



REBUILD: COVID-19 Pandemic and Women in the Informal Economy in Kenya, Uganda and India

Key Insights and Findings



Citation

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Acknowledgment

The REBUILD study - COVID-19 & Women in the Informal Economy in Kenya, Uganda and India, undertaken with support from the Bill and Melinda Gates Foundation (BMGF) and the International Development Research Centre (IDRC), explores the impact of the pandemic on women workers employed in the informal economies.

This study is a product of collective efforts, learnings and feedback from every team member, and we are deeply appreciative of their invaluable contributions. We are grateful to all our participants, who engaged with us patiently and shared their experiences, journeys, and stories.

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The findings and conclusions contained within are those of the authors and do not necessarily reflect the positions or policies of the funders.



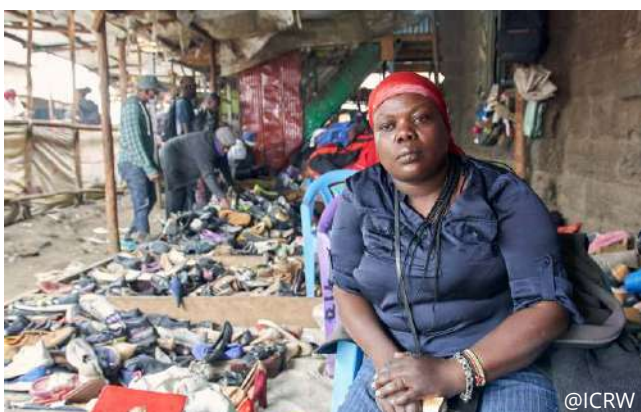


Background

The informal work sector and COVID-19

Globally, two billion people are engaged in informal work, of whom a disproportionate number - 66 percent of workers - are women. Women, facing gender discrimination in the formal job market, unequal responsibility for domestic and care work, and limited access to skill development and resources, often turn to informal work that may have a lower barrier to entry and a greater degree of time and location flexibility.^{1,2,3} In exchange, however, workers in the informal sector often lack the social protections offered by formal workplaces, face job and income insecurity, and suffer from poor linkages to markets, financial services, and other inputs. Without policies and practices in place that support and empower workers in the informal sector, informality can perpetuate poverty and vulnerability to shocks.

The onset of the COVID-19 pandemic in March 2020 and subsequent government policy response measures to contain the virus - including lockdowns, curfews, movement restrictions, and school closures - devastated national economies and social infrastructure. The economic impacts were felt in virtually



every sector, but informal women workers (IWWs) faced unique challenges in the immediate and longer term. Women who were already dealing with a disproportionate burden of unpaid care saw that burden increase as children were out of school, other family members stayed home, and sick and elderly parents depended on them. Lacking formalized work contracts, IWWs also experienced a significant level of business closure, job loss, and reduction of work hours and/or income. Additionally, they were ineligible for social protection mechanisms, including those rolled out to directly address the challenges brought on by the pandemic.

The REBUILD Project

In 2020, the International Center for Research on Women (ICRW) undertook a policy research study in three countries (Kenya, India and Uganda) to understand the impact of the national policy responses to the COVID-19 on women workers employed in the urban informal sectors funded by the Bill and Melinda Gates Foundation and the International Development Research Institute. The study examined the socio-economic and health effects of the policy responses to the COVID-19 pandemic on IWWs, and how these

¹World Bank. (2018). Women, Business, and the Law: Starting a Job, World Bank. <http://wbl.worldbank.org/en/data/exploretopics/startinga-job>.

²Holmes, R. and Scott, L. (2016). Extending social insurance to informal workers: A gender analysis, Working paper 438, Overseas Development Institute.

³ILO. (2013). The Informal Economy and Decent Work: A Policy Resource Guide—Supporting Transitions to Formality, International Labour Organization.

interacted with preexisting vulnerabilities to affect domestic burdens, livelihoods and access to services and social protection measures. ICRW aimed to highlight the specific challenges faced by IWWs and amplify their needs and experiences on the national and global stage, advocate for the recognition and inclusion of these workers in policy frameworks and processes, and to produce a series of globally relevant recommendations

for policy makers to most effectively reach and support IWWs, especially in times of crisis.

Three case studies

ICRW first conducted a scoping and mapping exercise in each of the three countries, to explore the roll-out and implementation of health and socio-economic-related COVID-19 policy responses, and to understand the status and specific challenges of urban IWWs in each context. The teams used the findings of these

Table 1: Selected case study sites

	KENYA	INDIA	UGANDA
Key statistics	83% of the workforce is informally employed; more than 89% of employed Kenyan women work in the informal sector. ⁴	Over 90% of the workforce is informal; 92% of women in the workforce are informal. ⁵	87% of the workforce employed outside of the agricultural sector is informal; more than 88% of employed Ugandan women work in the informal sector. ⁶
Notable COVID-19 Policy Responses	<ul style="list-style-type: none"> National Lockdown Curfew Economic and fiscal policy interventions including fiscal stimulus package 	<ul style="list-style-type: none"> National lockdown Economic and fiscal policy interventions including free food supplies, direct cash transfers and Credit Guarantee Scheme for street vendors. 	<ul style="list-style-type: none"> National lockdown School closures nationally Curfew Economic and fiscal policy interventions including social assistance to new vulnerable populations
Key IWW groups focused on in the study	<ul style="list-style-type: none"> Food sector Trading services 	<ul style="list-style-type: none"> Domestic workers Street vendors 	<ul style="list-style-type: none"> Food sector Trading services
Study Sites	Nairobi City County (Starehe, Kamukunji, Embakasi East, Embakasi West, Westlands, Kibera and Dagoretti South sub-counties)	National Capital Region (Delhi, Gurgaon, Noida, and Ghaziabad)	Kampala (Nakawa, Kawempe, and Rubaga divisions)

⁴UNDP Kenya. (2020). Policy brief: "Articulating the Pathways of the Socio-Economic Impact of the Coronavirus (COVID-19) Pandemic on the Kenyan Economy.

