

# NATIONAL GOVERNMENTS' SUPPORT MEASURES FOR SMALL BUSINESSES DURING THE COVID-19 PANDEMIC

HOW THESE MEASURES HAVE AFFECTED THE RESILIENCE OF FIRMS AND THE BROADER FOOD SYSTEM



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## SUMMARY

This report presents the findings from an assessment of 163 policy measures by national governments to support micro, small, and medium-sized enterprises (MSMEs) in nine low- and middle-income countries (LMICs) between March 2020 and March 2021 during the COVID-19 pandemic. Around the world MSMEs play a critical role within food systems, particularly for low-income consumers in urban and rural areas in LMICs. However, COVID-19 has affected these food systems profoundly, hitting the most vulnerable people the hardest. This reality emphasises the importance of support measures targeted at enabling food system MSMEs to maintain their operations and build resilience during the pandemic.

The mapping shows that support policies predominantly targeted the financial constraints of enterprises (e.g., high debt burdens, cash flow disruptions, demand-side shocks, risk of bankruptcy, and the consequential risk of layoff of workers). Where support measures specifically target the food market, access to affordable inputs was the principal focus, especially through financial instruments (e.g., subsidies or low-interest loans). Non-financial measures, such as providing technical assistance and training (with or without financial support), were less common.

Most policy measures intended to reach food system MSMEs were only available to legally registered companies, thus particularly excluding smaller and women-owned firms. Most of the support found was time limited and lacked investment in capacities and infrastructure. Support measures aiming to increase MSME resilience would ideally also consider how incentives can be created to encourage changes that benefit food and nutrition security.

### KEY MESSAGES

- Government policy measures to support small businesses in LMICs during the COVID-19 pandemic have offered primarily short-term support for recovery.
- Most countries announced a mix of measures to ensure that different types of businesses could be reached, including smaller firms; those benefiting are likely to be better-connected, larger food system enterprises operating in the formal economy.
- Most governments were able to announce specific credit facilities combined with credit guarantee schemes targeted at smaller companies, and sometimes at specific groups (e.g., informal street vendors). Better targeted measures broaden the availability and accessibility of financial support, but outcomes still depend on awareness, application procedures, and implementation.
- To further increase food system MSME resilience over time, support measures should combine financial and non-financial measures with a focus on sector or value chain development. Furthermore, support measures targeting the macro-level business environment should consider MSME-specific constraints.

## BACKGROUND AND OBJECTIVE

### BACKGROUND

The global COVID-19 pandemic is an unprecedented crisis, which has required essential efforts to protect lives, livelihoods, and food and nutrition security all over the world. The crisis and associated policy responses have led to disruptions in many economic and social spheres, including in the food system. Micro, small, and medium sized enterprises (MSMEs) are particularly vulnerable when faced with disruptions related to demand, transport, and movement of inputs, products, and people, and challenges of labour – given limited resources and tight operating margins (1,2). The structures in which the wide variety of MSMEs operate are often specific to the region or country context. Hence, in the recovery period, policy responses to support food system MSMEs will need to be grounded in relevant contexts and circumstances (3).

Around the world MSMEs play a critical role within food systems (and in creating employment), particularly for low-income consumers in urban and rural areas in low- and middle-income countries (LMICs) (4–6)<sup>1</sup>. The prediction for the next decades is that MSMEs will continue to increase their dominant position in the food systems of sub-Saharan Africa and large parts of Asia as part of the ‘food system transition’ (9)<sup>2</sup>.

Within this transition, women play an important role as owners of MSMEs. The exact number is difficult to quantify, but it is estimated that one-third of all formal MSMEs are owned by women (10). The proportion is likely to be greater in the informal sector and in food system MSMEs (see definition below). However, women as business owners face many gender-specific constraints (11–17) .

COVID-19 has affected food systems profoundly (18,19). Lockdowns, curfews, closure of borders, and social distancing protocols resulted in supply-side disruptions. Constraints on earning incomes have created demand shocks, which have been exacerbated by price increases for meat, sugar, oils and fats, dairy products, and cereals (FAO Price Index)<sup>3</sup>. According to Reardon, Swinnon, and Vos (1), countries with transitional food systems (traditional food systems based on short supply lines transitioning to modern food systems with longer supply lines) have been most vulnerable to supply disruptions and restrictions on labour movements (but this is very context specific).

Evidence indicates that reduction in consumption of nutrient-rich foods during the pandemic, which has been greatest for fruits and vegetables, dairy, and meat, was a result of households coping with the crisis (20,21). Food insecurity and undernourishment have worsened due to the COVID-19 crisis (22–24). Furthermore, surveys undertaken by GAIN and the World Food Programme through the SUN Business Network (SBN) (25,26) show

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<sup>1</sup> In India, 72-83% of food consumed is handled by MSMEs (7). For Africa it is estimated that 64% of total food consumed is sourced from MSMEs, with 16% coming from larger enterprises, and the remaining 20% being grown and eaten by farming households (8).

<sup>2</sup> Reardon *et al.* (9) state that non-farm segments in the food system occupy 40–70% of value added and costs of food.

<sup>3</sup> Including apples, bananas, meat from cattle, meat from chickens, hen eggs in shell, lettuce, and chicory (fresh), bread and other bakers' wares, cheese, fresh or processed, processed liquid milk, onions, oranges, potatoes, rice, and tomatoes.

food system MSMEs decreased sales, had difficulties accessing inputs, had limited access to finance, and struggled to pay staff. Most firms reported they had to decrease their production volume because of the pandemic. The vulnerability of the firms with the lowest level of turnover was explained due to lower reserves and/or profits, shrinking the financial buffer available to provide resilience to adverse shocks to revenues (2).

## OBJECTIVE AND APPROACH

This report looks at how national governments in nine focus countries (Bangladesh, Ethiopia, India, Kenya, Mozambique, Nigeria, Pakistan, Rwanda, and Tanzania) have responded to support MSMEs during the COVID-19 pandemic.<sup>4</sup> The overall research question is: What is the intent of national policy measures to support food systems businesses (specifically MSMEs) during COVID-19 with respect to addressing specific business environment constraints; and what are key implications (explicit or implicit) for food systems MSMEs resilience, food and nutrition security, and equity?

To answer this, the report maps national policy measures and then analyses these with respect to specific business constraints to identify implications for food system MSMEs' resilience, food and nutrition security, and equity. Based on concepts mentioned in academic literature, an analytical framework is developed, setting out in general terms the relationship between policies to address business environment constraints and food and nutrition security and gender equity.

The findings can be useful for implementing organisations, helping them further develop initiatives aiming to increase MSME resilience to pandemics and similar systemic shocks. They are also relevant for other support organisations, such as international donor agencies, helping them better understand food system MSME support gaps and potentially complementary interventions, and enabling cooperation and coordination of support efforts.

The size of enterprises is most often defined by the number of employees. Other measures such as turnover, value of assets, or rate of investment are also relevant (for example, a relatively small firm based on employees can have a high turnover when it is highly automatised). However, specific definitions vary by country and sector.

In this assessment MSMEs are considered to be enterprises with up to 250 employees<sup>5</sup>, with activities anywhere along the food value chain (e.g., supply of inputs, processing, distribution, retail). We include individual or sole-proprietor food business activities (e.g., food vendors and food hawkers) within this definition but exclude smallholder farmers. The MSME sector and agriculture are often separate entities and registered differently. As such,

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<sup>4</sup> Mapped interventions were announced between March 2020 and March 2021. We mapped some social protection schemes, but only the ones that have relevance for MSMEs. Furthermore, due to identified limitations (see Methodology section) we could not map all COVID-19-related MSME support measures in the nine countries.

<sup>5</sup> This definition follows that used by the International Labour Organization (ILO). The ILO make a distinction between self-employed (1 person), micro-enterprises (2-9 persons), small-enterprises (10-49 persons), medium-enterprises (50-249 persons), and large-enterprises (over 250 persons) (27).

we refer to food system MSMEs as off-farm business activities, although with linkages to agriculture.

Food system MSMEs include formal and informal enterprises. Worldwide only 9% of MSMEs are estimated to be in the formal sector (28)<sup>6</sup>. Variations in the definitions of formality/informality and a lack of detailed data make accurate estimations difficult. Overall, the level of informality is high in general, and particularly in the food system, accounting for a large share of MSMEs in the food economy.<sup>7</sup> This can be observed in all nine focus countries for this assessment.<sup>8</sup>

## METHODOLOGY

The main objective of this assessment is to understand the extent of government measures to support MSMEs during the pandemic and their potential implications for food system MSME resilience in nine focus countries: Bangladesh, Ethiopia, India, Kenya, Mozambique, Nigeria, Pakistan, Rwanda, and Tanzania.

Since the beginning of the COVID-19 pandemic, a significant number of policy databases have been compiled and analyses have been carried out to identify support measures for MSMEs in general. By reviewing existing data sources (e.g., policy trackers, government websites, plus a scoping of the emerging and existing literature on responses to pandemics more generally), this assessment collects and categorises COVID-19 support policies per study country. We made use of the World Bank, IFPRI, International Growth Centre (IGC), and KPMG COVID-19 policy trackers and have used government websites and local newspapers for supplementary information and for information verification. In doing so, we answer the following research questions:

- Which regulatory and policy measures to support food system MSMEs have been adopted?
- What have been the implications for food system MSMEs? What is the 'policy intent' with respect to addressing business environment constraints?

We include four policy types each with a different focus and purpose:

- *Welfare and wellbeing support* – measures to reach the most vulnerable, support temporarily unemployed workers, and improve access to health and sanitation.

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<sup>6</sup> With 93% of the world's informal employment concentrated in MSMEs in LMICs (29)

<sup>7</sup> Although hard to quantify, Allen and Heinrigs (30) show that in West Africa, in food processing and food marketing, high levels of informality exist. Apart from a few relatively large industrial structures (breweries, flour mills, etc.), the sector primarily consists of MSMEs that are often family operated and informal. Informal street vendors are increasingly important to supply nutritious food in urban areas (31).

<sup>8</sup> The 'Small Matters' report by ILO (27) shows that more than 90% of all enterprises worldwide can be classed as MSMEs of which most are micro and small enterprises. These firms account for 70% of employment worldwide. For example, in Bangladesh the self-employed account for 47% of all enterprises and micro-enterprises for 36%. In India this is respectively 72% and 14%, in Pakistan 69% and 29%, and in sub-Saharan Africa 50% and 34%. Small enterprises in these countries account for 5-7% of all enterprises. In sub-Saharan Africa, it is estimated that 69% of enterprises are informal and non-employer enterprises (own account workers), where 21% are micro-enterprises and 10% are formal SMEs (excluding micro-enterprises) (10).

- *Enterprise support* – support for individual enterprises to cope with the situation.
- *Business environment support* – support for maintaining or restructuring ways of doing business.
- *Food market support* – guaranteeing food supplies and food market functioning.

Welfare and wellbeing support may not target businesses *per se* but are included because for vulnerable persons reliant on self-employment or the informal economy for their livelihoods, access to social protection measures may be the only government support they receive. Additional cash flows through social protection measures (e.g., cash transfers) also keep demand for food at a certain level, which benefits food system MSMEs who predominantly serve the ‘bottom-of-the-pyramid’ (32). Furthermore, some social protection programmes are specifically about food and therefore have a direct link with food system MSMEs (positively if locally supplied, negatively if imported) (33). The category ‘food market support’ was added because these support measures relate to any other support directly targeted at keeping food markets working (e.g., measures that support MSMEs in keeping food and nutrition standards high, agricultural input subsidies). These measures are therefore highly relevant for food system MSMEs.

The collected and categorised support policies are then linked to business environment constraints (e.g., access to finance, depressed demand, access to inputs), which we identify and refer to as ‘policy intent’. The next step is to assess the availability, accessibility, and relevance (short term and longer term) of the collected policy support measures in addressing challenges that food system MSMEs have faced during the pandemic. For this analysis, we build on the framework developed earlier in Saha, Quak and Carreras (3)<sup>9</sup>, Saha and Thorpe (34), and Saha, Carreras and Quak (35)<sup>10</sup>. Extending this analysis to food system MSMEs, we apply it to the current context using qualitative assessments and introduce a new indicator, ‘relevance’, to assess policy appropriateness in the short and long terms. Alongside the policy mapping, this assessment was informed by literature on MSME development and the challenges facing food system MSMEs. It is also informed by a parallel assessment of the experiences of 15 MSMEs in Ethiopia, Kenya, Nigeria, Rwanda, and Tanzania that IDS is producing for GAIN.

Overall, the assessment focuses on four indicator areas:

(i) **Availability:** *Are the support measures available for all food system MSMEs?* This captures whether the policy intent is targeted at MSMEs, in so much as the support measure is officially available to this general target group and subsequently to specific sub-groups of food system MSMEs. We qualify policy support areas across countries as ‘Low’, ‘Medium’, and ‘High’ for the target group of food system MSMEs. For example, where a certain support measure is unavailable to informal or small firms, availability is low. We make this assessment via information collected on the policy support measures in place across the nine focus countries.

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<sup>9</sup> Saha *et al.* 2020, henceforth.

<sup>10</sup> Where we assess availability for MSMEs in general, and then analyse access, short-term and longer-term implications for the informal sector using quantitative and qualitative assessments.

(ii) **Accessibility:** *If available, are food system MSMEs able to access the support measures? If not, what constrains them from accessing these?* Support measures may be available but not accessible to our target group of food system MSMEs due to various barriers. By analysing access, we aim to identify specific types of food system MSMEs that have potentially more or less access to certain support measures than others due to several factors. We label accessibility as 'Low', 'Medium', or 'High' based on information collected on policies in the focus countries, combined with additional literature.

(iii) **Short-term relevance:** *How well does the policy cover short-term needs of food system MSMEs?* Short-term relevance means that a support measure could have a low or high likelihood of addressing a specific challenge MSMEs face during the pandemic. This shows how well certain areas of measures are equipped to support MSMEs against the threat of 'retreating' during the pandemic. MSME challenges during COVID-19 come from the SUN Business Network surveys (25,26) while the assessment of relevance comes from reviewing the literature.

(iv) **Longer-term relevance:** *Does the policy measure offer medium- to longer-term support?* Certain short-term policy support measures could also benefit MSMEs in the long term by enabling better recovery after the pandemic (e.g., by gaining from technological improvements, capacities, infrastructure, and sustained business incentives). However, we assume that if policy responses are available and accessible, but only providing immediate short-term support, then MSMEs may continue operations, but this might not support post-pandemic improved food and nutrition security.

Across all, the analysis also considers potential gender implications, specifically for female-led enterprises. The focus is on how policies affect and are affected by gender with respect to assets, norms, participation, and the formal and informal rights of women (36). The emphasis here is on the potential gender implications, as we are not able to carry out a detailed analysis of the gender context in each country. Rather we draw on secondary sources to identify where policies may be 'gender blind', in the sense of ignoring structural inequalities facing women, or 'gender sensitive', in the sense of explicitly or implicitly reaching and benefiting a group of women who are normally disadvantaged (37).

Finally, we briefly consider what our findings on food system MSME resilience mean for broader food system resilience and 'building back better.' Where policy responses are available and accessible, providing short-term and longer-term support for MSMEs, what are the implications for food security and nutrition outcomes?

This approach comes with some important limitations:

- Our focus is on support measures from national governments to business and business environments and excludes support measures from decentralised authorities. As such, the assessment does not cover all government support that businesses have received. This is especially a limitation for more decentralised countries such as India, Kenya, Nigeria, and Pakistan.

- This assessment is geared towards the policy intent and implications of support measures, but the reality of implementation after the announcement of a policy can be very different. In countries where powers have been devolved to the regions, for example, the implementation of national policies often relies on decentralised institutions. Due to different capacities, the result could be that support is felt less equally by businesses throughout these regions. As such, the outcomes from this assessment should further be scrutinised for implementation levels of policies.
- The policy measures have been collected through different channels up to March 2021; there will be measures that are not covered here, alongside policies announced after March 2021.

## MAPPING GOVERNMENT SUPPORT POLICIES FOR MSMES

### CATEGORISATION OF SUPPORT MEASURES

For the nine focus countries, an extensive online search for government policy support measures that are beneficial for MSMEs (particularly that operate in the food system) revealed 163 policies. We found the greatest concentration in India, with 26 policy measures announced to support MSMEs, and the least in Tanzania, with nine policy measures. Between 15 and 23 support measures were found for the other countries. Having found the least support measures in Tanzania may be at least in part explained by the government's official stance on the COVID-19 virus in the country until April 2021.<sup>11</sup> Aggregated for all countries, the most used policy type is enterprise support with **58 measures**, followed by business environment support (**49**), food market support (**35**), and welfare and wellbeing support (**21**).

#### Welfare and wellbeing support:

The COVID-19 pandemic caused a major economic and labour market shock, presenting significant impacts in terms of unemployment and underemployment. In economies with large informal sectors, many informal workers likely lost their jobs without being accounted for in official statistics, facing extreme poverty and food insecurity (38). According to the ILO (39), cash disbursement to low-income groups is an effective response to ensure continued consumption, as these households have a high propensity to use a large portion of transfers on goods and necessities, and this has an income multiplier effect on MSMEs that serve them. Measures being implemented by governments include cash assistance via mobile payments, in-kind transfers (food distribution), and social grants to disabled people and the elderly.

Based on the government policy support measures for MSMEs during the COVID-19 pandemic, as collected for the nine focus countries, we clustered the welfare and wellbeing support into the following groups: cash transfer, food transfer, and health support (Table 1).

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<sup>11</sup> See [this news article](#) for background (accessed 27 July 2021).

In this assessment, welfare and wellbeing support mainly constituted cash transfers to the most vulnerable and worse-affected groups. Out of the 21 measures, 14 can be categorised as cash transfers. In our list, we only included new cash transfer schemes that were announced as a response to the pandemic and existing schemes that were adapted during the pandemic to reach the newly and most affected groups. All nine countries have in some form reacted to the crisis with cash transfers directed to the most vulnerable and worst affected groups (sometimes being targeted at specific groups such as women or urban dwellers).

Support also included measures to improve the registration process for households to apply for support. For example, the Nigerian government announced the Rapid Response Registration Cash Transfer Project in January 2021. This project is a national initiative that aims to build a shock responsive framework for capturing and registering the urban poor and vulnerable populations across Nigeria. The prognosis is that it will add 1 million people to existing cash transfer programmes.

Table 1: Distribution of identified support measures.<sup>12</sup>

	BA	ET	IN	KE	MO	NI	PA	RW	TA
<i>Cash transfer</i>									
<i>Food transfer</i>									
<i>Health support</i>									
<i>Credits</i>									
<i>Loan restructuring</i>									
<i>Wage support</i>									
<i>Grants</i>									
<i>Tax relief</i>									
<i>Reduced fees</i>									
<i>Import-export support</i>									
<i>Monetary policies</i>									
<i>Financial regulations</i>									
<i>Tax reforms</i>									
<i>Infrastructure investment</i>									
<i>Digitalisation support</i>									
<i>Labour market support</i>									
<i>Streamlining procedures</i>									
<i>Agriculture inputs</i>									
<i>Restructure food markets</i>									
<i>Food prices control</i>									
<i>Food import</i>									
<i>Low-interest loans for farmers</i>									
<i>Food support</i>									

Note: we found few overt and explicit examples in three areas that are important in the context of the pandemic: health support, digitalisation support, and food market restructuring. These gaps may reflect these measures being less specifically announced by governments and in policy trackers and/or less concrete. We see these as areas for further investigation regarding policy intent and MSME resilience.

The highest number of welfare measures were found to be existent in India. The Indian government, for example, announced wage increases within their nationwide employment guarantee scheme, introduced collateral-free loans to rural women's self-help groups, and distributed free Liquefied Petroleum Gas (LPG) cylinders for the poorest households.

Welfare and wellbeing support measures also included food transfers to the most vulnerable groups, mainly in urban areas (4). In Mozambique, one measure protects workers in the agriculture and food sector through subsidies for masks and soap.

#### Enterprise support:

<sup>12</sup> BA (Bangladesh), ET (Ethiopia), IN (India), KE (Kenya), MO (Mozambique), NI (Nigeria), PA (Pakistan), RW (Rwanda), TA (Tanzania).

We clustered enterprise support into the following groups: credits; loan restructuring; wage support; grants; tax relief; reduced fees; and import-export support (Table 1).

Direct support to enterprises is divided between two support categories: 'Finance and Credits' (**30**) and 'Taxes and Fees' (**24**).<sup>13</sup> Liquidity and cash flow are perennial issues for MSMEs, particularly in the informal sector, where cash reserves are low and money can dry up in a matter of weeks (40). Therefore, to survive the crisis and save jobs, MSMEs may have needed urgent liquidity support to restart business operations through loans, loan guarantee schemes, and so forth (3). Governments play a crucial role in directly lending to firms so that they can keep paying workers and suppliers, for example through special MSME funds and grant schemes. In a prolonged crisis, there is a particular need for (conditional) grants and soft loans to rebuild working capital, assets, and the like in the MSME sector (19). These are only possible through targeted policies, for example to MSMEs operating in the informal and semi-informal economy.

The most popular finance and credit measures in our sample are interest-free or low-interest loans to MSMEs (**14**). For example, interest-free loans were issued by the Pakistan government and implemented through the Pakistan Poverty Alleviation Fund. The Development Bank of Ethiopia provides credit support for MSMEs, micro-finance institutions, and cooperatives by providing loans. The government of India announced collateral-free small loans to encourage self-employment as part of a larger recovery package. The government of Mozambique started a procedure of providing new funds for MSMEs affected by COVID-19 through the National Investment Bank. The Central Bank of Nigeria established several credit lines targeting essential sectors including the agri-food sector.

Finance support also targets loan restructuring (**8**), often including a moratorium on repayments, extension of the repayment period, or lower interest rates. Such measures were actively stimulated by the governments of India, Kenya, Mozambique, Nigeria, and Pakistan. Furthermore, governments in Ethiopia, Pakistan, and Nigeria announced measures aiming to reduce the wage burden for MSMEs. For example, in Ethiopia the government introduced wage subsidies, in Pakistan the government introduced cheap loans with beneficial repayment terms targeted at MSMEs' wage costs, and in Nigeria the government introduced tax rebates for enterprises that retain workers. Other financial support measures introduced included grants for informal MSMEs in Ethiopia and the relaxation of the limit on the total value of mobile transactions in Tanzania.

Another critical economic response used by several countries included measures aimed at reducing or postponing indirect tax burdens and fees in relation to Value Added Tax (VAT), mobile money, utilities, and others. In our sample, most countries have taken such steps. Resource constraints dictate that in the short term, it is easier to cut revenues – in the form of tax and utility price cuts – than to increase spending.

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<sup>13</sup> Of the total amount of 163 support measures as presented in Annex E.

