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Strengthening female resilience in a COVID-19 context

A set of considerations to support vulnerable women in Kenya and Nigeria

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Authors

Vera Neugebauer
Nomahlubi Mavikela
Antonia Esser
Mishkah Abrahams
Wicus Coetzee
Renée Hunter
Laura Munoz-Perez

Cenfri

Tel. +27 21 913 9510
Email: info@cenfri.org
The Vineyards Office Estate
Farm 1, Block A
99 Jip de Jager Drive
Bellville, 7530
South Africa

PO Box 5966
Tygervalley, 7535
South Africa

www.cenfri.org

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1. Resilience and the COVID-19 crisis – call to action to focus on vulnerable women

The COVID-19 outbreak and the associated economic decline that is unfolding worldwide is having a disproportionally negative impact on the livelihoods of women. Earlier this year, UN Secretary-General António Guterres noted that "COVID-19 could reverse the limited progress that has been made on gender equality and women's rights" (Guterres, 2020). The virus itself, the associated lockdown measures to mitigate the spread of the virus as well as the economic implications from the demand and supply shocks threaten the progress that has been made in terms of the creation of economic opportunities for women, especially in Africa. To understand the current situation and offer policy guidance, we investigated two economic hubs in Africa, namely Kenya and Nigeria.

Women in Kenya and Nigeria are faced with loss of income and increased domestic violence. Quantitative evidence on the gender-disaggregated effects of the crisis is scarce in the two countries, especially as the COVID-19 situation is constantly evolving. However, there are two clear areas in which women are disproportionally more affected than men: loss of income in the informal economy and domestic violence.

- ***Loss of income in the informal economy.*** In sub-Saharan Africa, over 70% of female employment is in the non-agricultural informal sector. Sixty-three percent (63%) of street vendors in Kenya are women (Mukhtarova, 2020). Health measures implemented to mitigate the COVID-19 spread have hindered informal market operations. The restrictions on movement in Nigeria and the closure of markets have significantly affected the income and livelihood of women (Akpan, 2020). The closure of borders and the restriction of in-country movements of individuals have disrupted the informal sector supply chain and the distribution of goods and services in Kenya, which has resulted in loss of income for informal workers (Omolo, 2020). For women and their families already living in poverty, these impacts seriously challenge financial and non-financial resilience and threaten the health of many millions of affected families.
- ***Increased domestic violence against women.*** Many countries have reported a surge in reported gender-based violence against women and children. In Kenya, physical, sexual, economic and emotional abuse against women has increased (Were & Ng'weno, 2020). In the last two weeks of March before the implementation of lockdown measures in Kenya, a 36% spike in sexual offences was reported (National Council on the Administration of Justice, 2020). Nigeria follows a similar trend, with reports of gender-based violence having increased by almost 150% in March and April, following the introduction of the lockdown towards the end of March (Young & Aref-Adib, 2020).

Need for nuanced COVID-19 crisis response to support most vulnerable women. Women are thus at risk of being left behind. A report by the McKinsey Global Institute estimates that COVID-19 will have a negative effect not only on gender equality but also on the global economy overall (Madgavkar, et al., 2020)[1]. The governments in our two focus countries have offered relief measures to their citizens to help cushion the impact of COVID-19. In Kenya, the National Treasury allocated KES10 billion (equivalent to USD100M) for supporting the elderly, orphans and other vulnerable families via cash transfers (Gentilini, et al., 2020). In Nigeria, the Humanitarian Affairs Ministry paid out NGN20,000 (equivalent to USD52) as a form of cash transfer payments to households registered in the National Social Register of Poor and Vulnerable Households (Human Rights Watch, 2020). However, such relief payments are limited and cannot cushion the shock to especially vulnerable women's livelihoods, whose economic situations continue to deteriorate. Women are not a homogenous group. Their sensitivity towards disruption and their financial behaviour differs depending on factors such as livelihood, income and education. Hence, there needs to be a nuanced approach to supporting the most vulnerable women in this crisis, who are harder to reach with the existing relief measures. Inaction could be devastating for years to come and reverse the modest improvements in gender disparities in all walks of life (Madgavkar, et al., 2020).

