

WEATHERING THE PANDEMIC TO BUILD BACK BETTER

Addendum of options for supporting SMEs in Kenya

ADDENDUM | 16 December 2020



FOOD | SYSTEMS | FORESIGHT

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Global Alliance for
Improved Nutrition

ABOUT THIS ADDENDUM

This document is an Addendum to the Global Options Paper, *Weathering the Pandemic to Build Back Better: Options for Supporting SMEs in Low- and Middle-Income Countries*. The Global Options Paper is a rapid review and analysis of the challenges facing agri-food SMEs and the interventions stakeholders have implemented to support those businesses. While this Addendum offers a synopsis of the methodology and findings of the Global Options Paper, it is intended to be read as a complement to the Global Options Paper rather than as a stand-alone document.

This Addendum applies the findings of the Global Options Paper to the Kenyan context. It presents an overview of how Kenyan food systems have been impacted by the COVID-19 crisis, summarises the interventions implemented, identifies gaps in the response to the crisis, and offers four options for priority actors to support agri-food SMEs in Kenya. While it seeks to be as comprehensive as possible, the findings should be viewed as applied analysis, and any findings offered in this Addendum should be further validated by field research before being acted upon.

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1. INTRODUCTION

Agri-food small and medium-sized enterprises (SMEs) are vital elements of functioning food systems and markets. In Kenya, like in many Low and Middle-Income Countries (LMICs) as much 80% of all food consumed is handled by SMEs.¹ The COVID-19 pandemic, public health response, and ensuing economic crisis has threatened the survival of agri-food SMEs, thereby jeopardising food security for the people who rely on them for food access.

The Global Alliance for Improved Nutrition (GAIN) and its Keeping Food Markets Working (KFMW) programme seek to understand how stakeholders can support agri-food SMEs to adapt to the challenging dynamics presented by the pandemic and economic crisis. KFMW commissioned the research presented in this Addendum and in the Global Options Paper, *Weathering the Pandemic to Build Back Better: Options for Supporting SMEs in Low- and Middle-Income Countries*, to advance that understanding in Kenya.

2. COVID-19 IN KENYA

Kenya is one of the fastest growing economies in Sub-Saharan Africa.² While the structural reforms the country undertook over the past several decades have done much to support its growth, it still faces significant socio-economic challenges, such as persistent poverty, inequality, and malnutrition.

COVID-19 spread to Kenya on 13 March 2020. On March 15, the President of the Republic of Kenya instituted several public health measures to contain the virus' spread, including stay-at-home orders, border closures, school closures, preference for cashless transactions, provision of cleaning facilities, and disinfection of imports. Kenya reopened for domestic travel on 15 July 2020, and international travel followed on 1 August 2020.³ In September, the government extended restaurant closing times to 8pm, but kept learning institutions closed.⁴ The Kenya government planned to lift curfew at the end of September 2020, however the government opted to extend the curfew to 3 January 2021, and to shift the start time from 11pm to 10pm.⁵ They also announced that bars, restaurants, and other establishments must close by 9pm.⁶ These new measures were prompted by a quadrupling of the positive test rate to 16% since the eased restrictions on 27 September 2020.⁷

In response to the economic disruptions caused by the pandemic and containment measures, the government of Kenya adopted a stimulus package with a combination of fiscal spending and monetary policy measures. The government earmarked a total of 106 billion KSH (963 million USD) in the FY 19/20 and 20/21 budgets as part of its fiscal stimulus, with resources being directed toward social protection (cash transfers and food relief), expediting payments of government obligations to maintain cash flow for businesses, a new youth employment scheme, provision of credit guarantees, and increased funding for cash transfers.⁸ In addition to this stimulus spending, a package of tax measures was adopted, including full income tax relief for persons earning below the equivalent of 225 USD per month, and reductions to the top individual rates, corporate income taxes, and VAT.⁹ Monetary policy was primarily aimed at creating more flexibility for bank lending by reducing the central bank policy interest rate and reducing cash reserve requirements.¹⁰

