ

ዘርፍ-ተኮር ስጦታ

የአነስተኛ ንግድ ስጦታ

ልዕለ-ተቀናሽ

ሌላ፣ እባክዎን ይግለጹ፡ _____

16. ባለፈው ወር ከእነዚህ ድጎማዎች ውስጥ አንዳቸውም አልተቀበሉም፡፡ የንግድዎ የገንዘብ ክምችት ለምን ያህል ጊዜ ይቆያል ብለው ያስባሉ?

የንግድ ሥራ ምንም የገንዘብ ክምችት የለውም

ከ1 ወር በታች

ከ 1 እስከ 3 ወር

ከ 4 እስከ 6 ወራት

ከ 6 ወር በላይ

ሌላ፣ እባክዎን ይግለጹ፡ _____

17.ንግድዎ በሚቀጥሉት ስድስት ወራት እንደሚቆይ ምን ያህል በራስ መተማመን አለው?

ከፍተኛ በራስ መተማመን

መጠነኛ በራስ መተማመን

ዝቅተኛ በራስ መተማመን

በራስ መተማመን የለም።

ሌላ፣ እባክዎን ይግለጹ፡ _____

18.የንግድዎ የኪሳራ ስጋት ምንድነው?

ከባድ አደጋ

መካከለኛ አደጋ

ዝቅተኛ ስጋት

ምንም ስጋት የለም።

ንግዱ ኪሳራ ነው።

ሌላ፣ እባክዎን ይግለጹ፡ _____

የአሠራር አፈጻጸም እና ፖሊሲ

19.ባለፉት 2013 ዓ.ም ከንግድዎ የስራ ሃይል ውስጥ ምን ያህል መቶኛ ገደማ ስኬታማ ነበሩ

የሥራውን ድብልቅ ሞዴል በመጠቀም

ከቤት በመስራት ላይ

ከተሰየመ የስራ ቦታ በመስራት ላይ

በህመም እረፍት ላይ ወይም በኮሮና ቫይረስ (ኮቪድ-19) ምልክቶች፣ እራስን ማግለል ወይም ማግለል ምክንያት የማይሰራ

በቋሚነት ተደጋግሞ የተሰራ

ሌላ፣ እባክዎን ይግለጹ፡ _____

20.ንግድዎ የቤት ስራን እንደ ቋሚ የንግድ ሞዴል እየተጠቀመ ነው ወይም ለመጠቀም እያሰበ ነው?

አዎ

አይደለም

ሌሎች፣ እባክዎን ይግለጹ: _____

21. ንግድዎ እየተጠቀመበት ወይም ለመጠቀም በማሰብ የቤት ስራን እንደ ቋሚ የንግድ ሞዴል መጠቀም ለእርስዎ ድርጅት ጠቀሜታው ምንድን ነው ?

ስራዎችን ከችሎታ ጋር በተሻለ ሁኔታ የማዛመድ ችሎታ

የተሻሻለ የሰራተኞች ደህንነት

ምርታማነት መጨመር

የተቀነሰ ትርፍ

የበሽታ አለመኖር ቀንሷል

የተቀነሰ የደመወዝ ክፍያ

ሌሎች፣ እባክዎን ይግለጹ: _____

22.ለምንድነው ድርጅትዎ የቤት ስራን እንደ ቋሚ የንግድ ሞዴል ወደፊት ሊጠቀምበት ያላሰበው?

አዲስ ጀማሪዎችን ወደ ሥራ ቦታ በማዋሃድ ላይ ያሉ ስጋቶች

ሰራተኞችን በርቀት የማስተዳደር ችግሮች

በሥራ ባህል ላይ አሉታዊ ተጽእኖ

ለንግድ ስራችን ተስማሚ አይደለም

የግንኙነት ቀንሷል

ምርታማነት ቀንሷል

የተቀነሰ አስተማማኝነት እና ማቆየት ወይም ሰራተኞች

የደህንነት ስጋቶች

ሌሎች፣ እባክዎን ይግለጹ: _____

23. በመረጡት የጊዜ ገደብ ውስጥ ምን ያህል የሰው ሃይል ወደ መደበኛ የስራ ቦታቸው እንዲመለሱ ይጠብቃሉ?

