



# WOMEN SHOPKEEPERS: SECTOR ASSESSMENT

Developed by Palladium for TRANSFORM, an impact accelerator led by Unilever, the UK Government's Foreign, Commonwealth and Development Office, and EY.

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# Women Shopkeepers: Sector Assessment

## Introduction

### Content of the Assessment

This assessment has been developed in consultation with TRANSFORM staff with three main objectives:

- i. To assess gender trends in the current state of the sector.
- ii. To identify funding opportunities specifically targeting women entrepreneurs
- iii. To identify gender-focussed support organisations as potential partners for capacity building and mentorship programmes.

The assessment is comprised of three parts, focussed on three key sectors. This part of the assessment will focus on livelihoods through **shopkeepers**.

Retailers and shopkeepers bridge the divide between the informal and formal economy. Some operate out of formalised, permanent, fixed-address premises with access to electronic and digital platforms to expand their businesses. Others operate informally with portable wares and unpredictable stock, and many more operate at some stage in between. Small-scale shopkeepers are vital to providing communities and fuelling economic growth around the world. In Nigeria, it is estimated that informal shopkeepers sell over ninety percent of fast-moving consumer goods<sup>1</sup>. The networks, channels and practices of shopkeepers are heavily gendered, and women business-owners, vendors, and entrepreneurs often face disproportionate challenges in accessing credit, costs of running a business, and managing the pressures of work alongside their household.

Crucially, the sector was heavily impacted by COVID-19, which reduced footfall and expenditure in formal and informal markets. The pandemic drove an increased cost in the supply chain, and many small businesses suffered or even closed. Women-led businesses were hit especially hard, due to their smaller average size and concentration in heavily affected sectors, including retail<sup>2</sup>.

In the next section, this report outlines the current state of the retail sector from a gender perspective. The report subsequently highlights some gender-specific trends and challenges in the sector with a focus on livelihoods of women shopkeepers and market vendors.

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<sup>1</sup> <https://www.howwemadeitinafrica.com/nigeria-how-this-snack-food-company-won-over-informal-shopkeepers/166264/>

<sup>2</sup> <https://www.ifc.org/content/dam/ifc/doc/mgrt/202103-covid-19-and-women-led-msmes-sub-saharan-africa.pdf>



# Sector Assessment

## Gender Trends in the Sector

The retail sector is present in every part of the world and covers a diverse array of business models, sizes, and types. Women-owned and led businesses comprise a significant number of these enterprises, though challenges in running a business and strict gender norms continue to place women vendors in less influential and less lucrative positions within the sector<sup>3</sup>. Across the Global South, the majority of street vendors are women, especially in sectors such as garment sale and prepared food<sup>4,5,6</sup>. Compared to male-owned businesses, the sectors in which women vendors operate are typically less profitable, rely on informal sources of credit, and sell perishable and less lucrative items<sup>7</sup>. Even so, women make up the majority of the workforce. In Kenya, 62% of business owners in the “wholesale, retail, and repair” sector are women, and over 35% are women aged 26-35<sup>8</sup>. In Accra, Ghana, three quarters of women’s employment is in the market trade sector<sup>9</sup>.

Whilst most of the small-scale retail sector is comprised of self-employed vendors, there is a growing population of women employees as well. Between 2006 and 2016, the number of women employed in the retail sector almost tripled<sup>10</sup>. Even so, the roles played by women vendors are often limited by strict gender norms, which place them in the transactional, least profitable part of the value chain. Research from Kenya found that this was driven by perceptions that women employees were kinder, with a natural inclination to gentleness and cleanliness<sup>11</sup>. This was mirrored by studies in Bangladesh, that found the entrepreneurial elements of the business to be perceived as a “man’s domain”, which was in part driven by women’s inability to engage in markets as fully as men, due to the risk of GBV and gender norms regarding mobility<sup>12</sup>. These limitations are magnified among women with disabilities<sup>13</sup> and from lower-caste backgrounds<sup>14</sup>, who often

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<sup>3</sup> <https://rgs-ibg.onlinelibrary.wiley.com/doi/pdf/10.1111/area.12939>

<sup>4</sup> Kusakabe, K. (2010) Street vendors in Phnom Penh, Cambodia. In: Bhowmik, S. (Ed.) Street vendors in the global urban economy. London: Routledge, pp. 120–143.

<sup>5</sup> Roeber, S. (2010) Street trade in Latin America: Demographic trends, legal issues and vending Organisations in six cities. In: Bhowmik, S. (Ed.) Street vendors in the global urban economy. London, UK: Routledge, pp. 208–240.

<sup>6</sup> Skinner, C. (2010) Street trading trends in Africa: A critical review. In: Bhowmik, S. (Ed.) Street vendors in the global urban economy. London, UK: Routledge, pp. 184–207.