Aim of the study: developing a set of intervention considerations to assess how to best strengthen vulnerable women's resilience. Given the need to target vulnerable women with financial and non-financial relief measures to cushion the immediate shock from the crisis and assist in building longer-term resilience, we propose a set of factors to consider when building a support programme, outlined in Figure 1. The set of considerations seeks to use data analysis results to inform a more nuanced policy response towards vulnerable women by identifying the following: i) which vulnerable women to target, ii) past behaviour in response to shocks, iii) the financial instruments/touchpoints they are currently connected to, and iv) determining how to best transform the identified instruments into support nodes. Ultimately, the policy objectives and intended time horizon for the respective intervention will determine which tools to choose. The set of considerations, however, allows to identify crucial parameters that should guide this decision-making process. We showcase how the different considerations could play out by using quantitative data sources from a recurring demand-side survey in Kenya and Nigeria during the crisis, as well as from nationally representative financial inclusion surveys. While we recognise that support needed may not only be of financial nature, financial instruments nonetheless play a vital role in building resilience – they enable individuals to make financial transactions, providing them with an additional source of income and assist individuals in maintaining a stable living standard (Marjolin, et al., 2017). Ensuring ease of access to existing financial touch points, financial instruments and distribution channels is an important tool for financial and non-financial interventions, such as organising community support, counselling and other services.

1 These estimates are informed by the 15 gender equality indicators tracked by the McKinsey Global Institute, focusing on gender equality in work and society. These indicators include tracking the gender-disaggregated data on the labour force participation rate, unpaid care work, formal employment, education level and financial and digital inclusion, to name a few. These indicators combined, play an integral in adding value to the growth of the overall global economy. The COVID-19 outbreak risks erasing the gains that have been witnessed over the years in narrowing the gender gap.

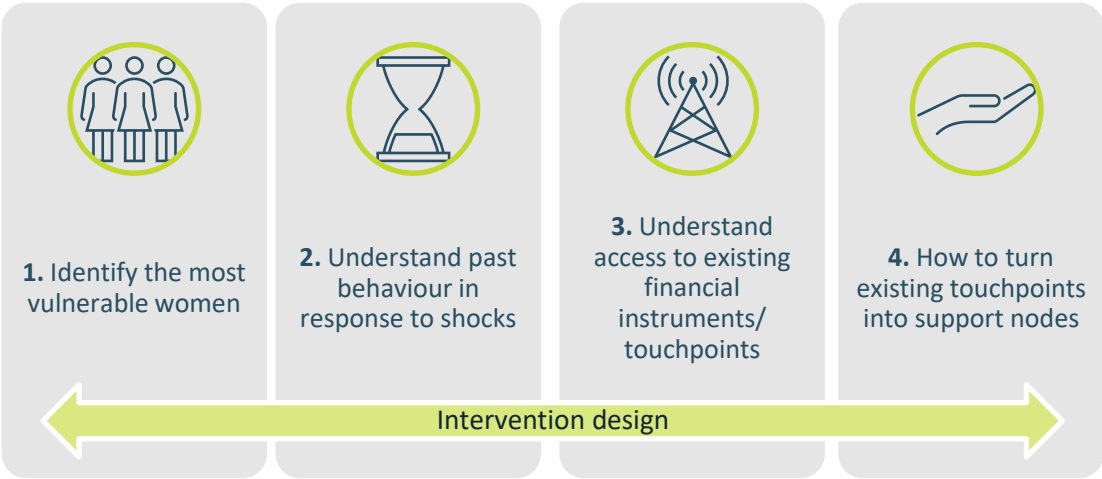

Figure 1: Set of considerations for assessing how to best strengthen vulnerable women's resilience

The following sections include a brief overview of each of the considerations outlined in Figure 1. We apply them to Kenya and Nigeria in turn before drawing out cross-cutting conclusions on how to best support vulnerable women in and after this crisis.

Box 1 provides an overview of the methodology we applied to cover Considerations 1 to 3.

Box 1. Data analysis methodology

Research question	Which female segments are the most vulnerable in the COVID-19 crisis?	Which coping mechanisms do they traditionally use, and through which touch points do they access financial services?
Data analysis	Segment women according to livelihood, education and income, and compare their vulnerability in the COVID-19 crisis.	Identify the use of coping mechanisms and financial instruments for each of the vulnerable women segments.
Data source	(Jeoffreys-Leach, et al., 2020)	(FSDKenya, 2019), (EFInA, 2018)

