

The impact of current crises on Employment - Empirical Study on Food Sector SMEs in North Lebanon

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Abstract:

In Lebanon, despite the existence of a few large enterprises, SME's enterprises are a powerful factor in development and job creation. However, Lebanon is shaken by crises. Lebanon is experiencing the worst economic crisis in its history, made worse by the global Covid-19 pandemic. Hence the purpose of this research paper is to evaluate the impact of economic, financial and health crises on employments at Lebanese restaurants as Lebanese SMEs. This study was carried out by borrowing an explanatory-type quantitative. The chosen sample was 300 small and medium Lebanese restaurants in North Lebanon. Three research hypotheses were developed and tested using the SPSS version 25. Hit by a crisis of economic, social and political dimensions, Lebanon has seen its unemployment rate increase, especially among young people. The Lebanese SME is a company "unprepared" to face the crisis, but it manages to come out in spite of everything. It undertakes internal rearrangements during times of conflict. It is about managing the crisis by intuition. It is a decision-making strategy that constitutes a new alternative to strategic behavior. It allows the manager to be more creative and more visionary, as it allows to increase the quality of decisions (useful support on techniques for the development of emotional intelligence is favorable).

This research paper puts forward recommendations for the SME's of the Lebanese food sector in north Lebanon, on the one hand concerning the immediate responses to the crisis, and on the other hand the means of dealing with the already long-standing deficiencies of the financial environment, and prepare SMEs to face further crises and prepare them for a growth phase based on innovation. It recommends practices that can soften the influence of the current crisis on employment in Lebanese restaurants as a field of study.

Key Word: Crisis, Employment, SME, Restaurants, Food Sector, Covid-19, Lebanon.

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I. Introduction

“Considering the adversities Lebanon has endured for just over three decades, the fact that it simply survived is, at first glance, quite surprising”¹.

In Lebanon, despite the existence of a few large enterprises, SME's enterprises are a powerful factor in development and job creation. They are the backbone of the national economy because of their large number and the diversity of their activities, as they provide 70% of national production². Thus, their management in a developing country (Lebanon) and constantly shaken by crises of all kinds, is a fundamental concern for the majority of Lebanese leaders.

Notwithstanding the very short periods of stability that Lebanon rarely experiences, this country is considered to be fertile ground for several types of crises, continuously lives in a disturbed environment due to the economic, social, and security conditions that have persisted since 1975. Since then, Lebanon, according to the author, has been going through "a very deep crisis that calls into question its very identity. Within an Arab East still, in turmoil, Lebanon is undoubtedly the country which has known, since 1975, the most impressive upheavals, under the effect of a very complex conflict, for following the multiple dimensions (national, regional and international) of the crisis it is going through”³.

In the Middle East, Lebanon is experiencing the worst economic crisis in its history, made worse by the global Covid-19 pandemic. But also, by a delicate political context, exacerbated by the tensions between Lebanese political parties⁴.

In default since February 2020, Lebanon, whose public debt exceeded 150% of GDP before the financial crisis and would now reach 250% of GDP, adopted an economic reform plan at the end of April to negotiate aid from the Fund. international monetary policy (IMF)⁴.

The country hopes to restore a climate of trust with donors. The Lebanese government is now counting on \$ 10 billion in support from the Bretton Woods organization, in addition to the release of the \$ 11 billion promised within the framework of the Cedre conference in 2018. These sums are conditional the

implementation of the still awaited reforms. After seventeen rounds of discussions, there has been no progress and the prospect of breaking the deadlock is growing further and further away⁵.

The Lebanese delegation, which is overwhelmed by divisions, cannot even agree on a diagnosis, that is to say, the quantification of the losses, the extent of the bankruptcy. The banking sector, represented in the negotiations by the governor of the central bank, continues to say that Lebanon is not bankrupt. The government would like to move towards a deal with the International Monetary Fund (IMF), but it is being bypassed on all sides. The IMF calls for a law on capital controls. The government is in favor, the banks refuse it, as does the central bank. So, negotiation is not moving forward⁶.

However, every day the corrosion and decline in the quality of life of the Lebanese revives with acuity the question of the urgent decisions to be adopted to stem the risk of large-scale social unrest.

Indeed, in this massive import economy chained to the dollar, the dizzying fall of the pound leads to hyperinflation of prices - the prices of food products and drinks were already registering an increase of 49.6% last May -; high risk of bankruptcy for businesses - 50% according to estimates made in June by the Beirut Trade Association; the dramatic decline in the purchasing power of the Lebanese and the plunge into the poverty of a majority of them as a result of the layoffs⁷.

According to the latest statistical study carried out by Infopro-research on a representative sample of 500 companies in Lebanon and published in mid-June 2020, the total number of unemployed would have reached 550,000, or 30% of the working population, estimated at 1.8 million people⁸.

The research question, based on the investigation in which it is a question of knowing whether the management of an SME in a context of the crisis has specific characteristics, will relate, on the one hand, to the way of apprehending a context of crisis within an SME and on the other hand on how the manager of this company organizes and conducts managerial activities in such a situation. Thus, the overriding question that guides our research and which this research aims to seek to elaborate can be represented in the subsequent questions:

- What type of crises has a direct impact on the employment in the food sector in Tripoli North-Lebanon?
- What are the consequences of the current crises on employment and employees?
- Which crisis has the highest influence on employment?
- What are the managerial practices implemented by the leaders of small and medium-sized Lebanese companies facing a difficult context?

This research paper puts forward recommendations for the SME's of the Lebanese food sector in north Lebanon, on the one hand concerning the immediate responses to the crisis, and on the other hand the means of dealing with the already long-standing deficiencies of the financial environment, and prepare SMEs to face further crises and prepare them for a growth phase based on innovation. It recommends practices that can soften the influence of the current crisis on employment in Lebanese restaurants as a field of study⁹.

An economic downturn brings its share of deplorable repercussion: losses in the value of pension capitals, a decrease in the value of real estate assets, a fall in corporate profitability, the return of cyclical government debts and discrepancies.

Nevertheless, the most observable and noticeable influence of a recession is undoubtedly the resulting career erosion and an increase in unemployment rate. This research focuses on diverse facets of the current crises facing Lebanese SMEs namely the financial disaster and economic downturn that have afflicted them. Although, after presenting the main causes elements and an investigation of the potential impacts, we address the most significant element, explicitly the loss of trust in the financial system. As trust is a very important social capital, the loss of trust in the financial system, especially in the relationship among banks internally, precipitated first the financial crisis and then the economic recession. We come then to the central element of this research notebook, namely the creation and loss of jobs within the economy, in times of expansion and in times of recession, and the process of creative destruction that leads to them. The discussed references demonstrated that the utilization of statistics on job creation and loss that the economy sustained the creation of an remarkable amount of occupations during the crisis, even though it had caused the vanishing of higher number of jobs¹⁰.

Given the specificity of the Lebanese crisis as well as the specificity of the Lebanese SME, the objective of this research is to understand the impact of the current crises on employment in the food sector and highlight how the leaders of the food sector manage to mobilize the resources and skills available to the company to develop effective and sustainable managerial strategies in the context in which they work.

The social relevance of this research takes place in a context where the crisis environment affects a considerable number of SMEs threatened with closing down. Indeed, she specifically studies a problematic

subject for the leaders of small and medium-sized enterprises operating in Lebanon: how to manage, in a context of crisis, to appropriate, mobilize and develop the resources available to the company to ensure better its survival? It is in this perspective that a better knowledge of managerial practices and measures taken by organizations in times of crisis, "can constitute the main stimulus of the development of the country"¹¹ specifically Lebanon, the vast majority of businesses that constitute the bulk of its economic fabric, are medium and small in size. Our practical recommendations at the end of this work confirm the interest of our research for the actors concerned.

Scientific relevance the interest of our problem is not simply social but also responds to the current concerns of the scientific community vis-à-vis management in the context of the crisis on the one hand, as well as vis-à-vis SMEs. as a search field, on the other. Studies of SMEs are of little interest to researchers. Indeed, the absence of publications providing managers, officials and local authorities with information that is both well-targeted and sufficiently in-depth on crisis environments and their management in the context of SMEs is notorious (St-Pierre and Fourcade (2009)¹² point out in this sense that SMEs, by their unique behaviors, constitute an essential and favorable ground for scientific research.

The insufficiency of studies that have explicitly focused on the managerial determinants of small and medium-sized enterprises in a crisis context in all countries of the world, including developed countries. Investigations are therefore necessary to expand our understanding of crises in the context of small and medium-sized enterprises especially since the field of SMEs in times of crisis is not, as (Safieddine, 2015)¹¹ point out, easily accessible ground for the researcher, which only reinforces his interest.