3. COVID-19 AND CONTEMPORARY FOOD SYSTEMS

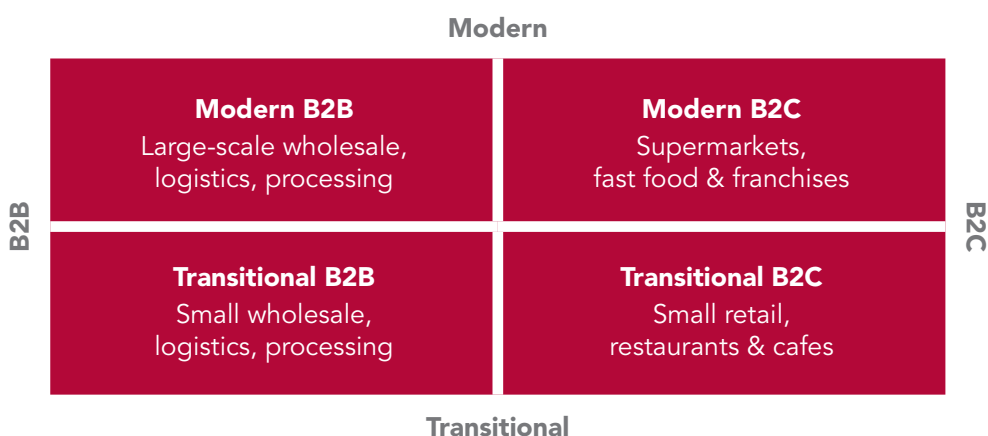
The Global Options Paper highlighted the challenges COVID-19 has created within food systems as well as interventions that have been implemented in order to quell them, all in an effort identify leading options available to GAIN and its stakeholders for action in support of agri-food SMEs and better functioning food systems.

The Global Options Paper is organised around a framework for understanding contemporary food systems. This framework is centred on two key characteristics: (a) the level of modernisation of businesses ranging from traditional to transitional and finally modern, and (b) the phase of the value chain, from upstream primary production, to midstream processing and transport (business-to-business, B2B), to downstream retail and service (business-to-consumer, B2C).¹¹

The Options Paper and this Addendum are oriented toward SMEs operating in the B2B and B2C phases of the value chain that exhibit transitional or modern business formulations. This focus does not exclude vertically integrated B2B SMEs involved in upstream activities, as they would be represented in the transitional quadrant, as illustrated in Figure 1 below.

Using this framework, this Kenya Addendum seeks to identify the impact of COVID-19 on the Kenyan food system, the initial response to those impacts, and how the options identified in the Global Options Paper can best be applied to the challenges observed in the Kenyan context.

Figure 1. Agri-Food Market Framework



4. KENYAN FOOD SYSTEMS

Kenya's food markets are primarily dependent on transitional SMEs in the B2B and B2C phases of the supply chains, which provide critical access points for most Kenyan consumers. Modern enterprises are primarily concentrated in the urban centres, catering to the growing middle class. While people and businesses providing essential services, including many food businesses, were largely exempted from the stay-at-home orders, these businesses still felt the effects of the pandemic and public health response. In June 2020, GAIN, the Scaling Up Nutrition Business Network (SBN), and World Food Programme (WFP) conducted an online survey to understand how the pandemic was affecting Kenyan agri-food SMEs. 100% of survey respondents reported being affected by the pandemic, with 71% reporting considerable or severe difficulty as a result.¹² As 90% of fresh fruits and vegetables in Kenya are accessed through transitional vendors (e.g. hawkers and kiosks) this suggests that these businesses and those that supply them bear the most significant economic impacts.¹³ This is reflected in the GAIN/SBN survey data, which details declining sales (94%), lost contracts (57%), and retail closures (54%) as three of the most important impacts to business.¹⁴ In addition to the challenges presented by the pandemic, locust swarms compounded threats to food security in Kenya by disrupting production, though they have since been eradicated.¹⁵

