INSIGHTS FROM EMERGING MARKETS

MSMEs and Digital Tool Use Amidst the COVID-19 Pandemic

ARGENTINA COUNTRY BRIEF

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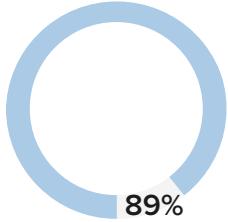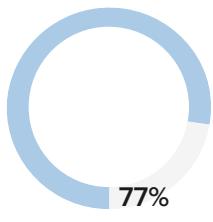
EXECUTIVE SUMMARY

KEY FINDINGS

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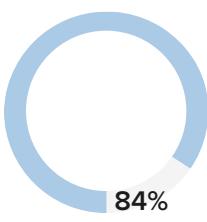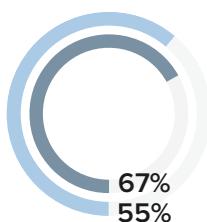
A large majority (89 percent) of surveyed micro, small, and medium enterprises (MSMEs)[i] reported that they used digital tools[ii] for business purposes in the past year during COVID-19.

77%

Online respondents looked favorably on digital tool use during the pandemic: a large majority (77 percent) of surveyed online MSMEs reported that digital tools were important or essential to keeping their business running during COVID-19.[iii]

84%

Surveyed online MSMEs recognized the importance of digital tools during COVID-19: a large majority (84 percent) of surveyed online MSMEs reported that Facebook apps,[iv] helped them adapt to the COVID-19 environment.

67%
55%

Social media played an important role in each business activity about which surveyed MSMEs were asked: more than half of surveyed online MSMEs reported using WhatsApp for communication-oriented business activities, specifically communicating with customers (67 percent) and suppliers (55 percent), in the past 30 days.

A new survey conducted by DAI and Ipsos from June to September, 2021 found that a large majority (89 percent) of surveyed MSMEs were online, meaning that they had reported using digital tools (defined here as internet-based technologies) for business purposes in the past year during COVID-19.[v] MSMEs recognized the importance of embracing new digital tools during COVID-19. A large majority (84 percent) of surveyed online MSMEs reported that Facebook apps helped them adapt to the COVID-19 environment. More

than half of surveyed online MSMEs reported using Facebook apps for the business activities about which they were asked, such as marketing to customers (60 percent), communicating with customers (72 percent), and communicating with suppliers (57 percent) in the past 30 days. Additionally, more than half of surveyed online MSMEs reported using WhatsApp for communication-oriented business activities, specifically communicating with customers (67 percent) and suppliers (55 percent), over the same timeframe.

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i   This brief uses the term "micro, small, and medium enterprises" (MSMEs) to refer to the businesses surveyed for this research, in line with the terminology used by multilateral institutions such as the International Finance Corporation and the United Nations. Though the Government of Argentina officially classifies MSMEs by a businesses level of income, DAI applied a standardized definition for consistency across all survey countries, based on the number of full-time, part-time, or seasonal employees or workers (including the respondent): micro (one employee), small (two to nine employees), and medium (10 to 249 employees).

ii   "Digital tools" refers to Internet-based technologies and social media. This is a broad term that includes the use of the internet in any of the following activities: social media platforms, such as Facebook, Facebook Messenger, Facebook Marketplace, WhatsApp, or Instagram; other social media platforms, such as Twitter, TikTok, LinkedIn, SnapChat, Pinterest, Tumblr, Reddit, or YouTube; other messaging applications, such as Viber, Line, WeChat, QQ, or Telegram; business software or cloud computing, such as Microsoft Office, Word or Excel, Google Drive, Docs or Sheets, or Amazon Web Services); e-commerce websites, such as Amazon, Alibaba, Etsy, or Mercado Libre; email, such as Gmail, Hotmail, or Yahoo; mobile banking and digital payments, such as PayPal, Venmo, Yape, or Plin; videoconferencing, such as Zoom, Skype, or Google Hangouts.

iii   Not all MSMEs who reported ever using digital tools for business purposes were considered "online" for the purposes of this survey. Surveyed MSMEs that did not report using digital tools in the past year were considered "offline," regardless of their use of digital tools over a year ago and/or prior to the COVID-19 pandemic. Because this subset of MSMEs no longer actively uses digital tools, they are not considered online MSMEs.

iv   The term "Facebook apps" refers to Facebook, WhatsApp, and Instagram.

v   This survey collected evidence directly from 1,011 MSME owners and top-level managers in Argentina to understand how MSMEs have used digital tools to carry out business activities, how their digital tool use changed during the COVID-19 pandemic, and the challenges both offline and online MSMEs face in using digital tools.

Both surveyed online and offline MSMEs reported facing similar difficulties when using digital tools, though their most frequently cited difficulties varied. Surveyed online MSMEs most frequently reported that poor or no internet connectivity (15 percent) was a difficulty their business faced in using digital tools, closely followed by a lack of knowledge (13 percent). In comparison, surveyed offline MSMEs most frequently reported a lack of knowledge (16 percent) as a difficulty their business faced in using digital tools, followed by a (perceived) lack of relevance (nine percent). This difference highlights the need for targeted interventions by stakeholders in the public, private, and development sectors that address common roadblocks for both online and offline MSMEs, such as information sharing and capacity building activities to expand awareness and usage of digital tools, while also addressing key enabling environment barriers such as connectivity.

With concentrated efforts by policymakers and other stakeholders to address the key barriers faced by both online and offline MSME segments, Argentina's MSME sector will be well-positioned to integrate and harness the power of digital tools to improve business outcomes and build resilience to future economic shocks. These efforts will ensure that entrepreneurs and business owners across the MSME sector can equitably access and use digital tools to support key business functions. This will, in turn, enable Argentina to accelerate its inclusive economic growth outcomes aligned to the United Nations Sustainable Development Goals (SDGs), a collection of 17 interlinked global development goals agreed to by United Nations Member States in 2015.

METHODOLOGY OVERVIEW

This research was conducted as part of a broader cross-national study of digital tool usage across emerging markets in North America, South America, South Asia, and Southeast Asia. This report provides an overview of findings from surveys that Ipsos conducted with 1,011 micro, small, and medium enterprises (MSMEs) in Argentina via computer-assisted personal interviewing (CAPI) and computer-assisted telephone interviewing (CATI) from June 30 to September 30, 2021. Eligibility for the survey was restricted to owners or top-level managers of businesses with 249 or fewer employees operating from a storefront, booth, or with signage. As such, home-based businesses and other businesses without obvious storefronts, booths, and/or signage were not captured in the sample. Official statistics from the Ministry of Productive Development of Argentina[1] and The National Institute of Statistics and Censuses (INDEC)[2] were used to set targets for the number of completed surveys by categories of business size, as defined by the number of employees: micro (one employee), small (two to nine employees), and medium (10 to 249 employees).[vi] For CAPI interviewing, a random walk method was implemented to conduct interviews in urban areas in six of Argentina's greater metropolitan areas. For CATI interviewing, the telephone sample provided national coverage for formal micro, small and medium-sized businesses. Two weights were applied to the final survey results that are presented in this report: a design weight for both CAPI and CATI samples to adjust to be proportionate to the number of people within each region, and a non-response weight (for CAPI only) to account for differential non-response rates by region, urbanicity, and gender of respondent. Due to the limitations of the sample design and geographic coverage, the sample should not be considered to be representative of formal and informal businesses in Argentina. A complete explanation of the sample design and research methodology is found in Appendix I.

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vi   Across all business size groupings, employees include the respondent (an owner or top-level manager of the MSME), any full-time employees or workers, and any part-time or seasonal employees or workers.

INTRODUCTION AND BACKGROUND

Argentina is the third-largest economy in Latin America[3], with a sizeable micro, small, and medium enterprise (MSME)[vii] sector underpinning its turbulent growth[4] until the COVID-19-induced economic slowdown in 2020. By allowing some MSMEs to quickly pivot online and maintain their core business functions[5], digital tools (defined here as internet-based technologies)[viii] have become increasingly important to Argentina's MSME community during the pandemic.

A new survey conducted by DAI and Ipsos between June and September, 2021 collected evidence directly from 1,011 MSME owners and top-level managers in Argentina[ix] to understand how MSMEs have used digital tools to carry out business activities, how their digital tool use changed during the COVID-19 pandemic, and the challenges both offline and online MSMEs faced in using digital tools.[x] Research findings also delve into differences in digital tool use across key business segments within Argentina, such as MSMEs that were women-owned, MSMEs in rural and urban areas, and MSMEs categorized as microenterprises, small-sized businesses, or medium-sized businesses.[xi]

When entrepreneurs across the MSME sector can equitably access and use digital tools in support of key business functions, Argentina will accelerate its inclusive economic growth outcomes aligned to the United Nations Sustainable Development Goals (SDGs), a collection of 17 interlinked global development goals agreed to by United Nation Member States in 2015.

How this research aligns with the Sustainable Development Goals (SDGs)

In 2015, United Nations Member States adopted 17 Sustainable Development Goals (SDGs) as a cornerstone of their 2030 Agenda for Sustainable Development, articulating a shared vision of urgent global priorities for the planet and its people. Recognizing the importance of their urgent call to action, this survey framework and findings tie back to multiple SDGs to inform policy and programs targeting these global goals. After assessing how online and offline MSMEs conducted basic business functions, the survey identified challenges that such MSMEs faced regarding their digital tool usage, or lack thereof. These insights tie to SDG 9: Industry, Innovation, and Infrastructure, which calls for a significant increase in access to information and communications technology and for universal and affordable internet access. The survey also looked at how online MSMEs used digital tools for business purposes; specifically, it explored how their digital tool usage changed during the COVID-19 pandemic. By examining how MSMEs developed their economic resilience through the use of digital tools during the pandemic, this line of inquiry links to SDG 1: No Poverty and SDG 8: Decent Work and Economic Growth. Reporting on the women-owned MSME segment also sheds light on SDG 5: Gender Equality, with women-led enterprises using digital tools to enter the marketplace and contribute to the global economy. By concluding with suggested interventions for public, private, and development sector actors to address MSME challenges in using digital tools, the spirit of the survey embodies SDG 17: Partnerships for the Goals.