2. Kenya

2.1. Vulnerable female segments in the COVID-19 crisis

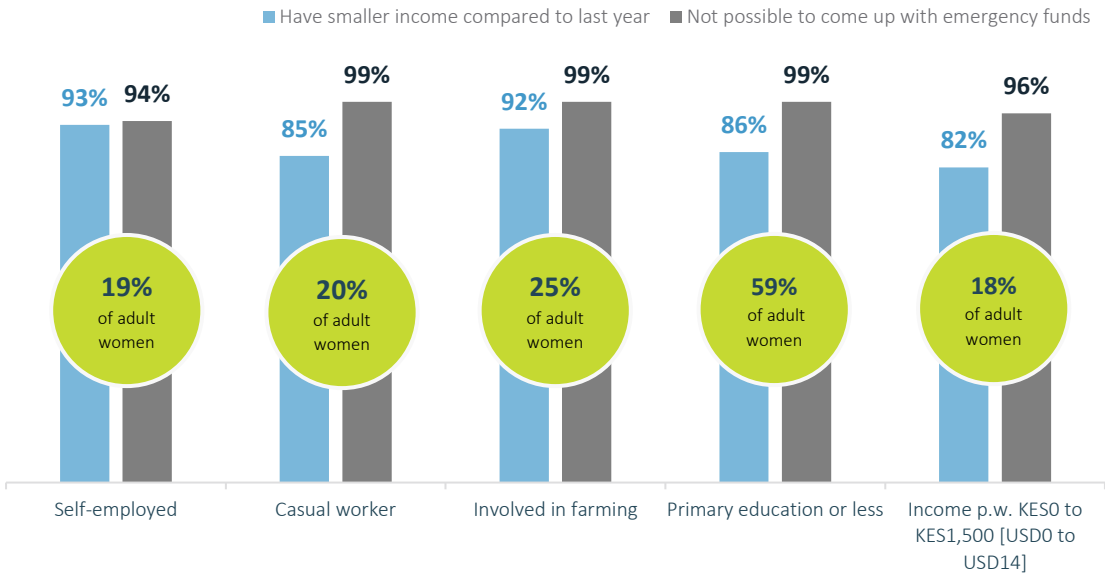

Figure 2: Exposure to income shock and lack of ability to come up with emergency funds across vulnerable female segments[2]

Sources: (Jeoffreys-Leach, et al., 2020), (FSDKenya, 2019)[3]

Self-employed, casual earners, farmers as well as lower-educated and lower-income women are the most vulnerable in this crisis. The negative financial impact of the COVID-19 crisis so far has hit female main income earners who are self-employed, casual workers or farmers the hardest. Making up 19%, 20% and 25% of all women in Kenya, respectively, a large number of women in Kenya are unable to come up with emergency funds and have a substantially lower income. In addition to livelihoods, those women with lower education and those who are already earning little income are also particularly vulnerable, as Figure 2 shows. Across all vulnerable segments, more than 80% of women experienced a smaller income compared to the same time last year, and more than 90% are unable to come up with emergency funds[4].

2 The three livelihood segments are mutually exclusive to each other whereas the income and education segments are not. This means that a woman can be, for instance, in the "primary education or less" segment and in the "self-employed" segment but not in both the "self-employed" and the "casual worker" segment.

3 The exposure to income shocks and the inability to come up with emergency funds data is based on the COVID-19 tracker 2020 Wave 2 (Jeoffreys-Leach, et al., 2020). The percentage of adult women who are within each segment data is based on the FinAccess Household Survey 2019 data, because this data set is more nationally representative. For the low-income segment, the FinAccess Household Survey data (% of adult women who are within the segment) is based on monthly income data whereas the COVID-19 tracker data is based on weekly income data (exposure to income shock and lack of ability to come up with emergency funds). For the three vulnerable livelihood segments, the COVID-19 tracker data is based on female main income earners whereas the % of adult within the segment data is based on all adult relying on this livelihood.

