

EFFECT OF COVID-19 PANDEMIC CONTAINMENT MEASURES ON WOMEN AND MEN'S INFORMAL BUSINESSES AMONG INFORMAL MARKET TRADERS IN MANDERA COUNTY, KENYA

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Abstract: *This study aimed to explore the effects of COVID-19 pandemic containment measures on women and men's informal businesses. The study is part of a specific objective affiliated to a study on gender implications of COVID 19 pandemic containment measures among informal market traders at Elwak market in Mandera County. The Feminist Economic Theory and Structural Inertia Theory guided the study. A descriptive research design was employed and the study engaged 85 informal market traders using simple random sampling method. Twelve key informants were also purposively sampled. Data was collected using questionnaires, key informant interview guides, and focus group discussion guides. Quantitative data analysis was done using SPSS version 25 software to give descriptive statistics and presented as percentages, frequencies, and averages using tables, histograms, and pie charts. Qualitative data was analyzed through content analysis to determine the themes and patterns formed and findings presented in narrative form and verbatim quotes. Findings indicate disparities and inequalities among women were increased due to care work at household level. Further, the cost of loss due to the pandemic was more among women than men. The pandemic affected both private and public dichotomies where women are already affected disproportionately.*

Keywords: *containment measures, COVID-19 pandemic, Gender, informal traders*

1. INTRODUCTION

This section reviews the background of the COVID-19 pandemic and the effects it had on containment measures on women and men's informal businesses. The section discusses the background from a global perspective, continental level, regional level, country level, and county level.

Globally, the impact of COVID-19 on businesses led by women was reported to have a differential effect compared to their men-led business counterparts (Torres Maduko, Gaddis, Iacovone & Beegle 2023). The study supported by World Bank showed women-led businesses in the industry of hospitality were more severely affected by the pandemic than businesses led by men. Businesses led by women were also reported to be less likely to receive public support even though some domains were hit harder.

According to the International Labour Organization (ILO), the COVID-19 pandemic had adverse effects economically and mainly affects women, particularly in the informal markets. The ILO estimates close to 432 million women in developing countries are engaged in informal work (ILO, 2020). The value of women in the

economy globally has been in international discourse for a while. In the past decade, it has been estimated that work by women improved the global economy more than the growth of China (de Haan 2017).

The pandemic may have increased the current gender disparities in economic participation globally. In 2020, more than 2 billion people globally earned livelihoods through informal work (Webb, McQuaid, & Rand, 2020). The authors add that this statistic represents 62% of people's global workforce and women are, however, disposed to informality more than men are. A study in India by Women in Informal Employment Globalizing and Organizing (WIEGO) reported that 83% of women in the informal sector were severely affected by income drop due to the COVID-19 pandemic, with half of them relying on government and civil society grants for food security (Chen, 2020). During the peak of pandemic lockdown, the study reported that women working informally were affected, earning only 20% of what they earned pre-COVID 19 pandemic in comparison with their male counterparts, men made slightly higher at 25% of their pre-COVID-19 profits. In addition, the analysis reported high shares of informal workers drawing down their savings, selling off assets, and borrowing money for basic sustenance.

In the Sub-Saharan Africa (SSA), women contribute towards nearly 70% in the agriculture-related workforce and 35% of the non-agricultural informal labor force (Elgin, 2022). A follow-up analysis by WIEGO in a multi-city study found that by mid-2020, women in the informal sector had only recouped 50% of their pre-COVID earnings compared to their male counterparts, who were at 70%. The study attributed this outcome to a host of additional vulnerabilities and constraints such as differences in unpaid care work, segregation in occupation, and inadequate access to capital, and fear of violence among women more than men did.

In addition, the study by Chen (2020) among Self Employed Women Association (SEWA) in twelve states in India 2020 reported that a total of 78% of women in the study working in the informal sector had depleted savings. Women in the informal sector rebound slower than their male counterparts. Another study in Ghana among informal garment enterprise vendors, for example, revealed that while both men and women faced a high drop in monthly and hourly profit and weekly hours at the peak of the pandemic in 2020, men experienced a higher ability to overcome post-pandemic shock across the analyzed core outcomes in the study.

