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**The Asia Foundation**  
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# COVID-19 IMPACT ASSESSMENT ON MICRO AND SMALL-SCALE WOMEN BUSINESS ENTERPRISES IN MONGOLIA

## FINAL REPORT

Ulaanbaatar  
2021





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The Asia Foundation (The Foundation) Mongolia’s Women’s Economic Empowerment (WEE) project and the Independent Research Institute of Mongolia (IRIM) conducted the “COVID-19 Impact Assessment on Micro and Small-scale Women Business Enterprises in Mongolia” between October 2020 and July 2021 with support from the Government of Canada through Global Affairs Canada.

The Asia Foundation expresses our sincere gratitude to the contributions of numerous individuals and organizations who made it possible to conduct this vital assessment to better understand the impacts that COVID-19 has had on women entrepreneurs in Mongolia. The Foundation and IRIM completed this assessment in close partnership with our local collaborator, the National Committee on Gender Equality in Mongolia, and our consultants from Kore Global. We thank our partners for their tremendous technical support, expertise, and commitment to this project.

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This is an independent study managed by The Asia Foundation Mongolia. The contents of this report should not be construed as reflecting the views of The Asia Foundation or our funders.

# EXECUTIVE SUMMARY

In Mongolia, there are 80,000 business entities registered with the government, and 86 percent are classified as SMEs. SMEs employ 800,000 people, which is 57% of the total workforce in Mongolia. The Law on SMEs defines a “small business” as an enterprise with an annual turnover of 300 million to 1 billion MNT and 10-50 employees. A “micro business” is defined as an enterprise with an annual turnover of less than 300 million MNT and less than ten employees. The majority (59%) of SMEs in Mongolia are micro-businesses with an annual turnover of less than 50 million MNT<sup>1</sup>. According to the study of Friedrich Ebert Foundation, 69.1% of employees in informal businesses are women<sup>2</sup>. Further, the majority (79%) of women in the informal sector work in the retail trade and processing industries.<sup>3</sup>

However, there is almost no data on women-owned businesses and specifically women-owned informal businesses in Mongolia, as there is no legal definition of a “women-owned enterprise” or an “informal enterprise.” In addition, there is very little evidence available on the experiences of informal business owners during COVID-19 or the specific gender aspects of this experience.

The Asia Foundation’s Women’s Economic Empowerment (WEE) Project, with support from the Government of Canada through Global Affairs Canada, conducted this assessment to

gather data and understand how micro and small-scale women entrepreneurs were affected by the COVID-19 pandemic, including those operating in the informal sector. This information will help identify the tools and priority areas to appropriately respond to the negative impacts caused by the pandemic and the implications for women entrepreneurs in Mongolia.

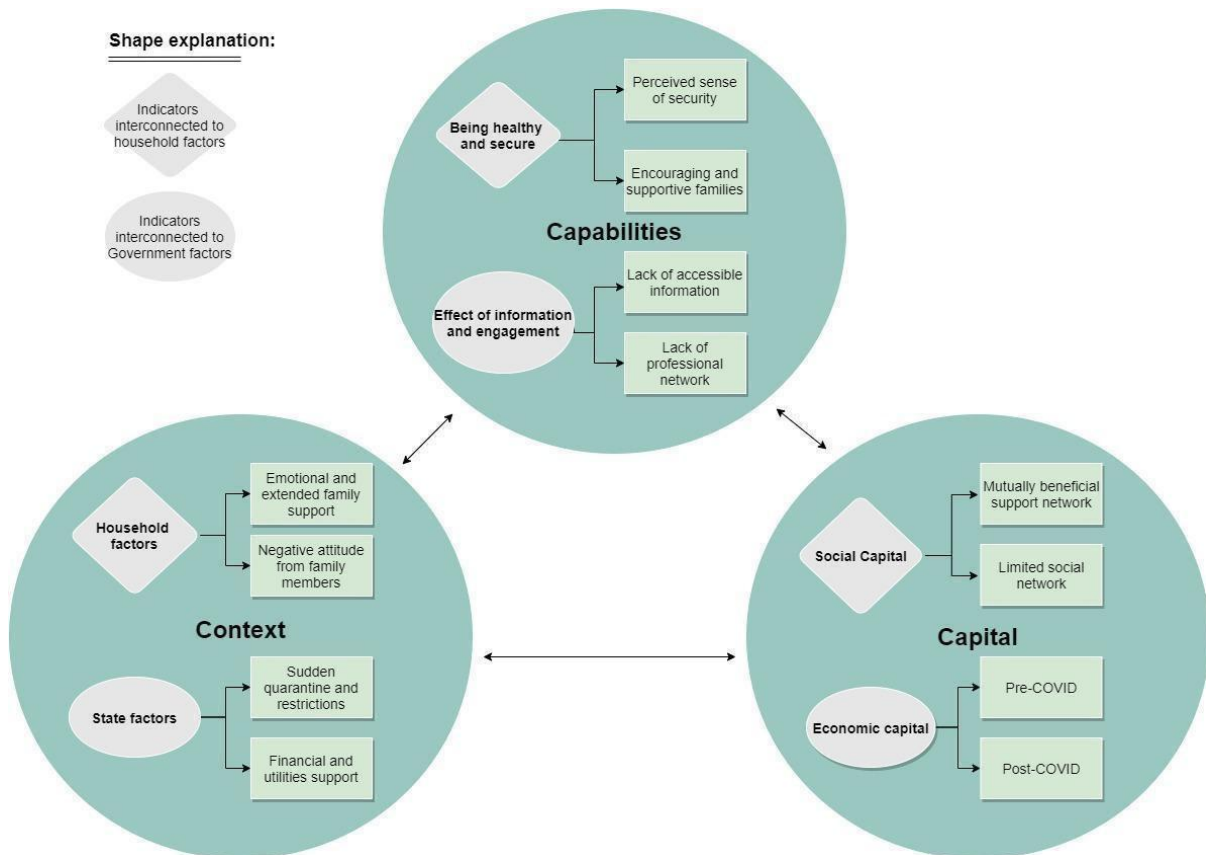
The overarching question guided this study, “How has COVID-19 affected micro and small-scale, informal sector women entrepreneurs?” The study aims to assess the differential impact of COVID-19 on women-owned and men-owned micro and small informal sector businesses and how a range of factors - including context, capital, and capabilities - have affected their ability to cope with the pandemic. We drew on and adapted the 5Cs (context, capital, capabilities, COVID-19, and city) framework (see Section 1) to explore both urban and rural realities of men and women who run informal businesses. To enable a deeper and more granular exploration, we focused on a smaller subset of the full range of contextual factors, forms of capital, and types of capability. We present a visual representation of the research framework in the below diagram (Diagram 1).

<sup>1</sup> <https://mofa.gov.mn/exp/ckfinder/userfiles/files/tosol201830.pdf>  
<https://www.legalinfo.mn/law/details/14525>

<sup>2</sup> <http://library.fes.de/pdf-files/bueros/mongolei/16946.pdf>

<sup>3</sup> [https://www.1212.mn/BookLibraryDownload.ashx?url=brief\\_report\\_2018Q2.pdf&ln=Mn](https://www.1212.mn/BookLibraryDownload.ashx?url=brief_report_2018Q2.pdf&ln=Mn)

Diagram 1: Research Conceptual Framework



We employed qualitative and quantitative research methods and sought to triangulate findings during data synthesis and analysis (see Section 1).

The key findings of the assessment include the following:

**Overall, women-owned businesses were negatively affected due to disruptions in supply chains, reduced sales and/or production, which in some cases led to closures (temporary or permanent) and/or layoffs.** While all sectors were affected by restrictions, the manufacturing and service sectors were particularly affected due to the nature of the sectors. The study also found that unmarried women were more likely to permanently close their businesses, possibly because married women could rely on families for support.

**Government support to businesses did not reach informal business owners with the flexible support that they need.** The results suggest that women-owned businesses could not access formal business support provided by the government in response to the pandemic (tax waivers and monetary support).

**Disruptions to business operations led to deteriorating financial situations,** with some women (and men) reporting challenges in repaying loans, rent and overall decreased income and increased costs.

**Women reported a lack of access to financial resources as a pre-pandemic challenge** and the main challenge to expansion and formalization, with barriers around collateral and other requirements, as well as high-interest rates. Men do not see collateral as a big challenge.



**Women entrepreneurs also reported non-familial (friends, neighbors, and coworkers) community support as important. However, they are generally excluded from networks and associations.** Women entrepreneurs were generally excluded from associational life, with 79% of respondents not affiliated with any women entrepreneurship association or network. Women who are involved with associations reported not receiving any form of financial or non-financial support during COVID-19.

**Women are less likely to have access to information.** 90% of women surveyed did not know how to access industry information. There was a general lack of professional and sectoral knowledge and information among all female entrepreneurs, regardless of their marital status, disability, business location, and sector.

**Women expressed the need for improved business-related skills and knowledge, with only a few wanting to improve their personal skills.** For example, over 60% of respondents would like to enhance their knowledge in Government administration (registration, VAT, taxation, etc.), intellectual property, business strategy, sales strategy, financial management, distribution, and market research.

**Women's unpaid care responsibilities have been negatively affected by the pandemic.** Although some women reported having more time to spend with family, which was seen as positive, this was because of reduced sales and overall reduced business operations. They also reported an increase in unpaid care burdens.

**A smaller percentage of women face negative attitudes and harassment within their families.** 8% of participants reported negative, threatening, and harassing attitudes, with women with disabilities 2 to 3 times more likely to report this behavior. The study also found that in some cases decrease in business negatively impacted family relationships.

**A third of respondents reported feeling insecure running their business alone in public spaces.** Women in Ulaanbaatar and women working in retail were more likely to report risks, as did women with disabilities.

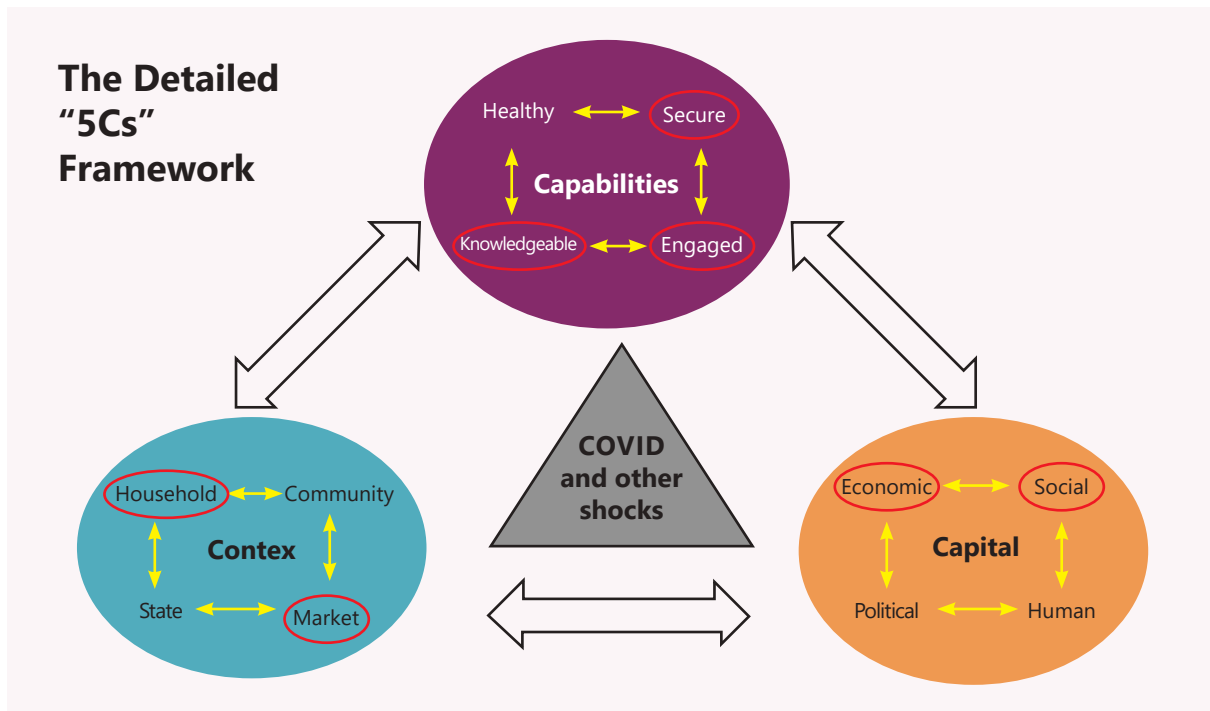
The remainder of this report presents these findings in detail. Section 2 discusses contextual findings, Section 3 discusses capital findings, and in section 4 we present capability findings. We present conclusions in Section 5, and Implications in Section 6.

# 1 APPROACH AND METHODOLOGY

The '5Cs' conceptual framework developed by Kore Global and The Asia Foundation was utilized during research design and data analysis. The framework explores the impact of the COVID-19 pandemic on the contextual, capital, and capability factors that influence different people's ability to cope with the pandemic. We focused on the elements of the framework that had the most relevance for the WEE project. These are circled in red in the following figure.

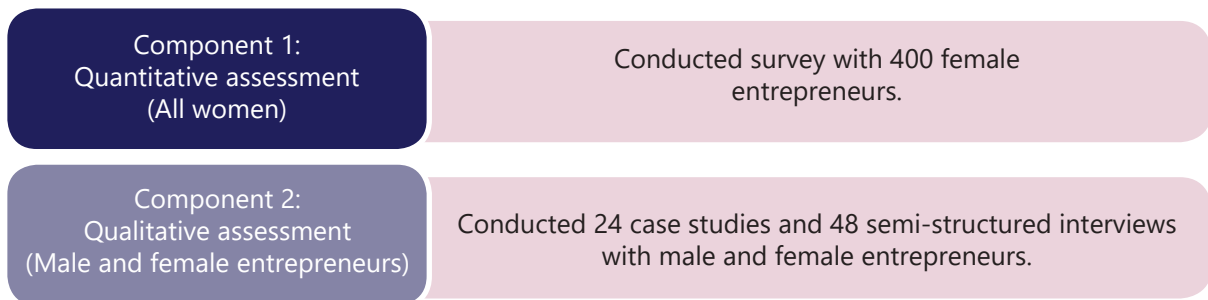


Figure 1: The Asia Foundation Mongolia tailored research framework



The assessment consisted of two main components - quantitative and qualitative - as illustrated in the following figure.

Figure 2: Assessment Components



The quantitative survey included female micro and small business owners operating in Bayanzurkh, Chingeltei, and Songionokhairkhan districts of Ulaanbaatar; and others in Bulgan, Dornod, Selenge, and Uvs provinces. A total of 400 women micro and small informal business owners participated in the quantitative survey. Of the 400

women entrepreneurs who ran an informal business, 391 were running micro-businesses, and the remaining nine, small ones.

A total of 72 people participated in the qualitative research data collection, of which 36 were women and 36 men. We conducted forty-eight semi-structured interviews with men

(N=24) and women (N=24) and 24 in-depth case studies (12 with men and 12 with women).

An integrated analysis of the quantitative findings from the qualitative and quantitative components was conducted. A more detailed description of the study methodology can be found in Annex 1.

# 2

## ANALYSIS OF CONTEXTUAL FACTORS

### 2.1 State and household levels

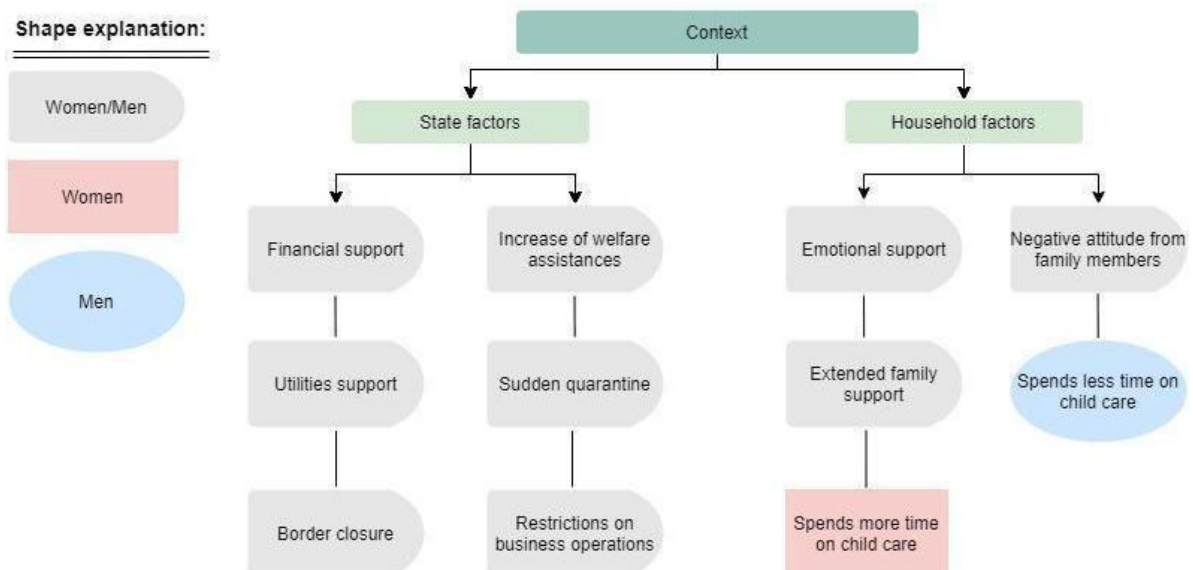
#### 2.1.1 State level

The 5Cs conceptual framework identifies four different levels within the larger domain of 'context':

- o existing power relations and dynamics at the **household level**,
- o attitudes and norms at the **community level**,
- o the availability, accessibility and use of services, and opportunities in the **market**, and
- o existing laws, policies, and regulations at the **state level**.

Contextual factors at the state and household levels were the focus of this assessment. This section explores how both household-level relationships and power dynamics - such as owners' family status, family roles, decision-making and location - and state factors - such as government COVID-19 regulatory measures and policy responses - have constrained or enabled the ability of women and men informal business owners to cope during the pandemic. Diagram 2 presents the state and household factors that emerged during the study, and we discuss this in more detail below.

Diagram 2: Contextual Factors that emerged from the research



### 2.1.1.1 State regulatory measures

The Government of Mongolia (GoM) implemented a number of measures aimed at reducing the adverse effects of COVID-19 on Mongolians. These measures had both direct and indirect impacts on women and men informal business owners. As of December 2020, the main measures include:

#### Direct measures

- Under Resolution 39 of the Government of Mongolia, border crossings were temporarily closed, and access was restricted.
- Government Resolution No. 211 introduced measures to support households, businesses, and organizations during the outbreak of coronavirus infection (COVID-19)<sup>4</sup>, including exempting electricity, heat and steam, water and sewage services, and standard waste service fees between December 1, 2020, and July 1, 2021.
- Due to the difficulties in the Mongolian economy because of the spread of COVID-19 and the failure to repay loans in the banking sector, the Bank of Mongolia issued a temporary change on loan classification and loan repayment, effective from January 31 to July 31, 2020.<sup>5</sup> Deferring loan and interest payments was not extended to informal businesses.
- On April 9, 2020, the General Assembly of the State Great Khural of Mongolia adopted the following regulations and laws, which were enforced between April 1 to October 1, 2020: (I) Exemption from social insurance contributions from employees and employers; (II) Personal income tax exemption; (III) Corporate income tax exemption<sup>6</sup>. Again, these measures had little impact on informal business owners.

#### Indirect measures

- Section 7.1.8 of the Law on Prevention, Combating and Reducing the Social and Economic Impact of the Coronavirus Plague (COVID-19) states that all levels of educational institutions, regardless of ownership, shall have television and virtual training for a certain period. Based on this, during the COVID-19 pandemic, the operation of secondary schools and kindergartens was transferred to online and television formats.
- According to Resolution No. 24 of the State Great Khural of Mongolia 2020, Sub-section 1.1.1.1 of the Action Plan of the Government of Mongolia for 2020-2024 states that “the increase in child allowances during the pandemic will continue until the end of 2020”.

Regulatory measures at local levels varied depending on the severity of COVID-19 outbreaks and the corresponding responses taken by local authorities.

### 2.1.1.2 State factors that supported entrepreneurs’ ability to cope during COVID-19

**Subsidies for electricity and heat supplies used by households and other businesses helped to mitigate the negative impacts of COVID-19 to some extent by lowering businesses’ operational costs.** Evidence from the qualitative research suggested that Government Resolution No. 211 to provide subsidies for electricity

<sup>4</sup> Монгол Улсын Засгийн Газрын Тогтоол - Дугаар 211 - Коронавируст халдвар (КОВИД-19)-ын цар тахлын үед айл өрх, аж ахуйн нэгж, байгууллагад дэмжлэг үзүүлэх зарим арга хэмжээний тухай, 1-р зүйл, 2020 оны 12 сарын 3

<sup>5</sup> <https://www.mongolbank.mn/news.aspx?tid=1&id=2472>

<sup>6</sup> [https://www.pwc.com/mn/en/tax\\_alerts/pdf/tax\\_alert\\_04\\_2020.pdf](https://www.pwc.com/mn/en/tax_alerts/pdf/tax_alert_04_2020.pdf)

<sup>7</sup> Монгол Улсын Их Хурлын 2020 оны 24 дугаар тогтоолын хавсралт - Монгол Улсын Засгийн Газрын 2020-2024 оны үйл ажиллагааны хөтөлбөр – 1.1.1.1-р зүйл

and heat supplies used by households and other businesses and organizations supported some informal businesses. The Government also compensated water and sewage services and standard waste services. These measures positively impacted both male and female participants of the qualitative assessment, regardless of their type of business. The majority of micro and small businesses, for instance, had no financial resources for the event of a temporary shutdown. Thus, the above-mentioned government decision and incentives provided some support to these businesses.

