

# GENDERED IMPACT OF COVID-19

A policy analysis on the women workers  
in the urban informal economy in Kenya



DECEMBER 2021

**Suggested Citation**

Afifu C, Ajema C., Suubi K., Wandera N., and Mugenyi C. (2021). *GENDERED IMPACT OF COVID-19: A Policy Analysis on the Women Workers in the Urban Informal Economy in Kenya*. International Center for Research on Women (ICRW). Nairobi, Kenya

**Disclaimer**

© 2021. A publication by International Center for Research on Women (ICRW). All rights reserved. Sections of this document may be reproduced without the express permission of but with acknowledgment to ICRW.

[www.icrw.org](http://www.icrw.org)

# EXECUTIVE SUMMARY

In 2019, the informal sector in Kenya provided a livelihood to approximately 15 million people. The onset of the COVID-19 pandemic in 2020 resulted in socio-economic shocks that primarily affected the informal workforce and informal enterprises, up to 88 percent of which are owned by women, according to the International Labour Organization. Demand for informal enterprise-generated goods and services decreased. The pandemic left most informal women workers in Kenya with reduced or no income and an increased care burden. It also has exacerbated their vulnerability to gender-based violence and contributed to diminished disposable incomes necessary to enhance women's access to health services or to meet their basic needs at home. The experience for women in Kenya mirrored that of many women globally, where the COVID-19 pandemic has exacerbated already existing gender inequalities. Evidence shows that women were also disproportionately more affected by the pandemic than men. Their engagement in unpaid care work increased significantly, and their time spent in paid work decreased, scenarios that persist today.

With support from the Bill & Melinda Gates Foundation and the International Development Research Centre, the International Center for Research on Women (ICRW) leads REBUILD, a project that aims to understand how Kenya's social and economic policy responses to the COVID-19 pandemic affected women who work in the country's informal economy.

This report provides an analysis of the scope and nature of policies, strategies, implementation challenges and mitigation methods used by the state, private sector, and civil society, and demonstrates how they affected female workers informal urban economy in Kenya.

For the report, we conducted an analytical review of policies, institutional reports, newspaper articles, as well as a literature scan of journal papers, policy reports, and institutional reports published between March 2020 and April 2021. What follows is a summary of our findings and recommendations.

**Findings:** The COVID-19 pandemic widened existing socio-economic inequalities in Kenya and affected informal women workers disproportionately to men. Movement restrictions resulted in the loss of livelihoods and reduced earnings as

well as disruptions in supply chains and a lack of access to markets. Of all sectors, the service sector, which has more women, was most affected by imposed restrictions. Before the pandemic, women workers and traders were often discriminated against when accessing credit. During the crisis, informal workers experienced an increase in risk to debts used to sustain their business operations. Formal financial institutions curtailed business operations of small-scale businesses that were relying on unsecured loans, thus resulting in work closures. Depressions in the business operating environments affected entrepreneurs and small-scale industries. Most informal business owners had to close their operations or work from home because of higher operating costs they incurred because of the government's COVID-19 containment measures and subsequently business operational reopening guidelines. Although the government responded to pandemic-related economic shocks by initiating social protection measures such as cash transfers to cushion vulnerable households from poverty, Kenya's informal workers did not benefit. Nor did their businesses gain from the country's economic stimulus package due to the "invisible" nature of the sector. By design and default, the stimulus package excluded the informal urban women workers and traders. They were not entitled to social protection such as health insurance, paid sick and maternity leave, pensions and other unemployment benefits, leaving them exposed to the health and economic effects of the pandemic. COVID-19 containment measures also increased women's and girls' exposure to gender-based violence at home and within the marketplace. In addition, movement restrictions and stigma associated with the virus at the onset of the pandemic impeded women's ability to report gender-based violence and access to sexual and reproductive health services.

## Recommendations:

This analysis provides key policy solutions that policymakers and stakeholders at all levels must consider to better support Kenya's informal labor market, a crucial entity in the country's economic growth.

# TABLE OF CONTENTS

Executive summary.....	3
List of abbreviations and acronyms.....	6
<b>1. INTRODUCTION.....</b>	<b>8</b>
1.1 Overview of the Rebuild project.....	9
1.2 Overview of the informal sector in Kenya.....	9
1.3 Women in urban informal economies.....	10
1.4 Labor force participation in the informal economy.....	10
<b>2. IMPACT OF COVID-19 ON INFORMAL ECONOMIES AND WOMEN WORKERS.....</b>	<b>12</b>
<b>3. ANALYSIS TO KENYA'S COVID-19 POLICY RESPONSE AND EFFECTS ON INFORMAL WORKERS.....</b>	<b>16</b>
3.1 The Government of Kenya COVID-19 policy response.....	17
3.2 Social protection response mechanisms.....	20
3.3 Response by non-state actors towards social protection mechanisms.....	21
3.3.1 Social protection responses.....	21
3.3.2 Holding the Government accountable to GBV and SRH response.....	21
<b>4. ANALYSIS OF THE IMPACT COVID-19 ON INFORMAL WORKERS.....</b>	<b>24</b>
4.1 Gender impact of COVID-19 on informal urban woman workers (IWW).....	25
4.2 Socio-economic impact on women in the informal economy.....	25
4.3 COVID-19 effect on Kenyan women labor force participation.....	25
4.4 COVID-19 impact on women's time use for paid Vs. unpaid care.....	26
4.5 COVID-19 and social protection among women informal workers.....	26
4.6 Access to credit and women collectives.....	27
4.7 COVID-19 effect on women's safety and access to GBV and SRHR services.....	27
<b>5. CONCLUSIONS AND RECOMMENDATIONS.....</b>	<b>30</b>
5.1 Widen the social protection mechanisms to include informal workers.....	31
5.2 Optimize labor force participation by informal women workers.....	31
5.3 Ease access to credit by informal workers and entrepreneurs.....	31
5.4 Integrate gender analysis in policy formulation during a pandemic or economic crisis.....	31
5.5 Conclusion.....	32

# LIST OF TABLES

<b>Table 1:</b> Persons engaged in Kenya's informal sector 2015-2019.....	10
<b>Table 2:</b> Summary of the Government of Kenya fiscal and monetary policies.....	17
<b>Table 3:</b> Social protection policy measures in COVID-19 response in Kenya.....	20
<b>Table 4:</b> Kenya women rights CSO GBV response recommendations.....	22
<b>Table 5:</b> Adolescents (age10-19) presenting with pregnancy at health facilities.....	28
<b>Table 6:</b> Reported incidences of teenage pregnancies at 1 <sup>st</sup> ANC visit (Jan-Dec 2020)...	28

# LIST OF FIGURES

<b>Figure 1:</b> Rebuild conceptual framework.....	9
<b>Figure 2:</b> Stratification of informal employment.....	10
<b>Figure 3:</b> Potential socio-economic impact of the COVID-19 pandemic.....	14
<b>Figure 4:</b> COVID-19 effect on labor force participation in Kenya.....	25
<b>Figure 5:</b> Factors affecting citizen's ability to pay rent during height of pandemic.....	26
<b>Figure 6:</b> Means of transport in Kenya (April 2020).....	26
<b>Figure 7:</b> Households reporting government support in past 30 days.....	27
<b>Figure 8:</b> Sources of loans outstanding.....	27

# ABBREVIATIONS AND ACRONYMS

<b>COVID-19</b>	Corona Virus Disease-2019
<b>EU</b>	European Union
<b>FSD</b>	Financial Sector Deepening
<b>GBV</b>	Gender Based Violence
<b>GDP</b>	Gross Domestic Product
<b>ICRW</b>	International Centre for Research on Women
<b>ILO</b>	International Labor Organization
<b>KNBS</b>	Kenya National Bureau of Statistics
<b>MFI</b>	Micro-Financial Institutions
<b>MOH</b>	Ministry of Health Kenya
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>NERCC</b>	National Emergency Response Committee on Coronavirus
<b>NGAO</b>	National Government Administration Officers
<b>NHIF</b>	National Health Insurance Fund
<b>PAYE</b>	Pay-As-You-Earn
<b>SACCO</b>	Savings and Cooperative Society
<b>SDGs</b>	Sustainable Development Goals
<b>UN</b>	United Nations
<b>USD</b>	United States Dollars
<b>VAT</b>	Value Added Tax



1.

## Introduction



## 1.1 Overview of the Rebuild project

The REBUILD project is an intersectional study focussed on assessing how COVID-19 related shocks and the policy responses impacted livelihoods, the experience of gender-based violence (GBV), and sexual and reproductive health and rights (SRHR) outcomes for women who work in the urban informal economy.

The research design follows an interdisciplinary, phased, exploratory and iterative process positioning gender analysis at the center of COVID-19 policy discussions and the development of mitigation measures and informs reconstruction discourse and action in a post-COVID-19 world. While this project focuses on the effect of the pandemic on women in informal economies, we anticipate that the evidence generated will be helpful in other situations where there has been a catastrophic breakdown in informal economies.

This report focuses on Kenya and presents findings obtained through reviewing COVID-19 policies and their effect on women informal workers. It highlights the gendered impact of government responses rolled out by the Government in response to women's economic empowerment, GBV, and SRHR, as illustrated through the project conceptual framework in Figure 1 below.

## 1.2 Overview of the informal sector in Kenya

The 2019 census numbered Kenya's working labour force at an estimated 22.3 million. Women accounted for more than 50 percent of the total working population. According to the 2020 World Bank Report, Kenya's informal sector accounts for at least 87 percent of employment opportunities.<sup>1</sup> And based on 2018 estimates, the informal sector in Kenya offers employment to approximately 15 million Kenyans<sup>2</sup>, compared to the 2.9 million who

**Figure 1:** Rebuild Conceptual Framework

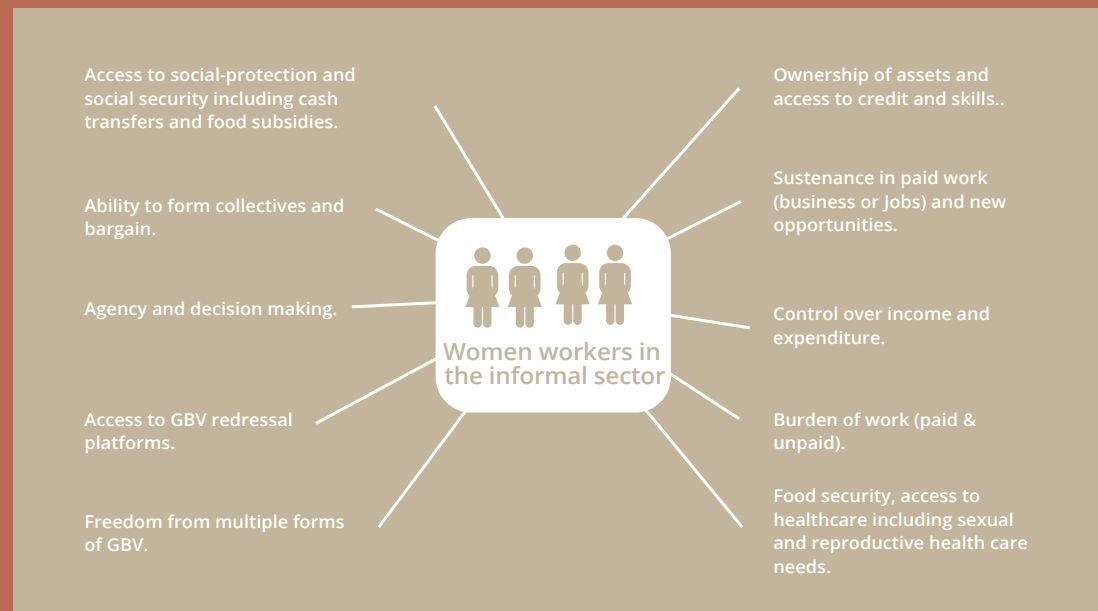
Gender norms including notions of masculinity and limiting women's mobility and control over resources- that restrict women's access to skills, resources, employment, access to infrastructure such as toilets, creche and increase labour market segregation, burden of paid and unpaid work, gender pay gap, and risk of gender based violence (GBV) including sexual harassment at workplace and other manifestation of GBV.