⁵Raveendran, G., Vanek, J. (2020). Informal Workers in India: A Statistical Profile No. 24. India. WIEGO.

⁶Uganda Bureau of Statistics. (2019). The Annual Labour Force Survey 2018/19 – Main Report, Kampala, Uganda

reviews to inform quantitative and qualitative research examining the effects of the pandemic on key groups of IWWs.

Methods

Following the scoping review, ICRW conducted mixed-methods studies in each of the three countries exploring several dimensions. The studies delved into the effects of the pandemic policy response on IWWs, including unpaid domestic labor and care work, livelihoods and resilience, and access to and uptake of social protection schemes. ICRW also explored the impact of the pandemic and national response policies on IWWs' access to sexual and reproductive health (SRH) services and experience of gender-based violence (GBV).



A quantitative survey was rolled out with a total of 2,297 adult IWWs (384 in Kenya, 1,502 in India, and 411 in Kampala). ICRW conducted in-depth interviews with IWWs, focus group discussions with both men and women informal workers (in Kenya and Uganda), and key informant interviews with local stakeholders.

Table 2: Participant breakdown



	KENYA	INDIA	UGANDA
Quantitative survey	384 IWWs	1,502 IWWs	411 IWWs
In-depth interviews	5 IWWs	50 IWWs	5 IWWs
Focus group discussions	8 groups of men and women informal workers	n/a	8 groups of men and women informal workers
Key informant interviews	23 stakeholders, including: policymakers; SRHR and GBV service providers; community leaders	11 stakeholders, including: representatives of organizations working with IWWs; subject matter experts; government representatives	23 stakeholders, including: policymakers; SRHR and GBV service providers; community leaders

Findings

Unpaid Care Burden

Globally, women perform more than three-quarters of all unpaid care work, including caring for children, the sick, and other dependents, cooking, cleaning, and managing other household chores.⁷ The disproportionate burden of unpaid care work contributes to time poverty and significant opportunity costs, felt most harshly by the poorest and most marginalized women and girls. It undermines their rights by further excluding them from opportunities to engage in paid and decent work, education, political life, and leisure activities.

ICRW found that IWWs in all three countries, like other women around the world, divide their time between paid employment and unpaid care work, and that this directly affects job choice.

“Domestic workers work in multiple houses based on how much time they have. A domestic worker has to send her children to school in the morning, cook, feed them when they come back in the afternoon and then send them for tuitions in the evening. They choose their work depending on these factors.” (Secretary, Domestic Workers’ Union, India)

Ingrained gender norms that dictate the roles women and men can and should play are responsible for women bearing the lion’s share of that burden. Men are not expected to share the load, as care and household work is generally seen - by both women and men - as “women’s work.”

“I do not have a daughter, sister-in-law or mother-in-law, so who will help me?” (IWW, India)



We found that many IWWs’ burdens of care work increased during the pandemic. We noted several reasons for this increase, including children being out of school, family members falling ill, additional challenges and time needed to access resources, and paid domestic workers being laid off or sent away because of economic hardship and fear of contagion.

“You will get a woman fetching water at the same time, cooking and the food is getting burnt. If you asked the man to help, he could slap you saying you are despising him.” (Women’s collective leader, Kenya)

In India, for instance, more than 50 percent of IWW survey participants reported an increase in the time spent cooking and caring for children, and nearly a third reported that they spent additional time accessing government-provided relief measures and shopping for household goods. In Uganda, 65 percent of IWW survey participants reported increased care burden due to school closures.

“My husband was difficult, he could not touch anything, even if you were sick. He has hands but he cannot wash, he doesn’t even buy soap, I buy everything.” (IWW with disabilities, Uganda)

⁷The Unpaid Care Work and the Labour Market. An analysis of time use data based on the latest World Compilation of Time-use Surveys / Jacques Charmes; International Labour Office – Geneva: ILO, 2019.

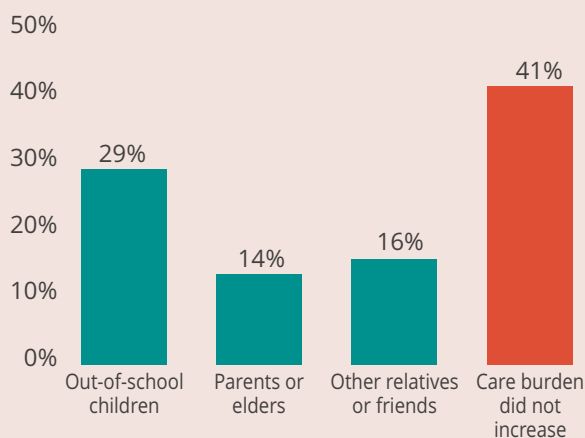


In line with pre-existing gender norms, the added burden of increased care work fell to women and, in some cases, children. In Uganda, only 21 percent of IWW participants reported that their spouse or partner had increased participation in household work, compared to 65 percent who reported their daughters did. In Kenya, these figures were 15

percent and 32 percent, respectively, and qualitative results from India suggest that it was women, not men, who queued to access government assistance and rations. In the face of shortage, women were responsible for guaranteeing food for their children.

