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# **THE IMPACT OF COVID-19 PANDEMIC**

**On Women Informal Businesses in Mombasa County**

**GAP ANALYSIS  
REPORT**



*Photo courtesy Billy Miaron*

This report was prepared by Collaboration of Women In Development (CWID) in collaboration with Urgent Action Fund Africa (UAF-A). This work is intended to strengthen institution capacity by realizing economic justice for women informal traders during epidemics and crisis situations in Mombasa County

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## **ACRONYMS**

SGBV	Sexual and gender Based Violence
OECD	Organization for Economic Co-operation and Development
COVID-19	Coronavirus disease 2019
IT	Information Technology
SACCOs	Savings and Credit Cooperative Societies
MSME	Micro Small Medium Enterprise
WEF	Women Enterprise Fund
UCDW	Unpaid Care and Domestic Work
USAID	United States Agency for International Development
WFP	World Food Programme
GDP	Gross Domestic Product
CWID	Collaboration of Women in Development

## Executive Summary

The present rapid integrated assessment was led by Collaboration of Women In Development (CWID) in Mombasa County. It took place between the 15<sup>th</sup> and 18<sup>th</sup> of June 2021 in four Sub-Counties namely (Kisauni, Nyali, Chagamwe and Jomvu). The main purpose of this assessment was to establish policy and practice gaps in resilience and economic empowerment of women informal traders then make recommendations to relevant actors on possible actions meant to build resilience of women traders in Mombasa.

The findings of this report will hopefully be useful in the development of policy brief and policy recommendation for future County programming that will contribute to socio-economic empowerment for women informal traders as part of human rights and deepening of democracy in trade and reduce power imbalances that expose women and girls to gender based violence. This report also aims to contribute to filling the policy gaps that currently exist.

This assessment used a combination of primary and secondary data collection methods. In total 17 key informants were interviewed: 5 County Government agencies; 4 CSOs and 8 Women Informal Traders.

### Key Findings of the Assessment included:

**Low demand, low sales, and low income:** As a result of COVID-19 there has been missed income opportunities caused by the freeze of productive activities, many women traders are suffering economic losses from goods that have remained unsold and, in many cases, gone to waste because of their perishable nature

**Small informal businesses that are still open are not operating at full capacity:** The government's forceful implementation of COVID-19 protocols such as curfew technically collapsed a number of businesses such as pubs/wines & spirits joints since their working hours were deemed illegal hence stopped operations. This together with running battles as curfew hours approached and with street/market congestions, led to irrecoverable losses especially to perishable farm produce like tomatoes, eggs, greens & fish

**Bad debts entrepreneurs continue to face limited availability of credit from suppliers, who also struggle with challenges in liquidity, lower sales, and defaults** A rising proportion of women enterprises (20%) reported reduced availability of credit from suppliers from December 2020 to May 2021.

**Limited health insurance:** Women in informal trade have limited access to quality and affordable health care through public health care facilities and services which are often overcrowded, inefficient, expensive and distant from workplaces.

## Acknowledgement

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In the spirit of collaboration and partnership and cooperation, we are greatly indebted to our CSOs partners, the community and other state actors that contributed their valuable time, resources and inputs during the field research, desk review, formal and informal interviews.

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Caroline Mghalu

Project Coordinator

## **Forward**

As the economic effects of the coronavirus pandemic continue to unfold, it becomes clear that some will be hit harder than others especially for the women informal traders.

Micro, small and medium enterprises, the backbone of developing countries' economies, are experiencing some of the most severe effects of the economic slow-down. This is particularly the case of small informal businesses, which usually lack access to social protection. But as countries prepare to address the COVID-19 crisis, it is expected that response mechanisms will not immediately prioritize the women operating in the informal sector.

Informal micro and small enterprises is a primary source of employment in East Africa. It is increasingly realized that inclusive development requires extending rights and opportunities to informal entrepreneurs who generally have low and uncertain income and marginal working conditions, are not reached by social security or labour protection legislation, and lack collective bargaining and representation rights.

Informality is associated with less access to finance, business development services and markets, problems establishing a fixed place of business and increased vulnerability to fines. Informality is of special concern for women because they face lower access to finance, lower ability to exercise property, business and labour rights, lower voice and visibility.

As the economic prospects worsen and purchasing power drops, women informal traders are forced to use their capital for survival. Eventually, this will erode their capacity to respond and recover when activities reopen for business.