### COVID-19 SPECIFIC IMPACTS, RESPONSES AND COPING STRATEGIES

**Government Policy Responses** - social security, relief, economic packages, services for healthcare and GBV survivors

**Private Sector Responses** - labour retention, payments, social security, conditions of work including addressal of of GBV at workplaces.

**Community** - cooperation, support networks and pressure of civil society actors.



**Macroeconomic context and policy directives** driven by inequality, increase in GBV, privatisation, informalization, minimal access to social protection and social security, fiscal austerity and low expenditure on social infrastructure, dilution of labour laws, gender blind relief and stimulus packages, limited policy response to GBV and its linkages with women's participation in the economy.

work in the formal sector. These 15 million Kenyans are domestic workers, cleaners, beauticians, mechanic, and street vendors, among many more. Besides, the informal sector in Kenya is highly unregulated, with workers therein enjoying limited or no social and labour protections. Kenya's 2020 Economic Survey Report described the informal sector as volatile due to its small-scale operations and characterized it as semi-organized, unregulated and with limited technologies. Table 1 presents trends in the employment of people within the informal sector, where 82 to -83 percent of Kenya's working labour force falls. The official government statistics of the informal sector workforce is not disaggregated sex and gender.

have limited access to financial capital, social protections, and to basic infrastructure that facilitates their operations and access to markets<sup>11 12</sup> The informal nature of their work denies women opportunities to collective bargaining power. It also increases their exposure to harassment, sexual exploitation, gender-based-violence, socio-economic shocks and health and safety risks. Contributing factors to these vulnerabilities include the unregulated work environments, lack of protection from labour laws, and limited or no access to social protection mechanisms, in addition to limited access to financial products, services and information, which impact women's return on investments.<sup>13</sup> The pandemic has only widened the gender inequalities and vulnerabilities of women workers in the

**TABLE 1: PERSONS ENGAGED IN KENYA'S INFORMAL SECTOR 2015-2019**

CATEGORIES	2015	2016	2017	2018	2019
Informal Sector Urban ('000)	4271.4	4511.8	4801.9	5070.7	5337.4
Informal Sector Rural ('000)	7765.4	8238.1	8737.6	9212.9	9714.2
Total Informal Sector Employees ('000)	12036.8	12749.9	13539.9	14283.6	15051.6
Aggregate Employees ('000)	14758.5	15565.6	16471.4	17295.8	18142.7
Proportion of Informal Employees	82%	82%	82%	83%	83%

Source: Extracted and redrawn from the Kenya Economic Survey Report 2020 and 2019.

### 1.3 Women in urban informal economies

Notably, women are over-represented in the informal urban economies<sup>3</sup>, comprising 92 percent of the female labour force, compared to male workers at 87 percent. Data show that women workers comprise 89 percent of the informal employment in Sub-Saharan Africa, 95 percent in South Asia and 59 percent in Latin America<sup>4 5</sup>. This mainly included street vendors, petty goods and service traders, seasonal workers, domestic workers, and industrial workers. Most women are driven to engage in informal work because they experience poverty, have few skills limited choices for work due to persistent social and gender norms, the triple burden of care and the GBV conflict, and lack of access to and control of resources essential to start and expand a business, among others.<sup>6</sup> Hence, some women opt for the flexible work environment provided by the informal economy despite the low returns and limited protections.<sup>7 8</sup>

According to the International Labour Organization (ILO), women in urban informal work situations are more vulnerable to violence, theft, and financial difficulties than their male counterparts. They are also over-represented<sup>9</sup> within the lower strata of the informal economy, as illustrated in Figure 2 .

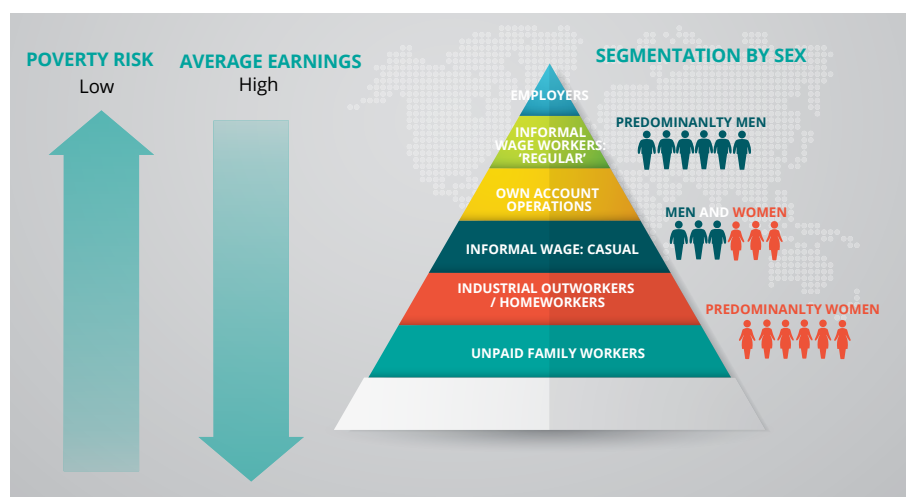
Women working in the informal economy occupy positions with low earnings and

informal economy.

### 1.4 Overview of the informal sector in Kenya

Globally, the informal economy employs approximately 2 billion people, representing about 61 percent of global employment.<sup>14 15</sup> In 2018, women aged 15 to 55 years old made up about 48.5 percent, of the global labor force, compared to 75 percent for men of similar age. Informal employment has increased significantly worldwide because of various factors, including reduced employment opportunities in the formal sector and the absence of alternative means to livelihood.<sup>16</sup>

**Figure 2: Stratification of informal employment**



Source: Adopted from Chen, 2012<sup>10</sup>

Data show that 98 percent of the informal workforce operates in the agricultural sector, followed by the industry and service sectors at 77 percent and 70 percent, respectively.<sup>17</sup> Informal workers include street vendors, waste pickers and domestic workers, among others. Despite their over-representation in the economy, the invisible nature of informal workers—they do not belong to a traditional, formal workplace—translates to their lack of access to the social protections enjoyed by those in formal employment. Informal workers are not covered

by labour laws that allow for employment benefits, social security, and safety measures such as pension schemes, health insurance or paid sick leave.<sup>18</sup> The informal nature of their operations also limits their access to formal financial products, such as credit cards or bank accounts, leaving them continually exposed to socio-economic and health shocks. Globally, many informal workers remain unregistered in social protection systems. The informality within which these workers operate hinders them from contributing to the existing protection schemes that benefit workers in formal employment.<sup>19</sup>



2.

## Impact of COVID-19 on informal economies and women workers



The social and economic shocks resulting from the COVID-19 pandemic have disproportionately affected women's livelihoods and survival. Not only have there been profound implications on women's incomes and employment, but also on their unpaid care burden, ownership and control over assets, contributions to decision making affecting their economic well-being (food, security, shelter) at home, and their autonomy, which has diminished (lack of financial support, increased debts) during the pandemic. Recent evidence shows the extent to which the COVID-19 pandemic has exacerbated gender disparities in labour force participation with more women losing their jobs to engage care work particularly when the schools were closed or attending to sick persons.

Movement restrictions translated into supply chain disruptions within the informal sector where many women are employed. This, coupled with, uncertainty about the effects of the pandemic on individuals and households, lowered demand for goods and services produced overwhelmingly within the informal economy. Stay-at-home orders kept customers at bay and the pandemic also changed consumer demand for certain products and services. Increased job losses pushed more formal workers to begin working in the informal economy as coping mechanism and this created competition. Those who depended on them as the house helps and other informal workers were laid-off and thus exacerbating vulnerability among rural workers.

The Global Gender Gap (2021) Report reemphasized the difficulties women encountered because of job losses. While white-collar women workers afforded and facilitated their continued work from home online, market women were unable to conform to this new normal, as their types of work heavily relied on contact. Informal women workers were at risk of losing their employment spaces as automation in some of their workspaces meant reduced work and introduced shifts.<sup>21</sup>

In response, governments instituted measures to mitigate the pandemics on businesses, jobs, and wages. Country-level differentials, in response to COVID-19, contributed to variations in social and economic outcomes. At the onset of the pandemic, government reactions included a complete lockdown of businesses, school closures, restricted inter- and intra-country movements, and adoption of preventative health measures such as wearing protective equipment, social distancing, and regular handwashing. Below, we offer more details on these measures.

**a) Movement restrictions and lockdowns:** Governments instituted lockdowns that affected businesses, learning institutions, places of worship and recreation and other public spaces broadly. Lockdowns brought economies to a grinding halt, overwhelmingly impacting women within the informal economy, including daily/hourly wage workers and self-employed and home-based workers.<sup>22</sup> Women engaged in the informal sector lost jobs and income because of disruptions in supply chains, and had to reduce their business operating hours, which led to business closures. Female traders

and some domestic workers became redundant. These measures also contributed to vulnerabilities among informal women traders. Some of them spent nights within their business premises or experienced state-inflicted violence if they did not observe required curfews. The movement restrictions, however, did not apply to the transport of food supplies and related services classified as "essential". The lockdowns did affect access to health services, resulting in unplanned pregnancies, unsafe abortions, maternal deaths, and other adverse outcomes.<sup>23</sup> COVID-19 has further deepened existing social inequalities and heightened

**"Restrictions on movement and economic activities, especially within the informal sector where many women are active," did "severely compromise" some women's ability to earn a living and support themselves and their families."**

*International Rescue Committee, Oct. 2020*

the risks for Gender-Based Violence GBV and violation of sexual and reproductive health rights (SRHR)<sup>24</sup> among marginalized groups, including women workers.<sup>25</sup>