“[My husband] was never bothered, since he knew I was there. He knows that as long as I am here, the children will not go hungry. I will arrange food for them, no matter what.” (IWW, India)

I spent more time caring for...



Deep Dive: The unequal burden of domestic work in Kenya

In the pre-pandemic period, women bore responsibility for childcare and domestic work. National-level data suggest that Kenyan women spend between four and five hours per day on these tasks, compared to men’s one hour. Most IWWs we surveyed reported that household chores and childcare were their responsibility.

The pandemic exacerbated this burden for nearly 60 percent of IWWs who participated in the survey. The closure of educational institutions increased the required time for childcare, which further reduced IWWs' ability to engage in paid work. Other IWWs spent more time during the pandemic caring for parents and elders and for other family members and friends. Just over one-third reported that their care burden had not increased during the pandemic.

“Previously there was not much work done during the day since kids were mostly at school. When COVID-19 came along they stayed at home for a while and they were a bit of a handful. You have to take care of your children” (IWW, Kenya)

In Kenya, childcare was the largest driver of increased care work. Fifty-three percent of IWWs reported that they spent more time instructing, teaching, or training children, and fifty-two percent spent more time minding children. Other contributors to the increased care burden included cleaning (49 percent) and collecting water, firewood, and fuel (44 percent).

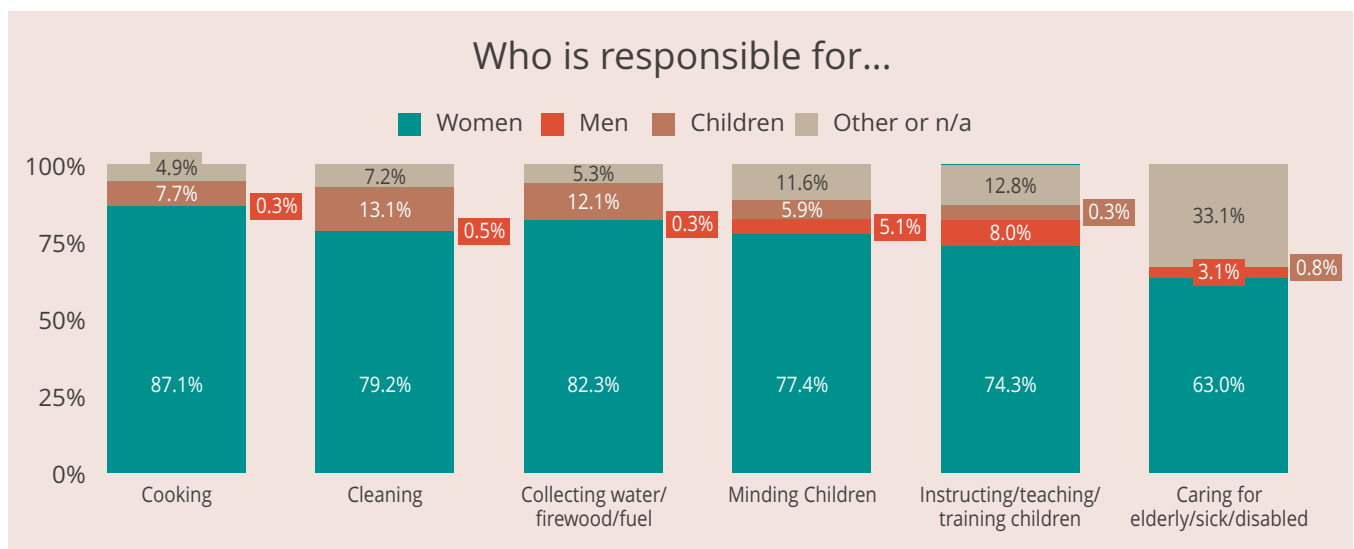
However, the increased burden was far from equitably distributed. Women were overwhelmingly responsible for this work. Sixteen percent of IWWs' families had paid



household help before the start of the pandemic, but when the pandemic depressed earnings, the majority of those families let them go. Eighty-seven percent of IWWs reported that they were responsible for cooking - just 0.3 percent said that their spouse was responsible for cooking, while eight percent said their children were. That pattern was similar across other domestic tasks. Far more often, children assisted with these tasks, not their fathers.

“As for me, I have a child who used to help me. I have my girl who is old enough” (IWW, Kenya)

The increased burden of care resulting from COVID-19 directly impacted IWWs' ability to earn income. Two-thirds of IWWs surveyed in Kenya reported that the need to care for others during the pandemic reduced their earnings.



Key Recommendations

1. Develop an unpaid care and domestic work policy that integrates safe and reliable childcare facilities in market design.
2. Test innovations to enhance access to childcare centers and spaces.
3. Assess social vulnerabilities of IWWs and establish responsive support and protection mechanisms necessary for sustainable coping and resilience.