<sup>7</sup> <https://rgs-ibg.onlinelibrary.wiley.com/doi/pdf/10.1111/area.12939>

<sup>8</sup> <https://www.fsdkenya.org/themes/sme-finance/challenges-facing-women-and-youth-grocery-retail-traders-in-kenya/#:~:text=Wholesale%20and%20retail%20trade%20is,to%20household%20livelihoods%20and%20resilience>.

<sup>9</sup> <https://www.wiego.org/resources/child-care-markets> WIEGO: Child Care in Markets

<sup>10</sup> <https://nextbillion.net/women-led-model-bringing-digital-services-financial-inclusion-to-rural-bangladesh/>

<sup>11</sup> <https://gcap.global/wp-content/uploads/2021/02/LNWB-Kenya-Country-Report.pdf>

<sup>12</sup> <https://documents1.worldbank.org/curated/en/378451611554787475/pdf/Women-s-Participation-Constraints-and-Opportunities-for-Trade-in-Bangladesh.pdf>

<sup>13</sup> <https://gcap.global/wp-content/uploads/2021/02/LNWB-Kenya-Country-Report.pdf>

<sup>14</sup> <https://rgs-ibg.onlinelibrary.wiley.com/doi/pdf/10.1111/area.12939>



face greater barriers to participation. The exclusion from profitable work faced by women vendors can be exacerbated by structural inequalities – such as regressive taxation, exclusionary policies regarding access to credit, and exclusion from market governance. Some research has suggested that existing laws and policies regarding market vendors and sellers are typically gender blind, which has inadvertently driven an increase in male representation in market organisational committees, even where the majority of vendors are women<sup>15</sup>.

## Gender Specific Challenges and Constraints

### Limited access to credit

Capital is essential to investing in and expanding small retail business. For many in the poorest subsets of society, amassing the money needed to purchase equipment, technology, and even stock for retail businesses is a significant financial barrier. Credit, and especially micro-finance products, play a critical role in providing the capital to enable business expansion. Globally, women's access to financial institutions and programmes that support entrepreneurship is lower than men's. The drivers behind this are multifaceted, including exclusion from the formal financial system, lack of collateral assets, inadequacy of financial products for women's needs, and lacking self-confidence.<sup>16</sup>

The World Bank reports that globally, women are less likely than men to have a formal bank account or access to financial institutions<sup>17</sup>, with a gender gap in access as wide as 9%<sup>18</sup>. The absence of women entrepreneurs in banking systems results in a limited credit history and lack of access to legal confirmation of identity – both of which are often prerequisite to accessing credit or financing<sup>19</sup>. Lack of access to financial services may also be linked to limited local presence, such as a lack of agent networks, and to limited trust and financial capability<sup>20</sup>. In some cases, the problem is that women's financial and lending arrangements are typically informal, and as such captured outside of the formal financial system. Work in Mexico has identified that many women are functionally borrowing and repaying micro-loans to access essential products and services in the period before receiving their monthly salary. The informal nature of these repayments means they are not contributing to a credit history, although the amounts being repaid can be as high or higher than micro-finance repayments<sup>21</sup>. This creates a cyclical issue in which the channel of funds-disbursement (shops rather than financial institutions) prevents women from benefiting from their timely repayment of loans. The same issue is observable in Pakistan, where less than 2% of

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<https://asiapacific.unwomen.org/sites/default/files/Field%20Office%20ESEAAsia/Docs/Publications/2017/01/WOMEN-MARKET-VIENTIANE.pdf>

<sup>16</sup> <https://digitalforwomen.worldbank.org/access-finance>

<sup>17</sup> <https://digitalforwomen.worldbank.org/access-finance>

<sup>18</sup> Demirguc-Kunt, Asli, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden. 2014. "Global Findex Database Report: Measuring Financial Inclusion Around the World." World Bank, Washington, DC.

<sup>19</sup> <https://digitalforwomen.worldbank.org/access-finance>

<sup>20</sup> <https://digitalforwomen.worldbank.org/access-finance>

<sup>21</sup> <https://wfanet.org/knowledge/diversity-and-inclusion/item/2022/07/27/Insight--Strategy--WeCapital-Data-Tienda>



women have taken formal loans and informal shopkeepers credit remains the highest source of temporary funds outside of family and friends<sup>22</sup>.

Among women who do seek external financing, a lack of collateral is the most-cited impediment, according to the World Bank<sup>23</sup>. In many cases, immovable property (such as real estate) is required as collateral to access credit. Globally, women are disproportionately excluded from real estate ownership, due in part to unequal access to capital and patriarchal inheritance laws, which functionally excludes women entrepreneurs from accessing credit for entrepreneurial opportunities.