The economic impact rivals the most serious economic contractions in Kenya in recent history (1992, 2008), and, as a result, the Kenyan people are experiencing wide-ranging reductions in economic and food security. Recent surveys report that one in five Kenyan households does not have food stocks on hand. Kenyans are changing their behaviours to adapt; they are consuming less food and altering their diets, reducing consumption of meat, fish, milk, tea, and bread, and increasing consumption of vegetables.¹⁶ One study found another change impacting B2C SMEs is changing purchasing patterns. In addition to reduced consumption, roughly a quarter of consumers switched their main food vendor during lockdown, including a 4% increase in households sourcing food from their families, friends, and homes.¹⁷





For its part, the government has rolled out a variety of measures to keep food markets functioning. Alliance for a Green Revolution in Africa (AGRA) has worked closely with the Government of Kenya to monitor the situation, and in their September situation report AGRA reported that 98% of food markets (119 out of 122) in 35 sampled counties (of 47) were operational, with a wide range of food commodities available.¹⁸ The Ministry of Health has supported the reopening of markets through its efforts to provide hand washing and hygiene facilities at markets, enabling the businesses to focus on other health measures like masks and social distancing signage.¹⁹ More recently the government introduced a credit-guarantee scheme targeting SMEs, which has attracted interest from the donor and development communities, though it is unclear how these interventions will reach informal business operators.^{20 21}

In the GAIN/SBN survey, businesses also reported their attempts and desires to adapt to the changing dynamics presented by COVID-19. Overall, businesses were interested in opportunities and investments to enhance their resilience, with e-commerce solutions, up-, mid-, and downstream supply chain planning, and enhanced linkages to logistics and distribution channels being the most common forms of technical assistance requested.²²

5. IDENTIFYING GAPS IN FOOD SYSTEMS RESPONSE

The Global Options Paper organises the challenges facing food systems according to the agri-food SME categories above, based on a review of over 70 resources documenting challenges impacting SMEs around the world and more than 150 discrete interventions being implemented by governments, international donors, development partners, large enterprises, financial institutions, multi-laterals, and accelerators and other business support organisations to support SMEs. The Global Options Paper summarizes food systems interventions made by all types of actors across the globe and assesses them using the criteria in Figure 2 below.