Income and Livelihoods

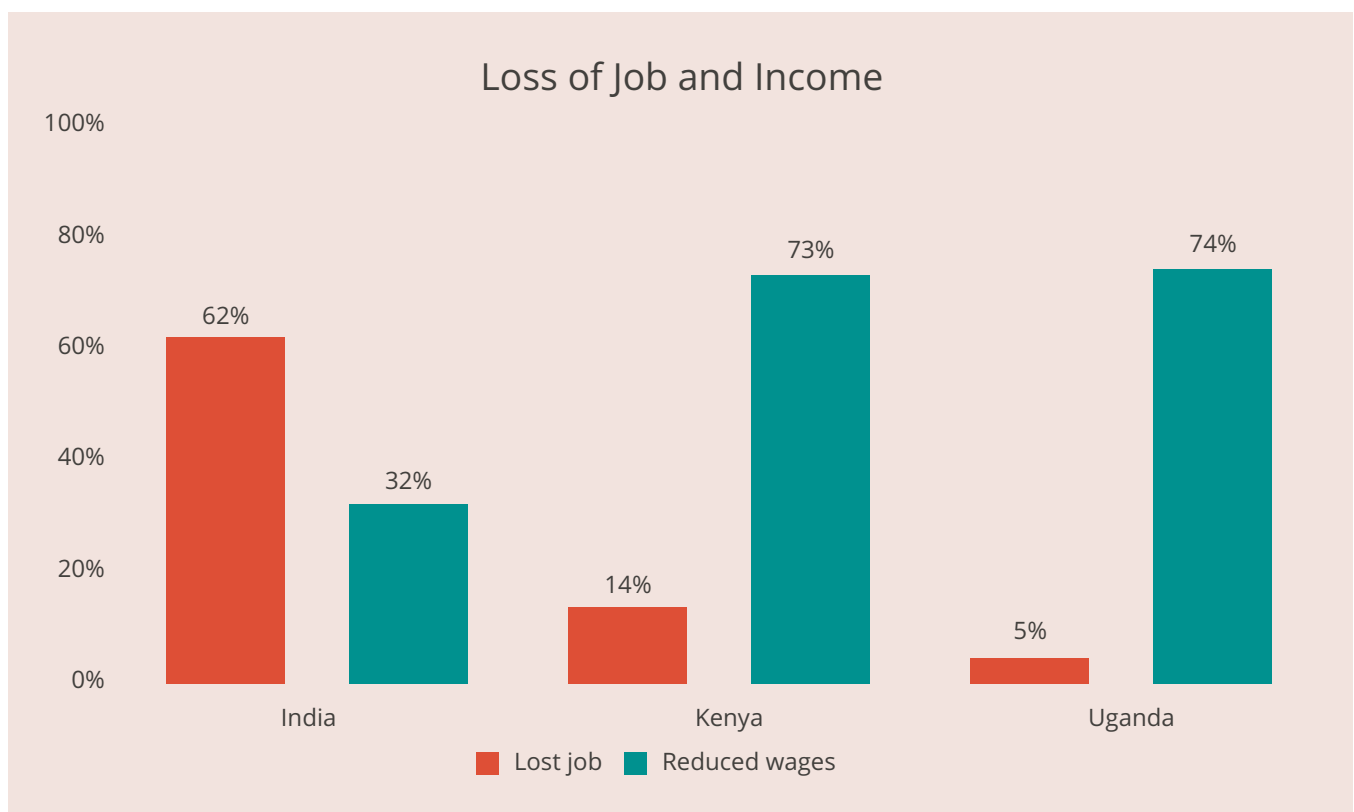
The sudden lockdown of the economy, implementation of mobility restrictions and social distancing measures, and fear of contagion exacerbated IWWs' pre-existing economic vulnerabilities, risks, and precarities. The strict mobility restrictions, decreased business, inaccessibility or non-functioning of public transportation, and, in some contexts, stigmatization of informal workers as carriers of COVID-19 resulted in firing of workers, non-payment of wages, and depressed earnings.

"I did not work because all the vehicles were stopped from moving. So, I stayed at home because during COVID-19, Boda Bodas refused to carry people." (IWW, Uganda)

In India, more than 60 percent of IWWs surveyed reported job loss and another one third reported reduced incomes, especially during the first few months of the pandemic, but including up to one year later. In Kenya and Uganda, fewer IWWs lost their jobs, but nearly three-quarters reported a decrease in hours worked.

"People's merchandise like fish and tomatoes used to go bad because there were no buyers as people did not have money." (Male leader, Uganda)

For daily-, hourly-, and task-based wage earners, loss of work dramatically impacted their individual and household savings. We found that 94 percent of respondents in India, 87 percent in Uganda, and 54 percent in Kenya depleted their savings to meet living expenses. Others reported selling assets, reducing



expenditure and borrowing money, generally from informal lenders, family, and friends. Another common, immediate, and severe impact of reduced incomes and savings was decreased food consumption, reported by 72 percent of women in Kenya, nearly 70 percent of women in India, and 13 percent of women in Uganda.

Inability to pay school fees and rent as a result of depressed earnings threatened the long-term livelihoods and access to opportunities for IWWs and their families.