Also, in Lebanon, the growing interest in small and medium-sized enterprises contrasts with the non-existence (to our knowledge) of scientific studies that have focused on the subject of management in a context of crisis within the Lebanese food sector. It would therefore be very difficult to know which management tools are recommended by the Lebanese food sector, and to what degree they adapt to the turbulent context in which these companies operate. A challenge, which only increases our determination to carry out this research.

II. Literature Review

Small and Medium Enterprises represent an important segment of the economy in large countries and are a significant source of jobs, modernization, invention, the prosperity of countries and development. While a large number of them can make productive use of the funding made available to them, in reality, access to this funding is often denied to them, which hinders creation, survival, and business growth¹³. Although SMEs constitute a heterogeneous group in terms of size, sector of activity, duration of existence, location, and performance, they all have, in particular the most innovative among them, and those which record the highest growth, an urgent need for innovative financing solutions, in a globalized, knowledge-based economy¹⁴.

Difficulties in accessing finance remain the foremost problem facing to the establishment, prosperity, endurance, and evolution of Small and Medium Enterprises, especially the most innovative of them. The financial and economic crisis, the most serious in decades, which companies are now facing, only exacerbates the difficulties in this area. Finance is a core part of the work of the OECD Working Group on the studied types of organizations namely the small and medium enterprises¹⁵.

Health and economic crises created by epidemics and monetary disasters have inconsistent influences on different sections of population which can cause inequalities to deteriorate. Based on experience, the information we currently have on the COVID-19 crisis, and reflections on previous seizures, we can identify several groups¹⁶:

Individuals with hidden health problems and the old people are the most vulnerable section to get severe health problems.

The financial crises have exposed the young generation, especially those unemployed and underemployed. This generation is the most vulnerable to declining demand for labor. Older workers can also suffer from economic fragility. After the MERS epidemic, it was found that older workers were more likely than very working-age individuals to be influenced by higher rates of unemployment and underemployment, as well as a reduction in hours worked.

Unprotected employees, counting the entrepreneurial and the self-employed, precarious employees and those in the routine and domestic job economy, are at danger of being disproportionately affected by the virus since they do not have access to sick leave and vacation arrangements paid, and are less protected by conventional mechanisms of social protection and additional arrangements of income stabilization.

Refugee forming foreign workforces are mainly exposed to the consequences of the COVID-19 crisis, which hamper both their capabilities to reach their places of work in countries of destination.

The Lebanese disaster is the result of decades of mismanagement, corruption, led by an oligarchic elite. Lebanon is experiencing the worst economic crisis in its history. "By retracing the history of banking transactions of the 24,000 accounts, which, according to statistics from the control committee of the central

bank, have achieved - the date of the start of the policy of borrowing from banks - enormous excess profits thanks to abnormally high-interest rates, we could put in place some kind of deposit tax¹⁷.

According to (Quarrey, Turkson, Abor, & Iddrisu, 2017)¹⁸, at least a quarter of the \$ 82 billion paid in the form of public debt service comes from "extra interest rates" applied on this debt, which have benefited 1% of holders of bank accounts.

Since 1993, to attract investors, the subscription to public loans has been remunerated at high-interest rates. Moreover, with the monetary stabilization policy of the Lebanese pound which guaranteed a fixed exchange rate, while adopting a high differential between the interest rates of the Lebanese pound and the dollar, those who got into debt in dollars at an interest rate of 5% could then place these sums at a significantly higher interest rate (sometimes reaching 18%) to make a profit. A logic that turned out to be that of organized looting, which is why these losses should be borne by those who profited the most¹⁹.

The estimate of the consultancy firm McKinsey shows around 94 billion dollars of capital drained by Lebanon between 2005 and 2015, of which 70% would have been used for the acquisition of real estate and consumer products, mainly imported into a country not very productive.

Even today, even as the economic machine has broken down, the lessons still do not seem to be learned. The Lebanese government's current reform program, commissioned from global financial advisory and asset management group Lazard, ignores the underlying logic of the system²⁰.

In times of instability, SMEs are forced to rethink and reconsider their behaviors and practices. It must mobilize appropriate strategies and make important and rapid decisions while relying on the little information and the limited resources at its disposal, to maintain or develop and improve its resilience²¹.

Governments recognize that even under so-called "normal" economic conditions, the survival and growth of SMEs require specific policies and programs, as evidenced by the wide variety of SME-focused measures in place in OECD countries. However, in the immediate term, SMEs are particularly affected by the global crisis. The causes of the increased vulnerability of these companies in the current period are numerous. Not only do they continue to face the challenge of financing, even in normal times, but new difficulties are emerging, especially on the supply side. It is significant to underline that Small and Medium Enterprises are more vulnerable in crisis for some causes. First of all, SMEs do not have the ability to decrease their size since these enterprises are small in term of business capability and size. Secondly, these enterprises do not have any diversification in their economic activities; thirdly, their financial structure is less robust (lower capitalization); from a credit risk point of view, their rating is lower (when they are rated); they are profoundly reliant on banking credits, leading to scarcer financing choices and opportunities. SMEs that are part of international value chains are susceptible to high vulnerability as they are often affected by the challenges faced by large companies²².

Impact of the global crisis on the financing of SMEs

Even though there is no universally accepted description and classification describing small and medium-sized enterprises (SMEs), there is some indication that these enterprises are influenced by the economic and financial crisis. SMEs in most countries are undeniably facing a decline in demand for goods and services, if not a collapse in the fourth quarter of 2008. Numerous experts anticipated this deterioration to continue. SMEs are therefore confronted with two stressors: a) the lengthening of payment terms for due debts which, at the same time as the increase in stocks, exacerbate the widespread deficiency of working capital and the decline in liquidity, and (b) the growth in defaults, liquidations and declared bankruptcies²³.

Longer payment terms for outstanding debts quickly lead to erosion of working capital, especially during periods of falling sales, and frequently lead to liquidity and even solvency problems in many countries. In Belgium, for example, 43% of the SMEs surveyed have recently recorded an increase in the terms of payment of their receivables, and in the Netherlands, 50% of SMEs have to deal with a considerable lengthening of the payment terms of their clientele. In New Zealand, the proportion of businesses whose invoices were settled over 60 days increased dramatically from 4.8% to 29.5% between February 2007 and 2008²³. In Denmark, Italy, Ireland, Norway, and Spain, the increase in corporate insolvencies exceeded 25%. In Finland, while short-term solvency problems among SMEs normally affect 6-8% of these companies, in January 2009 more than 17% of companies with less than 50 employees reported having solvency problems. In Sweden, according to ALMI (the state-owned enterprise that provides support to SMEs) bankruptcies increased by more than 50% in the first two months of 2009 compared to the same period in 2008²⁴.

Rising insolvency rates appear to confirm the growing inability of SMEs to obtain short-term financing. Across all countries that use the BLS methodology, the tightening of credit conditions imposed on SMEs by banking institutions is noticeable for all bank customers. Data from the European Central Bank (ECB) confirms this tightening that the Bank attributes to banks' ability (or inability) to access capital, liquidity issues,

recession forecasts, and rising risks relating to collateral. Interest rate spreads have reached record levels, partially offsetting the effects of easing monetary policy²⁵.

The main factors behind the increased prudence of banks in granting loans to SMEs are²⁵:

- The poor economic outlook for SMEs (discussed above),
- The stagnation of interbank lending and the increase in the cost of capital; and
- The willingness of banks to redress their balance sheets.

Banking institutions in all countries surveyed are under pressure and are struggling to maintain or strengthen their financial base. They, therefore, favor transactions with all the necessary guarantees. By choosing to support only the most robust of their clients, banks and other financial intermediaries are therefore contributing to a process of polarization. Korea reported that lending to SMEs with a good reputation was on the rise, while for SMEs with poor credit history the situation worsened. For numerous banks, this can be a survival tactic, and their survival is vital. In other countries, it is only a return to "normal" loaning practices after many years of excessive flexibility and prowess in loaning²⁶.

Credit stagnation applies even to banks in countries where governments have intentionally bailed out banks to enable them to provide new financing to SMEs, and / or where credit guarantee schemes have been put in place. As we will see later in this synthesis, some countries have not only increased the working capital of their banks but also increased the resources and secured accessibility for financial sources to these SMEs. However, the effects of measures taken by the governments of certain countries to revive bank lending (in particular by granting financial assistance to banks) have not yet had the expected results. Authorities are supervising the situation or have appointed "credit mediators" to facilitate the provision of finance to Small and Medium Enterprises, or endorsed requisite codes of conduct for the granting of loans to SMEs²⁶.