A household survey in Kenya reported more than half of women working in the informal business sector were rendered jobless by the pandemic (Kaberia and Muathe, 2021). The COVID-19 containment measures applied by the government of Kenya also included restrictions on cross-border trade. In Mandera County, livestock markets along the border with Somalia were banned. Donkey carts transport too was reported to have reduced in Mandera due to declined businesses and goods to be transported within big markets thus reduced movement of essential goods. The prices of camels were reportedly reduced by 50%, while the sale of goats was decreased by 10% due to restricted movement. While good pasture led to improved milk production in Mandera County, the same did not translate to increased income due to businesses' low demand and reduced market buyers.

From the review of how COVID-19 affected informal traders, this study objective sought to explore the effects of COVID-19 pandemic containment measures on women and men's informal businesses in Mandera County Kenya. The dependent variables included having alternative sources of income, more savings, preparedness for disaster in business and gender responsive approaches to post pandemic recovery efforts.

2. STATEMENT OF THE PROBLEM

Some of the measures used by the government of Kenya to curb the COVID 19 pandemic included enforcing lockdown, ban of imported goods, social distancing, closure of open markets, and a subsidiary legislation to

allow tax relief during the pandemic period. The measures and procedures put in place by the government as ways to tackle the pandemic emergency and crisis were very difficult in informal trade setting and had a social and economic impact on the informal sector that radically affected the informal businesses.

While the government put in the strategies to combat emergencies that came with the COVID 19 pandemic, informal businesses were swept off due to the containment measures enforced. The recovery of the informal businesses has been affected to date. This study objective sought to evaluate the effects of COVID-19 pandemic containment measures on women and men's informal businesses by gender in the Elwak Market. Effects of the measures on women's businesses and men's businesses were explored to unveil the limitations and opportunities in the containment measures. The study's outcome is essential to the design of gender and context-specific policies and programs necessary for adaptation to the pandemic containment measures.

3. OBJECTIVES OF THE STUDY

The main objective of this study was to find out how informal business traders were affected by COVID 19 pandemic and the measures used to contain it therein among informal business market traders in Elwak Market, Mandera County. This publication covers the specific objective to evaluate the effects of COVID-19 pandemic containment measures on women and men's informal businesses at Elwak Market, Mandera County.

4. RELATED LITERATURE

4.1. Effects of COVID-19 pandemic containment measures on women and men's informal businesses

The emergence of COVID-19 as a health crisis started in Wuhan, China. It spread worldwide, the already known gender disparities predispose women and their health status at the periphery of the society in case of such outbreaks. (Simba & Ngcobo, 2020) state that COVID-19 make women vulnerable and further increases their long-existing disparities and inequalities. These differences can occur in gender roles, economic security and food security, gender-based violence, health care access, and work pressure. The effect of the COVID-19 pandemic on the performance of Micro and Small Medium Enterprises (MSMEs) in Kenya was studied (Kaberia & Muathe, 2021) since MSMEs have limited resources and the inability to stand long periods of uncertainty and several restrictions that were required due to the pandemic. Findings from the study done using secondary multidisciplinary resources reported that businesses owned by women were affected unequally by the pandemic. The study established a scarcity of theories supporting the magnitude of the pandemic impact to be limited too. Some of the three closest theories were resource dependency, structural inertia, and real options theories. The researcher adopted the first theory for this study, i.e., the structural inertia theory.

A query brief (UKAID Query brief 53, 2020) outlined various gender implications of the pandemic on informal workers in LMICs. The study findings reported one of the implications on women informal workers was an expansion of the informal sector economy since there was a loss of jobs to loss of jobs from the formal economy. This trend was reported to have little research into it. The researcher sought to understand the direction taken specifically among informal market traders in the Elwak market to add to the related research knowledge.

A study by Liu, Wei, and Xu (2021) on COVID 19 pandemic and businesses led by women covered 24 countries around the world. The study reported that are women-led businesses had a higher possibility of closure and for a longer duration of closure than businesses owned by men in the time of the pandemic. Businesses that were women-led suffered disadvantages and gender inequality in developing economies too.

The study suggested that policy responses not be gender-neutral. This study will focus on a study site within a developing economy and recommend gender-responsive strategies to support and sustain women-led businesses in the informal sector.