The design of financial initiatives targeting poorer women also do not necessarily align with the experience and needs of female entrepreneurs. Many recipients are not equipped to take on loans and use credit for consumption rather than productive investment – which can break down the lending relationship<sup>24</sup>. Furthermore, some evidence suggests that household-level debt management is likely to fall to women and may increase the unpaid work burden they already carry<sup>25</sup>. For female entrepreneurs, microfinance can neglect that recipients often face extremely competitive markets, such as local markets, with insufficient capital and assets to handle the debt they incur. As such, debts can reinforce existing marginalisation and reinforce inequalities such as gender, class, caste, and ethnicity<sup>26</sup>. Research by the IFC has indicated that whilst 60% of financial institutions collect gendered data, only 10% apply it to differentiate products<sup>27</sup>.

All of these factors contribute to reduced trust in financial systems and lower propensity to seek financial support among women entrepreneurs. Research suggests that low financial literacy, risk aversion, and fear of failure all reduce women's likelihood to seek loans<sup>28</sup>.

### **Differential experiences to men in receiving credit**

Once women receive financial support, there are additional barriers in maximising its impact. Women entrepreneurs often receive less funding and pay higher interest rates, likely due to higher perceived risk of investments<sup>29</sup>. Further evidence suggests women are given shorter repayment windows than male counterparts<sup>30</sup>. Some research has indicated the need for safeguards to ensure women-specific micro finance reaches its intended recipient, as cash grants or credit have been found to be redirected to husbands' and family businesses, rather than women's own

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<sup>22</sup> <https://openknowledge.worldbank.org/server/api/core/bitstreams/10e516e0-0a1f-5134-970e-76fb79747289/content>

<sup>23</sup> <https://digitalforwomen.worldbank.org/access-finance>

<sup>24</sup> Dattasharma, A., R. Kamath, and S. Ramanathan. 2016. "The Burden of Microfinance Debt: Lessons from the Ramanagaram Financial Diaries." *Development and Change* 47: 130–156.

<sup>25</sup> Dattasharma, A., R. Kamath, and S. Ramanathan. 2016. "The Burden of Microfinance Debt: Lessons from the Ramanagaram Financial Diaries." *Development and Change* 47: 130–156.

<sup>26</sup> Guérin, I., S. Morvant-Roux, and M. Villarreal. 2014. *Microfinance, Debt and Over-Indebtedness: Juggling with Money*. London: Routledge.

<sup>27</sup> <https://www.ifc.org/content/dam/ifc/doc/mqrt/202103-covid-19-and-women-led-msmes-sub-saharan-africa.pdf>

<sup>28</sup> Morsy, Hanan. 2020. "Access to Finance: Why Aren't Women Leaning In?" African Development Bank, Abidjan, Côte d'Ivoire.

<sup>29</sup> <https://voxdev.org/topic/firms/expanding-credit-access-women-entrepreneurs> These

<sup>30</sup> <https://digitalforwomen.worldbank.org/access-finance>



enterprises<sup>31</sup> A study of a bank programme in southern Indian found that many of the women recipient's loans ended up invested in assets that their husbands' primarily controlled, or were used for household consumption or production. Sufficient attention must be paid by implementing institutions on the gendered barriers to women's personal autonomy in comparison to men's for financial support to realistically advance female empowerment<sup>32</sup>. Targeting credit—especially to those with an entrepreneurial drive—may close the credit gap, promote responsible lending practices, and improve business performance. Research from Egypt has suggested that adoption of psychometric tests to predict behavior of entrepreneurs has proven successful in generating greater returns<sup>33</sup>.

Both unequal access and unequal payment terms can drive women entrepreneurs into far riskier investments. In Kenya, the prevalence of easily accessible, mobile money loans has opened access to credit but enabled harassment and threats by debt collectors<sup>34</sup>. Other research has identified that the debt and stress arising from microfinance that is not tailored to the needs of micro entrepreneurs can drive them to informal loan sharks<sup>35</sup>.

### **Access to digital technology**

Women shopkeepers face a significant digital divide versus male counterparts. A study of female shopkeepers in Kenya found that less than 1% and 5% of low- and medium-sophistication businesses used computers for business purposes, and less than 1% in either category used any form of digital record keeping<sup>36</sup>. Data and insights from Global Findex have shown that digital financial services, including mobile money, have contributed to a marked increase in women's access to financial services in many economies in recent years<sup>37</sup>. Digital technology can enhance women's ability to control and access financial services, including remittances and wage payments, using debit/credit cards, mobile phones, and other digital channels<sup>38</sup>. These services are crucial, as they can build the credit history necessary for women entrepreneurs to access credit. Mobile money and e-wallet services have been a radical innovation in expanding access to online payments and technology for small businesses in recent years – most notably in Kenya. In Bangladesh, the growth in accessible digital technology has not only driven increased uptake