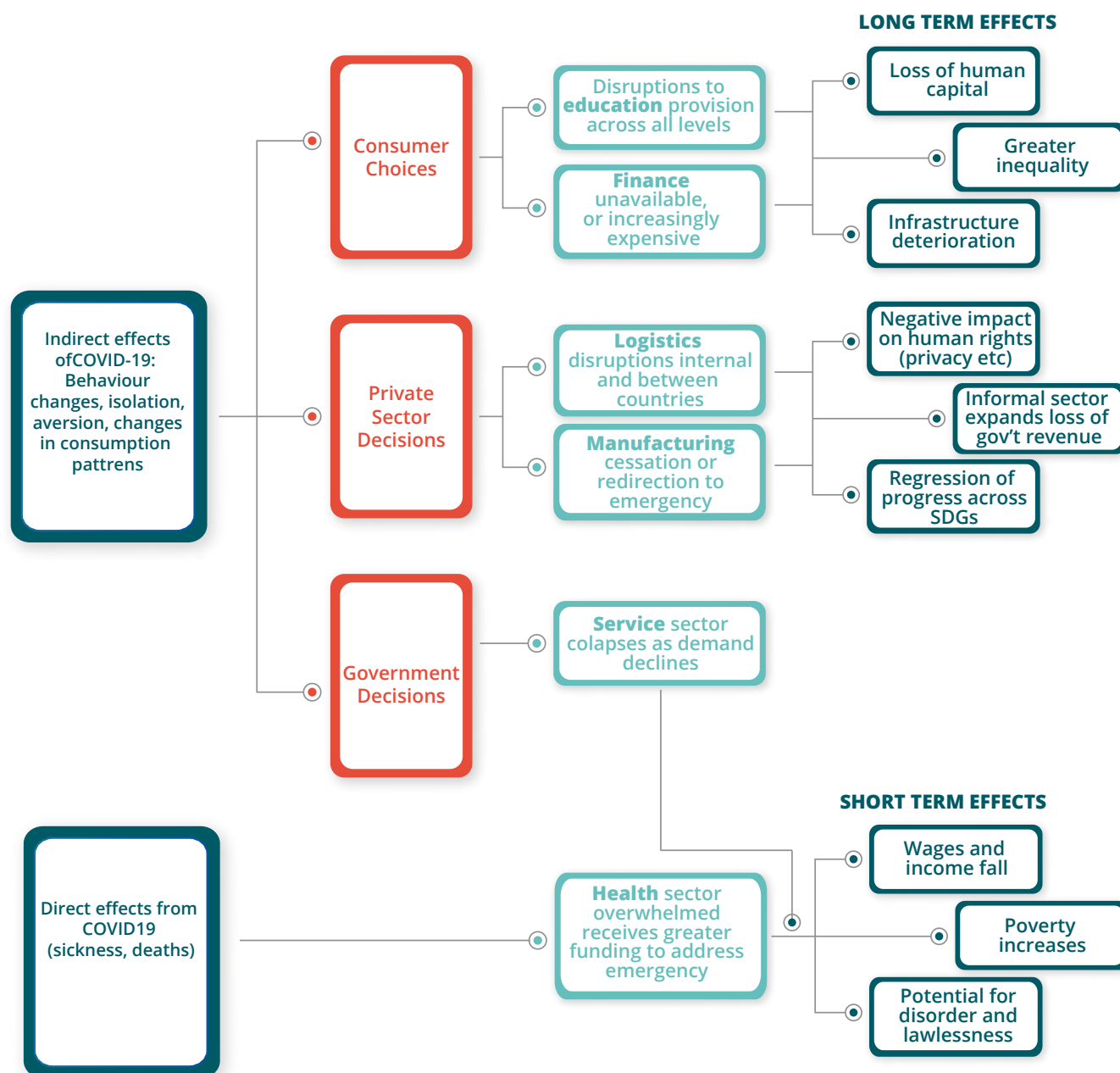
**b) School closures:** While school closures sought to protect students from contracting the virus, evidence shows the closures had a negative impact on girls, women, and households within the informal economy. Many families struggled to meet their basic needs—food, shelter, and access to health services—because of job losses and reduced incomes. For informal workers, this in turn increased their households' risk of malnutrition, increased the care burden on women workers, reduced their time spent in paid work, increased their children's exposure to sexual exploitation and abuse, and other harmful traditional practices, in addition to increased mental anguish among caregivers.<sup>26 27</sup>

**c) Social distancing:** Public health directives restricting people's physical proximity served to mitigate contagion. Conversely, many businesses had to retire or shelve some of the operations due associated costs of complying of COVID-19 containment measures. Businesses that relied on face-to-face interaction between providers or those requiring close physical proximity during the production of goods and service were among those most affected.<sup>28 29</sup> Services hardest hit by these measures include hospitality, education, transport, salons, entertainment, construction, informal social support/finance networks, and day-care centers, among others.<sup>30 31</sup> Social distancing measures resulted in business closures, a reduced workforce, increased production costs and new business models.

The lockdowns mentioned above, containment measures and subsequent policy responses contributed to layoffs and women spending less time on paid care, which resulted in reduced incomes, and more time on domestic and unpaid work. Service Transport sectors and service industries that closed saw consumer demand shift and experienced increased costs of doing business because of requirements

to install handwashing facilities and social distance. Such measures have affected people's livelihoods, especially those providing non-essential services at bars, restaurants, and other service points.

**Figure 3 :** Potential socio-economic impact of the COVID-19 pandemic



Source: Adopted from Evans, D. et al. (2020)<sup>32</sup>



3.

## Analysis of Kenya's COVID-19 policy response and effects on informal women workers



In most countries, including Kenya, COVID-19 response mechanisms took a public health approach. The responses focused on containment (isolating individuals exposed to COVID-19 or restricting access to individuals suspected/known to have been exposed to the disease) and control (movement restrictions, closure of school and business premises, etc.) measures. This section outlines the public health, economic stimulus packages and social protection responses by the government of Kenya to the COVID-19 pandemic, including those delivered by civil society organizations (CSOs).

It is worth noting that the government varied its response to the pandemic based on risk of community spread and

prevention efforts in regions with higher infection rates. Consequently, as opposed to a total lockdown, throughout the life of the pandemic, the Kenyan government continued to adopt a zoning approach to lockdowns by enforcing strict restrictions based on positivity rate. Thus, this approach has allowed business operations and economic activity to continue in counties with low prevalence rates.

### 3.1 The Government of Kenya COVID-19 policy response

Table 2 highlights directives aimed at controlling and containing of the spread of COVID-19 as well as fiscal and economic recovery responses between March and November 2020.



**TABLE 2: SUMMARY OF THE GOVERNMENT OF KENYA FISCAL AND MONETARY POLICIES**

**POLICY RESPONSE** **EFFECT ON URBAN INFORMAL WOMEN WORKERS**

POLICY RESPONSE		EFFECT ON URBAN INFORMAL WOMEN WORKERS	
Measures included movement restrictions, such as curfews, social distancing, school closures, and eradication of the pandemic.		They changed in intensity across the different waves of the pandemic.	
Containment measures (March 15, 2020, to present)	A Presidential directive issued at the onset of the pandemic outlines the following as critical measures to contain the spread of COVID-19.	<ul style="list-style-type: none"> <li>• Women working in informal spaces lost jobs through introduction of work from home policies</li> <li>• Women domestic workers lost job opportunities as the host stayed home and did not invite “foreigners” into their homes</li> <li>• Contributions and savings to informal financial networks such as Savings and Cooperative Society (SACCO) and “chama” reduced</li> <li>• Women working in recreation facilities, shopping malls, eateries, recreational facilities, and religious institutions lost jobs</li> <li>• No disposable income to cater to women’s basic needs</li> </ul>	
		<ul style="list-style-type: none"> <li>• Increase in domestic care burden.</li> <li>• Increased exposure to domestic violence and child abuse</li> <li>• Mental strain</li> </ul>	
Control and containment measures in the education sector (March 20-September 20, 2020)	<ul style="list-style-type: none"> <li>• Closure of schools and higher learning institutions</li> <li>• Roll out of virtual learning platforms (digital, television, and radio)</li> <li>• Set up of community-based learning centers.</li> </ul>	<ul style="list-style-type: none"> <li>• Limited access to global markets</li> <li>• High cost of products amid low purchasing power parity and demand</li> <li>• Low access to supply of commodities out the targeted areas</li> <li>• Difficulties in seeking alternative accommodation (relocating to the village)</li> <li>• Increased vulnerability due to limited social protection and safety nets</li> <li>• Disruptions to supply chains</li> <li>• Shrinkage of markets (increased costs to market access)</li> </ul>	
		<ul style="list-style-type: none"> <li>• Reduced work hours, reduced incomes, and loss of jobs</li> <li>• Increased production cost</li> <li>• Supply chain disruptions</li> <li>• State inflicted violence on curfew violators</li> <li>• Intimate partner violence/GBV</li> <li>• Limited/ difficulty in accessing health services, including GBV/SRHR support</li> <li>• Informal businesses faced new competition from people who lost formal employment and entered the informal market</li> <li>• Weak customer base and shift in demand for some commodities</li> </ul>	
Travel restrictions (In-country, cross border, and global) (March 25, 2020)	<ul style="list-style-type: none"> <li>• A ban on all national and international passenger flight movement</li> <li>• Cessation of Movement in and out of the Nairobi Metropolitan Area and Mombasa County, Kilifi, and Kwale Counties</li> <li>• Ban on cross-border movement of people in and out of Kenya through the Tanzania and Somalia borders, with the exemption of cargo vehicles</li> </ul>	<ul style="list-style-type: none"> <li>• National dusk-to-dawn curfew imposed</li> </ul>	
		<ul style="list-style-type: none"> <li>• Reduced work hours, reduced incomes, and loss of jobs</li> <li>• Increased production cost</li> <li>• Supply chain disruptions</li> <li>• State inflicted violence on curfew violators</li> <li>• Intimate partner violence/GBV</li> <li>• Limited/ difficulty in accessing health services, including GBV/SRHR support</li> <li>• Informal businesses faced new competition from people who lost formal employment and entered the informal market</li> <li>• Weak customer base and shift in demand for some commodities</li> </ul>	
Control measures (March 27-June 7, 2020)		<ul style="list-style-type: none"> <li>• Reduced work hours, reduced incomes, and loss of jobs</li> <li>• Increased production cost</li> <li>• Supply chain disruptions</li> <li>• State inflicted violence on curfew violators</li> <li>• Intimate partner violence/GBV</li> <li>• Limited/ difficulty in accessing health services, including GBV/SRHR support</li> <li>• Informal businesses faced new competition from people who lost formal employment and entered the informal market</li> <li>• Weak customer base and shift in demand for some commodities</li> </ul>	

**TABLE 2: SUMMARY OF THE GOVERNMENT OF KENYA FISCAL AND MONETARY POLICIES**

**POLICY RESPONSE** **EVENT** **EFFECT ON URBAN INFORMAL WOMEN WORKERS**

Transition and recovery phase: The need to cushion the economy from related shocks as the pandemic evolved. In response, the government rolled out several economic and social protection measures and eased some of the public health control measures (April 27, 2020- to November 2020)

Control measures (Restaurants)

- Partial Reopening of eateries and restaurants
- Limited employment opportunities in place
- Increased expenses for businesses to comply with COVID-19 regulations

Economic stimulus

- An economic stimulus package of Kshs. 53.7 billion rolled out to cushion businesses, including micro, small and medium enterprises (MSMEs)

- The stimulus package did not benefit informal workers because of the nature of their businesses, the majority of which are unregistered
- Temporary jobs created under Kazi Mtaani initiative, which supports youth in informal settlements and supported in improving the environment and hygiene of the urban areas
- Vulnerable households benefited from cash transfer programs

Travel restrictions

- Cessation of movement in and out of Nairobi
- Conditional resumption of local and international flight movement

- Decreased customer base from local and international markets across trade and service sectors
- Higher travel costs on public service vehicles due to passenger capacity restrictions
- High costs to access markets because of increased travel-related costs

Containment measures (Social and religious gatherings)

- Nationwide curfew
- Service and hospitality industry operations prohibited
- Opening religious gatherings to one-third (1/3) of the normal sitting capacity, with strict adherence to all applicable guidelines and protocols issued by the Ministry of Health.
- Increase in the number of people permitted to attend social gatherings, including weddings and funerals, with strict adherence to all applicable guidelines and protocols issued by the Ministry of Health

- Reduced work hours for those dependent on the night economy
- Job loss within the service and hospitality industry
- Increased business operations by those involved in events management

**TABLE 2: SUMMARY OF THE GOVERNMENT OF KENYA FISCAL AND MONETARY POLICIES**

**EFFECT ON URBAN INFORMAL WOMEN WORKERS**

**POLICY RESPONSE EVENT**

Response, recovery, and transition phase: The government instituted fiscal and monetary policies to cushion vulnerable families and businesses

