



## COVID-19 Coping and Resilience Mechanisms of Informal Women Workers in Kenya

The International Center for Research on Women (ICRW) is implementing a multi-country funded research project dubbed REBUILD. In this project, ICRW seeks to assess the impact of COVID-19 policies on women in the informal economy in India, Kenya, and Uganda. The project relies on an intersectional approach to establish how COVID-19 related health and economic shocks and the policy responses interact with pre-existing gender and other social norms to impact the livelihood, experience of Gender Based Violence (GBV) and Sexual Reproductive

Health and Rights (SRHR) outcomes for women who work in the urban informal.

The documented case study stories as told by the representatives of the informal women workers show the social-economic impact of COVID-19 on the informal women workers in Uganda while exhibiting the coping and resilience mechanisms.

# COVID-19's Outsized Impact on Women's Small Businesses

Women adaptation during COVID-19

**Many small business owners are facing severe constraints that threaten their livelihoods, as the unfavorable business environment has spooked most credit and banking institutions, which are now less likely to offer credits services.**

Meet Fatuma Bosire, one of the longest-serving second-hand clothing sellers at Toy market in Nairobi County. She is one of the market's original vendors and served as treasurer for the Toy market traders association for 14 years before stepping down in 2005.

Fatuma started her business with Kenya shillings (Kshs) 700 in capital; this has since grown to more than Kshs 3 million over nearly three decades of hard work. She notes with pride that "... through the mitumba [second-hand clothing] businesses, we have managed to educate our children, some up to university level... Personally, I have also managed to build my own house where I reside with my family." Just like hundreds of other traders in the market, this has been her sole source of income and livelihood.

However, things quickly changed when COVID-19 struck in early 2020. "[Before the pandemic], I'd stock as many as 50 bales [a bale measures approximately 45-80 kilograms] at a time, typically selling up to 15 bales per week." Where she previously sold up to five bales per weekend, now she is lucky to manage just one. This has had a significant impact on her business operations and income. "Before COVID-19, I had six employees. Now I only have one, with my daughter occasionally coming over the weekends to assist, and the trend is common among many of my colleagues." She explains how she tried to retain and pay her staff: "Initially, we would pay them on a daily basis but had to adjust to weekly; this also became untenable and now we only pay based on the sales made for the day."

As the pandemic wears on, Fatuma and many of her fellow traders are now facing loans that they cannot pay off. She recounts how, prior to the pandemic, she had qualified for a loan of Kshs. 2 million, confident that she could repay according to the loan terms. She had hoped to use this money to boost her business and complete her rental houses, a relatively new business venture for her. However, dwindling sales have left her no choice but to default. Even with her financial institution agreeing to a more flexible repayment plan, she says that "just like many women in the market, I've been unable to honor the [new] monthly payoff plan...and have now been forced to request them

to give me a grace period of six months to enable me [to] complete part of my rental houses. Part of the agreement has been that upon completion of the rental houses, the financial institution will directly collect rent to finance the loan repayment."

And yet Fatuma, having amassed a significant stock of inventory just before the pandemic infiltrated everyday life, is one of the lucky ones. Many small business owners are facing severe constraints that threaten their livelihoods, as the unfavorable business environment has spooked most credit and banking institutions, which are now much less likely to offer the services and credit they were open to considering pre-pandemic. The evidence of fallout is stark—Fatuma points to at least a dozen empty women-owned stalls which their owners were forced to abandon or were repossessed upon failure to repay their loans.

"Look at that stall there, it was repossessed because of an unpaid loan facility.... On the other side of the market, there's another lady who had her goods repossessed for defaulting [on her loan]; she's now in the house jobless and with nothing to do. The cases are countless."

Toby Maloba, the Toy market chairlady, concurs. "Most of the [Toy market traders association] members have had to either scale down their businesses or resort to other alternative sources of livelihood. Some have had to retreat to the rural areas as a coping mechanism while some have had to do so to stay away from the credit repossessing agencies."

Some lenders are sympathetic but they are left with few good options. Mary Maina, the treasurer of a trader's association with membership from mitumba businesses in Nakuru, said that they have had to suspend their group's loans facilities (a flexible loan agreement for businesses) because most members have been unable to remit the daily or weekly savings, a requirement for membership. In Kisumu, Joel Otieno, the chairman, tells of the Dunga Fishermen Cooperative Society, which seeks to financially empower its members—many of whom are women—through loans and other financial and welfare services. "Before COVID-19, the women would borrow money for their businesses and repay promptly as stipulated in the agreements agreed upon by both parties," he said, but then adds that this changed with the onset of the pandemic: "Initially, our loan defaulting rates stood at about 5% but with the current situation, it has shot up to 45%." Not surprisingly, this has forced a change from the

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*Fatuma Bosire  
Toy market trader*





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***Mary Maina  
Treasurer - Nakuru  
mitumba traders association***

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pre-pandemic days, with much stricter loan terms and fewer loans overall.