Tax support measures were overwhelmingly targeted at lowering the tax burden of MSMEs and the self-employed. Governments pledged to give grace periods for corporate income taxes, fast-track payment of outstanding VAT refunds to businesses, and even cancel tax penalties or other outstanding tax-related payments. In total, our sample mentions 16 of these measures in all countries. For example, in Nigeria, the Federal Inland Revenue Service has extended the deadline for filing VAT and withholding tax returns. Rwanda's government announced a suspension of down payments on outstanding tax for amicable settlement, a softening of enforcement for tax arrears collection, and the fast-tracking of VAT refunds to MSMEs.

Reduction in fees for state-owned companies in telecom and electricity and waivers on fees for mobile transactions were also announced amongst the study countries. For example, Ethio Telecom – the state telecom operator in Ethiopia – announced that users would receive a discount of 35% on internet packages and 29% on voice call package services. In Pakistan, all charges were waived on fund transfers through online and mobile banking channels. In Mozambique, the state-owned electricity power company, EDM, reduced the low-voltage general electricity tariffs for businesses, mainly micro and small enterprises, by 10%.

Other tax-related measures focused on stimulating international trade during a crisis by, for example, reducing tax burdens on essential imports. For example, in Nigeria businesses could settle tax liabilities on foreign exchange-denominated transactions and Indian exporters that import goods under special arrangements were granted exemption from the levy of Integrated Good and Services Tax (IGST).

### **Business environment support:**

We clustered business environment support into the following groups: monetary policies; financial regulations; tax reforms; investments in infrastructure; support for digitalisation; and labour market support (Table 1).

Within the business environment support category, policies promoting the 'finance environment' are heavily represented, with 34 of 52 policy measures. Most of this support is channelled through the central banks' monetary policies to improve liquidity in financial markets, for example by lowering discount rates, reserve rates, and policy rates to encourage banks to lend at lower costs to individuals and businesses. In Tanzania this seems to be the only main support measure with the potential to benefit businesses.

There were instances of financial regulations also being changed to improve the finance environment, such as allowing movable assets (e.g., production machinery, cars) to be registered in the collateral registry (Ethiopia and Nigeria). This is important for increasing access to finance (for example, by providing cheaper loans). In Pakistan a permanent increase in the credit limit to MSMEs, from PKR125 million to 180 million (US\$774,000 to US\$1.15 million), was announced.<sup>14</sup> In India the insolvency and bankruptcy code was

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<sup>14</sup> All currency exchange rates have been converted to US dollars for comparability. Rates taken from [www.oanda.com](http://www.oanda.com) on 27 July 2021.

modified to prevent triggering insolvency proceedings against MSMEs experiencing loan repayment stresses. In Nigeria new guidelines were issued to streamline registration processes for MSMEs to remove critical bottlenecks and bureaucratic red tape hindering their registration and other regulatory activities. As an added incentive, the first 200 micro and small businesses to register on the e-platforms could do so at no cost. In Rwanda commercial banks were allowed to restructure outstanding loans of borrowers facing temporary cash-flow challenges on an exceptional basis, amounting to up to 25.5% of their total loan portfolio.

Support to improve the 'tax environment' accounted for eight policy measures, but these were heavily concentrated in a major tax policy reform in Kenya. Deloitte (2020) notes that this fiscal reform act was long in preparation but due to COVID-19 was adapted and rapidly approved by the Kenyan parliament. The act includes measures such as a permanent VAT reduction, reduction in the turnover tax rate, an increase of the turnover threshold, reduction in income tax rates, and the exemption of paying personal income taxes (e.g., for the self-employed) below a monthly threshold of KSH24000 (equivalent to US\$220).

The three support measures in the category 'investment environment' were all larger investment programmes that include the agri-food sector, mostly issued by national investment and development banks (India, Nigeria, and Rwanda).<sup>15</sup> These programmes stimulated investment in agriculture and other sectors, such as construction. Other categories in which governments intended to improve the business environment and help MSMEs adapt to new working modes and digital technologies, relate to digitalisation (digitalisation of tax services for business in Nigeria), lower diesel and petrol prices (Pakistan), and youth employment (Nigeria).

### Food market support:

The abovementioned measures are beneficial for MSMEs in many sectors, including food system MSMEs. Governments also announced support measures specifically focused on keeping food markets working. We clustered food market support into the following groups: agriculture inputs; restructuring food markets; food prices control; food import; and low-interest loans targeted at farmers (Table 1).

The support category with the most policy measures, related to input support for the agricultural sector **(11)**. Input support measures are subsidies, bulk imports by the government, and distribution support for seeds and fertilisers to farmers. In Kenya, 200,000 small-scale farmers with less than five acres of land received e-vouchers worth US\$200 per acre to supply inputs. In Pakistan, the government subsidised the natural gas used to produce fertilisers. In Mozambique, the government established credit transfers to purchase subsidised vegetable kits (seeds, fertilisers, and other inputs) for smallholder farmers cultivating up to 0.25 hectares.

Additional policies enabled essential imports and, to a lesser extent, exports **(6)**. For example, in Ethiopia the government temporarily removed tax and tariffs posed on all kinds

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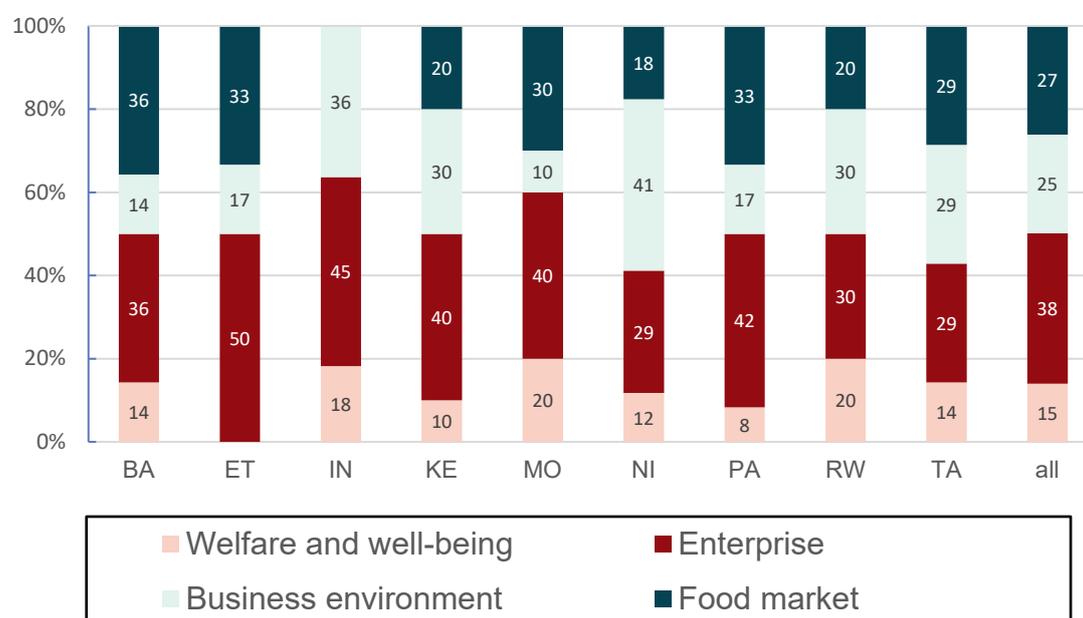
<sup>15</sup> Investment programmes that exclude the agri-food sector, e.g., healthcare, are not included in the list.

of imported edible products. In Kenya, the government announced a waiver of mandatory inspection fees on seed, pesticides, and veterinary medicine at the country of origin.

Financial support targeted at specific actors in the food system was found in only four countries. In Ethiopia, the government provided an 800 million Birr (US\$18 million) loan to cooperative unions. In Pakistan, the government established a debt relief plan for farmers, which included technical assistance. In Bangladesh, the government approved low-interest loans to farmers.

Other measures related to domestic trading arrangements (e.g., Tanzania), food prices (e.g., Rwanda), awareness campaigns for better nutrition (e.g., Pakistan), support for creating makeshift food markets during lockdown in urban areas to avoid illegal food markets (e.g., Nigeria), and a web portal to link food producers with consumers (e.g., Bangladesh). For example, in Tanzania the government barred non-local firms from buying agricultural produce directly from farmers. They have to buy through auctions and authorised food markets – to avoid exploiting farmers. On food prices, the governments in Ethiopia and Rwanda introduced food price controls with the aim to prevent price hikes.

Overall, considering the different types of support <sup>16</sup> across the nine countries ), we found that enterprise support was generally the most-used type across countries (Figure 1). Exceptions are Nigeria, where business environment support received greater emphasis, and Rwanda, where both enterprise support and business environment support received proportionate policy focus.



**Figure 1: Distribution by policy type across countries: Bangladesh, Ethiopia, India, Kenya, Mozambique, Nigeria, Pakistan, Rwanda, and Tanzania**

<sup>16</sup> First, we identify the groupings under each policy type (=1); second, we compute a simple sum as a sub-score for each policy type; third, the sub-scores are summed for each country; and, finally, the percentage weighting for each sub-score is applied to the total. These percentages are visualised below by country.

(Source: Authors' own)

## ASSESSING POLICY INTENT

The *policy intent* of support measures is based on the aims set by governments to tackle specific challenges for MSMEs during the pandemic. Based on the categorisation and clusters of policy support measures for MSMEs, as mentioned in the section above, we now assess their policy intent.

Overall, taking all policy intent together, it becomes clear that governments have aimed to tackle a wide variety of constraints that MSMEs have faced due to COVID-19, as Table 2 in Annex B shows. They reach from the upstream food producers to the midstream food system MSMEs to the downstream retail MSMEs and end-consumers. The aim has been to keep MSMEs trading and maintaining essential operations, especially related to employee retention and the guarantee of continued food supplies. However, it appears that target groups have mostly been business actors in the formal economy, even though most MSMEs in the nine focus countries are operating in the informal economy.

Another observation is that cash and food transfers for the most affected and vulnerable groups seem to be more beneficial for people who rely on the informal economy for their livelihoods. As such, a group potentially at risk of missing out on government support is those less vulnerable but dependent on income from the informal economy.

Although the policy intents presented above are diverse, it should be noted that governments in the focus countries do not offer support in a balanced way. Firstly, our sample shows clearly that the focus of government support is on tackling financial constraints, such as high levels of debt burden, a risk of bankruptcy, and the consequential risk of the layoff of workers, and the related disruption to essential services and the provision of essential goods. These constraints were also the main driver behind taxation measures: to reduce the tax burden for businesses by relaxing tax payment terms. For the food market, maintaining access to affordable inputs was the main driver for most support measures, but this was mainly achieved by using financial instruments (e.g., subsidies, low-interest loans).

Secondly, non-financial measures that tackle capacity-related constraints (e.g., skill and network gaps) for enterprises directly or in the business environment seem to be far less pronounced. Examples of these include providing technical assistance and training (with or without financial support), investment in infrastructure, support for digitalisation, and restructuring food markets (e.g., adapting to COVID-19 health measures) and labour markets (e.g., regulations). Although speculative, this could be because governments' initial responses to the crisis reflected the urgent need for cash expressed by businesses. Financial support is also in the direct sphere of influence of governments and therefore easier to launch through emergency regulations by governments and central banks. In contrast, technical assistance, training, infrastructure investments, and activities stimulating

digitalisation, for example, all require more time to design, including due to the need for partnerships with multiple stakeholders.<sup>17</sup>

With respect to gender implications, policy intent rarely focuses specifically on women-led MSMEs. A final observation is that the larger countries seem to offer a more balanced or extended support package for MSMEs (India, Nigeria, and Pakistan), but it is unclear how effectively they reach their large groups of food system MSMEs.

## ASSESSING SUPPORT POLICIES' IMPLICATIONS FOR MSME RESILIENCE

### AVAILABILITY

*Availability* for food system MSMEs means that the support measure under analysis is officially available for this target group of MSMEs. We begin by identifying exact target groups related to policy support measures, and then qualify policy support areas across countries qualitatively as 'low', 'medium', and 'high' for food system MSMEs based on our assessment of availability.

Availability for food system MSMEs depends upon the policy target group and the exact eligibility conditions that apply for the measure. The analysis considers whether the support measure is available officially on paper, while the practical reality of availability can often be quite different.

What groups see high availability of support? It becomes clear that food system MSMEs operating in the formal economy have much more support options available to them. This is particularly the case for financial support, tax relief measures, and import-export support, as Table 3 in Annex C shows. This means that the legal status of the food system enterprise is an important factor in determining availability. This is in line with conclusions from the literature on financial inclusion that MSMEs in the informal economy rely on microfinance or community-based finance groups, while other financial interventions tend to target special groups of entrepreneurs (e.g., high-potential start-ups) in the formal economy (41,42). Also, wage support measures are not likely to reach the informal economy, as government wage support and supported furlough schemes are not available to workers in the informal sector (43), which disproportionately affects women. Formalisation processes, like easier and less costly registration procedures, could result in more enterprises benefitting from available support measures during a crisis.

Measures with the highest availability for food system MSMEs are cash and food transfers for target groups of most affected and vulnerable groups, mainly in urban areas. The most affected workers and most vulnerable households with family enterprises in the informal economy that have been heavily affected by the pandemic officially should have some support available to them in the form of cash and/or food. Some of these social protection measures specifically target women from low-income households, particularly in India.

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<sup>17</sup> Existing development programmes, often in partnership with donor agencies, might have changed to adapt to the new situation, but such changes are out of the scope of our policy support mapping.

These include cash transfers to women who hold *Jan Dhan* bank accounts under its financial inclusion policy; free gas cylinders for women in families covered under the *Ujwala* scheme, and collateral-free loans for rural women participating in self-help groups. Such support might have less impact on keeping the smallest and most vulnerable businesses going, but by providing this support at the household level, some demand should be maintained in the market, which is beneficial for all food system MSMEs.

Measures with low to medium availability are mostly related to proposal-based support procedures that include forms of training and technical assistance, combined in some cases with grants. A limited number of places (training), resources (grants), and/or supplies (inputs) can result in highly competitive eligibility processes or simple first-come, first-served processes. Both methods will limit availability.

Certain measures to reduce taxes and fees may fail to reach (and so effectively penalise) smaller enterprises or those operating in particular sectors. For example, in Rwanda, the Manufacture and Build to Recover Programme, which provides VAT exemptions on construction materials and tax credits for the manufacturing and construction sectors, could contribute to male-run businesses paying less tax than female-run businesses, if the supported sectors are male dominated. Van Steveren and Akram Lodhi (17) have documented such effects from VAT reductions for the manufacturing sector in Vietnam. In the sectors where women often dominate, notably in trading and retail, we find few targeted policies. We find few examples of food market support. Nigeria provided support for alternative food markets while the official markets in Lagos were closed, while Bangladesh and Nigeria supported e-marketing.

Similarly, given the generally smaller size of women-led businesses, measures that reduce the cost of internet and phone services, as in Ethiopia, may leave smaller businesses paying more per unit of mobile use than larger firms. On the other hand, the removal of all charges on smaller transactions, as Kenya has done, is likely to be disproportionately beneficial to smaller firms, often run by women.

Finally, border and trade measures, especially those targeting exports, will have a differential effect on internationally connected companies compared to those primarily trading within the domestic market. In GAIN's survey of SMEs on the impacts of COVID-19, it is notable that one of the few differences between men and women in terms of the additional support they were seeking from governments is that women were less likely than men to suggest measures to keep the borders open as additional support they needed.

It can be concluded that an 'availability gap' occurs for government support measures in the focus countries. Relief support is available for the most vulnerable and affected groups, and a mix of financial and non-financial support is available for formal MSMEs that operate in the food system (mostly with higher capacity, situated in urban regions and with some experience). However, most MSMEs in the informal economy are missing out on support. Even when policies are specifically focused on the informal sector, such as grants for informal MSMEs in India, the eligibility criteria for the limited amount of grants available makes them only available for MSMEs with the greatest growth potential.

## ACCESSIBILITY

Support measures can be available for food system MSMEs, but they can still struggle to access specific support measures due to various barriers. By looking at these barriers we can understand the extent to which the 'available' policy support reaches specific food system MSMEs. In the literature, we can distinguish three clusters of barriers for MSMEs to access support (not explicitly for government support only and not specifically for responses to shocks or crisis):

- Non-existence of a network and lack of awareness about available support outside the own community and family relations;
- Cost of accessing support and for the support itself, such as interest rates and collateral for financial support and own out-of-pocket contributions (e.g., travel costs); and
- Complexity of procedures, which relate to capacities (including time constraints), languages used in procedures, and access to digital applications.

Assessing these barriers, we qualify accessibility as 'low', 'medium', or 'high'. If MSMEs are not aware of such schemes, or even if they are aware but there are complex procedures and/or costs for application, the target populations may not be able to benefit from them.<sup>18</sup> Further, misinformation can fuel distrust of formal institutions if epidemic responses are not adapted to local contexts, as was learned during the Ebola response in Africa (45).

The COVID-19 pandemic also introduced some new barriers, mainly affecting support measures' registration schemes that could be overwhelmed due to high demand in a short period of time (e.g., cash transfers schemes and wage support schemes), support that includes physical distribution of goods (e.g., health support with personal protective equipment and hand sanitation, agricultural input support, and food transfers), and support that would under normal circumstances include face-to-face contact (e.g., technical assistance, trainings, and competitions for grants, which have to be postponed or go digital, reducing accessibility for certain groups).

When we look explicitly to the MSMEs for which support measures should be available, accessibility barriers arise due to limited information and awareness about available support (see Table 4 in Annex D). When they are aware, MSMEs are likely to face additional barriers to register or apply for support. Complicated and unclear processes deter submissions or lead applications to be rejected.<sup>19</sup> Costs are an issue for support measures for which some form of own contribution is required (including interest rates for access to credit).

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<sup>18</sup> For instance, in India, state governments are running several schemes and relief measures, but reports have found that there is a lack of awareness about them among the most vulnerable populations (44).

<sup>19</sup> For example, in the parallel assessment of the experiences of 15 MSMEs produced by IDS for GAIN, only four companies reported receiving financial support (loans or tax breaks), of which two were relatively large companies. On the other hand, two companies explicitly reported complicated and unclear processes as the reason that support was unavailable.

Corruption, whether real or perceived, may also deter firms from applying for and accessing available support.<sup>20</sup>

Targeted and cheaper loans are a good way to reduce some of these barriers for financial support measures. However, micro and smaller enterprises (even in the formal economy) are less likely to be able to obtain bank loans than larger firms (World Bank 2021). Instead, they rely on internal funds, or cash from friends and family, to launch and initially run their enterprises. This source of finance is often the cheapest and comes at no cost to the entrepreneur (46). The International Finance Corporation (IFC) estimates that 40% of formal SMEs do not have access to formal credit.<sup>21</sup> The financing gap is even larger when micro and informal enterprises are taken into account.

Access to credit is also an issue from the perspective of gender equity, with women often having very different experiences of being able to access capital than men. In part, this can be attributed to the fact that women-led enterprises are often smaller. However, it is in part due to gender-specific factors, including less access to appropriate collateral or to business networks, discriminatory perceptions of women's credit-worthiness, mobility constraints, time poverty, and low financial literacy (14,15,47,48).

As a result, a number of the credit-related support measures may be less accessible for women-led businesses. For example, the MSME credit fund in Mozambique has a proposal-driven process, which could disadvantage women applicants. In Bangladesh, district committees will oversee disbursement of low-interest loans to MSMEs. Although this more decentralised process could benefit women, exclusion from social or patronage networks could act as a barrier. In Pakistan, the reforms to increase the credit limit to SMEs from US\$0.8 million to US\$1.2 million will benefit larger businesses.

In Rwanda, on the other hand, the economic recovery fund, which offers technical assistance alongside subsidised loans and credit guarantees, is explicitly intended to include micro-enterprises. In addition, if technical assistance offers support and advice during the selection process for the loan, it could in principle be more gender sensitive. The soft loans offered by the Ethiopian government cover short-term operational costs and are available to both registered firms and unregistered firms with up to five employees. These will be more accessible to women, who tend to lead smaller and informal businesses.

Financial support measures in India include collateral-free loans, which can be more inclusive of women. However, in other countries, collateral requirements are a barrier, especially due to lower land ownership among women. There have been some recent efforts to extend the types of assets that can act as collateral, reflected for example in Nigeria's establishment of an online registry for security interests in 'movable assets', based on reforms initiated pre-COVID. Such measures can be advantageous for women, provided they include the types of assets that women own, such as jewellery (15).

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<sup>20</sup> In the parallel assessment of the experiences of 15 MSMEs produced by IDS for GAIN, one company cited the perception of corruption as a deterrent.

<sup>21</sup> Information retrieved from <https://www.worldbank.org/en/topic/sme/finance>

For access to finance, the World Bank Depth of Credit Information Index, which measures the accessibility and quality of credit information, suggests stark differences across countries.<sup>22</sup> For example, Mozambique and Bangladesh are the countries at the lower end of the rankings (indicative of complex access to finance and credit responses during COVID-19) while Nigeria, Kenya, Rwanda, and Tanzania can be found at the higher end. India and Pakistan can be found just under these high-scoring African countries. Targeting measures that improve information and access to finance for food system MSMEs will be key for them not to lose out on loan offers.

Mobile-money services are able to improve accessibility and credibility, as establishing a financial track-record helps to boost credit scores ((49) for Kenya; (50), for Nigeria). Digital technologies can also simplify the loan application process and provide alternative methods and data to facilitate and expedite credit decisions by state development banks. This is particularly important during a crisis, like the pandemic, as time is critical. However, perceived trust, ease of use, and usefulness are all important variables for individual MSMEs to adapt to mobile solutions (50). Furthermore, it should not be overlooked that interventions to stimulate mobile money should not become default during the crisis, as cash transactions still remain important for MSMEs, particularly in the informal economy serving the 'bottom of the pyramid.' Research shows that in the context of financial transactions of low-income groups in Kenya, social relations remain important (51)

A number of other measures that are nominally open to women have reduced accessibility due to the way these measures interact with aspects of assets, norms, participation, and formal and informal rights affecting women. For example, Nigeria's Economic Sustainability plan offers low-interest credit to enable the cultivation of 20,000 to 100,000 hectares of new farmland in every state. However, social norms that sustain gender discrimination in land ownership mean that men are more able to access this support.

Measures with a lower accessibility (or higher probability of an accessibility gap) are the ones for which MSMEs have to apply and that require checks on eligibility. For example, in Ethiopia to apply for a wage subsidy, the MSME needs to upload all documents online, and to apply for soft loans to cover three months of operational costs the firms must provide evidence of a decrease in their revenues in 2020 by at least 30% year-on-year or since April 2020. In India, street vendors who apply for microfinance loans need to be in possession of a Certificate of Vending - an identity card issued by local government - or a letter of recommendation from the local government or town vending committee. In Nigeria, MSMEs that want to register their businesses in the 'improved' and 'streamlined' registration system, need to use an e-registration portal with various requirements, such as evidence of registration with the Cooperation Affairs Commission, evidence of trademark approval, a food handlers certificate, and so on. Also in Nigeria, MSMEs that want to be eligible for support via the Economic Sustainability Plan must register first with the Steering Committee based at the Ministry of Industry, Trade, and Investment.