“Those [domestic workers] who had house managers suspend them, then they took the children to the rural areas” (IWW, Kenya)

“The rent of the house has been increased to 3000 rupees and the electricity bill comes to 600 rupees. I can hardly pay the rent... I have not paid rent for 10 months. The landlord has said that this time give me 10,000 rupees. I said I'll pay the rent little by little... I have taken a loan of one and a half lakh rupees. I have to return that too.” (IWW, India).

Case Study: Income and livelihoods in India's COVID-19 crisis

Aarti (a pseudonym) is a 29-year-old domestic worker, residing in the Madapur Khadar area of Delhi. She is not educated, and was married off by her parents at the age of 16. She has three children - two girls and one boy, and is currently separated from her husband. She is illiterate and belongs to a marginalized caste. She lives in a single-story pucca house, which is old, unfurnished, and poorly lit, and has two small rooms and a kitchen. The house does not have a toilet - Aarti and her family use a public toilet in the area which costs INR 3 (USD 0.04) per use.

After her daughters were born, Aarti's husband became verbally and physically abusive and eventually left her, three years back. He has since remarried and refuses Aarti and their children any financial assistance. His family had convinced her and her children to move to a new house, promising to cover the cost of rent. However, since then, they, too, have refused to provide any financial support. As a result, she shoulders the full responsibility of earning wages and supporting her three children. Through a neighbor, Aarti was able to secure a job as a domestic worker and eventually work for three families, earning INR 9000 (USD 109) per month. In 2019, after speaking with NGO workers in her area, she filed a legal case for divorce and maintenance. The case is ongoing at the time of writing, but in 2021, the judge ordered her husband to provide her and their children with a house.

When the lockdown was announced, Aarti's employers asked her not to report for work. They did not want her to enter their homes, out of fear of contagion. She pleaded with them to give her any tasks to allow her to make ends meet. One of the families agreed that she could clean the parking area and garage, for half her normal salary. She was grateful for what little work she could get, and managed to keep her household afloat on the small income. However, when the pandemic's second wave devastated the country, Aarti lost this income, too, and was without work for almost six months. During that time, she was able to borrow money from her family. She had also taken up alternative work, including working on a construction project nearby during the pandemic but this involved hiding from the police and local authorities. She also learned tailoring (from YouTube videos), and has taken up small tailoring assignments in the neighborhood to make ends meet.



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As an informal worker, Aarti does not have the necessary linkages with social security schemes and hence was particularly vulnerable to the economic crisis and job loss. She applied for a ration card seven years ago, but has not received one and does not know why. As a result, she was not able to take advantage of the government-subsidized ration that was provided during the pandemic, and struggled to access nutritious and quality food, and resorted to buying rations from black market agents.

Despite all these challenges, Aarti believes she can overcome the vulnerabilities she faces, find new work opportunities, and seek help from the judiciary and civil society organizations. She has a deep desire to educate her children, especially her daughters, so that they can have more opportunities to flourish.

“I tell myself that the problems in my life will persist, but... I should continue to work well and nurture my children so they study well and will not have to face the adversities I had to endure. I am uneducated so I cannot get a good job. But no matter what, I must educate my children to make

them stand on their own feet. I keep thinking about this. Because without education today, there is nothing, especially for girls. When they are educated and have some skills... they can earn and provide for themselves ... If they have some knowledge, they can get a job somewhere. This is my thinking.”

Key Recommendations

1. Legally recognize and formalize domestic work, to ensure that minimum wages and employment contracts are enforced.
2. Enforce and monitor labor laws and measures, ensuring equal and fair wages, paid leave, social security, and access to parental benefits.
3. Invest in subsidized or government-funded housing and urban infrastructure for informal workers.
4. Ensure that funding mechanisms are responsive to the needs of IWWs.
5. Diversify livelihoods for IWWs to construct a diverse portfolio of activities and social support to ensure that they are able to survive and improve their quality of living.



6. Develop individual asset building approaches critical to strengthen the IWWs collectives and businesses.

Social Protection and Resilience

Women in the informal sector frequently lack the benefits and security provided by formal work, such as employment contracts, recognized and legalized benefits, and access to some formalized services. Social protection mechanisms play a key role in crisis response, including ensuring access to healthcare and cushion in times of job and income loss. As a result, informal workers generally have weaker resilience and are more vulnerable to crisis, as the COVID-19 pandemic illustrated.

The governments of Kenya, India, and Uganda, unveiled a series of policy measures and schemes designed to support the population financially during the COVID-19 pandemic and the lockdowns and business closures that resulted from it. These included cash transfer

programs, loan schemes, and targeted food distribution for vulnerable groups. Evidence from this study, however, suggests that many of these programs failed to reach IWWs, for a variety of reasons. For instance, a loan scheme was rolled out in India that intended to provide street vendors with working yearlong capital loans of up to INR 10,000 (USD 122). The process, however, was described as cumbersome and intimidating to the very groups it was intended to support. Meanwhile, would-be beneficiaries were hesitant to apply for a loan, given the uncertainty of the times and fearing increased debt as a result of the program.

“We filled the form twice or thrice. We went to the MCD office. We kept sitting at the office until 2pm. They would send us here and there and then in the end said ‘you will not be able to get a loan from here.’ We have not got it to date. Then we just stopped going.” (IWW, India)

Similarly, many IWWs reported not being able to access food rations and other cash transfers, and that those they received were insufficient. In India, only a little more than half (56 percent) of the participants possessed a ration card, and just 61 percent reported being about to access free food that was provided by the government. Likewise, in Uganda, 63 percent reported receiving food relief. In Kenya, only 10 percent received it.