4 Ability to come up with 1/20th GNI (KES 8,500) in seven days for a sudden need.

2.2. Previous coping mechanisms

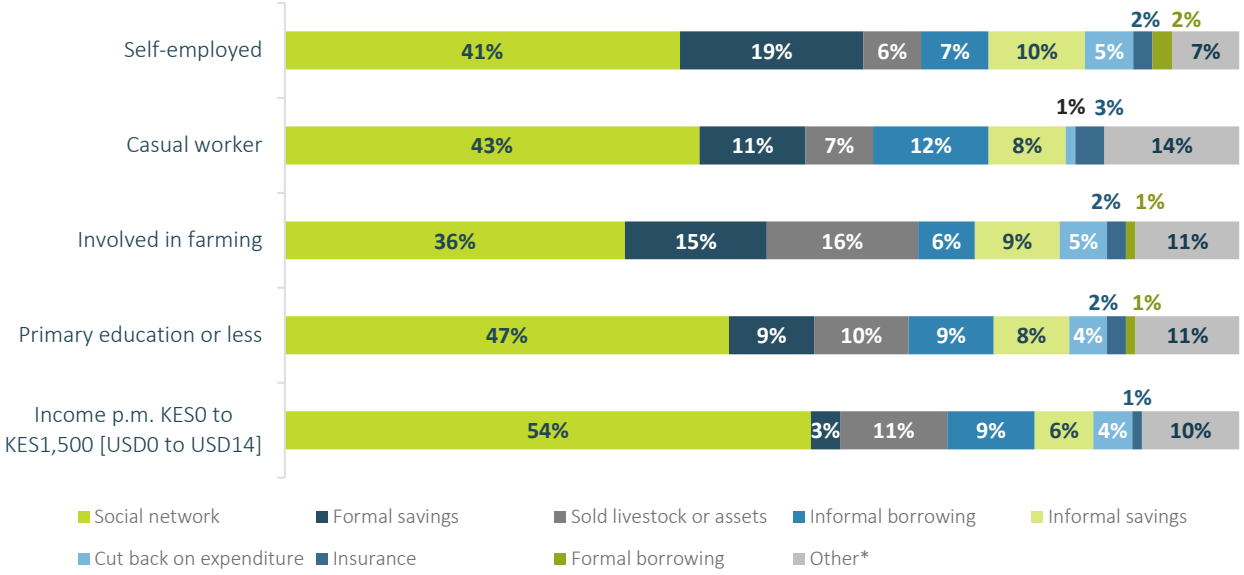

Figure 3: Mechanisms used to deal with shock among vulnerable female segments

Source: (FSDKenya, 2019)

*Other includes: got goods/items on credit, withdrew child from school, reloacted, found a better job, borrowed unspecified, did nothing, self managed, not recovered yet, savings unspecified

Social networks were the primary coping mechanism to past shocks. Figure 3 shows how vulnerable women in Kenya have relied primarily on their social networks to deal with past shocks, and especially the lower-income segment. While we cannot assume that women are responding in the same way to this crisis given its universal nature and impact on the entire country, we can expect a large role for social networks in response to the current crisis too. However, given the widespread effect of COVID-19-related shocks throughout entire communities, this crisis is likely putting unprecedented pressure on these networks. This pressure is potentially limiting the effectiveness of social networks for building resilience. Apart from coping through social networks, a sizeable proportion of women have used savings or have sold productive assets such as livestock in response to shocks. The latter can have serious implications for business sustainability if it impacts on a woman's ability to conduct business. Similarly, the relatively high number of female casual workers who borrow informally may be a cause of concern if the debt levels become unsustainable in the COVID-19 crisis. The use of insurance and formal borrowing is not a widespread shock response across all five vulnerable groups.

2.3. Existing financial touch points

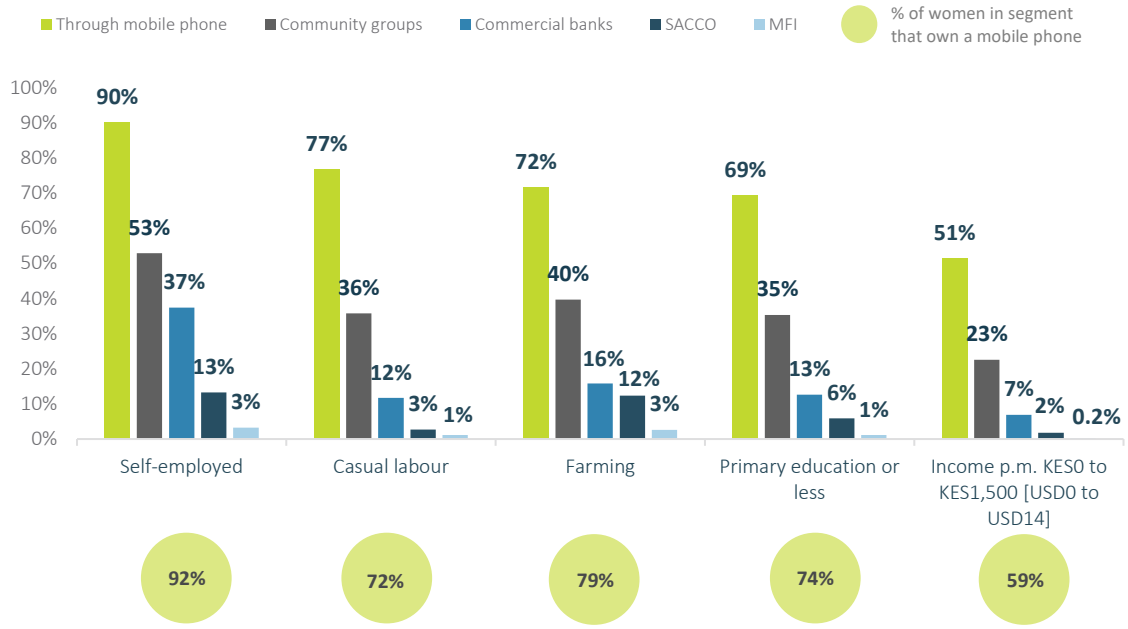

Figure 4: Top five touch points for saving and/or borrowing across vulnerable female segments in Kenya (multiple-mention question)

