

THE EFFECTS OF THE PANDEMIC CRISIS ON SELF-EMPLOYED

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The purpose of this research is to present the changes and trends that have taken place in the labor market following the pandemic crisis. The pandemic has disrupted economies around the world, and the economic consequences are enormous. The purpose of this paper is to identify the changes and transformations that have taken place in the Israeli self-employment market and to examine the effects of the pandemic crisis on these changes. Changes in the economic outlook were manifested in a variety of aspects, such as a significant reduction in the flow of government investment and credit to the economy, developing and expanding employment opportunities, and providing greater space for the involvement of private parties in large parts of the economy, which was reflected, among other things, in increasing the number of public sector employees. As a result of this crisis, more and more workers can be seen switching to self-employment or "contract work", on the one hand, these forms of work are characterized by a weakening of the mutual commitment between the worker and his workplace and, in some cases, they violate workers' social rights, but allow for high professional flexibility. At present, the trend is referred very much to the change in the nature of traditional work. This paper leads to conclusions about the development of self-employment while formulating a unique picture of the effects of the pandemic crisis on the Israeli labor market.

Keywords: Pandemic crises, Coronavirus, Self-employment, Labor supply

JEL Classification: D1, J1, J16, J2, J23

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1. Introduction

The job market has two types of contract work commitments: salaried employees and service providers - they are self-employed, who provide the services after opening a licensed dealership or establishing a company through which they provide the services. Subject to the limitations of the law, an employee is entitled to the following: wages, overtime pay, travel allowance, vacation pay, sick pay, pensions, recovery allowance, severance pay, advance notice, right to a hearing, and more. It is also entitled to special protections that apply to its employment by virtue of the Women's Labour Act, the Equal Employment Opportunity Act, and more. If a right is violated, it can apply to the Labour Court - its unique authority to discuss the disputes arising from the work provided the parties have an employee-employer relationship. In the last decade, there has been a remarkable increase in the employment rate of Israeli residents. This increase, alongside the slow recovery in the OECD countries since the 2008 crisis, created a positive gap between the State of Israel and employment rates in the developed countries.

Self-employed workers - business owners or entrepreneurs - are the force that contributes to the progress of individuals, companies, and countries, and are therefore an important factor for economic policymakers (Laband & Lentz, 1983). However, in Israel, the data shows that in 2017, only about 12.42% were self-employed, compared to the self-employed in other countries, which ranged from 6.5% in Norway to 32.3% in Brazil. (See: OECD Report, 2017).

Over the years, research in Israel and the world has not explored the self-employed sector as part of the workforce in the economy in-depth and has not extensively and systematically discussed the self-related characteristics e.g., the common areas of self-employment, their income level, and gender, ethnics, national and behavioral aspects.

It is also worth noting that in many countries of the world there is a declining trend in independent employment rates. In Israel, looking at the last three population censuses conducted there raises the following picture; the proportion of self-employed in the workforce did not vary significantly between the three commanders. In 1983, the self-employment rate was 12.9%, in 1995 the self-employment rate was 13.0%, and in 2008, the rate was 13.4%. However, during these years the number of independent women increased from 20,000 in 1983 to about 93,000 in 2008. In addition, the proportion of self-employed women doubled from 15.7% to 29.4%, and their weight among all women participating in the workforce increased from 5.5% to 8.5%.

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These aspects might characterize self-employed versus paid employees or salaried-working in the economy. The lack of proper attention can be attributed to the relatively low numerical value of the self-employed in the various systems of the economy in most states' economies (Hamilton, 2000). This process included an increase in the participation rate in the workforce, along with a decrease in rates of unemployment (people who want to work but are not employed) It is not self-evident that these two trends occurred at the same time, since the entry into the workforce of new groups could have been characterized by considerable unemployment rates among these groups, they naturally disconnect more easily from the world of employment. If in the past it was clear that work meant staying in the office or factory every day, in the same workplace for many years, today's global discourse is very much about changing the nature of traditional work.

Working in more than one place at a time, frequently switching between different jobs and creative and different ways of earning a living - these characterize the discourse in the New World, given the technological changes and the increasing use of online platforms (Bar Rabbi, Scherberman & Yarin, 2017). These forms of employment, on the one hand, are characterized by the loosening of the mutual commitment between the employee and his or her workplace, and in some cases, they have a violation of the workers' social rights, but on the other, they allow more flexibility for the employees, which may help to balance the work-life and the employee's personal skills. A significant reduction in the percentage of employed persons in traditional employment is expected to have widespread implications for employment and social policy, as at present a significant portion of the legislation, social rights, and benefits (such as days off and sick leave) are based on the assumption that the vast majority of employed persons are employed.