The unreliable nature of employment in the informal sector during the pandemic was examined by Chakraborty (2020). The author unveiled the gendered experiences by women workers with lockdown as a pandemic containment measure. Findings from the study which was conducted in India premised disparities to have been there among women domestic workers before the pandemic but the situation was worsened by induced lock downs. Women working in paid employment were reported to tend to work in jobs that were risky and hazardous such as being frontline health workers, waste pickers among others but they were not paid the minimum wage as the government stipulated. While the study involved deskwork, this study involved fieldwork with informal market traders at Elwak Market.

The loss of women's livelihood during the pandemic was examined by Agarwal (2021) to measure the gendered dangers and the resultant pathways in India. Direct and indirect impacts on internal household dynamics and vulnerabilities were considered. They included issues such as food security, availability of savings, depletion of assets, social isolation and mobility loss. Men losing employment was also associated with women experiencing job crowding, engaging in more care work, experiences of hunger and domestic violence. The likelihood of recovery to pre-COVID levels of livelihood was reported to be low among women more than men. There were women centric groups in places like Kerala that suggested that not all pandemic outcomes were negative since the situation presented lessons and new pathways of development. The study conducted in India focused on poor households. both direct and indirect effects of the pandemic containment measures were examined among men and women's businesses. The study concluded that existence of informal groups gave future pathways to recovery among the informal business traders and their performance in the face of COVID 19 pandemic.

In Nigeria, a study on the pandemic and informal women workers in was conducted in a peri-urban community to probe the effects of COVID 19 on women (Lenshie, Joshua, & Ezeibe, 2021). Dominant qualitative data collection methods were applied to argue the pandemic and containment measures such as lockdown affected economic activities in the informal sector since they lacked social protection programs support for the vulnerable population. Findings from the study revealed that lockdown as a containment measure curtailed expression of entrepreneurial freedom and skills. It affected the cross-border trade relation between Nigeria and Cameroon yet it had been significant source of livelihood for the women. Personal income was reduced among the peri-urban women as well as the revenue for the government in Taraba state. While the study was conducted in a cross-border setting such as this study, a different methodology was used and the market setting was in a rural area of Mandera county.

A statistical gap was reported on the level of impact of the pandemic on women in informal market settings in Kenya and Uganda compared to their male counterparts (Suubi, Yegon, Ajema, Wandera, Afifu & Mugenyi 2022). The study encouraged researchers and stakeholders to provide gender disaggregated statistics reporting on effects of the COVID 19 pandemic on businesses in the informal sector in order to inform on policy makers in coming up with gender-responsive policies that would support post pandemic recovery of the informal sector that is cruciate the economy. This study provided gender disaggregated statistics that would support the county government of Mandera in policy making for informal workers in the Elwak market.

4.2. Theoretical framework

This study applied two theories, i.e., the Feminist Economic theory which looks at the economy from a gender perspective and unveils the disparities in it with the aim to address the inequalities through policies and programs. The second theory is the Structural Inertia theory, which looks at the general adjustment of businesses through natural selection caused by outside conditions.

4.2.1 Feminist Economic Theory

This study used Astrid agenjo-Calderon and Lina Galvez-Munoz (2019) dimensions to unveil the feminist economic theory in two folds. One is feminist economics as a range of stances that understand the economy as a form of social provisioning with gender at its epicenter of analysis. It challenges the main school of thought in economics that focuses on productivism in market, growth, or production. The second dimension is feminist economics as a framework in ethical politics for transforming the society and creating an economy based on justice and equality. It thus suggests specific and immediate actions in political, firms and household levels as well as other long-term goals.

The tenets of the theory shed light on the gendered nature of economic inequality. The theory looks at the economy and the process of inclusion and exclusion in it with gender at the core. It advocates for what is needed to produce a gender equal society. The theory has metamorphosed to a political practice with the aim to improve the functions of the economic system to enable access to improved living conditions with equality.