**ECONOMIC STIMULUS PACKAGE**

Monetary policies

- Bank fees on bank to mobile money transfers waived
- Increase in maximum limit of mobile money transactions
- Restructuring of non-performing loans by commercial banks
- US\$5 million packages allocated to cushion the tourism industry.
- An economic stimulus package of Kshs. 53.7 billion rolled out to cushion businesses, including MSMEs
- Lowering of the Central Bank Rate lowered to 7.25 percent from 8.25 percent to prompt commercial banks to lower the interest rates to their borrowers, availing affordable credit to MSMEs across the country
- Lowering the Cash Reserve Ratio to 4.25 percent from 5.25 percent to provide additional liquidity of Kshs. 35 billion to commercial banks to directly support borrowers that are distressed because of the economic effects of the COVID-19 pandemic
- Emergency measures to facilitate increased use of mobile money transactions, curb the spread of the virus through cash handling, waive charges for mobile transactions up to Ksh.1,000 and increase transaction and daily limits for mobile transactions.
- Directive to all state corporations to settle all unremitted SACCO staff and loan deductions and all statutory deductions (Pay-As-You-Earn, National Social Security Fund, National Health Insurance Fund, and Pension Arrears)

- These fiscal policy provisions did not benefit most businesses, but they improved the liquidity and kept employees at the workplace
- Increased use of mobile money transfer platforms allowed women to improve the time spent in their business
- The stimulus package did not benefit informal workers because of the nature of the business, the majority of which are unregistered
- Improved access to credit to MSMEs
- These fiscal policies contributed to improving the liquidity within businesses
- While very good and progressive, measures by the Central Bank of Kenya primarily did not affect women in the informal sector who did not have bank accounts" work

**TABLE 2: SUMMARY OF THE GOVERNMENT OF KENYA FISCAL AND MONETARY POLICIES**

**POLICY RESPONSE**      **EVENT**      **EFFECT ON URBAN INFORMAL WOMEN WORKERS**

Response, recovery, and transition phase: The government instituted fiscal and monetary policies to cushion vulnerable families and businesses

**ECONOMIC STIMULUS PACKAGE**

**Fiscal policies**

- 100 percent tax relief for people earning a gross monthly income of up to Kshs. 24,000 (US\$226)
- Reduce income tax rate (Pay-As-You-Earn) from 30 percent to 25 percent
- Reduce of resident income tax and corporate tax from 30 percent to 25 percent each
- Reduce turnover tax rate from the current 3 percent to 1 percent for all MSMEs
- Listing with Credit Reference Bureaus (CRB) of any person, MSMEs and corporate entities whose loans fall overdue or is in arrears suspended
- Value-Added Tax (VAT) reduced from 16 percent to 14 percent
- The government introduced new taxes, including a minimum tax of 1percent. Digital tax and VAT obligations were extended to smaller businesses
- Ministries and departments to settle verified pending bills with three weeks for at least Kshs 13 billion (US\$130 million) owed to contractors
- Kenya Revenue Authority required to expedite payment of all verified VAT refund claims amounting to Kshs. 10 billion (US\$ 100 million) within three weeks or allow for offsetting of withholding VAT to improve businesses' cash flow
- National treasury urged to consider retaining the resident income tax and corporate tax at 25 percent until January 1, 2021
- Current turnover tax rate reduced from 3 percent to 1 percent for all MSMEs
- Additional Kshs 100 billion for credit guarantee scheme targeting MSMEs

- Informal workers who receive daily wages did not benefit from this tax directive as a majority are unregistered
- These rafts of economic stimulus support did not cushion women employees or women business owners directly in the informal sector
- Disposable income for the workers in the informal economy reduced

In response to the pandemic, the Kenyan government provided economic stimulus packages to cushion the businesses, particularly the poor particularly in the informal urban settlements. However, these packages amounted to less than 1 percent of Kenya's gross domestic product (GDP). This did not directly respond to informal business enterprises, primarily because of their limited fiscal space, debt repayment burden, and the reduced revenue they generate. As of January 2021, Kenya did roll back earlier tax incentives and reverted to pre-COVID-19 taxes to sustain and recover the macro-economic losses and reduce the lure of external borrowing.

The government's response varied with the different waves of the pandemic and the overriding objective was to ensure that domestic production of essential goods and services was sustained including agriculture production. Local enterprises were encouraged and facilitated to develop medical equipment and products, including machinery, ventilators, and personal protective equipment, which aided in the COVID-19 response initiatives.

### 3.2 Social protection response mechanisms

The government issued \$100 million to cash transfers for the elderly, orphans, and other vulnerable groups to cushion its citizenry from pandemic-related shocks. Through its social protection policy, Kenya instituted "Inua Jamii" a flagship National Safety Net Program (NSNP) that supported orphans and vulnerable children, older people food insecure households and people with severe disabilities with cash transfers.<sup>34</sup> An estimated 1,094,323 such Kenyans have received between Kshs 2,000 and Kshs 2,700 per month<sup>35</sup> from April 2020-February 2021. Also, the Ministry of Interior and Coordination of Government Functions supported 108,000<sup>36</sup> and 250,000<sup>37</sup> vulnerable households with stipends of Kshs 4,000 per month to help cope with the impact of the pandemic. The government announced that those under the voluntary remittance to National Health Insurance Fund would access the outpatient medical services in their respective registered health facilities. They were equally encouraged to continue contributing to National Social Security Fund as a retirement safety net.

The government's fiscal response did not target most women, especially in informal work environments. Informal business traders are primarily outside the tax net and could not directly benefit from government tax incentives. Few women were reached by reduced interest rates and credit guarantee schemes on account of their informal work status. Only 5 percent of MSMEs (dominated by informal women workers) receive financing from banks and micro-financial institutions. This evidence suggests that financial relief to MSMEs likely did not include/cover/provide for women workers in the informal economy.

Other social protection mechanisms that were rolled out by the Kenyan government are outlined in Table 4 below. These policy responses to the pandemic were not particularly sensitive to women's and girls' needs and circumstances. According to the United Nations Development Program's COVID-19 Global Gender Response Tracker, less than 33

percent of Kenya's responses to the pandemic integrated a gender lens in its policymaking by, for instance, having measures address violence against women or women's economic empowerment. None of Kenya's policy responses targeted unpaid care.

There was no policy intervention related to unpaid work as documented by the Global Gender Response Tracker.<sup>44</sup> Gender-sensitive measures only apply to women's economic security and violence against women.

### 3.3 Response by non-state actors towards social protection mechanisms

Civil society organizations (CSOs) and other non-state actors continued to champion women's and girls' rights throughout the pandemic.

#### 3.3.1 Social protection response

A consortium led by Oxfam and six other non-governmental organizations launched a safety-net program that targeted Kenya's informal settlements, for which the European Union (EU), the Danish and German governments contributed €5 million, €2.6 million, and €0.5 million, respectively.<sup>45</sup> The German government added €0.5 million for water, sanitation, and hygiene interventions, which were implemented in collaboration with the Kenyan Government. Between June and December 2020, a total of Kshs 590,292,000 (about €4.6 million) was transferred in three monthly instalments to 29,400 families in Nairobi and Mombasa informal settlements. The program sought to help 117,760 marginalized Kenyans afford necessities during the pandemic. Although there was limited documented evidence of how these cash transfers affected informal women businesses or workers, given that the financial relief targeted informal urban settlements, the support likely reached many women residing there, who also work in the informal sector.

#### 3.3.2 Holding the Government accountable to GBV and SRH response.

In May 2020, under the umbrella of Women Rights CSO, the Centre for Rights Education and Awareness, FIDA-Kenya, Coalition on Violence Against Women, Equality Now, GROOTS Kenya, SDGs Forum Kenya and Kenya Female Advisory Organization, issued an advisory the pandemic calling on national, state and county governments to prioritize providing timely and appropriate resources to respond to gender-based violence. Their calls to action are highlighted in Table 4 in the next page.

**TABLE 3: SOCIAL PROTECTION POLICY MEASURES IN COVID-19 RESPONSE IN KENYA**

POLICY MEASURE SUB-TYPE	POLICY MEASURE DESCRIPTION	TARGETS WOMEN'S ECONOMIC SECURITY	TARGETS WOMEN'S ECONOMIC SECURITY	TARGETS WOMEN'S ECONOMIC SECURITY
Cash transfers (conditional and unconditional)	More than 1 million Inua Jamii beneficiaries received cash transfers from the Ministry of Labour and Social Protection to cushion them from the adverse economic effects of the COVID-19 pandemic. <sup>38</sup>	YES	YES	YES
	Three million new households' beneficiaries added under National Safety Net Programme (NSNP)/Kenya Sanitation and Environment Improvement Programme (KSEIP). <sup>39</sup>	NO	NO	NO
Public works	Kazi Mitaani <sup>40</sup> and National Hygiene Program (NHP) sought to: <ul style="list-style-type: none"> <li>• Disburse stipend to women and youth living in informal urban settlements such as "Mukuru kwa Njenga", Mathare, and Kibera.</li> <li>• 10,600 youths living in Nairobi's slums (Mathare, Kibera, Mukuru and Korogocho) were enlisted for street cleaning, fumigation, disinfection, garbage collection, bush clearance and drainage unclogging services, among others.</li> </ul>	YES	NO	NO
Social pensions	<ul style="list-style-type: none"> <li>• The National Treasury appropriated an additional Ksh10B (equivalent to US\$ 100M) for supporting the elderly, orphans, and other vulnerable people with cash transfers.<sup>42</sup></li> <li>• Horizontal expansion of the social protection coverage through the addition of 300,000 new households' beneficiaries to the social pensions program.<sup>43</sup></li> </ul>	NO	NO	NO
Public works	<ul style="list-style-type: none"> <li>• Through the Ministry of Youth and Gender Affairs, in collaboration with charity and non-profit groups, provide a regular supply of "dignity packages" that included sanitary towels and toiletries for the women in the slums.<sup>41</sup></li> </ul>	YES	NO	NO
Social pensions	<ul style="list-style-type: none"> <li>• The National Treasury appropriated an additional Ksh10B (equivalent to US\$ 100M) for supporting the elderly, orphans, and other vulnerable people with cash transfers.<sup>42</sup></li> <li>• Horizontal expansion of the social protection coverage through the addition of 300,000 new households' beneficiaries to the social pensions program.<sup>43</sup></li> </ul>	NO	NO	NO