In this study, we aim to investigate the changes that occurred in Self-Employed employment trends due to pandemic crises. The rest of the paper is organized as follows: Section 2 presented the literature review; Section 3 presented the effect of COVID-19 on Self-Employed Workers in Israel; the conclusions and future research are given in Section 4.

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2. Literature review

In the evolution of the trends in Europe versus in Israel, too, we see a difference between the employment trends concerning the self-employed, and the dependent self-employed, or "contract workers". The distinction between employee and contractor is a multi-pronged issue that has caused many to engage in various contexts, such as labour law, tort, taxes, and more. By definition, dependent or self-employed workers are, in fact, under the status or occupational category that exists in the range between a salaried and self-employed worker and is identified by the circumstances of the case. By this definition, a contract worker is defined as one who takes part in the job of the job recipient but does not form an integral part of it, unlike a regular worker. He does not employ employees, even if he has his own business, and is free to determine the scope of his work, the amount of time he will spend on it, the place of work, and the like (Dan, 2006).

At the same time, another approach can be seen, which claims that contract workers, despite being "legally detached" from the organization, fall under the category of "employees." In recent years, has become widely accepted, convenient, and widespread, mainly from tax considerations and the desire to reduce costs - the various liabilities and social rights that must be paid to an employee (Dan, 2006). Regarding the trends of self-employment, there are studies showing that the failure of Israel's space industrialization policy to adapt to foreign economic and political transformations and the continuous reduction of public resources for industrial diversification, have encouraged attitudes towards alternative development strategies and local entrepreneurship (Razin E.,1989).

Another trend that characterizes the self-employed in general and in Israel, in particular, is the ethnic, demographic, and socio-economic composition of the population. According to Swirsky & Ophir (2014), the weight of the self-employed increases as one climbs the age scale. The lowest rate was recorded in all three censuses among those aged 25 to 29, 6.3% -7.6%. The rate then increased to about 14-16 percent in the 40-44 age groups; this rate remained stable until age 55. Then the growth resumes, until at age 65-69, the self-employed makeup about a quarter and more of the labour force participants. These trends probably reflect the fact that at the age of 55 and above, and especially, after the age of 65, a large proportion of employees retire or are retired, which increases the weight of the self-employed.

In 2008, the self-employed accounted for 13.4% of the workforce in Israel (employees and self-employed aged 25-69). The differences in trends can be seen not only by age but also by gender. Swirsky & Ophir's (2014) study shows that in Israel, most of the self-employed are men, but the proportion of women is on the rise. This phenomenon is also recognized by many countries in the West. When examining the weight of the self-employed among men in the workforce, it can be seen that across examinations of different years (1983, 1995, and

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2008), their trend remained stable and ranged from 17 to 18 percent. In contrast, the data showed specific occupations, for example, the proportion of men working as self-employed in the fields of economics, psychology, and accounting increased by 5.8% from 1983 to 2008, while the proportion of women increased by 27.3%. Among journalists and art and sports workers, the corresponding rates were 3.7% versus 7.8% respectively; among doctors, veterinarians - 2.7% and 5.4%.

Accordingly, it can be argued that the labour market is changing its face. If only three decades ago, the greatest aspiration of people who graduated from a university was to become a big company, to advance in jobs and payroll, and to retire at their designated age, then since the early 1990s a gradual but significant change has occurred. He was not quick and did not include sharp turns, but he was stubborn. The proportion of freelancers in Israel totalled about 10.9% in 2016 - no significant change from 2015. In comparison, the US freelance rate in 2016 was about 35% and by 2020 it is expected to exceed 40%. Although the transition to freelancing in the coming years is expected to occur mainly among those aged 20-35, in 2016 the average age of self-employed in Israel was still 47.3, compared with an average age of 39.5 among employees.

When looking at the average income of employees versus self-employed, a more significant gap can be seen in favour of the self-employed. The CBS data shows that in 2016, the average monthly gross income of the self-employed was NIS 11,480, while the average monthly income of an employee was NIS 9,724 (Bar Rabbi, Scherberman & Yarin, 2017). But there are also some simple disadvantages to this method. First, (independent) freelancers have no social security benefits provided by the employer: There is no one who secures them for Social Security and a pension fund or an education fund; they are the ones who have to take care of it and set aside the full amount of their income that is sometimes not high. Also, in contrast to other Western countries, freelancers do not have paid sick days, and there are no paid unemployment benefits in the months when they have no projects or income (Nathanson, Ghazela & Physism, 2015).