There are ways in which the global threat of the pandemic could be turned into an opportunity for the most vulnerable. This requires the County government to acknowledge, on one side the enormous contributions of the informal sector to employment creation and the overall economy and on the other, the fact that formalization is not a realistic and affordable options for everyone.

Now more than ever, access to finance is a critical factor for business survival. Deferring debt payments for borrowers is an effective support measure in the short run, whereas extending financial services to those who have no access to formal lending schemes would be a more sustainable and broad-based solution in the long run. This may include introducing preferential options for small-scale and informal traders, such as flexible repayment terms or interest-free loans.

Businesses at all levels are experiencing reduced income and lack of liquidity. Fiscal relief measures during the crisis such as tax payments deferrals for formal businesses, tax burden reductions or the suspension of interests on late payments may prove effective in mitigating the long-term impacts on small-scale registered businesses.

It is important for the women informal traders to acquire stronger business skills and have access to key information about credit facilities as its essential in helping small businesses re-start and recover. Introduction to a training program for the women informal traders on entrepreneurship skills and financial management is very useful as this will encourage them to explore opportunities for diversification, establish stronger linkages with value chains to redress business activities that can help build local resilience.

The government should have social safety nets in place like the emergency relief package to support the informal traders, particularly women in facing the unprecedented situation. Lastly it is important to safeguard the progress made so far on gender equality. Even as productive activities and consumption have been scaled back globally, due to the pandemic, we cannot afford to scale back the progress achieved so far in advancing gender equality. Response and recovery efforts must put gender equality and women empowerment at the centre of any intervention.



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## 1.0 CONTEXT AND OVERVIEW

Across OECD countries, women are only two-thirds as likely as men to be working towards starting a business. Moreover, once in business, women entrepreneurs tend to operate different types of businesses than men. On average, female entrepreneurs are less likely to pursue growth ambitions and concentrate in different sectors. Women also face different and greater barriers to business creation than men. It is important to note that these averages mask a wide range of realities and that many women operate highly successful businesses<sup>1</sup>.

The COVID-19 crisis has disrupted the environment for all entrepreneurs, and pre-existing differences in business structures and obstacles are likely to cause gender-differentiated impacts. However, most initial policy responses have not used a gender-lens. To ensure an efficient recovery, policies going forward would benefit from being gender-sensitive, e.g. responding to the needs of entrepreneurs of all genders.

There are several differential characteristics of businesses owned by women and men that affect their resilience to the COVID-19 crisis. Women entrepreneurs are more likely than men to engage in sectors that are hit hard by decline in customer demand (e.g. retail, hospitality). Women bear a disproportionate share of unpaid care responsibilities, which have increased due to shelter-in-place orders. These problems are compounded by the fact that on average women-owned businesses are smaller and younger. They are more likely to be self-funded, or funded by friends and family, and have fewer financial assets. Women have less access to external finance, and lower levels of small business

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<sup>1</sup> See more at [https://www.oecd.org/cfe/leed/OECD\\_Webinar\\_Women\\_Entrepreneurship\\_Policy\\_and\\_COVID-19\\_Summary.pdf](https://www.oecd.org/cfe/leed/OECD_Webinar_Women_Entrepreneurship_Policy_and_COVID-19_Summary.pdf)

financial knowledge and confidence compared to men. Women entrepreneurs retain fewer professional contacts, including advisory boards or professional advisors, to share advice about managing through the pandemic. Women are less likely to use commercial digital solutions, which impacts on their ability to transition to online commerce. Such differences are not reflected in most small business COVID-19 relief measures. Many women do not qualify for the standard relief programs so far introduced – due to the structure of their business, a failure to meet revenue thresholds, or a lower tendency to use bank loan finance, which is one of the preferred routes for channeling emergency financial support to small firms.

COVID-19 recovery policies present the opportunity for governments to evolve their enterprise policies from a one-size-fits-all approach, based on what has traditionally worked for male entrepreneurs, to gender-aware support that encourages the sustainability and growth of women enterprises, and to pivot policy focus from increasing the number of women entrepreneurs to supporting the sustainability and growth of their businesses.