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<sup>22</sup> <https://data.worldbank.org/indicator/IC.CRD.INFO.XQ> (accessed 27 July 2021).

For welfare measures, access may also not be straightforward and come with complexities and associated costs. The Country Policy and Institutional Assessment (CPIA) for policies for social inclusion from the World Bank database (scores 0-6) shows that, of the study countries, Pakistan has the lowest score in terms of equity for social protection and labour (3.2 in 2019), followed by Mozambique (3.3), Bangladesh (3.4), Nigeria (3.5), Tanzania (3.6), Kenya (3.7), Ethiopia (3.8), and Rwanda (4.2). This highlights the need for effective and targeted social safety nets that can be accessed by the poor and vulnerable in these countries. As such, information and awareness systems should focus on the most affected MSMEs. Registration systems could be built or restructured to find the most affected groups and to ensure that new entrants to cash and food assistance schemes are registered quickly, which is particularly important during a crisis. This is demonstrated by Nigeria with their Rapid Response Registration Cash Transfer project.

Government procurement is another area that could benefit food system MSMEs, but whether it does depends on appropriate information, awareness, and conditions, including those for smaller businesses or women-led enterprises. For example, the Bangladesh Agricultural Development Corporation is purchasing rice from farmers at high prices as a form of support, but accessibility depends on location and awareness. In India, food market support in the form of community kitchens providing food packets to migrant workers involve self-help groups in food distribution, an income-generating opportunity that is likely to be available to women. In contrast, in Nigeria, there is no information on which businesses might benefit from government procurement as part of the Home Grown School Feeding Programme expansion, except that it targets locally sourced food.

The lowest accessibility exists for support with competitive application processes due to limited resources and where it is first-come, first-served. Examples include the Youth Employment programme in Nigeria, MSME credit fund in Mozambique, and MSME grants in India. On the other side, measures that focus on a level playing field (e.g., loan restructuring and tax relief) and automatically apply for all (e.g., reduced fees or higher transaction limits) are more accessible – although there might still be an availability gap. Overall, an accessibility gap mostly occurs when no extra measures are taken by governments to target the most affected groups and reduce the specific barriers they face.<sup>23</sup>

Importantly, this also raises the question of whether these support measures should be accessible to all. Accessibility should be fair and transparent for all food system MSMEs, but supporting the best companies to survive (or thrive) could avoid having too many companies within an economy or sector that are permanently on the margins of survival. Also, some barriers are needed to prevent funds being taken fraudulently or for purposes they were not intended. For these reasons, some support measures might intentionally include some barriers. However, good information provision and awareness raising remain

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<sup>23</sup> This relates to the less connected MSMEs that rely mostly on information sources from their inner circles, including entrants with fewer capacities and less experience to register for existing, expanded, or new schemes or programmes.

significant factors in at least making support measures known to as many food system MSMEs as possible.

## RELEVANCE

Our assessment of short- and long-term relevance is discussed with reference to literature and borrows from the findings of Saha *et al.* (3). Firstly, we look at which short- and longer-term measures have been announced by the focus countries. By using the three categories of support measures of Hansen *et al.* (52), we can see that most of the support measures are 'rapid responses' characterised by direct actions to respond to urgent needs (116), followed by 'strategic recovery' measures that aim for more medium- to longer-term outcomes without pushing for systemic changes in the food system (23). Only four measures could be identified with the potential to contribute to 'systemic shifts' over the long term with the aim to structurally recover onto an improved *modus operandi* for the food system.

All welfare and wellbeing measures (cash transfers, food transfers, health support measures) fall in the rapid response category, which aims for immediate relief for the most affected and vulnerable groups. Existing cash transfer expansions and new temporary emergency schemes are measures taken for the short term with the aim to return to the pre-COVID-19 social protection schemes as soon as the pandemic is over.

Most enterprise support measures are rapid responses to increase liquidity and reduce operational costs for MSMEs. Examples are access by MSMEs to soft loans to cover three months of operational costs (utilities, costs of premises, and rent) at a reduced interest rate in Ethiopia; three- (Nigeria) and six-month (Kenya) moratoria for credit defaulters; and a temporary increase in daily and annual limits on mobile-money transactions (Mozambique). Some measures have the characteristics of 'strategic recovery', such as the permanent tax reforms in Kenya, grants for informal MSMEs with growth potential in Ethiopia, some specific credit facilities targeted at specific sectors or prioritising MSMEs or the self-employed (Ethiopia, India, Nigeria, Rwanda, Mozambique), or a food trading awareness campaign in Tanzania.

Again, most business environment support measures focus on short-term relief (e.g., monetary policies, emergency changes in financial regulations). However, important measures seem to have a medium- to longer-term strategic recovery purpose, such as permanent changes in financial regulation (e.g., the registry of movable assets as collateral in Ethiopia and Nigeria); a new classification system for MSMEs and the exclusion of foreign registered businesses from tenders for certain government contracts (both in India); and stimulating the use of digital public services, including the registration of businesses in Nigeria. The potential for a longer-term systemic shift can be observed for larger investment programmes, such as the Youth Employment programme and the Economic Sustainability Plan, both in Nigeria.

The food market input support measures are temporary and rapid responses, but the import substitution programme in Ethiopia aims for a more systemic shift, as it ensures

import substitution for wheat, rice, and edible oil by, for example, investing in irrigation schemes for lowland wheat and rice production. A longer-term nutrition awareness campaign to promote healthier food in Pakistan also has the potential to contribute to shifts to more nutritious food consumption.

### Short-term relevance:

As shown above, food system MSMEs faced challenges during the pandemic and requested urgent support to overcome them. Based on the outcomes of the GAIN/SUN surveys, four impact areas have been indicated:

- *Challenges related to sales:* decreased sales, closed retail outlets, and loss of contracts with clients.
- *Challenges related to inputs:* difficulties accessing inputs and loss of contracts with suppliers.
- *Challenges related to finance:* difficulties accessing finance and limited financial reserves/liquidity.
- *Challenges related to employment:* difficulty paying staff and dismissing staff.

As short-term relevance means that a support measure could have a low or high likelihood of tackling a specific challenge the MSMEs face during the pandemic, these four areas should be covered by government support. By doing this, we are able to identify which areas of support measures are better equipped to support MSMEs against the immediate threat of 'retreating' business operations during a crisis like the COVID-19 pandemic. From the sample, we can see that governments have responded primarily to tackle financial and input challenges, and to a lesser extent employment and sales challenges.

#### *Sales challenges:*

In general, one of the main challenges food system MSMEs have faced during the pandemic is lower demand due to lockdown measures that closed food markets and retail outlets, resulting in contracts being postponed or cancelled. The government of Bangladesh has responded to this challenge by setting up its own web portal for food deliveries to homes and stimulating e-markets. Other countries, like Nigeria, have put in place measures to set up makeshift food markets. However, overall, few national governments have directly intervened to support marketing, although local authorities, particularly in urban areas, might have responded much more to these challenges.

**Marketing support has short-term relevance for MSMEs, enabling them to continue trading and selling food to end consumers.** However, web portals may exclude the most food-insecure people if they are not able to connect with such digital platforms, while makeshift food markets could have higher short-term relevance for traders (including informal traders if they are allowed to use these makeshift food markets) and consumers.

Some governments have responded by making adjustments to public procurement systems to make it easier for local producers to apply. For example, the government of India excluded businesses registered outside the country from tenders for government contracts up to INR 200 crore (US\$ 26 million). Although this measure will increase demand for local

products and services, including in the food system, it is more likely to benefit larger companies and therefore **reduces the relevance for the MSME sector**. In Nigeria, the Home Grown School Feeding Programme was expanded during COVID-19 to stimulate locally sourced food to feed school-going children, even when they were not attending school. The government of Bangladesh has prioritised rice procurement to assure staple food security. The Bangladesh Agricultural Development Corporation has purchased rice from farmers at high prices as a form of support. In general, **such targeted measures are more likely to be relevant for local food system MSMEs**.

In the short term, all governments have reacted with measures that aim to stabilise in some form loss of income, as the economic downfall resulted in higher unemployment and underemployment. To keep demand in the food market, particularly for nutritious food products, households need enough income, and governments provided that for the most vulnerable and affected groups with cash and food transfers. **For food system MSMEs, cash transfers could be more relevant, as they keep the food markets running. The short-term relevance of food transfers for MSMEs depends on where the food comes from and by whom it is distributed;** if purchased from abroad or large domestic farms and distributed through large, contracted firms, the measure could even harm food system MSMEs by removing demand from the market.

One particular measure in India was a wage increase under the employment guarantee act (Mahatma Gandhi NREG), under which individuals who are out of a job are eligible to demand for a job under the scheme. The wage increases from INR 182 to INR 202 (equivalent to around a US\$0.30 increase) is estimated to have benefited 50 million families. Furthermore, as this section will later explain, wage support measures could also help formal MSMEs in the food system to keep a large part of their workforce and therefore could help keep demand in the market.

Finally, food price controls were enabled in Bangladesh, Ethiopia, and Rwanda to ensure stable food prices during the pandemic. Keeping nutritious food affordable will increase the demand for these products, even during a shock, and therefore **could be relevant in the short-term to keep demand in the market. However, for food system MSMEs, food price controls would not be relevant if input prices increase while they cannot increase prices to end consumers. Furthermore, such price controls have proved difficult to implement.** Even with the price control in place, staple food prices in Ethiopia remain significantly above average due to the depreciation of the currency, thus encouraging black market activity.

#### *Input challenges:*

Food system MSMEs also face supply side challenges, mainly increased difficulty accessing essential inputs. Some governments introduced measures to secure import of essential inputs, including in agriculture. For example, in Bangladesh, banks were permitted to extend the payment periods for the import of raw materials, agricultural implements, and chemical fertilisers from 180 days to 360 days. The government of Ethiopia directly imported bulk fertilisers and other important inputs, which reduced the unit price. In

Mozambique, the government planned for a temporary exemption from taxes on imports of essential agricultural inputs. The Kenyan government introduced a waiver of mandatory inspection fees on seed, pesticides, and veterinary medicine at the country of origin for an initial period of six months. In Pakistan the government introduced subsidies on the import of urea (natural gas) for its use in fertiliser production (PKR1,194 per bag, US\$7.40)

Such measures are taken to secure imports of essential inputs that are needed to maintain food production, with **short-term relevance for agricultural input importers and farmers, although it depends on the amount imported**. The relevance could also increase when local linkages are made with MSME input providers and distribution firms and when small-scale farmers have access to these inputs, as they mainly sell their produce to food system MSMEs for processing and marketing.

Finance and subsidy arrangements were also made by governments. In Nigeria and Rwanda, the governments put farm input subsidies in place: in Nigeria for 81,000 MT of seeds, whereas in Rwanda this subsidy includes all agricultural inputs, including fertilisers and pesticides. In Kenya, the government financed 200,000 small-scale farmers with five acres of land or less for the supply of farm inputs through e-vouchers, worth US\$200 per acre. The Mozambican government ensured credit lines dedicated to smallholder farmers in peri-urban areas by financing hub/agro-dealers through credit transfers of subsidised vegetable kits (seeds, fertilisers, and other inputs) for smallholder farmers cultivating 0.25 ha. **These support measures have high relevance for food system MSMEs that have direct linkages with small-scale farmers.**

Another way to ensure agricultural inputs during the pandemic was through measures targeting distribution. The government of Ethiopia apportioned more than 70% of agricultural inputs like fertiliser, insecticide, and mechanisation services to farmers across the country. In Mozambique, the government ensures the supply of inputs for strategic crops for the 2020/21 cropping season through purchase of surplus certified seed produced locally during the last cropping season (2019/20) for maize, rice, beans, soybean, sesame, and peanut. The federal government of Nigeria began distributing agricultural inputs to farmers and the Central Bank provided Maize Farmers Association of Nigeria with US\$41.2 million for the 2020/2021 planting season. The money will be used to distribute fertilisers, seeds, and agro-chemicals to about 40,000 association members.

**These measures are highly relevant for food system MSMEs. However, the exact relevance depends highly on implementation of the measures** to secure the inputs are distributed equally to the farmers who need them the most.

#### *Financial challenges:*

The IFC estimated pre-COVID-19 that 65 million firms, or 40% of formal MSMEs in LMICs, have an unmet financing need of US\$5.2 trillion every year, which is equivalent to 1.4 times the current level of the global MSME lending. East Asia and Pacific accounts for the largest share (46%) of the total global finance gap of these formal MSMEs and is followed by Latin

America and the Caribbean (23%) and Europe and Central Asia (15%). The COVID-19 pandemic is very likely to increase this finance gap for formal MSMEs.

All focus countries have announced measures to increase liquidity in the market, reduce the costs of financial services, and increase availability of loan restructuring as a response to the financial challenges MSMEs face, such as through extended or new credit lines, loan guarantee schemes, moratoria on loan repayments, and lower (subsidised) interest rates. In the GAIN/SUN November 2020 survey, 45% of respondents recognised that their government had taken actions to support businesses, mainly on financial support (54%). For larger, formal sector companies, these can be highly relevant policy measures.<sup>24</sup> However, as accessibility is limited, not all MSMEs that need financial support are able to receive government grants and loans.

Empirical evidence from Kenya by Rotich *et al.* (53) shows that for MSMEs, improvements are evident as a result of even having access to small amounts of money. The ultimate effect depends on firm performance and leadership. Small loans have the best impact on growth if they are focused on product quality and increasing networks, mostly in combination with access to savings schemes, managerial training, and loan grace periods. The GAIN/SUN survey suggests that the financial support would mainly be used as working capital, to remain in business, with less immediate focus on product quality investments. **The relevance of such short-term credit made available MSMEs is particularly high to avoid retreating but has less impact on longer-term growth.** However, as the finance gap shows, few MSMEs are able to secure any amount or the amount they require in full, reducing the actual relevance of the support measure.

The literature also shows that a short-term increase in the liquidity of MSMEs, in particular in the informal sector, should go through the channels that entrepreneurs already know and trust. This increases coverage and means community-based financial institutions and microfinance institutions should be considered essential services during the crisis and should be provided with emergency liquidity and extending credit guarantees if they are within the perimeter of regulation and supervision. For example, India focusses on soft loans for women self-help groups in rural regions. The Development Bank of Ethiopia provides soft loans to MSMEs, micro-finance institutions, and cooperatives to solve their financial constraints. Beyond emergency liquidity, these institutions should also apply debt waivers, lower interest rates, and moratoria on debt repayment for MSMEs.

However, moratoria on debt payments during the COVID-19 crisis are too limited in reach or too short in duration to effectively cover financial market restructuring needs for MSMEs.<sup>25</sup> Moratoria on debt repayments are often not mandatory and do not automatically apply for debt repayments from microfinance institutes to banks (54).<sup>26</sup> When banks still

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<sup>24</sup> In the parallel assessment of the experiences of 15 MSMEs, it was the two largest companies that cited the reduction of interest rates and rescheduling of payments as being beneficial to their businesses. Other companies did not benefit or found measures insufficient to be of clear relevance to them.

<sup>25</sup> In the parallel assessment of the experiences of 15 MSMEs, one company said that microcredit moratoria were useful but the terms were too short, while another said that these measures did not relieve sufficiently.

<sup>26</sup> This is shown for India by Mader (54).

demand repayments from microfinance institutions, the microfinance institutions cannot apply the moratorium to their clients, at least not for an extensive period, unless the government changes its regulations. Furthermore, during the moratorium, the interest payment will accumulate, which is harder for MSMEs, especially in the informal sector, as they pay higher interest rates and must pay more in total interest over the longer period of time of their debt. **Moratorium measures without guarantees for microfinance institutions will have less short-term relevance for food system MSMEs in the focus countries.** Debt waivers should be more effective but do not always work for informal MSMEs because this group is often not explicitly targeted by the policies and strategies (3). In our sample, the Pakistan and Mozambique governments, for example, introduced measures to guarantee loan restructuring (including moratoriums), including for microfinance institutions.

One way to increase incentives to lend to MSMEs during a crisis is through credit/loan guarantee funds. The literature is clear that such guarantees make loans to MSMEs less risky. They enable banks to reduce collateral requirements or extend loan durations and are easy to target special sectors if more attention is needed (55,56). However, such guarantees do not necessarily include all MSMEs, and they reduce neither interest rates nor fees, meaning that micro and small enterprises that face structural barriers are still excluded (57). **Therefore, to have higher relevance for food system MSMEs, changes in loan procedures targeting MSMEs are important to access guaranteed loans** (58). In our sample, for example, the Nigerian government's new Finance Act introduced over 80 amendments to 14 different laws, aiming to iron out financial bottlenecks for MSMEs dealing with COVID-19. In Kenya, the central bank provides flexibility to banks with regard to requirements for loan classification and provisioning for loans.

It is also important that MSME debtors can rely on an insolvency framework that is appropriate for them. They are treated differently because MSME debtors lack good records and reliable financial information; they are also often financed with a mixture of corporate debt and personal debt. Because insolvency frameworks do not permit or incentivise financing after formal insolvency proceedings are filed, MSMEs are specifically vulnerable because they are most likely to not be offered a restructuring or reorganisation process (by virtue of their size) (59). Even then, MSMEs often lack the resources to cover the costs and fees for a formal insolvency procedure. **Therefore, the measures taken to relieve MSME debtors from the threat of going into liquidation is highly relevant in the short term.** For example, in our sample, the Indian government made modifications to the insolvency and bankruptcy code with the intention of preventing insolvency proceedings against MSMEs unable to repay loans caused by the COVID-19 pandemic. However, a more permanent solution must be found to ensure that many food system MSMEs do not fall into liquidation directly after these temporary measures have been taken away.

#### *Employment challenges:*

Only Ethiopia, Nigeria, and Pakistan have implemented some forms of wage support to ensure MSMEs in the formal sector keep their workforce in place. In Ethiopia, the government introduced a wage subsidy. Nigeria and also Ethiopia reduced taxes on

employment for businesses to reduce the tax burden of keeping people in their jobs. Loans for MSMEs targeted at reducing wage costs were introduced in Pakistan. These measures are highly relevant in the short term, but mainly for formal MSMEs who have registered workers. Government responses to retrain employees, provide them with new work opportunities, and keep them safe were far less pronounced in the nine countries. Only Nigeria introduced a youth employment scheme, for example, and its depends highly on its implementation, which goes beyond the scope of this assessment.

Overall, governments have focused their responses on tackling finance, input, and sales challenges and, to a lesser extent, employment challenges that food system MSMEs face during the pandemic. Having such policies in place reduces the chances of food system MSMEs retreating from their operations, making them relevant for the short term. The findings show that the relevance for food system MSMEs could be increased by more targeted responses. Relevance depends highly on how the measures are implemented. Also, relevance in the short term can be increased by providing a package of support measures, rather than one single measure targeted at MSMEs. In that sense, it is good that governments combine different measures to increase short-term relevance through finance, taxes, waivers on fees, and subsidies.

#### **Long-term relevance:**

Long-term relevance depends on how support measures tackle risks and give incentives to benefit from opportunities over time. The GAIN/SUN surveys show that food system MSMEs are looking for specific support regarding technical assistance, such as support for online marketing, advice for rearranging their supply chains to become more resilient, and advice for renewing sales and distribution networks. Very few governments in the focus countries had announced such programmes as a response to the pandemic before March 2021. Rwanda and Nigeria are examples of countries that mention e-commerce as an important investment area to create new e-commerce and e-marketing firms and support existing enterprises in the transition to integrate digital services.

Furthermore, regarding financial support, long-term relevance depends on medium- to long-term loans for food system MSMEs, instead of short-term repayment arrangements. For example, the loans to farmers provided by the government of Bangladesh have to be paid back in 18 months. In contrast, the new credit lines for MSMEs provided by the Reserve Bank of India (which includes a credit guarantee scheme, distressed assets fund, and equity infusion in MSMEs) all have a maximum tenor for repayment for 10 years, with a moratorium of 7 years with the exclusion of required interest payments. Other financial support measures with more longer-term relevance are embedded in new legislation, such as permanent changes in financial regulation, like a registry of movable assets as collateral, as in Ethiopia and Nigeria.

Overall, most of the announced credit programmes are based on short-term arrangements and there are few linkages to broader structural changes to address the finance gap for MSMEs. Evidence from the literature shows that to reach smaller enterprises in a more sustained way, extended microfinance systems are needed that include other services, like

insurance, technical assistance, and business trainings (60). Pakistan was one of the few countries with a clear financial support measure that included such technical assistance. It introduced debt relief measures, revised indicative credit limits, eligible items for agriculture financing, a crop loan insurance scheme, and a livestock insurance scheme for borrowers, that was combined with a shift to e-credits and technical assistance in the form of workshops, capacity-building, and awareness-raising.

The literature affirms that combining access to finance interventions with advisory services, technical assistance, and business trainings tends to have a more positive effect on firms (productivity, upscaling, and even employment effects) than just financial support (61), with more potential for longer-term relevance. Combining financial and non-financial enterprise support makes a difference due to MSMEs propensity to be risk averse, lack the ability to submit a satisfactory loan application, and not recognise the need for financing for expansion. However, most combined interventions are tailor-made and include higher amounts of finance; thus, it increases the risk for the lender and therefore excludes micro and small enterprises and focuses extensively on high-potential firms in the formal economy.

Governments and other support organisations (e.g., donors) can strengthen business development services to enable operators to strengthen their business and shift their business activities to other sectors or provide goods or services that are in demand, to seize new opportunities that may arise in the market as a result of the crisis. This could require upskilling and reskilling, including remotely and online, access to knowledge and technologies, as well as fostering business linkages between larger formal and informal firms (39). Such non-financial enterprise interventions are costly and need selection processes to find the best-suited firms, which often reduces the chances of access by MSMEs, particularly in the informal sector (62).

The larger, more comprehensive investment and recovery programmes have more measures included with longer-term relevance, such as the import substitution programme in Ethiopia for wheat, rice, and edible oil, or the cross-economy recovery plan estimated at US\$900 million over fiscal years 2019/20 and 2020/21. The plan includes enterprise support that focuses on technical assistance and access to finance for businesses that apply for support, including MSMEs. The fund provides subsidised loans and credit guarantees to businesses in sectors affected by the pandemic (including for micro-enterprises) and takes steps to ease the burden of tax administration and delay some required payments. Other examples are the Economic Sustainability Plan and Youth Employment programme in Nigeria. In June 2020, the Nigerian government introduced the Economic Sustainability Plan of ₦2.3 trillion (US\$5.5 billion), which includes an agriculture component to ensure the cultivation of between 20,000 and 100,000 hectares of new farmland in every state, as well as support offtake and agro-processing, with low-interest credit.

## **POTENTIAL IMPLICATIONS FOR FOOD SYSTEM RESILIENCE**

This study has found that most policy support in the nine focus countries consisted of shorter-term 'relief' measures rather than offering longer-term resilience building for food

system MSMEs. That said, longer-term resilience may come from MSMEs' existing and learned agility in response to challenges, which may have been further enabled by policy measures such as targeted collateral-free loans. Through agile and flexible decision-making, MSMEs can avoid retreating, keep their business going, and respond nimbly to new challenges and opportunities.