Another disadvantage is the lack of long-term economic security. Freelancers can never know when he will have a slump with a minority of projects. But on the bottom line, despite all the disadvantages and challenges, the world seems to be increasing in percentage towards the freelance economy. Whether they are over 40 who find it difficult to get into organizations and prefer to sell their skills independently or the younger generation who are down in the organizational hierarchy and want to have control over their decisions.

In summary, it can be seen that the trend of developing self-employed people in Israel must be considered two main points - the first, in the case of the development of trends in Europe, discusses the difference between dependent or contracting self-employed, and self-employed. Second, the differences in trends with regard to the population section must be

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considered. As we will see throughout this subchapter, the self-employed trend in Israel shows a different development in terms of age, gender, and geographical location.

3. The Coronavirus and Self-Employed Workers in Israel

COVID-19 is a novel coronavirus that transfers from human to human and started spreading in late December 2019 in Wuhan, China. The World Health Organization (WHO) declared COVID-19 a “public health emergency of international concern” (WHO, 2020b). On 11 March 2020, the WHO declared COVID-19 a global pandemic due to its worldwide spread. As of 22nd September 2020, there have been 3,11,32,906 confirmed cases of COVID-19, including 9,62,008 deaths (WHO, 2020a). China was the first country to place lockdown to contain the spread of coronavirus and that lockdown was proven successful in limiting the cases in China.

However, this is not the first time that a pandemic affected the global economy. Recent pandemics like SARS and MERS affected nations (Keogh-Brown & Smith, 2008; Siu & Wong, 2004). The Spanish flu pandemic of 1918 is one of the deadliest pandemics in the recorded human history, it infected over 500 million people worldwide (Taubenberger and Morens, 2006). Karlsson et al. (2014) explore the impact of this Spanish flu pandemic on the economic performance of Sweden. According to them, this pandemic has caused an increase in poverty and unemployment.

The actual economic crisis sharpens the gaps that have characterized the Israeli labour market to this day between employees and the self-employed. If 3.8 million employees enjoyed an immediate security cushion of unemployment benefits and unemployment benefits, about half a million self-employed and small businesses, had to wait more than a month to receive a response to their plight. For employees in the business sector who are exposed to fluctuations in the business turnover, and also between unionized and non-unionized workers.

The Israeli economy has experienced several crises in recent decades, including an economic crisis in the early 2000s and a global economic crisis in 2008. These crises have, for various reasons, a sharp decline in demand in Israel and around the world, and the goal of economic policy has been to increase demand. The current crisis is different - due to the closures a large part of the business is shut down or partially operating, so an attempt to raise demand will not be useful, and the goal is mainly to help the survival of households and businesses during the crisis.

The current corona crisis was created due to an external cause to the economic system, the outbreak of a new plague harmed health, led to the need for quarantines, and the partial

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shutdown of the economy in most of its areas. In contrast, the economic crisis in 2008 was caused by an internal factor in the system in various countries - a credit crunch that began in the financial markets - affected the real economy, led to a decline in demand and thus permeated Israel, mainly due to the sharp decline in world trade. Along with the high costs to the health system, the economic effects of the epidemic are mainly due to the closures imposed on the population and caused the shutdown of some of the supply factors (factories, stores, service providers) and global trade, and the decline in demand and the government was forced to impose restrictions and closures in the country.

As a result of these measures, from mid-March 2020, the education system was shut down and emergency regulations were established that reduce the scope of work in the economy. As a result, hundreds of thousands of workers were taken on unpaid leave and hundreds of thousands of jobs were partially or completely shut down. In dealing with epidemics, there is a turnover ratio between strict measures to stop entering the country and impose closures and economic activity. Imposing early and drastic measures reduce economic activity in the short term but may prevent the epidemic from spreading rapidly and its economic consequences. Israel has taken stricter measures to halt the disease-focused flights in China on January 30, 2020, from mid-March 2020 the education system was shut down and emergency regulations were enacted that reduce the scope of work. It seems that these measures, which significantly affect the economy, have indeed led, among other things, to a relatively slow spread of the coronavirus.

The self-employed in Israel do not have unemployment insurance paid by the National Insurance Institute, in contrast to employees who have insurance for periods of unemployment. Exceptions are mentors, artists' instructors, lecturers, and teachers who may be entitled to unemployment benefits even if they are defined as self-employed. However, when the law stipulates the obligation of the self-employed to deposit in a pension fund, it is stipulated that part of the deposit amount to the pension fund will be considered as savings for unemployment, and in a state of unemployment, the employee will be able to withdraw these funds.