## 2.0 BACKGROUND

### 2.1 Introduction

This report presents the findings of a gap analysis conducted during the month of June 2021, with a view to inform interventions needed in the informal sector. The informal sector is an essential part of the social and economic fabric of daily life of women in Kenya and particularly in Mombasa County. Eight out of ten people in employment in Kenya work in the informal sector. The outbreak of corona virus disease in the country is greatly impacting millions of informal sector businesses due to the stringent measures required to curb the spread of the deadly virus. CWID interviewed women informal traders, civil society organizations and state agencies with a view to establish the impact of COVID 19 pandemic on women's socio-economic spaces as well as the gaps that exist in legal and policy frameworks. This report makes recommendations to inform government interventions in this crucial sector.

### 2.2 Methodology and scope

CWID used qualitative data collection and analysis methods. Primary data was drawn from key informants from the county departments of health, agriculture, trade, gender, and youth; civil society organizations working on economic empowerment of women and health; and individual women informal traders. Secondary data was obtained from desk review of laws, policies, study reports, government data and reports and other internet sources. The study covered all the six sub-counties (Changamwe, Jomvu, Nyalı and Kisauni) in Mombasa County. The data from respondents represents personal experiences and perceptions and the report treats the views as such.

## 3.0 FINDINGS: IMPACTS OF COVID 19 PANDEMIC AND SHUTDOWN ON INFORMAL SECTOR BUSINESSES

### 3.1 Introduction

Emerging evidence on the impact of COVID-19 suggests that women's economic and productive lives have been affected disproportionately and differently from men. Across the county, women earn less, save less, hold less secure jobs, and are more likely to be employed in the informal sector. They have less access to social protections and are the majority of single-parent households. Their capacity to absorb economic shocks is therefore less than that of men.

Women are also disproportionately present in the informal sector, engaged in activities that cannot be done remotely, or employed in sectors that are highly exposed to international travel restrictions. In addition, the existing gender gaps in education, information technology (IT) skills, income, access to finance, and childcare responsibilities put women at an increased disadvantage during the COVID-19 pandemic. To earn a living, informal women traders in Mombasa often depend on public space and social interactions, which are now being restricted to contain the spread of the pandemic<sup>2</sup>.

### 3.2 Economic Impacts of COVID 19

#### 3.2.1 Low demand, low sales, and low income

As a result of covid-19 there has been missed income opportunities caused by the freeze of productive activities, many women traders are suffering economic losses from goods that have remained unsold and, in many cases, gone to waste because of their perishable nature<sup>3</sup>. All the respondents reported that all businesses are experiencing low demand for goods and services, diminished

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<sup>2</sup> See Fathima Azmiya Badurdeen. Citizens' Perception of Leadership during COVID-19 Times in Mombasa, Kenya October 20, 2020

<sup>3</sup> See <https://scbf.ch/wp-content/uploads/2021/02/Impact-of-COVID-19-on-Kenyan-MSMEs-2020.pdf>

sales and decline in revenue. 95% of women entrepreneurs interviewed experienced a decline in household income. Reduced sales coupled with loss of jobs or pay cuts of family members continue to affect household income. 17% of women entrepreneurs borrowed to meet the household expenses. The household expenditure increased because children stayed at home during the pandemic and relatives who lost their jobs needed support.

### **3.3 Small informal businesses that are still open are not operating at full capacity**

The dusk to dawn curfew has reduced business operation hours thus affecting number of sales. One (1) respondent reported that some traders such as fish mongers who were operating until 10 pm are now operating during the day because of the dusk to dawn curfew. It is also worth noting that the government's forceful implementation of covid-19 protocols such as curfew technically collapsed a number of businesses such as pubs/wines & spirits joints since their working hours were deemed illegal hence stopped operations. This together with running battles as curfew hours approached and with street/market congestions, led to irrecoverable losses especially to perishable farm produce like tomatoes, eggs greens & fish<sup>4</sup>.