Faced with a deterioration in access to credit, SMEs are examining other possible financial bases such as reserve mobilization, self-financing, and factorization. Access to venture capital and private equity also seems to be suffering from the situation, but there are no official statistical data covering the fourth quarter of 2008. The financial crisis has had a triple impact on capital markets, risk and private equity. First, the possibilities for withdrawing investments are limited; second, capital raising activities appear to be slowing; and third, the volume of invested capital is stagnating; a sharp deterioration, especially investment in new projects. The mobilization of organizational capital also slackened all over the world between 2007 and 2008²⁷.

The contemporary economic condition and the descendant pressure on prices on a global scale are expected to weigh on the outlook for capital raising in the markets in the long term. Institutional investors are simply going to be less inclined to release new money. The figures for Canada confirm this global trend: capital mobilization fell by around 25% in 2007 and by 2% in 2008. Similar declines were recorded in Australia and the United Kingdom. public investment funds (direct and indirect) will be affected as much as private funds. In markets where there are public or semi-public investment funds, which provide capital for funds of funds, it should be more difficult for these public funds to make joint investments with private funds, as private funds are increasingly reducing their investments. We should therefore not expect public funds to have the same improving impacts as before the crisis unless they have more capital²⁸.

The impact of the recession on labor market conditions

what is the extent of the damage? At 5.6%, the average harmonized OECD unemployment rate reached its low point in December 2007, rising to 8.3% by June 2009. At that date, the economic slowdown had caused unemployment in the OECD area, since the end of 2007, of almost 15 million workers. While the slowdown hit some member countries earlier and more severely, early 2009 saw worsening market conditions and significant spikes in unemployment in a large majority of OECD countries. In June 2009, Spain recorded the largest growth in job loss since the end of 2007 (9.3 percentage points, representing 2.2 million people), followed by Ireland and the United States (7.5 and 4.6 percentage points respectively, corresponding to 200,000 and 7.2 million people)²⁹.

The studied countries had been the subject of a strong housing bubble and unjustifiable growth in housing building in the years directly after the crisis, but the crisis quickly diffused to other sectors of the economy. Although the future outlook is very uncertain, a further deterioration of the labor market situation is likely to be expected in the coming months. The OECD projections unconfined on June 24, 2009 point to a further decline in activity throughout 2009 in the OECD area, and a rather timid onset of recovery from the first half of 2010³⁰.

According to these projections, the zone's growth should remain below its potential rate throughout 2010 and be accompanied by more marked economic weakness. These projections, however, are based on assumptions (for example the gradual dissipation of financial market tensions and only a moderate recovery in growth in non-OECD countries) which may prove to be very optimistic or pessimistic³¹.

It is still a bit early to compare the impacts of the current downturn and past recessions on the labor market; it is not clear how the crisis will develop in the coming months. Nonetheless, a provisional assessment

provides useful information. Studies show an index of the relative increase in the unemployment rate between the start of the economic downturn in the third quarter of 2007 and the end of the most recent OECD projections, which can be compared with the relative increase in unemployment during the years (four previous recessions). This exercise indicates that the current downturn is overall the most serious, at least by this yardstick, of recent decades. For example, the OECD average unemployment rate is expected to grow by almost 80% between the last low point and the twelfth quarter of the crisis, a period during which the four previous recessions had seen it increase by 20 to 50%³¹.

Impact on unemployment and underemployment in the world

Early ILO estimates indicate an important upsurge in unemployment and underemployment as an aftermath of the COVID 19. Following diverse circumstances relating to the influence of COVID-19 on global GDP growth, preliminary ILO approximations show an increase in worldwide unemployment varying by 5.3 million ("optimistic scenario"). To 24.7 million ("pessimistic scenario") from a reference level of 188 million in 2019. The medium projection advocates a growth of 13 million (7.4 million in high-income countries) (Kottika et al., 2020).

While these evaluations endured to be highly ambiguous, all statistics showed a considerable increase in universal unemployment. By comparison, the international financial crisis of 2008-09 augmented the rate of unemployment by 22 million³².

Underemployment is anticipated to upsurge on a large scale. As previously discussed, the crisis shock on the labor demand can be translated into a high descending alteration in remunerations and working hours. While self-employment is generally not susceptible to economic downturns, it is a "default" solution to surviving or preserving income - often in the informal economy. In the same vein, and following the above listed arguments, informal employment has the tendency to grow throughout crises. However, confinement posing a limitation in employees individuals and goods travels might hamper this category of coping apparatus³³.

Declining economic activity and constraints on the movement of people are affecting manufacturing and services. The current statistics demonstrated that the total value added of industrial enterprises fell 13.5 percent in China for the first two months³⁴.

Regional and global supply chains were interrupted. The services, tourism, travel, and retail sectors are particularly fragile. An initial assessment by the World Travel and Tourism Council (WTTC) predicts a drop in global entrances of up to 25 percent in 2020 that could hinder the prosperity of millions of jobs and jeopardize their existence.

Implications for Earned Income and In-Work Poverty

Organizations offering labor are scarce, therefore, the employment rate is deteriorating due to quarantine procedures and a decline in economic accomplishment. To date, an initial guesstimate (as of March 10) advocates that sick employees and those affected by the COVID-19 have lost nearly 30,000 months of work, with subsequent loss of income (for unprotected workers).

The impact on employment results in large losses of income for workers. Overall labor income losses are expected to be between \$ 860 billion and \$ 3,440 billion. The erosion in remuneration and salaries have a negative influence on consumer's consumption. The most affected sectors by the decrease in salaries are those offering services and products, which is unfavorable to the sustainability of industries and the resilience of global economy³⁵.

In-work poverty will witness significant growth. The strain on income from the declining economic activity will have distressing effects on employees who are near or below the poverty line³⁶.

The growth effects of the virus used for the unemployment estimates above suggest that there may be 8.8 million more working poor in the world than originally predicted (i.e. an overall decline of 5.2 million working poor in 2020 against an estimated decline of 14 million before COVID-19). Under the medium and pessimistic projections, there would be between 20.1 and 35.0 million more working poor than in the estimate made for 2020 before COVID-19³⁷.

III. Research Methodology

The present study is to be considered as explanatory, descriptive and follows the positivism paradigm. Its main purpose is to "look at the problem from a new angle". The objective of this scientific approach is to describe the impact of current crises on employment in SMEs in the food sector in Tripoli and to deduce a common pattern³⁸. These Lebanese SMEs are affected by the current financial, economics and health crises with varying degrees of impact on its workforce and employment, forcing them to make appropriate management choices³⁹.

This research adopts the deductive approach that results from the possibility offered by the situation studied/observed to treat this object in terms of meaningful data. In other words, it observes the situation of current crises in SMEs and its impact on employment and deduce meaningful hypotheses taking into consideration the deductive framework of the research object the impact of current crises on Employment in SMEs in the food sector in Tripoli.

This research aiming to evaluate the impact of current crises on Employment in SMEs in the food sector in Tripoli, adopted the survey as a research strategy. The survey remains the essential process for determining the expectations of managers in Lebanese SMEs as a given population.

(Abu-Dalbouh, 2013)⁴⁰ presented the four main collection methods: the collection by phone, face-to-face data collection; the self-administered survey by postal and by the internet (online). As part of the empirical study, the online self-administered method was used to give respondents the possibility of filling the questionnaire online due to the lockdown and the corona virus pandemic increasing the crises situation.

The length of the questionnaire is limited. Questions are closed and pre-coded and evaluated on the Likert scale. We had obtained the agreement of numerous SMEs operating in the food sector to begin the operationalization of an electronic administration mode for the questionnaire⁴¹.

The questionnaire was pre-tested to improve it until the final form was reached. First, the initial draft of the questionnaire was pre-tested in self-administered mode and in face to face with managers of Lebanese SMEs in Tripoli Lebanon before the lockdown. The face-to-face test seemed ideal since the misunderstanding of a poorly worded question can be read directly on the respondent's face. This exercise was repeated until a final version of the questionnaire is obtained. The pre-test included 10 questionnaires representing 10 restaurants in north Lebanon. Secondly, this last form of the questionnaire was face-validated by experts in the field of management⁴².

One of the great challenges is still maintaining a reasonable rate of return following the sending of a questionnaire by e-mail and on the website. In fact, by obtaining a sufficient quantity of answers, it is easy to estimate that the panel of people questioned is representative of the chosen sample⁴³.