That said, MSME agility might not always lead to greater or more equitable food and nutrition security outcomes. There can also be trade-offs between policy measures that focus on the short term but undermine longer-term resilience of MSMEs and food systems. Heavy and/or ill-implemented subsidies and price-control mechanisms could affect the working of market forces, giving fewer incentives for businesses to invest in capacity, productivity, products, and services, with negative longer-term implications. Also, without including local food system MSMEs in public procurement, input support, and food transfer systems, this could undermine MSME and food system resilience in the short and longer terms.

To be more beneficial for food and nutrition security and equitable outcomes, agile responses by MSMEs would need to be appropriately directed or incentivised. This is most likely to happen during selection processes, through targeted and gender-sensitive approaches (e.g., in public procurement). However, the extra time needed to design and implement such interventions might be a constraint for rapid responses. Furthermore, more rigorous selection procedures reduce the availability and accessibility of support measures for firms with low capabilities or weak networks, despite their relevance.<sup>27</sup>

## CONCLUSIONS

In conclusion, government policy measures have offered primarily short-term support for the recovery of food system MSMEs. Although most focus countries announced a mix of measures to ensure that different types of MSMEs could be reached, those benefiting are likely to be better-connected, larger food system enterprises operating in the formal economy. For example, changes to monetary policy and financial sector regulation to support increased liquidity in financial markets and enable debt restructuring and access to cheaper credit are primarily relevant for corporations and better-off formal MSMEs that already had access to credit pre-COVID-19.<sup>28</sup>

To fill the finance gap, most governments were able to announce some specific credit facilities combined with credit guarantee schemes targeted at smaller companies, and sometimes at specific groups, as in the case of informal street vendors (India), food system

<sup>27</sup> These findings are in line with the outcomes of interviews with food system MSMEs in five African countries as part of a parallel assessment for GAIN and executed by IDS.

<sup>28</sup> These findings were confirmed during the parallel assessment of the experiences of 15 MSMEs conducted by IDS for GAIN. Although anecdotal, MSMEs reported that they were aware of some tax relief, debt relief, and loan facility measures, but that often information was lacking. They mentioned several constraints in accessing support, such as complex forms, high levels of bureaucracy, and in some cases corruption. The overall feeling was that finance and tax support benefitted mostly the larger firms and not MSMEs. Very few were able to receive an additional loan through these measures, and short-term moratoriums and debt relief support were insufficient for income recovery.

MSMEs, or small-scale farmers. These measures broaden the availability and accessibility of financial support, but outcomes still depend on awareness, application procedures, and implementation. As such, there is a persistent 'availability gap', especially for informal MSMEs, and even where support is available in principle, important accessibility barriers exist. Furthermore, even when MSMEs have access to support (mainly the better connected MSMEs with higher capacities), this does not mean full coverage of their needs. The assessed support measures are more relevant for shorter-term MSME resilience (e.g., against immediate retreating and enabling more agile responses), while building MSME resilience in the longer-term, or ensuring food system resilience (e.g., building back better) is limited within the scope of most policies.

That said, there are some elements within the support measures that could benefit MSMEs' medium- to longer-term recovery and evolution to a new stable state. However, to further increase food system MSME resilience over time, support measures should combine financial and non-financial measures with a focus on sector or value chain development. Furthermore, support measures targeting the macro-level business environment should consider MSME-specific constraints.

## **INSIGHTS AND RECOMMENDATIONS**

The specific benefits these insights can provide to development organisations working to support food system MSMEs are bullet pointed below.

- In LMICs, national governments' responses to the pandemic are limited in reaching out to the most vulnerable food system MSMEs (e.g., smaller, women-led, or without legal status) and in balancing short-term 'relief' responses with longer-term resilience-enhancing interventions. As such, there are opportunities to work together with governments on responses that offer more transformational and inclusive approaches.

*This may include advocacy (including with influential decentralised authorities), measures to complement government programmes (e.g., governments giving loans and improving finance environment, while donor agencies address non-financial services, such as capacity building, technical assistance, and networking), or filling important gaps (e.g., targeted responses for women-led MSMEs). Where corruption or trust-related issues could frustrate cooperation efforts, advocacy and separate donor programmes may be preferable.*

- Social protection measures are highly relevant as short-term relief measures for the most affected and vulnerable households, including the ones whose livelihoods depend on food systems. Although this support might not impact their enterprises directly, it can help maintain demand in local food markets, including for MSMEs upstream. Similarly, other support measures targeting small-scale farmers benefit MSMEs indirectly through more secure supply.

*In order to ensure that food system MSMEs benefit from support measures directed towards the poorer end consumers and small-scale farmers, measures are needed to secure*

*linkages and mutual benefits. For example, donor agencies can use their advocacy or programming to target and link value chain actors.*

- Short-term resilience measures for food system MSMEs are beneficial to prevent them from retreating. However, improved food system MSME resilience and agility do not necessarily contribute to desired developmental outcomes. These findings suggest there is an opportunity to couple support that has high short-term relevance with support targeting desired longer-term outcomes, such as nutrition security and equity.

*To ensure food system MSMEs' agile responses are beneficial for broader food system resilience, donor agencies should strive to incentivise such outcomes in the design of programmes and monitoring. To avoid raising accessibility barriers, donors can work together with local stakeholders to increase awareness and widen networks in order to better reach relevant food system MSMEs.*

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## ANNEX A. ANALYTICAL DEFINITIONS

**Food systems:** For this assessment we use the definition of the High Level Panel of Experts (HLPE): ‘a food system gathers all the elements (environment, people, inputs, processes, infrastructures, institutions, etc.) and activities that relate to the production, processing, distribution, preparation and consumption of food, and the output of these activities, including socio-economic and environmental outcomes’ (63).

The HLPE considers food and nutrition security not only as an outcome but also as an enabling condition of sustainability. As such it defines a sustainable food system as ‘a food system that ensures food security and nutrition for all in such a way that the economic, social and environmental bases to generate food security and nutrition of future generations are not compromised’ (63).

**Resilience:** Resilience can be defined as ‘the capacity to cope with unanticipated dangers after they have become manifest, learning to bounce back’ (64). Bene et al. (65) note that in the literature it is well established that a useful way to conceptualise resilience is to ‘conceive it as an emerging property resulting from a combination of capacities. These capacities are themselves built on social, human, financial, natural, physical or mental capitals which households accumulate or develop during non-crisis periods and can then draw on in anticipation of, or in response to, a sudden or predicted shock’.

The aspects that the concepts of resilience all have in common is that there is a sense of ‘bouncing back’ in different phases during and in the aftermath of a shock or crisis.<sup>29</sup> Ideally, resilience is not only the ability to return to the original stable state but rather the ability to improve via learning and adaptation (67,68). For food systems this means the ability to improve the function of delivering safe and appropriate food to consumers.<sup>30</sup>

Achieving food system resilience therefore requires thinking in terms of complex events and the interactions of persistent stressors with acute shocks (69,70). As such, we can understand food system resilience as a continuous process rather than a stable state (66).

**MSME resilience:** The resilience of MSMEs (operating in the food system) can be defined as the ability of these enterprises to ensure recovery after a shock or crisis that could contribute to longer term food system resilience.<sup>31</sup> However, MSME resilience does not automatically go in hand with food system resilience, at least not in a direct or linear way. Elements developed within individual MSMEs, and the resilience strategies deployed, can either support or undermine broader food system resilience (71) and the ongoing adaptation of the food system.

<sup>29</sup> Stone and Rahimifar (66) set out four phases associated with resilience: readiness, response, recovery, and adaptation.

<sup>30</sup> Stone and Rahimifar (66) identify key factors associated with food system resilience including: collaboration (dependent for example on established communication lines and trust); flexibility (e.g., through offering alternative options and community resources); agility or the speed at which the system recovers lost functionality; visibility of structures, products and processes from one end of the value chain to the other; learning and adaptability; and redundancy such as through storage and surplus (alternative) pathways.

<sup>31</sup> Their ability to contribute to acceptable, sufficient, and stable food supplies, at the required times and locations, via accurate anticipation of disruptions and the use of strategies which delay impact, support rapid recovery, and allow learning post-disruption, with readiness, response, recovery, and adaptation phases.

This assessment takes the line of de Bruijne et al. (68) that due to the growing complexity, uncertainty, and volatility of value chains, economies, and societies, disruptions cannot be anticipated and prevented but need to be dealt with as they occur.<sup>32</sup> As such, agility is an important characteristic of MSME resilience as it allows enterprises to respond flexibly to a situation, taking swift decisions, such as customising or proposing new products or business models to avoid 'retreating' from further business operations (75).<sup>33</sup>

Resilience and especially agility are influenced by a firm's access to generic resources. These resources include access to information and the ability to manage information, networks, financial resources, and organisational capacity (76). Resilience and agility may also be influenced by external factors such as community responses and coping behaviours (68), access to trusted sources of information (77), as well as support received from government, supply chain partners, and development agencies.

**Equity:** In this assessment equity is restricted to differential resilience outcomes of support policies for women-led MSMEs in the food system compared to their male-led counterparts. Based on the gender analysis framework of Caro and Nordehn (36), there are four interconnected areas in which gender differences and their interaction with support policies may affect lives and livelihoods in the food system:

- *Assets:* MSME access to resources, such as land, capital, equipment, knowledge, and information. Since access to resources is critical to MSME resilience, the impact of policies on these assets is highly relevant. Conversely, access to assets may affect the availability or accessibility of policies for women-led businesses.
- *Norms:* Social or cultural belief systems, which may affect whether women are perceived to be 'farmers' or 'entrepreneurs', for example, or perceptions of women's creditworthiness. Such norms may positively or negatively affect the availability or accessibility of policies for women-led businesses.
- *Participation:* Women's engagement (or not) in specific activities, such as particular farming practices or the production of particular crops, and how women engage in ways that are shaped by gender, due to mobility constraints or unpaid care responsibilities. These norms may affect the accessibility and relevance of policies for women.
- *Formal and informal rights:* Laws, rules and policies governing women's rights, such as inheritance laws, land ownership, or legal definitions of 'head of household'. Such rights may affect the accessibility of policies for women-led businesses.

**Support measures for enterprises:** In this assessment we focus only on policy support measures from national governments in the nine focus countries. These include new

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<sup>32</sup> Empirical studies in LMICs suggest that MSMEs undertake little planning for shocks, are highly vulnerable to cash flow disruptions in the response phase, and face recovery challenges due to lack of access to capital and market disruptions, e.g., due to infrastructure damage (72–74). This undermines the notion of MSME resilience as 'readiness' for a shock or disruption, making way to understand better flexibility and agility.

<sup>33</sup> In their survey amongst MSMEs globally, ITC (75) found that MSMEs were far more likely to adopt agile responses to COVID-19 than larger firms and importantly, that MSMEs were more inclined to adopt 'retreating' strategies. Retreating strategies are short-term responses that may hurt longer-term viability including laying off employees, selling assets and taking on new debt. ITC's conclusion is that 'while large companies can afford to stay put and be resilient, small companies must either adapt to the crisis in an agile manner or collapse' (75).

measures or adaptations of existing measures with the aim of tackling challenges faced by food system MSMEs during the pandemic.

Support for enterprises can be targeted directly towards individual firms ('enterprise support') or indirectly affect them through measures to improve business environments ('business environment support'). Enterprise support could be financial (e.g., grants, loans) or non-financial (e.g., technical assistance, capacity building). Support to improve business environments includes changes to trade and investment regimes, for example, or regulatory, legislative, and institutional reforms (78).<sup>34</sup> Government could also support affected households (including family micro-enterprises, which are often informal) via social protection measures ('welfare and wellbeing support'). Most specifically, governments could support food system MSMEs through measures in food markets ('food market support').

Hansen, Keenan, and Ronning (52) identify three types of interventions based on their recovery time. 'Rapid responses' are measures that respond to immediate needs of firms to 'weathering' the pandemic. Interventions that aim for 'strategic recovery' look at bouncing back quicker (this links with 'engineering resilience'). Finally, interventions could aim for 'systemic shifts' in the longer term through continuous learning and adaptation using feedback loops (this links with 'ecological resilience'). In our analysis we borrow from this framework by separating 'short-term relevance' from 'longer-term relevance' of policy measures for MSME resilience. Short-term support mainly focuses on preventing MSMEs 'retreating' while medium- to longer-term support focuses on gaining resilience (be it to recover to the former stable form or a better stable form)

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<sup>34</sup> Enterprise support is focused on the micro-level (or firm-level) but could also be applicable on the meso level (or value chain/sector level), while business environment support is a combination of macro-level (or national level) and meso-level (61).

## ANNEX B. POLICY INTENT

Table 2: Policy intent of support measures<sup>35</sup>

	Targeted constraints	Policy target group
<b>Welfare support:</b>		
<b>Cash transfer</b>	Low cash flow to provide for essentials due to COVID-19 impacts on the welfare of households and reduces demand in the market, particularly for MSMEs who provide for the 'bottom-of-the-pyramid'.	Poorest and most vulnerable individuals/households; new groups of most affected people due to the COVID-19 crisis. Focus during the pandemic is mostly on groups living in urban and peri-urban areas.
<b>Food transfers</b>	Access to food has been constrained for some vulnerable groups, increasing their food and nutrition insecurity.	Poorest and most vulnerable individuals/households; new groups of most affected people due to the COVID-19 crisis, including school children. Focus during the pandemic is mostly on groups living in urban and peri-urban areas.
<b>Health support</b>	Containing the spread of the virus while keeping key sectors operational and key workers safe.	Key workers in sectors such as agri-food (farm workers, truck drivers etc.).
<b>Enterprise support:</b>		
<b>Credits</b>	Limited access to finance during a demand and supply shock during the COVID-19 crisis affected the liquidity in the market as operational costs remain while incomes for most MSMEs went down.	MSMEs that operate in the formal economy that can show they are affected by the COVID-19 crisis.
<b>Loan restructuring</b>	Affected MSMEs struggle to repay existing loans. High debt burdens will affect the productive activities of MSMEs as they have less money to spend, increasing the risk of bankruptcy and insolvency.	MSMEs that operate in the formal economy with registered loans at formal financial institutions that can show they are affected by the COVID-19 crisis.
<b>Wage support</b>	Operational costs for MSMEs include wage costs, which due to the COVID-19 crisis have proportionally increased for the affected businesses. Layoff of employees could be the result, resulting in high unemployment.	MSMEs that operate in the formal economy and have registered their workers.

<sup>35</sup> Using the information collated from policy support measures for the nine focus countries (see Annex E).

<b>Grants</b>	The COVID-19 crisis gives opportunities for innovation and providing new services. MSMEs will struggle to get finance for such changes, which would result in a lost opportunity.	MSMEs in the informal, semi-formal, and formal economy, mostly start-ups or existing MSMEs with high growth potential.
<b>Tax relief</b>	Tax obligations, like tax payments contribute to liquidity problems for affected MSMEs.	MSMEs in the formal economy that pay taxes and are registered for VAT.
<b>Reduced fees</b>	Fees on essential services such as electricity and telecom provisions, and banking (including mobile banking) could reduce incentives of struggling MSMEs, which could affect their operational activities.	MSMEs that have contracts with state-owned telecom and electricity businesses. For banking fees, MSMEs that have bank accounts or make use of mobile banking services for transactions.
<b>Import-export support</b>	High costs on international trade, for example for essential imports including constraints at customs, could reduce demand for imported goods and commodities which could affect operational activities, or affect export opportunities.	MSMEs that rely on essential imports and exporting MSMEs, both in the formal economy.
<b>Business environment support:</b>		
<b>Monetary policies</b>	Reduced liquidity in the financial market when demand for credits is high due to COVID-19.	Commercial banks.
<b>Financial regulations</b>	Regulations can prohibit financial institutions to restructure loans, to increase debt limits for MSMEs, or increasing the maximum value of mobile transaction.	Commercial banks and microfinance institutions.
<b>Tax reforms</b>	Improving the level playing field for MSMEs on taxation obligations in a fair way.	MSMEs and individuals who pay taxes on their income, turnover, sales/purchases etc.
<b>Investments in infrastructure</b>	Lack of investments in new or improved infrastructure could affect productivity and competitiveness of MSMEs, at least in the long term.	Depend on the investment.
<b>Support for digitalisation</b>	The lockdown measures during the pandemic showed the importance of access to digital solutions.	MSMEs with the interest to expand digitally to engage with the public sector and/or for their own operations.

<b><i>Labour market support</i></b>	Unemployed and new entrants to the labour market might not have the necessary skills or networks to find work after the COVID-19 crisis.	Job seekers and the self-employed.
<b><i>Food market support:</i></b>		
<b><i>Agricultural input support</i></b>	The lockdown and border restrictions have contributed to a limited access to affordable agricultural inputs. Without or limited use of inputs could affect the next harvest.	Input MSMEs and farmers.
<b><i>Restructuring food markets</i></b>	Measures to contain the spread of the virus resulted in closure of essential food markets, not only reducing the access to food for mainly the urban populations, but also risks illegal food markets with reduced quality controls.	Food sellers, mainly in urban areas, who depend on food markets for their income. Indirectly their clients who cannot afford higher food prices in supermarkets.
<b><i>Food price controls</i></b>	During the COVID-19 crisis most foods have increased in prices, making them less affordable for the most affected and vulnerable groups. Price controls can also act to reduce speculative activities.	Mainly consumers, but also MSMEs in marketing and retail.
<b><i>Food import</i></b>	Secure food security by bulk food imports by the government.	Food consumers, mainly the most food insecure.
<b><i>Low-interest loans for farmers</i></b>	Farmers need access to finance to secure a next harvest.	Farmers.

(Source: Authors' own)

## ANNEX C. AVAILABILITY

Table 3: Availability of support measures.<sup>36</sup>

	Policy target group	Eligibility criteria	Availability for food system MSMEs
<b>Welfare support:</b>			
<b>Cash transfer</b>	Poorest and most vulnerable individuals/households; new groups of most affected people due to the COVID-19 crisis. Focus during the pandemic is mostly on groups living in urban and peri-urban areas.	Each scheme has its own eligibility criteria depending on poverty rate, location, gender, age.	<b>Highly</b> available for the policy target groups. Availability for food system MSMEs will be <b>low</b> as the measure is only available for the most affected and vulnerable family enterprises and self-employed working in the informal economy.  <i>[Some gender sensitive policies]</i>
<b>Food transfers</b>	Poorest and most vulnerable individuals/households; new groups of most affected people due to the COVID-19 crisis, including school children. Focus during the pandemic is mostly on groups living in urban and peri-urban areas.	Each scheme has its own eligibility criteria depending on poverty rate, location, gender, age.	<b>Highly</b> available for the policy target groups, but low relevance for food system MSMEs.
<b>Health support</b>	Key workers in sectors such as agri-food (farm workers, truck drivers etc.).	Eligibility will depend on how key sectors and key workers are defined.	Should be <b>highly</b> available for food system MSMEs but dependent on supply (e.g., first come first serve).
<b>Enterprise support:</b>			
<b>Credits</b>	MSMEs that operate in the formal economy that can show they are affected by the COVID-19 crisis.	MSMEs need to apply for credits and lenders will have their own eligibility criteria.	<b>Medium</b> level of availability for the policy target group due to the limited number of credits. <b>Low</b> availability, however, for food system MSMEs as they

<sup>36</sup> Using the information from policy support measures for the nine focus countries (see Annex E).

			mostly operate in the informal economy.
<b>Loan restructuring</b>	MSMEs that operate in the formal economy with registered loans at formal financial institutions, that can show they are affected by the COVID-19 crisis.	MSMEs need to apply for loan restructuring by contacting their lenders, who will have their own eligibility criteria, which are based on central bank guidelines.	<b>Medium to high</b> level of availability for the policy target group. <b>Low</b> availability, however, for food system MSMEs as they mostly operate in the informal economy.
<b>Wage support</b>	MSMEs that operate in the formal economy and have registered their workers.	MSMEs need to apply for wage support measures but all formal MSMEs within specific sectors or the whole economy should be eligible.	<b>Highly</b> available for the policy target group, but <b>low</b> availability for food system MSMEs as they mostly operate in the informal economy.  [Gender blind]
<b>Grants</b>	MSMEs in the informal, semi-formal, and formal economy, mostly start-ups or existing MSMEs with high growth potential.	MSMEs need to apply with stringent eligibility criteria, often a competitive race between candidate enterprises.	<b>Low</b> availability for policy target group, including for food system MSMEs due to the limited amount of grants available for a selected group of high potential MSMEs.
<b>Tax relief</b>	MSMEs in the formal economy that pay taxes and are registered for VAT.	Tax paying MSMEs should be eligible for tax relief support automatically within the tax system.	<b>High</b> availability for the policy target group, but <b>low</b> availability for food system MSMEs as they mostly operate in the informal economy.
<b>Reduced fees</b>	MSMEs that have contracts with state-owned telecom and electricity businesses. For banking fees, MSMEs that have bank accounts or make use of mobile banking services for transactions.	MSMEs that are clients of these services provided by mostly state-owned companies should automatically receive lower bills due to reduced fees.	<b>High</b> availability for policy target groups, depending on market share of the providers involved. For banking, excluding mobile banking will <b>reduce</b> (low) availability significantly because many food system MSMEs in the focus countries will not have bank accounts.  [Elements of gender blind and gender sensitive policy]

<i>Import-export support</i>	MSMEs that rely on essential imports and exporting MSMEs, both in the formal economy.	Importing and exporting MSMEs are eligible to apply for this support without many restrictions, other than some limitations on specific trading goods.	<b>High</b> availability for the policy target group, but <b>low</b> availability for food system MSMEs (when you exclude input on seeds and fertiliser – see in food market support category) as they predominantly operate in the domestic market.  [Gender blind]
<b>Business environment support:</b>			
<i>Monetary policies</i>	Commercial banks.	Applies to all financial institutions.	<b>High</b> for policy target group. Not directly available for food system MSMEs.  [Gender blind]
<i>Financial regulations</i>	Commercial banks and microfinance institutions.	Applies to all financial institutions	<b>High</b> for policy target group. Not directly available for food system MSMEs.  [Gender blind]
<i>Tax reforms</i>	MSMEs and individuals who pay taxes on their income, turnover, sales/purchases etc.	Applies to all individuals and business.	<b>High</b> for policy target group, <b>low</b> availability for food system MSMEs as they mostly operate in the informal economy.
<i>Investments in infrastructure</i>	Policy target group depends on the specifics of the investment.	No application process, based on State-Business relations (e.g., negotiations).	The support is <b>not</b> directly available for MSMEs, but indirectly they could benefit from infrastructural works.
<i>Support for digitalisation</i>	MSMEs with the interest to expand digitally to engage with the public sector and/or for their own operations.	MSMEs should apply for technical assistance and trainings. Programmes set eligibility criteria.	<b>Medium to low</b> for policy target group depending on the extent of the programmes for MSMEs.
<i>Labour market support</i>	Job seekers and the self-employed.	The target groups need to apply to support mechanisms for trainings or networking events, which includes eligibility criteria. Changes in	<b>Medium to low</b> for policy target groups depending on the extent of the programmes for MSMEs.

		labour market regulations apply to all.	
<b><i>Food market support:</i></b>			
<b><i>Agricultural input support</i></b>	Input MSMEs and farmers.	MSMEs and farmers should apply for subsidies or cheap loans, which will have some eligibility criteria attached to them. Import support with reduced tariffs and other taxes on imported inputs apply for all importing MSMEs.	<b>Medium to high</b> availability for the policy target groups, however dependent on supply (e.g., first come for serve).
<b><i>Restructuring food markets</i></b>	Food sellers, mainly in urban areas, who depend on food markets for their income. Indirectly to their clients who cannot afford higher food prices in supermarkets.	Level of support depends upon the negotiations between government and food market owners and representatives of the sellers.	<b>Medium to high</b> availability for the policy target group of urban food sellers.  [Gender sensitive]
<b><i>Food price controls</i></b>	Mainly consumers, but also MSMEs in marketing and retail.	Applies for all food system MSMEs.	<b>Highly</b> available to all actors in the food system, not only food system MSMEs.
<b><i>Food imports</i></b>	Food consumers, mainly the most food insecure.	Distribution of imported food through eligible actors (e.g., outlets).	<b>Low to medium</b> availability dependent on the amount of food imported and channels used.
<b><i>Low-interest loans for farmers</i></b>	Farmers.	Farmers have to apply and be eligible for loans.	<b>Low to medium</b> availability for policy target group due to the limited amount of credit available.