#### **3.3.1 Bad debts Entrepreneurs continue to face limited availability of credit from suppliers, who also struggle with challenges in liquidity, lower sales, and defaults**

A rising proportion of women enterprises (20%) reported reduced availability of credit from suppliers from December 2020 to May 2021. As suppliers in the value chain also face a liquidity crunch due to limited funding from financial institutions, a decline in sales, and an increase in expenses, they have reduced

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<sup>4</sup> CARE (2020) COVID-19 Could Condemn Women to Decades of Poverty: Implications of the COVID-19 Pandemic on Women's and Girls' Economic Justice and Rights, CARE.

sales on credit. An additional 9% of the respondents noted that suppliers offered less credit compared to the pre-COVID-19 period. Moreover, some enterprises have defaulted on payments to suppliers, which has reduced the ability of suppliers to offer goods on credit to other entrepreneurs. Thus, most entrepreneurs are now forced to make only cash sales to preserve their liquidity and pay suppliers. This adds to the pending payments of customers who are themselves unable to pay for goods that had been ordered or supplied before the crisis hit. As the economic prospects worsen and purchasing power drops, women traders are forced to use their capital for survival. Eventually, this will erode their capacity to respond and recover when activities reopen for business<sup>5</sup>.

### **3.3.2 Limited health insurance**

Most of the community and primary care centers in Kenya lack medication and do not have access to some of the vital equipment used to treat respiratory conditions such as the ventilators that are necessary to treat COVID-19. In addition, the cost of testing for COVID-19 provided by the national hospitals was prohibitive for low-income persons. Only 20% of the population have health insurance, meaning majority of Kenyans are without adequate health care coverage. Access to health facilities changed since the COVID-19 crisis<sup>6</sup>. Many women traders would only go to a health facility as a last resort, due to fear of contracting COVID-19 or being subjected to mandatory quarantine. Most women were not seeking health care services for sexual and reproductive health, due to financial constraints, or the perception that healthcare facilities were giving priority to combatting COVID-19.

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<sup>5</sup> Clapp, J. 2020. Covid-19 and Food Security Implications. Webinar presentation, The Ceres2030 project, April 7 2020. Available at <https://www.iisd.org/events/virtual-meeting-covid-19-global-food-security-implications-english-version>

<sup>6</sup> Ahmed SAKS, 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 Glob Health* 2020;5: e003042. doi:10.1136/bmjgh-2020-003042pmid: <http://www.ncbi.nlm.nih.gov/pubmed/32819917>

Women in informal trade had limited access to quality and affordable health care through public health care facilities and services which are often overcrowded, inefficient, expensive and distant from workplaces. A key issue for women informal traders is the opportunity cost of the time spent in crowded health facilities and its negative effect on their incomes. When an informal worker who is self-employed must wait in a long queue in an overcrowded health facility, it means that she cannot work and loses income. During COVID-19, informal women traders have little access to reliable information on COVID-19 and to the process of accessing health services.

### **3.3.3 Unpaid Care and Domestic Work**

While COVID-19 has made care work more visible as a public policy issue, it has irrefutably widened the economic and gender inequality gap. Most households have experienced an increase in care responsibilities during the pandemic, and women have carried out the bulk of the additional care workload. Most of the women in informal trade in Mombasa live in poverty in the informal settlements; they are among the most marginalized in society, with the least access to formal paid employment, social protection, healthcare and public services<sup>7</sup>. Most of the respondents reported spending more hours on UCDW than they did before the pandemic. The resulting time constraints mean many women are unable to carry out their usual paid work, and consequently face a higher risk of falling deeper into poverty. Some respondents indicated that the school closures - combined with an overwhelmed health service and the introduction of a home-based care system – have pushed the responsibility for schooling children and caring for vulnerable people onto households.

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<sup>7</sup> Oxfam (2020). Care in the Time of Coronavirus: Why care work needs to be at the centre of a feminist post-COVID-19 future. <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621009/bp-care-crisis-time-for-globalreevaluation-care-250620-en.pdf>

## 4.0 POLICY/LEGAL FRAMEWORKS

### 4.1 Introduction

While recessions tend to affect male-dominated sectors more acutely (e.g. manufacturing, construction), the COVID-19 crisis and associated policy responses (e.g. shelter at home, social distancing) have significantly impacted female-dominated sectors, such as hospitality and retail. The crisis has also reduced access to paid childcare affecting many women entrepreneurs' time availability and business continuity. Women-owned small businesses are, on average, smaller in terms of revenue and employment. Women entrepreneurs are also more likely to rely on informal financing versus bank financing compared to men. As such, women entrepreneurs are at risk of "falling through the cracks" with respect to eligibility and access to COVID-19 relief programs, given that many governments' small business measures rely on pre-existing relationships with commercial lenders for speed of delivery, and do not include provisions for micro or very small businesses. Policymakers need to ensure that short and medium-term relief programs account for the needs of women entrepreneurs. To date, most COVID-19 small business policy responses have not been gender-sensitive.