Fatuma, just like many other women business traders, sees little room for optimism. “I know not what the future holds for us...right now, starting a business will prove to be very difficult, especially for those with limited access

to credit facilities and capital.” She recommends flexible credit facilities and government grants to women-owned enterprises to enable them to recover from the shocks of the pandemic.

*“Our Members have had to either scale down their businesses or resort to other alternative sources of livelihood. Some have had to retreat to the rural areas as a coping mechanism.”*

*Toby Maloba  
Chair lady - Toy market  
traders association*



# A force to be reckoned with

## The resilience of women collectives

***“When the pandemic struck, members requested to withdraw their savings from the traders association, leading to our collapse.”***

*Lucy Anyango, Chairlady - Nakuru business traders' association, Mafundi Self-Help Group*

Lucy Anyango is a tailor based along the busy Mburu Gichua road at the central business district of Nakuru town. She also doubles up as the chairlady of the business traders' association, Mafundi Self-Help Group. The association, a type of savings and lending group geared toward small business, comprises more than 300 tailors, three-quarters of whom are women.

We meet her working on a client's dress, one of her few orders in the last month. Lucy has faced a number of challenges over the 12 years she has worked in her profession, but none compare to what she has gone through over the last two years. “Before COVID-19, I would receive up to four or five clients but now ... we hardly manage a client over a week or two, and even they can hardly afford the increased prices occasioned by an increase [price] in materials and fabric,” she says ruefully. She goes on to describe the impacts, both at a personal level due to lost income and on the previously thriving Mafundi Self-Help Group.

“When the pandemic struck, members requested to withdraw their savings from the association,” she explains. Without this pool of money, which is the lifeblood of this type of savings and lending group, the association collapsed. But most women had no choice; they needed the money to survive during the pandemic.

Since the collapse of the association, the members have been unable to access credit and financial support from financial institutions, which tend to only lend to larger organized groups. Ms. Toby Maloba, Toy market traders' chairlady, explains that “Most financial, investment and credit institutions have shied off [due to] a significant reduction in member commitment and contributions. With little support or help in sight, our members are forced to focus on fending for their daily needs. So far, we are unable to receive any support as a group.”

In the meantime, Lucy and her fellow businesswomen are figuring out ways to adapt to weather this period of economic instability; one adjustment was to give up her

own shop and instead go in with her friend and fellow businesswoman to a shared space. They also had to set aside, at least temporarily, their initial expansion into fabrics sales. “Previously, we would stock fabrics for our customers to choose from but that hasn't been possible lately,” she says. “We solely depend on tailoring since we lack the capital boost that would have necessitated the stocking of fabrics and materials from which we would have earned ourselves extra profits.”

Bertha Wanyama, a program officer at the NGO Gaplink International, is working on a project funded by Kenya Community Development Trust Fund to enhance COVID-19 recovery and resilience of women-led small enterprises. She compliments the experience of the women and is committed to “working towards re-establishing the collapsed women chamas (voluntary saving and lending associations).”

Prior to the pandemic, Lucy's group, and others like hers was proving to be successful, with women reliably contributing savings to strategically position themselves for credit, repaying loans on time, and growing their businesses. “We wanted to buy members parcels of land from the savings and some had even succeeded in acquiring the same before the pandemic struck,” Lucy says. Despite the blow dealt by the pandemic, the grit and determination of Lucy and other driven women entrepreneurs like her offer hope for a bright future beyond the pandemic.

***“In order to survive and cope with COVID-19, I had to give up my shop space and share a space with a fellow business woman.”***

***Lucy Anyango  
Chairlady - Nakuru  
business traders’  
association, Mafundi  
Self-Help Group.***



# *Impact of COVID-19 on women working in the informal sector*

*“We are unable to sell on credit to our customers like we used to. Some have failed to pay, or buy from us regularly, losing some of the regular clients.”*

*Sharon Kiano  
Fish Vendor - Kisumu*

Doris Gakii, a mother of two, is a tea vendor at Kangemi along the Nairobi-Nakuru. Weaving through the upcountry buses and jostling for every opportunity to make her sales, the petite woman comes across as committed and hardworking, doing what she loves with a passion. We meet her on a hot Sunday morning with her with a flask full of tea, a plastic bucket with mandazis and cups deftly balanced in one arm.