Source: (FSDKenya, 2019)

Mobile phones are the most widespread point of access for financial services, followed by community groups. While social networks are the most prominent channel to tap into in response to a crisis, mobile phones are by far the most commonly used instrument to access financial services across all vulnerable women segments, as shown in Figure 4. The high prevalence of mobile phones and the more developed digital ecosystem allow women to use savings or credit mechanisms digitally, and many choose to do so. Face-to-face social networks in the form of community groups follow in second place, while formal touchpoints such as banks, SACCOs or MFIs are not as popular. Banks play a significant role particularly for self-employed women who are in general better connected to the existing financial touch points than farmers or casual earners. Lower-income women will be the hardest to reach via existing financial access points, as they are significantly less connected financially and have the lowest percentage of women owning mobile phones.

3. Nigeria

3.1. Vulnerable female segments in the COVID-19 crisis

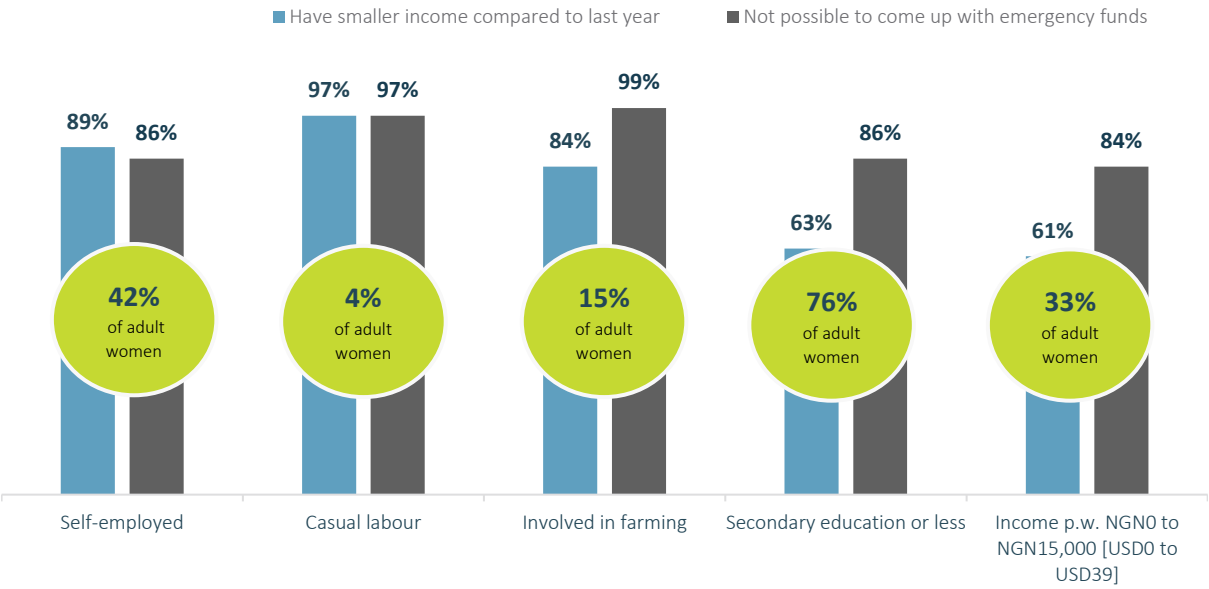

Figure 5: Exposure to income shock and lack of ability to come up with emergency funds across vulnerable female segments[5]

Sources: (Jeoffreys-Leach, et al., 2020), (EFInA, 2018)[6]

Female self-employed, casual earners, farmers as well as lower-income women and those with less than tertiary education are the most vulnerable in the crisis. Similar to Kenya, self-employed women (who make up over 40% of adult women in Nigeria), together with female farmers and casual earners, have so far been hit hardest by the COVID-19 crisis, as Figure 5 shows. The vast majority of female main income earners who depend on these three livelihoods experienced a significant reduction in their income compared to the same time last year. Their ability to access emergency financial resources[7] to respond to this income shock is low too. Lower-income women and women with less than tertiary education (making up 33% and 76% of women, respectively) struggle to come up with emergency funds, even though the impact on income is smaller compared to the other vulnerable segments.