National and county policies and strategies reflect broader regional and global trends towards prioritizing small and medium enterprise growth as a driving force for economic development. Interviews with women traders and other actors in Mombasa County revealed, however, that common policy and regulatory gaps and weaknesses mean that women-owned small and medium enterprises are less likely to benefit from national strategies and promotion efforts.



## 4.2 Policy/Legal Gap Analysis

### 4.2.1 Kenya Vision 2030

The trade sub-sector envisions establishment and strengthening of informal traders associations to form SACCOs for enhancing savings mobilization in order to provide affordable finance and enhancement of management of the existing SACCOs. This is however yet to be realized fully in Mombasa County as most informal and small scale traders still remain in loose association. Further, Vision 2030 recommends establish and operationalize forty seven (47) Micro Small Medium Enterprise (MSME) centers in all counties. Health sub-sector aims at improving preparedness and response to emergencies and disasters; and strengthen outreach systems for provision of health services to marginalized and vulnerable population. In a bid to fulfil this vision and ensure post-COVID -19 economic recovery and the urgent need to address obstacles limiting the growth of MSMEs and informal sector in the country, the government in 2021 established a Biashara centre in Mombasa. Housed at the KEBS Coast Region office, the new Biashara Center is a one-stop shop for essential business and trade services such as tax compliance registration, MSMEs loans and branding registration support. The center will also provide training on production, product certification and systems accreditation. Other services to be provided at the center include promoting, regulating, and developing MSMEs with the aim to boost growth in the sector.

COVID 19 pandemic also revealed lack of or inadequate preparedness during emergencies/disasters. Women, could not access normal health services due to lack of preparedness by the health actors to counter pandemics. Most women were therefore compelled to wait longer in health facilities therefore losing out on income activities.

#### 4.2.2 Women Enterprise Policy

The policy established Women Enterprise Fund (WEF), in 2007 to provide subsidized credit for enterprise development; build Capacity for women beneficiaries; support and facilitate local and international marketing of goods and services produced by women entrepreneurs; support and facilitate development of linkages between women owned enterprises and big companies; and to facilitate and support investments in infrastructure that support women enterprises. WEF has the opportunity to address the existing hurdles women face in growing and sustaining enterprises. Through its products and services, the Fund aims at reducing marginalization of women by empowering them to actively participate in economic development.

According to the Women Enterprise Fund (WEF) Strategic Plan 2019-2024, the fund experiences several challenges including but not limited to: Skill gaps in the field officers; High staff turn-over especially in the field leading to disruption of business; Non adherence to laid down procedures; and Inadequate funding/resources to operationalize fully all mandates. In addition, the Strategic Plan lists some weaknesses and threats facing the fund including limited financial literacy among women informal traders, inability to serve women in hard to reach areas, and unattractive terms and conditions of service<sup>8</sup>.

In a separate study, *Challenges Faced by the Women Enterprise Fund in Kenya*, conducted by Egerton University in 2014<sup>9</sup> it was reported that sometimes the WEF experienced challenges caused by delayed in disbursing the money to the constituencies by the Ministry of Finance. The study also shows similar challenges reflected in the current Strategic Plan. For Instance, the study reveals the WEF faces the challenge of inadequate capacity of field personnel who are

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<sup>8</sup> See more at [https://wef.co.ke/images/joomgallery/details/strategic\\_plan\\_2019-2024/WEF\\_SP\\_2019-2023\\_MSA\\_REVISED\\_DRAFT\\_10.02.2020.pdf](https://wef.co.ke/images/joomgallery/details/strategic_plan_2019-2024/WEF_SP_2019-2023_MSA_REVISED_DRAFT_10.02.2020.pdf)

<sup>9</sup> See <https://core.ac.uk/download/pdf/234674019.pdf>

compelled to cover large areas spanning several constituencies. In the study report, most of the women who utilized the microcredit as a group said that their main challenge was wrangles within the groups. The women confirmed, in the study findings, that they invested the money as a group because individual loans were too small for members to invest on their own. The group wrangles mostly stem from lack of transparency and accountability among the group members. They also lacked individual choices as members of the group. Women seem to prefer individual loans where they could receive up to Ksh 500,000. However the requirements for accessing these loans were the conventional requirements: collateral, business track record of 3 years, having an account with a bank for at least six months and having a viable business plan.