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vii   This brief uses the term "micro, small, and medium enterprises" (MSMEs) to refer to the businesses surveyed for this research, in line with terminology used by multilateral institutions such as the International Finance Corporation and the United Nations. Though the Government of Argentina officially classifies MSMEs by a businesses level of income, DAI applied a standardized definition for consistency across all survey countries, based on the number of full-time, part-time, or seasonal employees or workers (including the respondent): micro (one employee), small (two to nine employees), and medium (10 to 249 employees).

viii   "Digital tools" refers to Internet-based technologies and social media. This is a broad term that includes the use of the internet in any of the following activities: social media platforms, such as Facebook, Facebook Messenger, Facebook Marketplace, WhatsApp, or Instagram; other social media platforms, such as Twitter, TikTok, LinkedIn, SnapChat, Pinterest, Tumblr, Reddit, or YouTube; other messaging applications, such as Viber, Line, WeChat, QQ, or Telegram; business software or cloud computing, such as Microsoft Office, Word or Excel, Google Drive, Docs or Sheets, or Amazon Web Services); e-commerce websites, such as Amazon, Alibaba, Etsy, or Mercado Libre; email, such as Gmail, Hotmail, or Yahoo; mobile banking and digital payments, such as PayPal, Venmo, Yape, or Plin; videoconferencing, such as Zoom, Skype, or Google Hangouts.

ix   This survey collected evidence directly from 1,011 MSME owners and top-level managers in Argentina. See Appendix I for more details on survey methodology.

x   Not all MSMEs who reported ever using digital tools for business purposes were considered "online" for the purposes of this survey. Surveyed MSMEs that did not report using digital tools in the past year were considered "offline," regardless of their use of digital tools over a year ago and/or prior to the COVID-19 pandemic. Because this subset of MSMEs no longer actively uses digital tools, they are not considered online MSMEs.

xi   Research findings reported in this series should not be considered representative of country MSMEs due to the limitations of the surveys. See methodology appendices for more information.

COVID-19 AND MSMEs IN ARGENTINA

The COVID-19 pandemic has presented significant challenges for Argentina's turbulent economy: its gross domestic product (GDP) decreased by 9.9 percentage points in 2020, the largest single-year contraction since 2002.[6] In 2020, a large portion of foreign investment left the country, driving down the value of the Argentine peso, causing inflation to reach between 40 and 50 percent.[7] The MSME sector, which accounts for 70 percent of private employment and contributes 40 percent of GDP[8], has been particularly vulnerable to the pandemic's economic shocks. According to a 2021 report by Ecolatina, an Argentinian economic consultancy, 20,000 SMEs[xii] closed down in 2020 resulting in 100,000 jobs lost.[9] The report found that SMEs in the services sector, particularly tourism and retail, faced the most significant economic losses.[10]

In response to the unprecedented economic changes brought on by the COVID-19 pandemic, MSMEs and consumers have had to change their behavior to adapt. For example, while cash payments were the dominant method for financial transactions before the pandemic, the reduction of in-person shopping has facilitated a boom in digital payment services. For example, the Argentine bank Brubank reported that it onboarded 80,000 new clients during the spring 2020 lockdown period.[11] Similar growth was reported by Ualá, a Fintech company based in Buenos Aires, whose digital bill payment services had a 300 percent increase in transactions in May 2020.[12] The uptake in mobile banking demonstrates that there is possibly the potential for more widespread digital tool growth across Argentina's MSMEs and consumers.

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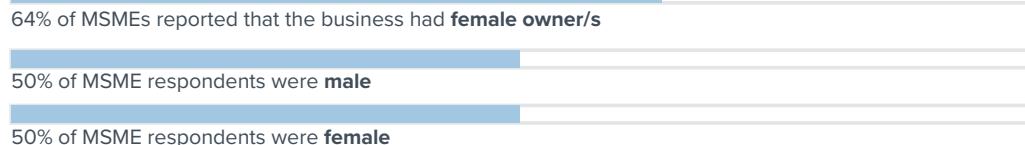
xii   If citing other literature that uses another term to refer to MSMEs, such as small and medium enterprise (SME) or small and medium-sized business (SMB), we use the term cited in the source document. This is why the term "small and medium enterprise" appears here.

SAMPLE OVERVIEW

This survey had 1,011 MSME respondents comprised of business owners and top-level managers; the below percentages provide detail on the sample.

Gender

64% of MSMEs reported that the business had **female owner/s**

50% of MSME respondents were **male**

50% of MSME respondents were **female**

Urbanicity

50% of MSMEs were located in **urban areas**

38% of MSMEs were located in **suburban areas**

11% of MSMEs were located in **rural areas**

Sector

62% of MSMEs reported that their primary product or service was in the **retail and e-commerce** sector

9% of MSMEs reported that their primary product or service was in the **hospitality** sector

9% of MSMEs reported that their primary product or service was in the **manufacturing and industry** sector

6% of MSMEs reported that their primary product or service was in the **agriculture and food production** sector

4% of MSMEs reported that their primary product or service was in the **professional services** sector

Customer base

81% of MSMEs reported that their business primarily served **consumers**

16% of MSMEs reported that their business served **both businesses and consumers**

3% of MSMEs reported that their business primarily **served other businesses**

Business owner education

84% of MSMEs had business owners with a **secondary education or higher**

15% of MSMEs had business owners with **less than a secondary education**

Age of business owner

50% of MSMEs had business owners **aged 18-44**

48% of MSMEs had business owners **aged 45+**

Bank account access

61% of MSMEs reported that they had **access to a bank account**

MSMEs AND DIGITAL TOOL USE: SNAPSHOTS IN TIME
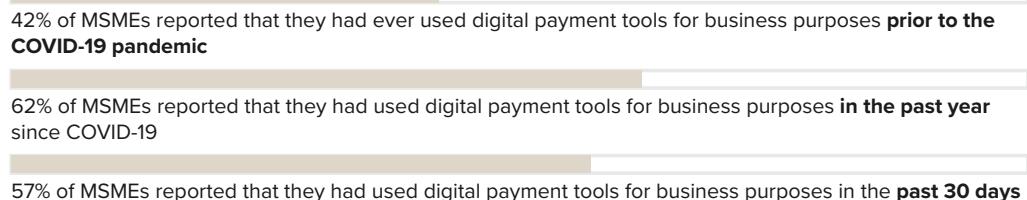
Surveyed MSMEs in Argentina already reported a high level of digital tool use for business purposes prior to the COVID-19 pandemic, but have increased their use of digital tools for business purposes in the past year. Digital payment tools[xiii] were a frequently cited digital tool that surveyed MSMEs reported using for business purposes, with more than half of surveyed online MSMEs taking a mobile-centric approach to connecting to the internet.

Use of digital tools for business purposes rose substantially amongst surveyed MSMEs during the COVID-19 pandemic:[xiv]

72% of MSMEs reported that they had ever used digital tools for business purposes **prior to the COVID-19 pandemic**

89% of MSMEs reported that they used digital tools for business purposes **in the past year** during COVID-19

88% of MSMEs reported that they had used digital tools for business purposes **in the past 30 days**

Surveyed MSMEs cited mobile banking as a frequently used digital tool during all three time periods, with a substantial increase during the pandemic:[xv]

42% of MSMEs reported that they had ever used digital payment tools for business purposes **prior to the COVID-19 pandemic**

62% of MSMEs reported that they had used digital payment tools for business purposes **in the past year** since COVID-19

57% of MSMEs reported that they had used digital payment tools for business purposes in the **past 30 days**

More than half of surveyed online MSMEs used a mobile phone to connect to the internet, while a minority used a laptop or PC:[xvi]

70% of online MSMEs reported that they primarily used a **mobile phone** to connect to the internet

28% of online MSMEs reported that they primarily used a **laptop or PC** to connect to the internet

1% of online MSMEs reported that they primarily used a **tablet** to connect to the internet

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xiii   Mobile banking as used in this brief refers to both mobile banking and digital payments.

xiv   Difference in use of digital tools for business purposes in the past year and use of digital tools for business purposes prior to COVID-19 is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05. Difference in use of digital tools for business purposes in the past year and use of digital tools for business purposes in the past 30 days is not statistically significant per Chi-squared goodness of fit test, adjusted p > 0.05.

xv   Difference in use of mobile banking for business purposes in the past year and use of digital tools for business purposes prior to COVID-19 is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05. Difference in use of mobile banking for business purposes in the past year and use of digital tools for business purposes in the past 30 days is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xvi   Other answer options included don't know or refused.

Surveyed microenterprises and small-sized businesses have increased their usage of digital tools or business purposes in the past year during the COVID-19 pandemic

More than half of surveyed micro and small-sized businesses used digital tools for business purposes prior to the COVID-19 pandemic, compared to a vast majority of surveyed medium-sized businesses. More specifically, 69 percent of surveyed microbusinesses and 71 percent of surveyed small-sized businesses reported that they had ever used digital tools for business purposes prior to the COVID-19 pandemic, while 90 percent of surveyed medium-sized businesses reported the same during the same time period.[xvii] A large majority of surveyed medium-sized businesses (82 percent) also reported that they had ever used Facebook apps for business purposes prior to COVID-19; fewer surveyed microenterprises (61 percent) and surveyed small-sized businesses (58 percent) reported the same during the same time period.[xviii]

However, there was a substantial increase in the use of digital tools for business purposes by surveyed microenterprises and small-sized businesses in the past year during COVID-19. For example, 87 percent of surveyed microenterprises and 91 percent of surveyed small-sized businesses reported that they had used digital tools for business purposes in the past year during COVID-19.[xix] There was also a reduction in the differences between business sizes in their usage of Facebook apps in the past year. While survey results showed a 24 percentage point difference between surveyed microenterprises and medium-sized businesses, and a 21 percentage point difference between surveyed small and medium-sized businesses in their use of Facebook apps for business purposes prior to COVID-19, that difference narrowed to nine percentage points in the past year since COVID-19 for both. More specifically, 82 percent of both surveyed microenterprises and small-sized businesses reported that they used Facebook apps in the past year since COVID-19, compared to 91 percent of surveyed medium-sized businesses during the same time period.[xx]

The increased usage of digital tools for business purposes by surveyed microenterprises and small-sized businesses from prior to the pandemic into the last year, also held for their recent digital tool usage. For example, 84 percent of surveyed microbusinesses and 89 percent of surveyed small-sized businesses, reported that they used digital tools in the past 30 days.[xxi] Both these results indicated that surveyed microenterprises and small-sized businesses increased their usage of digital tools from prior to the pandemic, and that increased usage of digital tools has held. Additionally, 92 percent of surveyed medium-sized businesses reported using digital tools for business purposes in the past 30 days, signaling that their digital tool usage has remained consistent throughout the COVID-19 pandemic.[xxii]

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xvii   Difference between small and medium-sized enterprises' use of digital tools for business purposes prior to COVID-19 is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

Difference between micro and medium-sized enterprises' use of digital tools for business purposes prior to COVID-19 is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

Difference between small-sized businesses and microenterprises' use of digital tools for business purposes prior to COVID-19 is not statistically significant per Chi-squared test of independence, adjusted p < 0.05.

xviii   Use of Facebook apps for business purposes prior to COVID-19 by business size is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

xix   Among small-sized businesses, the difference between use of digital tools prior to COVID-19 and use of digital tools in the past year is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

Among microenterprises, the difference between use of digital tools prior to COVID-19 and use of digital tools in the past year is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xx   Among small-sized businesses, the difference between use of Facebook apps prior to COVID-19 and use of Facebook apps in the past year is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

Among microenterprises, the difference between use of Facebook apps prior to COVID-19 and use of Facebook apps in the past year is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xxi   Among small-sized businesses, the difference between use of digital tools prior to COVID-19 and use of digital tools in the past 30 days is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

Among microenterprises, the difference between use of digital tools prior to COVID-19 and use of digital tools in the past 30 days is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xxii   Among medium-sized businesses, the difference between use of digital tools in the past year and use of digital tools in the past 30 days is not statistically significant per Chi-squared goodness of fit test, adjusted p > 0.05.