5 The three livelihood segments are mutually exclusive to each other whereas the income and education segments are not. This means that a woman can be, for instance, in the "primary education or less" segment and in the "self-employed" segment but not in both the "self-employed" and the "casual worker" segment.

6 The exposure to income shock and lack of ability to come up with emergency funds data is based on the COVID-19 tracker 2020 Wave 2. While, the percentage of adult women who are within each segment data is based on the EFInA Access to Financial Services in Nigeria Survey 2019 data, because this data set is more nationally representative. For the low-income segment, the EFInA Access to Financial Services in Nigeria Survey 2019 data (% of adult who are within the segment) is based on monthly income data whereas the COVID-19 tracker data is based on weekly income data (exposure to income shock and lack of ability to come up with emergency funds). For the three vulnerable livelihood segments, the COVID-19 tracker data is based on female main income earners whereas the % of adult within the segment data is based on all adult relying on this livelihood.

7 Ability to come up with 1/20th GNI (NGN 45,000) in seven days for a sudden need.

3.2. Previous coping mechanisms

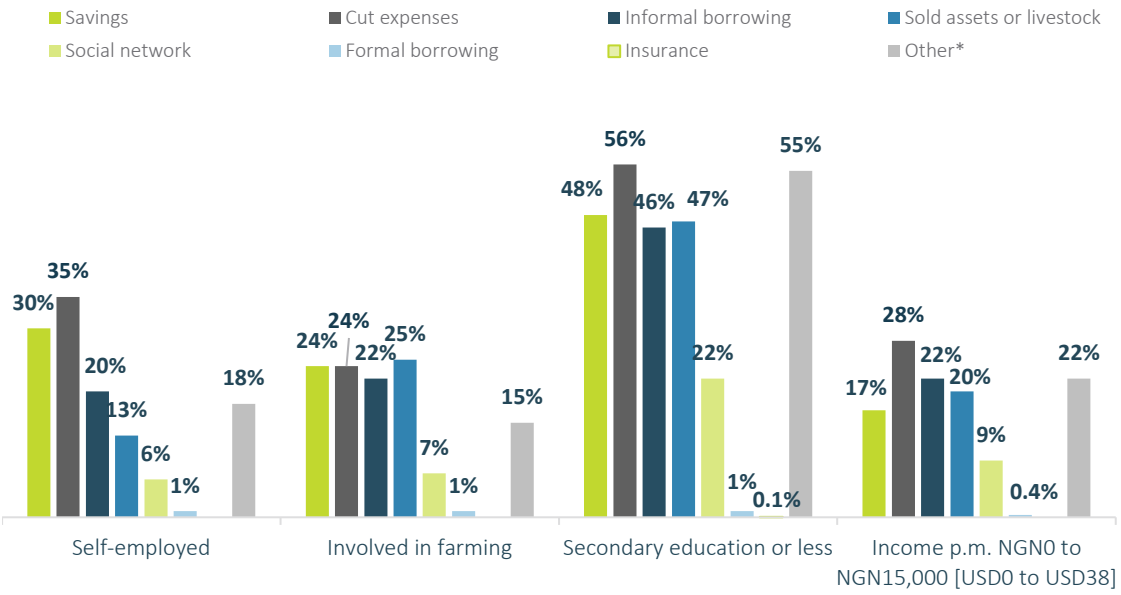

Figure 6: Mechanisms used to deal with main shock among vulnerable female segments (multiple-mention question)[8]

Source: (EFInA, 2018)

**Other includes: did nothing, comparing prices, brand switching, cancelled other policies*

Vulnerable women in Nigeria use a mix of coping strategies. Compared to Kenya, vulnerable women in Nigeria have relied considerably less on social networks in response to a crisis in the past, as shown in Figure 6. Across all segments, there is a fair balance between cutting expenditure, savings, informal borrowing and selling assets or livestock when coping with shocks in the past. This is a trend we expect to continue during the COVID-19 crisis. The expected high reliance on selling livestock or assets, cutting expenditure and informal borrowing increases the risks of exposing vulnerable women even more to future shocks and are likely to hinder their recovery from the current crisis. Cutting expenditure is a particularly important coping mechanism among self-employed women; and given the limited financial options currently, we can expect that vulnerable Nigerian women will cut most of their non-essential spending, putting pressure on local economies. Similar to Kenya, vulnerable women in Nigeria are considerably underinsured.

8 It is not possible to map casual earners with a comparable segment in the Access to Finance data. Therefore, we could not analyse their use of coping mechanisms and touch points.