“The government did not help us; it gave out food, but it did not reach us. We [people with disabilities] only heard about it but got nothing.” (IWW with disabilities, Uganda)

Many IWWs also lacked access to financial accounts and safe sources of loans. Only one-quarter of IWWs surveyed in Uganda and 13 percent in Kenya owned a formal bank account - eight percent in Uganda and 21 percent in Kenya saved no money at all.

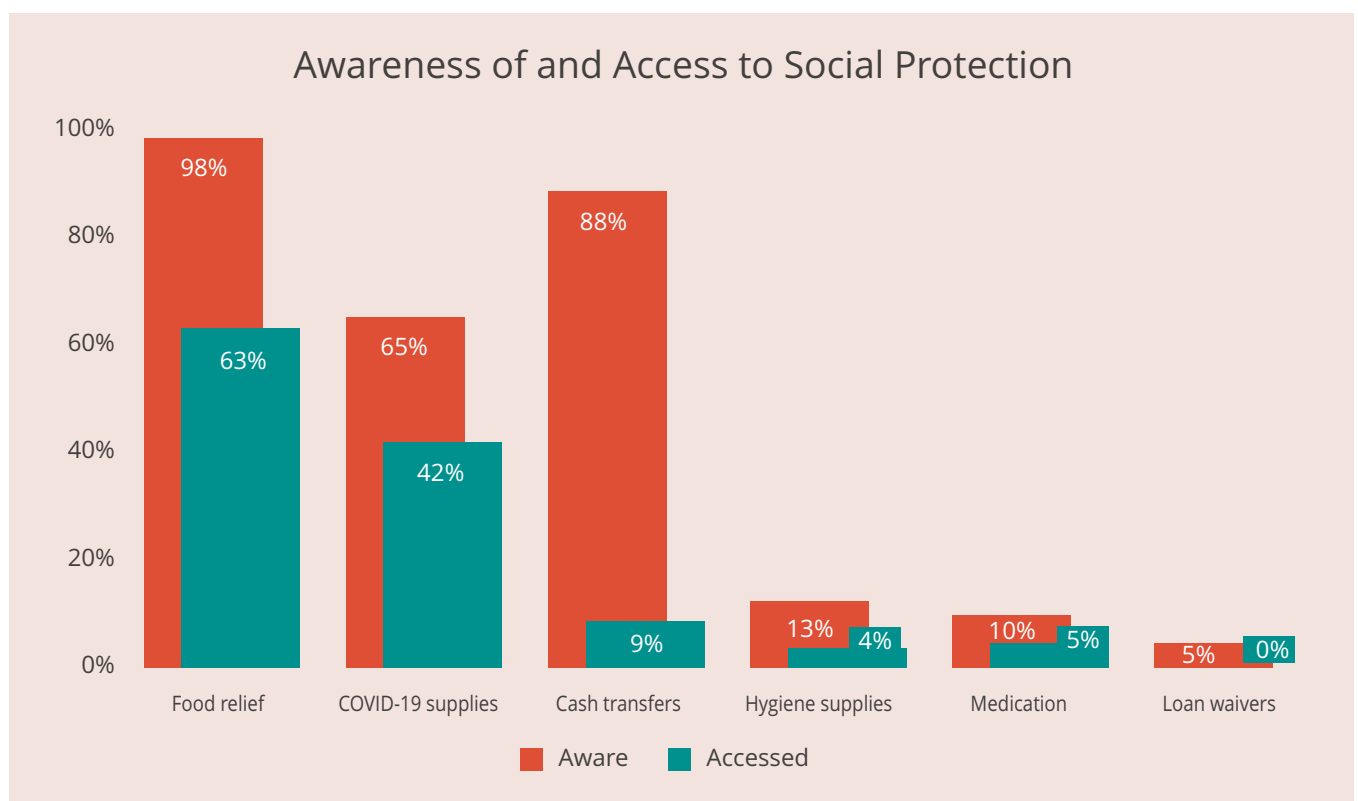
Cut off from government-provided social protection schemes, lacking savings, and facing devastating losses of income, IWWs in all three

countries turned to other coping mechanisms. IWWs took loans from informal sources, including friends and family, but also exploitative and predatory lenders.

“I went to the money lenders and pleaded to them to extend my repayment period so that I give them whatever money I earn.” (IWW, Uganda)

Deep Dive: IWWs’ access to social protection and resilience in Uganda

In the wake of the COVID-19, the Government of Uganda announced a series of policy measures to bolster social protection and dampen the effects of the pandemic, including on the most vulnerable. These measures included a supplementary budget for additional social expenditure of UGX 284 billion (USD 76 million) and the expansion of social assistance coverage such as food distribution to specific vulnerable populations, including the urban poor and informal sector workers.