The study took place in Lebanon, this country which until now continues to see its economy which suffers in silence, the unemployment and emigration of its young people which develop, the resilience of its companies which decreases, its public services who show serious deficiencies. The population that was accessible to have an improved understanding of the influence of the current crises on employment constituting the population under study was 300 restaurants in north Lebanon as Lebanese SME.

Sampling of targeted SMEs from the population was carried out in a convenience sampling technique, a non-probabilistic sampling procedure. The selected restaurants as SMEs meet the criteria of practical and theoretical representativeness as well as that of variety⁴⁴.

To meet the criterion of theoretical representativeness, the chosen sample of the Lebanese SMEs managed to survive with high rates of employment and low turnover rates.

Given the epistemological positioning, the research subject as well as the methodological approach adopted, qualified as convenience sampling, is the most suitable for this study, thus allowing us to make a theoretical inference of the results⁴⁵.

SMEs represent an important segment of the economy as a whole and are a significant source of jobs, innovation and growth. While a large number of them are able to make productive use of the funding made available to them, in reality, access to this funding is often denied to them, which hinders creation, survival and business growth. Although SMEs constitute a heterogeneous group in terms of size, sector of activity, duration of existence, location and performance, they all have, in particular the most innovative among them, and those which record the highest growth, an urgent need for innovative financing solutions, in a globalized, knowledge-based economy⁴⁶.

In Lebanon, it is not easy to be able to retain a set of typologies that allow you to classify your companies in order to identify an archetype of a Lebanese SME.

This situation is due to the fact that "Many Lebanese companies are outside any legal framework and are not listed". Legally and according to a study conducted by 90% of Lebanese companies are family structures. In addition, 93.5% of these businesses are individual operations and the rest have rather "complex" forms of ownership. Despite the imbalance in the distribution of companies Notwithstanding the existence of flourishing companies or prosperous sectors (tourism and finance sectors) which constitute an active network in the fabric of Lebanese SMEs, all SMEs in the private sector face obstacles by sector, development and investment in all areas of production such as agriculture, industry, services, financial and tourism sectors, remain a necessity for the growth of the national economy⁴⁷.

Lebanese SMEs are characterized by an intuitive and little formalized management. Faced with the situation of almost permanent political instability, the management of the Lebanese SME is based on a short-term logic.

SMEs, according to their typologies, are subject to crises of different nature and degree. These typologies based on the business practices of leaders will be examined in our field of research to try to understand the relationship between the business practices of SMEs and their predisposition to expose themselves to crises. -the proximity between the manager and the employees, which enhances the sensory capacities of the actors within the company and is able to ensure its competitiveness by replacing the traditional management tools⁴⁸.

This research follows a mono-method research choice. Therefore, it focuses on one the quantitative method to collect primary data. The mono-method choice tackles the topic of current crises that face Lebanese SMEs as a sensitive subject while taking into account the difficulties presented above. This approach requires consistency but also an essential openness when the researcher engages in the study of subjects considered sensitive⁴⁹.

The quantitative procedures are classified as a current research method that depends on scientific and numerical analysis tools, to define, describe and forecast phenomena through questionnaire as a survey tool⁵⁰. The data processing was carried out using SPSS version 25. First, a descriptive analysis was accomplished to synthetically describe the available data to structure and better understand the impact of current crises on employment as observed phenomenon. The following data analysis techniques are used such as: the coefficient Cronbach's Alpha, The Kaiser-Meyer-Olkin (KMO) test, Multiple regression test, Objective at P value.

A hypothesis is defined as an advanced basis to be proven; or a proforma formulation of conclusions to be justified methodically and systematically. In the same vein, the formulated hypotheses are directly influenced by the nature of the model and its variables. While the literature mentions, for Lebanese SMEs, a significant difference in terms of the profile of the owner-manager and his management practices to face current crises, employment and performance.

The Lebanese crisis is characterized by a nonconforming aspect. It is a periodic crisis that records a succession of short and varied cycles. These cycles are entangled in a complex, prolonged and almost permanent way. It is at the political base and does not equip itself with precise indicators. The Lebanese state is primarily responsible for its proliferation. The leaders of Lebanese SMEs find themselves subdivided into two groups, regarding its perception: one group is taken aback by the crisis and another group manages to recognize it by warning signs. There is hardly any crisis preparedness among Lebanese leaders who rely mainly on their personal intuition to make decisions⁵¹.

Lebanon is a country which has always known crises of all kinds: health, economic and financial. This turbulent context positively affected the different facets of the Lebanese leader's personality. This is very clear and noticeable in the results of the present studies⁵².

The financial burden weighs heavily on restaurants as Lebanese SMEs. Lebanese leaders of all types clearly express their distrust of financial institutions. On the other hand, when the bank imposes itself as an inescapable means of financing, the latter, and in order to protect themselves, anticipate the negotiations which are attached to the indebtedness and qualify them as "cold" negotiations, a characteristic characterizing the practices of Lebanese leaders.

The lack of preparation within the Lebanese SME evokes the notion of unprepared SME. The most pernicious for a company is when the crisis begins without prior preparation. Despite this assertion, the Lebanese SME manages to survive despite the absence of any previous preparation, a specificity that characterizes it⁵².

Table no 1 shows the conceptual framework. As the question remains open, we propose in the same context to verify the following hypotheses:

Hypothesis 1: health crisis and employment rate

H1. 0: health crisis has no direct statistical impact on employment rate in Lebanese SMEs.

H1. A: health crisis has a direct statistical impact on employment rate in Lebanese SMEs.

Hypothesis 2: financial crisis and employment rate

H2. 0: financial crisis has no direct statistical impact on employment rate in Lebanese SMEs.

H2. A: financial crisis has a direct statistical impact on employment rate in Lebanese SMEs.

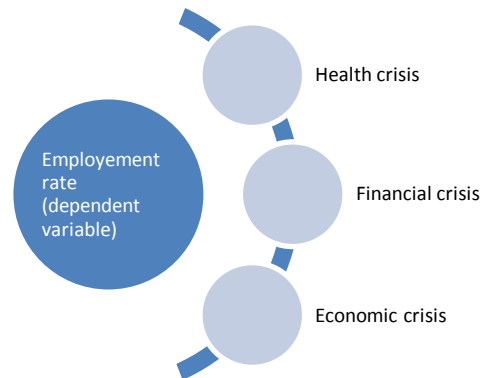
Hypothesis 3: economic crisis and employment rate

H3. 0: economic crisis has no direct statistical impact on employment rate in Lebanese SMEs.

H3. A: economic crisis has a direct statistical impact on employment rate in Lebanese SMEs.

Table no 1: Conceptual framework

Dependent Variable	Independent Variable
Employment Rate	Health Crisis
	Financial Crisis
	Economic Crisis



The moral requirements and ethical considerations that reassure managers who participated in the study were taking consideration.

IV. Results and Discussion

The key objective of this research, which is both descriptive and explanatory, is to validate the presence of a relationship among, on the one hand, the current crises in Lebanon and the employment in Lebanese SMEs represented by the food sector, and on the other hand, between economic, financial crisis, health crisis and the employment in SMEs. This part will first discuss the descriptive aspect. It will describe in general, all the results obtained on the sample.

In particular, it will outline the outstanding features of the socio-economic profile of the manager.

This section uses the linear multiple regression for the verification of the research hypotheses, it also constitutes a point of reference for the comparison of the results obtained with those of other researches. After having sketched the general profile, we will pass in a second time, with the analytical process to the verification of the hypotheses made. But before presenting the results, a brief presentation of some characteristics of the sample studied could perhaps help to fully understand the observed facts.

Table no 2 shows the marital status of SMEs owners-managers. It reveals that 56.7% of owner-managers are single, 36.7% are married, and 6.7% are divorced. This majority of single owner-managers is indirect to the current crisis since the majority of them has a noticeable decrease in salaries. in Lebanon, the crises taking over the country for decades was a major refrain for young people to get married. This proportion would therefore only reflect an abnormal structure of the adult population.