**TABLE 4: KENYA WOMEN RIGHTS CSO GBV RESPONSE RECOMMENDATIONS**

ISSUE	CALL TO ACTION
Appropriate and accountable funds allocation	<ul style="list-style-type: none"> <li>• At least 30 percent of resources from Kenyan government and partners and agencies such as the World Bank, International Monetary Fund, EU, and other donors be committed to the practical needs of a GBV prevention and response strategy.</li> </ul>
Shelter and safe houses	<ul style="list-style-type: none"> <li>• Ensure women and girls who are survivors of abuse and violence have access to safe and alternative shelter and temporary accommodation that offers protection against gender-based violence.</li> </ul>
Medical care and treatment	<ul style="list-style-type: none"> <li>• Ensure that survivors of GBV access medical treatment at all government facilities for free as part of a GBV referral network to ensure uninterrupted access to emergency services for survivors.</li> </ul>
Psychosocial and online counseling	<ul style="list-style-type: none"> <li>• Fully resource the 1195 state-run toll-free number for it to operate 24 hours, and leverage the COVID-19 fund to provide psychosocial support and care and referral for survivors.</li> </ul>
Legal aid provision	<ul style="list-style-type: none"> <li>• Ensure free legal aid and representation is provided for GBV survivors in all counties and that the courts prioritize access to justice for survivors of violence. Additionally, deliver sustained messaging by National Police Service (NPS) and the Office of Director of Public Prosecution (ODPP) on GBV.</li> <li>• Courts should handle domestic violence cases as urgent following a UN's alert about a horrifying global surge in domestic violence in recent times.</li> </ul>
More targeted messaging for people vulnerable to violence	<ul style="list-style-type: none"> <li>• Raise specific awareness on GBV and available services.</li> <li>• Ensure government COVID-19 response teams provide and include messaging and give clear directives on how pregnant women and girls can continue safely accessing services.</li> </ul>
Cash transfer, food distribution and sanitary towels	<ul style="list-style-type: none"> <li>• Provide cash to struggling households to ease economic stress, especially women-headed households, including those with disabilities.</li> <li>• Give priority women, people with disabilities and child-headed households as they face exacerbated vulnerability. Provide food to individuals rather than households to regulate the unequal power relations within households and reduce women's dependence on men to ensure women have enough for their children.</li> <li>• Distribute food to women- and child-headed households by women responders to prevent abuse, harassment and exploitation of women and girls.</li> <li>• Distribute dignity/hygiene kits, such as sanitary towels, to the most marginalized women and girls.</li> </ul>
Access to water	<ul style="list-style-type: none"> <li>• Install and supply water, sanitation, and hygiene resources to promote hygiene, especially in informal settlements. In such settings, consider safety and protection concerns for women and girls by mapping safe locations and ensuring they are accessible to all, especially to older women and women and girls with disabilities, to reduce their risk of GBV at these facilities.</li> </ul>
Strategic Partnership	<ul style="list-style-type: none"> <li>• Convene briefings with partners, such as women's right groups and other organizations representing the most marginalized communities, to ensure the response to COVID-19 does not perpetuate harmful gender norms, discriminatory practices, and inequalities, including within the quarantine experience.</li> </ul>
Data	<ul style="list-style-type: none"> <li>• Provide accessible gender data that is disaggregated by multiple dimensions crucial for effective response.</li> </ul>



4.

## Analysis of COVID-19 impact on informal women workers



This section presents evidence generated from the literature review on the gendered effects of COVID-19 on women in the informal sector in Kenya.

#### 4.1 Gender impact of COVID-19 on informal urban women workers (IWW)

A survey on the effects of COVID-19 on African women-led businesses in 30 Sub-Saharan countries, including Kenya, established that 80 percent of these businesses had partially shut their operations, 41 percent reduced their working hours, and 34 percent and 25 percent laid-off employees and reduced employee wages, respectively.<sup>46</sup>

A study undertaken by Concern Worldwide (2020) found that many women workers in the informal economy experienced business disruptions.<sup>47</sup> For example, traders in urban markets experienced fewer clientele, increased business costs, economic shocks due to market closures and, supply chain disruptions because of government-imposed restrictions. Those working within the hospitality and service industries lost their jobs due to business closures, social distancing measures and the closure of eateries, recreation facilities and learning institutions. Bans on domestic and international travel also heavily affected the tourism and hospitality industries, where women dominate as frontline workers. Further, differential impacts of the pandemic arose for women within the informal economies, including socio-economic pressures, increased care burden, economic vulnerabilities, and GBV and SRH.

#### 4.2 Socio-economic impact on women in the informal economy

A study by the Africa Green Revolution Alliance AGRA (2020) identified the three main constraints for women workers in the pandemic as access to the market (72 percent), access to finance (61 percent), and value chain disruption. The study further found that the loss of revenue, customers and workforce as well as standstill operations and business closure directly impacted women's businesses during the pandemic.

While outlining the COVID-19 impact on women, a study by Financial Sector Deepening (FSD) Kenya established that the concentration of women in high contact economic sectors and informal business ventures increased the economic vulnerability they experience due to lockdowns, layoffs,

or restrictions. The health (frontline workers, e.g., nurses), wholesale/retail trade, (especially in the open air-markets), education (learning institutions and early childhood development and education centers), and hospitality or restaurant (food kiosks, catering, airports/airlines eateries and event management) were among the sectors most affected. In response, women in the informal economy disposed assets, forewent meals, or took up additional menial jobs to generate income.<sup>48</sup> Closed markets and businesses and strict travel regulations severely impacted women traders who rely on public transport to access markets.<sup>49</sup> Prevailing gender norms rest the burden of food provision on women, and as such, some women were reported to have sold off their limited assets to meet this need, thus reducing their financial power.

Low aggregate demand for goods and services resulting from the decline in exports, tourism receipts, job losses, shifts in product demand, and the inability to sustain emerging costs, has continued to affect women workers in the informal sector. Despite ongoing recovery efforts across sectors, most firms continued to shed labor to reduce their costs—actions that mainly affected women throughout 2020

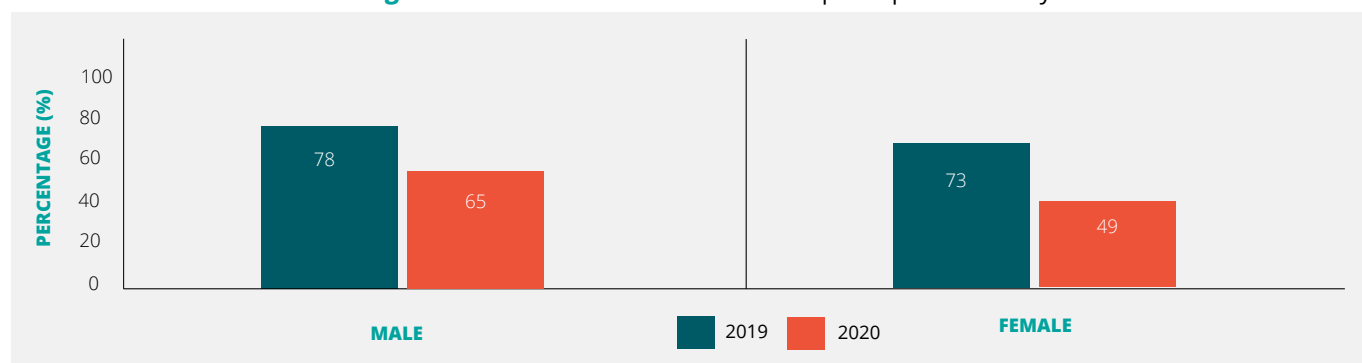
#### 4.3 COVID-19 effect on Kenyan women labour force participation

A study by the Kenya National Bureau of Statistics (KNBS) undertaken three months from the onset of the pandemic indicated that 62 percent of Kenyans had not reported to work since March 2020, whereas 78 percent of respondents were not sure of their return to work. Women's absenteeism from work was associated with movement restrictions in place.<sup>50</sup>

The pandemic affected labor force participation with a decline reported between 2019 and 2020, as illustrated in Figure 5 in the next page.

The participation of the women workers reduced from 73 percent to 49 percent. Many informal workers who operate within the night economy were affected by night curfews, thus halting production, and leading to women workers lose their jobs. Further, with school closures, women were mostly relegated to care work at home, thereby increasing the volume of unpaid work in the country. More children stayed at home, which reduced demand for childcare, and

**Figure 4:** COVID-19 effect on labor force participation in Kenya



Source: Kenya National Bureau of Statistics and World Bank

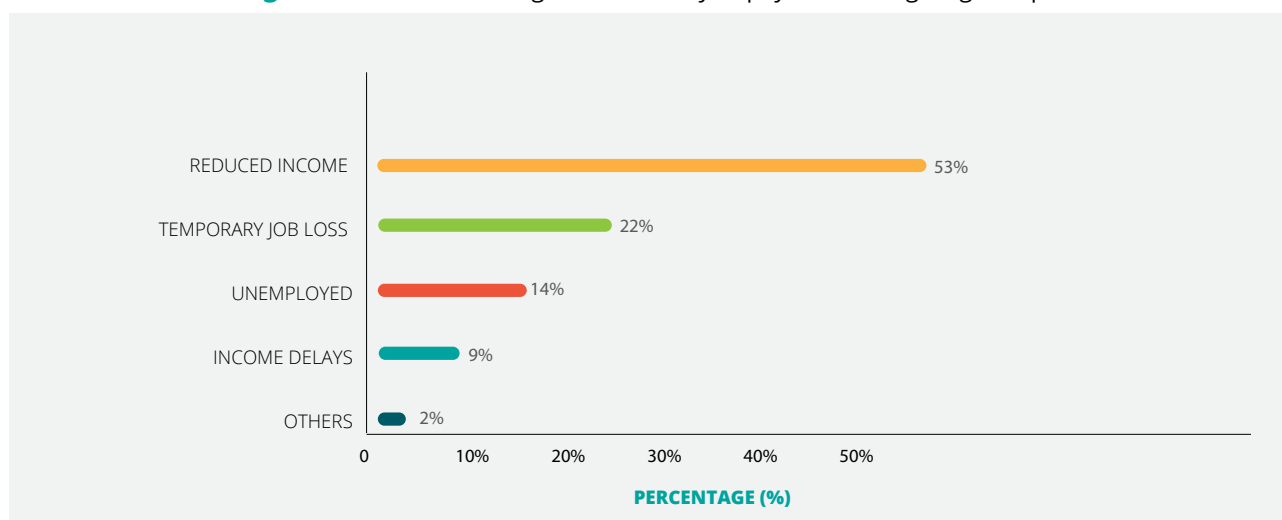
resulted in job losses for women working in baby day-care facilities or early childhood development and education centers. The reduced working hours, eradication of social gatherings, and closure or restricted access to non-essential services meant that women workers either had to shift their operations to their homes or close their businesses entirely.

Many Kenyan informal women workers and their enterprises were unable to pay rent, especially at the height of the pandemic in April and May 2020 because of reduced income (53 percent), temporary loss of job (22 percent) and unemployment (14 percent).

#### 4.4 COVID-19 impact on women's time use for paid vs. unpaid care

While many Kenyan women were engaged in unpaid care work prior to the pandemic, this burden increased with the onset of the COVID-19, with women's responsibilities doubling due to the gendered nature of caring roles and household duties. Rapid assessments undertaken in Kenya during the pandemic revealed an increase in time spent on unpaid care by women.<sup>51 52</sup> At the household level, most informal economy workers could not continue to provide domestic help services and leading to some women workers to migrate to rural areas.