REBUILD's scoping study highlighted significant gaps in the implementation of these measures, including:

- ❖ Inadequate targeting of informal sector workers for social protection
- ❖ Absence of guidelines to facilitate direct income support for informal workers
- ❖ Inadequate financial resources
- ❖ Insufficient gender disaggregated data on the informal workforce
- ❖ Absence of childcare benefits and mechanisms

The primary research demonstrated the extent to which IWWs were excluded from social assistance during the pandemic. We found that while nearly all IWWs surveyed in Uganda were aware of government-provided social protections, far fewer were able to access them. For instance, while virtually everyone (98 percent) was aware of food relief, only 63

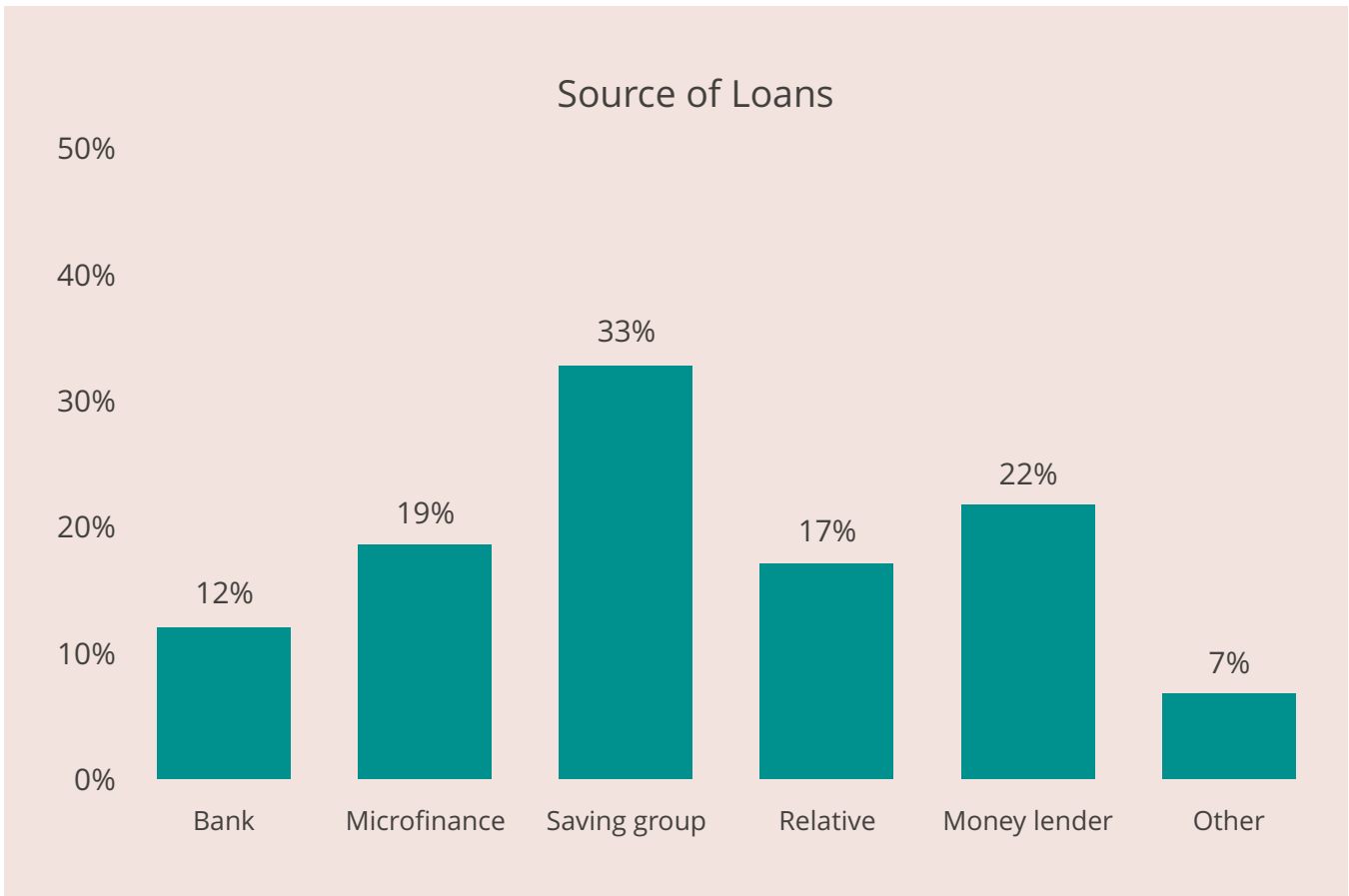
percent accessed it. Even more jarringly, 88 percent were aware of cash transfer schemes, but only 9 percent accessed those.

Instead, Uganda IWWs employed other coping strategies in response to livelihood challenges, including selling household property (30 percent), buying food on credit (33 percent), reducing expenditure (46 percent), and asking children to work to support the family (33 percent).

Approximately 44 percent had borrowed money from a formal or informal financial provider during the previous year, of whom 42 percent anticipated they would be unable to repay the loan on time. The most common sources of loans for these women were savings groups (33 percent) and money lenders (22 percent) - only 12 percent had borrowed money from a bank. Non-bank loans tend to be easier to obtain, with fewer legal and procedural barriers, but more expensive than



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formal lenders - money lenders typically charge particularly high interest rates, suggesting that these coping mechanisms reduce IWWs' ability to return to and grow their businesses.