Table no 1: Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	170	56.7	56.7	56.7
	Married	110	36.7	36.7	93.3
	Divorced	20	6.7	6.7	100.0
	Total	300	100.0	100.0	

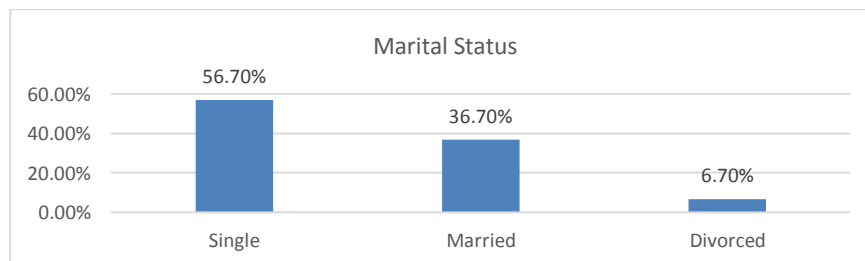


Table no 1 shows the Age of the SMEs. According to the conducted survey, almost 30% of SMEs were start-ups (between 0 and 5 years), around 20% had been in business for 5 to 10 years, and 50% for 10 years and above. From 50% to 55% is the rate of survival of Lebanese SMEs, the 5-year survival rate of SMEs is not particularly high. This is the development phase of the business. Indeed, if the first years allow to grope, refine marketing positioning, refine economic model, the following 3 years allow to assert, stabilize business and develop it. It is therefore these 5 following years that are decisive for the sustainability of companies.

Table no 2: Age of the SMEs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Between 0 and 5 years	90	30.0	30.0	30.0
	Between 5 and 10 years	60	20.0	20.0	50.0
	10 and above	150	50.0	50.0	100.0
	Total	300	100.0	100.0	

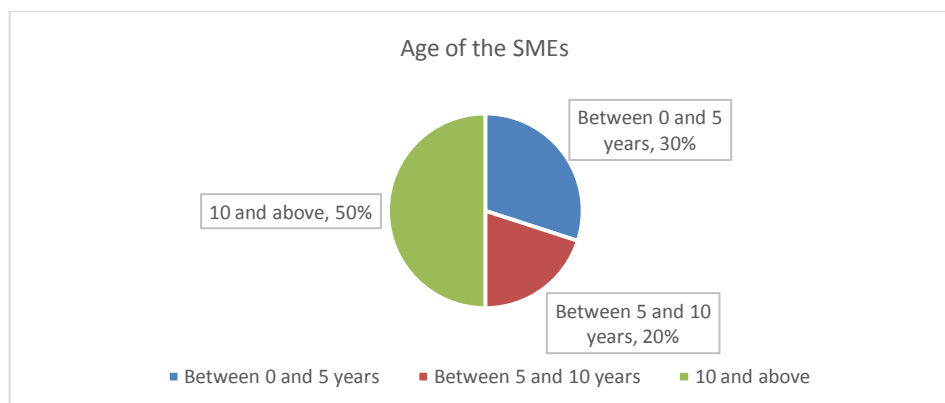
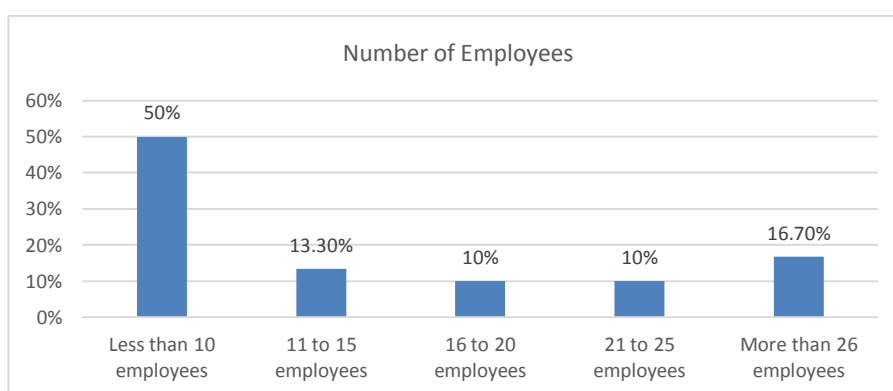


Table no 4 Shows the number of employees. Lebanese SME's represent 97% of total enterprises operating on its ground. These companies employ half of the country's active population and generate a contribution of 70% of the state capital. According to the survey, 50% employ less than 10 employees, 13.3 % employ between 11 to 15 personnel, 10 % employ between 16 to 20 workers, 10 % employ between 21 to 25 workers, and 16.7 % employ more than 26 employees.

Table no 3: Number of employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 10 employees	150	50.0	50.0	50.0
	11 to 15 employees	40	13.3	13.3	63.3
	16 to 20 employees	30	10.0	10.0	73.3
	21 to 25 employees	30	10.0	10.0	83.3
	More than 26 employees	50	16.7	16.7	100.0
	Total	300	100.0	100.0	



Validity and Reliability tests

This step is necessary in order to validate the questionnaire. Generally, measuring instrument must meet two major criteria: reliability and validity. If the reliability test tests the consistency between items measuring the same concept, the validity test tests the capacity of the measuring instrument to apprehend a phenomenon.

The KMO index displays the partial correlation among variables. It determines the fit indices measuring the adequacy of the sample. It tests whether if these variables measure adequately measure the chosen concept. The value of the KMO index is between 0 and 1. To be kept in the analysis, a variable must obtain a K-M-O measurement exceeding 0.5. therefore, its value is between 0 and 1. A factorial solution is statistically adapted if the KMO index admits a minimum value of 0.5. If the KMO index is less than 0.5 and Bartlett's test is not significant (<0.01), the researcher will have to re-specify his model.

Table no 5 represents the validity test and verifies the validity of the studied items since the KMO value of each the variable is higher than 0.5 with a sig. value lower than 0.5.

Table no 4: Validity test

Variables	Kaiser-Meyer-Olkin	Approx. Chi-Square	Sig.	N of Items
Health crisis	.634	29.120	.000	5
Financial crisis	.870	123.862	.000	5
Economic crisis	.645	48.021	.000	5
Employment	.673	59.111	.000	6

Cronbach's Alpha allows to measure the reliability of constructs. This indicator is used to check the internal consistency of a set of items because there is a relationship between the number of items and the value of Cronbach's Alpha. The closer its value is to 1, the stronger the internal consistency of the scale. Conversely, a Cronbach's Alpha close to 0 shows that the internal consistency is weak and that the questions study different phenomena.

The table no 6 presents the reliability statistics and the values of Cronbach's Alpha used. It shows that these values vary between 0.689 and 0.934 which is above of 0.5 and verifies an internal consistency of the questionnaire.

Table no 5: Reliability Statistics

Variables	Cronbach's Alpha	N of Items
Health crisis	.689	5
Financial crisis	.934	5
Economic crisis	.733	5
Employment	.747	6

Likert scale

A Likert scale is an attitude scale most often comprising 5 to 7 degrees by which participants are asked to express their degree of agreement or disagreement with a statement. Likert scales are most often used in quantitative studies carried out through questionnaires.

Table no 7 shows that this study is using the 5-points of Likert scale. In a first step, variables designate that the choices are ordinal and the following numbers replicate the weights strongly disagree =1, disagree = 2, neutral = 3, agree = 4, strongly agree = 5) which gives the following distribution:

Table no 6: The level of the mean

Mean	Level
1 → 1.79	Strongly disagree
1.8 → 2.59	Disagree
2.6 → 3.39	Neutral
3.4 → 4.19	Agree
4.2 → 5	Strongly agree

Table no 8 shows the statements regarding the health crisis with a mean of 3.7 which imply an agreement.

Table no 7: Health crisis HC (Likert scale)

Statements	strongly disagree	disagree	neutral opinion	agree	strongly agree	Mean	median	Std. Deviation	Results
product costs	13.3%	20%	10%	36.7%	20%	3.40	4	1.368	Agree
activity restrictions	10%	10%	3.3%	33.3%	43.3%	3.90	4	1.348	Agree
supply difficulties	10%	6.7%	13.3%	46.7%	23.3%	3.67	4	1.213	Agree
sanitary conditions	6.7%	10%	13.3%	30%	40%	3.87	4	1.252	Agree
loss of outlets	0.0%	3.3%	20%	23.3%	53.3%	4.27	5	.907	Agree
						3.7	3.7	.76897	Agree

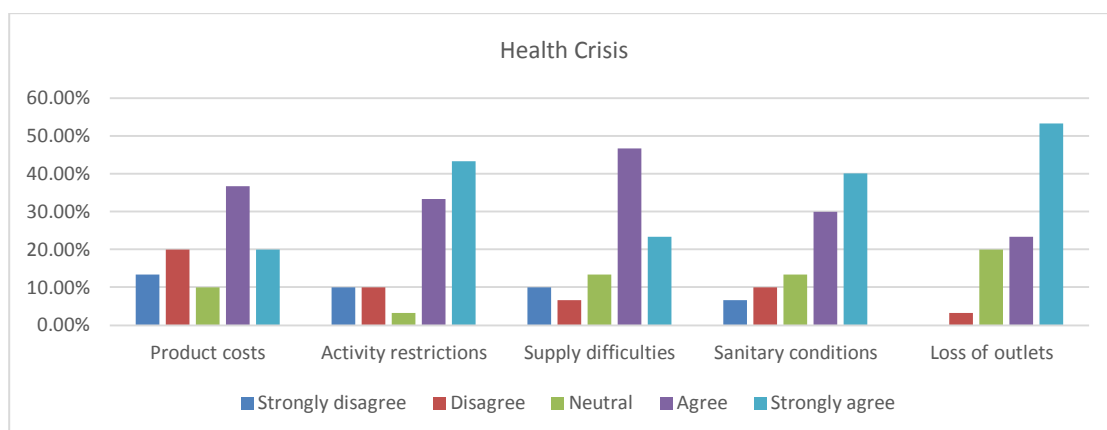


Table no 9 shows the statements regarding the financial crisis with a mean of 3.7 which imply an agreement.