KEY INSIGHTS FOR POLICYMAKERS

89% of surveyed MSMEs reported that they used digital tools for business purposes in the past year during COVID-19

72% of surveyed MSMEs reported that they had ever used digital tools for business purposes prior to the COVID-19 pandemic

70% of online surveyed MSMEs reported that they primarily used a mobile phone to connect to the internet

Survey findings showed that more than half of surveyed MSMEs in Argentina reported using digital tools for business purposes before the COVID-19 pandemic, which then increased to a large majority during the pandemic. More specifically, 72 percent of surveyed MSMEs reported that they had ever used digital tools for business purposes prior to the COVID-19 pandemic, which increased to 89 percent in the past year since COVID-19, indicating that surveyed MSMEs dramatically increased their usage of digital tools during the pandemic. Although digital tool use for business purposes has decreased a very small amount recently (88 percent of surveyed MSMEs reported using digital tools for business purposes in the past 30 days), reported digital tool use among surveyed MSMEs remained substantially higher than before the pandemic began. As such, the survey results could indicate that the increased usage of digital tools for business purposes was a sign of long-term behavior change towards increased digitalization. In terms of specific digital tools, digital payment tools saw some of the largest increases among surveyed MSMEs. For example, 42 percent of surveyed MSMEs reported that they had ever used digital payment tools for business purposes prior to the COVID-19 pandemic, increasing to 62 percent in the past year since COVID-19, and slightly decreasing to 57 percent in the past 30 days. This increase in digital payment platforms aligns with the exponential growth that Ualá, an Argentinian Fintech company, experienced in the second quarter of 2020, when their platform saw a 300 percent increase in digital payment transactions.[13] Surveyed MSMEs' high digital tool usage during the pandemic indicates that they have a strong base of digital skills that public, private, and development sector stakeholders can build upon.

Throughout emerging markets, mobile phones are a key way for individuals to access the internet.[14] According to survey results, surveyed online MSMEs in Argentina were no exception. More than half (70 percent) of surveyed online MSMEs reported that they primarily used a mobile phone to connect to the internet, with a minority (28 percent) of surveyed online MSMEs reporting that they used a laptop or PC to connect to the internet. While more than half of surveyed online MSMEs did use a mobile phone for internet access, there was a moderately-sized segment of surveyed online MSMEs with the capability to use more advanced hardware such as PCs. This could indicate that some surveyed online MSMEs in Argentina were further along in their digitization processes. However, given the high penetration of mobile phones in Argentina, public, private, and development sector stakeholders could look for opportunities to enhance the use of mobile internet as an accessible "on ramp" for expanding digital tool use amongst offline MSMEs or those who do not use a laptop or PC.[15]

HOW MSMEs MANAGE KEY BUSINESS ACTIVITIES

Surveyed MSMEs reported using a variety of both online and offline methods to manage their business activities. However, offline methods[xxiii] had a strong foothold in surveyed MSMEs' operations, suggesting that digital tools augmented and amplified, rather than replaced, more traditional offline methods. An interview with Lucy, the manager of Ecohotel Posta de Purmamarca, showed how digital tools have played a crucial role in building her business into an ecotourism hotspot. By using Facebook apps, she has been able to post online about how her business engages with the local community, contributing to SDG 12: Responsible Consumption and Production. See full case study on page 17.
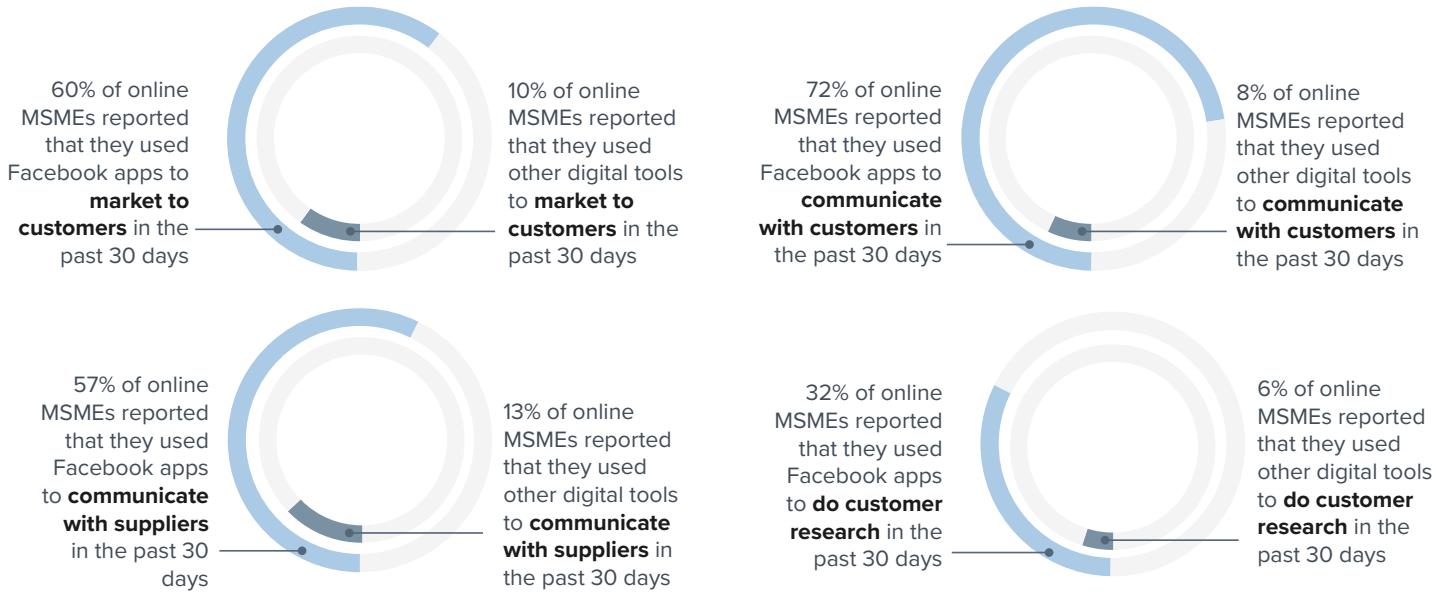
WhatsApp was frequently used among surveyed online MSMEs, particularly for communicating with customers and suppliers:[xxiv]

47% of online MSMEs reported that they used WhatsApp to **market to customers** in the past 30 days

67% of online MSMEs reported that they used WhatsApp to **communicate with customers** in the past 30 days

55% of online MSMEs reported that they used WhatsApp to **communicate with suppliers** in the past 30 days

25% of online MSMEs reported that they used WhatsApp to **conduct customer research** in the past 30 days

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xxiii   The term "offline methods" includes face-to-face interaction; paper-based methods such as letters, fliers or billboards; and through a telephone call, SMS, or text message (does not include WhatsApp).

xxiv   Difference between use of WhatsApp to market to customers in the past 30 days and use of WhatApp to do customer research in the past 30 days is statistically significant per Chi-squared goodness of fit test, adjusted $p < 0.05$.

A higher percentage of surveyed online MSMEs reported using Facebook apps as opposed to other digital tools to conduct each business activity about which they were asked[xxv]...

60% of online MSMEs reported that they used Facebook apps to **market to customers** in the past 30 days

10% of online MSMEs reported that they used other digital tools to **market to customers** in the past 30 days

72% of online MSMEs reported that they used Facebook apps to **communicate with customers** in the past 30 days

8% of online MSMEs reported that they used other digital tools to **communicate with customers** in the past 30 days

57% of online MSMEs reported that they used Facebook apps to **communicate with suppliers** in the past 30 days

13% of online MSMEs reported that they used other digital tools to **communicate with suppliers** in the past 30 days

32% of online MSMEs reported that they used Facebook apps to **do customer research** in the past 30 days

6% of online MSMEs reported that they used other digital tools to **do customer research** in the past 30 days

...And a higher percentage of surveyed online MSMEs stated that Facebook apps were very important for each business activity about which they were asked compared to other digital tools[xxvi]...

39% of online MSMEs reported that Facebook apps were very important for **marketing to customers**

5% of online MSMEs reported that other digital tools were very important for **marketing to customers**

52% of online MSMEs reported that Facebook apps were very important for **communicating with customers**

4% of online MSMEs reported that other digital tools were very important for **communicating with customers**

34% of online MSMEs reported that Facebook apps were very important for **communicating with suppliers**

4% of online MSMEs reported that other digital tools were very important for **communicating with suppliers**

20% of online MSMEs reported that Facebook apps were very important for **doing customer research**

2% of online MSMEs reported that other digital tools were very important for **doing customer research**

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xxv   Difference between use of Facebook apps and use of other digital tools for each business activity in question is statistically significant per Chi-squared goodness of fit test, adjusted $p < 0.05$.

xxvi   Difference between use of Facebook apps and use of other digital tools for each business activity in question is statistically significant per Chi-squared goodness of fit test, adjusted $p < 0.05$.