Key Recommendations

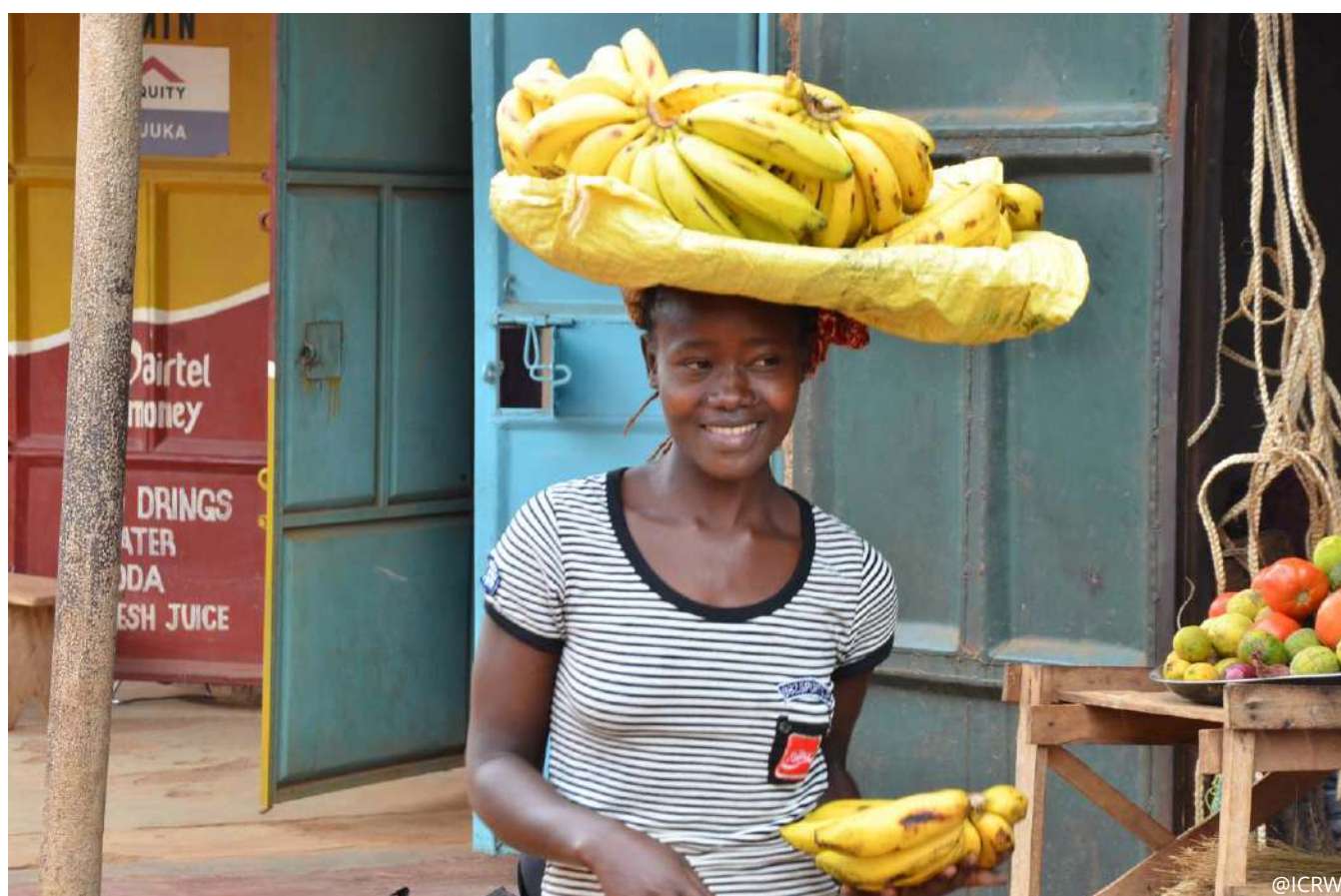
1. Increase awareness and outreach related to government schemes and benefits for IWWs, including through promotional campaigns in regional languages, social media, and visits from representatives to explain the process, requirements, and benefits.
2. Facilitate processes through which IWWs can obtain government documentation and proof of identification.
3. Build linkages for IWWs to banking and other financial institutions and invest in building financial literacy and capacity.

Conclusions and Recommendations

The research conducted under the REBUILD study in Kenya, India, and Uganda, shed light on the challenges faced by women in the informal workforce, exacerbated by large-scale, persistent crises, such as the COVID-19 pandemic and related policy measures. The impacts of the pandemic policy responses continue to reverberate in the lives of IWWs and their families. The crisis shed light on the social and economic characteristics and vulnerabilities of these women, increasing the burden of domestic work, revealing the tenuous nature of their livelihoods, and illuminating gaps in social protection mechanisms.

In order to best reach and support this vulnerable group's businesses and families, we recommend that policymakers:

1. Develop an unpaid care and domestic work policy that provides for the integration of safe and reliable childcare facilities in market design.
2. Test innovations to enhance access to childcare centers and spaces.
3. Assess social vulnerabilities of IWWs and establish responsive support and protection mechanisms necessary for sustainable coping and resilience.
4. Legally recognize and formalize domestic work, to ensure that minimum wages and employment contracts are enforced.
5. Enforce and monitor labor laws and measures, ensuring equal and fair wages, paid leave, social security, and access to parental benefits.
6. Invest in subsidized or government-funded housing and urban infrastructure for informal workers.
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8. Diversify livelihoods for IWWs to construct a diverse portfolio of activities and social support to ensure that they are able to survive and improve their quality of living.
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