Table no 8: Financial crisis FC (Likert scale)

Statements	strongly disagree	disagree	neutral opinion	agree	strongly agree	Mean	median	Std. Deviation	Results
suspension of salaries	6.7%	0.0%	23.3%	14%	23.3%	3.80%	4	1.031	Agree
limited products	6.7%	3.3%	3.3%	43.3%	43.3%	4.13%	4	1.106	Strongly agree
decreased sales	6.7%	10%	0.0%	23.3%	60%	4.3%	5	1.119	Strongly agree
supply difficulties	0.0%	13.3%	10%	43.3%	33.3%	3.97%	4	.999	Agree
layoffs	6.7%	16.7%	0.0%	43.3%	33.3%	3.97%	4	1.066	Agree
						3.7	3.9	.76861	Agree

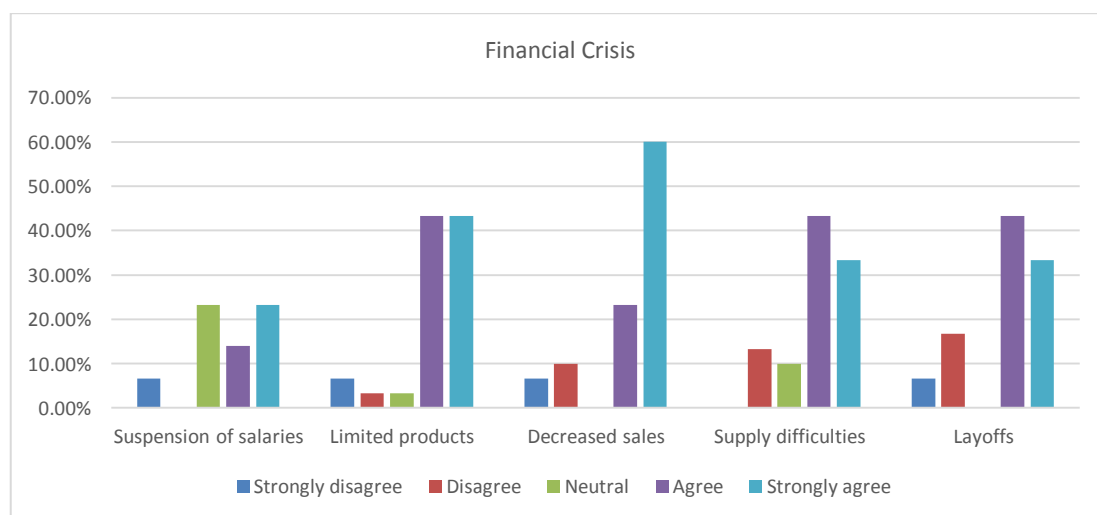
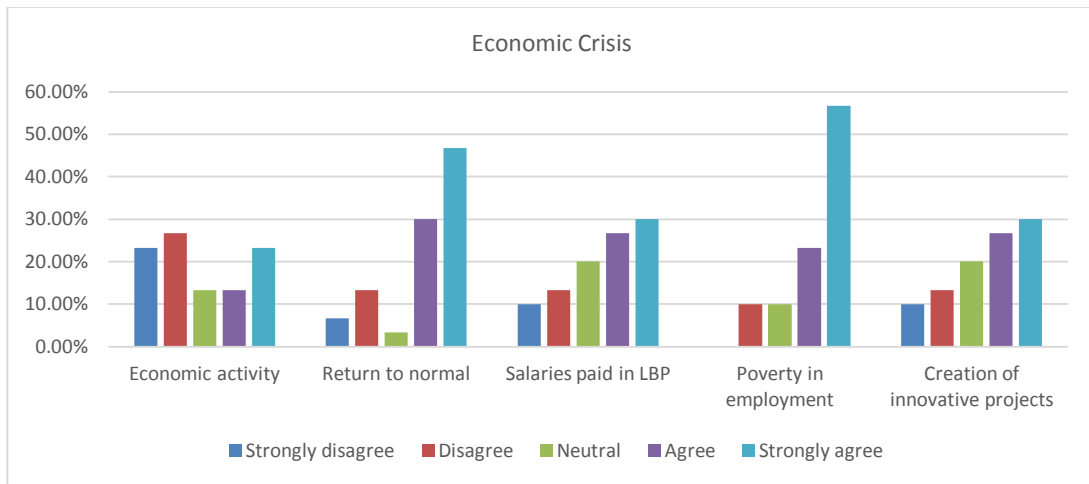


Table no 10 shows the statements regarding the economic crisis with a mean of 3.9 which imply an agreement.

Table no 9: Economic crisis EC (Likert scale)

Statements	strongly disagree	disagree	neutral opinion	agree	strongly agree	Mean	median	Std. Deviation	Results
Economic activity	23.3%	26.7%	13.3%	13.3%	23.3%	2.87	2.5	1525	Neutral
return to normal	6.7%	13.3%	3.3%	30%	46.7%	3.97	4	1.299	Agree
salaries paid in LBP	10%	13.3%	20%	26.7%	30%	3.53	4	1.332	Agree
poverty in employment	0.0%	10%	10%	23.3%	56.7%	4.27	5	1.015	strongly agree
creation of innovative	10%	13.3%	20%	26.7%	30%	3.53	4	1.332	Agree

projects									
						3.9	4	.65352	Agree



Descriptive statistics

Table no 11 represents the descriptive statistics. The data collected is described and analyzed to produce summary information. The role of descriptive statistics is to give a rough idea of the data by calculating a number of statistics. Many statistical analyzes use the mean as a standard measure for the center of the data law.

For the symmetry of the distribution the skewness and kurtosis indices are provided by the Explorer table.

Table no 10: Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Health Crisis	300	2.60	5.00	3.7800	.76897	.039	.427	-.830	.833
Financial Crisis	300	2.60	5.00	3.7400	.76861	-.082	.427	-.914	.833
Economic Crisis	300	2.75	5.00	3.9583	.65352	.046	.427	-.579	.833
Employment	300	2.60	4.60	3.7267	.64857	-.258	.427	-.210	.833
Valid N (listwise)	300								

The symmetry and shape of the distribution is measured by skewness and kurtosis. The coefficient of symmetry (skewness) measures the skewness of a distribution. A normal distribution is proportional and symmetrical, which means that values are identical across the center of the distribution, and the value of its skewness is zero.

The kurtosis coefficient is used to measure the relief or flatness of a curve resulting from a frequency distribution. In other words, the kurtosis coefficient measures the degree of concentration of observations in the tails of the curve. The coefficient of kurtosis is 0 for a normal distribution.

These coefficients provide estimates of the preceding coefficients, considering the statistical series as a sample drawn from a population. These coefficients evaluate the symmetry of a distribution. It is zero for a symmetric distribution (for example a normal distribution, or a binomial distribution with $p = 0.5$). It is positive for a "spread to the right" distribution. The value of these coefficient should vary between 0 and 1 to verify that the data is normally distributed.

In statistics, the Kolmogorov-Smirnov and Shapiro-Wilk test are a hypothesis test used to determine whether a sample follows a normal distribution.

Table no 12 shows the tests of normality where the Shapiro-Wilk values are higher than 0.5 which means that the data is normally distributed.

Table no 11: Tests of Normality

	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Employment	.134	300	.179	.930	300	.149
Health Crisis	.123	300	.200*	.926	300	.139
Financial Crisis	.164	300	.137	.887	300	.104
Economic Crisis	.141	300	.131	.930	300	.150

a. Lilliefors Significance Correction

Table no 13 represents the correlations and shows that the three independent variables are directly correlated with the employment as dependent variable. In other words, the following can be stated: The alpha value between health crisis and employment is less than 0.05 (SIG.), $0.000 < 0.05$, this means that the relation among health crisis and employment is significant yet this significance is moderate negative due to the value of Pearson correlation of -0.0687 . This correlation varies between -0.5 and -0.7 .