**Figure 5 :** Factors affecting citizens' ability to pay rent during height of pandemic



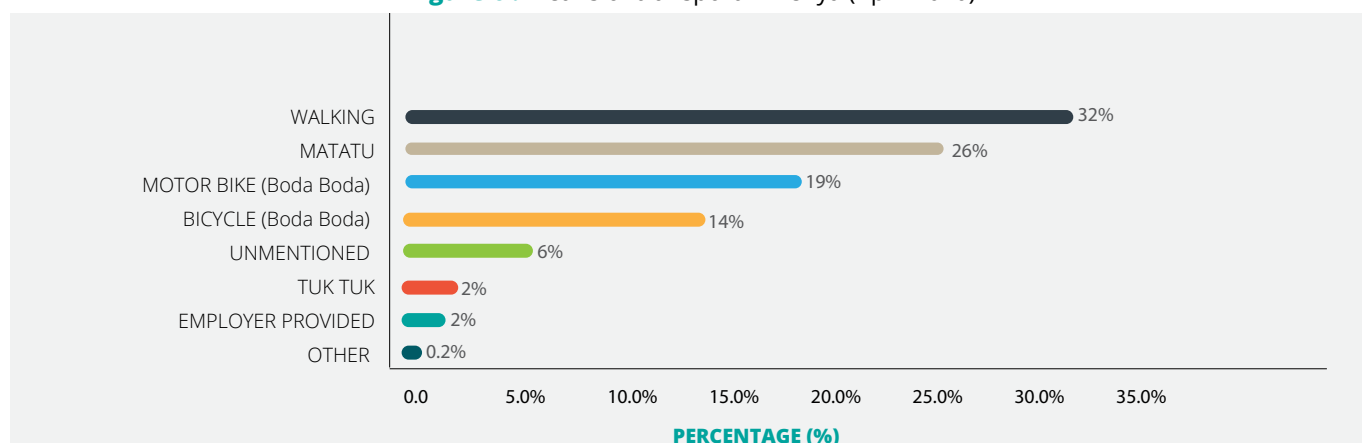
The pandemic also influenced people's transportation choices especially during April 2020, and affected the urban poor, including women. The Ministry of Transport ordered that public service vehicles and cabs reduce passenger carrying capacity to no more than 60 percent and ensure social distancing, among other screening protocols. Such measures led to increased fares. Meanwhile, the demand for transportation outstripped supply when curfews were imposed, which was to the detriment of women with reduced incomes. The increased cost of transportation hampered women from seeking paid opportunities, leading some to either shift their operations to their homes or close shop.

According to FSD Kenya, households receiving government support between April 2020 and October 2020 increased. In September 2020, about 4 percent of households received monetary support, whereas 7 percent received food support.<sup>53</sup>

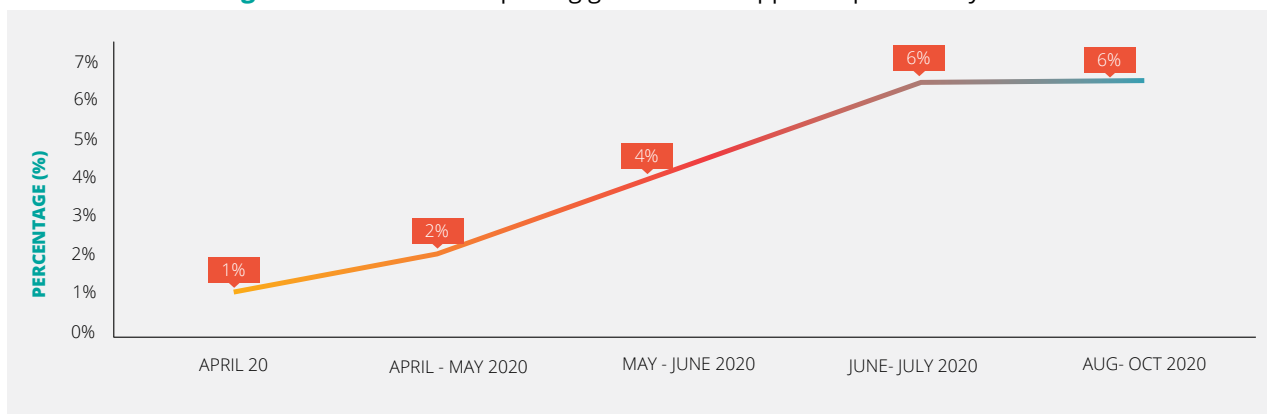
#### 4.5 COVID-19 and social protection among women informal workers

The pandemic-related economic shocks on most informal workers were further compounded by their lack of access to existing social protection mechanisms, which aim to support marginalized groups and households.

**Figure 6 :** Means of transport in Kenya (April 2020)



**Figure 7 :** Households reporting government support in past 30 days



Containment measures and reliance on data registries to identify potential beneficiaries for cash transfer programs hindered the identification and timely disbursement of funds to such households. Lack of data on informal workers also complicated the situation.

The pandemic-related socio-economic shocks on informal workers who were not benefiting from existing labor and social protections further increased women's vulnerability. to food insecurity, limited their access to health care, and curbed their ability to meet their basic needs at the household level because of a lack of disposable income. Most informal workers also experienced limited purchasing power and choice. Consequently, some vulnerable households within the informal economy would have benefitted more from food rations than cash transfers.<sup>54</sup>

#### 4.6 Access to credit and women collectives

A study by FSD established that during the pandemic, the informal credit markets uptake of digital loans was considerably increased, and this could be construed as a coping strategy to reduced incomes at household level. Mobile banking loans continued to be the most prevalent. Still, digital app loans (branch, tala, etc.) and mobile money loans ('Fuliza'-Mobile overdraft) saw a steeper uptake in the last quarter of 2020. Lenders increased loan limits but halved their portfolios, channelling credit to the more "creditworthy" and fuelling the divergence. In the last quarter, people turned to friends and family for credit.<sup>55</sup>

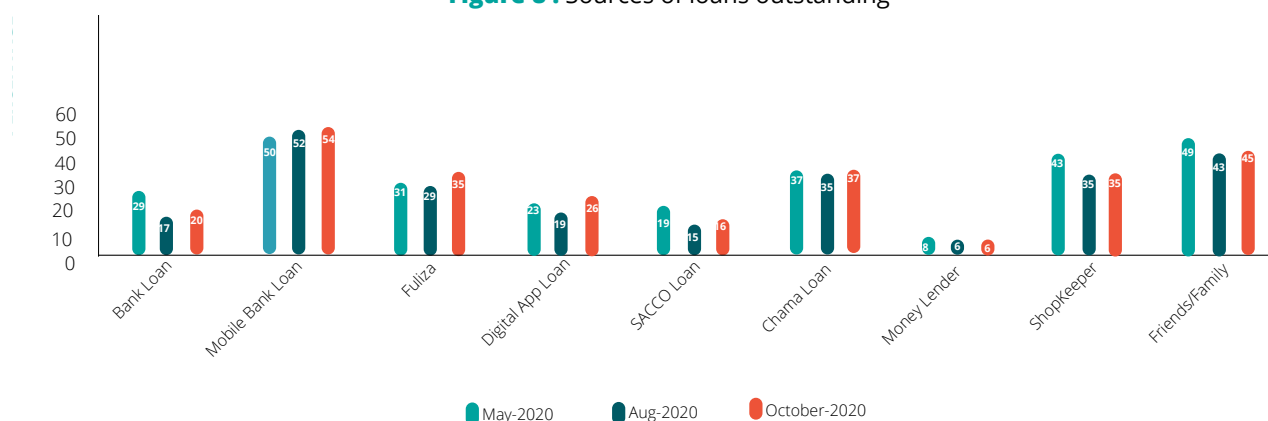
Women relying on collectives, also known as chamas, found it difficult to access credit during the pandemic because of their limited savings. In the first few weeks of the COVID-19 outbreak, informal women workers (IWW) depleted what savings they had. Simultaneously, some members in these collectives found it challenging to raise their monthly contributions due to reduced incomes, job loss or lack of collateral. Low access to financial safety nets meant informal women workers (IWW) had to resort to selling their assets, skipping meals, and relocating back to their rural homes, amongst other survival tactics.<sup>56</sup>

#### 4.7 COVID-19 effect on women's safety and access to GBV and SRHR services

Existing evidence shows the link between financial stress and GBV.<sup>57 58</sup> Government-imposed pandemic restrictions, as well as the rising costs of living and conducting businesses, heightened the vulnerability of women and girls to domestic violence, child abuse and other forms of GBV.<sup>59</sup> These vulnerabilities predisposed them to mental ill-health, unintended pregnancy, and adverse health outcomes.<sup>60</sup> In addition, they experience in access to services and health facilities amid the pandemic.<sup>61</sup>

Between January and December 2020, a total of 5009 cases were recorded through the National GBV toll-free helpline 1195, translating to an increase of 1,411 reported cases, or 36 percent, over the previous year.<sup>62</sup> Nairobi, Kakamega, Kisumu, Nakuru, and Kiambu counties reported the highest number of GBV cases. Unpublished data from the judiciary revealed that sexual offenses constituted

**Figure 8 :** Sources of loans outstanding



Source: FSD Kenya 2020

35.8 percent of judicial matters handled since the onset of the pandemic. A National Crime Research Centre study found a 92 percent increase in GBV cases recorded between January and June 2020 compared with 2019. The most common forms of GBV identified in the study were physical assault, rape/attempted rape, murder, sexual offenses, defilement, grievous harm, physical abuse, child marriages, psychological torture, and child neglect. Some of the factors contributing to these violations included alcohol, drug/substance abuse, poverty, domestic disputes, retrogressive cultural practices, and a lack of safety nets for those in distress.

Women's access to GBV and SRH services were limited during the pandemic, in part because of movement restrictions and reduced incomes.<sup>63 64</sup> Additionally, limited-service uptake was linked to stigma and unwillingness to visit health facilities due to fear of contracting COVID-19 from the hospitals, especially at the onset of the pandemic. However, media reports highlighted the rollout of innovative approaches, such as "Wheels for Life", that provided emergency transportation to people with chronic conditions and pregnant mothers, which supported their access to care during curfew. According to the Midwife Association of Kenya, maternal and child-related deaths increased under the curfew.<sup>65</sup>

Table 5 shows the number of adolescents who accessed ANC services in the first five months of 2020 compared 2019.<sup>66</sup>

Findings show that within the first five months of 2020, demand for pre-natal care by adolescents aged 10 to 19 declined because of fear of contracting COVID-19 in health facilities. Many adolescent girls who had benefited from school initiated medical check-ups and care, received less support or attention once they had to stay home during the pandemic.

Kenya Health Information System data on girls' first ante-natal care visit show a decline in pregnancies among girls 15 to 19 years old and no change for girls aged 10 to 14 nationally.<sup>67</sup> However, the report shows an increase in number of pregnancies among 10-14 years old girls in urban areas of Nairobi and Mombasa, reflecting a need for early sensitization or comprehensive sex education for urban girls in this age group, and interventions to delay their sexual debut.

Media reports also highlighted incidences of police brutality in response to curfew and lockdown violations among traders, the majority being women.<sup>68 69 70</sup>

**TABLE 5: ADOLESCENTS (AGE 10 - 19) PRESENTING WITH PREGNANCY AT HEALTH FACILITIES**

MONTH	2019	2020*	Δ	% Δ
January	37727	34342	-3385	-9%
February	31299	30524	-775	-2%
March	36063	29658	-6405	-18%
April	34142	27712	-6430	-19%
May	36257	29197	-7060	-19%
<b>TOTAL</b>	<b>175488</b>	<b>151433</b>	<b>-24055</b>	<b>-14%</b>

Source: Data extract from Kenya Health Information System (KHIS) as of June 19, 2020

**TABLE 6: REPORTED INCIDENCES OF TEENAGE PREGNANCIES AT 1ST ANC VISIT (JAN-DEC 2020)**

AREA	COUNT & PROPORTION	2019	2019	2020	2020
		MOH 711 NO. ADOLESCENTS (10-14 YEARS) PRESENTING WITH PREGNANCY AT 1ST ANC VISIT	MOH 711 NO. ADOLESCENTS (15-19 YEARS) PRESENTING WITH PREGNANCY AT 1ST ANC VISIT	MOH 711 NO. ADOLESCENTS (10-14 YEARS) PRESENTING WITH PREGNANCY AT 1ST ANC VISIT	MOH 711 NO. ADOLESCENTS (10-14 YEARS) PRESENTING WITH PREGNANCY AT 1ST ANC VISIT
Kenya	Frequency	20,188	391,997	18,837	317,042
	% of total pop	1%	15%	1%	12%
Nairobi	Frequency	2,432	24,113	3,032	19,526
	% of total pop	1%	13%	2%	10%
Mombasa	Frequency	74	3,627	90	2,276
	% of total pop	0.1%	7%	0.2%	4%

Source: Data extract from Kenya Health Information System (KHIS) as of December 31 2020



5.