ከ 75% በላይ የሰው ኃይል

ከ 50-75% የሰው ኃይል

ከ 25-49% የሰው ኃይል

ከ 25% ያነሰ የሰው ኃይል

ሌሎች፣ እባክዎን ይግለጹ: _____

24. ባለፈው ወር የነባር ሰራተኞች የሰዓት ደሞዝ በዚህ አመት ከመደበኛው የሚጠበቀው እንዴት ነው?

ደሞዝ ከፍ ያለ ነው።

ደሞዝ አልተነካም።

ደሞዝ ዝቅተኛ ነው።

ሌሎች፣ እባክዎን ይግለጹ: _____

25. ወረርሽኝ ያስከተለውን ተፅዕኖ በመቋቋም በየደረጃው ያሉ መንግስታት እና የፋይናንስ ተቋማት የእርዳታ እርምጃዎችን አስታውቀዋል። የትኛው ፖ.ሲ.ሲ. ለድርጅትዎ በጣም ውጤታማ ነው ብለው ያምናሉ? (እስከ ሁለት አማራጮች)

ለአነስተኛ እና መካከለኛ ኢንተርፕራይዞች የቤት ኪራይ መቀነስ እና ለኤሌክትሪክ፣ ጋዝ፣ ሎጅስቲክስ፣ ወዘተ ወጪዎችን መቀነስ	
የግብር ተመኖችን መቀነስ፣ የታክስ ቅንሳ ወይም መዘግየት	
ለ SMEs የፋይናንስ ወጪ መቀነስ፣ የብድር ውሎች ማራዘም ወይም ከፊል ዕዳ እፎይታ	
የማህበራዊ ኢንሹራንስ አረቦን ጊዜያዊ ቅንሳ እና ክፍያን ይመልሱ	
ሌሎች፣ እባክዎን ይግለጹ: _____	

26. ተጽኖዎቹን ለመከላከል ንግድዎ ምን እርምጃዎችን ወስደዋል ?

ጊዜያዊ መዘጋት	
የተሻሻለ የስራ/የተመላሽ ገንዘብ ፖሊሲዎች	
በእድሳት ፣ በንግድ ማሻሻያዎች ላይ ኢንቨስት ማድረግ	
ዝቅተኛ ዋጋዎችን አቅርቧል	

መመሪያ : በሚከተለው መልኩ የቀረበ ባለ 5-likert መለኪያ በመጠቀም የሚከተለውን ሠንጠረዥ ያጠናቅቁ

1= በጣም አልስማማም ፣ 2= አልስማማም ፣ 3= ገለልተኛ 4= እስማማለሁ ፣ 5= በጣም እስማማለሁ

ተ.ቁ	እቃዎች	1	2	3	4	5
		የአሠራር ተግዳሮቶች				
1.1	ድርጅታችን በኮቪድ-19 ወረርሽኝ ወቅት የትርፍ ወጪን ይቆጣጠራል					
1.2	ድርጅታችን በኮቪድ-19 ወረርሽኝ ወቅት የቴክኖሎጂ ወጪን ይቀንሳል					
1.3	ድርጅታችን በኮቪድ-19 ወረርሽኝ ወቅት አስተዳደራዊ ወጪን ይቀንሳል					
1.4	በኮቪድ-19 ወረርሽኝ ወቅት የአሠራር ስጋትን ለመቀነስ መመሪያዎች እና ሂደቶች ተዘጋጅተው መከበር አለባቸው።					
1.5	የተግባር ስጋት አስተዳደር ልማዶች እጥረት ከፍተኛ መጠን ያለው ኪሳራ ስለሚያስከትል በኮቪድ-19 ወረርሽኝ ወቅት የሚገኘውን ትርፍ ይቀንሳል።					
1.6	የነቃ የአስተዳደር ቴክኒኮች በኮቪድ-19 ወረርሽኝ ወቅት ባንኮች ያደረሱትን የአሠራር ኪሳራ ድግግሞሽ እና ክብደት ላይ ተፅእኖ አላቸው።					
	ምላሽ					
2.1	ድርጅቱ ስልታዊ እና ስልታዊ ዕቅዶች እየተዘጋጀ ነው።					
2.2	ድርጅቱ የኮቪድ-19 ግብረ ሃይል በማቋቋም ትኩረት ተሰጥቶት የንግድ ሥራ ቀጣይነት ጉዳዮችን እና ቅድሚያ የሚሰጣቸውን ጉዳዮች ለይቷል።					
2.3	ከተቻለ የህክምና/የጉዞ ኢንሹራንስ ኩባንያዎችን ከጤና እንክብካቤ ማእከላት					