However, according to the WEF's Regional Credit Controller in Mombasa, some of these challenges no longer exist in Mombasa. She indicated that the fund has adequate human resource, IT facilities and government funding. Despite these, she reported that due to COVID 19 pandemic, there have been several challenges including: scale down on the number of training because of social distance; Delay in loan repayment due to the socio-economic impact on businesses; and some women had to close up their businesses thus leading to non-repayment of loans.

#### **4.2.3 Mombasa County Consolidated Revolved Act, 2016**

The Act establishes the Mombasa county consolidated revolving fund was established to fund youth enterprises access to finance to enhance youth entrepreneurship and employment creation in the county. The Fund provides easy and affordable financial and business development support services to youth who are keen on starting or expanding businesses. It seeks to create employment opportunities for young people and women through

entrepreneurship trainings and by motivating job creation. In addition, the program provides business development support services to youth and women who are keen on starting or expanding businesses. However, the impact of this is yet to be felt as the County Government started its implementation this year. It would be instrumental to collect further data challenges being experienced and best practices during the short duration of implementation.

#### **4.2.4 County Social Protection Strategy (2018 – 2021)**

The Strategy aims to: implement a multi-sectoral, integrated set of core social protection programs aimed at reducing vulnerabilities throughout the life-cycle of targeted populations; establish and strengthen a county level coordination mechanism to promote and nurture social protection synergies - by ensuring effective linkages with all relevant ministries, departments and key stakeholders at the national and county level; and develop and operationalize a County Level Information Management system(s) for the effective implementation of social protection programs<sup>10</sup>. With support from USAID's Bureau for Humanitarian Assistance, WFP and Kenya government launched cash transfers for families impacted by coronavirus in Mombasa. However, all women traders interviewed during this study reported not benefiting from the program.

The Strategy commits, among other things, to invest in enrolling all Community Health Workers with NHIF, and to pursue and promote innovative Community Based Health Financing Models targeting young mothers - as an effort to improve coverage of health insurance amongst the general population from the current 26.7% to 60% by end of 2022. The ambitions in this document are yet to materialize as most women traders either do not have NHIF or have dormant accounts.

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<sup>10</sup> See <https://chasp.co.ke/wp-content/uploads/2019/06/Mombasa-Social-Protection-Strategy.pdf>

#### **4.2.5 Draft Mombasa County Guidelines for Provision of Essential Services, 2020**

The guidelines were developed to, inter alia, ensure continued management gender based violence and related services during epidemics and stable situations. The draft Guidelines makes provision for continued services on medical management; trauma care/ psycho-social support; security and forensic management of sexual and gender based violence; sexual reproductive and maternal health services; and humanitarian/crisis issues and continuity of essential services. This document is however, yet to be adopted thus the intended outcomes of the Guidelines have not been realized. Women traders have to wait a little longer to enjoy universal health care.

## 5.0 CONCLUSION AND RECOMMENDATIONS

### 5.1 Conclusion

MSMEs play a vital role in the economic development of Kenya. The sector largely comprises micro-enterprises and contributes approximately 40% to the GDP. MSMEs employ 14.9 million people, of whom 12.1 million are employed in microenterprises. However, the sector remains highly informal as only 20% of the 7.4 million MSMEs operate as licensed entities<sup>11</sup>. COVID-19 has had a significant impact on the general economy. Many enterprises have closed and people have lost their jobs. As a result, the purchasing power of consumers is constrained. Consumers spent less on discretionary expenses and limited their consumption to focus on essential goods. While the economy is gradually reopening and the restrictions have been relaxed, the consumers are diffident and have been spending cautiously thus weighing down on women informal traders.

### 5.2 Recommendations and Prioritization of Issues

Key features of a gender-sensitive policy response to COVID include:

1. **Increase access to finance for women traders.** This may include dedicated funding streams or a reserved share of loan programs. Mombasa County revolving fund should be evaluated to measure the impact on women traders. The Government should also ensure increased access to public procurement for women traders in Mombasa.
2. **Increase business advice and consultancy to women entrepreneurs.** This can include advice on how to stabilize businesses that are in difficulty and help to women entrepreneurs to pivot their businesses. It is also important to build the pool of women entrepreneurs as advisors and mentors. Both state and non-state actors need to develop strategies for ensuring woman-to-woman mentorship program that focuses on resilience building amongst women traders. The stakeholders can also transfer existing entrepreneurship training and mentoring to online channels, and include

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<sup>11</sup> See more at <https://www.microsave.net/2021/01/19/msmes-in-kenya-amid-covid-19-a-question-of-survival/>

an offer of training and mentoring for financial literacy and digital technology use.