3.3. Existing financial touch points

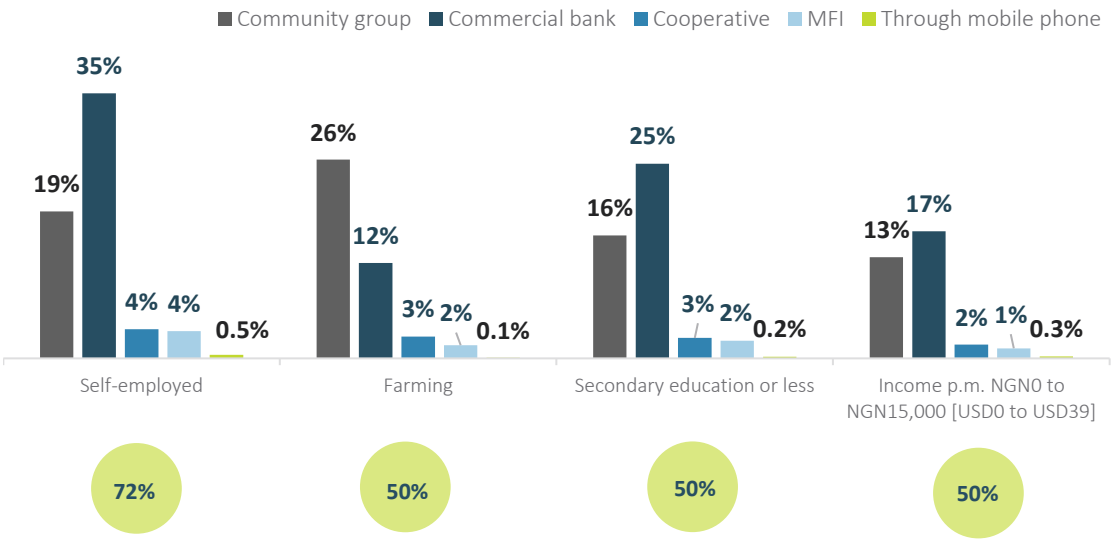

Figure 7: Top five touch points for saving and/or borrowing across vulnerable female segments in Nigeria (multiple-mention question)

Source: (EFInA, 2018)

Commercial banks and community groups are the most common touch points; mobile phones are not used for financial services. Correlated with the low levels of financial inclusion in Nigeria, there is a low uptake of savings or credit products through formal or semi-formal financial touch points across all vulnerable segments, as Figure 7 shows. Community groups or commercial banks are the best-connected entities, especially for self-employed women, but combined they only reach just over half of this segment. While at least half of women in each segment have access to a mobile phone, virtually no savings or credit products are accessed through these devices.

4. How to turn existing touch points into support nodes

The findings in the two countries suggest that the most vulnerable women in this crisis are those who are self-employed, casual workers or work in farming. Furthermore, the findings reveal that women with lower income and education levels also show significantly lower financial resilience than other women. To prevent a further worsening in the lives of vulnerable women reliant on the identified livelihoods, and increase financial resilience, these vulnerable women groups need to be prioritised with support mechanisms, both financial and non-financial. The intervention considerations outlined in this study assist in understanding how to identify existing touchpoints that support could be channelled through and the preferred coping mechanisms that vulnerable women accessed in the past. These nuances are important to assess in order to design interventions that meet the needs of women and work within existing behaviour patterns until such time that more COVID-19-specific data is available.

Self-employed women should form a core target segment for support. Self-employment is an important driver of economic development. The fact that self-employed women are a vulnerable segment in both countries makes it vital to support them to kickstart the economy. They are already quite well connected to financial touch points. Support measures should consider the specific constraints faced by women-led businesses, i.e. limited access to collateral and technology, and should combine financial support with business advisory services (AFDB, 2020)**.**

The access to and use of existing financial touch points is limited; need to explore wider options. Our findings reveal that a large number of vulnerable women are currently not accessing existing financial touch points for savings and credit products. This is especially true in the context of Nigeria where the majority of vulnerable women does not access savings or credit products via formal or semi-formal financial touch points in the absence of using mobile phones for financial services. There is an urgent need for support through face-to-face services in Nigeria as opposed to through mobile phones, unless considerable investment is made into the digital ecosystem and the building of trust. Other aggregation points such as community groups and churches, for example, can be considered when extending support.

One strongly emerging possibility for support is digitalisation. The COVID-19 crisis is creating an unprecedented momentum for digital products and services in Kenya and Nigeria and mobile phones show the highest promise as a channel for offering financial support and expanding its reach towards vulnerable segments of women. This channel is least likely to be affected by COVID-19 containment measures, and many of those who lack access to financial touch points own a mobile phone. In fact, mobile phones are the one single touchpoint investigated that can reach the majority of each vulnerable segment. Making financial and non-financial services (such as information campaigns, health and security advice, etc.) available via mobile phones will reduce the need for risky face-to-face interactions and increases convenience for the target group.