Figure 2. Assessment Criteria

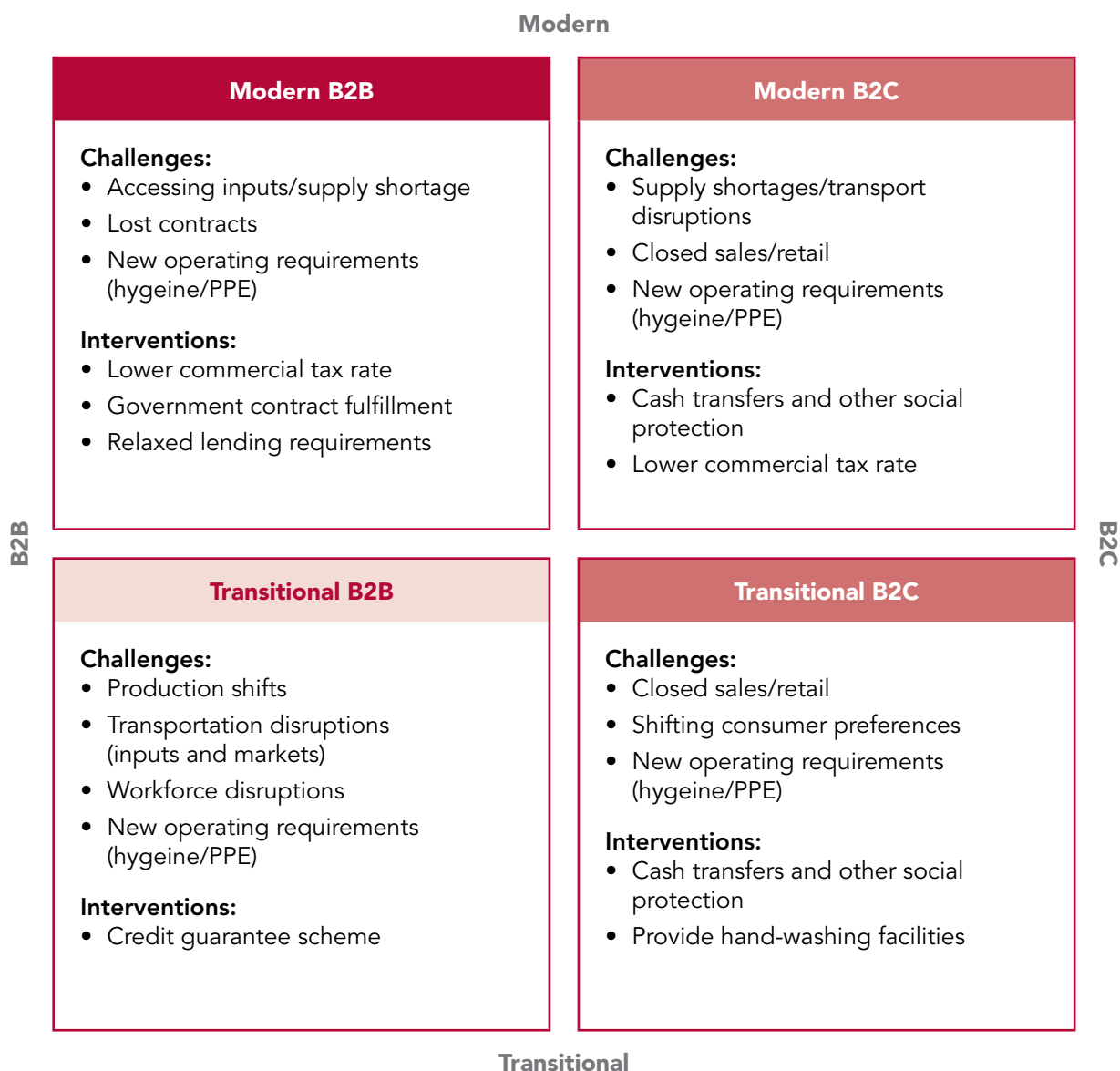
Metric	Icon	Unfavourable	Fair	Favourable
Cost How expensive is the intervention for the implementing stakeholder?		Prohibitively costly	Manageable costs	Relatively inexpensive
Complexity How many stakeholders would be involved for successful implementation?		Many diverse stakeholders	Some coordinated action	Few core stakeholders
Gender To what degree are women-led SMEs considered in intervention design? ²³		Gender unequal or blind	Gender sensitive	Gender specific or transformative
Nutritious Food Impact Does the intervention improve food security and nutrition through: (1) availability; (2) access; (3) utilisation; (4) stability? ²⁴		Targets no food security pillars	Targets one or two of the four pillars	Targets three or four pillars

In Kenya, the national government was responsible for most food systems interventions. For this reason, this Addendum explores government interventions in detail, prioritising analysis of them over interventions made by other actors.

Figure 3 below summarises this analysis, providing a snapshot of the challenges observed in the Kenyan food system, the interventions undertaken by the national government to address them, and an indication of any resulting gaps in response. It should be noted that this gap analysis does not reflect the measures that agri-food SMEs themselves have undertaken to adapt to the changing dynamics of the pandemic; it simply examines government interventions in relation to agri-food SMEs' stated challenges.

As Figure 3 shows, most of the pandemic response interventions undertaken by the Kenyan government have been directed toward modern enterprises operating in food systems, including Modern B2B and Modern B2C. This may be because these enterprises have comparatively stronger links to formal channels of assistance. Transitional B2C businesses have benefited some from measures to stimulate household demand and keep markets and other critical access points open, while Transitional B2B businesses have the largest gap between needs and response.