...but offline methods[xxvii] were used by more than half of surveyed online MSMEs for communication and marketing purposes:

70% of online MSMEs reported that they used offline methods to **market to customers** in the past 30 days

92% of online MSMEs reported that they used offline methods to **communicate with customers** in the past 30 days

73% of online MSMEs reported that they used offline methods to **communicate with suppliers** in the past 30 days

50% of online MSMEs reported that they used offline methods to **do customer research** in the past 30 days

Surveyed MSMEs in urban and rural locations used digital tools for business purposes in the past year, but a large majority of surveyed rural-based MSMEs used older digital tools such as email for business purposes

Survey results observed that surveyed urban-based MSMEs experienced difficult economic circumstances due to the COVID-19 pandemic and resultant economic shock. Fifty-seven percent of surveyed urban-based MSMEs reported that their sales decreased during COVID-19 compared to a typical year.[xxviii] To address the pandemic's economic disruption, surveyed urban-based MSMEs pivoted to using digital tools in their business. For example, 75 percent of surveyed urban-based MSMEs reported that they had ever used digital tools for business purposes prior to COVID-19, which then increased to 92 percent of surveyed urban-based MSMEs reporting the same in the past year during COVID-19.[xxix] When looking at specific digital tool use, 65 percent of surveyed urban-based MSMEs used digital payment platforms in the past year during COVID-19, compared to only 53 percent of surveyed rural-based MSMEs and 59 percent of surveyed suburban-based MSMEs during the same time period.[xxx] This survey finding about digital payment tools indicates that there was a relationship between more than half of surveyed urban-based MSMEs using mobile banking during the pandemic.

Similarly, surveyed rural-based MSMEs faced a difficult economic environment during the pandemic, and 92 percent of surveyed rural-based MSMEs reported using digital tools for business purposes in the past year during COVID-19. Both surveyed rural and urban-based MSMEs had higher use of digital tools in the past year during COVID-19 than surveyed suburban-based MSMEs, 85 percent of which reported using digital tools in this time frame.[xxxi] Unique to surveyed rural-based MSMEs, was their high reported usage of email for business purposes. More specifically, 78 percent of surveyed online rural-based MSMEs reported using email in the past year during COVID-19, and 70 percent reported using email in the past 30 days. Comparatively, 64 percent of surveyed online urban-based MSMEs and 59 percent of surveyed suburban-based MSMEs reported using email for business purposes in the past year during COVID-19, and 57 percent of surveyed online urban-based MSMEs and 53 percent of surveyed online urban-based MSMEs reported using email in the past 30 days.[xxxii] This relationship could indicate that rural-based MSMEs are more prone to using older digital technologies like email, as opposed to digital tools that provide banking or marketing services.

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xxvii   The term "offline methods" includes face-to-face interaction; paper-based methods such as letters, fliers or billboards; and through a telephone call, SMS, or text message (does not include WhatsApp).

xxviii   Reported decrease in sales by urbanicity is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

xxix   Difference in use of digital tools in the past year and use of digital tools prior to COVID-19 among urban MSMEs is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xxx   Use of digital payment platforms in the past year by urbanicity is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

xxxi   Use of digital tools in the past year by urbanicity is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

xxxii   Use of email in the past year and in the past 30 days by urbanicity among online MSMEs is statistically significant per Chi-squared test of independence, adjusted p < 0.05.
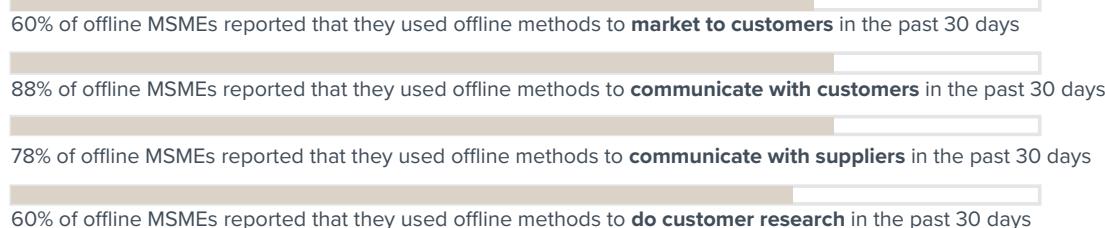
Surveyed MSMEs' digital tool use to sell goods and services increased substantially during COVID-19

Selling goods and services is a key business activity for all MSMEs. In the survey results, 66 percent of surveyed MSMEs reported that they had ever used digital tools to sell goods and services. However, survey results showed a substantial increase in the use of digital tools to sell goods and services during the COVID-19 pandemic. More specifically, 40 percent of surveyed MSMEs reported that they had ever used digital tools to sell goods and services prior to COVID-19, which then increased to 61 percent during COVID-19.[xxxiii] Additionally, the survey results showed that social media use to sell goods and services increased during the pandemic. For example, 37 percent of surveyed MSMEs reported that they had ever used social media to sell goods and services prior to COVID-19, which then increased twenty-two percentage points to 59 percent during COVID-19.[xxxiv] This finding illustrates that social media played a distinct role in selling goods and services in Argentina.

Survey results also showed a recent decrease in digital tool use for selling goods and services across all digital tools. For example, 57 percent of surveyed MSMEs reported that they used digital tools to sell goods and services in the past 30 days (including 54 percent who reported using social media for this purpose during the same time period).[xxxv] This small decrease in digital tool use for selling goods and services may indicate that surveyed MSMEs only temporarily increased their digital tool usage for sales and that these are not long-term changes.

Surveyed offline MSMEs reported using offline methods to conduct customer-facing business activities more frequently than for non-customer-facing business activities:[xxxvi]

60% of offline MSMEs reported that they used offline methods to **market to customers** in the past 30 days

88% of offline MSMEs reported that they used offline methods to **communicate with customers** in the past 30 days

78% of offline MSMEs reported that they used offline methods to **communicate with suppliers** in the past 30 days

60% of offline MSMEs reported that they used offline methods to **do customer research** in the past 30 days

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xxxiii   Difference between use of digital tools to sell goods and services in the past year and prior to COVID-19 is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xxxiv   Difference between use of social media to sell goods and services in the past year and prior to COVID-19 is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xxxv   Difference between use of digital tools to sell goods and services in the past 30 days and in the past year is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

Difference between use of social media to sell goods and services in the past 30 days and in the past year is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xxxvi   Among offline MSMEs, the difference between use of offline methods to communicate with suppliers in the past 30 days and use of offline methods for marketing to customers in the past 30 days is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

Surveyed offline MSMEs reported using face-to-face interactions to conduct key business activities about which they were asked at a higher rate than other offline interaction methods, like telephone calls or SMS:[xxxvii]

87% of offline MSMEs reported that they used **face-to-face to communicate with customers** in the past 30 days

19% of offline MSMEs reported that they used **telephone calls, SMS or text message to communicate with customers** in the past 30 days

55% of offline MSMEs reported that they used **face-to-face to hire or find new employees** in the past 30 days

7% of offline MSMEs reported that they used **telephone calls, SMS or text messages to hire or find new employees** in the past 30 days

Surveyed MSMEs reported having difficulty with supplier-facing business activities:[xxxviii]

11% of MSMEs reported ever having difficulty **marketing to customers**

11% of MSMEs reported ever having difficulty **communicating with customers**

17% of MSMEs reported ever having difficulty **communicating with suppliers**

10% of MSMEs reported ever having difficulty **doing customer research**

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xxxvii   Difference between use of face-to-face interaction and use of telephone calls, SMS, or text message for each business activity in question among offline MSMEs is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

xxxviii   Difference between difficulty in communicating with suppliers and difficulty in any other activity (marketing to customers, doing customer research, and communicating with customers) is statistically significant per Chi-squared goodness of fit test, adjusted p < 0.05.

CASE STUDY
POSTA DE PURMAMARCA

[Facebook] www.facebook.com/PostadePurmamarca/

[Instagram] www.instagram.com/postadepurmamarca/

HOSPITALITY	MEDIUM-SIZED ENTERPRISE	RURAL	SDG 12: RESPONSIBLE CONSUMPTION & PRODUCTION

Lucy Vilte manages the Ecohotel Posta de Purmamarca in Argentina's northern province of Jujuy. After inheriting the hotel from her family in the early 2000s, she decided to embrace the relatively new concept of sustainable tourism and transform her business. She started with a social responsibility strategy to promote community development and reduce the environmental impact of her business with a solar heating system, water recycling systems, and other innovations. By conserving Jujuy's natural resources, she is in alignment with SDG 12: Responsible Consumption and Production. Fifteen years later, Ecohotel Posta de Purmamarca is now an award-winning sustainable tourism destination.

Digital tools have been critical in the evolution of Lucy's property into an ecotourism hotspot. She first opened a Facebook business page for Ecohotel Posta de Purmamarca over 10 years ago, posting a few times a week about the property, her environmental sustainability strategy, the local community in Jujuy, and nearby tourist attractions. She later started to use Instagram for its visual impact, sharing the beauty of her region and the hotel's conservation projects with local communities with her growing number of followers.

Lucy's use of digital tools intensified during COVID-19. After observing how other tourist destinations were marketing their properties during the pandemic, her efforts focused on catching the attention of prospective guests who were already

making plans after the lifting of travel restrictions. In addition, she connected with various regional microentrepreneurs to exchange experiences and communication strategies that would allow their businesses to survive during this extremely difficult and tumultuous period.

This experience inspired her to change how she communicated about the hotel and the Jujuy region with prospective customers. To boost the resilience of Argentina's MSME community, Lucy became known as a promoter and "influencer of the land." She organized and participated in IG Live streams with other MSME owners and well-known people (archaeologists, artisans, farmers, chefs, etc.) to promote sustainable tourism from the north of Argentina – where Jujuy is located – to the southern tip of the country. The local Ministry of Tourism also offered to share her posts and promote her on their social media networks, which significantly expanded the Ecohotel Posta de Purmamarca's reach - her followers grew at a rate of 3,000 per month during this period. When lockdown restrictions were lifted, Lucy quickly realized she had a competitive advantage over her competitors, many of whom had slowed or stopped actively posting on social media during the lockdowns.

Lucy dedicated herself to supporting other MSMEs in using digital technologies and social media to grow and recover during the COVID-19 pandemic. She shared her knowledge of digital tools

with other Argentine MSMEs, while also connecting them to local and indigenous suppliers to foster more business partnerships within her local community. Digital tools transformed Lucy into a sought-after leader in Argentina's environmental conservation and ecotourism market, and contributed to the economic resiliency of other MSMEs in the country.

> "COVID was a changing point – technology showed me how much more I could do and how much I was losing before by not using it."