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<sup>31</sup> <https://poverty-action.org/study/returns-capital-among-female-micro-entrepreneurs-ghana-india-and-sri-lanka>

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[https://eprints.lse.ac.uk/64510/1/\\_lse.ac.uk\\_storage\\_LIBRARY\\_Secondary\\_libfile\\_shared\\_repository\\_Content\\_Chant\\_S\\_Exploring%20feminisation%20poverty\\_Chant\\_Exploring%20feminisation%20poverty\\_2015.pdf](https://eprints.lse.ac.uk/64510/1/_lse.ac.uk_storage_LIBRARY_Secondary_libfile_shared_repository_Content_Chant_S_Exploring%20feminisation%20poverty_Chant_Exploring%20feminisation%20poverty_2015.pdf)

<sup>33</sup> <https://voxdev.org/topic/firms/expanding-credit-access-women-entrepreneurs>

<sup>34</sup> <https://www.bbc.co.uk/news/world-africa-57985667>

<sup>35</sup> Guérin, I., S. Morvant-Roux, and M. Villarreal. 2014. *Microfinance, Debt and Over-Indebtedness: Juggling with Money*. London: Routledge.

<sup>36</sup> [https://www.fsdkenya.org/wp-content/uploads/2021/04/Challenges-facing-women-and-youth-grocery-retail-traders-in-Kenya\\_Synthesis-presentation\\_.pdf](https://www.fsdkenya.org/wp-content/uploads/2021/04/Challenges-facing-women-and-youth-grocery-retail-traders-in-Kenya_Synthesis-presentation_.pdf)

<sup>37</sup> Demirguc-Kunt, Asli, Klapper, Leora, Singer, Dorothe. and Ansar, Saniya. 2017. "The Global Findex Database: Measuring Financial Inclusion and the Fintech Revolution." World Bank, DC

<sup>38</sup> <https://digitalforwomen.worldbank.org/access-finance>



among women retailers but has enabled retailers with permanent premises to expand into offering digital and mobile financial services<sup>39</sup>.

Digital services are crucial for retailers as they open new markets. Research has identified that female shopkeepers in Bangladesh are making use of Facebook Live to sell their wares in higher numbers than male counterparts<sup>40</sup>. Many retailers globally are building new markets via apps, such as WhatsApp, Facebook, and Instagram, that can provide direct access to a more targeted slice of the consumer base. This shift has been catalysed by the COVID-19 pandemic – with as much as 67.9% of women entrepreneurs adopting digital technology for their business following the pandemic<sup>41</sup>. E-commerce has a high potential impact on women shopkeepers, due to reduced costs on premises, production, storage, and smaller inventory size compared to traditional retail<sup>42</sup>. It can also be made accessible to rural entrepreneurs or those operating in areas of low footfall, or with niche products<sup>43</sup>. Start-up costs, such as a smartphone, can be high for digital businesses, but it is not the only barrier. There is a digital literacy gap, which is globally observable that begins at school age<sup>44</sup>. Studies in South Asia found that rates of internet use among boys were double those of girls in Nepal, and quadruple those of girls in Pakistan. And one study found that women are 1.6 times more likely than men to report lack of skills as a barrier to internet use<sup>45</sup>. Furthermore, online harassment and risk of cybercrime deters many women from making the jump to digital retail<sup>46</sup>.

### Higher costs of doing business

Female shopkeepers also have different experiences of wholesale markets compared to men. Research in Kenya found that women selling dairy products were less likely to source directly from producers, which led to paying higher costs through a middleman or agent. The reason for the difference was identified as gender norms that prevented women using private motorbikes or public transport, meeting unknown men to negotiate, or travelling during night hours due to care duties<sup>47</sup>. This resulted in driving down women's margins versus men on the same product, as well as making female sellers more vulnerable to the impact of seasonal and climate fluctuations than

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<sup>39</sup> <https://nextbillion.net/women-led-model-bringing-digital-services-financial-inclusion-to-rural-bangladesh/>

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[https://www.researchgate.net/publication/367620017\\_The\\_Role\\_of\\_Female\\_Online\\_Sellers\\_in\\_the\\_Economy\\_of\\_Bangladesh](https://www.researchgate.net/publication/367620017_The_Role_of_Female_Online_Sellers_in_the_Economy_of_Bangladesh)

<sup>41</sup> <https://www.accion.org/last-mile-women-entrepreneurs-in-nigeria-go-digital/>

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[https://www.researchgate.net/publication/367620017\\_The\\_Role\\_of\\_Female\\_Online\\_Sellers\\_in\\_the\\_Economy\\_of\\_Bangladesh](https://www.researchgate.net/publication/367620017_The_Role_of_Female_Online_Sellers_in_the_Economy_of_Bangladesh)