4.2.2. Structural Inertia Theory

The theory is based on structural inertia, i.e., natural selection beyond a business ability to control situations and explains why some businesses face difficulty in adjusting to changing conditions (Hannan & Freeman, 1984). The theory arises through the evolution of population and ecology thinking which is based on survival for the fittest. The tenets of the theory are based on four properties that are used to classify organizations i.e., the goals, forms of authority, the core technology, and strategy for marketing. Organizations that are old are found to have greater inertia than younger organizations. A change in environment affects smaller organizations faster than bigger ones. The MSMEs owned by women tend to ordinarily go down compared their male counterparts and bigger entities due to resource limitations, among other factors. During hard economic periods, there is increased risk since women owned businesses do not operate on a fair ground with their male counterparts since they lack resources needed for resilience during the transition that is needed for survival (Craighead, Ketchen, & Darby, 2020). In this study, the researcher compared how informal trader's businesses in Elwak Market fared in businesses in the wake of the COVID-19 pandemic beyond their control. The pandemic is a situation that exposed businesses to natural selection for survival. It is beyond the control of the businesses, and change is inevitable for them to continue operating. However, the challenge of resource inequalities between men and women hinders their recovery time.

5. METHODOLOGY OF THE STUDY

A descriptive research design was employed and the study engaged 85 informal market traders using simple random sampling method. Twelve key informants were also purposively sampled. Data was collected using questionnaires, key informant interview guides, and focus group discussion guides. Quantitative data analysis was done using SPSS version 25 software to give descriptive statistics and presented as percentages, frequencies, and averages using tables, histograms, and pie charts. Qualitative data was analyzed through

content analysis to determine the themes and patterns formed and findings presented in narrative form and verbatim quotes.

6. FINDINGS AND DISCUSSION

6.1. Effects of COVID-19 pandemic containment measures on women and men’s informal businesses

This section presents the findings that evaluated the effects of COVID-19 pandemic containment measures on women and men's informal businesses. The effects were explored in terms of how the informal traders were affected, their preparedness for the pandemic, and the positive and negative effects of the containment measures. The amount of funds lost due to the pandemic was also examined to compare the difference in situation before and after the pandemic.

Among the informal traders, 95% (81) with male businesses at 98% (43) yes, 0% (0) no and 2% (1) no answer and female businesses at 93% (38) yes, 2% (1) no and 5% (2) no answer.

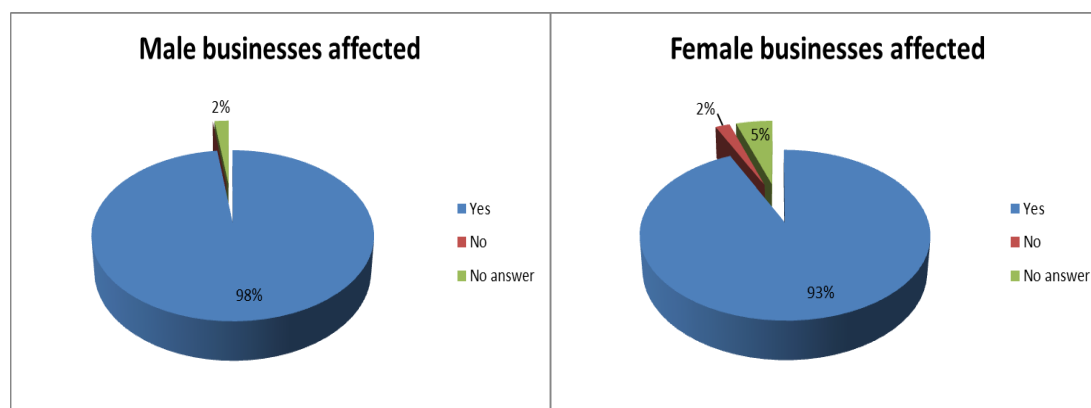


Figure 1: Effects of the pandemic on informal traders' businesses

For the informal traders whose businesses were affected, 80% of the respondents reported have closed their businesses temporarily. The immediate effect of COVID 19 lead to the informal businesses to temporarily close since there was restricted movement and people feared being infected. There was loss of income among 70% of the traders, which led to depletion of savings. Access to goods especially among those dealing with perishable goods such as vegetables and miraa became a problem and when they arrived, some was spoilt since there were no storage facilities.

A woman trader in a focus group discussion describes the situation

“For those dealing with groceries, sometimes the vegetables get spoilt because of low demand and lack of storage facilities like fridge” (Female FGD participant at Elwak market 23/1/2023).