KEY INSIGHTS FOR POLICYMAKERS

72% of surveyed online MSMEs reported that they used Facebook apps to communicate with customers in the past

92% of surveyed online MSMEs reported that they used offline methods to communicate with customers in the past

61% of surveyed MSMEs reported that they used digital tools to sell goods and services during COVID-19

Facebook apps were the most frequently reported digital tool that surveyed online MSMEs reported using to conduct each business activity about which they were asked. For instance, 72 percent of surveyed online MSMEs reported that they used Facebook apps to communicate with customers in the past 30 days, compared to eight percent who reported the same about other digital tools during the same time period. Accordingly, surveyed online MSMEs also reported that Facebook apps were very important for each business activity at a much higher rate than for other digital tools about which they were asked. For example, 39 percent of surveyed online MSMEs reported that Facebook apps were very important for marketing to customers, compared to five percent of surveyed online MSMEs who said the same about other digital tools. These findings indicated that Facebook apps were useful digital tools for surveyed online MSMEs and they were used to run multiple aspects of their business. Therefore, for digital tools to have widespread uptake by surveyed online MSMEs, they should be simple and intuitive, with a focus on the needs of end-users.
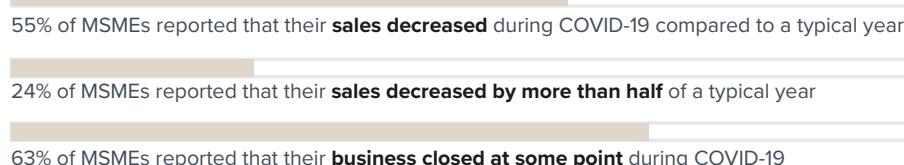
Survey findings also indicated that surveyed online MSMEs in Argentina were supplementing, rather than wholly replacing, their use of offline techniques with digital tools. More specifically, a higher percentage of surveyed online MSMEs in Argentina reported using offline methods, especially face-to-face techniques, for communications compared to any digital tool. For example, 92 percent of surveyed online MSMEs reported that they used offline methods to communicate with customers in the past 30 days. However, survey results also showed that fewer surveyed online MSMEs reported using offline methods to conduct customer research. For example, 50 percent of surveyed online MSMEs reported that they used offline methods to do customer research in the past 30 days. In this context, public, private, and development sector stakeholders have an opportunity to develop digital tools for specific business functions that can support — rather than replace — the ways that MSMEs currently operate.

MSMEs DURING THE COVID-19 PANDEMIC
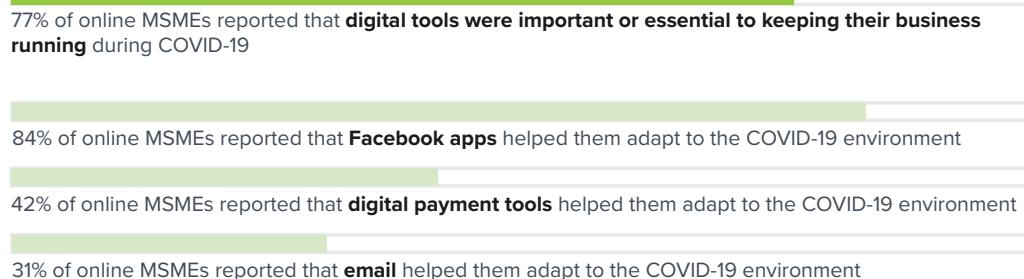
The COVID-19 pandemic was a challenge for surveyed MSMEs in Argentina. More than half of surveyed MSMEs reported that their business closed at some point during COVID-19 and that their sales decreased during COVID-19 compared to a typical year. To adapt to this new environment, a large majority of surveyed online MSMEs reported that digital tools were important or essential to keeping their business running during COVID-19.

Surveyed MSMEs sales decreased during the COVID-19 pandemic:

55% of MSMEs reported that their **sales decreased** during COVID-19 compared to a typical year

24% of MSMEs reported that their **sales decreased by more than half** of a typical year

63% of MSMEs reported that their **business closed at some point** during COVID-19

Well-known digital tools – such as Facebook apps, mobile banking, and email – helped surveyed online MSMEs adapt to the COVID-19 environment:

77% of online MSMEs reported that **digital tools were important or essential to keeping their business running** during COVID-19

84% of online MSMEs reported that **Facebook apps** helped them adapt to the COVID-19 environment

42% of online MSMEs reported that **digital payment tools** helped them adapt to the COVID-19 environment

31% of online MSMEs reported that **email** helped them adapt to the COVID-19 environment

KEY INSIGHTS FOR POLICYMAKERS

77% of surveyed online MSMEs reported that digital tools were important or essential to keeping their business running during COVID-19

84% of surveyed online MSMEs reported that Facebook apps helped them adapt to the COVID-19

55% of surveyed MSMEs reported that their sales decreased during COVID-19 compared to a typical year

Survey results showed that the economic slowdown stemming from the COVID-19 pandemic negatively affected more than half of surveyed MSMEs' sales throughout Argentina. More than half (55 percent) of surveyed MSMEs reported that their sales decreased during the pandemic compared to a typical year. Furthermore, 63 percent of surveyed MSMEs reported that their business closed at some point during COVID-19. These findings aligned with labor market indicators — Argentina's employment rate dropped by 9.7 percentage points between the first and second quarters of 2020, from 52.5 percent to 42.8 percent.[16]

Despite reported decreases in sales among surveyed MSMEs, many surveyed online MSMEs reported that digital tools helped them adapt to the new economic landscape. For example, a large majority (77 percent) of surveyed online MSMEs reported that digital tools were important or essential to keeping their business running during COVID-19. In terms of specific digital tools, the highest percentage of surveyed online MSMEs reported that Facebook apps (84 percent) helped them adapt to the COVID-19
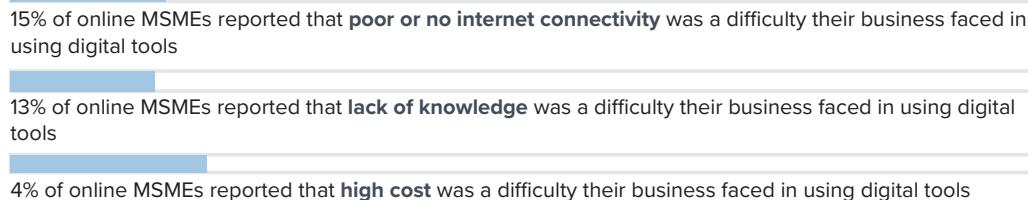
environment. Furthermore, 42 percent of surveyed online MSMEs reported that digital payment tools helped them adapt to the COVID-19 environment, while 31 percent of surveyed online MSMEs reported the same about email. Aligned with the well-documented phenomenon of technological leapfrogging, by which entrepreneurs in emerging markets bypass the use of established technologies in favor of newer ones,[17] surveyed MSMEs in Argentina appeared to favor innovative digital tools, such as social media platforms and digital payment tools. With the growing importance of digital payment tools alongside the robust usage of intuitive and cost-effective tools such as Facebook apps, there may be an opening for public, private, and development sector stakeholders to increase digital tool use among Argentina's MSMEs by using these tools as an "on-ramp" for increased adoption of other digital tools. By providing MSMEs with a positive user-experience in early adoption and usage, the increase in digital tool use during the COVID-19 pandemic has the potential to convert into long-term behavior change and a sustained process of digitalization by MSMEs.

BARRIERS TO THE ADOPTION AND USE OF DIGITAL TOOLS AMONG MSMEs
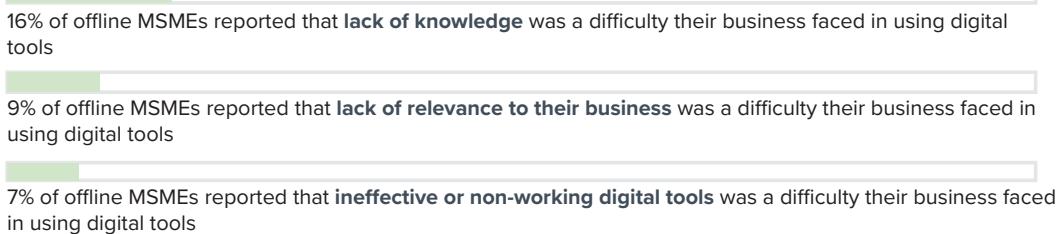
Both surveyed online and offline[xxxix] MSMEs reported that a lack of knowledge, among other factors, was a difficulty their business faced in using digital tools. Additionally, surveyed online and offline MSMEs alike reported an interest in learning more about using digital tools to market their business, although reported interest was much higher among online MSMEs.

Surveyed online MSMEs cited poor or no internet connectivity, a lack of knowledge, high cost, and lack of customer interest as difficulties their business faced in using digital tools:

15% of online MSMEs reported that **poor or no internet connectivity** was a difficulty their business faced in using digital tools

13% of online MSMEs reported that **lack of knowledge** was a difficulty their business faced in using digital tools

4% of online MSMEs reported that **high cost** was a difficulty their business faced in using digital tools

Similarly, the most frequently reported difficulties that surveyed offline MSMEs reported that their business faced in using digital tools were a lack of knowledge, lack of relevance to their business, and ineffective or non-working digital tools:

16% of offline MSMEs reported that **lack of knowledge** was a difficulty their business faced in using digital tools

9% of offline MSMEs reported that **lack of relevance to their business** was a difficulty their business faced in using digital tools

7% of offline MSMEs reported that **ineffective or non-working digital tools** was a difficulty their business faced in using digital tools

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Surveyed men-owned MSMEs felt more confident using digital tools compared to women-owned MSMEs

Survey results observed that a large majority of surveyed men and women-owned MSMEs used digital tools for business purposes throughout the pandemic, but there was not a statistically significant relationship between gender owner and digital tool use. For example, in the past 30 days, 88 percent of surveyed women-owned MSMEs reported they had used digital tools for business purposes, while 87 percent of surveyed men-owned MSMEs reported the same during the same time period.[xl] Furthermore, 91 percent of surveyed women-owned MSMEs reported they had used digital tools for business purposes in the past year during COVID-19, while 88 percent of men-owned MSMEs reported the same during the same time period.[xli]

Despite the survey's observation that digital tool use was high for both genders, there was a significant relationship between surveyed online men-owned MSMEs feeling more confident when using digital tools compared to surveyed online woman-owned MSMEs. For example, 54 percent of surveyed online men-owned MSMEs reported that they felt confident attaching photos or files to emails or messages, compared to 47 percent of surveyed online women-owned MSMEs.[xlii] And 51 percent of surveyed online men-owned MSMEs reported that they felt confident helping others do something on their phone or computer, compared to 42 percent of surveyed online women-owned MSMEs.[xliii] This relationship shows that although higher percentages of surveyed women-owned MSMEs were observed using digital tools, online men-owned MSMEs feel more confident in how to use them.