**Box 1: Positive impact/s of the Government's decisions**

*'Eliminating the cost of electricity and heating had a positive effect. Our factory used an electric heating system and used to pay MNT 300,000 per month. We are thankful for this Government decision. We could not make loan repayments during the last six or seven months. If there was a delivery service available, we could sell our products. As our sector is not on the prescribed list, we cannot operate. It is very hard for us, and we cannot make any decisions as everything is unclear. Even though we have products prepared we cannot deliver them.'*

*Informal entrepreneur - woman -  
Songinokhairkhan district – handicrafts*

**Although the vast majority of women entrepreneurs experienced lower domestic sales due to the various restrictions, the closure of the formal borders affected domestic sales positively for a few women entrepreneurs.** Under Resolution 39 of the GoM, a decision was made to temporarily close the border crossing and restrict access. As a result,

participants often pointed out the shortage of business inventory, which contributed to inflation.<sup>8</sup> However, for a very small number of women (2%), domestic border closures had a positive effect by increasing local customers and encouraging people to buy local products. Similarly, the quantitative survey results showed that women business owners who were affected positively by the COVID-19 pandemic (2% of all respondents) said that they were able to increase their domestic sales during the pandemic.

**Family cash benefits were seen as supportive by women who own informal enterprises.**

Resolution No. 24 of the State Great Khural of Mongolia of 2020, sub-section 1.1.1.1 of the Action Plan of the Government of Mongolia for 2020-2024, states that 'the increase in child allowances during the pandemic will continue until the end of 2020.'<sup>9</sup> While micro and small-sized informal businesses found it difficult to access government support, qualitative research found that increases in child allowances enabled women with informal businesses to cope better during the pandemic. In particular, women-headed households, or women with children aged under 17 years, benefitted from this support.

**Box 2: Positive impacts of the Government's decision**

*'My mother helps me to take care of my children. I also used to get help from my in-laws for my daughter sometimes. The child allowance of MNT 100,000 was helpful to us.'*

*Informal entrepreneur - woman -  
Ulaanbaatar – service sector*

<sup>8</sup> Монгол Улсын Засгийн Газрын тогтоол – Дугаар 39 - Хилийн зарим боомтыг түр хаах, нэвтрэх хөдөлгөөнийг хязгаарлах тухай, 2020 оны 1 сарын 31

<sup>9</sup> Монгол Улсын Их Хурлын 2020 оны 24 дугаар тогтоолын хавсралт - Монгол Улсын Засгийн Газрын 2020-2024 оны үйл ажиллагааны хөтөлбөр – 1.1.1.1-р зүйл

**Box 3: Better relationship in the family**

*'We have a better relationship in our family now and we do everything together. Our health condition is good. We all exercise and are losing weight. We did not spend as much time together before.'*

*Informal entrepreneur – woman –  
UB - handicrafts*

**Women entrepreneurs were able to spend more time with their families because of the restrictive measures taken by the GoM, and some women expressed this as a positive benefit.** Results of the qualitative study showed that female business owners were able to spend more time with their children, which also had a positive effect on their family relationships. In general, more female business owners responded that they had more time to dedicate to their family's well-being due to COVID-19 restrictive measures taken by the Government of Mongolia. On the other hand, male entrepreneurs did not mention any change in their family relationships or changes in their roles within the household.

**2.1.1.3 State factors that constrained entrepreneurs' ability to cope during COVID-19**

**The qualitative assessment indicated that, in general, measures implemented by the Mongolian Government significantly constrained the operations of businesses in all sectors.** In addition to the qualitative findings, quantitative findings also indicate that some of the measures implemented by the GoM significantly constrained operations of businesses in all sectors.

**Although women-owned businesses were largely impacted by general response measures, they did not benefit from business support measures such as tax waivers or monetary support.** For example, quantitative findings revealed that 88% of the respondents had to decrease or downsize their business, yet the remedial measures did not benefit informal women-owned businesses.

**Business-friendly measures had no effect at all on women-owned informal businesses.** The quantitative results presented in Figure 4 below show that policy measures considered as business-friendly (including monetary support and tax waivers) had no effect at all on women-owned micro and small-scale, informal businesses. The majority of women entrepreneurs answered that monetary support (78% of all respondents) and tax waivers (74% of all respondents) had no effect on their businesses because they did not meet the relevant requirements or were ineligible for support because their businesses are informal and/or they are not registered as business owners.

Figure 3: Business operation status during COVID-19

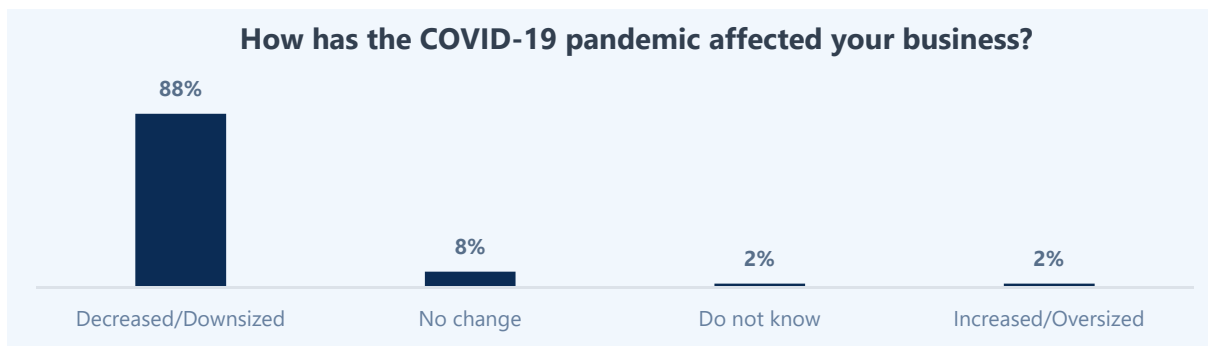
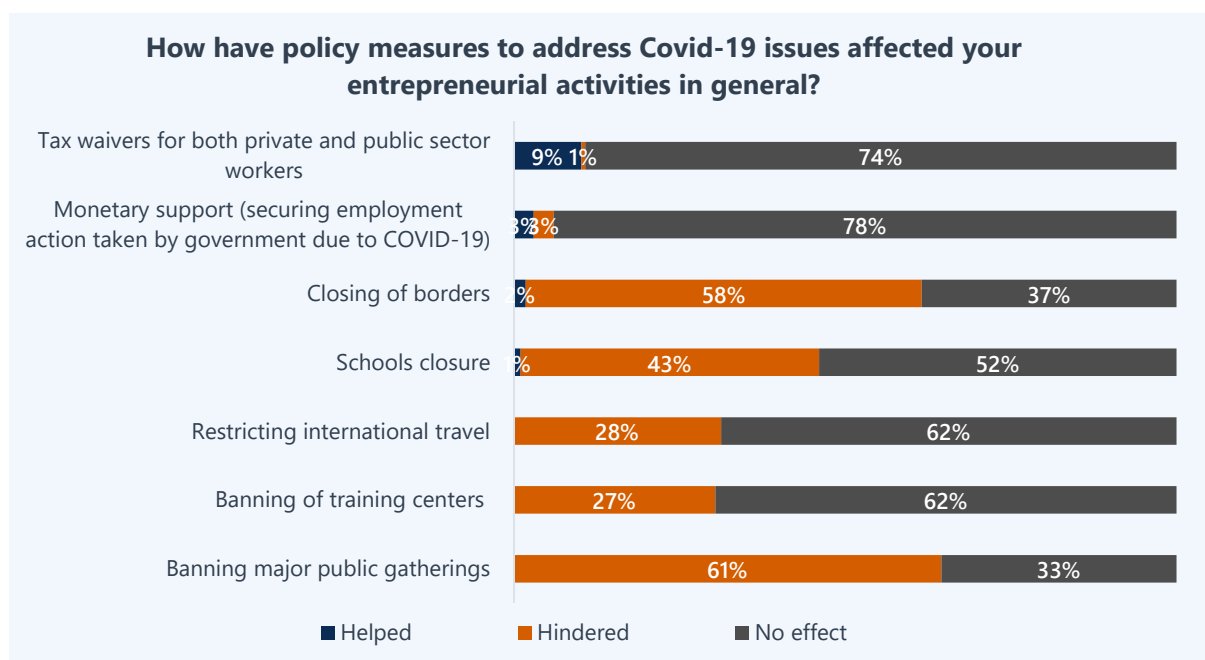


Figure 4: Impacts of policy measures on women-owned businesses



**School closures and increased needs for childcare had a negative impact on women-owned businesses.** Women entrepreneurs faced difficulties managing their businesses and family responsibilities due to increased responsibility for their children because of school and kindergarten closures. Section 7.1.8 of the Law on Prevention, Combating and Reducing the Social and Economic Impact of the Coronavirus Plague (COVID-19) states that all levels of educational institutions, regardless of ownership, shall have television and electronic training for a certain period. Based on this, during the COVID-19 pandemic, secondary schools and kindergartens shifted to operate online and on television; due to this decision, women entrepreneurs in particular faced difficulties in running their businesses while simultaneously caring for young and supporting the learning of school-aged children.

**Restrictions and response measures created challenges for women-owned businesses.** The study identified a range of negative impacts on business operations, including business closures and layoffs, reduction in sales, and disruptions in the supply chain. Women-owned businesses that

**Box 4: Problems of childcare during the lockdown**

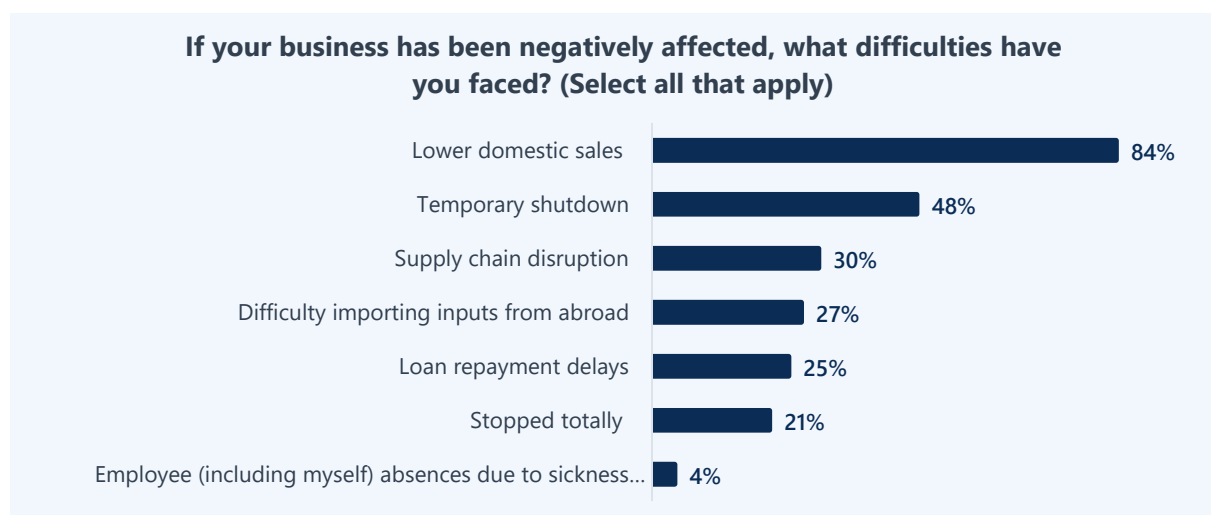
*'As I am a single mother, I face problems with my baby's childcare. Before the pandemic, I used to get help from my relatives, or hired a babysitter. As my younger sister has a baby who is the same age as mine, she helps me.'*

*Formal entrepreneur – woman – Ulaanbaatar – trader*

were affected negatively by the pandemic (the majority of the quantitative survey respondents) faced two main challenges; lower domestic sales (84% of all respondents) and/or temporary shutdown or closure (48% of all respondents). Almost all the challenges were caused by external factors, including supply chain issues, imports, sales, and temporary closures introduced by the government to prevent exposure to infection. Other challenges include loan repayment delays caused by the loss of business income.



Figure 5: Challenges and negative effects of COVID-19 on women-owned businesses



**Short notices about restrictions caused inconvenience to both men- and women-owned businesses.** The qualitative assessment shows that both male and female business owners were critical about misalignment and poor decision-making by the Government, which constrained their business operations. Remedial actions by the Government, such as the closing of businesses on a relatively short notice, did not allow sufficient time for owners to prepare adequately for the closure. This caused a number of challenges that negatively affected entrepreneurs' ability to continue their businesses, including:

- o decreased income
- o reduced number of buyers and customers,
- o deteriorated financial situation,
- o reduced inventory and increased costs,
- o difficulties with loan repayment,
- o inability to pay rent.

These common problems were identified by both male and female entrepreneurs.

**Many women-owned businesses closed temporarily or permanently.** In general, during the COVID-19 pandemic, most informal micro-, small-, and medium-sized enterprises (73%) were at least temporarily closed; only 27% were operating normally. One in five businesses was in a 'permanently closed' situation. Most

**Box 5: Due to lack of raw materials, production stopped, and the number of employees decreased**

*'We're facing many difficulties due to a total lockdown of 11 months. Now we cannot make raw material supplies, and our production is stopped. Now we cannot run our production because of social distancing. We cannot provide employees with their salary regularly. Now we try to stabilize our production rather than make more furniture. We have regular customers because we have been operating for a long time. We cannot make product deliveries due to the Government's restriction. We rent a production place, and as we have been operating for four years our owners postponed the rent payment. Before we had 20 workers, now we have downsized our employees to five.'*

*Informal entrepreneur – woman – UB - furniture production.*

respondents (95.5%) whose businesses were closed answered that the closure was either partially or totally caused by the COVID-19 pandemic. Most respondents (88%) stated that the COVID-19 pandemic had negatively impacted their business (decreased or downsized). This shows that even the informal micro-, small-, and

Table 1: Changes in the number of employees in women-owned businesses

Item	Full Time			Part-time			Total		
	Total	Female	Male	Total	Female	Male	Total	Female	Male
Pre-COVID-19	1,190	919	271	186	130	56	1,376	1,049	327
During COVID-19	981	761	220	108	73	35	1,089	834	255
Change, number	-209	-158	-51	-78	-57	-21	-287	-215	-72
Change, %	18	17	19	42	44	38	21	20	22

medium-sized enterprises that maintained their regular operations (27% of all enterprises) were experiencing negative impacts on their business, including supply chain disruption, lower domestic sales, and loan repayment delays.

**Businesses laid off personnel and terminated services.** Temporary closings and supply disruptions led to unemployment, which is another common phenomenon in an economic crisis. The termination of staff was mainly caused by reduced production (due to inadequate demand for products and services) or supply chain disruptions. In comparing the number of employees working before and during the pandemic, women entrepreneurs laid off more than 20% of their employees. Part-time employees were particularly affected: 42% of part-time employees and 18% of full-time employees were laid off. There were no significant gender differences in the number of retrenched employees. However, as shown in the table below, overall, more women were laid off than men, as more women were working in these companies.

**The shortage of business inventory caused increases in product prices while customers lost their purchasing power, leading to sales and production declines.** In particular, as mentioned before, following Resolution 39 of the GoM, a decision was made to close the border crossing and restrict access temporarily. As a result, participants often experienced shortages in business inventory, which also contributed to further inflation.<sup>10</sup> Qualitative findings showed that, due to restrictions on business operations,

the volume of sales declined in general, and some individuals lost the opportunity to expand their businesses. Furthermore, product prices increased, and a shortage of raw materials occurred. This led to a drop in purchasing power and reduced sales.

**Box 6: Revenue declined, and material shortages occurred**

*‘Our business situation is changing. We have closed everything for a while without operation because the customers are becoming weak financially. Before COVID-19 we used to work 8-10 hours a day. I usually left home by 08:00 in the morning, returned at noon to my children, prepared their food, collected them from school, and returned to work from 13:00 until 19:00. Now, I work from 09:00 to 11:00 in the morning and from 13:00 to 17:00. There is reduced income, lack of product choice, and no product supply. Before we used to take our supply from Ulaanbaatar. The market capacity has shrunk. Customers do not make any orders. Before they would order dresses, but now there is almost nothing. Before COVID-19, I would go and choose raw materials by myself, but now I cannot. Now I have raw material worth only about MNT300,000. Now our customers bring materials themselves.’*

*Informal Entrepreneur – woman - Uvs province - sewing*

<sup>10</sup> Монгол Улсын Засгийн Газрын тогтоол – Дугаар 39 - Хилийн зарим боомтыг түр хаах, нэвтрэх хөдөлгөөнийг хязгаарлах тухай, 2020 оны 1 сарын 31

**The study highlighted differences for rural and urban businesses, with women-owned enterprises in urban areas affected more negatively by the COVID-19 pandemic due to the local regulations, including lockdowns.**

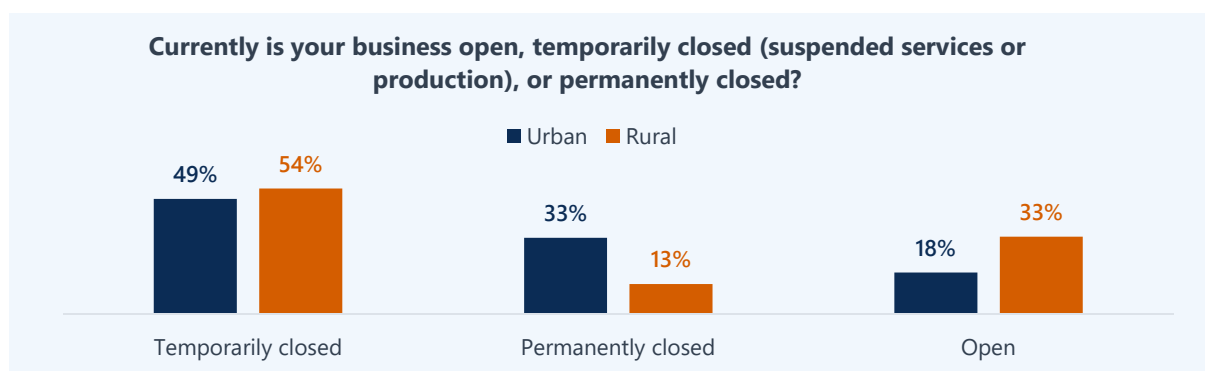
The quantitative analysis shows that the varied restrictions imposed by governors depending on the COVID-19 spread throughout the country affected urban and rural businesses differently. Most (82%) of women entrepreneurs in urban areas had temporarily or completely closed their businesses, compared to 67% of those in rural areas. Selenge province had the longest quarantine in rural areas, while local business and daily life were normal due to the absence of COVID-19 cases in the other three provinces.

**Box 7: Difficulties in product distribution during the lockdown**

*There is still a lack of decisions to support entrepreneurs at the national and local level. My acquaintances help me stay up to date by sharing business-related information with me. It is hard to get the relevant QR code/s. It is negatively affecting our life and business. Even when decisions are made, the people involved sometimes change them.*

*Informal entrepreneur – man - Ulaanbaatar – trader*

Figure 6: Women-owned business operational status at the time of the survey, by location



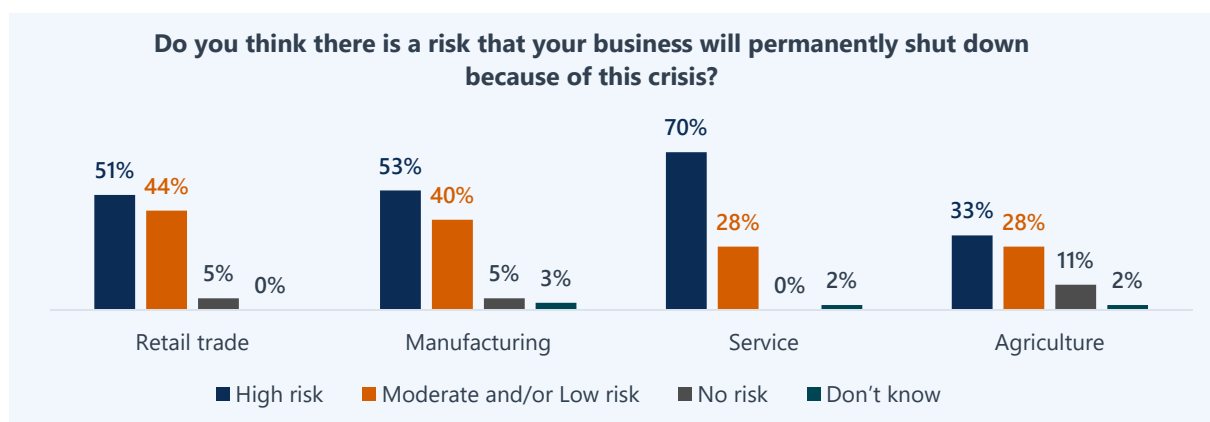
**Repetitive lockdowns limited the opportunity to maintain business operations.**

The qualitative assessment results also showed that the impact of COVID-19, and the issues that arose from it, varied depending on the location of the business. During the lockdowns, for instance, informal businesses in Ulaanbaatar could not obtain a quick response (QR) code (allowing travel and avoiding traffic restrictions), so their delivery was limited. Conversely, distribution and delivery services in rural areas were more likely to be negatively impacted due to partial traffic restrictions in the provinces. Businesses in Ulaanbaatar were able to obtain supplies from within the city – with less interruption – while access to the countryside and rural areas was restricted. In addition, small- and medium-sized businesses had limited access to large inventory quantities, regardless of location, due to economic instability and low working capital.

**Some sectors were more negatively affected than others, particularly manufacturing.**

While the majority of informal MSEs were at risk of shutting down because of the crisis, businesses in the service and manufacturing sectors were especially at risk. Almost half of all participants indicated that their businesses were at 'high risk' (49%) of closure, and 43% were at 'moderate or low' risk. Only 6% of respondents thought their businesses were 'safe' or 'not at risk.' However, the percentage of women entrepreneurs in the service sector who said they were at high risk of business closure (70%) was at least 20 percentage points higher than women entrepreneurs in other sectors.