Support for the self-employed in the current crisis is reflected in the advance payments to small and medium-sized government suppliers, in the extension of VAT payments to all businesses, in the postponement and deployment of social security payments, in the postponement of mandatory payments to self-employed and small and medium-sized businesses, in the rejection and discount For small self-employed persons in the face of the expected losses due to the decline in economic activity. In addition, a state-guaranteed loan fund of NIS 8 billion will be budgeted for these businesses.

According to an OECD survey, the economic crisis caused by the spread of the coronavirus affected small and medium-sized businesses. On the supply side: a decrease in the labour

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force and a decrease in the supply of raw materials for production. On the demand side: a sharp drop in demand causes a decrease in revenue and a lack of liquidity that impairs their ability to function. There are small and medium-sized businesses from sectors that are more affected than others, such as tourism and civil transport, but there is also harm to businesses that depend on them and provide them with services. The damage to small and medium-sized businesses also continues in the financial markets and causes instability and a lack of credit. Small and medium-sized businesses have limited capacity and low flexibility in dealing with crisis costs.

The different countries have responded to the crisis in different ways. There are countries that have focused on policies that are designed to help all companies and there are countries that treat small and medium-sized businesses in particular. Here is a variety of steps taken to help businesses in different countries: employment status: measures to assist businesses in reducing the number of employees, working hours, long-term work, temporary dismissals of employees, participation in the payment of sick pay. States provide wage support to laid-off workers or businesses temporarily in order to reduce their expenses and allow them to survive. Financing tools: measures to alleviate the liquidity limit - deferral of taxes and social security payments, deferral of debt payments, rent and services, tax relief and the advance of state payments to companies; providing state guarantees for loans - shortening the required waiting time, easing eligibility and increasing accessibility.

In some countries, loans are provided directly through public institutions; in some countries grants and subsidies are given, mainly for the purpose of providing liquidity for temporary mediation that reduces the harm resulting from the decrease in revenue. Assisting businesses in adopting innovative working methods, training, working remotely, and targeting new markets and advanced marketing and sales channels in a way that will allow them to continue to function in the new conditions as much as possible. These measures will also help in the future when emerging from the crisis. In some countries, tools have been created to monitor the impact of the crisis on small and medium-sized businesses and to tailor measures to the specific needs.

The following are the main steps published by the OECD (July, 2020) regarding the ways in which developed countries develop citizens, businesses, and the self-employed: assistance to sick or isolated workers: expanding the possibility of receiving paid sick leave according to the existing arrangements, recognizing infection while working as a work accident, receiving a special allowance from the National Insurance Institute. Assistance to employees who are unable to come to work due to the various restrictions: expanding the possibility of working from home, benefits for parents of small children who are unable to come to work, arrangements for paid leave with the participation of the state and the employer; assistance to workers who have lost their jobs or who have been taken on unpaid leave: expanding and facilitating entitlement to unemployment benefits, increasing the amounts paid to the unemployed or low-income earners, subsidizing state wages to a certain percentage of wages;

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assistance to the self-employed and small businesses: expanding the possibility of receiving unemployment benefits in some countries, entitlement to other social benefits, one-time grants, deferral, and exemption from various payments such as VAT and local taxes; financial assistance to enterprises and companies: State subsidies for workers' wages, participation in financing sick leave for workers, facilitation of participation in programs designated for distressed companies, deferral of various payments, government funds for providing guarantees, and direct assistance.

A comprehensive survey was conducted in the midst of the corona crisis, when large sections of workers and businesses in the economy were forced, under the guidance of the Ministry of Health, to close or reduce activity. The survey was conducted during the week before Passover, between March 29, 2020, and April 2, among a representative sample of the working population in Israel (Flug, Aviram-Nitzan, and Kedar, 2020). About 60% of the self-employed had to close the business or stop working, most (53%) closed temporarily and only 7% had to close the business or stop working permanently. About 40% of the self-employed continue to work, most of them (31%) continue to work partially and only 9% continue to work as usual and are not affected by the crisis. Of the self-employed who continue to work, about half (48%) work from home, but even before the crisis worked at least partially from home. 19% work from home, 17% combine work from home and business. Only 16% reported working from home because of the crisis.

The high proportion of self-employed and freelancers working from home is due to the fact that most (80%) do not employ workers: about 60% of them stated that they work from home but even before the crisis worked at least partially from home, only 14% work from home and business. Only 12% of them work from the business. The survey shows that the impact on the income of the self-employed is sharper compared to employees: due to the crisis, 48% of employees and 90% of the self-employed expect a decrease (up to no income) in wages/income in March-April (2020); 35% of employees expect a decrease in their wages, in March-April (2020) in light of the crisis, compared with about 47% of the self-employed who expect a decrease in their income during this period.