3. **Adopt the draft Mombasa County Guidelines for Provision of Essential Services, 2020.**

Mombasa County Department of Health Services need to move with speed to and finalize and adopt the Guidelines to enable women access prompt, quality, and uninterrupted health services to reduce time spent in health facilities by women thus allowing them to find time to operate their economic activities.

4. **Mombasa County need to develop Markets and Trade law/policy** to help action the requirement for more than 500 market stalls and spaces as envisioned in the County Social Protection Strategy. The Government should ensure that the ministry of health requirements are adhered to in developing the market spaces. This will allow women informal traders to do business without fear of being shut down.

5. **Develop gender-disaggregated data for monitoring of COVID-19 impacts and enterprise support program** participation and impact. This is a vital resource for ensuring gender sensitive enterprise policies going forward. The County Monitoring and Evaluation Unit should develop gender responsive indicators that will be used in monitoring impact.

6. **Adopt more inclusive policy-making processes, involving women entrepreneurs, experts and advisers to develop COVID-19 support** that adequately address entrepreneurs' needs. This could include for example setting up a high-level women entrepreneurship committee and women expert policy advisors to advise government on COVID-19 recovery programs.

## ANNEX 1- LIST OF SERVICE PROVIDERS WHO PARTICIPATED IN THE STUDY

No	Name of Institution	Sub-County
1.	Department of Trade	Mvita Sub-County
2.	Department of Agriculture	Mvita Sub-County
3.	Department of Youth, Gender, Sports and Culture	Mvita Sub-County
4.	Department of Health	Mvita Sub-County
5.	Women Enterprise Fund	Mvita Sub-County
6.	Council of Women In Clergy (COWC)	Kisauni Sub-County
7.	The Voice	Nyali Sub-County
8.	Pwani Youth Network	Jomvu Sub-County
9.	Muungano Ya Wanakijiji	Changamwe Sub-County

## ANNEX 1.1- LIST OF THE WOMEN INFORMAL TRADERS WHO PARTICIPATED IN THE STUDY

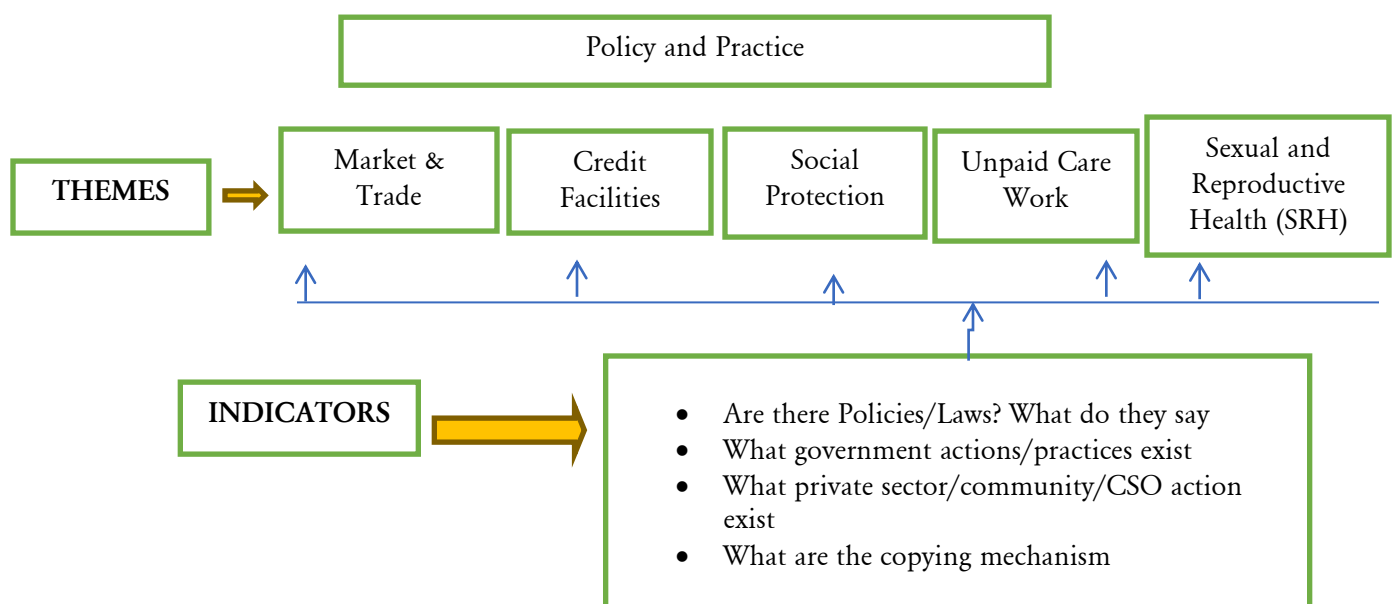
No	Name of Institution	Sub-County
1.	Mercyline Kadii	Kisauni Sub-County
2.	Purity Orwa	Kisauni Sub-County
3.	Rosemary Odama	Jomvu Sub-County
4.	Umi Wamboi	Jomvu Sub-County
5.	Time Salim	Changamwe Sub-County
6.	Elizabeth Kilola	Changamwe Sub-County
7.	Zakia Ibrahim	Nyali Sub-County
8.	Fatma Abdallah	Nyali Sub-County