Figure 7: Levels of perceived risks associated with business operations, by sector



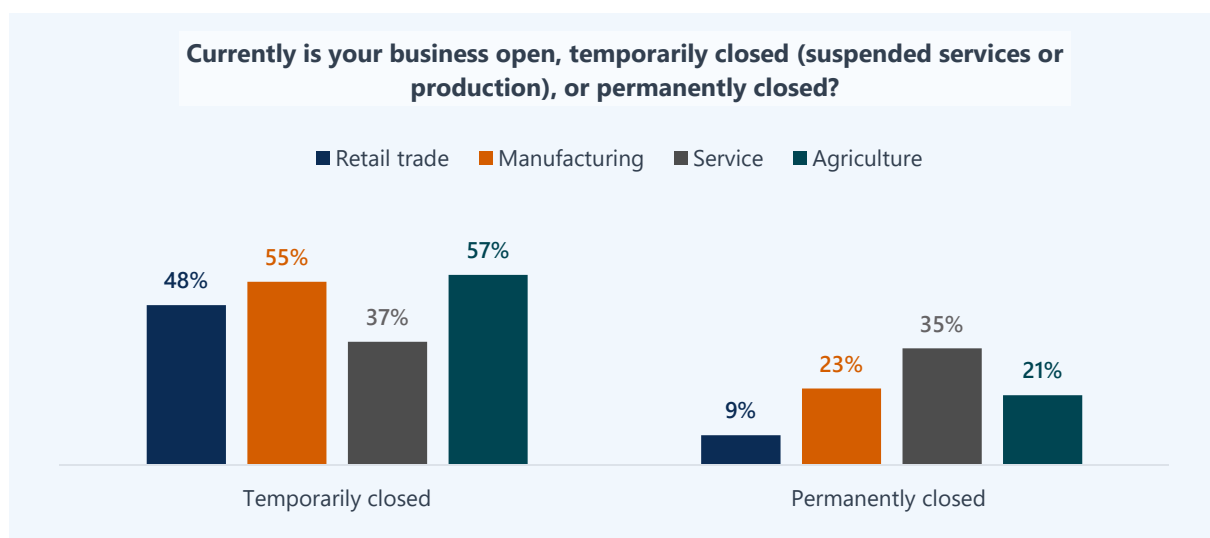
**Women-owned enterprises in the manufacturing and service sectors were affected negatively because of the characteristics of these sectors, including being largely dependent on customers and imports.** The qualitative findings showed that the impact of COVID-19 varied among businesses and industries, for example:

- o The COVID-19 pandemic provided some women entrepreneurs an opportunity to assess their businesses and pivot their businesses, where necessary. This was because retailers were no longer able to operate in certain locations but had retained some of their work by shifting their operations approach to online (and distribution) or by reorienting;
- o Some businesses in the manufacturing sector were able to operate from home locations but faced a shortage of inventory due to the COVID-19 restrictions;
- o Service sector businesses were completely closed or operating part-time during COVID-19, depending on whether they were located in urban or rural locations. There were several cases in which the business owners in this sector sold their business assets.

- o The scale of impact on people’s activities in the agricultural sector varied depending on the specific circumstances because the agricultural sector operates on a seasonal basis, and the livestock sector operates throughout all four seasons of the year.

**Women entrepreneurs in the manufacturing and service sectors were also hit hardest by the pandemic mainly because of their dependency on imports (inventory, raw materials, etc.) and sales (regular customers).** COVID-19 disruptions did not affect all businesses equally. Some were deemed essential and remained open, while others were forcibly shut down. Due to the different policies and regulations at the national, local, and sectoral levels, there were significant differences in impacts on businesses. Also, due to the government’s decisions to completely (or partially) close the service sector, there was a high rate of complete closure of such businesses in the service (35%) and manufacturing (23%) sectors. In the commodity-dependent manufacturing sector, the rate of temporary and complete closures was also high (78%). Due to seasonal-related characteristics, the agriculture sector was less affected as compared with other sectors.

Figure 8: Women-owned businesses operating status, by sector



**Some businesses could reduce contagion risks among employees through shifting to remote work, while other businesses were ill-equipped for the transition.** For a variety of reasons related to both the underlying nature of the business and management capacity, COVID-19 appeared to be an existential threat to some businesses at the time of the survey.

**Box 8: Problems due to border closing**

*'The biggest problem I faced is a drop in sales by 50%. Material supply has decreased. Now we're trying to stabilize our materials supply. Due to the closed borders, the choice of colors is reduced, so we have changed the color and design of the products.'*

*Informal entrepreneur – woman – Chingeltei district – felt crafts*

**This study has highlighted some positive responses, business adaptation, and entrepreneurial resilience in response to COVID-19 measures; however, this was among a small number of businesses.** Quantitative findings show that during the COVID-19 pandemic, only 2% of women

entrepreneurs could expand their businesses and increase business revenue. In particular, these entrepreneurs had opportunities to expand into new territories, develop new products, adopt new ways of working, and tap into new sales and delivery channels. Hence, they were able to increase their domestic sales. Qualitative findings showed that women entrepreneurs were digitizing operations by concentrating more on online product advertising and selling to manage risks where applicable. These findings also show that only 22% of women entrepreneurs tried to pivot their businesses to overcome constraints by, for example, altering their approaches to delivering services to their clients, relocating, or developing new products. Case studies revealed that some female entrepreneurs digitized their customer interaction and their sales processes through online shops. Many women owners, in particular, started using Facebook to boost their marketing and sales and seek more e-commerce opportunities. Other women switched their manufacturing processes, including preparing raw materials for their products based on their existing resources, making them less dependent on imports. A small number of male and female entrepreneurs could replace old products with new products that were easier to produce under COVID-19 lockdown conditions and were in greater demand. Some male business owners bartered their products and tried introducing delivery services.

**Women entrepreneurs, especially in the manufacturing sector, continued their production based on their remaining resources because they could not import or purchase new raw materials due to financial constraints and trade disruption.** There was a rich thread of qualitative findings related to the insufficient supply and increased costs of raw materials during the COVID-19 pandemic, which necessitated managing existing assets wisely. Women entrepreneurs imported materials and other business inputs based only on high demand, without wasting resources and time on additional business ventures. In particular, some businesswomen stopped purchasing newer materials (reducing possible loss or damage) if the government imposed additional COVID-19 restrictions. Some women even started preparing or making their raw materials using alternate quality ingredients.

**Those who were able to adapt and pivot felt more positive about the future health of their businesses.** In particular, women entrepreneurs in the services (31%) and manufacturing (24%) sectors, which were most affected by COVID-19, exhibited a greater ability to innovate and pivot their businesses. This was especially evident for women entrepreneurs as they operate in sectors that are more amenable to adaptation - such as the food (service) and crafts (manufacturing) industry - compared to male entrepreneurs. Half (54%) of those women-owned enterprises that considered changing their products and services due to the COVID-19 pandemic were optimistic about their future income. Conversely, only 32% of those who did not make any changes said their income would increase. This shows that businesses that were able to adapt quickly perceived themselves as being less at risk and less vulnerable.

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**Box 9: Entry to a new way of selling**

*'Customers were weakened financially. Before our monthly income was up to MNT 3.0 million, but now it has shrunk by 60-70%. In November it stopped totally, while in December it was a little better. Now we are getting used to it. We try to make the pandemic a new opportunity and convert our services and products to delivery online.'*

*Informal entrepreneur – woman - Uvs province - tailor*

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## 2.1.2 Household dynamics and support for businesses

**Respondents’ demographics show that the typical female informal sector entrepreneur was 44 years old, had a high school diploma or university degree, was married, lived with her spouse, and had two children.** Overall, 52% of respondents had either a college degree or a higher degree. Of the women surveyed, 93% had children, with almost 70% of women entrepreneurs having children under 17 years of age. Most respondents were married. Of the 30 divorced women, most were not receiving any financial support from their ex-partners. The following figures provide more details on each demographic characteristic.

Figure 9: Education level of female respondents

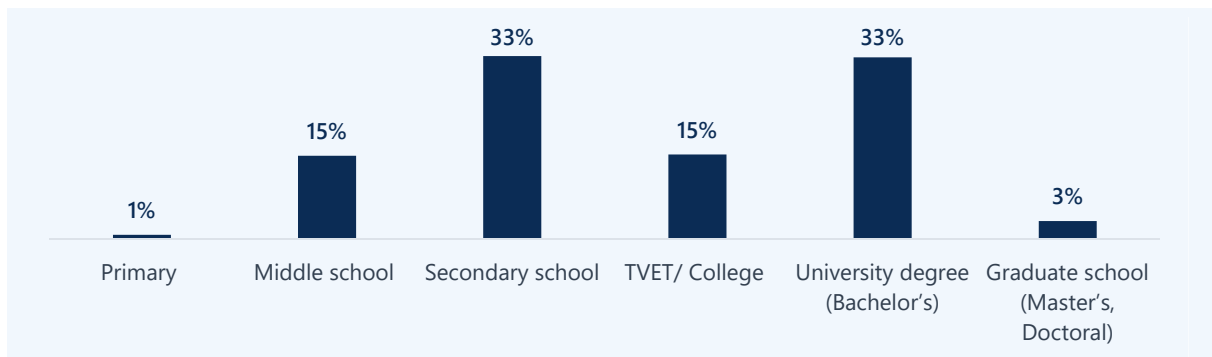


Figure 10: Partnership status of survey respondents

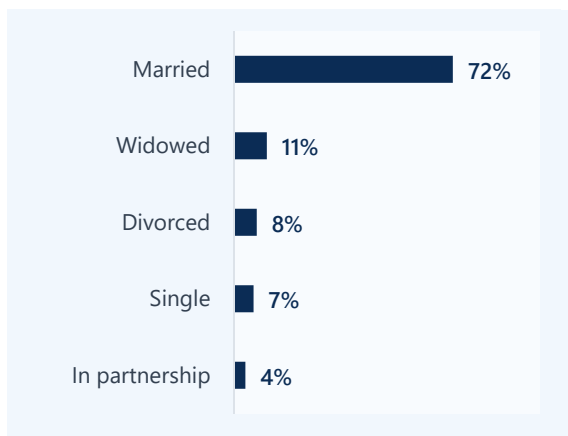


Figure 11: % of respondents receiving support from ex-partners



**Quantitative findings reveal a significant difference in demographics and socioeconomic characteristics of women entrepreneurs who have children under the age of 17 and those who don't.** Women with children under the age of 17 had a relative demographic advantage of being relatively young, highly educated, and having a husband or partner who works full-time.

### 2.1.2.1 Household factors that supported entrepreneurs to cope during COVID-19

**Extended family was supportive of both men and women entrepreneurs.** Qualitative assessments of both case studies and semi-structured interviews indicate that there was fairly strong emotional and non-financial support rendered by the close and extended family members of both male and female entrepreneurs. Extended family support was specifically helpful in supporting the running of the business through family members taking shifts, selling products, expanding marketing, and delivering products as requested. Other assistance included preparing ingredients and raw materials for products and sharing information about the product with their networks to increase sales. In particular, women entrepreneurs in the service and manufacturing sectors received support and assistance from their family members to speed up their production and manufacturing processes.

#### **Box 10: Lives with her husband and son**

*'We sew items as a family. My son and husband help me when I get overloaded. We had enough income, and our business did not stop. In rural areas, there is still good demand for our service. Herders still need warm clothing during wintertime, and we make orders. We are expecting a shortage of raw materials soon. We try to support our bodies' immune systems by consuming dairy products and sea buckthorn. Our food consumption is not reduced. Schools have shut down. My husband is dealing with the family while I'm doing my business. There is no problem organizing our life and business.'*

*Informal entrepreneur – woman - Uvs province - tailor*

**Women entrepreneurs who run family businesses were able to overcome challenges with the support of family members.** Case studies and SSIs indicated that participants who ran a family business (or had a different job) and

had good family relationships where members understood each other were more likely to keep their businesses open.

#### **Box 11: Support from husband in business**

*'My husband is a computer software engineer-programmer who develops applications and websites. His business also helps mine by making hand crafts with metal and bones. To keep our business, we carefully discuss things together. My husband supports me well. '*

*Informal entrepreneur – woman – Ulaanbaatar - handicrafts*

**Women entrepreneurs valued the increased independence of their children and the support children provided** as it allowed them to devote more time to their businesses. Regarding household factors that supported entrepreneurs, women emphasized that their children's ability to care for themselves during the pandemic increased. This meant some children cooked for themselves, and older siblings took care of younger ones while their mother was busy with her business. Some children even assisted with tasks related to the business, including packaging products for sale.

### 2.1.2.2 Household factors that constrained entrepreneurs to cope during COVID-19

#### **Decreased business income negatively impacted family relationships for some.**

One of the household-related constraints that affected some entrepreneurs during COVID-19 was the negative attitudes of some family members when their income decreased due to the pandemic. This was evident for both male and female entrepreneurs in our qualitative sample.

**In general, having a nuclear family burdened women entrepreneurs as they were required to run a household and a business simultaneously compared to men who mainly focused on business.** A noticeable distinction between male and female entrepreneurs was



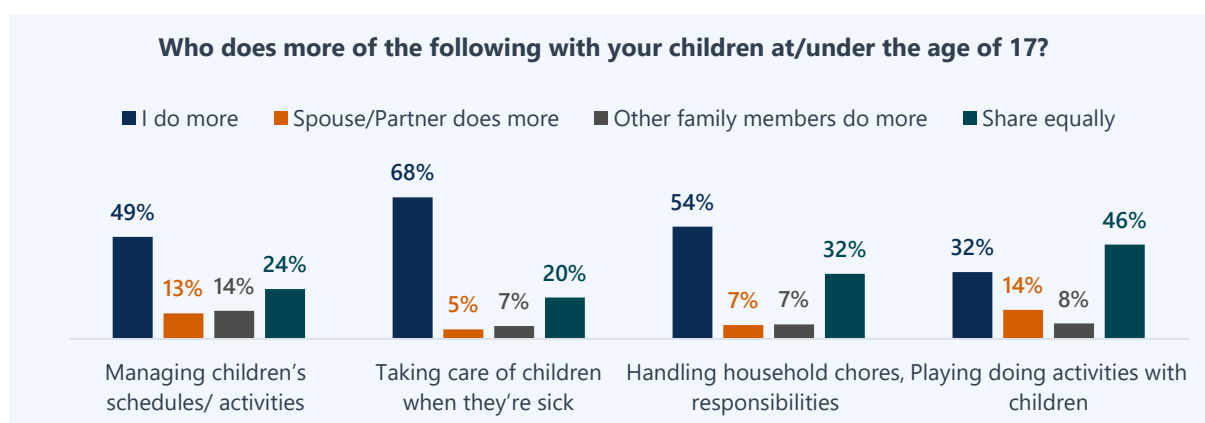
evident regarding family support and the division of household responsibilities. Regardless of their employment situation, women bore more childcare responsibilities, whereas men spent less time on this same responsibility, even when they had time to commit to childcare. Male business owners also suggested that women are 'supposed to' take care of business and family. Women entrepreneurs thus experienced a double responsibility of family and business, while male business owners focused more on their businesses.

**Domestic and care work burdens fall disproportionately to women.** Quantitative findings show that women entrepreneurs with children under the age of 17 spent an average of 2-3 times more time with their children and household chores than their husband or partner before COVID-19. In particular, when a child was ill, the rate of care was ten times higher among women. Domestic and care burdens were exacerbated during COVID-19. As can be seen in Figure 12, slightly less than half of women (46%) reported equal sharing of activities with children (playing), almost 1/3 (32%) report that they do more, and 14% that spouses do more. Other activities, such as managing children's schedules and activities, taking care of sick children, and doing household chores, fall disproportionately to women, with between 1/5 and 1/3 of women suggesting that these duties are shared equally, and very small numbers reporting that their spouses or other family members do more.

At the family level, the role of playing and spending time with the children was shared equally between the partner and the spouse. But qualitative findings showed that during the COVID-19 pandemic, decisions had to be made within households regarding who to manage and assist with children's daily schedules and to provide care when they were sick. Almost half of the women participants responded that they managed the above-mentioned responsibilities and handled other household chores.

**While gender norms in Mongolia clearly allocate a disproportionate share of household care and domestic work to women, both men and women perceived the power dynamic to be relatively equitable.** In the qualitative assessment, participants were asked how they managed and balanced their families and businesses, and their responses revealed an inequitable allocation of household responsibilities. Male entrepreneurs said their family responsibilities were not a significant factor affecting their ability to run their businesses because they relied on their spouses and partners (see Box 13). According to women entrepreneurs, partners did not provide support within the household, suggesting that expectations that men will do "their fair share" are quite low.

Figure 12: Activities among respondents with children under 17 years of age



**Case #1: 'I intend not to upgrade my business as formal businesses face many challenges'. Informal Businesswomen in Hand Crafts**

'It has been four years since I started my business in felt crafts. Wishing to make some money, I learned to work with felt via the internet when I was babysitting at home in 2013. I live in Chingeltei district, Ulaanbaatar. I posted my felt products on the internet and received a request from a kindergarten asking if I can make certain fairy characters for kids. So, I started making felt toys for the kindergarten even though my family suggested that I treat this business as temporary while babysitting at home. But I liked the idea of this business, and my husband was also supportive. Using my home as an office, I approached a bank for a loan to support small and medium-scale enterprises but was rejected as I did not have collateral, and my business was considered too immature. Then I invested my child money allowance as a starting point into my business. It is challenging that banks require income and expenditure bookkeeping from businesses, but most small businesses do not have a financial report to provide.

I attended trainings by the Women's Business Center (WBC). WBC advised me to have some investment to start the business as it is pretty hard for small businesses to succeed in getting a loan. My mother was supportive in the way that she lent me some money. I hired two staff but have not managed to purchase the necessary equipment. It has been four years since we started boosting our products through the Facebook page. However, due to the pandemic, our sales have dropped drastically, and I face difficulty paying my staff salary as I also need to pay for my office rent. Raw materials are scarce these days as we do not use Mongolian felt but thinner ones from China.

Currently, I need to improve my financial knowledge. I understand that financials and reporting are strictly required if we want to become a formal business. I also understand that formal businesses are not eligible for small loans. This means we will not be able to apply for a grant or loan scheme announced by the Government. This is why I do not intend to upgrade my business into a formal one, although I am aware that my staff will be able to create a social security history and medical insurance with a formally registered business. Another challenge with becoming a formal business is the high rent price. Office rent will be doubled for those formal businesses, so I would not rush to become a formal one. A minimum of two years of financial records is required from formal businesses when applied for a loan. For all such reasons, I prefer remaining in the informal business sector. Most of the state measures are directed at supporting small and medium-scale businesses.

Depending on how well we recover from COVID-19's negative impact, we may want to consider becoming a formal business. In the current situation, all I try is to increase my sales. I suggest that I can help kindergartens in developing online content for their children if they continue buying from my felt products because I understand that our felt toys have some educational effects as well. My mother and her friends are also helping me with our sales through their friend's network. On the other hand, during COVID-19, some opportunities have opened for us to make toys with cloth. Borders are closed, and plastic toys from China are limited. In this connection, we just received a suggestion from one organization to make 200 toys with cloth. This opportunity opened my eyes and gave me some strength to expand my business further.

**Box 12: Male entrepreneur**

*'As my wife is taking care of my children, I don't worry about it. My wife is planning to start working in June. If my business is good, there is no need for my wife to work. But lately, it is becoming harder due to multiple COVID-19 restrictions, so now my wife is required to start working. At this time, we may need to give our child to someone to look after when we are at work.'*

*Informal entrepreneur - man - Dornod province – carpenter*

**Women entrepreneurs' caring responsibilities extended beyond children to family members with special needs and elderly family members.** Almost one in five women (17%) said they needed to care for other family members. Women's 'double' care responsibilities were also one of the common reasons women had started their businesses, as they felt that entrepreneurship would allow them the flexibility

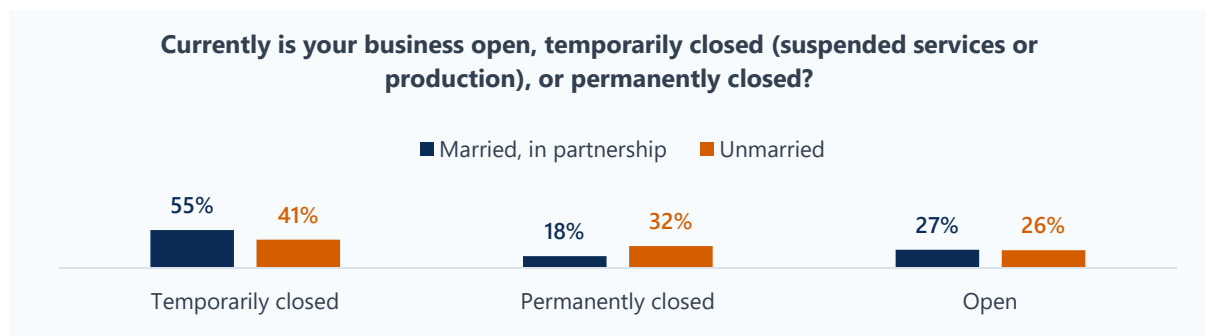
needed to meet their care responsibilities. Male entrepreneurs were more motivated by their own goals, dreams, or expected economic gains.

Women entrepreneurs with special needs and health conditions were vulnerable to sudden risks. In particular, 14% of women surveyed had a disability that limited their ability to function normally, and the rate of complete business closure was higher among this group.

However, women with disabilities responded that running a business was the only way to have a job, as other places tended to refuse to hire persons with disabilities. Therefore, running a business gave some flexibility between work and life, while others saw business as a tool to secure their economic situation.

**Unmarried women were particularly vulnerable during the COVID-19 pandemic and disproportionately faced temporary or permanent closure of their businesses.** Among all women surveyed, 75% were married or lived with their partner; 25% were unmarried. Unmarried women were more likely to be older and childless.