A male FGD participant added that,

“It became a rat and mouse chase with police among miraa traders” (Female FGD participant at Elwak market 23/1/2023).

Further, businesses dealing with cold drinks were avoided since *“customers believed it will accelerate infection with COVID 19” (Interview with a male cold drinks vendor 20/1/2023).*

Majority of the businesses were affected due to closure of cross border trade yet it is the source of goods among the traders. Sales went low since operation time was affected by curfew restrictions.

“We used to work until midnight and curfew affected us” (Male interviewee running a general shop 19/1/2023).

The immediate effects of the pandemic were an indicator of hard times during the period and the onset of its effects were awaited among the informal business traders.

6.2. Informal traders’ preparedness for the pandemic

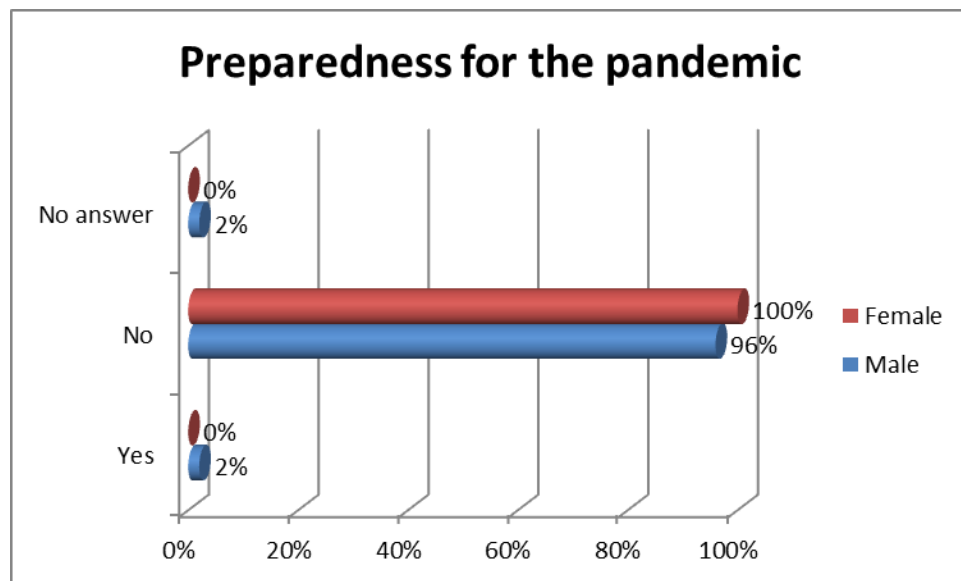


Figure 2: Informal traders’ preparedness for the pandemic

Preparation to face the effects of the pandemic was not there among 98 % (83) of total businesses owned by informal traders i.e., 100 % (43) among women and 96 % (40) among men informal traders. Preparedness on the pandemic was reported by one % (1) male business trader while one % (1) male respondent did not give response to the question. The situation calls for disaster preparedness mechanisms among the traders.

6.3. Positive effect of COVID 19 containment measures among informal traders

The traders could relate with immediate positive effects of action when the pandemic was high and businesses were shaken. 50% of the traders reported that adherence with health guidelines and protocols of wearing masks, washing hands led to positive effects of reducing spread infection. 25% reported that getting the vaccine injection led to low infection rates too. Others further devised ways to reduce the spread of the virus through strategies such as use of gloves,

“I started handling cash money using gloves and encouraging use of Mpesa to transact” (Interview with a male butcher 16/1/2023).

The move resonates with Diana, Evelyne, & Olivia, (2020) study where digital payments were reported to have increased and a decline in the use of hard cash transactions (Diana, Evelyne, & Olivia, 2020). The measures were a relief since it allowed the traders to continue with business from their temporary closure status.

There are those who cut on non-essential goods and were able raise money to add stock on essential goods. The move to trading from non-essential to essential goods aligns with the Structural inertia theory where businesses survive through natural selection brought by outside force e.g., demand for essential goods more than the non-essential goods. The natural selection beyond a business control and explains the difficulty in some businesses adjusting to changing environmental conditions (Hannan & Freeman, 1984). The authors reiterate that women-owned MSMEs tend to ordinarily fail more than men-owned and bigger firms due to limitations in resources, among other factors. In this study, women were more affected than men were since they dominate in the essential and non-essential sectors of informal trade. Other traders took the long-term initiative of starting to save through *chamas* to enable them to survive in future days.