Figure 3. Gaps in the Food System Response



LEGEND: ■ Few gaps ■ Some gaps ■ Many gaps

6. OPTIONS TO SUPPORT KENYAN AGRI-FOOD SMES

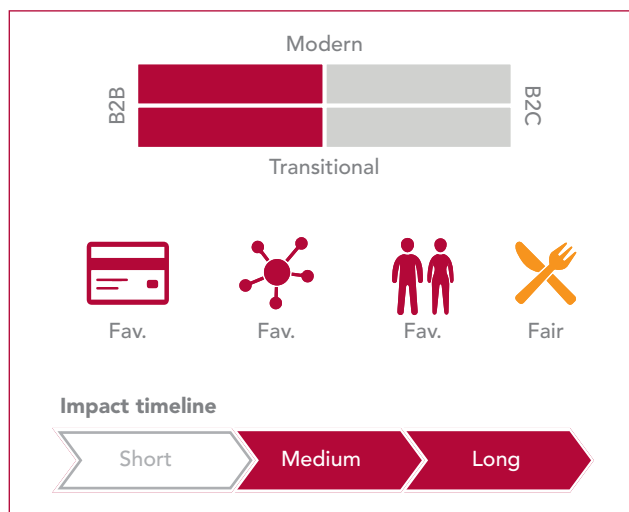
As the most significant gaps in the Kenyan food system response are located in the Transitional B2B quadrant, followed by B2C enterprises, four options that are well-positioned to support these types of Kenyan agri-food SMEs are presented. Options are associated with the type of actor for which they are most relevant: accelerators and business support organisations, development partners, donors, and local/national governments.²⁵

6.1 ACCELERATORS AND BUSINESS SUPPORT ORGANISATIONS

Scale targeted mentorship to agri-food SMEs

The SME landscape of Kenya is full of nascent businesses with high growth potential and high nutritional impact. While there are accelerator programs targeting agri-food SMEs in Kenya, they receive far more applications than they have places in their cohorts, suggesting the existence of untapped potential in this sector.

These programs can be re-designed as open competitions or to target agri-food SMEs led by women. Targeting mentorship towards women may counterbalance difficulties women-led SMEs face in general and particularly during the pandemic (due to increased care burdens) and ensure proportions of women-led business do not decrease. In addition to mentorship and training, accelerators can provide investor matching for SMEs, which is particularly vital for women-led enterprises as women's access to finance is an on-going challenge in Kenya.²⁶ This option is low cost and low complexity, as it does not require additional inputs to accelerator programmes, but rather a pivot in their target audience and/or sector.

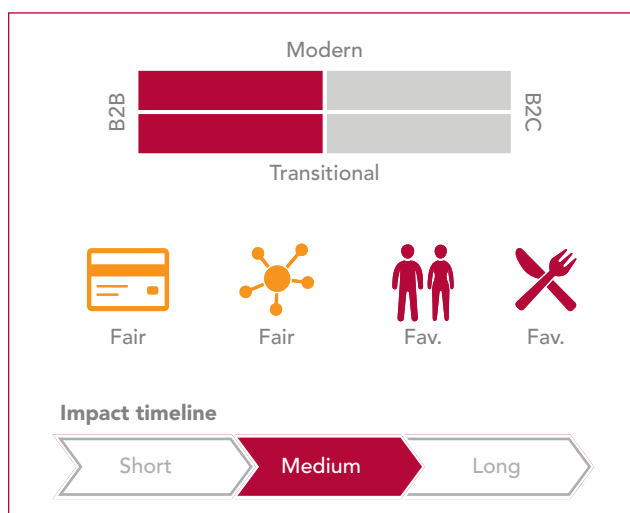


<p>Pros</p> <ul style="list-style-type: none"> • Fosters innovation and competition • Strengthens local food systems • Uplifts women business owners (if targeted in design) 	<p>Cons</p> <ul style="list-style-type: none"> • Excludes informal SMEs and smaller enterprises, which constitute a large portion of Kenyan businesses²⁷ and are critical points of food access for low-income households
<p>Key enablers and considerations</p> <ul style="list-style-type: none"> • Kenya has a large ecosystem of agri-food entrepreneurs in need of mentorship and funding • 320 million USD of foreign direct investment (FDI) in agri-food projects in Kenya²⁸ 	