Figure 13: Operational status at the time of the survey, by marital status

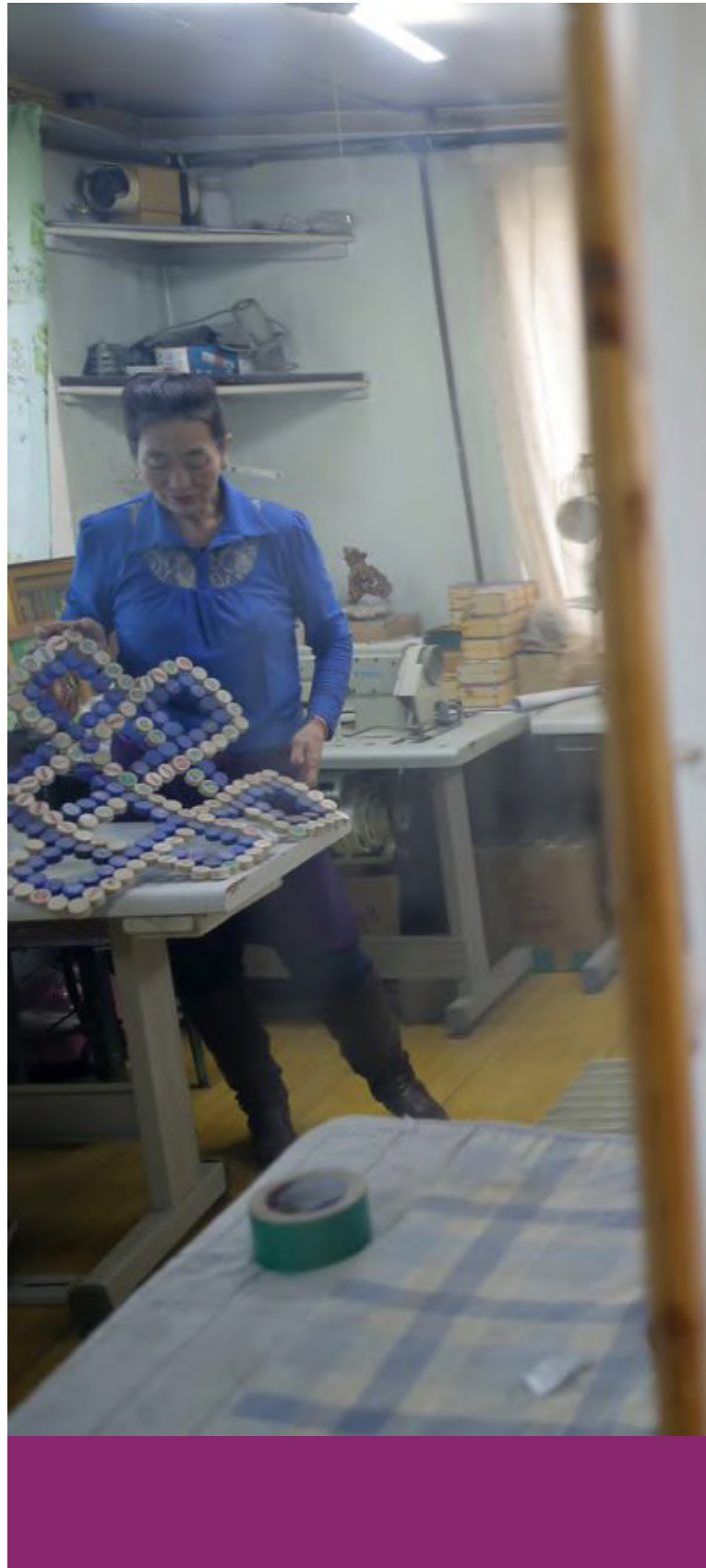


As depicted in Figure 13, over one-third (32%) of unmarried women permanently closed their businesses compared to 18% of married women. Qualitative research revealed that married women had more flexibility to temporarily close their businesses due to the income provided by their husbands or partners. Still, it could also be the case that married women had more family responsibilities during the pandemic that “forced” them to close their businesses temporarily. The temporary closure of businesses for unmarried women appeared to create more ‘distress’ than married women. This could be at least partly due to the lack of financial and practical support from family members.

**Box 13: Female-headed household**

*‘Income has decreased; there is no income. I used to buy food every day for my children but lately I cannot buy food. The number of customers has shrunk, except the regulars. Before there were plenty of orders from our customers but now there are almost none. In the past, orders for Tsagaan Sar and New Year were good, but now there are no orders.’*

*Informal entrepreneur – woman - Dornod province - tailor*



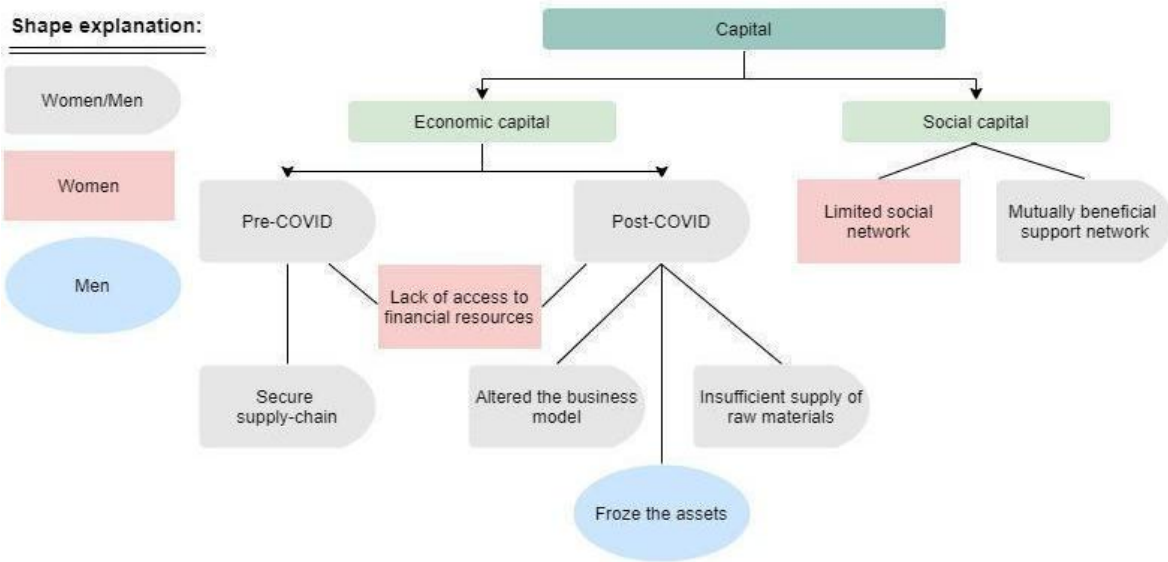


# 3 ECONOMIC AND SOCIAL CAPITAL ASSESSMENT

As described in the conceptual framework, economic capital includes people’s access to – and control of - physical assets, financial assets, and productive assets. As such, it includes people’s access to – and control over – resources such as paid employment, savings, and insurance. Social capital includes mutually beneficial support networks among people with shared characteristics or experiences (and includes associational life). It also includes

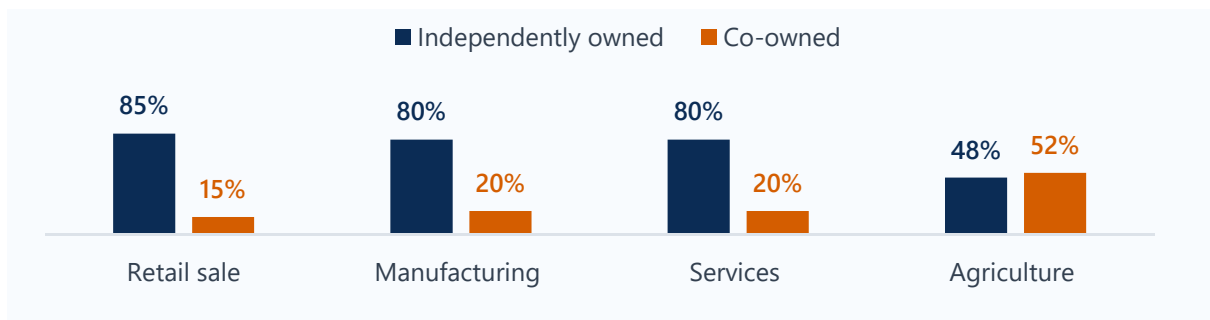
relationships that bridge the divides between people, linking those with different power and influence levels. This section explores how responses to the COVID-19 pandemic interacted with stores of economic and social capital, building or depleting these stores, and the extent to which, and how, economic and social capital were protective. In Figure 15 below, the results of the assessment of capital within the framework are presented.

Diagram 3: Capital assessment findings



**Most businesses were independently established and owned.** Sixty-five percent of women entrepreneurs surveyed had started their businesses by themselves, while 35% cooperated with others. 73% of women owned their businesses, and 27% ran a joint venture regarding business ownership. Women in agriculture were more likely to own a joint venture (52%). In comparison, those working in the retail (85%), manufacturing (80%), and service (80%) sectors were more likely to own the business themselves.

Figure 14: Ownership of the business



## 3.1 Economic capital

### 3.1.1 Pre-COVID-19 capital

**Our findings suggest that pre-COVID-19, women entrepreneurs were sensitive to product demand and seasonal variations and were aware of keeping loyal customers.** Many women business owners felt secure about their supply chain, which included purchasing raw materials and keeping appropriate inventory levels for customers, sellers, and distributors. Women business owners, for instance, adjusted production based on demand (or reservations), including seasonal demand.

**Lack of financial resources was considered the main reason women-owned MSEs could not expand and formalize; male entrepreneurs do not consider this to be the main challenge.** Financial insecurity caused by the lack of access to capital existed before COVID-19. This was especially the case for women entrepreneurs, as indicated by the qualitative findings.

**Financial support was considered the most critical measure for women-owned enterprises.** The three measures identified by women business owners to be the most important in sustaining their businesses were associated with their financial capabilities rather

than technical capabilities. These measures include access to finance (77%), rent reduction (40%), and flexible loan terms (39%). These were followed by measures to improve their technical capabilities, including business strategy development (21%), introduction to technology innovation (18%), and market access (17%).

**Personal savings, family income, savings, and financial institutions, were the primary sources of financial resources used by women entrepreneurs to start their businesses.** Participants were asked about the formal and informal financial resources they accessed when they started their businesses and what they did to sustain financial resources before the COVID-19 pandemic. Quantitative findings (Table 2) show that 41% of women received loans from financial institutions, including commercial banks, non-bank financial institutions, unions/cooperatives, and lenders. In comparison, 42% of them also received support from relatives/families (family savings or loans from family members). 21% of women used personal savings to start their businesses. 79% of women were dependent on external financial resources to start their businesses. Other financial resources provided by government or non-government organizations were not significant.

Figure 15: Critical measures for sustaining businesses

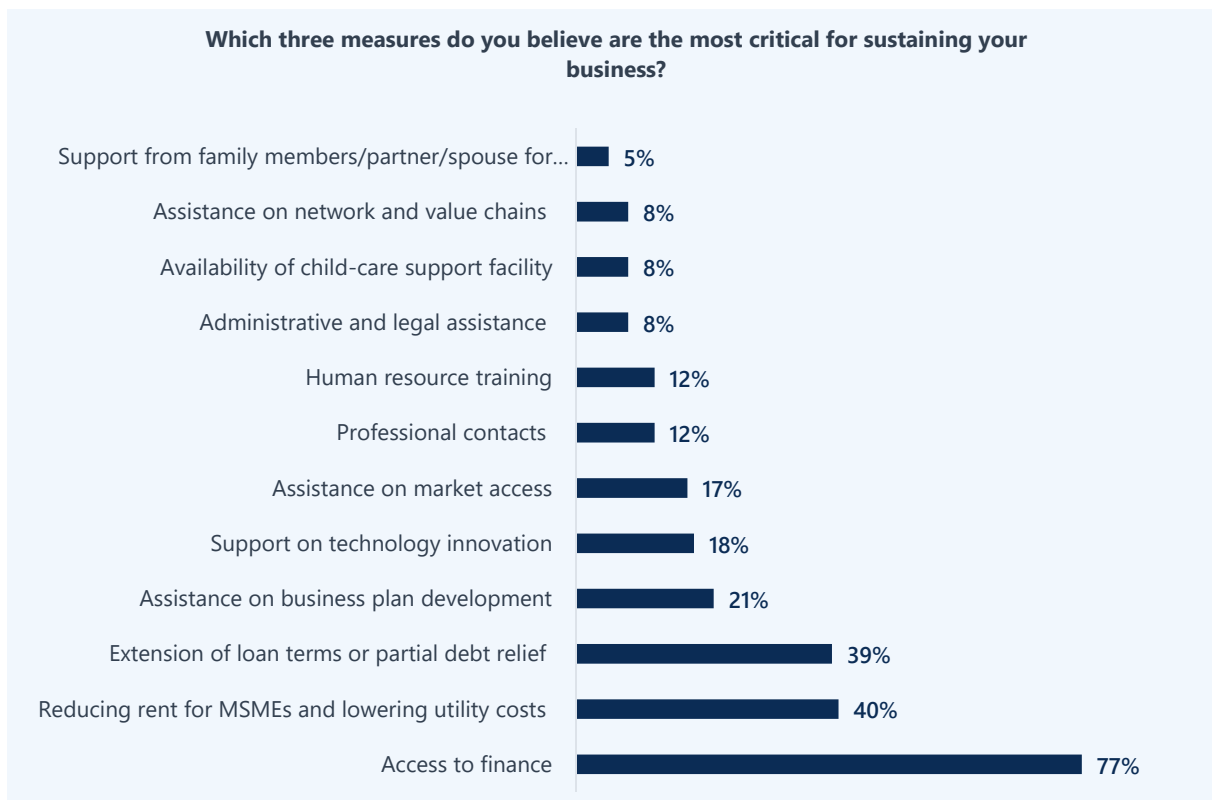


Table 2: Financial resources for women-owned businesses; to start and sustain businesses (%)

Financial Resources	To establish business	To sustain business
Loan from a commercial bank	29	41
Loan from a non-bank financial institution	8	11
Loan from saving and credit union/cooperative	3	4
Loan from unofficial source; e.g. 'one day loan' and 'payday lenders'	1	4
Loan from relatives, family, or friends	12	21
Personal savings	21	23
Savings of spouse/family members	9	13
Sale of private assets	4	6
Sale of business assets	2	2
SME Development Agency Project grant	7	7
Grants from projects or international organizations	4	3
Pawnbroker or mortgage	5	14



**Women entrepreneurs became dependent on external financial resources to sustain their businesses while their inputs from personal savings and other financial resources were not increasing.** Quantitative findings show that 60% of women were getting loans from financial institutions, while 57% received financial support from their families. The percentage of women that got loans from external financial resources had increased significantly from business start-up, while their inputs from personal savings had not changed at all. This shows that women entrepreneurs were becoming more dependent on external resources as they continued running their businesses.

**Box 14: Inability to get a loan due to lack of collateral**

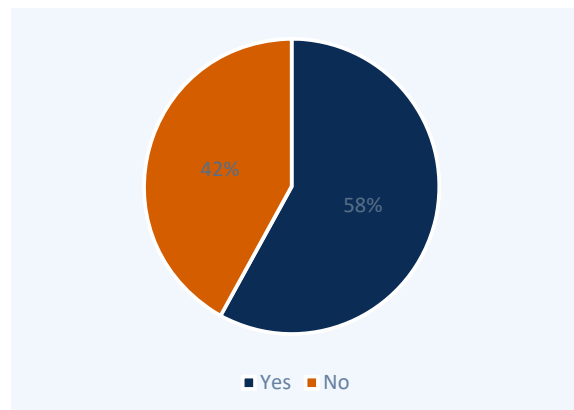
*'Financially stuck. Even though we are making changes, I do most of the work myself and materials and resources are limited, which is not working. There is a lack of resources even if I want to make changes fully. My non-bank financial institution loan is still not over. The interest rate is high. Though I would want to get a loan, I do not have collateral, and because of the situation right now, I cannot get additional loans. If there are any small and medium loans or low interest rate loans, the situation may change.'*

*Informal entrepreneur – woman -  
Ulaanbaatar city - sewing*

**More than one-half of respondents (58%) had received a loan for their businesses.** On average, women had received two business loans. The average loan size was 7,307,547 MNT, and the average loan term was 24 months.

Figure 16: Receipt of business loan

**Have you ever received a loan for your business?**



**Women entrepreneurs faced challenges in accessing formal financial resources.** This was primarily due to a lack of collateral and capital assets and the strict requirements to be met. More than half of the participants said that the high-interest rates were the main barrier to access.

**To overcome collateral-related challenges, women entrepreneurs used the 'pension loan,' 'household loan,' and/or salary loan as one of their financial resources.** Case studies and SSIs also illustrated that businesses' most common problems were high-interest rates and the need for collateral. The qualitative assessment revealed little difference between the experiences of businesses headed by men and women, respectively, regarding challenges related to accessing finance. However, there were some differences between men and women. Female entrepreneurs were more likely to use 'salary loans' or the 'pension loans' in the name of family members if they could not obtain a loan in their name. Compared to female entrepreneurs, collateral was not a big challenge for male entrepreneurs wanting to get loans from financial institutions.

Figure 17 Difficulties in the loan process

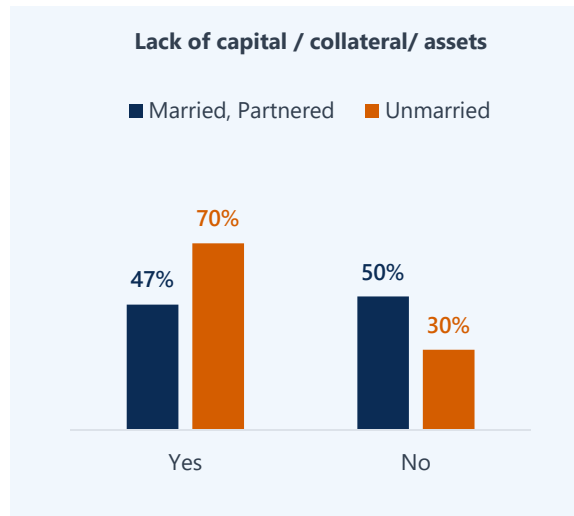


**Box 15: Difficulties getting a loan**

*'I needed collateral to get a loan, but I had none. I wrote a small business project and got a loan. After two years I wanted to get a MNT1.0 million loan, but I experienced a problem with collateral. The biggest problems we're facing are collateral, interest rates, and terms of the loan.'*

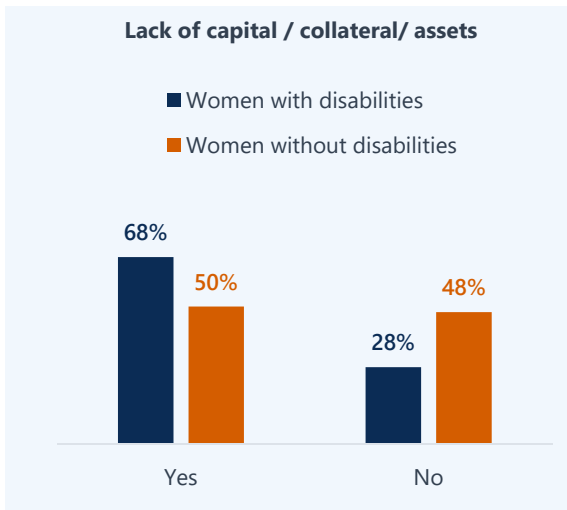
*Informal entrepreneur – woman - Chingeltei district - clothing salon*

Figure 18: Challenges faced in sustaining businesses - partnered vs. unmarried women



**Collateral requirements more challenged unmarried women and women with disabilities.** When asked about collateral, 53% of all women said they lacked collateral concerning financial opportunities. Unmarried women and women with disabilities were more likely (70% and 68% respectively) to cite challenges with providing collateral. However, Figure 19 suggests that this was a significant barrier to women with disabilities (14% of all respondents) securing loans compared to female entrepreneurs without disabilities.

Figure 19: Challenges faced in sustaining businesses - women with and without disabilities

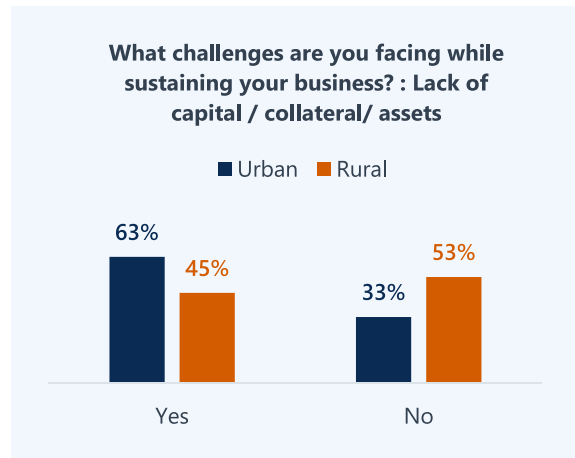


**Sector-specific characteristics played a role in the challenges related to capital, collateral, and assets.** Women working in the retail sales, trade, manufacturing, and service sectors were more likely to face capital, collateral, and assets challenges. In contrast, women working in the agricultural sector cited this as less of a challenge. As mentioned in previous sections, female entrepreneurs in the agricultural sector were more likely to have a business partner, be co-owners of their business, and to be earning more than their husbands/partners.

Figure 20: Challenges by sector



Figure 21: Challenges by location



**Women entrepreneurs in rural areas were less likely to face collateral and asset-related challenges as they had other financial options that did not require collateral or assets.** Quantitative findings show that 63% of women entrepreneurs in urban areas faced challenges because of the lack of capital/collateral/assets. In comparison, only 45% of women entrepreneurs in rural areas faced this challenge. This is primarily because women in rural areas working in the agriculture sector, where these challenges appear to be less of a burden.