When asked about the most challenging difficulty[xliv] their business faced in using digital tools, surveyed online MSMEs most frequently cited needing more knowledge:

3% of online MSMEs reported that **needing more knowledge** was the most challenging difficulty their business faced in using digital tools

Similarly, surveyed offline MSMEs most frequently reported that needing more knowledge was the most challenging difficulty their business faced in using digital tools:

3% of offline MSMEs reported that **needing more knowledge** was the most challenging difficulty they faced in using digital tools

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xl   Digital tool use for business purposes in the past 30 days by gender owner is not statistically significant per Chi-squared test of independence, adjusted p > 0.05.

xli   Digital tool use for business purposes in the past year by gender owner is not statistically significant per Chi-squared test of independence, adjusted p > 0.05.

xlii   Reported confidence in attaching photos or files to emails or messages by gender owner among online MSMEs is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

xliii   Reported confidence in helping others do something on their computer or phone by gender owner among online MSMEs is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

xliv   When asked what was their most challenging difficulty using digital, responses were coded to fit 18 options. Options: need more knowledge or know-how; poor or no internet connectivity; it is too expensive or the costs are too high; difficult to access a mobile phone, tablet, or computer; do not have consistent access to electricity; customers do not use them; suppliers do not use them; they are not relevant to this business or do not see a need for them; do not trust digital transactions, fear of information being stolen; hard to comply with legal requirements such as digital security and consumer protection standards; not enough relevant posts, articles, pictures or videos in my local language; fear of accessing inappropriate or offensive posts, articles, pictures or videos; digital tools were not effective or did not work; nothing prevents this business from using the internet, social media, or digital tools; other; don't know; refused.

Surveyed online MSMEs reported an interest in learning more about using digital tools to market their business:

55% of online MSMEs reported that they were interested in learning more about **using digital tools to market their business**

50% of online MSMEs reported that they were interested in learning more about **using digital tools to find new customers**

44% of online MSMEs reported that they were interested in learning more about **using digital tools to communicate with existing customers**

Surveyed offline MSMEs were also interested in learning more about using digital tools to market their business:

28% of offline MSMEs reported that they were interested in learning more about **using digital tools to market their business**

22% of offline MSMEs reported that they were interested in learning more about **using digital tools to find new customers**

19% of offline MSMEs reported that they were interested in learning more about **using digital tools to communicate with existing customers**

Some surveyed offline MSMEs reported that more education and training would make them more likely to use digital tools:

29% of offline MSMEs reported that **training on how to use digital tools for marketing** would benefit their business

21% of offline MSMEs reported that **more education and training would make them more likely to use digital tools**

More than half of surveyed online MSMEs reported that they felt confident using the internet to find information or help:
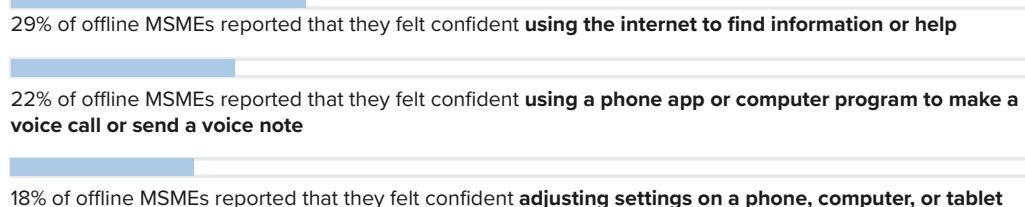
69% of online MSMEs reported that they felt confident **using the internet to find information or help**

53% of online MSMEs reported that they felt confident **using a phone app or computer program to make a voice call or send a voice note**

50% of of online MSMEs reported that they felt confident **attaching photos or files to emails or messages**

A minority of surveyed offline MSMEs reported that they felt confident using the internet to find information or help:

29% of offline MSMEs reported that they felt confident **using the internet to find information or help**

22% of offline MSMEs reported that they felt confident **using a phone app or computer program to make a voice call or send a voice note**

18% of offline MSMEs reported that they felt confident **adjusting settings on a phone, computer, or tablet**

A higher percentage of surveyed online MSMEs reported being self-taught on how to use digital tools than surveyed offline MSMEs[xlv]

A significantly higher percentage of surveyed online MSMEs reported that they were self-taught on how to use digital tools than surveyed offline MSMEs. For example, 60 percent of surveyed online MSMEs reported that they were self-taught on how to use digital tools, compared to 14 percent of surveyed offline MSMEs. However, the most frequently selected answer option by surveyed offline MSMEs about how they learned to use digital tools was from their friends and family. As such, a larger percentage of surveyed offline MSMEs learned how to use digital tools from friends and family than surveyed online MSMEs. More specifically, 46 percent of surveyed offline MSMEs reported that they learned how to use digital tools from their friends and family, compared to 36 percent of surveyed online MSMEs. While these results showed that surveyed online MSMEs were more likely to be self-taught on how to use digital tools and that surveyed offline MSMEs were more likely to have learned how to use digital tools from friends and family, the percentage point difference between surveyed online and offline MSMEs suggests that surveyed online MSMEs had higher levels of digital tool knowledge and familiarity than surveyed offline MSMEs. Policymakers and other development sector stakeholders could therefore build on this base of knowledge and leverage surveyed online MSMEs digital capabilities to enhance the skills of other independent learners interested in digital tools.

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xlv   Reported being self-taught in learning to use digital tools by connectivity status (online or offline) is statistically significant per Chi-squared test of independence, adjusted p < 0.05.

KEY INSIGHTS FOR POLICYMAKERS

15% of surveyed online MSMEs reported that poor or no internet connectivity was a difficulty their business faced in using digital tools

16% of surveyed offline MSMEs reported that lack of knowledge was a difficulty their business faced in using digital tools

21% of surveyed offline MSMEs reported that more education and training would make them more likely to use digital

Poor or no internet connectivity and digital tool's high cost were key difficulties that surveyed online and offline MSMEs reported facing in using digital tools. More specifically, poor or no internet connectivity was the most frequently cited difficulty among surveyed online MSMEs (15 percent), followed closely by a lack of knowledge about digital tools (13 percent). In comparison, surveyed offline MSMEs most frequently cited difficulty was a lack of knowledge about digital tools (16 percent), followed by a "perceived" lack of relevance to their business (nine percent). Furthermore, three percent of both surveyed online and offline MSMEs reported that needing more knowledge was the most challenging difficulty their business faced. While survey results did show that surveyed online and offline MSMEs faced a similar set of difficulties in using digital tools for business purposes, the results were so low and varied across answer options that no definitive consensus emerged. As such, public, private, and development sector stakeholders could prioritize different approaches to assisting offline and online MSMEs based on their most frequently cited difficulty. For example, addressing poor or no internet connectivity

could improve online MSMEs use of digital tools and developing digital literacy programs could improve both online and offline MSMEs use of digital tools.

Survey results also showed that surveyed online and offline MSMEs were interested in learning more about digital tools, specifically in how to market their business. When asked about specific topics of interest in learning more about using digital tools, the most frequently reported response among surveyed online MSMEs was using digital tools to market their business (55 percent). Similarly, 28 percent of surveyed offline MSMEs reported that they were interested in learning more about using digital tools to market their business. Furthermore, 29 percent of surveyed offline MSMEs reported that training on how to use digital tools for marketing would benefit their business and 21 percent of surveyed offline MSMEs reported that more education and training would make them more likely to use digital tools. This finding reinforces the importance of working directly with MSMEs to build upon their digital skills in existing capabilities and to focus on topics of specific interest, like digital marketing.

CLOSING REMARKS

With continued improvements in internet connectivity, and targeted interventions to improve digital literacy and address concerns about business relevance, Argentina's MSME sector will be well-positioned to harness the power of digital tools to improve business outcomes and become more resilient to future economic shocks. A large majority (89 percent) of surveyed MSMEs in Argentina reported using digital tools for business purposes in the past year since COVID-19, compared to 72 percent who reported ever having used digital tools for business purposes prior to the COVID-19 pandemic. These results indicated that Argentina's surveyed MSMEs were far along in the digitization process before COVID-19, and digital tool use increased even more in the past year during the pandemic. However, certain barriers, such as connectivity and lack of knowledge, were difficulties that were holding back surveyed online and offline MSMEs from fully leveraging digital tools in their business practices. While our survey results did not discern a clear consensus about surveyed MSMEs' most challenging difficulty, frequently cited difficulties that could be addressed by policymakers, the private sector, and development sector stakeholders included poor or no internet connectivity and a lack of knowledge. Nevertheless, surveyed MSMEs still reported that they were interested in learning more about digital tools for business purposes, such as marketing their business or communicating with existing customers. This evidence shows that targeted solutions are required to maintain forward momentum and continue growing MSME digital tool usage equitably across all MSME segments.

Looking ahead, it will be important to provide targeted, appropriate interventions to address connectivity and digital literacy barriers while continuing to enhance the skills of online MSMEs to further amplify their use of digital tools. Promoting equitable digital tool usage within Argentina's MSME sector will help build an Argentinian economy that is resilient to the COVID-19 pandemic and future shocks. MSMEs that are poised to grow and scale as the pandemic recedes will accelerate economic growth outcomes and support Argentina in achieving its SDG commitments.

APPENDIX I: METHODOLOGY

OVERVIEW OF THE SURVEY DESIGN

Between June 30 and September 30, 2021, Ipsos conducted 1,011 interviews of enterprises via computer-assisted personal interviewing (CAPI) and computer-assisted telephone interviewing (CATI) to better understand their use of digital tools, as well as their challenges and barriers to digitization.[xlvi]

Fieldwork was conducted in two stages – June 30 to August 13 and September 17 to September 30 – to achieve the final sample size.

The sample for the study was defined to include and be limited to Argentina's micro (1 employee), small (2 to 9 employees) and medium (10 to 249 employees) business populations[xlvii] (summarized as "business size" in the text). Official statistics from the Ministry of Productive Development of Argentina's SME Registry (2020)[18] were used as a basis to estimate the proportion[xlviii] of businesses for each business size and to establish a target number of interviews for each business-size category. The lists were also used to set target interview counts by province and urbanicity (urban/rural) within Argentina.

The target interview counts for business size were set to approximate the distribution of the business population by business size across all of Argentina. However, these estimates are imperfect as the official statistics on which they are based do not include informal businesses and are not sufficiently recent to account for the impact of COVID-19 on business operations. Due to the lack of reliable official statistics, the data is not considered to be representative of the entire MSME formal and informal business population in Argentina.