<sup>43</sup> <https://www.accion.org/last-mile-women-entrepreneurs-in-nigeria-go-digital/>

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<https://www.unicef.org/eap/media/8311/file/What%20we%20know%20about%20the%20gender%20digital%20divide%20for%20girls:%20a%20literature%20review.pdf>

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<https://www.unicef.org/eap/media/8311/file/What%20we%20know%20about%20the%20gender%20digital%20divide%20for%20girls:%20a%20literature%20review.pdf>

<sup>46</sup> <https://www.thedailystar.net/supplements/international-womens-day-2023/news/making-digital-services-work-women-bangladesh-3265296>

<sup>47</sup> <https://gcap.global/wp-content/uploads/2021/02/LNWB-Kenya-Country-Report.pdf>



men buying direct from farmers<sup>48</sup>. Some research has indicated that these challenges are magnified among women from ethnic minority or low-caste backgrounds<sup>49</sup>. In many cases, it is women's lack of existing capital – as discussed previously – that prevents them from investing in private vehicles, which can address the discrepancy in cost of doing business.

There is some evidence that taxation has an unequal impact on women traders. A study from Nigeria found that two factors drove a greater tax impact on women traders versus male traders of the same size – (i) increased incidence of harassment by male tax collectors, and (ii) flat tax systems (such as presumptive tax or VAT) penalise women entrepreneurs more than male counterparts<sup>50</sup>. These findings are supported by data from Zimbabwe<sup>51</sup>.

Under every size of business monitored, IFC research found that women-owned businesses were more likely to increase sale price and cut non-essential costs when unable to access credit than male-owned equivalents<sup>52</sup>. By comparison, male-owned businesses on average cut permanent staff costs more than women-owned equivalents<sup>53</sup>.

### **Expectation of lower prices among female retailers**

Gender bias also influences the prices that customers are willing to pay. Figures from Uganda suggest a 26.4% pay gap in the wholesale and retail sector<sup>54</sup>. Research on diary sellers in Kenya identified that retail can be a lucrative sector under certain conditions, however the input required for men and women to meet these conditions was significantly different<sup>55</sup>. Analysis of fish mongers in Malawi identified a similar dynamic – that even in a trade with approximate equal participation from men and women, a statistically significant gender income gap persists<sup>56</sup>. It is doubtless that internal and normalised gender biases influence these figures. Research has identified that perceptions of quality of stock, fairness of price, and personal reputation of agricultural dealers is influenced by a gender bias in favour of men<sup>57</sup>. Another factor is difference in capacity to price competitively. A report from Pakistan found that gender norms which restricted women from leaving their hometown prevented them from networking and gathering data on competitive pricing.

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<sup>48</sup> <https://qcap.global/wp-content/uploads/2021/02/LNWB-Kenya-Country-Report.pdf>

<sup>49</sup> <https://rgs-ibq.onlinelibrary.wiley.com/doi/pdf/10.1111/area.12939>

<sup>50</sup> <https://onlinelibrary.wiley.com/doi/full/10.1002/pop4.349>

<sup>51</sup> Ligomeka, W. (2019). *Expensive to be a female trader: The reality of taxation of flea market traders in Zimbabwe* (ICTD Working Paper No. 93). Institute of Development

Studies. <https://www.ictd.ac/publication/expensive-be-female-trader-taxation-flea-market-traders-zimbabwe/>

<sup>52</sup> <https://www.ifc.org/content/dam/ifc/doc/mgrt/202103-covid-19-and-women-led-msmes-sub-saharan-africa.pdf>

<sup>53</sup> <https://www.ifc.org/content/dam/ifc/doc/mgrt/202103-covid-19-and-women-led-msmes-sub-saharan-africa.pdf>

<sup>54</sup> [https://africa.unwomen.org/sites/default/files/2024-03/un\\_women\\_uganda\\_gender\\_pay\\_gap\\_report.pdf](https://africa.unwomen.org/sites/default/files/2024-03/un_women_uganda_gender_pay_gap_report.pdf)

<sup>55</sup> <https://qcap.global/wp-content/uploads/2021/02/LNWB-Kenya-Country-Report.pdf>

<sup>56</sup> Emma D. Rice, Abigail E. Bennett, Park Muhonda, Samson P. Katengeza, Patrick Kawaye, Lenis Saweda O. Liverpool-Tasie, Dana M. Infante & David L. Tschirely. Connecting gender norms and economic performance reveals gendered inequities in Malawian small-scale fish trade.

<sup>57</sup> <https://www.sciencedirect.com/science/article/pii/S0308521X24001045>



Combined with no formalised or in-depth training on commercial pricing, this meant women producers were under-pricing versus male counterparts<sup>58</sup>.