### 3.1.2 During COVID-19 capital and asset management of businesses

**Business owners temporarily or permanently closed their businesses.** Dependency on financial institutions limited opportunities to secure current or build new financial capital because of the inability to repay current loans on time and/or secure loans. Together with reduced sales, and the need to pay rent, businesses came under significant financial pressure. Women entrepreneurs, for instance, were challenged by the loan repayment and payment of booths/stalls [languu] rent. It was common among male entrepreneurs to freeze their assets or inactivate their business facilities. For instance, stalls or booths [languu] were abandoned when business centers were closed. In a few cases, business owners had to reduce employees' pay or let employees go.

**Loan repayment deferment may not have benefited all entrepreneurs.** The qualitative assessment also showed that during the COVID-19 pandemic, the Bank of Mongolia issued a decree stating that ‘borrowers who have difficulty repaying their loans during the COVID-19 pandemic can temporarily postpone their principal and interest’. This allowed the

borrower’s credit rating to be maintained and avoid their Credit Database being downgraded. However, one participant stated that this regulation was not applied due to her age and her perceived inability to repay a deferred loan. We could not ascertain whether this was a widespread experience amongst older entrepreneurs, but it is more likely to affect female entrepreneurs, as they have an earlier legal retirement age than men.

**Box 16: Difficulties getting a loan**

*‘I got a loan to expand our salon by purchasing a three-room apartment. But my loan was not expended because I am approaching my retirement age. It is a bank loan, but not a mortgage loan. Now, I am thinking to sell the apartment, because I still owe MNT40-50 million of the loan. So, I have no other choice to repay and close my bank loan.’*

*Informal entrepreneur – woman - Uvs province - agriculture*

**Women started using their personal savings during the COVID-19 pandemic.** Due to the pandemic, women business owners relied on savings and private and business asset sales to try to sustain their businesses during COVID-19 lockdowns and other COVID-19-related restrictions. Our survey revealed that almost half of them (49%) answered that they had used their savings and/or sold their business or personal assets to recover during the pandemic. The following table shows how female entrepreneurs are changing their financial resources to run their businesses and recover from the COVID-19 pandemic.

Table 3: Financial resources for women-owned businesses (%)

Financial Resources	To establish business	To sustain business	To recover from COVID-19
Loan from commercial banks	29	41	26
Loan from non-bank financial institutions	8	11	7
Loan from saving and credit union/cooperative	3	4	4
Loan from unofficial source; e.g. ‘one day loan’ and ‘payday lenders’	1	4	2
Loan from relatives, family, or friends	12	21	16
Personal savings	21	23	28
Savings of spouse/family members	9	13	8
Sale of private assets	4	6	10
Sale of business assets	2	2	7
SME Development Agency Project grant	7	7	3
Grants from projects or international organizations	4	3	1
Pawnbroker or mortgage	5	14	5

The percentage of respondents who had used savings and sold assets was much higher than the percentage of respondents who gave the same answers before the pandemic. Distress sale of assets, including to pawnbrokers, suggests that women entrepreneurs were vulnerable. Regardless of the age and educational status of entrepreneurs and the location of their businesses, women entrepreneurs were using the same financial resources to cope with the COVID-19 pandemic. Our qualitative findings suggest that men were not relying on their personal savings to support their businesses during the pandemic.

**Box 17: Used savings and pawnshop services**

*'In order to keep my business, I had to use my savings and other resources. I sold my phone and paid off a loan with my husband's savings. Now my husband's business has stopped, but mine is continuing. Before, my business was stopped totally, but now my husband's work has stopped too, so he is taking care of the children and I am working. To save my business I pledged some jewelry of my mother-in-law at a pawnbroker.'*

*Informal entrepreneur - woman -  
Ulaanbaatar - tailor*

**Box 18: Sold assets and used savings**

*'I sold one of two vehicles, got the savings (in the name of my child) and we decided this jointly; my husband and I made decisions together.'*

*Formal entrepreneur – man - Selenge  
province - trader*

**Unmarried women were more likely to use their savings and sell their assets to overcome the challenges faced during COVID-19 compared to married women, who were more able to rely on their spouses and partners.** Half (49%) of married women used their savings, along with personal and/or business assets, while 67% of unmarried women used these strategies to cope.

## 3.2. Social capital

**Familial bonds and relationships with close friends were considered important social capital by women.** Our qualitative study explored how familial bonds, kin connections, and relationships with close friends helped women business owners weather pandemic shocks. We found that, while mutually beneficial support networks of friends and family (including extended family members) was the most common form of support received by business-owners, social capital was beneficial mostly for everyday life and had less effect on business operations. This was particularly true for women business owners as their social network was limited to their family members and close friends and rarely stretched beyond this. At the same time, men had greater access to the support of non-kin and more distant friends and relatives within professional business networks.

**Non-familial community connections supported women entrepreneurs during the COVID-19 pandemic.** Qualitative findings show that community support from friends, co-workers, co-owners, or neighbors, were essential for some women entrepreneurs. Co-workers or those who sell their products at the neighboring booth [languu], for instance, agreed to sell others' products if the owner had family responsibilities that they needed to tend to. Neighbors also occasionally stepped in to help with childcare when women were working.

**Male entrepreneurs more often received non-financial support from non-familial connections, including other businessmen and friends.** Occasional vertical connections or bridging capital were reported, especially by male entrepreneurs. Advice and information from mentors, legal advisors, and professional business networks were important for male entrepreneurs, but female entrepreneurs did not have access to these resources.

**Family-related responsibilities were an obstacle that hindered women’s ability to maintain and grow their businesses.** Male entrepreneurs considered professional and external non-financial support as a significant factor helping them to run and grow their businesses. In contrast, female entrepreneurs considered family support (taking care of children and sharing household responsibilities) as the most critical form of support.

**Women entrepreneurs had extremely limited associational life.** Quantitative findings reveal that most of the female respondents (79%) were not affiliated with any associations or networks related to women and/or entrepreneurship. Only one-fifth of respondents were members of associations. The respondents who were affiliated with associations were primarily members of only one organization, while one-tenth of them were affiliated with more than two organizations. Table 4 presents the professional, formal, or informal associations that women in the survey mentioned.

Figure 22: Respondents’ affiliation

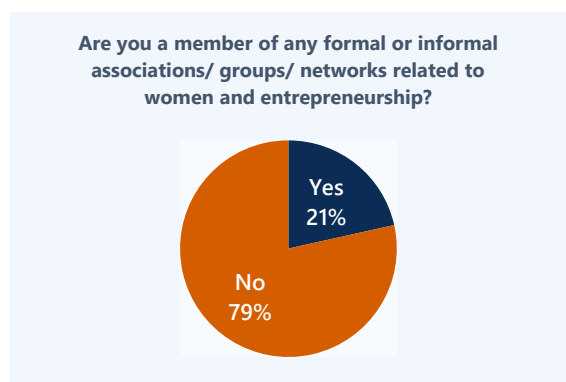


Figure 23: Number of affiliations



Table 4: Affiliated organizations

Sector-focused:	Business-focused:	Women-focused:
<ul style="list-style-type: none"> <li>● United Service Association</li> <li>● Seed Association</li> <li>● Mongolian Vegetable Program</li> <li>● Mongolian Nutritionist Association</li> <li>● Songinokhairkhan District Crafts Association</li> </ul>	<ul style="list-style-type: none"> <li>● National Chamber of Commerce and Industry</li> <li>● Wealth Creators Support Association</li> <li>● Savings and Credit Cooperative</li> </ul>	<ul style="list-style-type: none"> <li>● National Association of Women Entrepreneurs</li> <li>● Women’s Association</li> <li>● Women’s Development Center</li> <li>● Women Entrepreneurs Association</li> <li>● Aimag Businesswomen’s Association</li> <li>● Women’s Business Center</li> </ul>

**Associational life did not support women during the COVID-19 pandemic.** The analysis results show that belonging to an association or group was not correlated with the status of business operations during the COVID-19 pandemic or perceptions of future risks or business prospects. Although women entrepreneurs surveyed were registered within a variety of groups - cooperatives, and associations (sector, business, and women-focused groups) - women indicated that these organizations did not provide any financial support (for business activities, protection against unforeseen risks, coping with force majeure, etc.) nor did they provide non-financial support. We discuss this in more detail in Section 3.3.

**Qualitative findings suggest that women’s opportunities to collaborate, share experiences, and expand their networks were generally fewer than male entrepreneurs. This affected their ability to participate in and avail themselves of capacity strengthening opportunities.** In particular, male entrepreneurs were more likely to engage in consultations with business professionals. Lower participation reflects both women’s limited horizontal and vertical social capital and constraints on women’s time to engage in “non-essential” business-related activities because of their household obligations and caregiving responsibilities.

**Fewer than one-third of women entrepreneurs participate in business-related networking and collaborative activities.** The table below shows that government authorities provided networking opportunities, while professional associations mostly provided experience-sharing and collaborative relationships. MSME incubators were considered the main organization to advocate for policy and influence decision-makers.

**Almost half of the participants felt that their limited access to networking opportunities was because of their gender.** Female entrepreneurs lack policy support or opportunities to expand their networks regardless of their business sector and marital status.

**Box 19: Businessman, who is using his network (acquaintances)**

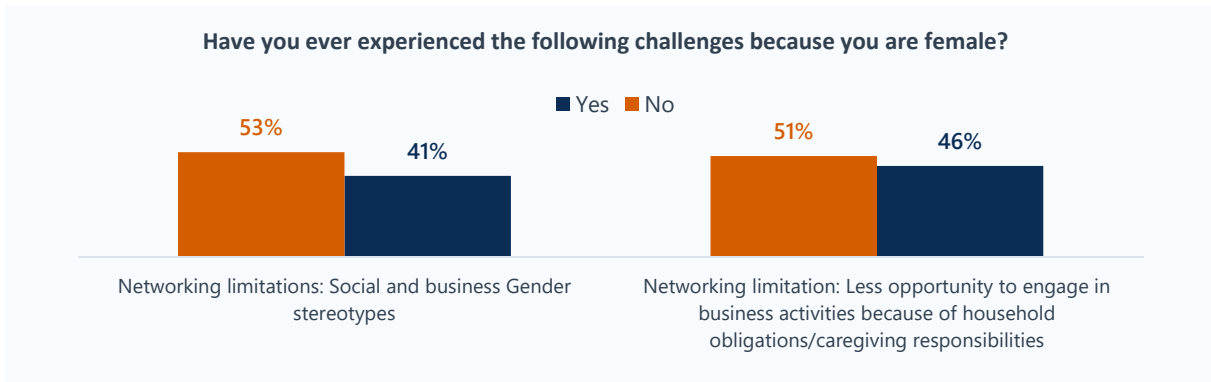
*‘My acquaintances inform me first about upcoming government decisions and based on that, I continue to buy and buy raw materials without stopping my business.’*

*Informal entrepreneur – man – UB – retail trade*

Table 5: Non-financial support for MSEs (%)

	Authorities (Provincial and district)	Non-bank financial institutions	Commercial banks	Gov’t (Policy level)	Professional Associations	NGOs	International Orgs	SME incubator
Networking opportunities	20	5	5	10	10	10	15	15
Experience sharing	6	0	2	4	29	10	18	10
Collaborative relationships	10	0	0	3	27	10	17	13
Policy Advocacy	15	3	0	3	15	12	15	21

Figure 24: Challenges experienced because of gender



**Household responsibilities and sole ownership of their business limited opportunities to engage with others.** Women who co-own their businesses have more opportunities to network and fewer perceptions that their gender is a barrier to these opportunities. Female entrepreneurs who have caretaking responsibilities identified this as a significant barrier to participation in networking, with their chances of expanding their network being 23 percentage points lower than those not caring for family members. Qualitative research suggests that male entrepreneurs do not experience this limitation.

Figure 25: Networking Limitations: Social and Business stereotypes

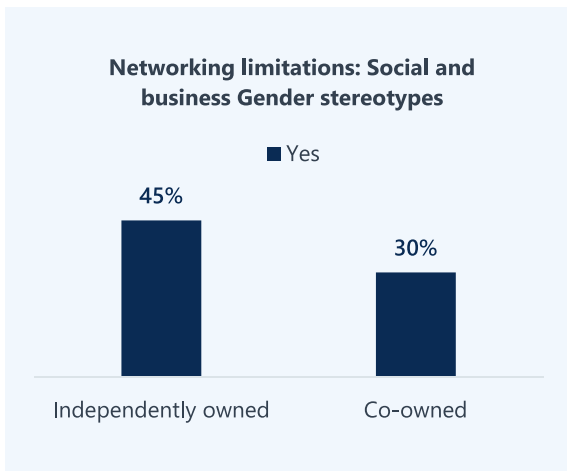
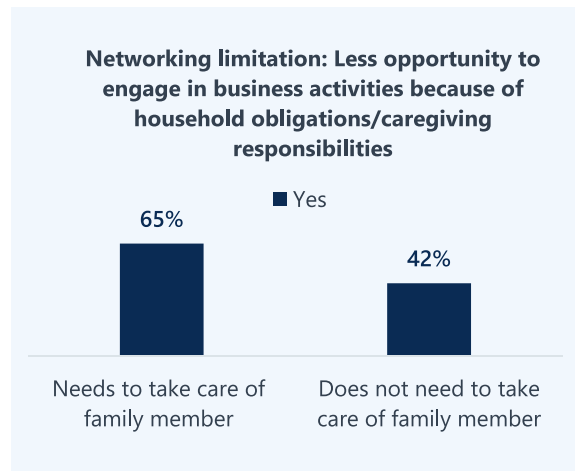


Figure 26: Networking Limitations: Household responsibilities





**Case #2: 'We were hit by COVID-19 quite hard' - Informal Male Retailer**

'It's been about a year since we started our business selling parts and components of smartphones. Screens for smartphones are in high demand, but we cannot bring some spare parts from China as borders are closed. Due to COVID-19, most businesses are closed except for food stores, which hit us hard, and we had to stop our business. Then, my sister-in-law suggested that we collaborate on her egg-selling business as food stores are still allowed to remain open.

My family, especially my wife, is the main support and my main counselor in making decisions, and we started selling eggs right away. Before COVID-19 hit our lives, we had several plans to expand our business by opening a photo booth, photocopying, and selling some stationery items as our booth was located next to a primary school. But schools were also closed due to COVID-19, and we had no customers. Nowadays, people buy eggs and other food items, especially when it is time to receive some welfare assistance from the Government, including their child allowance and pension. That is the only time our sales increased during COVID-19.

Before COVID-19, we successfully received a loan from the bank. It was not hard to get a loan as long as we provided the necessary documentation. We have not tried applying for other loan schemes as our civic registration is still not in the city. It's already been seven months since we shifted to selling eggs. Initially, it was not easy as we had to pay the rent and other utilities, such as electricity. We managed to attract some customers and already had some loyal ones but, due to COVID-19, now our sales are going down.

Now we are not using our stalls; we brought them home. We also kept some phone spare parts, other equipment, and a photocopying machine. We brought them home as well to avoid paying rent when we are not using the rented space. As we do not have capital accumulated, we were hit hard by the COVID-19 restrictions.

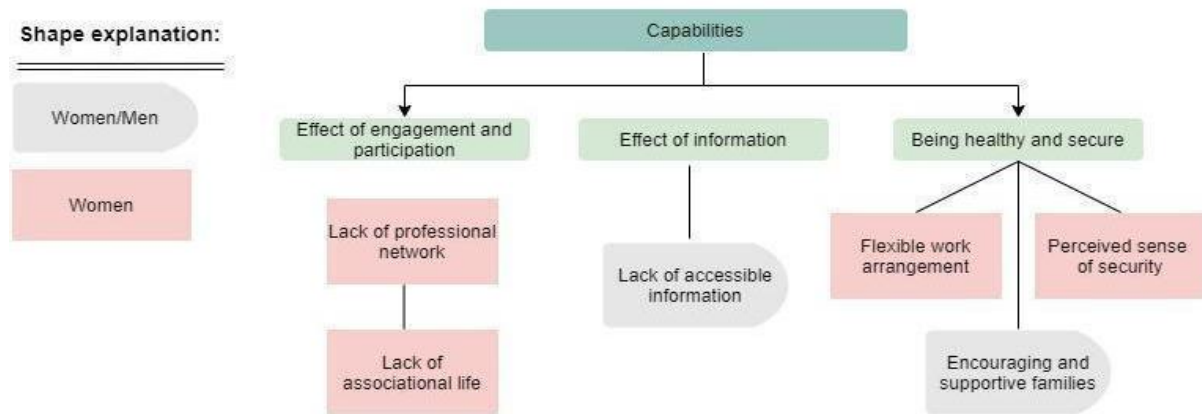
In terms of social support, we rely on our family, who has been supportive in all ways. We are not aware of the difference between formal and informal businesses. We will stick to egg selling as food stores have been the only place that remains open during COVID-19.'



# 4 CAPABILITIES ASSESSMENT

People’s sense of well-being, feeling of security, and ability to stay informed are affected by contextual factors and stores of capital. For example, women’s ability to engage and participate in business-related events and networking was greatly influenced by their domestic roles and responsibilities. Key findings related to capabilities are illustrated below in Diagram 4.

Diagram 4: Capabilities assessment findings



## 4.1 Being healthy and secure: independence/security, violence, mental and physical health

**Physical safety - the ability to live without fear and an overall sense of well-being - was a critical characteristic for study participants’ ability to cope with the pandemic.** In general, most female participants had a perceived sense of security, calmness, and freedom to pursue their dreams through entrepreneurship.

**Household livelihoods of women entrepreneurs were highly dependent on business revenue.** In terms of family income, one-third of married women earned more than their husbands/partners; one-in-three had a similar income, and one-third had less income than their husbands/partners. For married

women entrepreneurs, more than 70% accounted for half (or more) of their household income. Forty percent of women in the retail sector (40%) and 41% in the service sector reported higher incomes than their husbands/partners. A majority of those in the manufacturing sector (39%) had lower incomes than their spouses, while the majority of those in the agricultural sector (49%) had similar incomes. By location, 74% of women entrepreneurs in rural areas earned more (or had a similar income) than their husbands/partners. In comparison, 62% of women entrepreneurs in urban areas earned more (or the same) than their husbands/partners.

Figure 27: Who earns more?

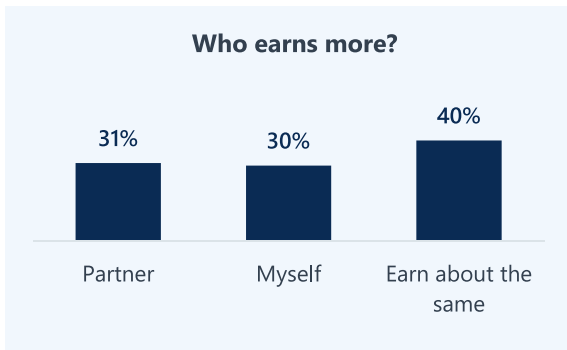
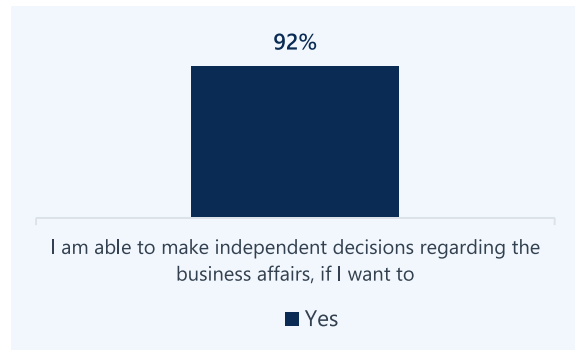


Figure 28: Ability to make independent decisions



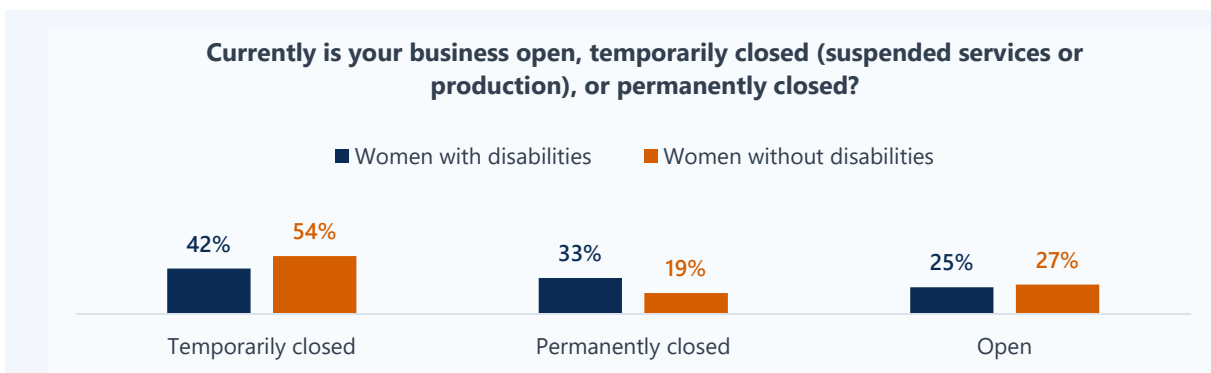
**A majority of women’s families were encouraging and supportive of their businesses.** Over 90% of all participants answered that they could make decisions regarding their business affairs, and family members were supportive of their businesses. Only 5% of women entrepreneurs had experienced negative attitudes from their families. However, the results show that one-third of women entrepreneurs still had a hard time balancing working in their businesses and caring for their families. This shows that they cannot rely on their families and still need to perform work and family responsibilities at the same time. The qualitative research found no difference in family support that helps with household chores before and after the COVID-19 pandemic.

Figure 29: Family support



**Women entrepreneurs with special needs and health conditions were vulnerable to sudden risks.** Fourteen percent of women surveyed had a disability that impacted their day-to-day life and business, and the rate of complete business closure was higher among this group. However, women with disabilities strongly felt that running a business was the only way for them to engage in employment, as they faced discrimination from potential employers.

Figure 30: Operational status at the time of the survey



**Almost one-tenth of women experienced physical and mental insecurity in their homes.**

Eight percent of participants had experienced hostile, threatening, and/or harassing attitudes and actions from family members. In particular, family members' negative attitudes and behaviors towards female entrepreneurs with disabilities were 2-3 times higher than those experienced by women without disabilities.