The proportion of employees who have difficulty working from home is lower than the rate of the self-employed: 15% of employees compared to 29% of the self-employed succeed to a lesser or very little extent. Employers, after all, the self-employed who work from home face the sharp decline in economic activity, and therefore a relatively high percentage of them report little to very little success.

An interesting point that arises is that employees have more difficulty than the self-employed in assessing the effectiveness of their work from home: 16% of employees answered "do not know" compared to only 2% of the self-employed. This reflects the need for employers and employees to formulate an array of measuring outputs and methods of working from home.

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About a quarter (25%) of all respondents stated that they do not have liquid money to live on without opening savings, whereas 66% have liquid money to live on for a certain period.

Among the self-employed, the situation is slightly better, with only 20% stating that they do not have liquid money and 68% stating that they have it. About 9% of respondents answered that they do not know how to answer it. It should be noted those in absolute terms, 26% of employees mean close to a million people who do not have liquid money to survive this period, while 20% of the self-employed mean about 100,000 people. Thus, even if the crisis hit the self-employed more severely, it should be remembered that among the employee population there are many households that remain vulnerable in the current crisis.

Of those who responded that they had liquid money to subsist on, 17% of all employees and 23% of the self-employed indicated that they had liquid money to subsist for less than a month. This means that about 640,000 employees and another 115,000 self-employed and freelancers (2020), there is not enough liquid money to survive on it for an entire month, without opening savings: 29% of employees and 36% of the self-employed have liquid money to live on for one to two months; 54% of employees and 41% of the self-employed have liquid money to live on for more than two months.

The proportion of self-employed with a fixed liability is higher than the proportion of employees (2020), 81% of employees and 91% of the self-employed indicated that they have a fixed commitment to repay each month, in addition to living expenses and current payments. Only about 18% of employees responded that they have no obligations to repay each month, and among the self-employed, only half of this rate (9%) responded that they have no obligations. About 82% of the respondents did not plan to apply for a loan as of the end of March beginning of April 2020, 10% indicated that they intend to apply for a loan, and only about 8% have already applied for a loan.

Of the respondents who did not plan to apply for a loan (82%) as of the end of March-beginning of April, about 27% believe that they may have to apply for a loan after Passover, and 5% had to open a study fund / provident fund / other savings following the crisis. A percentage indicating that they have started a higher savings plan among freelancers (11%) and the self-employed without workers (7%), compared to self-employed people who employ workers (3%) and employees (5%) - probably due to the nature of the business, The business is often less clear compared to a self-employed person who employs employees or an employee.

As of the end of March beginning of April 2020, about 27% of the self-employed who employ workers, 20% of the self-employed without workers, 17% of freelancers, and only 8% of employees - stated that they applied for a loan. In addition, after the holiday, 57% of the self-employed, who employ workers, 26% of the self-employed without workers, 22% of

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freelancers, and only 27% of employees. Only 13.5% of the self-employed who employ workers do not intend to apply for a loan, compared with about half among the other groups (self-employed without workers, freelancers, and employees).

Only 5% of the self-employed and 2% of employees have applied for and already received a loan from some financial body. Another 3% and 2% of employees and the self-employed (respectively) have not yet received an answer; 3% and 4% of employees and the self-employed, respectively, received a refusal (note that this is a minority of observations of those who applied for a loan, a total of 65 respondents to this question, of which 44 are employees and 21 self-employed). About 88% of all respondents believe that they will have a decrease in cultural expenses, tourism, entertainment in Israel and abroad, sports, and the like in the near future.

4. Conclusion

The labor market, which in the past had a classic employment policy, has over the years become a dynamic and diverse market in the world in general and in Israel in particular. The actual pandemic crisis sharpens the gaps that have characterized the Israeli labor market to this day between employees and the self-employed.

The present article examined the pandemic crisis missions on employment in Israel, with an emphasis on the self-employed market and contractor workers. The article shows that in accordance with the research literature in the field, the independent market in Israel has experienced an increase in recent years, as well as in the last year in particular. The study also shows trend differences between women and men in the self-employed market as well as an increase in the percentage of self-employed as age increases.

There are certain obstacles in any research approach, the result can be more or less significantly influenced by their impact. Thus, in the present paper, we consider as limits of the research those resulting from the insufficiency of specific statistical data. As future research directions, we consider useful and necessary the continuation and extension of research, to highlight the importance of understanding the factors that affect the choice to be a self-employed and not salaried employee and to expand the tools of policymakers.

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