Whilst the gender pay gap is well researched across sectors, the aforementioned study in Malawi noted that there remains a dominant discourse among men that gender does not impact marketing margins<sup>59</sup>. This remains a significant barrier to achieving gender equality in the commercial sector.

## Household and care burden

Traditional gender norms place the bulk of the household and unpaid care burden globally on women<sup>60</sup>. These additional burdens require significant time and attention and drive relative time poverty among women shopkeepers compared to male counterparts. These dynamics shape household decision making, investment in family businesses and women's access to capital for both personal and professional use. For many women entrepreneurs, this results in early starts to prepare food and prepare children for school before beginning their paid work<sup>61</sup>. Research in Laos found that many women have difficulties in balancing their work and home life and felt overburdened with responsibilities, however that the need for their additional household income outweighed the challenges when deciding to work as vendors or not<sup>62</sup>. Approaches that address the root cause of women's unpaid care burden—unequal gender norms—such as the Gender Action Learning System, are effective in redistributing care responsibilities by empowering women and men to collaboratively identify, reframe, and share caregiving duties. This promotes gender equality within households and communities, enabling women to participate more fully in income-generating activities<sup>63</sup>.

Childcare can be particularly challenging for female shopkeepers. Markets can be dangerous places for children, which can easily wander off and get lost, and caring for children in such spaces can affect trade, disrupt, and limit income<sup>64</sup>. Even so, few women vendors have alternative options as professional childcare can be expensive. Women who leave children with family and relatives also find themselves limited in work opportunities, as they cannot travel as far to more lucrative markets and are forced to limit their participation to more local sites. This can be compounded by climate conditions. Markets are rarely designed to accommodate children, and days with too much heat or rain can make them unsafe for children – as such, many women are forced to stay home based on whether climatic conditions allow their children to accompany them<sup>65</sup>. In some cases,

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<sup>58</sup> [https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@asia/@ro-bangkok/@ilo-islamabad/documents/publication/wcms\\_744244.pdf](https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@asia/@ro-bangkok/@ilo-islamabad/documents/publication/wcms_744244.pdf)

<sup>59</sup> <https://gcap.global/wp-content/uploads/2021/02/LNWB-Kenya-Country-Report.pdf>

<sup>60</sup> <https://www.un.org/en/observances/care-and-support-day>

<sup>61</sup> <https://www.dandc.eu/en/article/many-developing-countries-masses-women-are-slaving-away-nigerias-informal-sector>

<sup>62</sup>

<https://asiapacific.unwomen.org/sites/default/files/Field%20Office%20ESEA/Docs/Publications/2017/01/WOMEN-MARKET-VIENTIANE.pdf>

<sup>63</sup> <https://gamechangenetwork.org/wp-content/uploads/2019/04/Adapting-GALS-in-development-programmes-FINAL.pdf>

<sup>64</sup> <https://www.wiego.org/resources/child-care-markets> WIEGO: Child Care in Markets

<sup>65</sup> <https://www.wiego.org/resources/child-care-markets> WIEGO: Child Care in Markets



older children support parents in running their business, however this both removes children from education, and opens up the risk of violence and abuse<sup>66</sup>.

### **Risk of gender-based violence**

Gender-based violence (GBV) is a prevalent risk to women across sectors and acts simultaneously as a deterrent to women entering the industry, as well as a tool by establishment interests to maintain patriarchal control of markets, systems, and industries. Women vendors can face violence in many forms, including verbal, physical, and sexual harassment and abuse. UN women reported that in Dar es Salaam Tanzania, as many as 40% of women traders had been sexually harassed, 32% had been verbally abused, and 24 per cent had experienced other forms of violence<sup>67</sup>, while EFG suggested that across three marketplaces in Tanzania over 96% of women had faced some form of violence<sup>68</sup>. Similarly high rates of violence have been reported in Nigeria, that suggested as many as one in four women working as street hawkers had experienced attempted rape<sup>69</sup>. Such violence curbs women's access to the best spots in market, or their ability to operate businesses alone or during night hours<sup>70</sup> and research from Laos indicated that many women "accept conflict as a part of the daily work"<sup>71</sup>.