6.2 DEVELOPMENT PARTNERS

Assist food processors to shift production to shelf-stable products

Development partners can assist food processors to shift their products and services towards shelf-stable food products. Fragmented supply chains challenge processors' ability to access inputs and bring products to market. These difficulties compound with changing consumer preferences, including a preference for shelf-stable food products. Pivoting to different products and services allows SMEs to continue their operations and maintain employment and continue to bring food products to market. In Kenya this has been observed in dairy markets, as movement restrictions affected the ability of dairy processors to deliver their products before spoilage.



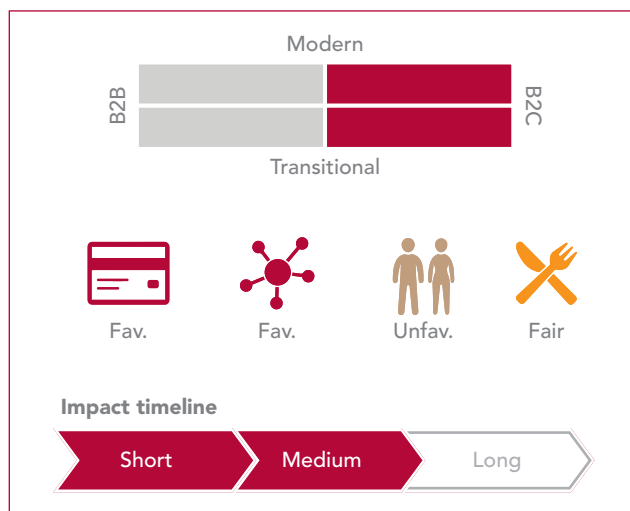
Development partners can offer technical expertise or leverage partnerships to connect processors to other actors in the food system, which can be particularly useful as processors shift from international to local markets. They can also support SMEs through financial mechanisms that address the large capital requirements, such as procuring new equipment. This option is moderate-cost and moderate-complexity, as it requires more tailored engagement with SMEs, and is flexible to allow for other considerations, such as gender and nutritional impact, to be layered into program design.

<p>Pros</p> <ul style="list-style-type: none"> • Maintains operations, employment, and food supply • Strengthens local food systems • Reduces post-harvest loss • Can uplift women 	<p>Cons</p> <ul style="list-style-type: none"> • Processor-specific assistance, resulting in a smaller beneficiary pool • Excludes informal businesses
<p>Key enablers and considerations</p> <ul style="list-style-type: none"> • Kenya has seen an increase in consumption of shelf-stable food products (e.g., UHT dairy, instant porridge)²⁹ indicating there is demand for these products • Kenya has an export market of fresh produce from which to pivot (in 2019, this market totalled 204 million USD)³⁰ • Prior to the pandemic, Kenyan businesses struggled to meet stringent requirements for export of fresh produce and lost market shares, prompting a shift to processed products³¹ 	

6.3 DONOR COMMUNITY

Use existing communications channels to develop and deploy awareness campaigns for agri-food SMEs selling nutritious food

Awareness campaigns can encourage consumers at the individual and household levels to continue to purchase nutritious foods from agri-food SMEs. Disseminating the campaign through existing communications channels can make this a cost-effective, rapid response option, particularly when done in partnership with trusted and recognisable brands. To maximise effectiveness, donors could partner with NGOs working on the ground in Kenya to disseminate messaging, leveraging their existing networks and brand recognition.