In contrast to her demeanor of determination and confidence, however, the conversation begins on a pessimistic note. “Let’s just say that since the onset of this thing called COVID-19, it has ruined most of our plans and activities; we’re even unable to do the jobs we used to do. Everyone is just struggling, doing whatever they can to get food on the table, pay for rent and school fees... this has been a real struggle.”

She describes the impact on her own business. “Before COVID-19, I’d sell up to 20 flasks but now, on a lucky day, I can only manage 10. This has really affected us and our families at large. You close out for the day and after factoring in expenses, you have very little left to take home,” she says, adding with resignation that “We have no choice but to keep going.”

Doris is confronting a range of challenges to her business, from a dwindling base of customers for whom tea has become an unaffordable extravagance, to government-imposed COVID-19 restrictions that limit her working hours. “Before, I would work till late in the night and earlier in the morning to catch the early morning and late-night buses and traders. This has severely affected our income levels.” She finds herself hard pressed to cover expenses that she previously had no problems with, such as school fees for her child and medical expenses for herself and her family.

“We call on the government to lift the curfew ban to allow us to work for long hours, an action that will ensure that we are able to pay our rent and to put food on our table for our children.”

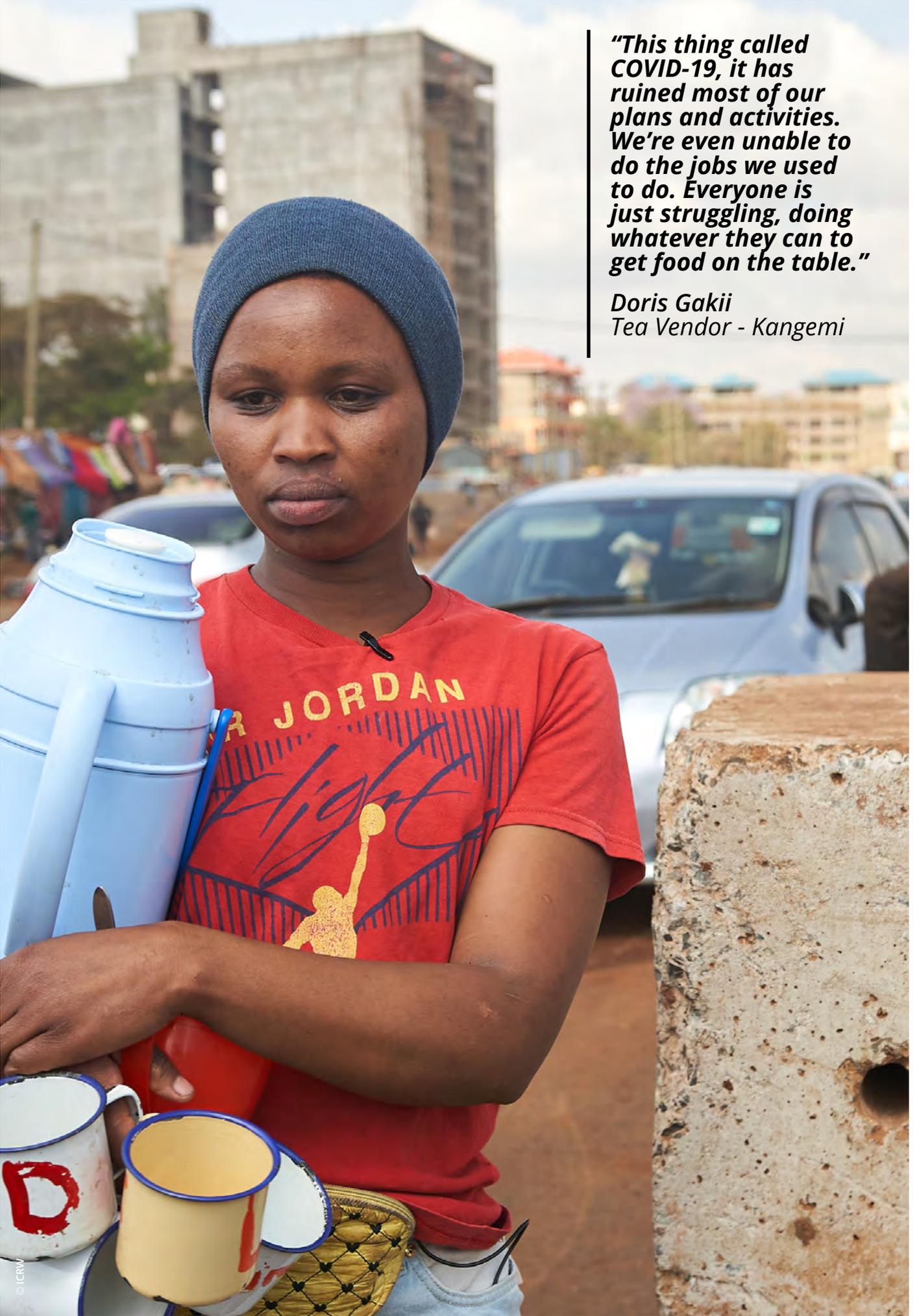
Roselyne Aseka, a widow and a mother of two, walks us through the narrow paths characterizing her neighborhood slum and into her house, located in Kisumu. She describes how she has tried to support herself and children to survive the cash crunch occasioned by the tough economic and business environment since the outbreak of COVID-19.