Furthermore, a minimum target of 150 women-owned businesses was set for the sample. This means that if 150 interviews were not reached when the final sample size was achieved, then additional interviews would be conducted to ensure the sample included 150 interviews with women-owned businesses. In Argentina, this minimum was achieved naturally and no oversample was required.

Based on these estimates, the sample target interview counts were allocated as shown below, which also shows the actual interview counts achieved in the fieldwork:

Target and Actual Interview Counts by Business Size, Urbanicity and Business-Owner Gender in Argentina

BUSINESS SIZE			URBANICITY			BUSINESS-OWNER GENDER		
	TARGET	ACTUAL		TARGET	ACTUAL		MINIMUM REQUIRED	ACTUAL
Micro	500	470	Urban	900	892	Women	150	650
Small	400	432	Rural	100	119			
Medium	100	109						

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xlvi   This is one in a series of 13 country reports about micro, small and medium-sized enterprises' (MSMEs) use of digital tools in North America, South America, South Asia, and Southeast Asia. These are accompanied by a global report, containing a complete description of the research and survey methodology.

xlvii   Across all business size groupings, employees include the respondent (an owner or top-level manager of the MSME), any full-time employees or workers, and any part-time employees or workers.

xlviii These were considered estimates, as the official statistics do not include informal businesses and are not sufficiently recent to account for the impact of COVID-19 on business operations.

Dual-mode Sample Design

A hybrid sampling design was employed in Argentina using two different sampling frames, two different sample designs, and two different interviewing modes – one by in-person interviewing and one by telephone. The decision to employ the hybrid design was precipitated by COVID-19-related travel restrictions and limited access to rural and remote areas at the time of interviewing. First, the computer-assisted personal interviewing approach (CAPI) used a multistage stratified cluster sample. Second, the computer-assisted telephone interviewing approach (CATI) used a stratified listed business sample from the 2020 System for the Location and Identification of People and Businesses (SUIPEM, for its abbreviation in Spanish).[xlix] The total achieved sample was 90 percent CAPI and 10 percent CATI.

Both sample frames covered all of Argentina's six regions. The CAPI sample frame included 20 of the 23 provinces in Argentina[l] and covered urban and suburban formal and informal businesses across all three business sizes. The CATI sample frame covered formal, rural businesses across all three business sizes using the SUIPEM list referenced above.[li] No geographic overlap existed between the two sampling frames.

CAPI Sample Design

The sample design was a multistage stratified cluster sample. This means that the population was divided into geographic blocs and then through stages, each time selecting a more limited geographic unit until the final sampling unit for interviewing was selected. The geographic and sampling units defined at each stage were the following:

- **PSUs:** Primary sampling units (PSUs) were defined as provinces. After excluding three of the 23 provinces – Tierra del Fuego, Chubut, and Santa Cruz – the 20 remaining provinces were then stratified by Argentina's six regions. The second stratification of the selected provinces was by urban localities.[lii] Target interviews for these strata were established to be proportional to the number of persons within provinces based on statistics provided by the 2019 National Institute of Statistics and Censuses (INDEC, for its abbreviation in Spanish).[19]

- **SSU1s:** Secondary sampling units (SSU1s) were defined as urban localities. Of the 1,114 eligible localities, 50 SSU1s were selected with random probability proportional to the number of persons within their PSU-Urbanicity stratum based on data from the 2019 INDEC statistics referenced above.[20]

- **SSU2s:** SSU2s were defined as commercial business areas within each SSU1. There were no available statistics for the total universe of SSU2s so they were selected using the combined knowledge of the research team and Ipsos' on-the-ground experience. This analysis took into account meeting target interview counts by urbanicity and business size. Where an SSU1 contained only one commercial business area, that served as the default SSU2. In densely populated business districts, a discretionary SSU2 would be selected to begin the random walk selection of individual businesses.

- **Individual businesses**: Within each SSU2, enumerators identified businesses to contact by using the random walk method. That is, after beginning at a random spot within a demarcated geographic area, selected by the project management team based on their knowledge of local business districts, enumerators counted off and approached every "Xth" business, where "X" was a randomly selected number provided on their interview sheets. First, they walked on the right-hand side of the street and turned right until they had walked around the entire perimeter, then they repeated the same process on the left side of the street. For the purposes of this survey, Ipsos enumerators only made contact with businesses with a storefront, booth or signage.

Once a business was identified, enumerators proceeded to gain consent for the interview. If the respondent agreed, the enumerator administered the screening questions and, if qualified, conducted the survey. If a business was not available, or the respondent requested that the interview be rescheduled, enumerators made three attempts to reach the business. If the enumerator was unable to reach the business after these three attempts, then that business was marked as a refusal. Survey

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xlix   SUIPEM is a privately managed business registry that compiles and continuously updates companies' information from public sources and private surveys based on financial, tax, and activity-specific information. www.suipem.com.

l   Three provinces in the southernmost region of Patagonia were excluded from the sample which, as a region, constitutes less than four percent of total registered businesses: Tierra del Fuego, Chubut, and Santa Cruz.

li   Op.cit. www.suipem.com. The two regions not included in the CATI sample were the AMBA (Área Metropolitana de Buenos Aires) region, as this region encompasses Buenos Aires with little to no rural areas, and Patagonia, due to the small number of formal businesses in that region.

lii   Defined as a locality within a province with a 40,000-person population or more.

participation was completely optional, dependent on explicit respondent consent, and non-compensated. Enumerators administered the screening and survey using pre-programmed tablets for data entry, ensuring consistency in the questionnaire administration.

A total of 911 interviews were conducted via CAPI.

CATI Sample Design

The CATI sample frame was designed to reach micro, small and medium businesses in rural and remote areas. Because CATI interviews were among only rural MSMEs, there was no geographic overlap between the CATI and CAPI sample frames.

- **PSUs:** PSUs were defined as rural districts. First, the SUIPEM registry of businesses[21] was stratified by six regional strata then filtered to include only rural districts. Of the 2,422 rural districts, 473 were selected with random probability proportional to the business population in each district as determined by the SUIPEM business registry.[22] Target interview counts were set based on the business population detailed in the SUIPEM list.

- **Individual businesses:** Individual businesses were selected using a simple random sample from the 473 rural districts included in the sample list. Using the list of businesses in the

SUIPEM registry, enumerators were randomly assigned businesses from the sample list (i.e. enumerators were not required to select businesses). Once a business was identified, enumerators proceeded to administer the screening and gain consent for the interview. If the respondent agreed, the enumerator administered the screening questions and, if qualified, conducted the survey. If a business was not available by phone, or the respondent requested that the interview be rescheduled, enumerators made three attempts to recontact the business. If the enumerator was unable to reach the business after these three attempts, then that business was marked as a refusal. Survey participation was completely optional, dependent on explicit respondent consent, and non-compensated.

Enumerators administered the screening and survey using a pre-programmed telephone interviewing script, ensuring consistency in the questionnaire administration.

A total of 100 interviews were conducted via CATI.

Sampling Statistics by Mode

The sampling statistics for the two methods are:

Interview Response and Refusal Rates by Mode in Argentina[liii]

	CAPI	CATI
Contacts	1,988	2,594
Completes	911	100
Refusals	568	344
Response rate[liv]	46%	4%
Refusal rate[lv]	29%	13%

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liii   By showing only the response rate and refusal rate, the table shows a limited set of possible outcomes. The full set of dispositions includes outcomes such as ineligible respondent (e.g. not owner or top-manager), ineligible business or suspended interview. The response rate and refusal rate calculations are not inclusive of the complete set of outcomes and therefore do not add to 100 percent.

liv   Calculated using AAPOR Response Rate 3 methodology.

lv   Calculated by dividing the number of refusals by the number of contacts.

Locations for Research in Argentina

The target interview count and actual interview count by region are detailed below:

Target and Actual Interview Counts by Region and Mode

REGIONS	TARGET	ACTUAL CAPI	ACTUAL CATI	ACTUAL TOTAL
AMBA	340	291	0	291
Cuyo	60	46	10	56
NEA	60	42	10	52
NOA	90	101	20	121
Pampeana	400	399	60	459
Patagonia	50	32	0	32
Total	1,000	911	100	1,011

Sample Weighting

Based on the fieldwork dispositions, Ipsos applied two weights to the raw survey data to account for regional distribution as well as the variation in non-response by urban and rural designations and by gender.

- **Design weight:** A weight by region was applied to adjust the sample to be proportionate to the number of persons within each PSU, as determined by the 2019 Population Census data.[23] The 2019 Population Census was used as a proxy for the proportion of businesses in each region, as opposed to the statistics from the 2020 SME Registry,[24] which were used to create target interview counts by business size (as the latter sources do not include informal businesses). Therefore, general population counts were more likely to mirror the total (formal and informal) business population.

- **Non-response weight:** Weights were applied by urbanicity (urban/rural) and gender of respondent within strata based on response rates. For example, if an enumerator approached a business in province X with a female respondent, and they were ultimately marked as a refusal, the enumerator would still keep track of the fact that a female respondent was approached. During weighting, province X would be weighed to reflect the number of female and male respondents who were approached. Without these weights, the survey results would be biased by propensity to respond based on respondent gender and urbanicity. We note here that non-response weights only applied to CAPI interviews because by virtue of the CATI mode, statistics on non-response by region and gender would only be available if respondents answered enumerators' calls.

These two weights were combined to create one overall final weight applied to all data points. The design effect for Argentina is 1.01.[lvi]

Ipsos carefully considered a broad spectrum of weights to be applied. Three in particular — mode, business-size, and cross-national — were not applied. First, a mode weight could not be applied due to the confounding mode effects by both geography and business size. A business-size weight was not applied as there are no reliable population statistics that define the proportion of businesses throughout Argentina by company size. Finally, a cross-national weight, to enable comparison across countries in this series of reports, was not applied because there were no reliable data sources that could account for sampling differences across all countries in fieldwork timing and survey modes.

Due to the limitations of the weighting strategy discussed here, the sample should not be considered to be wholly representative of formal and informal businesses in Argentina.

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lvi   The design effect is the ratio of an actual variance of an estimator that is based on a sample from some sampling design, to the variance of an alternative estimator that would be calculated (hypothetically) using a sample from a simple random sample (SRS) of the same of elements. A design effect less than one indicates that the sample design has a smaller variance (is more efficient) than the hypothetical SRS design, whereas a design effect greater than one indicates that the sample design has a greater variance (is less efficient). Kish, Leslie (1965). "Survey Sampling". New York: John Wiley & Sons, Inc. ISBN 0-471-10949-5.