Pros

- Directs consumer demand to nutritious foods
- Leverages existing donor networks and partnerships in Kenya

Cons

- Challenging to control consumer behaviour through messaging
- Potential for messaging to conflict with government-imposed lockdown measures

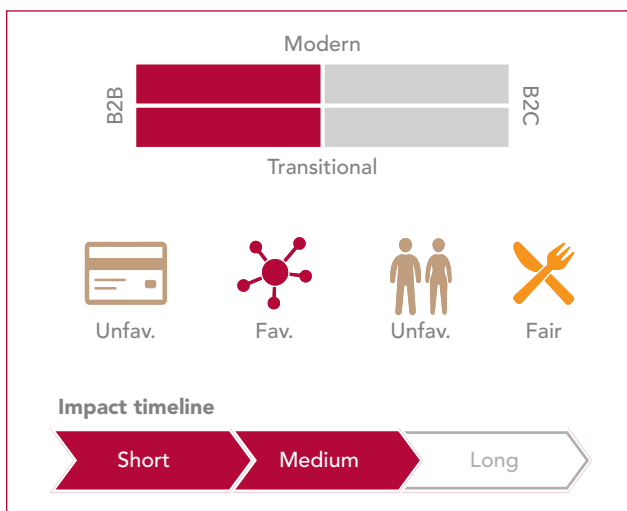
Key enablers and considerations

- Many donors (SIDA, AfD, USAID, DFID, NORAD) have large Kenya networks
- Cash transfers to vulnerable households stimulated consumer demand which can be directed towards nutritious foods³²
- Awareness campaigns can be disseminated via digital messaging, as 89.1% of Kenyans have mobile coverage³³

6.4 GOVERNMENTS

Incentivise low-interest loans to agri-food SMEs

Governments can provide targeted loans and financial management training to agri-food SMEs. Kenyan banks are well positioned to deliver these loans as they are already engaged with the SME population. Prior to the pandemic, 73% of SMEs faced a funding constraint, with a majority (69%) reporting that their biggest constraint was the high cost of credit.³⁴ At the sectoral level, 37% of agribusiness and food processing SMEs reported funding constraints, which was the highest of any sector. Reducing the cost of credit can help these SMEs stay afloat and address an issue that existed before, but has been exacerbated by, the pandemic.³⁵



This option can be designed for the Kenyan government to bear the cost of lending, allowing banks to issue loans at low-interest rates, which vital agri-food businesses can use to maintain operations and employment through the economic contraction. Coupling financial assistance with training on financial management strengthens SMEs' ability to build their own resilience over the long term.

<p>Pros</p> <ul style="list-style-type: none"> • Combines financial and technical assistance • Ensures food moves down the supply chain • Maintains operations and employment 	<p>Cons</p> <ul style="list-style-type: none"> • Excludes informal and unbanked SMEs
<p>Key enablers and considerations</p> <ul style="list-style-type: none"> • Most Kenyan banks lend to SMEs with dedicated units managing them³⁶ • Kenyan bank lending to SMEs is at higher levels than those in regional African markets, comprising 25-30% of total loan portfolios³⁷ 	

7. CONCLUSION

Many agri-food SMEs in Kenya face common challenges. New operating requirements are introducing new costs, while consumer preferences shift in unpredictable ways. Kenya's large number of transitional agri-food SMEs face added challenges and could benefit from mentoring. Additional technical support and financing may help in adapting to increased demand for shelf-stable products. Systemically oriented interventions can strengthen actors' ability to probe, listen, and respond to Kenyan food systems as they adapt to meet changing consumer needs.

While this Addendum provides insight into the Options available to priority actors to respond to the impacts of the COVID crisis on Kenyan food systems, these Options are not meant to be considered in isolation. Some actors may be able to deliver on one or more of the Options presented, while others may be better suited to play a facilitating role, connecting disparate nodes of the system to bring solutions to life. Overall, there are no silver bullets to solving the crisis, but every actor in the food system can play a role in the response. By working together to deliver financial and technical support to agri-food SMEs actors of all kinds can maximise their impact, helping agri-food SMEs to weather the pandemic and build back better.

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