## ANNEX 2- QUESTIONNAIRES

### Consultancy to Conduct Gap Analysis on the impact of COVID 19 pandemic on women's informal businesses and Groups in Mombasa County

Figure 1: Analysis Framework: Gaps in policy and practices in responsiveness to the needs of women informal traders in Mombasa County.



## QUESTIONNAIRE

**Collaboration of Women In Development (CWID)**  
**Consultancy to Conduct Gap Analysis on the impact of COVID 19 pandemic on women's informal businesses and Groups in Mombasa County**  
**QUESTIONNAIRE FOR KEY INFORMANTS**

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**Note to Data Collection Enumerators:**

- Uphold ethical considerations at all times during the exercise
  - This questionnaire is meant to collect data from key stakeholders in Trade, Health, Agriculture, and Gender sectors
- 

**Interview Partner (Name, Position):****Institution:****Type (Government/Private/CSO):****Contact Details (Address, Phone, E-mail):****Primary Role of the Institution:**

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**Note for the Interview Partner:**

*Use of data:* This questionnaire is used to collect important data to find out the general gaps in policy and practices in responsiveness to the needs of women informal traders in Mombasa County. The collected data will be analysed and summarised in a general final report.

*Confidentiality:* Your information will not be used for any other purpose than for this study and your name will not be revealed in connection with this interview.

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1.1. What is your main area of service for women?

1	Market & Trade
2	Credit facilities
3	Extension services, trainings, awareness creation
4	Emergency services/ Rapid Response
5	Sexual and Reproductive Health (SRH)

1.2 Are you aware of any policy/law(s) that guides your work/interventions? If yes, name the policy document(s).

-----

1.3 What infrastructure is in place for your services? Are they adequate? If no, explain

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1.4 What specific support do you provide for women? Explain

-----

1.5 Do you consider the services adequate? If not, what else is needed?

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1.6 Which other partners, including government partners, do you work with?

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1.7 How has COVID-19 affected the services you provide to the women?

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**QUESTIONNAIRE**

**Collaboration of Women In Development (CWID)  
Consultancy to Conduct Gap Analysis on the impact of COVID 19 pandemic on women's  
informal businesses and Groups in Mombasa County  
QUESTIONNAIRE FOR KEY INFORMANTS**

---

**Note to Data Collection Enumerators:**

- Uphold ethical considerations at all times during the exercise
  - This questionnaire is meant to collect data from key stakeholders in Trade, Health, Agriculture, and Gender sectors
- 

**Interviewee:**

**Designation:**

**Contact Details:**

---

**Note for the Interview Partner:**

*Use of data: This questionnaire is used to collect important data to find out the general gaps in policy and practices in responsiveness to the needs of women informal traders in Mombasa County. The collected data will be analyzed and summarized in a general final report.*

*Confidentiality: Your information will not be used for any other purpose than for this study and your name will not be revealed in connection with this interview.*

---

1.1 How has COVID 19 affected you economically and socially?

.....  
.....

1.2 Are you aware of any existing policy for women informal traders?

.....  
.....


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