Table no 12: Correlations

		Health Crisis	Financial Crisis	Economic Crisis	Employment
Financial Crisis	Pearson Correlation	.868**	1		
	Sig. (2-tailed)	.000			
	N	300	300		
Economic Crisis	Pearson Correlation	.722**	.898**	1	
	Sig. (2-tailed)	.000	.000		
	N	300	300	300	
Employment	Pearson Correlation	-.687**	-.681**	-.627**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	300	300	300	300

** . Correlation is significant at the 0.01 level (2-tailed).

Table no 14 shows the size of correlation and the interpretation for each one.

Table no 14: Size of correlation

Size of correlation	Interpretation
0.90 to 1.00 (-0.90 to -1.00)	Very high positive (negative) correlation
0.70 to 0.90 (-0.70 to -0.90)	High positive (negative) correlation
0.50 to 0.70 (-0.50 to -0.70)	Moderate positive (negative) correlation
0.30 to 0.50 (-0.30 to -0.50)	Low positive (negative) correlation
0.00 to 0.30 (0.00 to -0.30)	Negligible correlation

Multiple linear regression for hypotheses testing

The research hypotheses are tested in this section. The used tests are the multiple linear regression.

The coefficient R² gives the proportion of variability of y which is explained by the model. The closer the R² is to 1, the better the fit of the model to the data. Linear correlation measures the degree of connection between two variables in a linear relationship between them. The correlation coefficient (r) between a variable x and a variable y varies from -1 to 1. If there is no correlation, the coefficient is 0. R² measures the bond strength between variables. Thus, table no 15 shows an R² of 0.649 means that 64.9% of the variation in the employment in SME is explained by the economic crisis, health crisis, financial crisis.

Table 13: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.806a	.649	.609	.40570

a. Predictors: (Constant), Economic Crisis, Health Crisis, Financial Crisis

Table no 16 shows the Anova Test. The most interesting part in this table is the significant (SIG.), the latter has a value of $0.000 < 0.05$, this means that the economic crisis, health crisis, financial crisis are directly related with the employment of SMEs ($F= 16.038$, $Sig= 0.000$).

Table no 14: ANOVA test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.919	3	2.640	16.038	.000b
	Residual	4.279	26	.165		
	Total	12.199	29			

a. Dependent Variable: Employment
 b. Predictors: (Constant), Economic Crisis, Health Crisis, Financial Crisis

Table no 17 represents the coefficient table of the multiple regression analysis and indicates that the three models are significant with a sig. value less than 0.05.

Table no 15: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.445	.508		.877	.389
	Health Crisis	-.516	.205	-.611	-2.519	.018
	Financial Crisis	-1.374	.321	-1.629	-4.277	.000
	Economic Crisis	-1.635	.271	-1.647	-6.034	.000

a. Dependent Variable: Employment

Health crisis and employment: significant negative relationship (sig = 0.018 <0.05; t test = -2.519), which makes it possible to reject the null hypothesis. The beta is negative ($\beta = -0.516$, p 0.018 <0.05), which means that the health crisis has a direct negative statistical impact on employment rate in Lebanese SMEs. For every one unit increase in health crisis variable, the employment variable decreases by 0.516. The null hypothesis H1. 0: health crisis has no direct statistical impact on employment rate in Lebanese SMEs is rejected. Therefore, the alternative hypothesis is retained H1. A: health crisis has a direct statistical impact on employment rate in Lebanese SMEs.

Financial crisis and employment: significant negative relationship (sig = 0.000 <0.05; t test = -4.277), which makes it possible to reject the null hypothesis. The beta is negative of the financial crisis ($\beta = -1.374$, p 0.000 <0.05), which means that the financial crisis has a direct negative statistical impact on employment rate in Lebanese SMEs. For every one unit increase in financial crisis variable, the employment variable decreases by 1.374 This means that the financial crisis is directly related with the employment of SMEs. The null hypothesis

H2. 0: financial crisis has no direct statistical impact on employment rate in Lebanese SMEs is rejected. Therefore, the alternative hypothesis is retained H2. A: financial crisis has a direct statistical impact on employment rate in Lebanese SMEs.

Economic crisis and employment: significant negative relationship (sig = 0.000 <0.05; t test = -6.034), which makes it possible to reject the null hypothesis. The beta of the health is negative ($\beta = -1.635$, p 0.000 <0.05), which means that the health crisis has a direct statistical impact on employment rate in Lebanese SMEs. For every one unit increase in economic crisis variable, the employment variable decreases by 1.635 The null hypothesis H3. 0: economic crisis has no direct statistical impact on employment rate in Lebanese SMEs is rejected. Therefore, the alternative hypothesis is retained H3. A: economic crisis has a direct statistical impact on employment rate in Lebanese SMEs.

V. Discussion

Economic, financial and health crises have a direct negative statistical impact on employment rate in Lebanese SMEs. According to this study, the economic crisis has the highest impact of employment in Lebanese SMEs. Crises are relative, and depend on the circumstances and capacities of those they afflict. Their challenges can range from simple discomfort to devastating cataclysm with far-reaching consequences. Plunged into the worst economic recession in 30 years, the Lebanese are faced with high unemployment and drastic austerity policies.

Due to the youth employment crisis, dramatically aggravated by the global economic and financial crisis, governments, employers and workers today face the daunting challenge of working more than ever to promote, create and maintenance of decent and productive jobs. The persistent unemployment and underemployment of young people has a very high social and economic cost and threatens the social fabric. Failure to create sufficient decent jobs risks leaving young people with lasting stigma.

Economic Crisis: economic crisis has a direct negative statistical impact on employment rate in Lebanese SMEs is rejected. the resulting economic crisis has shaken up the labor market. Victims of the crisis are placed on short-time work or forced to leave as a result of a workforce reduction plan. tens of thousands of Lebanese have been made redundant or have suffered wage cuts. The national currency is in free fall, as is purchasing power. And savers do not have free access to their money, as banks have imposed restrictions on withdrawals and transfers abroad because of the dollar shortage.

Financial Crisis: financial crisis has a direct negative statistical impact on employment rate in Lebanese SMEs. In Lebanon, the monetary system allows the circulation of the Lebanese pound and the dollar. Banks have applied these restrictions because they find it more and more difficult to obtain dollars. In recent months, a wave of panic has crossed the financial world. The banks fear that the Lebanese will want to withdraw their savings in dollars to invest them abroad and protect themselves from taxation of their accounts or bank default. These financial restrictions are confusedly supported by the Lebanese government. The challenge is to limit the use of dollars to finance the importation into Lebanon of essential products such as medicines, fuel or essential food items.

Health Crisis: health crisis has a direct negative statistical impact on employment rate in Lebanese SMEs. The pandemic has had a "catastrophic" and much more serious impact on employment than expected. With the Coronavirus crisis, Lebanon's economy, like most countries, has stalled. For the state, whose coffers were already empty, this health crisis worsens an already critical situation.

The Lebanese labor market is suffering from a crisis. Job offers are scarce. Several establishments have been closing and many workers are being made redundant and increased the unemployment rate. The latter represents the most important challenge facing Lebanese youth. The Lebanese government must adapt its policies and implement effective action plans in order to improve the employment situation of the Lebanese and especially the youth.

The coronavirus crisis and the state default on its foreign currency obligations are having a notable impact on the Lebanese economy in general and consequently on its financial and monetary sectors. Defensive sectors of the Lebanese economy are starting to lose momentum and vulnerable sectors are plunging further into crises. At the same time, the unemployment rate is reaching unprecedented highs, and is heading towards even more alarming levels.

The aim of any alternative must be to ensure a sustainable restructuring of government debt with a realistic, fair and equitable allocation of losses between economic agents while maintaining the paradigm of the liberal economy. Consequently, this (1) would reduce the state debt to a sustainable level while safeguarding the economy and a properly "restructured" banking sector, (2) would free up part of depositors' funds without "haircut" or "lease -in ", (3) would distribute the current loss in a fair and equitable manner, which would show seriousness, good intentions and a commitment from the main stakeholders, and (4) would help restore confidence in government actions and the foundation financial sector in order to attract funds to the local economy.

VI. Conclusion

Lebanon is a country which has always known upheavals of all kinds: political, economic and financial. This turbulent context positively affected the different facets of the Lebanese leader's personality. This is very clear and salient in the results of the present study. Leaders are differentiated by an ease of adaptation and prefer to wait, revealing a behavior which manifests itself in the wait-and-see attitude and the procrastination of action.