**One-third of women entrepreneurs felt insecure running small businesses alone.**

One in three women (31%) answered 'Yes' when asked if they were in danger running a small business alone in a public place. In terms of the business environment, the following results show that women operating their businesses in urban areas (Ulaanbaatar) experienced more

**Box 20: Businesswoman with disability**

*'I graduated from Ulaanbaatar Erdem Institute, worked in Khan Bank for four years as a teller and in 2013 became disabled. One year later I gave birth to my first child and needed my own income. I started watching videos on how to make handicrafts and started selling them online by Facebook. After that, I started making wooden toys with my husband. When the COVID-19 restrictions started our sales went down. We did not try to get a bank loan because we had no income. Even though we could have gotten a loan, we could not have repaid it'*

*Informal entrepreneur – woman – UB - handicrafts (wooden toys producer)*

Figure 31: Experience of negative/threatening attitudes and behaviors from family members



risk. Women working in the retail trade sector felt exposed to a riskier environment - in terms of supplying, locating, and selling raw materials - while they travel domestically and internationally

for their businesses. In particular, women with disabilities were likely to experience more risk in their working environment.

Figure 32: Safety and security challenges - with and without disability

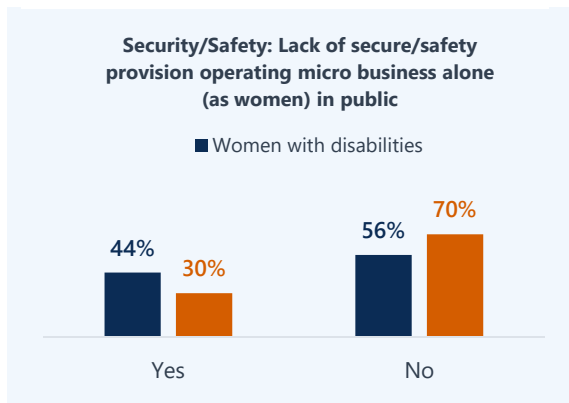
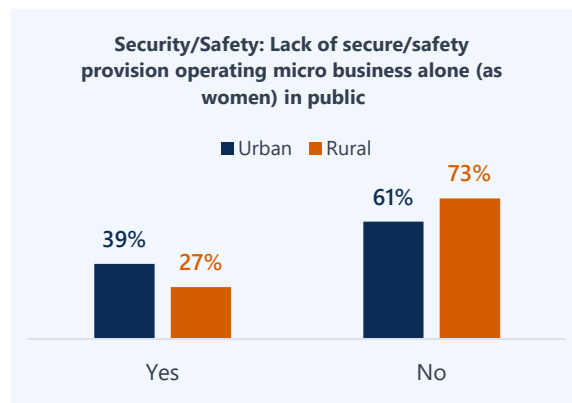


Figure 33: Safety and security challenges by location



**Box 21: Traveling to China to bring our goods**

*'I had never been at home for so long (since 1995) until the coronavirus came. On Sunday, I will go south and come back on Wednesday and go straight to the market to sell our products. I used to go back on Sundays. It takes a lot of patience, perseverance, and commitment to trade and sell.'*

*Formal entrepreneur – woman – Ulaanbaatar city - trade*

## 4.2 Effect of information on businesses

The qualitative research revealed that most men and women entrepreneurs felt that they lacked accessible information about government support, financial and non-financial institutions, and other sources of MSE support.

**Quantitative findings suggest that women entrepreneurs had limited access to information and were unaware of where information could be sourced.** Of the women surveyed, 89% said they did not know where to get business support and advice, and 90% said they did not know where to get the latest information on industry development and trends. There was a general lack of professional and sectoral knowledge and information among all female entrepreneurs, regardless of their marital status, disability, business location, and sector. Information-related challenges emerged as one of the main challenges women entrepreneurs faced in sustaining their businesses.

**Training and business development services were the main source of information for women entrepreneurs.** Respondents were asked if they had received any non-financial support for MSEs from various organizations in the past. The table below shows that government authorities primarily provided training and business development services and that the main types of non-financial support for MSEs were training and business development. Also, government authorities and international organizations (projects) were the main stakeholders who provided business development information.

Figure 34: Knowledge of where to get business support and advice



Figure 35: Knowledge of how to stay up-to-date with industry developments and trends

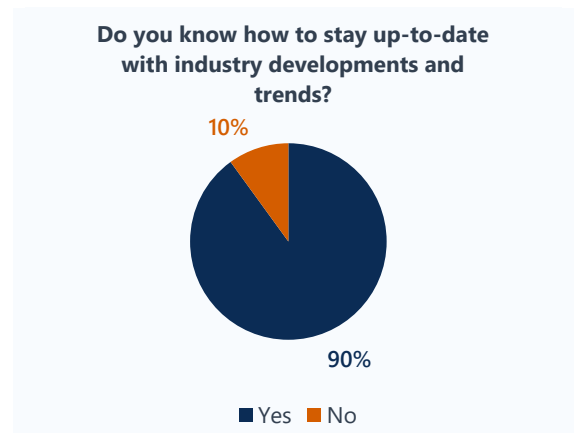


Table 6: Non-financial support for MSEs (%)

Item	Authorities (Provincial, and district)	Non-bank financial institutions	Commercial banks	Government organizations (Policy level)	Professional Associations	NGOs	International Organizations	SME incubator
Training/ mentoring/ coaching	24	4	6	7	13	13	13	10
Business development services	18	6	3	5	11	15	18	15

**Women entrepreneurs feel that they need business-related administrative knowledge and skills rather than personal skills.**

Respondents were asked about their strengths and areas for improvement, and the table below shows details about those responses. Notably, women mentioned their lack of knowledge about government administration issues, including registration of their businesses and taxation (e.g., VAT). This suggests that their business might remain informal because they lack understanding and knowledge regarding these processes. At the same time, it also might indicate a willingness to move businesses from

the informal to the formal sector, should the necessary knowledge and skills in these areas increase.

As indicated in the table, personal skills, including self-confidence, emotional health management, self-care, and work-life balance, are considered the main strengths of women business owners. In contrast, they considered their professional and business-related skills as areas most needing improvement. In particular, female entrepreneurs saw language skills, technology, market research, strategies, licensing, and distribution channels as essential areas for skills-building.

Table 7: Areas of strengths and areas of improvements of the respondents

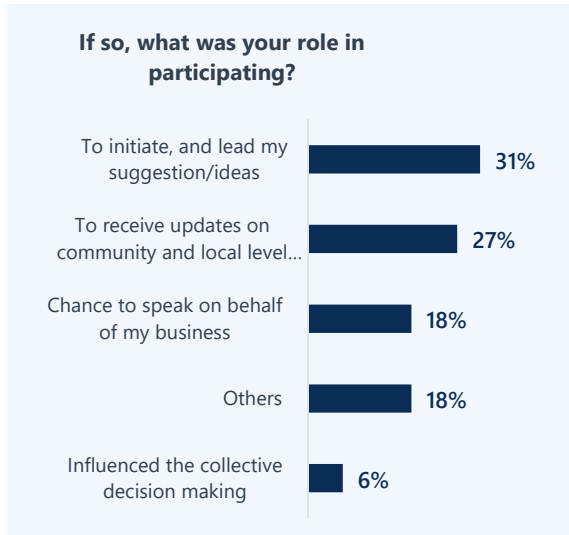
Skills	Strength	For improvement
Self-confidence	82	18
Work-life balance	72	28
Emotional health and/or stress management	64	33
Self-care	62	38
Purchasing and supply relations	54	44
Public speaking	51	47
Managing the business	49	47
Managing human resources (hiring, supervising, etc.)	46	49
Communications and networking	45	54
Accounting/bookkeeping	38	58
Product development (packaging, standard, etc.)	36	55
Market research	34	60
Distribution channels (e.g. E-commerce)	34	61
Finance management skills (investment)	32	64
Sales strategy	32	63
Business strategy	31	63
Use of technology (computer, social media, etc.)	29	57
Intellectual property (licensing)	23	66
Government administration (registration, VAT, taxation, etc.)	20	62
Business English	7	86

### 4.3 Effect of engagement and participation on business

**Women entrepreneurs had noticeably limited experience in speaking up for themselves and engaging in decision-making in business fora at the community or national level.** The results show that most respondents did not have a chance to speak at meetings or discuss issues related to

their businesses. Only about one-tenth (12%) of respondents could speak up as representatives of their businesses. For most, the intention was to receive information, suggestions, and/or ideas rather than influence decision-making. Only 6% of respondents who had spoken answered that they influenced decision-making as a result of their participation. In general, the results showed that women entrepreneur’s participation in decision-making was insufficient. An analysis of the demographic and civil status of ‘more active’ women entrepreneurs did not reveal any significant differences.

Figure 36: Participation and influence



**Actively engaged women entrepreneurs were less vulnerable during the COVID-19 pandemic.** Women’s participation was highlighted in relation to the COVID-19 situation and the specifics of the study participants and their business activities. Thirty-seven percent of women who attended local and community forums on issues related to their business answered that their businesses were operating normally. In contrast, only 25% of women who did not attend gave the same answer. Twenty percent of women who had participated in any activity said that COVID-19 had not stopped or reduced their business activities, in contrast to only 9% of women who did not participate.

Figure 37: Chance to speak up and be involved



**In terms of numbers and types of support, there are few organizations specifically supporting MSEs.** The main types of non-financial support for MSEs (training, business development services, and networking opportunities) were provided by government authorities. Experience sharing and collaborative relationships were facilitated mainly by professional associations. MSME incubators were considered the primary organization through which to advocate for policy and influence decision-makers. Respondents indicated where they had received any non-financial support in the past, and the results are presented in Table 8.



Table 8: Non-financial support for MSEs (%)

Type of support	Authorities (Provincial, and district)	Non-bank financial institutions	Commercial banks	Govt (Policy level)	Professional Associations	NGOs	Int. Orgs	SME incubator	Authorities (Provincial and district)
Training/mentoring/coaching	24	4	6	7	13	13	13	10	9
Business development services	18	6	3	5	11	15	18	15	10
Business networking opportunities	20	5	5	10	10	10	15	15	10
Experience sharing	6	0	2	4	29	10	18	10	20
Collaborative relationships	10	0	0	3	27	10	17	13	20
Policy Advocacy	15	3	0	3	15	12	15	21	15
Training/mentoring/coaching	2	5	4	6	1	5	3	15	4

**Women entrepreneurs, especially unmarried women, approached non-financial support actively.** Among unmarried women (n=99), 20 percent of women entrepreneurs (n=20) received training, counseling, and mentoring, compared to only 10% (n=30) of married and partnered women (n=301). The qualitative findings suggested that women entrepreneurs were more likely to be involved in training (rather than being involved in networking events) compared to male entrepreneurs.

**Only one-tenth of women entrepreneurs registered with any professional association received non-financial support from formal bodies in which they were participating.** Only 21 percent of women entrepreneurs were members of associations. Based on their membership, they were asked if they had received non-financial support from any professional, formal, or informal association. Only 13 percent of women who belong to an association answered that they received training, mentoring, and coaching. It was the most common non-financial support they received from professional associations. At most, four percent of them had received other types of support, including business development services (1.8%), business

networking opportunities (0.5%), experience sharing (3.5%), collaborative relationships (2.0%), and policy advocacy-related activities. This indicates that the support provided by professional associations and groups was limited even among their members.

**Women who received the training, counseling, and mentoring suggested that their business outlook was improved (17%),** while the women who did not receive this support provided less positive responses (9%). However, causal relationships cannot be assumed. While it may be that such support increased women’s confidence, determination, and resilience, it might also be that women with these characteristics were more likely to seek support in the first place.

**Formal businesses tend to seek tailored support, while informal businesses sign up to existing programs.** Qualitative findings show that informal businesses were more likely to attend training (announced by a specific organization). In contrast, formal businesses were more likely to seek training for specific functions and engage consultants.

**Case #3: 'I will open my own felt workshop in ten years'- Informal Female Entrepreneur with Disability**

'I live in the Songinokhairhan district together with my mother, younger sister, and her son. There are four of us in the family. I learned felt and wool processing and production at the Mongolian-Korean joint school for special skills and finished school in 2009. Then in 2020, I continued studying the Korean language but, unfortunately, could not finish school as I was diagnosed with brain fluid. I was shocked and was not able to study or work for about two years. Then I started making felt products at home to make up my living. My mother used to make felt products as well, so this is a family-supported business. Starting from 2014, I started selling my products on the market. I distribute my products at nine points throughout Ulaanbaatar, mostly small booths and sale points.

I have not benefited from any state policy or measures to support informal businesses, but I have a pretty generous family who supports me. I complete the main tasks of the felt production, including sales, while my sister and mother assist me. Besides their support, sometimes my family pressures me as I have not married and have not sustained my business yet. In particular, after COVID-19 restrictions, our sales dropped dramatically, and my family complains about our daily income. I lose my aspirations when they treat me negatively, and I feel down easily due to my disability. I worry a lot about COVID-19 infection, and I feel stressed knowing how badly it affects my business.

Before this pandemic, I tried making several different products but felt, and woolen slippers have been my top sales. I also make woolen socks by reservation only. I can make more products, but I keep making slippers just to be on the safe side. I am the one who makes decisions on our business, and my family accepts this fact. Our family has a dynamic that respects each other's decisions and never asks how much each member gains from the business. Based on such respect, we managed to create some savings from our sales. However, we started using our sales for our everyday life once COVID-19 hit our business. Our savings are for buying a small place where we can sell our products and continue our production on the other side. During COVID-19, I tried selling our products online, which was not successful. I have some loyal customers who come and pick some products, but I still face a drop in sales. I am also challenged by the fact that raw materials are rare these days. But I think this is a temporary situation. When this pandemic is over, I aspire to open my felt/wool workshop. Right now, my business has stopped completely, not due to my financial situation, but due to a shortage of raw materials. I think it was my mistake not to have a plan for an emergency. I shall have a plan to sustain my business.

In terms of my social life, I do not have friends as my life is so bound around my business and family. I have a circle of loyal customers who call me when they want some products. But their purchases have also decreased. Equipment that I gained from the Women's Business Center is still considered the most valuable investment in my business. I also attended training with them which made me feel inspired so much. As I said, I make my own decision in terms of design, color selections, and expenditure of money. I received a financial loan just once from a fund to support small and medium-scale enterprises with someone who sews. I try not to take loans. I do not have someone to get advice from, so I am on my own to make decisions. I still aspire to have my own felt and wool shop in the coming ten years.'

# 5 CONCLUSIONS

## 1. Business operations and survival

**Overall, women-owned businesses were negatively affected due to disruptions in supply chains, reduced sales, and/or production, which in some cases led to closures (temporary or permanent) and/or layoffs.**

While all sectors were affected by restrictions, the manufacturing and service sectors were particularly affected due to the nature of these sectors. These sectors are traditionally women-dominated, which may explain the significant job losses for women workers reported by survey respondents. Part-time workers were also particularly affected. Women in urban areas were more likely to be affected than those in rural areas because of differences in area-specific regulations and restrictions related to COVID-19. The study also found that unmarried women were more likely to permanently close their businesses, possibly because married women could rely on families for support.

**In some cases, women-owned businesses were able to show adaptation and resilience, although this is a minority.** Some domestic sales increased, possibly due to border closures. However, only 2% of respondents reported increases in domestic sales by developing new products and innovation in operations. A higher percentage (22%) reported attempting to pivot or adapt their businesses. This included shifting their operations and distributions online, manufacturing from home, switching to raw materials, or changing products completely to meet new demand. About half of those who considered changing their products and services felt optimistic about their future income (compared to a third of those who didn't).

**Government support to businesses did not reach informal business owners with the flexible support that they need.** The results suggest that women-owned businesses could not access formal business support provided by the government in response to the pandemic (tax waivers and monetary support). However, subsidies supported informal businesses through heat, electricity, water, and sewage subsidies, with women reporting positive effects. This seems to be because they were directed at households and were, therefore, able to reach women. Family cash benefits were also seen as supportive and enabled informal women entrepreneurs to cope during the pandemic better.

## 2. Economic Capital

**Disruptions to business operations led to deteriorating financial situations,** with some women (and men) reporting challenges in repaying loans, rent and overall decreased income and increased costs. However, women's households' livelihoods rely heavily on business income, with over 70% of married women bringing in more than half of the household income and a number of women reporting higher earnings than their husbands (pre-pandemic). We can assume that reduction in business income has greatly affected overall household livelihoods.

**Women reported a lack of access to financial resources as a pre-pandemic challenge** and the main challenge to expansion and formalization, with barriers around collateral and other requirements, as well as high-interest rates. Men do not see collateral as a big challenge. 40% of survey respondents accessed a loan from formal financial institutions (bank, non-bank, and other

unions or cooperatives) to start their business, and 56% to sustain their business. On average, women had received two business loans. The average loan size was 7,307,547 MNT, and the average loan term was 24 months. However, it seems that women tend to take on non-business loans, which are easier to access without collateral, such as pension loans and salary loans. Women also reported challenges in accessing larger loans. Women in retail, trade, manufacturing, and service are more likely to face these challenges than women working in agriculture. During the pandemic, 49% of women business owners were forced to revert to their personal savings or had to sell their business or personal access, with unmarried women more likely to use these strategies (67%). This was not the case for men and suggests that women have lower cash reserves to rely on in crisis situations regardless of their ability to access capital. When asked about the most critical measures to sustain their businesses, the three most common measures were associated with their financial rather than technical capabilities. These measures include access to finance (77%), rent reduction (40%), and flexible loan terms (39%).

### 3. Social and Business Networks

**Women entrepreneurs also reported non-familial (friends, neighbors, and coworkers) community support as important. However, they are generally excluded from networks and associations.** Women entrepreneurs were generally excluded from associational life, with 79% of respondents not affiliated with any women entrepreneurship association or network. Women who are involved with associations reported not receiving any form of financial or non-financial support during COVID-19. Men were more likely to receive non-financial support from vertical connections, such as mentors or other professionals, and they have more opportunities to collaborate and expand their networks. In contrast, women are left with limited horizontal and social capital and limited time to invest in expanding their connections (especially when they have family caretaking responsibilities).

### 4. Non-monetary business support needs

**Women are less likely to have access to information.** 90% of women surveyed did not know how to access industry information. There was a general lack of professional and sectoral knowledge and information among all female entrepreneurs, regardless of their marital status, disability, business location, and sector. Both men and women in focus groups highlighted a lack of access to information about government support, financial and non-financial institutions, and other sources of MSE support. When they did access information, women entrepreneurs accessed it through training and business development services. However, 89% of respondents to the quantitative survey did not know where to get business support.

**Receiving business support is linked to accessing information.** As mentioned above, when women do access information, they do so through business support services, suggesting that only a small number of entrepreneurs can obtain information and/or get support. For those who do access support, the majority received support through government authorities, followed by incubators, professional associations, NGOs, and International Organizations. Among those who participate in formal or informal associations, only a tenth received non-financial support.

Figure 38: Non-financial support, by membership



Figure 39: Non-financial support, by marital status



Overall, more unmarried women access training than married women (20% vs. 10%)

**Women expressed the need for improved business-related skills and knowledge, with only a few wanting to improve their personal skills.** For example, over 60% of respondents would like to improve their knowledge on government administration (registration, VAT, taxation, etc.), intellectual property, business strategy, sales strategy, financial management, distribution, and market research. 86% expressed an interest in improving business skills. In the survey, business strategy development (21%), introduction to technology innovation (18%), and market access (17%) were mentioned as critical measures to support sustaining businesses.

### 5. Household, community, and norms

**Women’s unpaid care responsibilities have been negatively affected by the pandemic.** Although some women reported having more time to spend with family, which was seen as positive, this was because of reduced sales and overall reduced business operations. They also reported an increase in unpaid care burdens. Men, however, did not mention any change to their role in households. Findings highlight how domestic and care burdens continue to fall disproportionately on women and that they feel more responsibility towards family well-being, likely due to social norms around household roles.

Very few women reported getting any support from their spouses or other family members. In contrast, men in focus groups reported that family responsibilities do not affect their ability to run a business, as they rely on their partners.

Women have found family cash benefits as supportive but reported being affected by school closures, which increased childcare commitments. At the same time, women reported that children supported the care of younger siblings or were more likely to care for themselves and be more independent, with some also helping in packaging products for sale. Women’s responsibilities extend beyond childcare to taking care of other family members.

**However, findings highlighted the importance of family support in continuing to run the business.** For most women who participated in the study, families were supportive of their business ventures, and over 90% were able to make their own decisions. Also, only 5% reported negative attitudes. Women and men reported that family members assisted them with a number of tasks in their day-to-day business operations during the pandemic. For example, women in service and manufacturing received support, which sped up their production and manufacturing processes. Family support in business was highlighted as a crucial factor in keeping the business open. However, women highlighted that the most critical form of support would be family support in household responsibilities and childcare. However, the qualitative findings show that women entrepreneurs felt no difference in the level of family support for household and childcare responsibilities before and after the COVID-19 pandemic.

**A smaller percentage of women face negative attitudes and harassment within their families.** 8% of participants reported negative, threatening, and harassing attitudes from family members, whereas women with disabilities were 2 to 3 times more likely to report this behavior. The study also found that in some cases decrease in business negatively impacted family relationships.

## 6. Community Participation and Decision-Making

**Findings suggest that women had limited experience engaging in decision-making fora, whether at the community or national level.** Only about a tenth of respondents had done so, but it was primarily to obtain information rather than influence decision-making. A slightly higher proportion had not stopped or reduced their business in comparison to those who did not participate in these types of fora (25% vs 9%)

## 7. Safety

**A third of respondents reported feeling insecure running their business alone in public spaces.** Women in Ulaanbaatar and women working in retail were more likely to report risks, as did women with disabilities.