## Conclusion and recommendations



This section highlights recommended measures to protect women in the informal economy from ongoing and future pandemic-related shocks and for policy actors to adopt a gender lens in their response to and recovery from the pandemic.

Evidence presented in this report shows how women informal workers' socioeconomic vulnerability increased due to pandemic-related shocks, lockdowns, and non-gender responsive policies of the government of Kenya. The contributions of Kenya's informal sector to employment opportunities and GDP cannot be overlooked. Policy interventions ought to focus on inclusivity by developing frameworks that address gaps faced by informal workers, such as their lack of labor and social protections, difficulties in accessing credit and exclusion from economic stimulus programs.

### **5.1 Widen the social protection mechanisms to include informal workers.**

There is a need for gender-responsive social protection systems that safeguard the safety nets for women in the informal economy. Social protection measures such as cash transfers played a crucial role in cushioning those who were rendered jobless during the pandemic. Cash transfers, to some extent, serve as an income replacement. Under the Kenya Government's Big Four Agenda <sup>71</sup>, the government should in the medium term expand access to affordable and quality health care for all, including childcare services, through its Universal Health Coverage program. This will help support women in the labor force and those engaged in unpaid care work.

During the pandemic, the Kenyan government relied on mobile money platforms to roll out cash transfer programs. However, the government needs to enhance its investment in technology that can provide greater ease of access to digital platforms for those accessing cash transfers. In collaboration with informal sector worker networks, leaders ought to develop a digital register that captures vulnerable workers in the informal economy to enrol in cash transfer programmes and for accountability purposes. In addition to cash transfers, the government and key stakeholders should analyze whether social protection mechanisms could be helpful to informal women workers. Many households that experienced reduced incomes during the pandemic coped by compromised their basic needs, such as food and nutrition. <sup>72</sup>

More innovative policies are also needed to protect workers in the informal economy through a combination of non-contributory and contributory schemes for social health insurance and retirement and by facilitating workers' transition to the formal economy in the longer term. Engagement with informal workers' organizations, such as associations of artisans, taxi drivers, street vendors, domestic workers' unions, market vendors, etc., should inform the design and implementation of such support measures.

The Kenyan government should continue introducing and disseminating economic support packages, including direct

cash transfers, expanded employment benefits, tax breaks and extended family and child benefits for vulnerable women and their families in informal urban settlements. This could continue in the intermediated and sustainably into the future. There are debates about making a social welfare state to lift those who have been left behind out of poverty.

### **5.2 Optimize labor force participation by informal women workers.**

Women workers' job uncertainties and insecurities with the informal sector and the dual conflict between paid and unpaid care work call for deliberate mitigation measures. Unpaid care work remains neglected within policymaking processes. There is a need for gender-equitable work policies that recognizes and champions equitable distribution of care and domestic work between men and women. In addition, since the pandemic increased the number of people who shifted from formal to informal work as a coping mechanism. Hence, frameworks are needed to cushion the burgeoning informal sector from economic shocks by creating a favourable a business environment that promotes growth. <sup>73</sup>

Retaining employees in the workforce, especially within the informal economy, is crucial. To do so, we recommend that relevant actors, including the private sector and the Ministry of Labor and Social Services develop job protection and safety nets for the informal workforce. These include institutionalizing mechanisms that provide paid leave, flexible work options, health insurance, etc.—all of which will go a long way toward safeguarding employee earnings and disposable incomes during economic crises.

Finally, the government should deliberately engage with informal sector networks and associations to design economic stimulus packages that enable informal workers to benefit from stipulated monetary and fiscal incentives. <sup>74</sup>

### **5.3 Ease of access to credit by informal workers and entrepreneurs**

Financial institutions should consider developing products to improve informal women workers' access to unsecured loans and business financing. Such mechanisms could include setting up dedicated financial facilities to help small businesses address the pandemic's short-term consequences, including temporary tax relief, reliable lending programs and direct financial support. Financial institutions and women's economic empowerment actors also should intensify capacity-building efforts to strengthen informal workers' business resilience. This could be through offering training or mentorship programmes development and application of business risk mitigation plans, debt management, and resilience.

### **5.4 Integrating gender analysis in policy formulation during a pandemic or economic crisis.**

A gendered lens to policy formulation and emergency response during a crisis is paramount. Kenya's National COVID-19 Response Taskforce should utilize a multilevel, multi-sectoral approach to inform the development of

protection measures against GBV. This should include increasing resources to build more shelters and hotlines and enlisting GBV frontline responders as essential service providers.

The Ministry of Public Service, Gender Affairs and Social Protection and Senior Citizen Affairs, the Parliament, and the Council of Governors have the mandate and obligation to ensure that all legal, policy and structural adjustments to support a sustainable recovery undergo a robust gender and intersectional analysis.

The Government of Kenya through respective departments and directorates ensure that that gender-responsive and human-centered service delivery for individuals is integrated across relevant spheres—such as the health, social services, education, employment, and justice sectors—during a crisis, such as the COVID-19 pandemic. The government should adopt a risk-based approach to GBV prevention to ensure pandemic containment measures do not increase GBV occurrences. It should also enhance its ability to collect gender-disaggregated data, including data that address how marginalized groups, such as women workers in the informal economy, are affected by economic crisis.

### 5.5 Conclusion

In the medium and long term, the pandemic and its associated socio-economic effects will severely destabilize informal businesses and the livelihoods of women workers in the informal economy. Hence, there is a need to further analyze coping mechanisms and resilience measures that can promote the informal sector's recovery. The multi-faceted impact of the pandemic calls for an intersectional approach to the design of interventions, which should be contextualized to the various sectors and sub-sectors in the informal economy. The diversity of women and their businesses in the informal economy require a gendered analysis to understand the effect of the pandemic on them. Additionally, women should also be intentionally and actively involved in designing solutions. Interventions by government agencies and development partners should collaborate with informal workers' associations to design inclusive social protection schemes to safeguard workers' livelihoods from future risks.





## References

- <sup>1</sup> World Bank (2020). Kenya Economic Update-Turbulent Times for Growth in Kenya; Policy Options during the COVID-19 Pandemic
- <sup>2</sup> KNBS (2019). Economic Survey 2019. Nairobi. <https://s3-eu-west-1.amazonaws.com/s3.sourceafrica.net/documents/119074/Kenya-National-Bureau-of-Statistics-Economic.pdf>
- <sup>3</sup> UN. (2000). The World's Women 2000: Trends and Statistics. New York: UN Statistical Division
- <sup>4</sup> [https://www.ilo.org/wcmsp5/groups/public/---dgreports/--dcomm/documents/publication/wcms\\_626831.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/--dcomm/documents/publication/wcms_626831.pdf)
- <sup>5</sup> Bonnet, F., Vanek, J., & Chen, M. (2019). Women and men in the informal economy: A statistical brief. International Labor Office, Geneva. <http://www.wiego.org/sites/default/files/publications/files/>
- <sup>6</sup> Ramani, S. V., Thutupalli, A., Medovarszki, T., Chattopadhyay, S., & Ravichandran, V. (2013). Women entrepreneurs in the informal economy: Is formalization the only solution for business sustainability?
- <sup>7</sup> Bonnet, F., Vanek, J., & Chen, M. (2019). Women and men in the informal economy: A statistical brief. International Labor Office, Geneva.
- <sup>8</sup> UNHLP (2016) Leave No One Behind A Call to Action for Gender Equality and Women's Economic Empowerment, United Nations High-Level Panel on Women's Economic Empowerment
- <sup>9</sup> Bonnet, F., Vanek, J., & Chen, M. (2019). Women and men in the informal economy: A statistical brief. International Labor Office, Geneva. <http://www.wiego.org/sites/default/files/publications/files/WomenandMenintheInformal>.
- <sup>10</sup> Chen, M. A. (2012). The informal economy: Definitions, theories, and policies. Vol. 1, No. 26, pp. 90141-4. WIEGO working Paper.
- <sup>11</sup> ICRW, et al (2019). The benefits of collective bargaining for women: A case study of Morocco, Solidarity Centre
- <sup>12</sup> Chen, M. A. (2012). The informal economy: Definitions, theories, and policies (Vol. 1, No. 26, pp. 90141-4). WIEGO working Paper.
- <sup>13</sup> Miles, K.S. (2017). Case Study: Gender-Sensitive BER and Informality, Business Environment Working Groups, Donor Committee for Enterprise Development.
- <sup>14</sup> Bonnet, F., Vanek, J., & Chen, M. (2019). Women and men in the informal economy: A statistical brief. International Labor Office, Geneva. <http://www.wiego.org/sites/default/files/publications/files/Women>
- <sup>15</sup> International Labour Organization (ILO). (2019). Rules of the game: An introduction to the standards-related work of the International Labour Organization, Geneva.
- <sup>16</sup> Kucera, D., & Roncolato, L. (2008). Informal employment: Two contested policy issues. International Labor Review, 147(4), 321-348.
- <sup>17</sup> ILO, *Women, and men in the informal economy: A statistical picture, third edition* (Geneva, 2018). : [http://www.ilo.org/global/publications/books/WCMS\\_626831/lang-en/index.htm](http://www.ilo.org/global/publications/books/WCMS_626831/lang-en/index.htm)
- <sup>18</sup> WIEGO (n.d.) Women in Informal Economy. [https://www.wiego.org/sites/default/files/publications/files/Budlender\\_WIEGO\\_SB5.pdf](https://www.wiego.org/sites/default/files/publications/files/Budlender_WIEGO_SB5.pdf).
- <sup>19</sup> ILO. (2020) "Social Protection Responses to the COVID-19 Pandemic in Developing Countries: Strengthening Resilience by Building Universal Social Protection".
- <sup>20</sup> <https://www.worldbank.org/en/country/kenya/publication/kenya-economic-update-covid-19-erodes-progress-in-poverty-reduction-in-kenya-increases-number-of-poor-citizens>
- <sup>21</sup> WEF. (2021). Global Gender Gap Report 2021
- <sup>22</sup> Shekar, K. C., & Mansoor, K. (2020). *COVID-19: Lockdown Impact on Informal Sector in India – University Practice Connect*. Practice connects. <https://practiceconnect.azimpremjiuniversity.edu.in/covid-19-lockdown-impact-on-informal-sector-in-india/>
- <sup>23</sup> Riley, T., Sully, E., Ahmed, Z., & Biddlecom, A. (n.d.). *Estimates of the Potential Impact of the COVID-19 Pandemic on Sexual and Reproductive Health in Low-and Middle-Income Countries Impacts of the Pandemic on SRH Outcomes*.
- <sup>24</sup> UNFPA (2020) Impact of the COVID-19 Pandemic on Family Planning and Ending Gender-based Violence, Female Genital Mutilation and Child Marriage: Pandemic threatens achievement of the Transformative Results committed to by UNFPA. [https://reliefweb.int/sites/reliefweb.int/files/resources/COVID\\_19\\_impact\\_brief\\_for\\_UNFPA\\_24\\_April\\_2020\\_1.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/COVID_19_impact_brief_for_UNFPA_24_April_2020_1.pdf)
- <sup>25</sup> Riley, T., Sully, E., Ahmed, Z., & Biddlecom, A. (2020). *Estimates of the Potential Impact of the COVID-19 Pandemic on Sexual and Reproductive Health in Low-and Middle-Income Countries Impacts of the Pandemic on SRH Outcomes*. [https://www.guttmacher.org/sites/default/files/article\\_files/4607320.pdf](https://www.guttmacher.org/sites/default/files/article_files/4607320.pdf)
- <sup>26</sup> Wasdani, K. P., & Prasad, A. (2020). The impossibility of social distancing among the urban poor: the case of an Indian slum in the times of COVID-19.
- <sup>27</sup> Van den Berg, S., & Spaull, N. (2020). COVID-19 school closures in South Africa & its impact on children.
- <sup>28</sup> Jin, B., & McGill, A. (2020). Who is most at risk in the coronavirus crisis: 24 million of the lowest-income workers?
- <sup>29</sup> Mbunge, E., Fashoto, S., Akinnuwesi, B., Gurajena, C., & Metfula, A. (2020). Challenges of Social distancing and self-isolation during COVID-19 pandemic in Africa: A Critical Review. Available at SSRN 3740202.
- <sup>30</sup> Leibovici, F., Santacreu, A. M., & Famiglietti, M. (2020). Social distancing and contact-intensive occupations. On the

economy, St. Louis FED.