- **Kenya:** The Kenyan example shows how many vulnerable women are already reachable through mobile phones, and financial products accessible through this medium show promising traction. So far, the Kenyan government has channelled cash transfers to

vulnerable parts of the population in the context of COVID-19 via bank agents as well as M-PESA agents (Business Daily, 2020; McKay & Mdluli, 2020)[9]. Through this hybrid model a larger share of the vulnerable population could be reached. However, the use of commercial banks accounts for saving or borrowing is low among vulnerable women and there is a low awareness among transfer recipients that their social protection account can be linked to their M-PESA accounts (McKay & Mdluli, 2020). Raising awareness for this linkage could help to avoid that the digital cash transfers are cashed out and enable the link to other digital use cases to deepen women's financial inclusion.

- **Nigeria:** Nigeria has promising levels of mobile phone access among most vulnerable women groups, but they are not utilised by vulnerable women to access financial services. As a response to the pandemic, the Nigerian government upscaled its existing cash transfer programme that targets poor and vulnerable households and identified them through the National Social Registry (Human Rights Watch, 2020). The transfers are delivered through an end-to-end electronic payment system which creates either a bank account or a mobile wallet for each household. The payment agent network tied to the different payment service providers, to which the government outsourced the payment function, in some parts physically distribute the cash to beneficiaries at set locations. However, it seems that in some states in the country the payment service provider does not fit with the preferences of beneficiaries and distribution remains an issue (Lindert, et al., 2020). Among other factors, the fragmented digital ecosystem and patchy infrastructure are considerable hurdles in distributing cash transfers through digital channels and in providing financial services that serve Nigerian women's needs and strengthen their future financial resilience.

The urgency around solving digital bottlenecks and obstacles from a government's perspective amidst the current crisis and the commitment to driving digital uptake offer an opportunity to collaborate in removing the most pressing barriers. Private sector initiatives, as outlined in Box 2, have large potential for lasting impact in the aftermath of the crisis and go beyond just financial relief. Governments need to explore the potential for public–private partnerships to reach more women with relief measures.

9 Kenyans that are part of the already existing social protection program "Inua Jamii" could choose to cash out the relief assistance at the agent networks of the four participating commercial banks. Kenyans who are not part of it, received weekly stipends which were channelled via the M-PESA mobile platform.

Box 2: M-Koba – digitising savings groups

M-Koba was developed by Vodacom and TPB Bank in Tanzania and enables savings groups to digitise their transactions by offering a digital payments-based solution. It is only accessible via M-Pesa and mirrors the operations of savings groups *(MangoTree, 2020)*. Through this application, savings groups can save their collections with a deposit-taking financial institution and no fees are incurred for transactions between the M-Pesa wallet and the group's savings account. Savings group members are able to request the group's savings account balance and to request loans automatically (Muhura, 2020). The appointed treasurer of the group verifies the transaction and the president approves it. Launched in March 2019, M-Koba reached around 60,000 individual users by the end of 2019 (MangoTree, 2020).

Digitalisation alone is not enough. Not every woman is comfortable using their mobile phone to access support, and other constraints such as access to identification document challenges exist. Moreover, despite the comparatively high mobile ownership numbers across vulnerable female segments in Kenya and Nigeria, there is a sizeable chunk of vulnerable women who do not own mobile phones. Policymakers need to carefully examine which other options going beyond the digitalisation of financial services exist. As identified in the GSMA Mobile Gender Gap Report, affordability is the largest barrier to mobile ownership (GSMA, 2020). Yet, among those who do own a mobile phone but do not use it to access a variety of services and tools, a lack of literacy and digital skills is the largest barrier to use. Perceived relevance for one's life is similarly a large factor. These barriers need to be addressed in design, to avoid excluding the most vulnerable women when digitalising financial services. Digital ID can be an important tool to overcome gaps, since they make it possible for women who lack access to formal IDs to verify their ID required for SIM card registrations and to access financial services.

Further analysis and a deeper understanding of female resilience will be required. If we want to reach the most vulnerable women with financial support, we need to understand how they differ from one another and which financial touch points they are familiar with. This analysis is a first starting point to show by which questions such an analysis could be guided and what the application of our set of considerations looks like. A lot more work is needed, especially because financial resilience is just one component of female resilience. The limited use of existing financial touch points towards vulnerable women demands for an analysis of both demand-side and supply-side constraints that inhibits the accessibility and usability of these touch points. At Cenfri we are committed to assist with finding answers to these open questions.

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