# 6 IMPLICATIONS

Many of the main barriers and constraints experienced by women informal business owners pre-dated COVID-19. However, the pandemic exacerbated these issues and resulted in women informal business owners becoming more vulnerable. Women micro and small-scale entrepreneurs need the same support now that they needed before COVID-19. Still, they need it even more to sustain and grow their current business operations, reopen after partial closures, and start new businesses. It is critical that they receive support to build their cash flow reserves and develop more sustainable business models that will enable them to grow and weather ongoing COVID-19-related stresses and future shocks.

Improving data about informal and women-owned businesses in Mongolia is a priority. Research into intersectional factors, such as age, location, disability, and household demographics and configuration (e.g. understanding the different constraints of female-headed households, nuclear households, extended households, and households where both men and women run businesses) should be prioritized.

The remainder of this final section presents implications related to supporting businesses with economic capital to weather shocks, providing support to unregistered businesses, and addressing household, community, and normative constraints. We highlight areas where evidence gaps remain.

## **Supporting businesses to have the economic capital to weather shocks**

It is clear from our findings that women who run informal businesses have limited access to finance, which was even more limited during COVID-19. Women, more than men, had to rely on their own resources to keep their businesses running. A gap in our knowledge is whether businesses that were able to pivot and adapt during COVID-19 had better access to capital than those who were not - although this is a reasonable assumption to make - and if so, the nature of this capital. However, there is a clear need to develop a greater range of appropriate and accessible financial products and services for informal business owners that consider women's collateral constraints.

It is also clear that women benefitted, to some extent, from the general cash benefits and relief provided to households by the government. This suggests that emergency capital and more flexible support are helpful. Opportunities to support informal businesses through non-business-focused monetary support that alleviates structural barriers and/or reaches informal workers more easily should be explored as a policy priority.

Another barrier is the lack of gender-disaggregated data related to business and entrepreneurship, which can be because there is no legal definition of "women entrepreneur" or "women-owned enterprise" in Mongolia. Therefore, it is difficult to advocate for support for women entrepreneurs, whether it be from policymakers or financial institutions. Efforts should be made to define and adopt a legal definition of a women-owned enterprise in Mongolia.

### **Providing support to unregistered businesses**

Findings suggest that informal women-owned businesses require a range of different support, including access to information, professional training, and other technical support, such as mentoring. Women have limited access to networks and business development services, and this is a critical need.

Businesses that can innovate and pivot require both access to finance (innovation and pivots require money) and soft and hard skills. While the women entrepreneurs who took part in this research did not perceive the need for stronger soft skills, this is a universal requirement for women entrepreneurs. There is strong global evidence to support this.

It is not clear why so few women are accessing business support. A stronger problem diagnostic is required to determine whether this is related to poor availability of business support services (e.g., in rural areas), low awareness about where and how to access available services, challenges with accessibility (harder for informal businesses to access, cost barriers, location, and timing barriers, etc.) or whether businesses services are accessible but not meeting their needs (poor quality).

Business development services need to provide a range of practical, flexible, and accessible information and support to women informal business owners. This includes accessing finance; supporting formalization where this is desired; linking women to other sources of information and support, including business networks, incubators and accelerators, and mentoring; providing information on business trends, rules, and regulations; and formalization processes, where this is desired. Channels to disseminate information more widely should be explored – for example, through traditional and social media; this is particularly important for women with mobility challenges due to either rural location or disability.

### **Addressing household, community, and normative constraints**

Women in Mongolian culture have more responsibility for domestic and caring tasks. This burden has always been disproportionate and has limited women's ability to start, run, and grow businesses, even pre-COVID-19. COVID-19 exposed the extent of women's household responsibilities in Mongolia with the closure of schools and childcare centers. Women whose businesses continued to operate were faced with a substantial double burden of paid work and unpaid work. Likely, this burden is not sustainable.

Overall, findings suggest a need to support women in their dual roles, whether this is practical support (such as cash incentives) or work aimed at addressing discriminatory social norms. Soft skills training for women entrepreneurs could serve the dual purpose of both increasing women's confidence, self-efficacy, and sense of agency in their market transactions with other value chain actors, government officials, and service providers. It will also enable them to negotiate a better deal for themselves inside the household in terms of unpaid care and domestic work. Understanding what leads to change in the norms constraining women entrepreneurs is an important area of learning.



# Appendix 1. Methodological approach and main components

On October 28, 2020, the Independent Research Institute of Mongolia (IRIM), in partnership with The Asia Foundation Mongolia, the National Committee on Gender Equality (NCGE), and Kore Global Consulting, launched the COVID-19 Gender Impact Research Assessment as part of the Women’s Economic Empowerment (WEE) project supported by the Government of Canada through Global Affairs Canada.

## Assessment objective

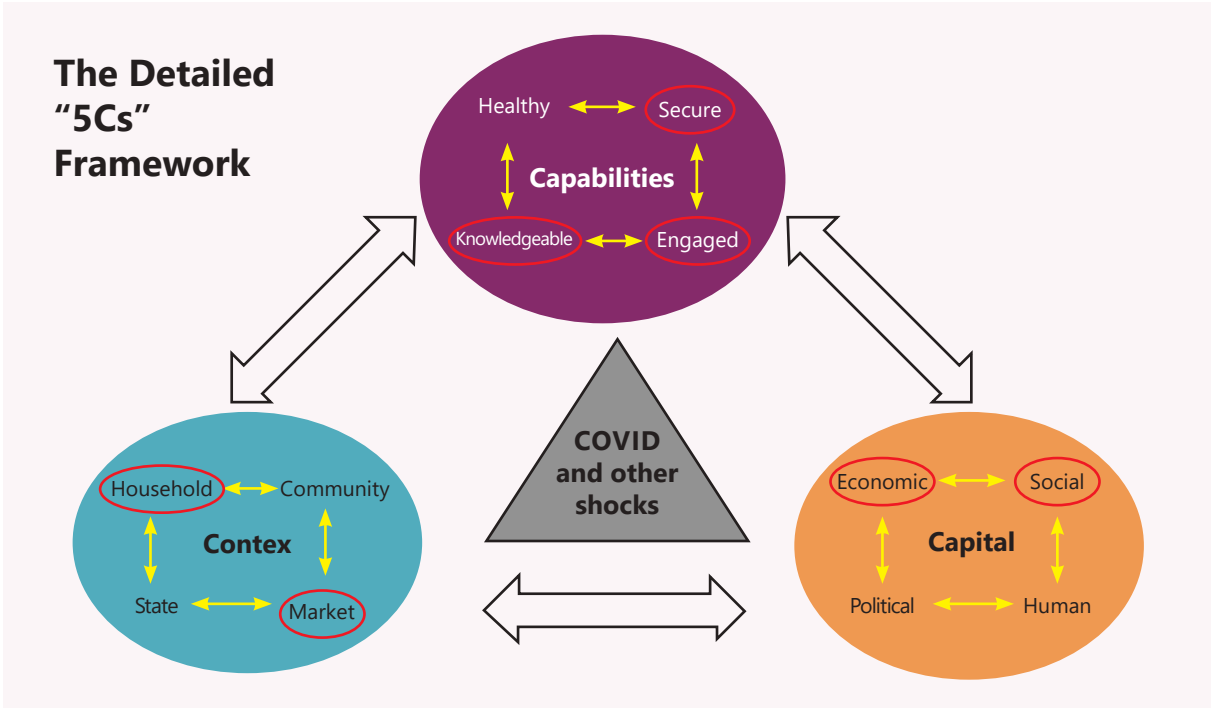
This research aimed to assess the impact of the COVID-19 pandemic on women entrepreneurs who own micro and small-scale businesses in the following sectors: retail, manufacturing (including handicrafts, textiles, etc.), services, and agriculture (in rural areas). The research explored the nature of women’s businesses and different aspects of their lives/lived realities. It also included comparisons with male entrepreneurs to understand better how structural constraints affect women and men differently and explore the differential impact of the pandemic on male and women entrepreneurs.

## Conceptual framework

The research was designed utilizing the ‘5Cs’ conceptual framework developed by Kore Global and The Asia Foundation. The framework explores the impact of the COVID-19 pandemic on the contextual factors that influence people’s access to different types of capital and their resulting capabilities.

Through discussions between The Asia Foundation, Kore Global, and IRIM, the decision was made to focus on elements of the framework that had the most relevance for the WEE project. These are circled in red in the following figure.

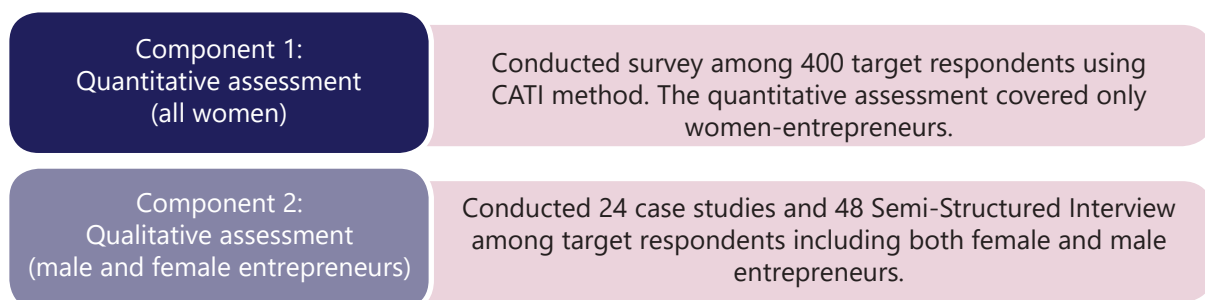
Diagram 5: The Asia Foundation Mongolia tailored research framework



## Assessment Components

The assessment consisted of two main components - quantitative and qualitative - as illustrated in the following figure.

Figure 40: Assessment Components



### Component 1: Quantitative assessment

The survey involved micro and small business owners operating in Bayanzurkh, Chingeltei, and Songionokhairkhan districts of Ulaanbaatar; and others in Bulgan, Dornod, Selenge, and Uvs provinces. Enumerators chose entrepreneurs who met the following criteria:

- o had less than 50 employees
- o operated in retail, manufacturing, services, and/or agriculture sectors,
- o been operating for at least two years
- o had an average annual business income of less than MNT855 million (\$300,000).

Based on the above criteria, a total of 400 women-entrepreneurs owning micro and small informal businesses participated in the quantitative survey; undertaken from November 11 to December 28, 2020. The questionnaire data was collected by CATI, and the questionnaire took approximately 50-60 minutes to complete.

During the data collection, quality checks were conducted simultaneously to ensure the following:

- o completeness,
- o reliability,
- o accuracy, and
- o consistency.

A survey dataset was created on the CSPro program and processed on the Statistics Package for the Social Sciences (SPSS) program. The following data analysis were conducted:

- o descriptive statistics,
- o frequency and cross-tabulation,
- o hypothesis-testing (Chi-square test, t-test, etc.), and
- o graphical analysis.

Table 8 shows the types and locations of the respondents based on the quantitative data collection.

Table 9: Types and locations of businesses

Item	Bayanzurkh	Chingeltei	Songino khairkhan	Uvs	Bulgan	Selenge	Dornod	Total
Retail trade	5	15	6	2	23	3	21	75
Manufacturing	34	30	40	36	18	1	18	177
Services sector	15	2	5	1	12	2	46	46
Agriculture	2	9	5	19	5	52	102	102
Total	56	56	56	58	58	58	58	400

Of the 400 women entrepreneurs who ran informal businesses, 391 ran micro-businesses, and the remaining nine were small. This result is based on the number of employees in the organization, according to the survey criteria. The number of employees in the organizations is shown in Figure 41.

In terms of the annual business income of the respondents, the average was MNT6.0 million, and the maximum income was MNT20.0 million. Revenues of the businesses are shown in Figure 42.

Figure 41: Annual business income

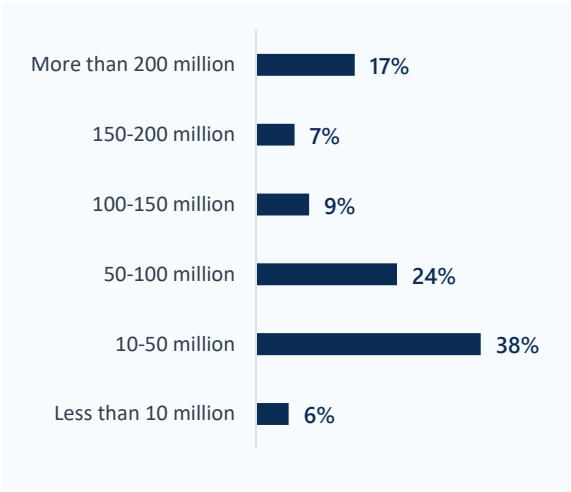
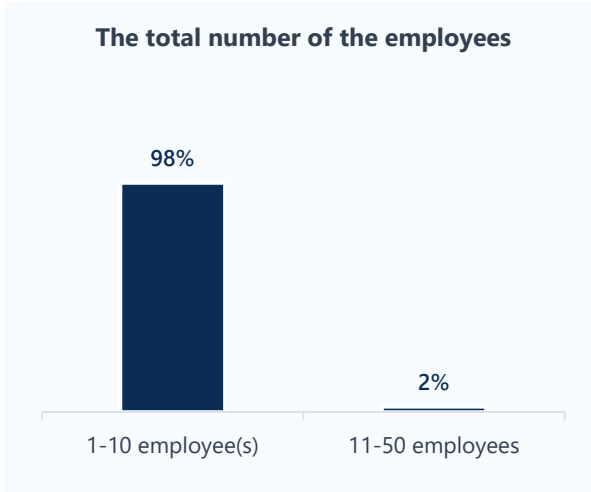


Figure 42: Number of Employees



**Component 2: Qualitative assessment**

A total of 72 people participated in the qualitative research data collection, of which 36 were women and 36 men. The data collection for the qualitative assessment was conducted from December 21, 2020, to February 7, 2021.

Table 10: Description of research instruments, data collection methods, and types of respondents

Method	Description	Respondents
Semi-Structured Interviews	<ul style="list-style-type: none"> <li>The SSI results facilitated understanding of the research topic in discussion and identification of further actions to be considered.</li> <li>The SSIs took 1.0 to 1.5 hours to complete, and researchers followed strict ethical procedures and scientific methods. SSIs were transcribed for analysis.</li> </ul>	Women and men who own micro and small-scale businesses
Case study	<ul style="list-style-type: none"> <li>The case study was conducted using the life history interview method. This is an alternative to empirical methods for identifying and documenting specific patterns of individuals and focused on barriers (facing women-owned enterprises) other than institutional ones</li> <li>The case study interviews took 1.0 to 1.5 hours to complete and were transcribed for analysis</li> </ul>	Women and men who own micro and small-scale businesses

The 48 SSIs and 24 case studies were completed during the data collection period. Following the grounded theory approach, a directed approach to thematic analysis was used to analyze rough qualitative data. A directed approach to data analysis was appropriate as the study was framed within research questions and a pre-developed conceptual framework. Codebooks were developed separately for CS and SSI to develop specific categories, which helped develop concrete patterns eventually. Steps conducted in the qualitative data analysis included:

- transcription of all interviews;
- coding the transcriptions based on the research analytical framework (and related research question) and the emerging/unanticipated topics;
- extracting, organizing, and reading the coded information for emerging themes;
- identifying themes by collating codes;
- developing explicit patterns that emerged from the data in an iterative process.

In the reporting process, both CS and SSI data findings were triangulated along with the quantitative findings as research questions for both components were identical.

Table 11: Sampling size by target areas

Method	Women			Men		
	Micro informal	Small informal	Formal	Micro informal	Small informal	Formal
SSI	8	8	8	8	8	8
CS	4	4	4	4	4	4
Total	12	12	12	12	12	12

Figure 43 and Figure 44 show the types and locations of the respondents' businesses that participated in the qualitative data collection.

Figure 43: Types of the businesses, n=75

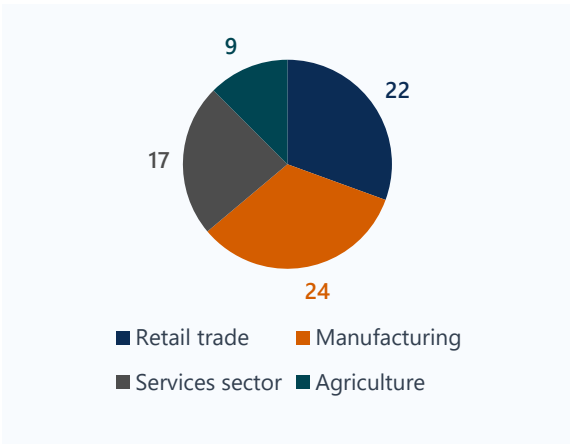
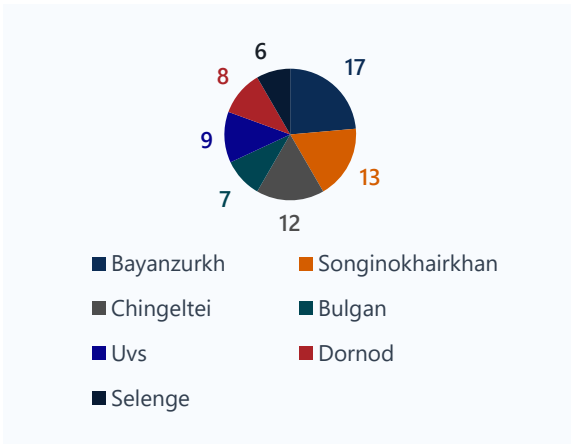


Figure 44: Location of the respondents; n=75



## Appendix 2. Questionnaire

### QUESTIONNAIRE

#### One. Context

**1. What motivated you to start your own business? (Select all that apply)**

- i. Desire or passion for putting knowledge and skills into use
- ii. Family business
- iii. Economic necessity
- iv. Balancing career and family (s
- v. Gender discrimination and other obstacles at a previous workplace
- vi. No employment opportunities are available
- vii. Dissatisfaction with previous work
- viii. To upgrade social status by making extra income
- ix. Saw a gap/need in the market
- x. Others (Please specify) .....

**2. Currently, is your business open, temporarily closed (suspended services or production), or permanently closed?**

- i. Permanently closed
- ii. Temporarily closed
- iii. Open

**3. Did your business close temporarily (suspended services or production) due to the COVID-19 outbreak?**

- i. Yes
- ii. No
- iii. Don't know

**4. How has the COVID-19 pandemic affected your business?**

- i. No change (Please skip to Question 7)
- ii. Increased/ Oversized (Please skip to Question 6)
- iii. Decreased/ Downsized (Please skip Question 6)
- iv. Don't know

**5. If your business has been negatively affected, what difficulties have you faced? (Select all that apply)**

- Temporary shutdown
- Stopped totally
- Employee (including myself) absences due to sickness or childcare
- Lower domestic sales
- Supply chain disruption
- Loan repayment delays
- Difficulty importing supplies from abroad
- Others (Please specify) .....

**6. If your business has been positively affected, what changes have you experienced? (Select all that apply)**

- Increased domestic sales
- Expanded into new territories
- Developed or added new products and services
- Adopted a new way of working
- Introduced new technologies into your business
- Tapped into new sales and delivery channels
- Acquired another business
- i. Others (Please specify).....

**7. Did you implement any strategies to help your business to cope with the COVID-19 crisis? (Select all that apply)**

	Strategies	Answers
I.	Laid off some of the workforce	i. Yes    ii. No
II.	Reduced salary for some or all the workforce	i. Yes    ii. No
III.	Sold my/family personal assets to support the business	i. Yes    ii. No
IV.	Sold some of the business's assets	i. Yes    ii. No
V.	Used personal savings	i. Yes    ii. No
VI.	Increased the level of debt (more credit from banks or other institutions)	i. Yes    ii. No
VII.	Converted the production line or services offered	i. Yes    ii. No
VIII.	Let employees work remotely	i. Yes    ii. No
IX.	Others (Please specify).....	i. Yes    ii. No

**8. How have policy measures to address COVID-19 issues affected your entrepreneurial activities in general?**

	Policy measures	Answers	Details (Please specify the reason)
I.	Tax waivers for both private and public sector workers	1. Helped 2. Hindered 3. No effect	..... ..... .....
II.	Monetary support (securing employment action taken by the government due to COVID-19)	1. Helped 2. Hindered 3. No effect	..... ..... .....
III.	Banning major public gatherings	1. Helped 2. Hindered 3. No effect	..... ..... .....
IV.	Banning of training centers	1. Helped 2. Hindered 3. No effect	..... ..... .....
V.	Universal cash benefits provided to children	1. Helped 2. Hindered 3. No effect	..... ..... .....
VI.	Restricting international travel	1. Helped 2. Hindered 3. No effect	..... ..... .....
VII.	Closing of borders	1. Helped 2. Hindered 3. No effect	..... ..... .....
VIII.	Schools closure	1. Helped 2. Hindered 3. No effect	..... ..... .....
IX.	Others (Please specify) ..... .....	1. Helped 2. Hindered 3. No effect	..... ..... .....

**9. Do you think there is a risk that your business will permanently shut down because of this crisis?**

- i. High risk
- ii. Moderate risk
- iii. Low risk
- iv. No risk
- v. Don't know



## Two. Capital

**10. Are you a member of any formal or informal associations/ groups/ networks related to women and entrepreneurship (Example: Saving and Credit Unions, Women’s club, Community centers?)**

- i. Yes (if yes, please provide the following details)
  - a. Name: .....
  - b. Since.....
  - c. Location: .....
- Yes (if yes, please provide the following details)
  - a. Name: .....
  - b. Since.....
  - c. Location: .....
- Yes (if yes, please provide the following details)
  - a. Name: .....
  - b. Since.....
  - c. Location: .....
- ii. No

**11. Which financial resources has your business used to overcome challenges associated with operating during the pandemic? (Select all that apply)**

		To establish your business	To sustain your business	To recover from the COVID-19
i.	Loan from commercial banks	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
ii.	Loan from non-bank financial institutions	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
iii.	Loan from Saving and Credit Union/ Cooperatives	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
iv.	Loan from an unofficial financial resource such as "one day loan" and "Payday Lenders"	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
v.	Loan from relatives/family or friends	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
vi.	Personal savings	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
vii.	Savings of spouse/family members (financial)	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
viii.	Sold private assets	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
ix.	Sold business assets	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
x.	SME Development Agency Project grant	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
xi.	Grants from projects or international organizations	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No
xii.	Others (Please specify) .....	i. Yes ii. No	i. Yes ii. No	i. Yes ii. No

**12. Have you ever received a loan for your business?**

i. Yes (If yes, please provide information about the loan (Personal/Business, etc.)

a. Total amount of your loan: .....

b. A loan term: .....

c. Loan provider: .....