The Lebanese leaders agree to hold the state accountable first and accuse it of being the main incubator of the Lebanese crisis. According to them, it is a conflict of interest and rivalry with the state which only constrains their affairs and whose resolution requires a radical reform of the functioning of state institutions. They operate in the shadow of a weakened state and insufficient institutional capacity to protect their SME-companies, which collectively constitute the bulk of the country's economic fabric.

This study confirms the findings of (Thorleifsson, 2016)⁵³ verifying that the current crises in Lebanon have a negative impact on the hospitality industry in general and restaurants in specific. It approves the results of the study of (Tsourapas, 2019)⁵⁴ stating that the health crisis has a direct influence on employment in Lebanon. Besides, it goes along with the results of the following studies (Honein-Abouhaidar et al., 2019)⁵⁵; (A. R. Bizri et al., 2020)⁸ and (Jones & Comfort, 2020)⁵⁶ stating that the economic, financial and health crises have a direct negative impact on employment.

Before the crisis, Lebanese women were already more vulnerable and discriminated against in the labor market. In 2018, nearly 71% of them were excluded from the labor market, while more than 14% of working Lebanese were unemployed. They were also more likely to work part-time. The crisis is making this situation worse. Part-time jobs are more vulnerable to layoffs and informal work is increasing. The economic crisis has caused female employment to contract from 14% to 19%, according to early estimates⁵⁷.

The centrality of the role of the manager in the Lebanese SME, makes his influence on the employees significant. Through this role, the Lebanese leader remains the cornerstone of strengthening the creativity of his employees, their stimulation and the creation of synergy with them. "Responsive" leaders do not hesitate to disclose their objectives to their employees and to involve them in the search for appropriate solutions, thus encouraging their creativity, increasing their motivation and strengthening the atmosphere of synergy that should within of SMEs, contribute to the achievement of a common objective.

As a major finding, this research has reached its objectives. However, results cannot be generalized to the food sector in Lebanon caused by a relatively small sample size. Therefore, the sample size, even if it reaches good level of adequacy, remains proportionally small for generalization purpose. Concerning the research questions, it is found that three types of crises has a direct impact on the employment in the food sector in Tripoli North-Lebanon. These crises are the economic, financial and health crisis. The latter has a direct negative impact on employment. Therefore, these crises have a destructive consequence on employment and employees of Lebanese restaurants and increased poverty in employment. According to the empirical study, the

economic crisis has the highest influence on employment. Employees have lost their jobs, have seen their savings disappear before their eyes, and have lost their homes. Managers of Lebanese SMEs are trying to reduce salaries, close outlets to face the current crises.

It is certain that the crisis in Lebanon is a multidimensional, complex, recurrent and prolonged crisis, which is mainly based on an extremely troubled local and regional political-security grandeur. It hits all the production sectors hard, thus marking a relatively weak economic growth index. It affects all companies regardless of their type, location, size and industry to which they belong. Moreover, the absenteeism and incompetence of the Lebanese state, as well as the weakness of its institutions, are considered to be its main incubator. Its release will probably have to go through a comprehensive refurbishment of the functioning of the current structure.

The results of the analysis with the literature review of the crisis, have enabled us in some cases to build bridges with existing work. They have also allowed us to attribute some of them to the specificity of the Lebanese context and the SMEs as a field of study.

In the findings, salary reduction and the increase in unemployment rate were the two main outcomes of the current crisis. Respondents do not hesitate in certain difficult situations to temporarily reduce the salaries of their employees. Indeed, the latter, hardened by the events which almost continuously threaten their country, prefer to undergo this reduction, rather than lose their jobs.

The financial burden weighs heavily on Lebanese SMEs. Lebanese leaders of all types clearly express their distrust of financial institutions. On the other hand, when the bank imposes itself as an inescapable means of financing, the latter, and in order to protect themselves, anticipate the negotiations which are attached to the indebtedness and qualify them as "cold" negotiations, a characteristic characterizing the practices of Lebanese leaders. The financial crisis resulted in a significant loss of activity, a marked deterioration in the labor market and public finances.

Theoretical implications

The originality of this research is represented by the concept itself. This research aimed collects the perceptions and strategic choices of SMEs' managers during crisis. More specifically, this study is interested in the influence of economic, financial and health crises on the employment perceived by managers in a context of worsening crisis. Few of the articles have focused explicitly on the managerial determinants of small businesses in a crisis context. In addition, few studies have attempted to analyze the situation of SME in times of crisis.

The management practices that contribute to the development of the competence of small and medium-sized organizations in a context of crisis could not be studied without an intensive literature review relating to the theoretical perceptions of strategic management. All the research which has been interested in the managerial determinants of organizations confronted with crisis environments, had large companies as a field of research. In addition, the managerial determinants have however been studied from the angle of the crisis but never from the angle of the crisis context. Especially since few studies have attempted to define the notion of "crisis context", its relatedness and its perception by leaders. Thus, the originality of this research lies in the fact of collecting the representations and constructions of the leaders of small and medium-sized enterprises relating to a context of crisis. More specifically, this research is interested in the influence of the three types of crises on employment, which is the basis of the resilience of their organizations.

Practical implications

Hit by a crisis of economic, social and political dimensions, Lebanon has seen its unemployment rate increase, especially among young people. The Lebanese SME is a company "unprepared" to face the crisis, but it manages to come out in spite of everything. It undertakes internal rearrangements during times of conflict. It is about managing the crisis by intuition. It is a decision-making strategy that constitutes a new alternative to strategic behavior. It allows the manager to be more creative and more visionary, as it allows to increase the quality of decisions (useful support on techniques for the development of emotional intelligence is favorable).

Recommendations

At the end of the empirical analysis and based on the theoretical part of this research, it is possible to formulate a set of recommendations concerned with the managerial practices of SME managers in a context of the current Lebanese crises. These recommendations constitute an important step in problem solving.

It is recommended that managers of SMEs value the human dimension in order to attract the needed talents. To provide a correct diagnosis in a crisis situation, it is also recommended to take a step back and maintain a transparent objectivity. This could help to analyze the situation and bring out its potential by finding the best solutions outside of traditional scenarios.

In order to bypass a turbulent context almost permanently and/or a narrow local market, it is recommended to engage internationally and this despite the size of the SME and its lack of resources.

The crisis invites SMEs to integrate into a network managed by a leading company: From the idea of companies in informal networks, SMEs specializing in the production of a specific product, can group together around a leading company who would take over the steering role. Thus, in addition to the complementary technical, industrial or commercial relationships (subcontracting relationship) coordinated from the focal firm located in the center of the building, these entities can also take advantage to exploit the learning effects linked to their experience in an area of expertise, which will indirectly improve the effects of the experience curve.

Research limitations

Although embedded in the context studied and using a research method with high validity and reliability of data collection and analysis, this research work is not without limits. It presents certain theoretical and empirical limits that should be highlighted.

On the theoretical level, the reference framework shows an insufficiency of theoretical studies in the field of the management of the Lebanese SME in a context of crisis especially of permanent crisis. This is surely due to the recency of the subject. This gap, which seems to us to be of great importance, has been compensated for by the concepts and literature available and by a significant recent study.

On the empirical level, the major limit is related to the time allocated to this research. Indeed, results are based on the analysis of the questionnaire, this implies that these results reflect the representations that the latter have of reality. Hence to this time limitation, 300 valid questionnaires could be collected, an extend in time could give chance to increase the number of questionnaires leading to the generalization of results. Therefore, the sample size, even if it reaches good level of adequacy, remains proportionally small for generalization purpose.

In addition, this study can open up many avenues for future research. The context of the study of SMEs leads to numerous fields to be explored. First of all, it is recommended to carry a qualitative study to further explore variables affecting employment in SMEs. Secondly, it is recommended to carry out the quantitative research on large samples aiming to test the model obtained from the qualitative study in other relatively similar contexts so that a statistical generalization can be produced.

Another line of research that it would be interesting to include in future research SMEs that have ended their activities because of the crisis, in order to improve the understanding of the relationship between the impact of crisis on SMEs and best practices of good management. Another possibility would be to study the impact of crises on SMEs of different types. Thus, it would be possible to know whether certain SMEs would be more sensitive to crises or to certain forms of crisis much more than others.

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Sélim Mekdessi, et. al. "The impact of current crises on Employment - Empirical Study on Food Sector SMEs in North Lebanon." *IOSR Journal of Economics and Finance (IOSR-JEF)*, 12(05), 2021, pp. 28-47.