“I now have a budget, I ensure I save some money after deducting my expenses” (Interview with a female cold drinks vendor 18/1/2023).

While the pandemic came with almost all negative effects on informal business traders at Elwak market. The aftermath came with lessons such as saving for rainy days as a form of preparation against business collapsing.

“I did not have enough savings but I have learnt better through the pandemic effects. I will be more intentional about saving” (Interview with a male miraa vendor 21/1/2023).

A cosmetic business owner added that,

“If I had enough savings I would not have spent savings from the business for basic needs. I will improve on savings” (Female FGD participant 16/1/2023).

The lessons concur with new pathways forged by women in Kerala India in a study by Agarwal (2021). The author reiterates that the pandemic had both direct and indirect effects on earnings in the intra-household dynamics and vulnerabilities that include food security, depletion of assets, savings, isolation socially and mobility loss. The author further reported women-centric groups for saving purposes in states such as Kerala offered positive pathways in the future among informal traders and their performance despite the effects of the pandemic.

6.4. Negative effect of COVID 19 containment measures among informal traders

The most common negative effect caused by measures of containing the COVID 19 pandemic among the informal traders was loss of customers, which led to loss of income, and profit. The outcome resonates with Simba and Ngcobo, (2020) that reported how COVID-19 made women vulnerable and further increased their long-existing disparities and inequalities. These differences can occur in gender roles, economic and food security, gender-based violence, access to health care, and work pressure as reiterated in the Feminist economic theory. In this study, a female trader stated that;

“I had to close business when children were at home due to COVID, this led to pressure since there was no income and children needed to eat” (Female trader selling beauty products 20/1/2023).

Traders who deal with non-essential items were hard hit since people prioritized of essential things.

“I sell belts, wallets, watches, and shoes. It came a time I could not keep up with the market since people did not see my merchandise as a priority during the pandemic. They preferred buying food first.” (Interview with a male hawker 17/1/23).

However, traders dealing with essential products also faced a challenge in importing goods across the border. The traders acquire the goods such as clothes, sugar, cooking oil among others from Somalia, which is cheaper, compared to Kenya and could they could not do so with compliance to cross border restriction of movement.

“Restrictions on cross border trade should be reduced since people used to freely cross to Somalia to source for goods but with the pandemic this stopped. Not forgetting that goods are cheaper in Somalia than in Kenya” (Male FGD participant 23/1/2023).

The traders could not restock goods since there was no movement thus leading to temporary closure of their businesses. Traders exporting goods such as miraa to Somalia faced negative repercussions in their bid to conduct trade along the restricted border. For example, some were arrested and their goods confiscated.

“I once took miraa during COVID 19 pandemic and upon reaching the border the security officers arrested me and burnt my miraa. I stopped trading since vehicles were restricted and access to border was a problem due to patrol” (Interview with a male miraa vendor 16/1/2023).

The cross-border crisis during lockdown is in line with Lenshie, Joshua, and Ezeibe, (2021) study among traders in the Nigeria – Cameroon cross border trade. The authors posit that the policy of lock down economic activities among informal traders due to unavailability of social protection programs for vulnerable populations. The lockdown policy curtailed entrepreneurial freedom and skills that are promoted by structure in neoliberal market. A food trader reported how she had to close business due closure of schools and mosque

“Learning and going to the mosque was paralyzed and I had no business to do” (Interview with a female food vendor 18/1/2023).

Adhering to wearing masks and use of sanitizers was costly since the traders had not budgeted for such yet it was a requirement that came in tough financial situation. Containment measures involving wearing of masks became a problem since some said they had health issues and it suffocated them.

“Masks were uncomfortable and suffocated some of us who are asthmatic.” (Interview with male kiosk vendor 18/1/2023).

The adherence also became a legal issue that some respondents said security officers enforcing the guideline used it to extort money from traders.