(Source: Authors' own)

## ANNEX D. ACCESSIBILITY

Table 4 Accessibility of support measures<sup>37</sup>

	Barriers	Accessibility for food system MSMEs
<i>Cash transfer</i>	Information – awareness. Overwhelmed or complex registration systems.	<b>Low to medium</b> accessibility, mostly for the new entrants to these schemes due to COVID-19.
<i>Food transfers</i>	Information – awareness. Overwhelmed or complex registrations systems Distribution systems.	<b>Medium</b> accessibility, dependent on supplies and the implementation of programmes.
<i>Health support</i>	Information – awareness. Distribution systems.	<b>Low</b> accessibility for MSMEs with limited networks outside the inner circles and in more remote areas.
<i>Credits</i>	Information – awareness. Complex application procedures. Cost level (e.g., interest rates).	<b>Low</b> accessibility, particularly for MSMEs with lower capacities and limited assets for collaterals.  <i>Accessibility for women will depend on how loans requests are evaluated, e.g., gender biases may disadvantage women in accessing loans through commercial banks.</i>
<i>Loan restructuring</i>	Information – awareness. Complex procedures.	<b>Medium</b> accessibility. Although MSMEs with existing loans at formal financial institutions will have higher awareness levels and with sufficient capacities to understand procedures, the policy must be targeted at MSMEs as they normally would not be offered loan restructuring (by size and virtue).  <i>Accessibility for women will depend on their knowledge of the support and how loans requests are evaluated, e.g., gender norms may disadvantage women in accessing loans through commercial banks.</i>
<i>Wage support</i>	Information – awareness. Overwhelmed or complex registration procedures.	<b>Medium</b> accessibility, depending on the level of implementation of the policy.
<i>Grants</i>	Information – awareness. Competitive bidding process.	<b>Low</b> accessibility, due to the competition aspects that could require higher levels of

<sup>37</sup> Using the information assessed of policy support measures for the nine focus countries (see Annex E).

	Cost level if some form of own contributions required.	capacities, networking and out of pocket money needed.
<i>Tax relief</i>	Information – awareness.	<b>High to medium</b> accessibility, due to formal MSMEs already having experience with paying taxes. However, depending on accessibility of tax systems.
<i>Reduced fees</i>	Information – awareness.	<b>High</b> accessibility as this will automatically apply for all customers.
<i>Import-export support</i>	Information – awareness.	<b>High to medium</b> accessibility, due to formal MSMEs already having experience with export-import procedures. However, depending on implementation and the workings of custom/tax systems.
<i>Tax reforms</i>	Information – awareness. Complex procedures.	<b>High</b> accessibility as this will automatically apply for all taxpayers. However, depending on complexity level of tax system.
<i>Support for digitalisation</i>	Information – awareness. Complex application process. Cost level as this implies access to digital devices.	<b>Low</b> accessibility, particularly for MSMEs with limited networks outside the inner circles and with limited capacities and resources to make the shift to digitalisation.
<i>Labour market support</i>	Information – awareness. Complex application process. Cost levels.	<b>Low</b> accessibility, due to limited places available for trainings and with the probability of extra costs (e.g., digital learning), which limit access for some groups of individuals/self-employed.
<i>Agricultural input support</i>	Information – awareness. Complex application/registration procedures.	<b>Medium</b> accessibility depending on the specific method and implementation of the programme.
<i>Restructuring food markets</i>	Information – awareness. Accessibility of policymakers for negotiations. Cost level if own contributions required.	<b>Medium</b> accessibility depending on negotiations and level of own contributions. Particularly the last will reduce access of smaller sellers from formal food markets.
<i>Low-interest loans for farmers</i>	Information – awareness. Complex application process. Cost level (e.g., interest rates).	<b>Low</b> accessibility, particularly for small-scale farmers with lower capacities and limited assets for collaterals.

(Source: Authors' own)

## ANNEX E. OVERVIEW OF COLLECTED SUPPORT MEASURES PER COUNTRY

Policy type	Support category	Support measure	Short description of support measure	Business environment constraint	Policy target groups	MSME availability	MSME accessibility	Timeline
<b>BANGLADESH</b>								
<i>Welfare and wellbeing support</i>	<i>Welfare</i>	<i>Cash transfers</i>	The government has launched the disbursement of US\$148 million cash assistance among 50 lakh poor families who were the hardest hit by the COVID-19 pandemic, which includes owners of microenterprises.	The main purpose is to reach the most vulnerable people through cash assistance. This assures support can reach most affected groups that work in the informal sector (e.g., workers who lost work, micro- and small family enterprises).	The State targets households with a high poverty index.	Availability should be high for every Bangladeshi who is entitled/selected for cash assistance. This includes heavily affected micro-level family enterprise in the informal sector. However, this support is less available for all food MSMEs due to the eligibility criteria.	Accessibility depends on rate of awareness and the complexity of the application process, which is unclear for this policy. Gender bias should be considered to avoid women having less access to cash transfers.	
	<i>Welfare</i>	<i>Cash transfers</i>	Direct cash assistance of BDT 7.6billion (approx. US\$91 million) for informal sector workers.	Reaching the most vulnerable and affected groups of workers in the informal economy.	Informal workers.	Availability should be high for the policy target group including informal workers in the food economy but is less relevant for all food system MSMEs.	Accessibility depends on rate of awareness and the application process, which is unclear for this policy. Gender bias should be considered to avoid women having less access to cash transfers.	Apr-20
	<i>Wellbeing</i>	<i>Food transfers</i>	The Government of Bangladesh has provided food assistance to vulnerable populations. Food assistance most often includes staples and non-perishable items such as potatoes, rice, and oil. It is estimated that the government has subsidised food for around 50 million people. The government is trying, furthermore, to influence people to consume diversified foods, such as milk, eggs, rice, oil, and meat, as these products are in surplus production inside the country. The government likewise tried to include these products in its food relief program. Politicians do the same for their districts. A notable example is the food assistance authorised by the Member of Parliament in Noakhali in Southern Bangladesh. Ten thousand families in his jurisdiction received 2-4kg of fish collected from local markets and adjacent coastal fish landing centres in addition to rice, onions and potatoes.	To tackle food and nutrition insecurity during the pandemic.	Food consumers.	This should be available for the most vulnerable and affected families in need of nutritious food. However, availability depends on eligibility criteria.	Accessibility depends on implementation of the measure and how vulnerable families can apply for support, which is not clear, particularly when measures are initiated by individual parliamentarians.	
<i>Enterprise support</i>	<i>Finance and credit</i>	<i>Credits</i>	The government of Bangladesh has declared a stimulus package worth Tk. 20000 crore to help MSMEs to recover their loss and maintain vibrancy of the economy. Part of this stimulus package is a loan scheme to MSMEs at 4% interest rate instead of normal 9% interest rate. This is part of a broader stimulus package announced, as of 14 May, for almost US\$11.7 billion. Out of this, nearly 43% will be financed by Bangladesh Bank, while the rest will be supported by the country's fiscal budget. From which, around 70% of the stimulus will be disbursed through commercial banks. 27.5% of the stimulus package is directed toward SMEs. Farmers who are suffering due to the lockdown will be provided loans at 4% interest from a US\$590 million agricultural stimulus package. On 5 June 2020, the government has formed district committees to oversee loan disbursement activities in the MSMEs sector.	To improve liquidity in the economy and ensure businesses remain afloat by enhancing their cash flows.	MSMEs in general and farmers through cheaper loans provided by commercial banks and micro financial institutions and through loan restructuring.	Available to food system firms and self-employed in formal and informal economy that are eligible. Commercial banks will finance mainly formal MSMEs, while informal MSMEs could benefit from micro-finance arrangements.	Accessibility for food system MSMEs depends on how loans requests are evaluated, this may affect women-led MSMEs, e.g., gender biases may disadvantage women in accessing loans through commercial banks.	Apr-20

	<i>Finance and credit</i>	<i>Loan restructuring</i>	As part of the stimulus packages, a Refinance Scheme of BDT 30billion (approx. US\$354 million) for low-income professionals, farmers and micro businessmen was announced. Loan limit to individual customer is BDT 75k to BDT 3m. BB will charge 1% interest to banks; banks will charge 3.5% interest to Micro Credit Financing Institutions (MCFIs) and MCFIs will charge 9% interest to customer. Customers will repay loan within 1 to 2 years including grace period.	Improve liquidity for micro enterprises that would otherwise not be receiving emergency loans through commercial banks.	Micro enterprises and small-scale farmers.	Available for the policy target group of micro enterprises and small-scale farmers if they are eligible.	Accessibility for food system MSMEs depends on how loans requests are evaluated, this may affect women-led MSMEs, e.g., gender biases may disadvantage women in accessing loans through commercial banks.	
	<i>Finance and credit</i>	<i>Loan restructuring</i>	Bangladesh Bank (BB) announced a moratorium on loan payments until 30 September 2020 and announced that such borrowers will not be in default.	To reduce debt burden of MSMEs by postponing loan repayments so they are less likely to go into liquidation.	MSMEs with existing registered loans.	Available for formal food system MSMEs through commercial banks and informal food system MSMEs through micro-finance institutions, both with existing loans.	Accessibility should be high as this should be automated procedure. Awareness about this measure might still be an issue.	March 2020 until September 2020.
	<i>Taxes and fees</i>	<i>Reduced fees</i>	Nagad, a mobile financing service run by the Bangladesh Post Office, has cut down cash-out charge to US\$0.14/BDT 11.50 for small and medium enterprises (SMEs) whereas the market standard is US\$0.21/BDT 17.50. The government announced monthly transaction limit increased from approximately US\$900 to US\$2,300.	Increasing cash flow and the use of mobile money payments during the pandemic.	MSMEs and individuals with access to mobile financial services.	Available for all who make mobile transfers and payments. Women may be less likely to use mobile payment services.	Accessibility should be high as this should be automated procedure. Awareness about this measure might still be an issue.	Mar-20
	<i>Finance and credit</i>	<i>Import-export support</i>	The Bangladesh Bank (BB) instructed banks to extend the tenure of realising export proceeds by two months to six months. The BB also increased the repayment tenure of loans, which were given out from the central bank's Export Development Fund to six months from three months now.	Keep exporters trading by reducing the costs of trade finance.	Exporting MSMEs, mainly larger ones in the formal economy.	The support is directly available for food system MSMEs that are involved in international trade (e.g., importing food, seeds and fertilisers). However, indirectly this support becomes available to many more actors through the value chain.	Accessibility depends mainly on awareness, but as this measure is targeted for exporting food system MSMEs, mainly the larger and more connected ones, we can expect high accessibility.	
	<i>Finance and credit</i>	<i>Reduced fees</i>	The charge-free transaction limit for merchants is Tk 100,000 per month. The transaction limit using contactless debit and credit cards rose to Tk 5,000 per day from Tk 3,000. Merchants will not be charged for settling transactions of Tk 15,000 daily while selling medicines and other essential goods if clients use debit or credit card for payment.	Improving mobile money transactions.	Merchants and buyers who already use debit and credit cards.	Available for food system MSMEs who buy and sell products and services with credit and debit cards, which needs access to a bank account. Women may be less likely to use formal financial services.	High accessibility of the measure for the policy target group only as this should be automated procedure. Awareness about this measure might still be an issue.	
	<i>Taxes and fees</i>	<i>Tax relief</i>	The government approved to extend the time for taxpayers to file their tax returns and to pay their taxes as relief measures in response to the coronavirus (COVID-19) pandemic. Also the National Board of Revenue extended the time-limit for submission of VAT returns. Taxpayers that comply with the filing and payment deadlines, as extended under the relief measures, will not be subject to penalty or interest assessments.	Reduce tax burden of individuals and business. By doing so, they increase liquidity in the market.	MSMEs that are registered to pay taxes, who work in the formal economy.	Should be available for all tax paying food system MSMEs, like the ones that have registered for VAT.	This should be a high accessible measure for the policy target group as should be automated procedure. However, awareness could be an issue, although the target group of tax paying food system MSMEs should be aware of such changes.	May-20
<i>Business environment support</i>	<i>Finance environment</i>	<i>Financial regulations</i>	MSMEs are entitled to US\$2.4 billion from commercial banks as loans at a designated rate of 9%, of which the government will pay 5% as the subsidy to the banks while the borrower will pay 4% to the bank. Banks will also be entitled to a refinance program from US\$118 million fund at 4% interest for up to 50% loan portfolio from Bangladesh Bank to provide this working capital for the next three years.	Targeted at financial institutions, with the aim to reduce liquidity problems.	Directly to commercial banks, indirectly to MSMEs and individual borrowers.	Available for all food system MSMEs with formally registered loans with financial institutions.	Accessibility for food system MSMEs depends on how loans requests are evaluated, this may affect women-led MSMEs, e.g., gender biases may disadvantage women in accessing loans through commercial banks.	

	<i>Finance environment</i>	<i>Monetary policies</i>	BB's Repo interest rate reduced from 6% to 5.75%. The repo rate is further reduced to 5.25% effective from 12 April.	Improving liquidity in the financial markets to be used for new loans and refinance purposes.	Directly to commercial banks, indirectly to MSMEs and individual borrowers.	Available for policy target group but the support is not directly available for food system MSMEs. However, this measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. Gender biased constraints need to be considered.	May-20
	<i>Finance environment</i>	<i>Monetary policies</i>	Required Cash Reserve Requirement (CRR) of the banks reduced from 5.5% to 5% on bi-weekly average basis and 5% to 4% on a daily basis. CRR is further reduced to 4% on bi-weekly average basis and 3.5% on daily basis effective from 15 April.	Improving liquidity in the financial markets to be used for new loans and refinance purposes.	Directly to commercial banks, indirectly to MSMEs and individual borrowers.	Available for policy target group but the support is not directly available for food system MSMEs. However, this measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. Gender biased constraints need to be considered.	
<i>Food market support</i>	<i>Support for farmers</i>	<i>Agricultural inputs</i>	Banks permitted to extend Letter of Credit usance (payment) periods for import of raw materials, agricultural implements and chemical fertilisers (from 180 days to 360 days).	Reducing constraints to finance for imported essential inputs for the food system.	Importers of essential goods (e.g., food importers) and indirectly farmers.	This support measure should be available for the policy target group of agriculture input importers. Indirectly this support will make inputs available for farmers to guarantee a new harvest.	The support should be accessible for all targeted importers, who are mainly larger firms. To what extent farmers, including women farmers, get access to the imported agriculture inputs is less clear and depends on many different factors.	May-20
	<i>Finance</i>	<i>Loans for farmers</i>	Providing agricultural loan at 4% to the crop sector. BB instructed banks to provide loan at 4% interest from banks' own funds. BB will charge provide banks 5% interest as subsidy. Furthermore, Refinance scheme BDT 50billion (approx. US\$595 million) for agriculture sector. The scheme will be financed from BB's own source. The affected customers will be able to avail up to 20% extra of the existing loan facilities under the scheme. BB will charge interest 1% from banks and banks will charge 4% from customers. The loan will be repayable within 18 months including 6 months grace period.	Increasing access to affordable loans for farmers.	Farmers.	These loans should be available for eligible farmers. Availability will depend on eligibility criteria, which could restrict smaller farmers.	Accessibility for food system MSMEs depends on how loans requests are evaluated, this may affect women-led MSMEs, e.g., gender biases may disadvantage women in accessing loans through commercial banks.	
	<i>Digitalisation</i>	<i>Restructuring food markets</i>	The government launched a web portal, named Food for Nation, which was created solely to deal with food supply and customer access. The website is the first of its kind in Bangladesh, creating an open, web-based agricultural marketplace and making a direct connection between producer and customer.	Improve linkages between producer and customers through digital platforms, reducing costs and face to face arrangements, increasing access to new clients for food system MSMEs.	Producers and customers of agricultural produce.	Available for all policy target groups with access to internet. Women may be less likely to have access to internet.	Accessibility barriers for specific groups need to be considered, for example for women-led food system MSMEs or in more remote areas.	
	<i>Digitalisation</i>	<i>Restructuring food markets</i>	A web portal, named Corona Info, provides services related to food relief. The government listed all of the contact numbers for online food delivery services and essential food suppliers in this web portal so that people can easily access them. Through Corona Info a simple online application system for food relief for poor people was integrated.	With most food markets closed this service gives consumers access to information how to purchase food during a lockdown period. It also gives vulnerable people access to online application for food transfer schemes.	Food consumers and vulnerable people in need of food assistance.	This should be available for all food consumers and vulnerable groups with access to internet or the people in their direct circle (e.g., neighbours, family).	It is unclear whether online platforms are helping the food security cause in Bangladesh, as most of the needy and food-insecure people are not able to connect with such digital platforms, making such measure potentially less accessible for them.	

	<i>Food prices</i>	<i>Price controls</i>	The government has taken a hard-line stance to control prices in the food market so that people can buy necessary foods for a fair price.	To counter food price hikes that would make food unaffordable for many households.	Food consumers.	This measure should be available for all.	Accessibility to affordable food depends on how effective this measure is implemented, which is difficult as it does not apply for black markets.	
	<i>Support for farmers</i>	<i>Food support</i>	The government has prioritised rice procurement to assure staple food security. To this end, the Bangladesh Agricultural Development Corporation has purchased rice from farmers at high prices as a form of support. The initiative has not been extended to vegetable, fish, or poultry farmers.	Increased access to rice during the crisis to increase food security. However, this measure does not apply for more nutritious food such as vegetables and fish.	Consumers and producers of rice.	Available only for the selected farmers, which remains unclear who they are, e.g., the degree to which women farmers engage in rice production. It also is not clear who and where the rice can be purchased.	Accessibility depends on implementation of the measure while location and awareness could be some important barriers for access.	
<b>ETHIOPIA</b>								
<i>Welfare and wellbeing support</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<i>Enterprise support</i>	<i>Finance and credit</i>	<i>Credits</i>	On 3 April, the Prime Minister's office announced a COVID-19 Multi-Sectoral Preparedness and Response Plan including US\$293 million (0.3 percent of GDP) allocated to agricultural sector support, nutrition, the protection of vulnerable groups, additional education outlays, logistics, refugees support and site management support. This is part of a wider Covid-19 National Emergency Response Plan which is estimated at US\$1.6 billion.	Short term relief for the most vulnerable and critical sectors to continue its operations, such as agriculture and agri-food businesses. To keep cash flows and continue supplies of critical goods and services.	Businesses in the agri-food sector and vulnerable household.	Availability of the different segments of this Plan depends on eligibility criteria and ultimately the implementation of the different measures. With a focus on food system MSMEs in the Plan, this should make support more available for most of them.	Accessibility depends on implementation of the measure, the awareness of the policy target groups, and how complex the procedures are for access.	Apr-20
	<i>Finance and credit</i>	<i>Wage support</i>	Wage-subsidies are provided as grants. The wage-subsidies will cover 60% of workers' wages for micro-firms, and 50% of workers' wages for small and medium sized firms. The wage-subsidy will be provided for 3 months, with a maximum of 7,000 birr of monthly salary covered. The subsidy was combined with a decree by the government that prohibited companies from laying off workers and terminating employment during the state of emergency.	The support aims to help MSMEs do not layoff their workers to mitigate the impact of the crisis on the labour market in Ethiopia.	MSMEs	Only for MSMEs that have registered workers. Indirectly, the support excludes informal workers, who are more likely to be women.	As this measure is application based and documents need to be uploaded online, this might have some accessibility issues for some food system MSMEs.	
	<i>Taxes and fees</i>	<i>Reduced fees</i>	Ethio Telecom – the state telecom operator – announced that users will receive a discount of 35% on internet packages and 29% on voice call package services.	Support for digital/remote work.	All Ethio customers - not targeted for specific groups.	Available only for Ethio Telecom customers and only for customers with 'packages', who are likely to be already better resourced	High accessibility of the measure for the policy target group for who this support is available as this is should be automated procedure. Awareness about this measure might still be an issue.	Aug-20
	<i>Finance and credit</i>	<i>Import-export support</i>	Life insurance with coverage over the pandemic for cross-border truck drivers and truck helpers. Their families will be paid 250,000 Birr in case of COVID-19 death certificates. Helper's families will receive 150,000 Birr pay-outs.	To continue and maintain supply chains, while supporting families of truck drivers against the risks of death by Covid-19.	Cross-border truck drivers and cross-border truck helpers.	Available for the policy target group. Not available for other food system MSMEs.	There might be some accessibility barriers in place due to the application procedures and possibility of some costs involved, which is not clear.	Dec-20