Yes (If yes, please provide information about the loan (Personal/Business, etc.)

d. Total amount of your loan: .....

e. A loan term: .....

f. Loan provider: .....

Yes (If yes, please provide information about the loan (Personal/Business, etc.)

g. Total amount of your loan: .....

h. A loan term: .....

i. Loan provider: .....

j.

ii. No (Please skip to Question 14)

iii. I prefer not to answer

**13. Did you ever encounter any difficulties in getting a loan? (Select all that apply)**

I. Lack of capital/collateral assets

II. The repayment term is short, and conditions are not flexible

III. I did not have the proper connections to secure a loan or funding

IV. Lack of information on the loan process

V. Insufficient income in the past year

VI. It is very difficult to get a loan for businesswomen

VII. Lack of advice by professionals

VIII. The interest rate is high

IX. Strict requirements and high standards

X. Others (Please specify) .....

**14. Have you ever received any non-financial support for MSMEs from the following organizations in the past? (Select all that apply)**

	Types of support	Authorities (Provincial, district)	Non-bank financial institutions	Commercial banks	Government	Professional Associations	NGOs	International Organizations	SME incubator	Other (Please specify)
i.	Training/mentoring/coaching	1	2	3	4	5	6	6	7	8.....
ii.	Business development services	1	2	3	4	5	6	6	7	8.....
iii.	Business networking opportunities	1	2	3	4	5	6	6	7	8.....
iv.	Experience sharing	1	2	3	4	5	6	6	7	8.....
v.	Collaborative relationships	1	2	3	4	5	6	6	7	8.....
vi.	Policy Advocacy	1	2	3	4	5	6	6	7	8.....
vii.	Others (Please specify).....	1	2	3	4	5	6	6	7	8.....

**15. Have you ever had a chance to speak/get involved in local, community, national-level meetings to address issues related to your business?**

i. Yes (if yes, please provide the following details)

a. Organizer: .....

b. Event description: .....

c. Year: .....

ii. No (Please skip to Question 18)

**16. If so, what was your role in participating?**

i. Chance to speak on behalf of my business

ii. Influenced the collective decision-making

iii. To receive updates on community and local level meetings

iv. To initiate and lead my suggestion/ideas

v. Others (Please specify).....

**17. If you are given an opportunity to attend local, communal meetings regarding your business, what specific authority would you like to address?**

..... (Aimgiin ZDTG, JDU iin hogjuuleh san,)

## Three. Capabilities

### 18. What challenges are you facing while sustaining your business?

	Themes	Challenges	Answer
I.	Information source	Do not know where to get business support and advice	i. Yes    ii. No
II.		Do not know how to stay up-to-date with industry developments and trends	i. Yes    ii. No
III.	Operational challenges	Location/ Rent issues	i. Yes    ii. No
IV.		Shortage of professional staff	i. Yes    ii. No
V.	Financial difficulties	Lack of access to financing options	i. Yes    ii. No
VI.		Lack of capital / collateral/ assets	i. Yes    ii. No
VII.	Family and/or personal reasons	Overloaded with family responsibilities/ problems	i. Yes    ii. No
VIII.		Lack of own skills and training in business development and management	i. Yes    ii. No
IX.	Government policy and legal issues	Lack of government and private support for MSMEs	i. Yes    ii. No
X.		Lack of supportive legal and policy environment, including taxes	i. Yes    ii. No
XI.	Others	..... .....	i. Yes    ii. No

### 19. Have you ever experienced the following challenges?

	Challenges	Answer
I.	<b>Access to Finance:</b> Related to collateral assets (ex. Immovable collateral registration, shared status- if single)	i. Yes    ii. No
II.	<b>Access to Finance:</b> Constraints within financial institutions because of their attitudes that deter interest in women clients	i. Yes    ii. No
III.	<b>Networking limitation:</b> Less opportunity to engage in business activities because of household obligations/caregiving responsibilities	i. Yes    ii. No
IV.	<b>Networking limitations:</b> Social and business gender stereotypes	i. Yes    ii. No
V.	<b>Security/Safety:</b> Experienced negative/threatening attitudes and behaviors from family members	i. Yes    ii. No
VI.	<b>Security/Safety:</b> Lack of secure/safety provision operating micro-business alone (as women) in public (ex: working at night, renting, harassment, street safety)	i. Yes    ii. No
VII.	Other (Please specify) .....	i. Yes    ii. No

**20. Please respond to the following statements.**

	<b>Statements</b>	<b>Levels of agreement</b>				
		Strongly Disagree- 1, Disagree-2, Neutral-3, Agree-4, Strongly Agree-5				
i.	I am able to make independent decisions regarding business affairs if I want to	1	2	3	4	5
ii.	My family members/spouse are encouraging and supportive of my business	1	2	3	4	5
iii.	I have a hard time balancing working in my business and taking care of my family	1	2	3	4	5
iv.	My family/certain family members have tried to stop me from doing my business	1	2	3	4	5

**21. Please decide if each of these skills is a strength or an area you need to improve.**

	<b>Skills</b>	<b>Areas of strength</b>	<b>Areas of improvement</b>	<b>Don't know</b>
I.	Use of technology (computer, social media)	1	2	88
II.	Product development (packaging, standard)	1	2	88
III.	Intellectual property (licensing)	1	2	88
IV.	Business strategy	1	2	88
V.	Managing the business	1	2	88
VI.	Managing human resources (hiring, supervising, etc.)	1	2	88
VII.	Finance management skills (investment)	1	2	88
VIII.	Accounting/ Bookkeeping	1	2	88
IX.	Market research	1	2	88
X.	Sales strategy	1	2	88
XI.	Distribution channels (e.g. E-commerce)	1	2	88
XII.	Government administration (registration, VAT, taxation)	1	2	88
XIII.	Purchasing and supplier relations	1	2	88
XIV.	Communications and networking	1	2	88
XV.	Self-confidence	1	2	88
XVI.	Work-life balance	1	2	88
XVII.	Emotional health management/stress management	1	2	88
XVIII.	Self-care	1	2	88
XIX.	Public Speaking	1	2	88
XX.	Business English	1	2	88
XXI.	Others (Please specify) .....	1	2	88

**22. Which three measures do you believe are the most critical for sustaining your business?  
(Researcher to use the below to record responses)**

- I. Access to finance
- II. Extension of loan terms or partial debt relief
- III. Reducing rent for MSMEs and lowering utility costs
- IV. Assistance on business plan development
- V. Support on technology innovation
- VI. Human resource training
- VII. Administrative and legal assistance
- VIII. Assistance on network and value chains
- IX. Assistance on market access
- X. Professional contacts
- XI. Availability of child-care support facility
- XII. Support from family members/partner/spouse for shared care-responsibilities
- XIII. Others (Please specify).....

**Four. General Information on Enterprises and Respondents**

**23. Year of establishment** .....

**24. Is your business currently registered with or licensed by a national authority?**

- i. Yes
- ii. No
- iii. In process

**25. Main business sector**

- i. Retail trade
- ii. Manufacturing (including handicrafts, textiles, etc.),
- iii. Services sector
- iv. Agriculture (including processing, pressing, juicing, etc.),
  - a. Please specify.....

**26. What type of business ownership is it?**

- i. Sole owner
- ii. Joint
  - a. if joint with whom? Please specify.....
- iii. Don't know

**27. How did you start your business?**

- i. Started yourself
- ii. Started with others
  - a. If so, with whom? Please specify .....
- iii. Bought pre-existing business
- iv. Took over the family business
- v. Others (Please specify) .....

**28. Since the outbreak of COVID-19, how has the total number of your business’s employees changed? Please include yourself in the count.**

	Pre-COVID-19		During-COVID-19	
	Total	Female	Total	Female
Number of full-time employees	.....	.....	.....	.....
Number of part-time employees	.....	.....	.....	.....

**29. How do customers pay for your products/services? (Please select all that apply)**

- i. Cash or wire transfer
- ii. Barter
- iii. Credit
- iv. Others (Please specify).....

**30. What is your approximate gross annual (total yearly) revenue in 2019?**

MNT.....

**31. What is the predicted gross annual revenue of your business in 2020 compared to 2019?**

- i. Increase
- ii. Unchanged
- iii. Decrease
- iv. Don’t know

## Five. Demographics

### 32. How do you currently describe your gender identity?

- i. Please specify .....
- ii. I prefer not to answer

### 33. What's your age in years?

- i. Please specify .....
- ii. I prefer not to answer

### 34. Education level of respondents

- i. Primary
- ii. Middle school
- iii. Secondary school
- iv. TVET/ College
- v. University degree (Bachelors)
- vi. Graduate school (Master's, Doctoral)
- vii. I prefer not to answer

### 35. Marital status:

- i. Married
- ii. In partnership
- iii. Single (Please skip to Question 38)
- iv. Divorced (Please skip to Question 38)
  - a. I receive financial support from my ex-partner
  - b. I don't receive any financial support from my ex-partner
- v. Widowed (Please skip to Question 38)
- vi. Separated (Please skip to Question 38)
  - a. I receive financial support from my ex-partner
  - b. I don't receive any financial support from my ex-partner
- vii. I prefer not to answer(Please skip to Question 38)

### 36. What is the employment status of your partner?

- i. Employee
- ii. Self-employed
- iii. Unemployed
- iv. Other (Please specify).....
- v. I prefer not to answer



**37. Who earns more?**

- i. Partner
- ii. Myself
- iii. Earn about the same
- iv. Don't know
- v. I prefer not to answer

**38. How many people live in your household (including yourself)? .....**

**39. Do you have biological, adopted, foster, or stepchildren?**

- i. Yes (Please specify)
  - a. Number of children at/ under the age of 17: .....
  - b. Number of children at/above the age of 18 : .....
- ii. No (Please skip to question 41)
- iii. I prefer not to answer (Please skip to question 41)

**40. Who does more of the following with your children at/under the age of 17?**

		I do more	Spouse/Partner does more	Other family members do more	Share equally
I.	Managing children's schedules/ activities	1	2	3	4
II.	Taking care of children when they're sick	1	2	3	4
III.	Handling household chores, responsibilities	1	2	3	4
IV.	Playing/doing activities with children	1	2	3	4

**41. Do you have at-home care obligations for a family member? (elderly, disabled family members, etc.)?**

- i. Yes (Please specify).....
- ii. No
- iii. I prefer not to answer

**42. Do you have a long-lasting or chronic condition (physical, visual, auditory, cognitive or mental, emotional, or other) that substantially limits one or more of your major life activities?**

- i. Yes (Please indicate the terms that best describe the condition(s).....
- ii. No
- iii. I prefer not to answer

**43. If so, what support would you need to pursue your business?**

.....

## Appendix 3. Semi-structured Interview Guide

<b>Interview number</b>	
<b>Interviewer</b>	
<b>Notetaker</b>	
<b>Type of interview</b>	
<b>Location</b>	
<b>Date</b>	
<b>Time started</b>	
<b>Time ended</b>	
<b>Consent given</b>	
<b>Type of interviewee</b>	
<b>Warm-up questions introduction</b>	Today, I want to talk to you about your experiences as an entrepreneur/business owner during COVID-19. This conversation will focus on how you have managed family life and your business. First, I'd like to ask you some introductory questions about you, your family, and your business so that I can understand your circumstances better.
<b>Warm-up questions (10 mins)</b>	Can you tell me a bit about your family? Who do you live with? <b>PROBE:</b> on ages of children
	Now, can you tell me a bit about your business? What is your business – please describe it to me? <b>PROBE:</b> on when they started the business and why?
	What happened to your business during COVID-19? <b>PROBE:</b> on whether the business continued as normal, totally closed, partially closed, and whether they think these changes to their business are permanent or temporary?
<b>Research topic 1 (10 - 15 mins) Sha</b>	Thank you for sharing with me a bit about your family and your business; now, I'd like to ask you about your experiences in <u>balancing your family life with running your business</u> before and during COVID-19.
	<u>Comparing pre-COVID-19 and during COVID-19</u> , can you explain how you have managed to balance your business and your family responsibilities? <b>PROBE:</b> on what the specific challenges were ( <b>Remember:</b> these are not "business challenges" they are <u>challenges with balancing work and home life</u> ) and what helped them to manage these dual responsibilities. Ask for specific examples.
	<b><u>FOR PARTICIPANTS WITH CHILDREN 12 OR YOUNGER (IF NOT ANSWERED ABOVE):</u></b> How did your family manage the lockdown with small children? Who looked after the children? How did you decide who would work and who would look after the children? <b>PROBE: Do they feel that the decisions they made to shrink/close the business were due to increased childcare responsibilities at all?</b>

<b>Research topic 2 (15 - 20 mins)</b>	<p>Thank you for sharing how you tried to balance household and business responsibilities before and now during COVID-19. Now I'd like to dig more deeply into the <u>decisions you had to make about your business during COVID-19, and the strategies that you used to try to manage your business.</u></p>
	<p>During COVID-19, how were you thinking about your business in terms of sustaining it, changing it, closing it down partially or full? <b>PROBE:</b> why did they want to sustain their business? (e.g., <u>without asking leading questions</u>, was it because they thought their business could recover post-pandemic? If they want to close it due to insufficient financial resources to sustain, or because they thought it would be less relevant post-pandemic)? If they changed their business model, why? (e.g., <u>without asking leading questions</u>, was it because they thought that was the only way to survive during COVID-19 or because they thought it was a better business model in the long term?)</p>
	<p>How did you implement these decisions? <b>PROBE:</b> on whether they had to use personal savings to keep their business going. If personal savings were used, ask whether these were joint savings (i.e., with husband/wife) or actually individual savings. For both types, was any negotiation needed with any family members to use these savings, and how was that negotiation carried out? <b>PROBE:</b> on whether they accessed financial resources from elsewhere (e.g., loans from family members).</p>
	<p>Did any family members support you to keep your business going? What support did they provide? <b>PROBE:</b> beyond financial support – information, support looking after children, helping with the business, etc. Ask for specific examples.</p>
	<p>Did any family members oppose your efforts to keep your business going? How did they oppose you?</p>
	<p>Did any people outside of your immediate family support you to keep your business going? What support did they provide? <b>PROBE:</b> beyond financial support – information, support looking after children, helping with the business, etc. Ask for specific examples.</p>
	<p>Did any people outside of your immediate family members oppose your efforts to keep your business going? How did they oppose you?</p>
<b>Research topic 3 (10 - 15 mins)</b>	<p>Thank you for sharing with me about decisions and strategies related to your business. For this final set of questions, I'd like to ask you about how changes to your business have affected you personally and household dynamics.</p>
	<p>In what ways has decision-making in the household changed as a result of changes to your business? How do you think earning less from your business may have affected your decision-making role at home? <b>PROBE:</b> If the business has partially or fully closed, and they are not bringing in as much money/ any money at all, has this changed their ability to engage in decision-making around household expenditure on health, education, food, etc. and ask for specific example where there have been changes.</p>

<b>Research topic 3 (10 - 15 mins)</b>	How have changes to your business (reduction in business or business closure) affected you personally? PROBE: (gently) on feelings of self-worth, household relationships, health, social networks, and relationships with people outside of the household.
<b>Wrapping up (5 mins)</b>	<ul style="list-style-type: none"> <li>• So, I've come to the end of my questions. Is there anything that I have not asked you that you think is important for me to know?</li> <li>• Thank the participant for being generous with their time, acknowledging any inconvenience that may have been caused, and saying how helpful their responses have been</li> <li>• Explain what will happen next with the research</li> <li>• Ask if they have any further questions about the research or would like to clarify what has been recorded.</li> </ul>

## Appendix 4. Case Study

### Case Study

**Informed Consent** [Shorten as needed] There are no right or wrong answers or desirable or undesirable answers. If okay with you, I will be recording our conversation so that other data quality staff can listen to it. Feel free to let us know if you do not want to be recorded, and we will oblige. Everything you say will remain confidential, meaning that only myself and the survey team will be aware of your answers. Your name will not be associated with your responses. You also can withdraw from this interview at any time without having to explain your reasons for doing so.

If you have any questions or would like to report anything that happened during the interview process, you can contact the Independent Research Institute of Mongolia at \_\_\_\_\_

**Do you understand the purpose and nature of this assessment and wish to participate as a respondent by answering a set of questions?**

[Please acknowledge that the purpose of the assessment has been adequately explained, that you are aware that you are free to withdraw your contribution at any time, and that you are willing to participate in this discussion by giving your verbal consent. Saying 'yes' will be sufficient.]

**[If deemed necessary, the interviewer can also ask]: Are you in a safe place during a phone call? Are you alone to answer the questions?**

Themes (Duration)	Questions
<b>Warm-up questions: Introduction (5 mins)</b>	<ol style="list-style-type: none"> <li>1. To start with, it will be good for us to get to know something about each other. I'm X and I live in X neighborhood). Please tell us your name and where you are from.               <ol style="list-style-type: none"> <li>a. How long have you been running your business for?</li> <li>b. What were you doing before you started your business?</li> </ol> </li> </ol>
<b>Research Topic (Establishment) (10 mins)</b>	<ol style="list-style-type: none"> <li>2. Let's talk about the reasons why you decided to start your own business.               <ol style="list-style-type: none"> <li>a. Would you describe a few of the reasons you decided to start your business?</li> <li>b. Was there anyone you consulted with before taking the entrepreneurial leap?</li> </ol> </li> <li>3. How did your family members respond to your idea to start the business? What about people in your community?</li> <li>4. What resources did you utilize to start your business? PROBE: on financial and non-financial</li> <li>5. Can you describe a typical day of your life (Pre-COVID-19) as an entrepreneur when you run your business normally?</li> </ol>
<b>Pre-COVID situation (10 mins)</b>	<ol style="list-style-type: none"> <li>6. Can you tell us a bit about what your business's operations were like pre-COVID-19 – so at the beginning of this year (size, scope, customers, markets)?</li> <li>7. What physical assets did you have in your business pre-COVID-19? PROBE on previous asset deficits?               <ol style="list-style-type: none"> <li>a. What physical assets do you have now (seeking change over COVID-19)?</li> <li>b. How has any change in physical assets had an impact on your business?</li> </ol> </li> <li>8. For informal businesses: Why have you remained an informal business rather than moving to formal? Probe on why it is better to be informal, or what the barrier/disincentives are to formalizing?</li> <li>9. For formal businesses: Why did you decide to become a formal business? What are the advantages? Disadvantages?</li> </ol>
<b>COVID-19 pandemic Part 1 (20 - 25 mins)</b>	<ol style="list-style-type: none"> <li>9. Tell me about the first instance where you realized that COVID-19 was going to have an effect on your business? PROBE: How did they identify the potential effect?</li> <li>10. What did you do to address this challenge? PROBE: Did you use your network to get any advice or support? Why or why not? Did you try to access government benefits? Why or why not? Did you try to get support from a financial institution? Why or why not? Did you try to pivot or adapt your business, and in what way? Why or why not?</li> </ol>

<p><b>COVID-19 pandemic Part 1 (20 - 25 mins)</b></p>	<p>11. You've told me about the first big challenge, now can you tell me about one or two other big challenges you have faced since COVID-19 began? FOR EACH CHALLENGE, ASK: "What did you do to address this challenge" and PROBE as per Q.10</p> <p>12. IF NOT COVERED ABOVE: Could you please tell me a bit more about the process of your decision-making to address COVID-19 challenges to your business? For example:</p> <p style="padding-left: 20px;">a. Was there anyone you needed to consult before making a decision about your business to respond to the changes caused by COVID-19? PROBE: Was there any information that you sought? Where and from whom? Was this information helpful?</p> <p style="padding-left: 20px;">b. How did they influence your decision-making? PROBE: on whether the influence was positive, negative, both, neutral.</p>
<p><b>COVID-19 pandemic Part 2 (20 - 25 mins)</b></p>	<p>13. You talk about impacts of the COVID-19 pandemic on your business, such as..... Can you tell me about your business now - what are your operations like? PROBE: size, scope, customers, markets</p> <p>14. Now, I want to focus more on how you have tried to adapt or pivot your business. What specific adaptations or pivots did you try?</p> <p>15. What challenges and opportunities did you experience when you tried to adapt your business?</p> <p>16. Were there measures you haven't taken that you think you could to reduce the negative impact on your business or seize the opportunity to expand your business? What are these? Why have they not been tried?</p> <p>17. How do you feel about decisions made by authorities at the local and national levels during COVID-19? PROBE: What are things that you disagree about in the decision-making process? Ask for specific examples.</p> <p>18. How have government decisions influenced your businesses (positively and negatively)? Ask for specific examples.</p> <p><b>PROBE:</b> How do you find out about what decisions have been made?</p> <p>19. Would you share some details about any impact (both negative and positive effects) on your business caused by other stakeholders? PROBE:</p> <p style="padding-left: 20px;">a. How did other businesses (supplier, buyer, etc.) influence your business?</p> <p style="padding-left: 20px;">b. Did you receive any support from other stakeholders? How did it help your business?</p>
<p><b>Comments/ Suggestions (5 mins)</b></p>	<p>20. Thinking about all the things we have talked about today, what will you need to adapt your business to the changes and mitigate the effects of the COVID-19 crisis?</p> <p>21. Do you have any closing comments?</p>