“Security officers used to arrest us and impose fines when they find you without a mask. They would ask for bribe and this made some of our customers to run away too” (Interview with a male clothes vendor 21/1/2023)

Traders who deal with essential goods that are perishable such as milk, vegetables, and fruits faced challenges since their goods were spoilt.

“Milk got spoilt since customers were not coming buy” (Interview with a female milk vendor 20/1/2023).

There was also accumulation of rent due to lack of business returns. Traders who opted to send their families to rural area reported that it affected their normal family interaction.

“I sent my children and wife to my rural home and it disconnected our daily interaction” (Interview with a male cobbler 18/1/2023).

Curfew time also affected the traders businesses a cyber café owner reiterated this negative effect.

“I used to work until 10 pm, with curfew I worked few hours, there were no customers and no business returns” (Interview with a male cyber café owner 20/1/2023)

The negative effects of the pandemic surpass the positive effects in this study. The informal traders faced immediate challenges that include inability to cross border for goods, adherence to health and safety guidelines that came at a cost, spoilage of perishable goods, accumulation of rent and limited time to work among others. Disparities and inequalities among women were increased due to care work at household level.

“I first had to immediately come back and be a house wife since children were at home during the pandemic. The trend continued even after schools opened since I did not have money to boost my business. Even now am not fully recovered since am on and off depending on availability of money for stock.” (Interview with a female perfume vendor 21/1/23)

However, some were able to make better decisions as business owners where some shifted from selling non-essential goods to essential goods in the face of the pandemic uncertainty. The Structural inertia theory posits that a change in environment affects smaller businesses more than bigger businesses. The informal traders businesses were therefore bound to collapse due to the pandemic.

There is therefore need to create a multi sector approach involving the private sector, the government and, civil societies to enable resilience of the informal traders businesses. The private sector can play part in ensuring goods being traded by the informal businessmen and women reach them at a fair price as they also pay taxes to support the small businesses. The government needs to recognize the role of the informal traders to the economy and enable their environment as opposed to treating them with harassment and ensuring they have designated trading areas and registration of their businesses too.

6.5. Approximate cost loss of funds by traders due to COVID 19 pandemic

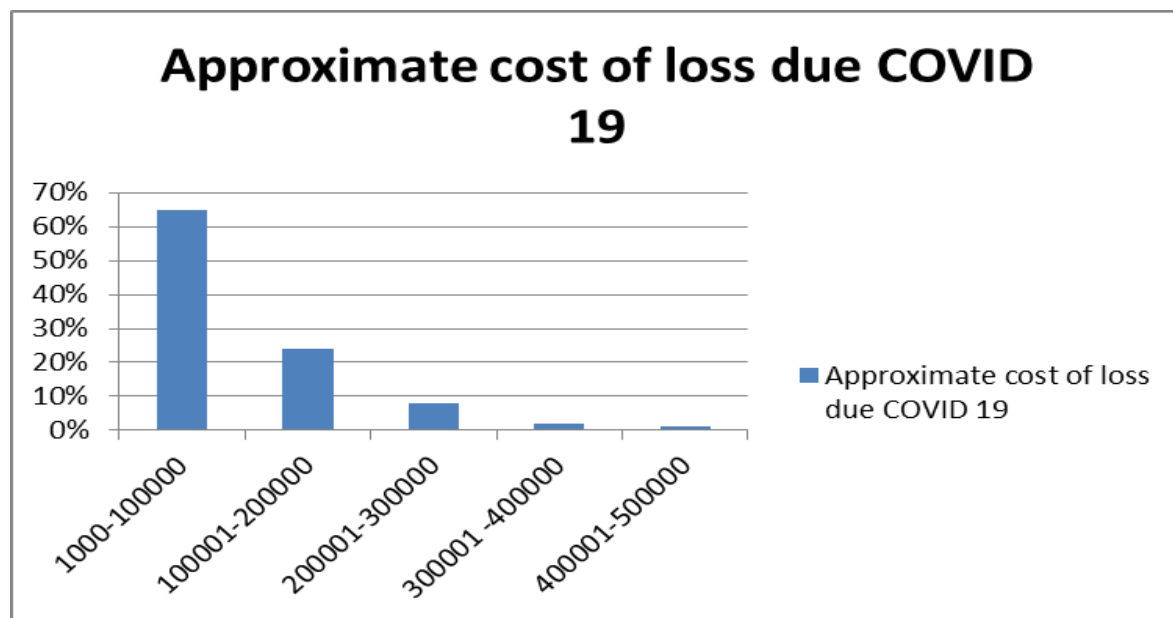


Figure 3: Amount of money lost due to the pandemic

The traders reported to have lost between 1000 -100,000 (65%), between 100,001 -200,000 (24%), between 200,001-300,000 (8%), between 300,001-400,000 (2%) and between 400,001-500,000 1%. Women were more