COVID-19 Protocols

Extensive COVID-19 protocols were observed during CAPI interviews: only two to three people were allowed at each interview location, two meters apart. Enumerators wore masks and gloves during all interviews – which they removed, cleaned, and stored or disposed of after every six hours of wear – and sanitized their hands before and after each interview.

Limitations to the Survey Design

While every effort was made to ensure representativeness of the data, there were several limitations to the survey design. For example, three provinces in the Southernmost region of Patagonia were excluded from the sample due to restrictions on travel as a result of COVID-19 protocols at the time of the survey. Thus, the sample is not nationally representative. The excluded provinces (Tierra del Fuego, Chubut, and Santa Cruz) constitute less than four percent of total registered businesses.[25] Accounting for these exclusions, the sampling plan still covered all six regions in Argentina, and 20 of the 23 provinces within those regions.

Within each province, localities were limited to those that had interviewing teams or could be accessed by interviewing teams due to COVID-19 travel restrictions and limited travel between and even within provinces. This means the face-to-face CAPI approach, which covered formal and informal businesses of all sizes, was limited to urban and suburban areas, whereas rural areas were covered via the CATI approach using a listed sample of registered businesses of all sizes.

This dual-mode methodology where CATI was used in rural and remote areas and CAPI was used in urban and suburban areas resulted in an inability to differentiate between geography and mode effects. Therefore, a mode weight could not be applied as there is no within-geography variation by mode from which to weight.

In terms of coverage limitations for CAPI, the use of random walk sampling methods in urban and rural areas could mean that MSMEs associated with certain characteristics could have a higher likelihood of agreeing to participate in the survey; for example, a grocery store owner would be more apt to agree to participate in a survey during slow business hours than an MSME owner engaged in physical labor. This may lead to overcoverage or undercoverage of certain business sector types. Another key coverage limitation relates to the exclusion of any household-based businesses without signage or storefronts and the geographic coverage; in-person interviews were conducted with businesses with a storefront, stand or stall and/or signage. The random walk methodology could also limit the inclusion of multiple businesses at the same location. For example, for multi-storey buildings enumerators were instructed to treat the building as part of the random walk and choose one MSME (or multiple MSMEs, depending on the interval and building size) from the location for screening and consent. However, if multiple businesses were operating from one space or location in the building, only one would be eligible. This limitation would also apply to multiple businesses sharing a stand or booth as only one of the business owners or top-level managers would be screened for qualification and consent.

In terms of geographic coverage limitations, firms selected for interviews were from the SSUs listed above; all firms outside of these areas were not included in the sampling frame.

Further, the rural CATI sample was limited to businesses on the sample registry list of SUIPEM. Any business not on the list was not included in the study.

An additional limitation in Argentina is the gap in the fieldwork period. The different fielding dates may have affected the way that respondents answered questions– particularly temporal questions referencing "the past 30 days." The main fieldwork was between June 30 and August 13, 2021 (1,002 interviews). Between September 17 and September 30, 2021, nine additional interviews were conducted to reach a minimum sample size of enterprises that were defined as offline. These nine interviews were required to reach a minimum sample size of 100 offline MSMEs established as the minimum base size to enable data reporting. As 99 percent of interviews were conducted in the first stage of fieldwork, we expect minimal to no impact on the results with the addition of nine interviews from the second stage of fieldwork.

There were also limitations resulting from COVID-19-specific challenges. These included the impact of social distancing-related restrictions on response and completion rates and the impact of COVID-19 on respondent business outcomes and behavior. Although this study accounts for unit non-response weighting on certain characteristics, there is no way to weight on unobservables such as individual propensity to participate in a survey during a pandemic.

An additional key limitation related to weighting was the lack of post-stratification weights, particularly for national-level calculations and estimates. Without complete data on formal and informal MSMEs for benchmarking, it was not possible to implement post-survey adjustments to reflect the true composition of Argentina's MSME structure. Although the sampling process captured variations in Argentina's MSME structure regarding size, industry, and individual characteristics of business owners, any national-level figures were not adjusted or corrected to reflect business population characteristics.

Finally, the use of multistage cluster sampling represents a limitation on the precision of estimates. This may have led to larger standard errors for estimation at a detriment to the overall precision of results.

NOTES ON ANALYSIS

The primary methods of analysis used in this report are ratio estimations and Rao & Scott's Chi-squared test of Independence to determine statistical significance. All questions required a response to be entered, enabling the interviewer to continue to the next question. All questions included a "don't know" option code and a "refused" option code. These were considered valid responses and were included in the base for a question. The percentage of respondents that refused to answer a question for which they were eligible ranged from zero to 18 percent, depending on the question.

Reported survey results were calculated with a base of all respondents (the total sample), or on all surveyed online MSMEs or surveyed offline MSMEs. The base is specified for each data point. The sample size of online MSMEs and offline MSMEs are both smaller than the base of all surveyed MSMEs. Certain data points may also reflect the results for a subgroup of respondents, such as women-owned businesses or those within a region.

Footnotes are included throughout the report to make note of the analyses conducted, including the corresponding statistical tests and associated outputs. For all tests of statistical significance, the results should be interpreted as levels of association and not causality. Our main criterion for determining statistical significance is the 95 percent confidence level. For each disaggregate percentage estimation highlighted in the report, the associated p-value is reported as a footnote.

Additionally, findings and results reported here should not be considered representative of Argentina's MSME sector due to the limited geographic scope of the survey, among other considerations.

APPENDIX II: SUMMARY OF MSME AND RESPONDENT CHARACTERISTICS

CATEGORICAL VARIABLES		UNWEIGHTED N	UNWEIGHTED %	WEIGHTED %	UNWEIGHTED STDERROR	WEIGHTED STDERROR
Online Status	Offline	101	10	10.6	0.94	1.03
	Online	910	90	89.4	0.94	1.03
Gender Ownership	Men-owned	351	34.7	35	1.5	1.57
	Women-owned	650	64.3	63.9	1.51	1.58
	Don't know	10	1	1.1	0.31	0.33
Urbanicity	Rural	119	11.8	11.3	1.01	0.99
	Suburban	360	35.6	38.2	1.51	1.39
	Urban	532	52.6	50.5	1.57	1.52
Business Size	Micro	470	46.5	45.7	1.57	1.63
	Medium	109	10.8	11	0.98	1.04
	Small	432	42.7	43.3	1.56	1.63
Business Vertical	Agriculture and food production	63	6.2	6.3	0.76	0.81
	Hospitality	97	9.6	9.4	0.93	0.95
	Manufacturing and industry	91	9	9.2	0.9	0.97
	Professional services	40	4	4	0.61	0.66
	Retail and e-commerce	621	61.4	61.6	1.53	1.56
	Other	99	9.8	9.5	0.94	0.96
Region	AMBA	291	28.8	31	1.42	0.11
	CUYO	56	5.5	7.5	0.72	0.2
	NEA	52	5.1	9.8	0.7	0.22
	NOA	121	12	13.6	1.02	0.11
	PAMPEANA	459	45.4	35.5	1.57	0.13
	PATAGONIA	32	3.2	2.6	0.55	0.02
Owner Education	No formal education or less than Primary education	4	0.4	0.5	0.2	0.27
	Primary education	137	13.6	14.1	1.08	1.16
	Secondary education	521	51.7	51.1	1.57	1.64
	University education or higher (degree)	149	14.8	14.2	1.12	1.12
	Vocational or technical education or training	147	14.6	14.6	1.11	1.16
	Don't know	42	4.2	4.6	0.63	0.7
	Refused	8	0.8	0.9	0.28	0.3

CATEGORICAL VARIABLES		UNWEIGHTED N	UNWEIGHTED %	WEIGHTED %	UNWEIGHTED STDERROR	WEIGHTED STDERROR
Owner Age	18-24	71	7.1	7.2	0.81	0.88
	25-34	170	16.9	16.9	1.18	1.24
	35-44	260	25.8	25.8	1.38	1.44
	45-54	240	23.8	24	1.34	1.41
	55-64	175	17.4	16.9	1.19	1.21
	65 or older	72	7.1	7.1	0.81	0.84
	Don't know	11	1.1	1.2	0.33	0.37
	Refused	8	0.8	0.9	0.28	0.3
Respondent Education	No formal education or less than Primary education	4	0.4	0.5	0.2	0.27
	Primary education	122	12.1	12.5	1.02	1.1
	Secondary education	580	57.4	57.2	1.56	1.62
	University education or higher (degree)	162	16	15.4	1.15	1.15
	Vocational or technical education or training	143	14.1	14.4	1.1	1.16
Banking Status	Banked	639	63.2	61.2	1.52	1.59
	Unbanked	321	31.8	33.8	1.46	1.56
	Don't know	22	2.2	2.2	0.46	0.48
	Refused	29	2.9	2.7	0.53	0.51
Respondent Role	Owner	824	81.5	81	1.22	1.28
	Top-level manager, not an owner	187	18.5	19	1.22	1.28
Client Type	Both businesses and individuals	168	16.6	15.8	1.17	1.17
	Primarily Individuals such as consumers or customers	809	80	81.1	1.26	1.24
	Primarily businesses	34	3.4	3	0.57	0.52

NUMERICAL VARIABLES	UNWEIGHTED N	UNWEIGHTED MEAN	WEIGHTED MEAN	UNWEIGHTED STANDARD DEVIATION	WEIGHTED STANDARD DEVIATION
Respondent Age[1]	1,011	42.3	42.1	13.7	13.7
Business Age[2]	1,007	13.3	12.7	64.6	58
Number of Owners[3]	1,011	1.6	1.7	6.4	6.6

[1]   Other possible response options: Don't know (0), Refused (0).

[2]   Businesses in operation less than one year (110) coded as 0. Other possible response options: Don't know (3), Refused (1).

[3]   Other possible response options: Don't know (0), Refused (0).

ENDNOTES

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2   https://www.indec.gob.ar/indec/web/Institucional-Indec-BasesDeDatos

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19   https://www.indec.gob.ar/indec/web/Institucional-Indec-bases_EPH_tabulado_continua

20   Op. cit. https://www.indec.gob.ar/indec/web/Institucional-Indec-bases_EPH_tabulado_continua

21   Op. cit. www.suipem.com

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23   Op. cit. https://www.indec.gob.ar/indec/web/Institucional-Indec-bases_EPH_tabulado_continua

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