“It’s been tough ... we depend on casual jobs and daily wages from doing laundry. This has been curtailed over the last two years.” As we squeeze through into her one-room house, she mentions that COVID-19 has affected their neighborhood not just economically but also psychologically and socially. “People no longer interact like they used to; rarely will you find neighbors enjoying an evening laughter like they used to . . . everybody is concerned about where they’re going to get their next meal.”

Florence Moraa, who works in the informal sector selling goods along Nairobi Road, recounts a similar story of “before and after.” “Before corona, we had enough finances to take care of our household needs such as educating our children; but now with COVID-19 and limited public transport, business took a downturn. With no income forthcoming, I lacked money for food, rent, school fees and other basic needs.”

Over 350 kilometers from Nairobi, Sharon Kiano works as a fish vendor in Kisumu and is a team leader of over 15 vendors adjacent to Uhuru Business Park Market Complex. Though her trade is different, her story is nearly the same. “Before COVID-19, business was fairly good and so was the income; even when my spouse didn’t have money, I had no pressure in meeting some of the household bills,” she recalls. “Right now, though, there’s no money and it is difficult to make ends meet.” She points out that her customers are also struggling, noting that “we have been unable to sell to them fish on credit like we used to. Some have failed to pay or buy from us regularly like they used to.” This has left her with no choice but to halt sales on credit, which has lost her some of her regular clients.

“Before COVID-19, I would buy food in bulk for convenience,” she says. “Now, we live from hand to mouth.”



***“This thing called COVID-19, it has ruined most of our plans and activities. We’re even unable to do the jobs we used to do. Everyone is just struggling, doing whatever they can to get food on the table.”***

***Doris Gakii***  
***Tea Vendor - Kangemi***



***"It is difficult to  
make ends to meet.  
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also struggling."***

***Mary Agalo  
Cereals Trader - Kibuye  
Market Kisumu***

# Impact of COVID-19 on formal healthcare seeking

Fear of the unknown brings healthcare complexities during the COVID-19 pandemic

As COVID-19 has become an ever-looming presence throughout Kenya, many people are now avoiding public spaces. This includes hospitals, which pose a double threat of higher exposure risk and being forced into a period of isolation if for those who test positive for the virus. Roselyne Aseka, a single mother of two, explains, "When you go to the hospital, the first thing they do is to take your temperature readings and [if they suspect you have COVID-19] then force you to the isolation camps. This is unfathomable to most of us; we have children who depend on us." As a result, many people who typically would seek care at a clinic or hospital instead are resorting to self-treatment and over-the-counter medication.

In addition to fear of exposure, the punishing combination of reduced incomes and government-imposed restrictions

that limit movement has meant that access to medical care is out of reach for many families regardless of their intent. Sharon Kiano, a fish vendor in Kisumu, recounts how one of her neighbors was forced to deliver her newborn in the house. "There was no means of transport due to the curfew measures; we had no alternative but to help her deliver at home after which she was taken to hospital the next day." She adds that some women have taken matters into their own hands, with no regrets. "I've heard of some mothers who have opted to deliver at home for fear of contracting the disease in the hospital; they made their own arrangements with midwives locally and successfully delivered," she says. These arrangements proved crucial at a time when there were limited choices in health services.



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