affected than their men counterparts since their income lies within the range of the lowest bracket of 1000-100,000 shillings based on the daily income level report in this study where male representation was 46%(27) against female at 54% (32) who earned an income level of less than 1000 Kenya shillings per day and 24%(20) with male representation of 55%(11) against female representation of 45% (9) earned between 1001 to 5000 from their businesses per day. This concurs with Kaberia & Muathe (2021) study on the effect of the COVID-19 pandemic on the performance of Micro and Small Medium Enterprises (MSMEs) in Kenya. The authors found out that MSMEs have limited resources and the inability to withstand prolonged uncertainty and multiple restrictions as demanded by the pandemic with women-owned businesses being affected disproportionately by the pandemic against their male counterparts. Women informal traders thus suffered the disadvantage and inequality as Liu et al. (2021) discovered in their study on COVID 19 and women-led businesses covering 24 countries around the world. The authors reported that women-led businesses had a higher likelihood of closure and longer duration of closure than men-led businesses during the pandemic.

Both male and female informal traders in this study were highly affected by the pandemic. There was an equally low level of preparedness among the traders in both genders. While negative effects override positive effects of the containment measures among the informal traders, adopting a culture of saving came as a positive lesson. The traders to cope with the situation also met negative effects with adjustment. While the businesses were bound to collapse as the Structural inertia theory predicts for small businesses due to change in the environment, recovery can be approached using tenets of the Feminist economic theory, which advocate for access and improved living conditions with equality.

7. SUMMARY OF THE FINDINGS

This part highlights the summary of findings and conclusion of the study objective. The effects of the pandemic found that both male and female informal traders in this study were highly affected by the pandemic. There were equally low levels of preparedness among the traders in both genders. While negative effects override positive effects of the containment measures among the informal traders, adopting a culture of saving came as a positive lesson. Negative effects were characterized by immediate challenges that include inability to cross border for goods, adherence to health and safety guidelines that came at a cost, spoilage of perishable goods, accumulation of rent and limited time to work among others. Disparities and inequalities among women were increased due to care work at household level. Further, the cost of loss due to the pandemic was more among women than men. However, some were able to make better decisions as business owners. Some shifted from selling non-essential goods to essential goods in the face of the pandemic uncertainty. The Structural inertia theory posits that a change in environment affects smaller businesses more than bigger businesses. The informal traders' businesses were therefore bound to collapse due to the pandemic.

8. CONCLUSION

This study objective concluded that there were general low levels of preparedness against disaster such as the COVID 19 pandemic among the traders. Negative effects override positive effects but for the traders who were able to apply creative strategies, they were able to navigate through the pandemic as business owners. The traders tried their best but with capacity enhancement on managing disasters, in future they would do better.

9. RECOMMENDATIONS

This study objective recommended the following to support informal market traders in Elwak market Mandera County to strengthen their capacity in times of crisis such as COVID 19 pandemic. That there is need for

approaches such as changing from selling non-essential goods to selling essential goods, which were actions by business owners in the face of uncertainty. While the businesses were bound to collapse as the Structural inertia theory predicts for small businesses due to change in the environment, recovery can be approached using tenets of the Feminist economic theory, which advocate for access and improved living conditions with equality.

There is therefore need to create a multi sector approach involving the private sector, the government and, civil societies to enable resilience of the informal traders' businesses. The private sector can play part in ensuring goods being traded by the informal businessmen and women reach them at a fair price as they also pay taxes to support the small businesses. The government needs to recognize the role of the informal traders to the economy and enable their environment as opposed to treating them with harassment and ensuring they have designated trading areas and registration of their businesses too.

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