The aforementioned UN Women report suggests that male traders did not recognise the right of female traders to be in markets and would use violence to enforce their dominance and avoid settling bills owed to female traders<sup>72</sup>. These dynamics undermine the relationships with male vendors, many of which are central to being able to operate in markets in the first place. Research has found that male vendors are typically better connected than female counterparts and are more likely to have connection into police and local authorities that can facilitate market trading<sup>73</sup>. This also increases women's reluctance to report abuse, as there is a fear of collusion and retaliation<sup>74</sup>. Women also face increased risk of corruption and sexual extortion when working as market vendors<sup>75</sup>. Reporting also suggests that many women vendors may not know where or when to

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<sup>66</sup> <https://www.solidaritycenter.org/nigerian-market-vendors-act-to-end-gender-violence/#:~:text=Mile%2012%20market%20vendors%20who,gender%2Dbased%20violence%20and%20harassment>

<sup>67</sup> <https://unf.unwomen.org/en/news-and-events/stories/2017/03/tanzania-making-markets-safer-for-women-traders>

<sup>68</sup> <https://efg.or.tz/safe-spaces/>

<sup>69</sup> Fawole, O, Ajuwon, A, Osungbade, K and Faweye, O (2002) 'Prevalence and nature of violence among young female hawkers in motor-parks in south-western Nigeria', Health Education, Vol. 102(5), pp.230 – 238.

<sup>70</sup> <https://documents1.worldbank.org/curated/en/378451611554787475/pdf/Women-s-Participation-Constraints-and-Opportunities-for-Trade-in-Bangladesh.pdf>

<sup>71</sup>

<https://asiapacific.unwomen.org/sites/default/files/Field%20Office%20ESEAAsia/Docs/Publications/2017/01/WOMEN-MARKET-VIENTIANE.pdf>

<sup>72</sup> <https://unf.unwomen.org/en/news-and-events/stories/2017/03/tanzania-making-markets-safer-for-women-traders>

<sup>73</sup> <https://www.wiego.org/sites/default/files/publications/file/rd-27-the-struggle-for-the-soul-of-bhadra-chowk.pdf>

<sup>74</sup> <https://gcap.global/wp-content/uploads/2021/02/LNWB-Kenya-Country-Report.pdf>

<sup>75</sup> <https://assets.publishing.service.gov.uk/media/5a81bd72ed915d74e33ffcd8/Infrastructure-Cities-briefing-note.pdf>



access services or opportunities to report violence<sup>76</sup>. Work by EFG revealed that a lack of knowledge among market traders of understanding and identifying GBV and increasing public awareness on reporting drove an 81% decrease in instances of GBV – suggesting a significant gap in knowledge pre-intervention<sup>77</sup>. The prevalence of violence, or the perception of prevalence, can reduce footfall to market and shopping areas, which drives a reduced income for all vendors<sup>78</sup>.

Lacking facilities can also act as enablers of GBV. Informal, roadside shopkeepers and market vendors often work in conditions without adequate toilet facilities or without street lighting that deters violence<sup>79</sup>. Women report fear of robbery and violence at night and on unlit streets, which limits the hours during which they can operate<sup>80</sup>. Cashless payment methods have had some success in deterring robbery and preventing sexual extortion by corrupt officials<sup>81</sup>.

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<sup>76</sup> <https://untf.unwomen.org/en/news-and-events/stories/2017/03/tanzania-making-markets-safer-for-women-traders>

<sup>77</sup> <https://efg.or.tz/safe-spaces/>

<sup>78</sup> <https://assets.publishing.service.gov.uk/media/5a81bd72ed915d74e33ffcd8/Infrastructure-Cities-briefing-note.pdf>

<sup>79</sup>

<https://asiapacific.unwomen.org/sites/default/files/Field%20Office%20ESEAsia/Docs/Publications/2017/01/WOMEN-MARKET-VIENTIANE.pdf>

<sup>80</sup> <https://assets.publishing.service.gov.uk/media/5a81bd72ed915d74e33ffcd8/Infrastructure-Cities-briefing-note.pdf>

<sup>81</sup> <https://assets.publishing.service.gov.uk/media/5a81bd72ed915d74e33ffcd8/Infrastructure-Cities-briefing-note.pdf>



# Funding Opportunities

The following table provides a short typology of funding and investment models that may be available to women-led and women-owned businesses in the retail shopkeeping sector, as well as some examples in relevant contexts.