	<i>Finance and credit</i>	<i>Credits</i>	Access by MSMEs to soft loans to cover 3 months of operational costs (utilities, costs of premises, and rent) at an interest rate of 5%, in partnership with the Development Bank of Ethiopia (DBE).	Access to cheap loans to pay for operational costs will increase liquidity and continue of business.	MSMEs in the formal and informal sector that operate in the most affected sectors, such as restaurants, wholesale, construction, transport etc.	There are eligibility criteria for unregistered firms with up to 5 employees and in operation for at least one year as of June 2020. Registered firms are eligible when they are tax compliant with an up-to-date payment of their taxes and (optional) private pensions. The firms must provide evidence of a decrease in their revenues in 2020 by at least 30% y-o-y or since April 2020.	Accessibility for food system MSMEs depends on how loans requests are evaluated, this may affect women-led MSMEs, e.g., gender biases may disadvantage women in accessing loans through commercial banks.	Effective June 2020
	<i>Finance and credit</i>	<i>Grants</i>	Direct grants to informal businesses. The level of the direct grant is 10,800 birr for each informal business	Give informal businesses a cash injection.	Targeted at micro businesses in the informal sector.	There are eligibility criteria for unregistered firms with up to 5 employees and in operation for at least one year as of June 2020.	Accessibility depends on awareness and application process on how to proof they are eligible.	Effective June 2020
	<i>Taxes and fees</i>	<i>Tax relief</i>	MSMEs included in list of beneficiaries who rent to tenants who make an income below a certain threshold.	Lowers rental prices by reducing tax burden for property owners.	Property owners directly. IF the tenants have a lower income, the property owners can pay reduced rental taxes (so it is both really - the owners get tax breaks and tenants potentially don't have to worry about embedded tax costs in their rents as indirect beneficiaries)	Only available for MSMEs with tenants with a low income and that are registered to pay rental taxes. Availability for women may be negatively affected by limits to women's rights to own or inherit property.	Accessibility depends on the level of implementation and awareness of the support measure, which remains unclear.	Apr-20
	<i>Finance and credit</i>	<i>Credits</i>	The Development Bank of Ethiopia provides credit support for MSMEs, micro-finance institutions and cooperatives by availing loans to solve their financial constraints	Improving access to finance.	MSMEs, cooperatives, microfinance institutions.	Should be available for these policy target groups, but eligibility criteria will reduce availability for many food system MSMEs.	Accessibility for the policy target group depends mainly on how applications are evaluated, as we could assume that they should be aware of the policy. Indirectly food system MSMEs' accessibility depends on barriers for their application (e.g., complexity).	Apr-20
	<i>Taxes and fees</i>	<i>Tax relief</i>	Tax forgiveness and amnesties. The Council of Ministers approved a possibility of allowing firms to withhold four-months' salary tax of employees, provided they are affected by the pandemic. If a firm is paying salary to its employees without gaining income due to COVID, the government will allow the firm to withhold income tax contributions for four months. Tax amnesty on interest and penalties for tax debt pertaining to 2015/2016-2018/2019 fiscal years to support firms and employment. The Council of Ministers approved forgiveness of all tax debts prior to 2014/2015 to support firms and employment.	Reduce taxation pressures and debt for businesses with the aim they keep in business by providing employment.	Business in general, including MSMEs.	Food system MSMEs that are registered to pay taxes and can show they were affected by the pandemic. This means only food system MSMEs in the formal economy.	Accessibility depends on awareness and application process on how to proof how much a food system MSME has been affected by the crisis.	April and May 2020
	<i>Taxes and fees</i>	<i>Tax relief</i>	Four-months relief of paying income tax. The government also grant a one-month grace period on payment of value-added and turnover tax payments.	Reduce taxation pressures and debt for businesses with the aim they keep in business by providing employment.	Business in general, including MSMEs.	Available for food system MSMEs that are registered to pay taxes.	Should be high accessibility for the policy target group as this support should be received automatically for tax paying food system MSMEs.	May-20

<b>Business environment support</b>	<b>Finance environment</b>	<b>Financial regulations</b>	Operationalisation of movable collateral registry, which allows movable assets (e.g., production machinery, cars) to be used as collateral for loans.	Allow owners of movable assets can have access to commercial loans using movable assets as collateral.	MSMEs that do not have property which can be used as collateral.	Availability of loans should increase for food system MSMEs if they can use movable assets as collateral. This availability is mainly increasing for micro and small firms in the formal (via commercial banks) and informal (via microfinance) economy. This may disproportionately positively benefit women, who lack traditional forms of collateral.	Accessibility depends mainly on awareness and implementation by lenders.	
	<b>Finance environment</b>	<b>Monetary policies</b>	National Bank of Ethiopia to avail Birr 15 billion liquidity for private banks to enable them to provide debt relief and additional loans to their customers in need, including a state guarantee scheme for the loans.	The scheme aims at ensuring that companies have sufficient liquidity to maintain their activities/to facilitate debt restructuring and prevent bankruptcies.	Indirectly, all formal enterprises with debts or in need of credits from formal financial institutions (channelled from the central bank through banks to their clients)	Available for policy target group includes food system MSMEs in the formal economy. Indirect availability for women-led MSMEs linked to whether or not they have access to commercial finance.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. Gender biased constraints need to be considered.	Apr-20
<b>Food market support</b>	<b>Food prices</b>	<b>Price controls</b>	Price controls on staple foods. Regional governments started to impose maximum price for different commodities. Food prices have increased during the crisis (including Covid-19 and the conflict and insecurity situation). The price increases can be attributed to government measures to restrict movement in response to COVID-19 and the conflict. Even with the price control in place, staple food prices still remain significantly above average due to the depreciation of the currency over time and has increased the black market.	Avoid price hikes of essential foods. High prices limit poor household food access, in particular in urban and eastern deficit-producing areas.	Mainly targeted against traders and people involved in speculation for higher food prices.	This measure should be available for all actors in the food system.	Accessibility to affordable food, however, depends on how effective this measure is implemented, which is difficult as it does not apply for black markets.	Mar-20
	<b>Finance</b>	<b>Loans for farmers</b>	The government availed 800 million Birr loan to cooperative unions to avoid shortages in supply of agricultural products due to Covid-19.	Targeted rural income support and liquidity of cooperatives.	Cooperative unions	Available for cooperative unions only, not for other food system MSMEs.	Accessibility depends on how applications are evaluated.	Aug-20
	<b>Support for farmers</b>	<b>Agricultural inputs</b>	The government imported in bulk fertilisers and other important inputs which reduced the unit price. The government also apportioned more than 70% agricultural inputs like fertiliser, insecticide, and other mechanisation to resources to farmers across the country.	Protection against input supply shocks and shortages	Small-scale farmers and cooperatives to guarantee them access to affordable inputs.	Available for eligible farmers only. Women farmers may be less likely to use improved inputs and so benefit from policy.	Not clear how farmers can apply to get access to this support. Accessibility depends on application awareness, complexity, and costs.	Apr-20
	<b>Trade</b>	<b>Food import</b>	The government is collecting bids from international companies to import 104.3 million litres of edible oil free of tax, 1.73 million quintals of rice free of tax, 3.2 million quintals of sugar free of tax, and 18.1 million quintals of wheat free of tax.	Reduce social consequences/food shortages. However, the provision may increase the competition of imports with domestic production (rice and edible oils).	More beneficial for urban and peri-urban dwellers.	The imported edible oil should be available for food consumers. Not clear how distributed and to who.	Access by what groups to edible oil through this support is not clear.	April and August 2020
	<b>Trade</b>	<b>Food import</b>	To stabilise and minimise economic effects of COVID19 on households the government has decided to remove tax and tariffs posed on all kinds of imported edible products. In order to stabilise the domestic price of basic food items, the Ministry of Finance has approved a directive for the importation of priority food items through Franco-valuta privilege.	Guarantee access to essential foods. Import of items is through official allocation of foreign currency.	More beneficial for urban and peri-urban dwellers.	The support is directly available for food system MSMEs that are involved in international food trade. Indirectly this support becomes available to many more actors through the value chain, particularly for end consumers.	Accessibility should be high as this should be automated procedure. How this measure impacts on food prices is not clear, which makes it unclear how accessible these foods are for some groups.	

	<i>Trade</i>	<i>Food import</i>	The government has ensured import substitution for wheat, rice and edible oil by investing in irrigation schemes for lowland wheat and rice production which is expected to boost domestic production.	To reduce the burden on the meagre foreign currency through import substitution and becoming less dependent on imported food.	MSMEs working in the wheat and rice value chains, including millers, bakeries, etc.	Availability depends on eligibility criteria for the investment funds, which is not clear.	Accessibility depends on the level of implementation and awareness of the support measure, which remains unclear.	
<b>INDIA</b>								
<i>Welfare and wellbeing support</i>	<i>Welfare</i>	<i>Employment</i>	A wage increase was announced under the employment guarantee act (Mahatma Gandhi NREG Act) in which individuals who are out of a job are eligible to demand for a job under the scheme. Wage increases from INR 182/- to INR 202/- . Such increase will benefit 50 million families.	Assure income for mainly for the poor migrant workers who lost their jobs in the city and returned to their rural areas.	Low wage workers who have lost their jobs during the lockdown.	Available for the eligible people who lost their job due to Covid-19 and found a job via the employment guarantee scheme. Not directly available for MSMEs in general or food system MSMEs specifically.	Accessibility of the wage increase is automatically for all people involved in the employment guarantee act.	September 2020. Increase of income is by law so will remain in place.
	<i>Welfare</i>	<i>Cash transfer</i>	Women who hold bank accounts under financial inclusion policy known as Jan Dhan account holders to be given ex-gratia amount of INR 500 per month for 3 months, to run the affairs of their household.	Cash flow for the poor.	Vulnerable women of all age groups.	Only for Jan Dhan account holders but is less relevant for food system MSMEs directly.	Accessibility for the policy target group should be high as this is an automated procedure.	March 2020 for three months.
	<i>Welfare</i>	<i>Utility</i>	Women in 83 million families below poverty line covered under Ujwala scheme will get free LPG cylinders for 3 months.	Easing the cost of purchasing gas for the poorest families.	Families below poverty line.	Available for women in the Ujwala scheme but is less relevant for food system MSMEs in general.	Accessibility depends on awareness and level of implementation of the measure.	April 2020 for three months
	<i>Welfare</i>	<i>Cash transfer</i>	Senior citizens, widows, and disabled to get one-time ex-gratia amount of INR 1,000 in cash assistance.	Cash flow for the vulnerable groups.	Senior citizens, widows and disabled.	Available for vulnerable groups of senior citizens, widows and disabled.	Beneficiaries must have a unique ID number known as aadhar number which must be linked to the bank account of the beneficiary, which may reduce accessibility.	April 2020 as a one-off measure.
	<i>Wellbeing</i>	<i>Food transfers</i>	About two-thirds of population will be covered under the Pradhan Mantri Garib Kalyan Anna Yojana (Food scheme). Everyone under this scheme will get 5 kg of wheat and rice for free for 3 months in addition to the current 5 kg allocation. Additional, 1 kg of preferred pulse (based on regional preference) will be given for free to each household under this scheme for 3 months. This distribution will be done through Public Distribution Scheme (PDS).	Guarantee food to population.	Urban and rural households.	Available only for households entitled via the Pradhan Mantri Garib Kalyan Anne Yojana scheme.	Accessibility to this support should be high as beneficiaries already have been registered to the scheme.	
	<i>Welfare</i>	<i>Cash transfer</i>	Farmers currently receive INR 6,000/- every year through the PM-KISAN scheme (minimum income support scheme) in three equal instalments. The government will now be giving the first instalment upfront for fiscal year starting April 2020. About 86.9 million farmers are expected to benefit from this immediately.	Cash flow to farmers.	Farmers.	Available for all farmers in the PM-KISAN scheme.	Accessibility should be high as this support should be automatically received.	
<i>Enterprise support</i>	<i>Finance and credit</i>	<i>Credits</i>	The Ministry of Housing and Urban Affairs launched a scheme PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi). The scheme intends to facilitate collateral free working capital loans of up to INR 10,000/- of one-year tenure, to approximately 50 lakh street vendors, to help resume their businesses in the urban areas, including surrounding peri-urban/rural areas.	To empower street vendors by extending loans as they suffered from the lockdown and lower demands in urban areas in particular.	Informal and semi formal street vendors, mainly in urban areas, but not exclusively.	Available only for street vendors in possession of Certificate of Vending (COV) identity card issued by urban local bodies, or letter of recommendation by the urban local bodies or town vending committee.	Accessibility depends on awareness and complexity of procedures to proof they are eligible.	July 2020 for one year.

	<i>Finance and credit</i>	<i>Credits</i>	The Reserve Bank of India introduced measures to increase liquidity for MSMEs including a credit guarantee scheme (US\$39 billion collateral free loan with 100% credit guarantee), distressed assets fund (US\$2.6 billion subordinate debt for stressed MSMEs), and equity infusion in MSMEs (US\$6.5 billion equity infusion for MSMEs with growth potential and viability through Fund of Funds). The maximum tenor for repayment will be 10 years. There will be a moratorium of 7 years - only interest will be paid in the first 7 years.	The objective is to facilitate loans through banks to MSMEs.	MSMEs in the formal economy.	MSMEs should have been in regular operations and eligible for restructuring their loan base.	Accessibility will depend on how applications to the scheme are evaluated, e.g., impact of gender norms or biases.	Mar-20
	<i>Finance and credit</i>	<i>Loan restructuring</i>	Under the COVID19 Regulatory Package the moratorium period will be calculated by excluding the lockdown period. The time period allowed under the Reserve Bank of India framework is extended by 90 days (210 + 90 days).	Exclude lockdown period while calculating moratorium gives extra time for borrowers for loan repayments.	Distressed businesses who have borrowed money from lending institutions.	For MSMEs with existing and registered loans.	This measure should be highly accessible as this support will automatically be received. Awareness might still be a problem.	May 2020. Extended to August 2020.
	<i>Finance and credit</i>	<i>Credits</i>	Government announced collateral free small loans to encourage self-employment as part of a larger recovery package.	Access to small loans for self-employed as part of a larger wider programme to increase investment and 'made in India'.	Registered self-employed.	Available for formally registered self-employed that are eligible and apply for the loan scheme. May particularly benefit women, who lack traditional forms of collateral.	Accessibility will depend on how applications to the scheme are evaluated, e.g., impact of gender norms or biases.	May-20
	<i>Finance and credit</i>	<i>Credits</i>	The government is doubling collateral free loans to Self-help Groups to INR 200,000, which help 70 million households.	Easier for rural women self-help groups to access loans to distribute to their members who can use the loans to buy cows, goats, or start vegetable trade, vehicle repair, etc.	Vulnerable women of all age groups in rural areas.	Available for rural women self-help groups.	Accessibility will depend on how applications to the scheme are evaluated and the awareness by women self-help groups.	May-20
	<i>Taxes and fees</i>	<i>Wage support</i>	Establishments which employ up to 100 employees and if 90% of whom earn up to INR 15,000 per month, the government will pay the employee provident fund contribution both of the employer and the employee (12% each).	Relief of social protection contributions by employees and employers. Increases for a total of 6 months the liquidity.	Enterprises in the formal economy which pay social contributions into the employee provident fund.	MSMEs that have registered up to 100 employees. Indirectly, the support excludes informal workers, who are more likely to be women	Accessibility depends on the level of implementation and awareness of the support measure, which remains unclear.	Announced in March 2020. Originally for three months, but this support is extended for another 3 months i.e. June to August 2020.
	<i>Taxes and fees</i>	<i>Tax relief</i>	Due date of all income-tax return for FY 2019-20 is extended to 31 December 2020 and 31 January 2021 for those whose accounts that require to be audited. The date for furnishing of various audit reports under the Act including tax audit report and report in respect of international/specified domestic transaction has been extended to 31 December 2020. Date of assessments getting barred is extended to 31 March 2021. Period of Vivad se Vishwas Scheme for making payment without additional amount is extended to 31 March 2021.	Give some time for businesses and individuals to file and pay taxes and outstanding taxes.	For all taxpaying companies and individuals.	Should be available for all tax paying food system MSMEs.	Access should be high as support is automatically received by the policy target group, including tax paying food system MSMEs.	Mar-20
	<i>Taxes and fees</i>	<i>Tax relief</i>	To provide more funds at the disposal of the taxpayers, the rates of Tax Deduction at Source (TDS) for non-salaried specified payments and rates of Tax Collection at Source (TCS) for the specified receipts are reduced by 25%. This means that payment for contract, professional fees, interest, rent, dividend, commission, brokerage, etc. shall be eligible for this reduced rate of TDS. This reduction is applicable for the remaining part of the Financial Year (FY) 2020-21 i.e. 14 May 2020 to 31 March 2021.	Gives taxpayers, including MSMEs and self-employed, more options to reduce their tax bill.	For all taxpaying companies and individuals.	Should be available for all tax paying food system MSMEs.	Access depends on awareness mainly, as tax paying food system MSMEs should understand to a certain extent the procedures around tax assessments.	Mar-20

	<i>Taxes and fees</i>	<i>Import-export support</i>	Primarily exporters who import goods under Advance Authorisation/Export Promotion Capital Goods scheme and imports made by an Export oriented unit, were granted exemption from levy of IGST and Compensation Cess up to 31 March 2021.	Ensure trade of essential imports for the export industry, to ensure they can continue business.	Exporters in need of essential imports (e.g., machinery, inputs)	Available only for exporting MSMEs in the formal sector, who import essential goods under the scheme. Women may engage less in export-oriented production and so may be excluded.	High accessibility as this measure is automatically granted to the policy target group.	March 2020 and extended till March 2021.
<i>Business environment support</i>	<i>Finance environment</i>	<i>Monetary policies</i>	Reduction of policy repo rate by 75 basis points from current 5.15% to 4.40%.	This will ease of the interest burden of the existing borrowers	Directly targeted at commercial banks, but will affect MSMEs, individuals and other enterprises with loans.	Available for policy target group but the support is not directly available for food system MSMEs. However, this measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. Gender biased constraints need to be considered.	Mar-20
	<i>Investment environment</i>	<i>Investments</i>	Government announced in May 2020 the Aatma Nirbhar Bharat Package (ANBP), a special economic and comprehensive package of INR 20 lakh crores - equivalent to 10% of India's GDP, with an aim to encourage business, attract investments and strengthen the resolve for 'Make in India'. In November 2020 the government announced another stimulus package of INR 2.65 lakh crore announced by the finance minister.	Stimulus package of four steps for the wider economy, focussing on promoting in India produced goods and investments with the aim of a strong recovery from Covid-19. Step 3 has a strong focus on food system MSMEs (US\$2 billion).	A multisectoral approach for investments, not targeted at a specific group. However, there are several measures for MSMEs, street vendors and farmers included.	Available in general for food system MSMEs.	Accessibility will depend on how applications to the scheme are evaluated, e.g., impact of gender norms or biases.	May 2020. Extended with new stimulus package in November 2020.
	<i>Finance environment</i>	<i>Financial regulations</i>	This measure prioritises lending to MSMEs from banks by including small enterprises in the earmarked priority sector and raising sub-target limit to 10% from 7.5%. Banks and financial institutions are provided funding assistance under this scheme so that they can in turn lend collateral free credit to MSMEs	MSME sector to get priority in access to banking capital by targeting a change at commercial banks.	Targeted at commercial banks with the aim to increase access to finance for MSMEs in the formal economy.	MSMEs need to directly contact the respective banks for getting credit.	The aim is to increase access to finance for MSMEs. Still the accessibility depends on awareness and how applications to the scheme are evaluated.	
	<i>Finance environment</i>	<i>Financial regulations</i>	Government proposed a new guideline for MSME with a new definition of MSMEs. The investment limit revised upwards and additional criteria of turnover were introduced.	Revision to increase investment limit and turnover for MSMEs. This guideline will support MSMEs to access finance and for registration of the business as MSME.	MSME sector	Should be available for food system MSMEs that are formalised or want to be formalised.	Directly accessible for all registered MSMEs.	Jul-20
	<i>Regulation</i>	<i>Streamlining procedures</i>	The government will exclude businesses registered outside India from tenders for government contracts up to INR 200 crore (US\$26 million).	Public investments will go to India enterprises.	All formal businesses registered in India, including MSMEs.	Should be available for food system MSMEs with interest to respond to tenders for government contracts that relate to food. Women tend to own smaller firms and so support may not be as available to women-led enterprise	Mainly accessible for larger companies.	Jul-20
	<i>Finance environment</i>	<i>Financial regulations</i>	Modifications in the insolvency and bankruptcy code with the intention to prevent triggering insolvency proceedings against MSMEs in stress of repaying loans caused by the COVID-19 pandemic. Suspension of the admission of insolvency cases for six month (extendable by another six months) started in March 2020. The change also involves an increase of the threshold of default of the Insolvency and bankruptcy Code from INR 100,000 to INR 10 million.	Stopping enterprises from being forced into insolvency proceedings, to keep them in business.	MSME borrowers in the formal economy	Available for food system MSMEs with a heavy debt burden from loans dating pre-Covid 19.	Highly accessible for the target group as this measure should be automatically received.	March 2020 for one year.

	<i>Finance environment</i>	<i>Financial regulations</i>	Extend the Emergency Credit Line Guarantee Scheme (ECLGS) till March 31, 2021.	This will increase the working capital requirements for enterprises with liquidity mismatch. The loan can be utilised for any working capital purpose such as purchase of inputs, payment of wages, other operational expenses and statutory dues.	All businesses, including MSMEs in the formal economy.	Available for all food system MSMEs working in the formal economy. Women are disproportionately represented in the informal sector and support therefore less available to women-led enterprises.	Accessibility will depend on how applications to the scheme are evaluated, e.g., impact of gender norms or biases.		
	<i>Finance environment</i>	<i>Monetary policies</i>	The Reserve Bank of India will conduct auctions of TLTRO (Targeted Long Term Repo Operations) of up to three-year tenor of appropriate sizes for a total amount up to INR 2 lakh crore (US\$26 billion) at a floating rate, linked to policy repo rate.	Banks will have additional capital (liquidity) to lend to its borrowers.	Targeted at commercial banks with the aim to increase access to finance for MSMEs in the formal economy.	Available for policy target group but the support is not directly available for food system MSMEs. However, this measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Accessibility for commercial financial institutions. Indirectly access to the additional liquidity in the market depends on awareness, complexity of procedures and how applications are evaluated, which can contain gender bias.	April 2020 for three years.	
	<i>Finance environment</i>	<i>Monetary policies</i>	CRR of all banks to be reduced by 100 basis points to 3% beginning March 28, for 1 year.	This will release liquidity of INR 1,37,000 crore across the banking system as banks can use cash in reserves for loans.	Targeted at commercial banks with the aim to increase access to finance for MSMEs in the formal economy.	Available for policy target group but the support is not directly available for food system MSMEs. However, this measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. Gender biased constraints need to be considered.	April 2020 for one year.	
	<i>Finance environment</i>	<i>Monetary policies</i>	Liquidity coverage ratio for banks reduced from 100% to 80%. This means that to accommodate the burden on banks' cash flows, banks are permitted to maintain LCR at 80%.	These liquidity measures will inject liquidity of INR 4.74 lakh crore (~US\$63 billion) to the banking system.	Targeted at commercial banks with the aim to increase access to finance for MSMEs in the formal economy.	Available for policy target group but the support is not directly available for food system MSMEs. However, this measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. Gender biased constraints need to be considered.	April 2020 for one year.	
<i>Food market support</i>	<i>Wellbeing</i>	<i>Food support</i>	Setting up of community kitchens for providing food packets to migrant workers who lost their jobs due to lockdown and were returning to their native states. These kitchens spread across 75 different districts have been providing meals twice a day. The food was distributed by Self-Help groups.	Guarantee food to migrant workers who lost their jobs.	Migrant workers without work.	Not directly available for food system MSMEs. Makes an income-generating opportunity available for SHGs, which are generally women-led.	Accessibility not relevant for food system MSMEs.	Three months period only	
<b>KENYA</b>									
<i>Welfare and wellbeing support</i>	<i>Welfare</i>	<i>Cash transfers</i>	The National Treasury appropriated an additional 10B Kenyan shillings (KSh) (equivalent to US\$100 million) for supporting the elderly, orphans and other vulnerable members with cash transfers	The main purpose is to reach the most vulnerable people through cash assistance. This assures support can reach most affected groups that work in the informal sector (e.g., workers who lost work, micro- and small family enterprises).	The State targets households with a high poverty index and people with severe disabilities, orphans and other vulnerable children, and widowed persons.	Available for every Kenyan who is entitled/selected for cash assistance.	Accessibility to this support should be high for beneficiaries already registered in the scheme, but there might be some barriers for new entrants to proof eligibility or due to complex applications, in particular for the more vulnerable groups.		