- <sup>31</sup> Mongey, S., Pilossoph, L., & Weinberg, A. (2020). Which workers bear the burden of social distancing policies? (No. w27085). National Bureau of Economic Research.
- <sup>32</sup> Evans, D. and Over, M. (2020). The Economic Impact of COVID-19 in Low- and Middle-Income Countries. Available at: <https://www.cgdev.org/blog/economic-impact-covid-19-low-and-middle-income-countries>
- <sup>33</sup> Exchange rate at the time US\$1= 106.2 <https://www.centralbank.go.ke/>
- <sup>34</sup> Government of Kenya, Ministry of Labor and Social Protection. (n.d.). *Social Assistance Unit Frequently Asked Questions*. <https://www.socialprotection.go.ke/wp-content/uploads/2019/10/social-assistance-unit-sau-frequently-asked-questions-converted.pdf>
- <sup>35</sup> Marindany, K. (2020, 27 April). *Inua Jamii beneficiaries to be paid Sh4,000 each from Tuesday*. The Star Available at <https://www.the-star.co.ke/counties/nairobi/2020-06-27-inua-jamii-beneficiaries-to-be-paid-sh4000-each-from-tuesday/>
- <sup>36</sup> Muriuki, B. (2020, 27 April). *Covid 19: Gov't is giving needy families Ksh.1,000 per week*. Citizen Digital. <https://citizentv.co.ke/news/covid-19-govt-is-giving-needy-families-ksh-1000-per-week-331091/>
- <sup>37</sup> Mueni, J. (2020, 11 May). *250,000 Households Identified for Cash Support in The Wake Of COVID-19*. Capital News. <https://www.capitalfm.co.ke/news/2020/05/250000-households-identified-for-cash-support-in-the-wake-of-covid-19/>
- <sup>38</sup> <https://www.oecd.org/derec/unitedkingdom/Evaluation-of-the-Hunger-Safety-Net-Programme-Kenya.pdf>
- <sup>39</sup> <http://documents1.worldbank.org/curated/en/454671594649637530/pdf/Social-Protection-and-Jobs-Responses-to-COVID-19-A-Real-Time-Review-of-Country-Measures.pdf>
- <sup>40</sup> Kazi Mtaani (Jobs in the Neighborhood) is a public works program reaching 26,000 unemployed youth residing in 27 informal settlements of Nairobi, Mombasa, Kiambu, Nakuru, Kisumu, Kilifi, Kwale and Mandera. Daily wage is about \$6/day delivered via Mpesa.
- <sup>41</sup> <http://documents1.worldbank.org/curated/en/590531592231143435/pdf/Social-Protection-and-Jobs-Responses-to-COVID-19-A-Real-Time-Review-of-Country-Measures-June-12-2020.pdf>
- <sup>42</sup> <http://documents1.worldbank.org/curated/en/590531592231143435/pdf/Social-Protection-and-Jobs-Responses-to-COVID-19-A-Real-Time-Review-of-Country-Measures-June-12-2020.pdf>
- <sup>43</sup> <http://documents1.worldbank.org/curated/en/454671594649637530/pdf/Social-Protection-and-Jobs-Responses-to-COVID-19-A-Real-Time-Review-of-Country-Measures.pdf>
- <sup>44</sup> UNDP-UNW COVID-19 Global Gender Response Tracker. Living database, version 1 (September 28, 2020). <https://data.undp.org/gendertracker/>
- <sup>45</sup> Gikandi Levi (2020 Nov), "Covid-19 and vulnerable, hardworking Kenyans: Why it's time for a strong social protection plan. Oxfam Briefing Paper – November 2020" [https://socialprotection.org/sites/default/files/publications\\_files/SPpolycynote-lessonsfromtheCOVID-19responseinKenya\\_0.pdf](https://socialprotection.org/sites/default/files/publications_files/SPpolycynote-lessonsfromtheCOVID-19responseinKenya_0.pdf)
- <sup>46</sup> Impact HER Survey Analysis Report on the Effects of COVID-19 on African Women-Led Businesses in 30 Sub-Saharan African Countries, April 2020
- <sup>47</sup> Gikandi, L. (2020). COVID-19 and Vulnerable, Hardworking Kenyans: Why it is time for a strong social protection plan. <https://www.fsdkenya.org/blog/the-buck-stops-with-women/>
- <sup>48</sup> <https://www.fsdkenya.org/blog/the-buck-stops-with-women/>
- <sup>49</sup> Jennings, G., Allen, H., & Arogundade, E. (2020). Gaining or losing ground? Ensuring that 'post-COVID-19' transportation.
- <sup>50</sup> Patrick Vidiya. (2020, 27 April). 61% of Kenyans away from workplaces due to virus - KNBS report. <https://www.the-star.co.ke/news/2020-07-09-61-of-kenyans-away-fromworkplaces-due-to-virus-knbs-report/>
- <sup>51</sup> Maina, L. W., & Kimani, E. (2019). Gendered Patterns of Unpaid Care and Domestic Work in the Urban Informal Settlements of Nairobi, Kenya: Findings from a Household Care Survey–2019.
- <sup>52</sup> Oxfam. (2020, forthcoming). COVID-19: Gender and protection implications in Nairobi's informal settlements.
- <sup>53</sup> FSD Kenya (2021 Feb), State of the Economy: Focus on the Impact of COVID on Women and Education.
- <sup>54</sup> Vaziralli, S. (2020). A social protection response to covid-19 in developing countries. *Policy brief, International Growth Centre*.
- <sup>55</sup> FSD Kenya (2021 Feb), State of the Economy: Focus on the Impact of COVID on Women and Education.
- <sup>56</sup> Andago Patricia (2020), 'COVID-19- Regulatory Measures Could Widen Kenya's Financial Access Gap'. The Elephant.
- <sup>57</sup> Morgan, A., & Boxall, H. (2020). Social isolation, time spent at home, financial stress, and domestic violence during the COVID-19 pandemic. *Trends and Issues in Crime and Criminal Justice*, (609), 1-18.
- <sup>58</sup> Arenas-Arroyo, E., Fernández-Kranz, D., & Nollenberger, N. (2020). Cannot Leave You Now! Intimate Partner Violence under Forced Coexistence and Economic Uncertainty.
- <sup>59</sup> UN Women et al. (2020). COVID-19 Gender Assessment: Gender Perspectives, Kenya, 2020. <https://data.unwomen.org/publications/covid-19-gender-assessment-kenya>
- <sup>60</sup> FSD Kenya (2021). State of the Economy: Focus on the Impact of COVID on Women and Education. Nairobi.
- <sup>61</sup> Ahmed, S. A. S., Ajisola, M., Azeem, K., Bakibinga, P., Chen, Y. F., Choudhury, N. N., ... & Yusuf, R. (2020). Impact of the societal response to COVID-19 on access to healthcare for non-COVID-19 health issues in slum communities of Bangladesh, Kenya, Nigeria, and Pakistan: results of pre-COVID and COVID-19 lockdown stakeholder engagements. *BMJ global health*, 5(8), e003042.

- <sup>62</sup> <https://www.atmplatformkenya.org/covid-19-and-the-escalation-of-incidences-of-sexual-and-gender-based-violence-sgbv/>
- <sup>63</sup> Oluoch-Aridi, Jackline, Tecla Chelagat, Mary M. Nyikuri, Joseph Onyango, Danice Guzman, Cindy Makanga, Laura Miller-Graff, and Robert Dowd. "COVID-19 Effect on Access to Maternal Health Services in Kenya." *Frontiers in Global Women's Health* 1 (2020): 19.
- <sup>64</sup> Wangamati C, Sundby J. The ramifications of COVID-19 on maternal health in Kenya. *Sex Reprod Health Matters* [Internet]. Aug 9, 2020. Available from: <https://www.tandfonline.com/doi/full/10.1080/26410397.2020.1804716>
- <sup>65</sup> Odula T. Pregnant women at risk of death in Kenya's COVID-19 curfew [Internet]. 2020. Available from: <https://apnews.com/article/ap-top-news-health-africa-international-news> .
- <sup>66</sup> Wadekar N. (2021). Kenya's Teen Pregnancy Crisis: More than COVID-19 is to blame.
- <sup>67</sup> Kenya Health Information System (KHIS) as of June 19, 2020
- <sup>68</sup> Kiaka, R., Chikulo, S., Slootheer, S., & Hebinck, P. (2021). "The street is ours". A comparative analysis of street trading, Covid-19 and new street geographies in Harare, Zimbabwe and Kisumu, Kenya.
- <sup>69</sup> Chukunzira, A. (2020). Organising under curfew: Perspectives from Kenya. *Interface: A Journal for and About Social Movements*, 12(1), 39-42.
- <sup>70</sup> Human Rights Watch (2020). Kenya: Police Brutality During Curfew. Human Rights Watch. [www.hrw.org](http://www.hrw.org)
- <sup>71</sup> Big 4 Agenda is the President Uhuru Kenyatta Development Agenda in line with the Kenya's Vision 2030 and Mid-Term Plan III (2018-2022) and with a focus on Manufacturing, Universal Health Coverage, Affordable Housing and Food Security.
- <sup>72</sup> Shupler, M., Mwitari, J., Gohole, A., de Cuevas, R.A., Puzzolo, E., Čukić, I., Nix, E. and Pope, D. (2021). COVID-19 impacts on household energy & food security in a Kenyan informal settlement: The need for integrated approaches to the SDGs. *Renewable and Sustainable Energy Reviews*.
- <sup>73</sup> Webb, A., McQuaid, R., & Rand, S. (2020). Employment in the informal economy: implications of the COVID-19 pandemic. *International Journal of Sociology and Social Policy*.
- <sup>74</sup> Schwettmann, J. J. (2020). Covid-19 and the informal economy. Impact and response strategies.

**ICRW Kenya**

Vienna Court, Ground Floor,  
State House Crescent, Nairobi  
P.O. Box 44168 – 00100 Nairobi, Kenya  
Telephone: +254 20 5138 584/6  
Email: [info.kenya@icrw.org](mailto:info.kenya@icrw.org)

**ICRW Uganda**

1st Floor, S&L Chambers, Plot 14 Mackinnon  
Road, Nakasero, Kampala, Uganda  
P.O. Box 2475, Kampala, Uganda  
Phone Number: +256 393 206 506  
Email: [info.uganda@icrw.org](mailto:info.uganda@icrw.org)