Funding Model	Description	Examples
<b>Accelerators</b>	Accelerators are short-to-medium-term programmes that help early-stage businesses expand quickly and increase their returns. They target early stage, but established, businesses and provide financial investment alongside capacity building. Accelerators are typically competitive and selective in their intake. Accelerators can be funded by donors, private enterprise, multilaterals or some combination.	East Africa: <a href="#">develoPPP</a> Across Africa: <a href="#">P4G</a>
<b>Incubators</b>	Like Accelerators, incubators support emerging businesses and start-ups, however they typically intervene earlier in the business cycle. Incubators can provide financial support, alongside capacity building in goal setting, product definition, and development of business models.	Southern Africa: <a href="#">Razicorp</a> , <a href="#">SeedEngine</a> East Africa: <a href="#">WIDU</a> Global: <a href="#">Right Sharing of World Resources</a>
<b>Research and Development Funding</b>	Research and development funding in lower- and middle-income countries is often supported by international donors and delivered in partnership with academic and financial institutions. In the plastics sector, it can be deployed to invest in recycling and waste management technologies, as well as strengthening the infrastructure around plastics waste management.	
<b>Donor Investment funding</b>	International bilateral and multilateral donors may fund the creation of financial products, loans and investment funds. The channels for these investments can include grant funding, challenge funds, or collaborative investment with local financial institutions.  To support donor goals, many of these products have provisions to improve uptake among WSMEs or marginalised groups – for example, partial credit guarantees, preferential leasing and lending operations, and selective lines of credit models.	East Africa: <a href="#">DOB Equity</a> , <a href="#">DOB Local and Female Founders</a> Across Africa: <a href="#">Africa Guarantee Fund</a> Global: <a href="#">European Investment Bank - Financial Inclusion Fund</a>



<b>Savings and Loan Cooperatives</b>	<p>SLCs are owned and operated by members, and provide communities an opportunity to pool funding for larger scale investments. Savings cooperatives have been extensively used to support SMEs in lower income countries and to strengthen women’s economic empowerment through providing greater financial independence.</p>	
<b>Microfinance Institutions</b>	<p>Microfinance institutions provide financial services to low-income actors to support inclusion within the formal commercial sector. Microfinance products can include savings accounts, small loans, or checking accounts that enable individuals to build a credit history and provide seed funding in cases that may not be of interest to a commercial bank.</p>	<p>Southern Africa: <a href="#">Triple Funds</a> Global: <a href="#">Rodenberry Catalyst</a></p>
<b>Commercial Banks</b>	<p>Commercial banks are the basis of the mainstream financial system and one of the primary channels of loans and investment for growing businesses. As discussed previously, there are barriers to women-owned businesses accessing finance from commercial banks.</p>	

## Support Organisations

The following table provides a short typology of support organisations that could provide capacity building and mentorship to women-owned businesses or may be supported by donor funding, as well as some examples in relevant contexts.

Organisation Type	Description	Examples
<b>Accelerators &amp; Incubators</b>	<p>Alongside financial support, accelerators and incubators often take a sectoral or gender focus – providing targeted mentorship and training to business owners.</p>	<p>General: <a href="#">African Women Entrepreneurship Cooperative</a>, <a href="#">ShEquity</a> <a href="#">BIC Africa Accelerator</a> <a href="#">Women Entrepreneurship for Africa</a></p>
<b>Sector-focussed Think Tanks</b>	<p>Think Tanks provide research and expertise on key sectors, as well as inputting on global and international policy. Think Tanks can be formed of sectoral networks, linked to academic institutions, or emerge through political channels.</p>	<p><a href="#">Women in Informal Employment: Globalizing and Organizing</a></p>



<b>Business Development Service Providers</b>	<p>Business Development Service Providers (BDSPs) are entities that support firms to expand, improve their performance, and access new markets. They are often funded by governments, donors, or NGOs as a means of economic growth, although in some cases (such as Nigeria) institutions such as the national bank offer an accreditation scheme to consulting firms to offer these services.</p>	<p>Kenya: <a href="#">Small Business Development Centres</a></p> <p>Ghana: <a href="#">National Entrepreneurship Innovation Programme</a></p> <p>Pakistan: <a href="#">National Business Development Program</a></p>
<b>Transaction Advisory Service Providers</b>	<p>Transaction Advisory Service Providers (TASPs) are specialist businesses that help firms to undertake complex operations and transactions. In the development sector, TASPs can facilitate investment into public services and innovation funds, including targeting women-owned and led businesses.</p>	<p><a href="#">Asian Development Bank: Transaction Advisory Services</a></p>
<b>Women's Entrepreneur Networks</b>	<p>Formal and informal networks among women entrepreneurs are an important forum for lesson sharing, learning and discussion. They emerge both organically and through the support of donors. They can be linked to professional or academic bodies.</p>	<p><a href="#">African Women's Entrepreneurship Program</a></p> <p><a href="#">Women In Business Kenya</a></p> <p><a href="#">African Women in Business Initiative</a></p>
<b>Business Associations</b>	<p>Business associations are professional organisations that provide a shared forum to business owners and entrepreneurs from the same sector. In the development sector, they are widely donor supported, and many include sub-networks focussed on women's economic empowerment.</p>	<p><a href="#">Retail Trade Association of Kenya</a></p> <p><a href="#">Consumer Goods Council of South Africa</a></p>

TRANSFORM is an impact accelerator that unites corporates, donors, investors and academics to support visionary enterprises across Africa and Asia. Together, we test and scale new market-based solutions that build inclusive, sustainable economies, empower marginalised communities, and drive climate-resilient growth.

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