	<i>Welfare</i>	<i>Cash transfers</i>	Weekly Ksh1000 cash transfers through MPESA to vulnerable households.	The main purpose is to reach the most vulnerable people through cash assistance. This assures support can reach most affected groups that work in the informal sector (e.g., workers who lost work, micro- and small family enterprises).	The State targets mainly urban households with a high poverty index.	Available for every Kenyan who is entitled/selected for cash assistance and uses MPESA.	There might be some barriers for new entrants to proof eligibility or due to complex applications, in particularly for the more vulnerable groups.	Effective May 2020 until October 2020.
	<i>Wellbeing</i>	<i>Cash transfers</i>	In cooperation with the World Food Programme (WFP) direct cash transfers are issued to cater to food. Vulnerable selected households receive once a month Ksh4,000 (US\$40) to cover half of the monthly food and nutrition needs for a family of four.	To guarantee access to food for the most vulnerable populations.	Urban households living in informal settings in Mombasa County only, targeted at 24,000 families who have been mostly affected by the pandemic.	Available for most vulnerable groups, not directly targeted at MSMEs.	Accessibility not relevant for food system MSMEs.	
<i>Enterprise support</i>	<i>Finance and credit</i>	<i>Loan restructuring</i>	Emergency measures apply for borrowers whose loan repayments were up to date as of the 2 March 2020. Businesses with loans can contact their banks for assessment and restructuring of their loans based on their respective circumstances arising from the pandemic. Banks will meet all the costs related to the extension and restructuring of loans.	This measure takes away a threat of enterprise defaulting on their debts during the pandemic.	All MSMEs and larger enterprises.	Available to food system MSMEs operating in the formal economy only.	Accessibility will depend on how requests for loan restructuring are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access for mainly smaller enterprises.	
	<i>Finance and credit</i>	<i>Credits</i>	Ksh3 Billion as seed capital for the SME Credit Guarantee Scheme.	The intention is to provide and guarantee affordable credit to SMEs during the pandemic.	All SMEs registered in Kenya.	Available to food system MSMEs operating in the formal economy, who are eligible for the loans. Women-led businesses may be more likely to operate in the informal sector and be less likely to have access to formal financial services.	Accessibility will depend on how requests for loans are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access for mainly smaller enterprises.	Effective March 2020. Not fixed date but after September 2020 the loan defaulters were allowed to be listed.
	<i>Finance and credit</i>	<i>Loan restructuring</i>	Six months moratorium period extension for credit defaulters. Temporary suspension of the listing with Credit Reference Bureaus (CRB) of any individual or business whose loan account fall overdue or is in arrears.	This measure takes away a threat of enterprise defaulting on their debts during the pandemic.	MSME borrowers.	Available for food system MSMEs with formally registered loans with financial institutions.	Should be high accessibility for the policy target group as this support should be received automatically.	Effective April 2020 until September 2020.
	<i>Taxes and fees</i>	<i>Tax relief</i>	Fast clearance of pending invoices for the suppliers of the public sector. Allocated Ksh10 billion to fast-track payment of outstanding VAT refunds and other pending payments within three weeks from the date hereof.	To improve liquidity in the economy and ensure businesses remain afloat by enhancing their cash flows	VAT registered firms and individual supplying goods and services to the Kenyan government.	Available to all firms, including food system MSMEs and individuals supplying goods and services to the Kenyan government.	Should be high accessibility for the policy target group as this support should be received automatically.	
	<i>Finance and credit</i>	<i>Reduced fees</i>	The government doubled the daily transaction limits to 300,000 shillings in mid-March and the removal of all charges on small transactions.	Making mobile transactions more attractive during the Covid-19 pandemic.	Everyone, including MSMEs that make use of mobile financial services.	Available for food system MSMEs who rely on mobile transactions. Women may be less likely to use mobile payment services.	Should be high accessibility for the policy target group as this support should be received automatically.	Announce in March 2020 for three months and extended for another three months.

<i>Business environment support</i>	<i>Finance environment</i>	<i>Monetary policies</i>	Monetary policy to lower Central Bank Rate (CBR) to 7.25% from 8.25%.	To signal banks to lower their interest rates to their borrowers, which could make credit to MSMEs more affordable.	It targets financial institutions (e.g., commercial banks) to lower interest rates, which could benefit formal MSMEs and self-employed individuals.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	Mar-20
	<i>Finance environment</i>	<i>Monetary policies</i>	Monetary policy to lower the Cash Reserve Ratio (CRR) for banks to 4.25% from 5.25 %.	The lowering of the Cash Reserve Ratio (CRR) will provide additional liquidity of Ksh35.2 billion to commercial banks to support credit markets.	It targets financial institutions (e.g., commercial banks) to increase their liquidity which could benefit formal MSMEs and individual borrowers.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	Mar-20
	<i>Finance environment</i>	<i>Financial regulations</i>	Central Bank provides flexibility to banks with regard to requirements for loan classification and provisioning for loans that were performing as at 2nd of March 2020 and whose repayment period was extended or were restructured due to the pandemic.	Incentive for banks to restructure existing loans, to relieve distressed borrowers.	Financial institutions.	Should be available for food system MSMEs indirectly but depends on implementation by financial institutions.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. Gender biased constraints need to be considered.	Mar-20
	<i>Tax environment</i>	<i>Tax reforms</i>	Individuals who are self-employed or working for formal MSMEs earning less than Ksh24000 will be totally exempted to pay tax. This measure is part of the Tax Laws (Amendment) Bill 2020.	The support reduces the tax burden from those whose sales have dipped and earning have reduced.	Open for all who work in MSMEs or who are self-employed and liable to tax in Kenya.	Available only for registered enterprises and self-employed that operate in the formal economy.	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	Announced in March in Presidential speech. Effective April 2020. Permanent act - Tax Laws (Amendment) Bill, 2020
	<i>Tax environment</i>	<i>Tax reforms</i>	The annual Personal Income Tax relief increased from Ksh16,896 to Ksh28,800. For PAYE purposes, the monthly relief will change from Ksh1,408 to Ksh2,400.	The support reduces the tax burden of individuals, giving them more disposable income which can be consumed to support the local economy.	Self-employed individuals, work force in MSMEs, and MSME owners.	Available only for individuals who pay formal income taxes, including food system MSMEs.	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	Announced in March in Presidential speech. Effective April 2020. Permanent act - Tax Laws (Amendment) Bill, 2020
	<i>Tax environment</i>	<i>Tax reforms</i>	Turnover tax rate reduction from 3% to 1% combined with an increase of the turnover threshold, removal of the requirement to pay presumptive income tax by persons who fall within the turnover tax regime, and reduction of the penalty for late filing of a turnover tax return. Turnover tax does not apply to rental income, income from management and professional fees and	Reduces tax burden on MSMEs activities, to increase their liquidity.	All MSMEs registered in Kenya.	Available for formal businesses whose annual turnover is more than Ksh1 million but does not exceed Ksh50 million, including food system MSMEs.	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	Announced in March in Presidential speech. Effective April 2020. Permanent act -

			income subject to final withholding tax. This measure is part of the Tax Laws (Amendment) Bill 2020.					Tax Laws (Amendment) Bill, 2020
	<i>Tax environment</i>	<i>Tax reforms</i>	Corporation Tax reduction from 30% to 25%. The corporate tax rate for non-resident companies (37.5%) has not been changed. This measure is part of the Tax Laws (Amendment) Bill 2020.	It will reduce their corporate tax and consequently increase the distributable profits to shareholders or retained earnings available for re-investment.	All MSMEs and larger enterprises which are residence in Kenya.	Available to enterprises operating in the formal economy only, including food system MSMEs.	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	Announced in March in Presidential speech. Effective April 2020. Permanent act - Tax Laws (Amendment) Bill, 2020
	<i>Tax environment</i>	<i>Tax reforms</i>	Reduction of the Value-Added Tax (VAT) rate from 16% to 14%.	Reduces tax burden on individuals and businesses on purchases. Measure could make purchases cheaper to stimulate demand in the market.	It will benefit both buyers and seller.	Available to enterprises operating in the formal economy only and registered for VAT payments, including food system MSMEs.	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	Effective April 2020
<i>Food market support</i>	<i>Support for farmers</i>	<i>Agricultural inputs</i>	Financing 200,000 small-scale farmers with five acres of land or less. Ksh3 billion for the supply of farm inputs through e-vouchers, worth US\$200 per acre.	This is meant to cushion farmers from the effects of adverse weather, and to secure food supply chains in the post COVID-19 period and into the future.	Small-scale farmers.	Available for eligible farmers only. Women farmers may be less likely to purchase improved inputs.	Accessibility depends on the level of implementation and awareness of the policy target group. A voucher worth \$200 may exceed needs of smaller farms.	
	<i>Trade</i>	<i>Food import</i>	Kenyan government authorised the import of 4 million 90 kg-bags of maize for food and feed use to ensure sufficient market availabilities during the pandemic.	Reduce food insecurity.	Not targeted at a specific group.	The support is available for food system MSMEs that are involved in international food trade and becomes available to many more actors through the value chain, particularly for end consumers.	Accessibility of the food depends on the level of implementation. What food system MSMEs were used in this activity is not clear but might be larger firms.	
	<i>Trade</i>	<i>Food import</i>	Waiver of mandatory inspection fees on seed, pesticides and veterinary medicine at the country of origin for an initial period of six months.	Reducing import costs on agricultural inputs.	Agricultural producers to get access to essential agricultural inputs.	The policy is not directly available for food system MSMEs, but they can benefit from this measure. How the benefits become available for specific food system MSMEs is not clear.	Accessibility not relevant for food system MSMEs.	

<i>Welfare and wellbeing support</i>	<i>Welfare</i>	<i>Cash transfers</i>	Two cash transfer programmes to reach in total 1.5 million vulnerable households, as well as micro-businesses (with World Bank support and other development partners). The first programme is providing a single cash transfer equivalent to 3 months of regular cash assistance (US\$50) to beneficiaries of the Basic Social Assistance Program (PSSB) and Productive Social Protection Program (PASP). An additional 290,000 vulnerable households in urban and peri-urban areas were included in the Direct Social Assistance Plan. They receive a bimonthly cash transfer of US\$50 for six months, paid as an incentive to stay at home. In total, the initiative covers 566,642 households across the country and has an estimated cost of US\$25.4 million. A new Post Emergency Direct Cash Transfers Program (PASD-PE Covid) is also implemented to reach a total of 990,000 new beneficiaries. This programme provides unconditional cash transfers of US\$21 during six months to low-income families and informal workers in urban and peri-urban areas.	The main purpose is to reach the most vulnerable people through cash assistance to sustain families' income. This assures support can reach most affected groups that work in the informal sector (e.g., workers who lost work, micro- and small family enterprises).	Poorest households and microbusinesses. The initiative will focus on family members with children and headed by women and elderly people.	Available to most vulnerable households, mainly in urban and peri-urban areas.	Accessibility to this support should be high for beneficiaries already registered in the scheme, but there might be some barriers for new entrants to proof eligibility or due to complex applications, in particularly for the more vulnerable groups.	Effective November 2020
	<i>Wellbeing</i>	<i>Health</i>	Protection equipment for agricultural workers. Measures to protect workers that allow the regular operation of productive units in the sector, through subsidies for masks and soap for workers in the agriculture and food sector in the amount equivalent to \$3.67 per worker.	Reduce transmission of the virus while keeping agricultural workers in their jobs in a safe way.	Agricultural workers.	Should be available for all agricultural workers via their employer, which will mainly be medium to larger scale farmers.	Accessibility depends on awareness of these subsidies, and application processes, which is unclear.	Apr-20
<i>Enterprise support</i>	<i>Finance and credit</i>	<i>Loan restructuring</i>	Facilitating the restructuring of credits for Covid-19 affected firms if needed, before payments become due. No obligation to set up provisions in the case of debt renegotiation with firms affected by the COVID-19 pandemic, before the expiration of the loan.	With this measure, companies or consumers affected by COVID-19 may negotiate conditions enabling them to pay the debt in accordance with their financial capacity; this avoids bankruptcy and allows the payment of fixed expenses (e.g., salaries).	MSMEs and self-employed borrowers.	Available for enterprises with registered loans at financial and microfinance institutions.	Accessibility will depend on how requests for loan restructuring are evaluated. Accessibility will depend on knowledge and understanding of scheme and ability to renegotiate loan, which may disadvantage those, e.g., women, with lower levels of business education.	Effective in March 2020, until December 2020.
	<i>Taxes and fees</i>	<i>Reduced fees</i>	10 percent reduction of the low voltage general electricity tariffs for businesses, mainly micro and small enterprises.	Reducing operational costs for enterprises.	The low voltage clients on the general tariff are small offices, workshops and businesses who have installed power of between 19.9 and 39.9kW.	Available for the clients of EDM (state owned electricity company) only.	Should be high accessibility for the policy target group as this support should be received automatically.	
	<i>Taxes and fees</i>	<i>Tax relief</i>	The National Institute of Social Security (INSS) forgave fines and reduced interest on late payments by employers who do not comply with social security contribution obligations. The legislation grants total forgiveness of fines and reduction of late payment interest in the case of full payment of the debt or payment by instalment. Remuneration for absences by employees who are infected by COVID-19, or by employees who have to take care of infected family members, are covered by the INSS.	Ensure that workers are not penalised if they need to take care of infected family members or cannot work for some time due to being infected, even when payment obligations were not met.	All businesses, including MSMEs, and their employees who have not complied with social security contribution obligations.	Available for registered enterprises who pay social security contributions. The forgiveness and reduction regime covers small and medium enterprises linked to the National Institute of Social Security (INSS); companies that, for any reason, never enrolled in the Mandatory Social Security System; and companies with compulsory debt collection cases (currently amounting to 2.5 billion meticaís) pending.	Should be high accessibility for the policy target group as it should be automated. However, it depends on the level of implementation by the governments and awareness of the food system MSMEs.	Effective April 2020, until July 2020.

	<i>Finance and credit</i>	<i>Reduced fees</i>	The central bank announced measures to easy payment system transactions and liquidity conditions by lowering fees and charges for digital transactions through commercial banks, mobile banking and e-currency, for a period of three months, as well as increase in daily and annual limits on mobile-money transactions.	Facilitating financial transactions, improving liquidity conditions, and giving incentives for mobile transactions.	Though not particularly targeted towards the poor, these measures were expected to benefit informal sector workers and vulnerable households.	Available for everyone with access and ability to use mobile financial services. Women may be less likely to use mobile payment services	Should be high accessibility for the policy target group as this support should be received automatically.	March 2020, until July 2020.
	<i>Taxes and fees</i>	<i>Tax relief</i>	Tax relief on income tax, VAT, customs and other tax payments to be postponed till March 2021.	Reduce tax burden and increase liquidity of firms that have been most affected by the pandemic.	These measures benefit taxpayers who do not exceed an annual turnover of MT2,5 million in 2019 and have a regular tax situation.	Available for food system enterprises in the formal economy and registered to pay tax (e.g., corporate income tax and VAT).	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	Part of a sweep of tax related policy announcements in March and April 2020.
	<i>Taxes and fees</i>	<i>Tax relief</i>	Arrangements have been put into place for a temporary exemption from taxes on imports of food, medicines and other essential goods, subject to a retrospective settlement scheme. The power to define the mechanisms to implement this system is granted to the Minister of Finance.	Reduce tax burden on trade for essential imported goods.	Importers of essential goods (e.g., food importers) - indirectly the consumers who can access the essential goods.	Support is directly available for food importers, but benefits become available throughout the food system, but unclear how.	Should be high accessible for the food importers, which will be less the food system MSMEs. Accessibility of these imported food supplies is unclear.	Part of a sweep of tax related policy announcements in March and April 2020.
	<i>Finance and credit</i>	<i>Credits</i>	The government of Mozambique has started a procedure in providing new funds for MSMEs affected by COVID-19. Access is proposal-driven, and credit provided by the National Investment Bank valued at more than US\$22 million.	Secure liquidity, stimulate investment and stimulate jobs. The idea is that the credits promote the revitalisation or operational improvement of the MSMEs that operate in the national territory.	MSMEs in general.	Available for food system MSMEs that submit a winning proposal.	Accessibility for women will depend on how loans requests are evaluated, e.g., gender bias may disadvantage women in accessing loans through commercial banks. Awareness is another barrier for access for mainly smaller enterprises.	Jun-20
<i>Business environment support</i>	<i>Finance environment</i>	<i>Monetary policies</i>	The Central Bank reduced the reserve ratio requirement for local currency from 13 to 11.5% and for foreign currency loans from 36 to 34.5%.	These monetary support mechanisms give incentives to financial institutions to free up liquidity to meet their private sector clients' need for liquidity.	Directly financial institutions, indirectly enterprises in need for new credit lines or restructuring of existing loans.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. Indirectly, availability for women-led MSMEs, linked to whether or not they have access to commercial finance.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	
	<i>Finance environment</i>	<i>Monetary policies</i>	The Central Bank cuts the policy interest rate from 12.75 to 10.25% and initiated a US\$500 million foreign exchange credit line to commercial banks. The Central Bank removed specific provisioning requirements for foreign exchange lending to importers.	These monetary support mechanisms give incentives to financial institutions to free up liquidity to meet their private sector clients' need for liquidity.	Directly financial institutions, indirectly enterprises in need for new credit lines or restructuring of existing loans.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. Indirectly, availability for women-led MSMEs, linked to whether or not they have access to commercial finance	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	

<i>Food market support</i>	<i>Support for farmers</i>	<i>Agricultural inputs</i>	Ensure the supply of inputs for strategic crops for the 2020/21 cropping season through purchase of surplus certified seed produced locally during the last cropping season (2019/20). Main crops: maize, rice, beans, soybean, sesame, peanut.	Reducing the impact of the pandemic on the 2020/21 agrarian campaign.	Farmers.	Availability of inputs should increase with this measure for the farmers. Not clear what farmers are more eligible for access to these inputs. Availability for women farmers will depend on norms affecting the degree to which they produce 'strategic' crops: maize, rice, beans, soybean, sesame, peanut, and on whether they are in a position to purchase inputs.	Accessibility depends on the barriers farmers face to receive this support. This depends heavily on the level of implementation by governments.	
	<i>Financial support</i>	<i>Loans for farmers</i>	Ensure credit lines dedicated to smallholder farmers in peri-urban areas by financing hub/agro-dealers through credit transfers of subsidised vegetable kits (seeds, fertilisers and other inputs) for smallholder farmers cultivating 0.25ha.	Ensure a new harvest and income for small-scale farmers.	Small-scale farmers	Loans are available for smallholder farmers with 0.25ha of land only, to access inputs.	Accessibility depends on how applications are evaluated, about awareness, and level of implementation to ensure all smallholder farmers have access to these loans, including women-farmers.	
	<i>Support for farmers</i>	<i>Agricultural inputs</i>	Guidance on farming inputs to support critical supply chains - redirect agricultural and fisheries sectors towards the production of certain 'necessary inputs' to face the pandemic.	Making sure the most important inputs are delivered and directed to farmers.	Producers of agricultural inputs.	Availability depends on how the guidelines are implemented.	Accessibility depends on awareness, and level of implementation to ensure all smallholder farmers have access to these loans, including women-farmers.	
	<i>Trade</i>	<i>Food support</i>	Mozambiquan government is going to create food reserves in the current marketing to campaign to reduce imports for agri products. The mobilisation of financial resources is in progress to inject commercial actors operating in the agricultural marketing chain.	Increase demand for "made in Mozambique" food to benefit local agri-food sectors.	Domestic food system MSMEs in the formal economy, mainly in the marketing side of the food system.	Availability depends on the actors involved, but mainly in the marketing side of the food system.	Accessibility for support is unclear.	Jun-20

**NIGERIA**

<i>Welfare and wellbeing support</i>	<i>Welfare</i>	<i>Cash transfers</i>	Rapid Response Registration (RRR) Cash Transfer Project is a national initiative to build a shock responsive framework for capturing and registering the urban poor and vulnerable populations across Nigeria. The project complements the already existing platforms under the World Bank supported National Social Safety nets Project (NASSP), by using new technologies to register vulnerable households that fall into poverty due to crisis such as Covid-19. The prognoses are that it will add 1 million people to the existing cash transfer programmes.	Improving the registration of most vulnerable groups so they are eligible for cash transfers when a crisis strikes.	Focus is mainly on the urban poor.	Availability for cash transfers to people who need it the most and rapidly should increase through this new registration system.	Accessibility should also increase with measures to make registration easier and by using new technologies to find eligible households.	Jan-21
	<i>Welfare</i>	<i>Cash transfers</i>	The government has made the decision to pay upfront payment of 20,000 naira (N) (approximately US\$52) each as a bulk payment for those monthly payments for 4 months for people registered in social security programmes in the 6th poverty category and below an advance.	Increasing support for most affected and vulnerable households to give them upfront a larger amount of cash.	Most poor families.	Available for people registered for existing social security schemes.	Accessibility to this support should be high for beneficiaries already registered in the scheme, but there might be some barriers for new entrants to proof eligibility or due to complex applications, in particular for the more vulnerable groups.	