	እና ከፖሊስ ጣቢያዎች ጋር ትብብርን ያስሱ					
2.4	ከአቅራቢዎች እና አጋሮች ጋር በመተባበር የኮቪድ-19 ድንገተኛ አደጋ ዕቅድን አስተዋውቁ					
2.5	ሁሉም ሰራተኞች የተግባር እቅዶችን በተገቢው ባለሙያዎች እንዲያዘጋጁ እና እንዲፈጽሙ ማሰልጠን እና ከህብረተሰብ ጤና ባለስልጣናት እና ከባህልና ቱሪዝም ሚኒስቴር የቅርብ ጊዜ ምክሮች					
2.6	ከአቅራቢዎች እና አጋሮች ጋር በመተባበር የኮቪድ-19 ድንገተኛ አደጋ ዕቅድን አስተዋውቁ					

- ኩባንያዎ በኮቪድ-19 ወረርሽኝ ስር ያለውን የንግድ አካባቢ ለማስተካከል እስካሁን የወሰዳቸው እርምጃዎች ምንድናቸው?

	1	2	3	4	5
ሰራተኞችን መቀነስ					
ቋሚ ሠራተኞች ከሥራ ተባረሩ					
ጊዜያዊ ሠራተኞች ቁጥር ቀንሷል					
የተቀነሰ የስራ ሰዓት					
ሠራተኞች የሚከፈልበት ፈቃድ እንዲወስዱ ጠይቋል					
ሰራተኞች ያለክፍያ ፈቃድ እንዲወስዱ ጠየቀ					
ለተቀነሰ ክፍያ ሠራተኞች እንዲሠሩ ጠይቀዋል።					
ቋሚ ሠራተኞች ከሥራ ተባረሩ					
ጊዜያዊ ሠራተኞች ቁጥር ቀንሷል					

- እባክዎት ኮቪድ-19 በሰው ሀብት ልማት ልምምድ ላይ ያለውን ተጽእኖ ይገምግሙ (በጣም እስማማለሁ (5) ማለት የእርስዎ የHRM ተግባራት በጣም ተጎድተዋል እና በፅኑ አልስማማም (1) ብዙም ያልተነካ ነው ማለት ነው)

እቃዎች	1	2	3	4	5
የኮቪድ-19 ወረርሽኝ የሰራተኞችን ተነሳሽነት በመጠበቅ ላይ ተጽዕኖ ያሳድራል።					
የኮቪድ-19 ወረርሽኝ የሰራተኞች ስልጠናን በመጠበቅ ላይ ተጽዕኖ ያሳድራል።					
የኮቪድ-19 ወረርሽኝ የሰራተኞችን የስራ ጤና እና የደህንነት ልምዶችን በመጠበቅ ላይ ተጽዕኖ ያሳድራል።					
የኮቪድ-19 ወረርሽኝ የሰራተኞችን ምግብ እና ሌሎች መገልገያዎችን በመጠበቅ ላይ ነው።					
የኮቪድ-19 ወረርሽኝ የሰራተኞችን የትራንስፖርት አገልግሎት በመጠበቅ ላይ ነው።					
የኮቪድ-19 ወረርሽኝ በአመራሩ የሰራተኞችን ተሳትፎ ይነካል					
የኮቪድ-19 ወረርሽኝ የሰራተኞችን ፈጠራ ይነካል					
የኮቪድ-19 ወረርሽኝ የሰራተኞችን ተነሳሽነት በመጠበቅ ላይ ተጽዕኖ ያሳድራል።					

ስለ ጊዜዎ እና ትብብርዎ እናመሰግናለን!