	<i>Wellbeing</i>	<i>Food transfers</i>	The release of 35 000 tonnes of maize, 25 000 tonnes of sorghum, 5 000 tonnes of millet and 5 000 tonnes of gari (cassava-based flour) from the National Grain Reserve to be distributed to the most vulnerable households.	Guarantee vulnerable households have access to food.	Poorest households mostly in urban and peri-urban regions.	Available for vulnerable groups, but no specific information is available for specific groups or eligibility criteria. Presumably these households are more in urban and peri-urban areas.	Accessibility depends on the measures taken to select these groups and how to apply.	Apr-20
<i>Enterprise support</i>	<i>Taxes and fees</i>	<i>Tax relief</i>	The Federal Inland Revenue Service (FIRS) has extended the deadline for filing VAT and withholding tax returns.	COVID-general relief on taxpayers and job protection through tax rebates.	All taxpayers (individuals and business)	Available for food system enterprises in the formal economy and registered to pay tax (e.g., corporate income tax and VAT).	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	Mar-20
	<i>Taxes and fees</i>	<i>Wage support</i>	To encourage staff retention, the policy grants a tax rebate of 50% of the actual amount due or paid as pay-as-you-earn tax to Nigerian companies who retain all their employees from 1 March 2020 to 31 December 2020.	Reduce incentives to lay off employees due to the crisis.	All businesses, including MSMEs that are registered to pay taxes.	Only for food system MSMEs that have registered workers. Indirectly, the support excludes informal workers, who are more likely to be women.	Accessibility will reduce for some food system MSMEs when application and procedures are complex.	March 2020 for 180 days.
	<i>Taxes and fees</i>	<i>Import-export support</i>	Taxpayers facing challenges in sourcing foreign exchange (FOREX) to settle tax liabilities on their FOREX-denominated transactions are permitted to pay the Naira equivalent, based on the prevailing Investors and Exporters FOREX window rate on the day of payment.	This will assist import and export-based businesses to increase their liquidity and for manufacturing sector to continue to import essential materials.	Import and export-based enterprises	Available for food system MSMEs that are directly involved in international food trade. Most MSMEs will not, and this support will not be available for them. Women-led enterprises may be less engaged in import/export trade, meaning that this support is not available to them.	Accessibility depends on complexity of procedures and awareness, however, as this measure is mainly for formal larger companies involved in international trade, this support should be accessible for them.	Mar-20
	<i>Finance and credit</i>	<i>Loan restructuring</i>	The government announced a 3-month moratorium suspending repayment of loans offered through its special credit programmes to assist farmers and micro-borrowers. The repayment moratorium counts for all TraderMoni, MarketMoni and FarmerMoni loans.	Debt relief for agri-food businesses, including MSMEs with formal loans from commercial banks and microfinance.	Agribusiness and micro-borrowers	Highly available for food system MSMEs as this is targeted for smaller, micro-borrowers with registered loans with micro-financial institutions.	Should be high accessibility for the policy target group as this support should be received automatically.	March 2020 for three months.
	<i>Finance and credit</i>	<i>Credits</i>	The Central Bank of Nigeria has created a N50 billion target credit facility for affected households and MSMEs. The Nigeria Incentive-based Risk Sharing System for Agricultural Lending (NIRSAL) on behalf of the Central Bank of Nigeria started the disbursement of this Target Credit Facility to beneficiaries. Includes a moratorium for repayment of one year.	Increase access to finance to ensure liquidity.	All businesses, including MSMEs, in the formal economy that can show they are affected by COVID-19.	Available for food system MSMEs, mainly farmers, that have proof of eligibility criteria.	Accessibility will depend on how requests for loans are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access for mainly smaller enterprises.	The final exit date of the scheme is 31st December 2024.
	<i>Finance and credit</i>	<i>Credits</i>	The Central Bank of Nigeria has pledged N1 trillion in loans to boost local manufacturing and production across critical sectors.	Access to subsidised loans for affected businesses to increase cash flow.	All businesses, including MSMEs, in the formal economy that can show they are affected by COVID-19.	Available for food system MSMEs, mainly in food processing, that have proof of eligibility criteria.	Accessibility will depend on how requests for loans are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access for mainly smaller enterprises. Accessibility for women will depend on how loans requests are evaluated, e.g., gender norms may disadvantage women in accessing loans through commercial banks.	Mar-20

<b>Business environment support</b>	<b>Employment environment</b>	<b>Labour market support</b>	The Nigerian Youth Employment Action Plan was developed by the Federal Ministry of Youth and Sports Development (FMYSO) as a built-in strategy to respond effectively to the youth employment challenge in Nigeria. The sum of N75 billion (US\$197 million) was approved for the establishment a youth employment fund for the period of 2020 – 2023, dedicated to investing in the skills and talents of Nigerian youth, and to institutionally provide youth with a special window for accessing needed funds, finances, business management skills, and other inputs critical for sustainable enterprise development.	The scheme aims to improve access to finance for youth and youth-owned enterprises for national development; generate much-needed employment opportunities to curb youth restiveness; boost the managerial capacity of the youth.	Youth population	All youth in need of employment or re-employment can apply for support based on the quality of their proposal and eligibility.	Proposal-based which can exclude some more vulnerable groups with less experience of applying for support. Awareness of youth to apply for this scheme is also needed.	September 2020 till 2023.
	<b>Tax environment</b>	<b>Tax reforms</b>	Corporate tax rate was dropped from 30% to 20% for medium-scale enterprises and a full corporate tax exemption was issued for small/micro enterprises.	Reduce tax burden for businesses.	All tax paying enterprises	Available to enterprises operating in the formal economy only and registered for corporate tax payment, including food system MSMEs.	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might be an issue.	Jun-20
	<b>Regulation</b>	<b>Streamlining procedures</b>	Guidelines have been issued to streamline registration processes for MSMEs to remove critical bottlenecks and bureaucratic red tapes that hinder their registration and regulatory activities. As an added incentive, the first 200 micro and small businesses to register on the e-platforms will be allowed to do it at no cost (which is just under N.37,000). The government has also authorised to grant waiver on administrative charges for overdue/late renewal of expired licenses of products for a period 90 days.	Incentive to formalise MSMEs.	MSMEs in the informal sector that want to formalise and new entry MSMEs.	Available for all food system MSMEs that are registered or want to be registered but encountered barriers due to critical bottlenecks that now might have been addressed.	Use of e-registration portal and various requirements, such as evidence of registration with Cooperation Affairs Commission; evidence of trademark approval (advised); vetting sample; food handlers certificate; medical fitness certificate for production staff, etc. All these measures could still reduce accessibility of some MSMEs to register their business. Accessibility for women-led businesses for example, could depend on their access to internet.	May-20
	<b>Finance environment</b>	<b>Monetary policies</b>	Central Bank reduced interest rate from 9% to 5%.	The scheme aims to help businesses stay afloat/maintain liquidity for activities.	All enterprises with loans issued by formal financial institutions.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. Women may be less likely to have formal financial services available to them.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	
	<b>Finance environment</b>	<b>Financial regulations</b>	Central Bank established a loan facility to financial institutions, including micro-finance institutions, that includes an automatic moratorium of one year with interest rate reduction in exchange for mandated debt relief to clients.	Increase liquidity in banks to increase access to credits for MSMEs.	Directly to financial institutions, but indirectly to MSMEs in need for loan restructuring and access to new loans.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. Indirect impact on availability for women-led MSMEs, linked to whether or	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in	

						not they have access to commercial finance.	accessing loans through commercial banks.	
	<i>Digitalisation</i>	<i>Digitalisation</i>	Stimulating the use of electronic platforms for paying taxes and processing tax clearance certificates, and electronic filing of tax returns by taxpayers.	Making digital tax services more accessible and easier while stimulating electronic submissions during the pandemic reduces spread of Covid-19.	MSMEs that are registered to pay taxes.	Available for all food system MSMEs registered to pay taxes.	Some groups might have less access to online services, for example some women groups can be excluded or food system MSMEs in remote areas. However, as this measure is only for formally registered MSMEs you can expect less barriers to access this service. It might have on newly registered or potential registered food system MSMEs.	
	<i>Investment environment</i>	<i>Investments</i>	In June 2020, the government introduced the Nigeria Economic Sustainability Plan, which expanded the stimulus to ₦2.3 trillion, with the goal of creating mass employment and mass domestic production. Within that, a MSME Survival Fund is designed to save jobs and cushion COVID-19 shocks and includes a digitalisation stimulus. 60% of the MSME Survival Fund funding is reserved for women entrepreneurs. The agriculture component is structured to ensure the cultivation of between 20,000 and 100,000 hectares of new farmland in every State, as well as support offtake and agro-processing, with low-interest credit.	Longer term recovery of MSMEs, for example by digitalisation of services provided by MSMEs (e.g., e-marketing) and investments agriculture, which should create employment.	Businesses in all sectors, including MSMEs in the food system.	Availability depends on awareness of food system MSMEs of the existence of these funds, and their eligibility. As the MSME fund is targeted at women-led enterprises availability for them should increase. Beneficiaries must register with Steering Committee/Ministry of Industry, Trade and Investment. This might reduce availability of some groups.	Accessibility will depend on how requests for loans are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access for mainly smaller enterprises. Women's access to other elements such as the agricultural fund and low interest credit can be affected by gender laws and norms, related to land ownership and gender biases that affect access to credit.	Jun-20
	<i>Finance environment</i>	<i>Financial regulations</i>	The enactment of the National Credit Reporting Act and the Secured Transaction in Movable Asset Act and the establishment of a modern, notice-based online registry for security interests in movable assets (the National Collateral Registry) represented a major development in MSME access to finance. This reform initiated pre-COVID but was expanded upon.	Access to finance easier by registering movable assets which can be used as collateral.	All businesses, including MSMEs, with movable assets.	Availability of loans should increase for food system MSMEs if they can use movable assets as collateral. This availability is mainly increasing for micro and small firms in the formal (via commercial banks) and informal (via microfinance) economy. This may disproportionately positively benefit women, who lack traditional forms of collateral.	Accessibility depends mainly on awareness and implementation by lenders. As online registration is required this can reduce accessibility for some groups.	
	<i>Regulations</i>	<i>Streamlining procedures</i>	Finance Act 2020 introduces over 80 amendments to 14 different laws - aiming to iron out bottlenecks for MSMEs dealing with COVID. Initially introduced in 2019, new Finance Act brought on in December 2020 and went into motion in January 2021. MSMEs with a turnover of less than N25 Million are exempted from Companies Income Tax and TET tax amongst other incentives. SMEs engaged in primary agricultural production are qualified for pioneer status for an initial period of four years and an additional two years.	Reducing bottlenecks in the business environment of MSMEs by streamlining procedures, taxes and incentives.	MSMEs are the target group of this policy, including food system MSMEs (and farmers).	The combination of measures will have impact in the business environment of formal food system MSMEs mainly. Because this measure is targeted at them, the availability is high but depends on some eligibility criteria.	Accessibility of some measures will be high as they will be automatically applied to formal food system MSMEs.	Signed into law in December 2020
<i>Food market support</i>	<i>Support for farmers</i>	<i>Agricultural inputs</i>	The federal government began distributing agricultural inputs to Nigerian farmers as a measure to mitigate the pandemic and boost agricultural production to prevent food scarcity in 2021.	Food scarcity prevention	Farmers	Available for farmers, but not clear under what specific conditions and which regions in Nigeria.	Accessibility to this support measure depends on the level of implementation and the actions farmers must take to receive the inputs.	Jun-20

	<i>Support for farmers</i>	<i>Agricultural inputs</i>	The Central Bank provided Maise Farmers Association of Nigeria with US\$41.2 million for the 2020/2021 planting season. The money will be used to distribute fertilisers, seeds, and agro-chemicals to about 40,000 association members.	Ensure farmers have the right inputs to secure a new harvest.	Maise Farmers Association and its members.	Available for maise farmers via their association, but not clear under what specific conditions, for example smallholder maise farmers might not be registered members of the association and as such the support might not be available for them.	Accessibility to this support measure depends on the level of implementation and the actions farmers must take to receive the inputs. Women's access to this support will depend on the degree to which they produce maise, and whether they are able to register as members of the Maise Farmers Association.	Jul-20
	<i>Marketing</i>	<i>Restructuring food markets</i>	Support for creating makeshift food markets as long as the official food markets in Lagos are closed.	Avoid illegal food markets.	Food vendors in official food markets	Availability should be for the food vendors in mainly Lagos region, but depends on how many places are created and who is selected to sell again in the new markets. The policy could have a particular benefit for women, given their strong role in food marketing	Accessibility depends on costs, if vendors have to pay any extra fees. Most likely informal vendors of food are restricted access in these new markets. Accessibility of the support will depend on the requirements for entrepreneurs to access space in the new marketplace.	
	<i>Support for farmers</i>	<i>Agricultural inputs</i>	Farm input subsidies for seeds for farmers (for 81,000 MT of seed).	Ensure farmers have the right inputs to secure a new harvest.	Farmers	Available for farmers, but not clear under what specific conditions and which regions in Nigeria. Women farmers may be less likely to use improved inputs and so benefit from policy.	Accessibility to this support measure depends on the level of implementation and the actions farmers must take to receive the input subsidy.	
	<i>Wellbeing</i>	<i>Food support</i>	The Home-Grown School Feeding Programme (HGSF) was expanded during Covid-19. Stimulating locally sourced food to feed school-going children.	Eat a meal- a- day for young school children. Stimulating locally produced food.	Primary and junior secondary school children are primarily targeted, but also local food system MSMEs to source to the schools.	Selected schools in both urban and rural areas. Not clear what procurement measures have been taken to make food system MSMEs more likely to benefit from this measure.	Accessibility to this support measure depends on the level of implementation and the complexity of procurement procedures which can reduce accessibility for small and informal MSMEs. Women-led MSMEs could be in a good position to benefit as a supplier to the school feeding programmes but it will depend on their access to information about the programme and supplier selection criteria/process.	

<i>Welfare and wellbeing support</i>	<i>Welfare</i>	<i>Cash transfers</i>	Ehsaas Emergency Cash is a social protection response to Coronavirus. It is a one-time provision of PKR12,000 per family.	Supporting the most vulnerable families with extra cash to spend.	Families of daily wage earners who lost incomes during the pandemic.	Available for families registered for the Ehsaas Emergency Cash scheme. Eligibility criteria apply.	Accessibility to this support should be high for beneficiaries already registered in the scheme, but there might be some barriers for new entrants to proof eligibility or due to complex applications, in particular for the more vulnerable groups.	
<i>Enterprise support</i>	<i>Finance and credit</i>	<i>Credits</i>	An interest free loan programme to MSMEs and individuals. The programme is implemented by the Pakistan Poverty Alleviation Fund (PPAF). Overall, 1,100 loan centres have been established in about 100 districts by 24 implementing partners across the country. The range of interest-free loans is PKR20,000 – 75,000. As many as 3.8 million interest-free loans will be provided (80,000 loans a month) for the next 4 years to 2.28 million households.	Improving access to finance for enterprises and individuals to recover from the pandemic.	Poor and marginalised individuals, households, and MSMEs - of which 55% women beneficiaries.	Available for the smaller more family enterprises in the food system, that have proof of eligibility criteria. 55% of the programme is earmarked for women, although it is unclear how this would be split between households and businesses (MSMEs). Women-led MSMEs may still do less well than male-led MSMEs.	Accessibility will depend on how requests for loans are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access.	February 2021 the government expanded the interest free loan programme through providing an additional amount of Rs5 billion.
	<i>Finance and credit</i>	<i>Import-export support</i>	The State Bank of Pakistan issued a 180-day extension for foreign currency loan exchange settlement related to imports and exports. It also allowed manufacturing sector an advance payment of up to US\$25,000 (which was US\$10,000) for import of raw materials, spare parts and machinery.	This will assist import and export-based businesses to increase their liquidity and for manufacturing sector to continue to import essential materials.	Export and import oriented businesses, including SMEs.	Available for food system MSMEs that are directly involved in international food trade. Most MSMEs will not, and this support will not be available for them.	Accessibility depends on complexity of procedures and awareness, however, as this measure is mainly for formal larger companies involved in international trade, this support should be accessible for them.	Aug-20
	<i>Finance and credit</i>	<i>Wage support</i>	This scheme gives cheap loans to SMEs to assist them to continue to employ their workers who otherwise would have lost their jobs as a result of COVID-19 outbreak as per the state bank of Pakistan policy response details. 100% of actual six-month wage bill covered by loans for enterprises up to PKR1,000 million. Enterprises with higher wage bills over six months can have loans up to PKR2,000 million. Repayment in 8 equal quarterly instalments starting after 6 months of first imbursement.	The Scheme aims to prevent layoff by financing wages and salaries of employees by giving SMEs access to finance to pay for wages and salaries of employees (permanent, contractual, daily wagers as well as outsourced) for six months (April 2020-Sep 2020).	All businesses, including MSMEs in the formal economy.	For all kind of businesses except for Government entities, public sector enterprises, autonomous bodies and deposit taking financial institutions. However, women owned businesses may be less likely to operate in the formal economy.	Accessibility will reduce for some food system MSMEs when application and procedures are complex.	Effective April 2020, until September 2020.
	<i>Finance and credit</i>	<i>Reduced fees</i>	All charges were waived on fund transfers through online banking channels.	Promote digital payments.	Businesses and individuals who use formal banking and have access to digital banking.	Available for everyone with access and ability to use mobile financial services.	Should be high accessibility for the policy target group as this support should be received automatically.	March
	<i>Finance and credit</i>	<i>Loan restructuring</i>	New guidelines for commercial banks and microfinance institutions to ease loan repayments.	This will temporary ease the debt repayment burden faced by distressed enterprises.	Borrowers with loans registered at formal financial institutions.	Available food system MSMEs with high debt burdens, including micro-borrowers.	Accessibility depends on how micro-finance institutions and commercial banks implement the guidelines and evaluate request for loan restructuring.	

	<i>Taxes and fees</i>	<i>Reduced fees</i>	Economic Coordination Committee (ECC) of the Cabinet has approved the deferment of monthly and quarterly fuel adjustments in the electricity bills for electricity consumers till June 2020 under the government relief package. Government also froze electricity tariffs.	Lower the burden of electricity bill payments amidst the COVID crisis to avoid the electricity disconnection. Electricity is a huge element in production of goods so it will relief businesses.	MSMEs in the formal and informal sector.	Available for all firms, including food system MSMEs, with electricity bills.	Should be high accessibility for the policy target group as this support should be received automatically.	Effective April 2020, until June 2020.
<i>Business environment support</i>	<i>Finance environment</i>	<i>Monetary policies</i>	The State Bank of Pakistan announced a reduction in the policy rate from 13.25% to 7% from mid-March to June 2020.	This is aimed to reduce the interest burden on existing loans for business and individuals who have come under stress due to the COVID 19 pandemic. The intent is to make capital available at lower interest rates to boost the business activities.	Direct target is commercial banks who then are able to lower debt burden for MSMEs.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. The availability for women-led MSMEs is linked to whether or not they have access to commercial finance.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	March 2020. In September 2020 the Central Bank decided to keep the rate at 7%.
	<i>Finance environment</i>	<i>Monetary policies</i>	Capital Conservation Buffer (CCB) has been reduced to 1.5% (2.5% earlier) and also the State Bank of Pakistan has brought down the interest rate to 9% from 11%.	This will enable banks to lend an additional amount of PKR 800 billion to businesses and households and make borrowing affordable.	Direct target is commercial banks who then are able to lower debt burden for MSMEs.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. The availability for women-led MSMEs is linked to whether or not they have access to commercial finance.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	Mar-20
	<i>Finance environment</i>	<i>Financial regulations</i>	The State Bank of Pakistan made a concessionary refinance facility available to all the sectors except power sector, because for that sector some other arrangements were already in place. This Temporary Economic Refinance Facility (TERF) is on purchases of new imported and locally manufactured plant and machinery for setting of new projects and for existing projects/ businesses to undertake modernisation, replacement and expansion. Maximum loan per project is PKR 5 billion, which need to be paid back in ten years with 2 years of grace period.	The measure aims at promoting investments.	All formal businesses, including MSMEs.	Available for food system MSMEs, that are in need of manufactured machinery for modernisation purpose, that have proof of eligibility criteria. Women-led businesses may tend to be smaller, and have less access to formal financial services, making this support unavailable.	Accessibility will depend on how requests for loans are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access for mainly smaller enterprises.	March 2020, until March 2021.
	<i>Finance environment</i>	<i>Financial regulations</i>	Commercial banks will defer the payment of principal on loans and advances for one year. Also Non-Bank Finance Companies (NBFCs) and Non-Bank Microfinance Companies (NBMFCs) are allowed to defer repayment of Principal loans for one year.	When banks and NBFCs and NBMFCs can defer clients' repayment of principal on loan obligations by one year, this gives them more opportunities to restructure loans for borrowers who require relief. This will temporary ease the debt repayment burden faced by distressed SMEs.	All formal businesses, including MSMEs, with debts.	Available food system MSMEs with high debt burdens, including micro-borrowers.	Accessibility depends on how micro-finance institutions and commercial banks implement the guidelines and evaluate request for loan restructuring.	

	<i>Finance environment</i>	<i>Financial regulations</i>	Permanent increase in the credit limit to SMEs. The regulatory limit on extension of credit to SMEs has been permanently increased from PKR125 million to 180 million.	This gives the SMEs and individuals more opportunities and additional access the finance.	SMEs in the formal economy.	Available only for formal food system SMEs that are eligible. Women may be less likely to have access to formal financial services	Accessibility will be automatically, for the target group, but access to higher loan requests still depends on how they are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access for mainly smaller enterprises. Accessibility for women will depend on how loans requests are evaluated, e.g., gender bias may disadvantage women in accessing loans through commercial banks.	Mar-20
	<i>Finance environment</i>	<i>Financial regulations</i>	The end rate that will be charged from the borrowers up to 5% p.a. Borrowers would be eligible for 2% subsidy and will be charged an interest rate of 3%.	Reduce the repayment burden for borrowers.	MSMEs and self-employed who have loans from formal financial institutions.	Available only for formal food system MSMEs that are eligible for these loans.	Accessibility will be automatically, for the target group, but access to loans still depends on how requests are evaluated, e.g., impact of gender norms or biases. Awareness is another barrier for access for mainly smaller enterprises.	
<i>Food market support</i>	<i>Nutrition</i>	<i>Training and awareness</i>	The Pakistan Dietary Guidelines for Better Nutrition (PDGN) has been revisited. The revised version has been launched along with an e-learning course for guiding people on adopting healthy dietary behaviour and lifestyle.	Aims at improving healthy diets, which would increase demand within the food markets for fresh and healthy products.	Targeted at consumers, but over time could shift demand towards healthier food markets.	Availability not relevant for food system MSMEs in the short term.	Accessibility not relevant for food system MSMEs in the short term.	
	<i>Trade</i>	<i>Food import</i>	Rate of advance tax on the import of different food items was reduced to 0% from 2%; Individuals and associations of persons providing basic food items to Government owned departmental stores without a brand name will pay 1.5% withholding tax instead of 4.5%; and additional customs duty (ACD) at 2% on soya bean oil, canola oil, palm oil and sunflower oil (as well as oil seeds) has been exempted.	Reducing tax on food items will make food cheaper and more accessible to trade and buy.	Importers and other traders of food.	Availability for the policy target group should be high as this support is received automatically.	Accessibility for the policy target group should be high as this support is received automatically.	Mar-20
	<i>Support for farmers</i>	<i>Agricultural inputs</i>	Subsidy in the form of cheap natural gas used fertiliser production, subsidy on imported urea (PKR1,194 per bag), cash subsidy by Government of Punjab for phosphate and potash fertiliser (PKR500 per bag).	Secure inputs are affordable to secure a next harvest.	Targeted directly at fertiliser producers in Pakistan and indirectly at farmers.	Available for producers of fertilisers and indirectly for farmers, but not clear under what specific conditions. Women farmers may be less likely to use improved inputs and so benefit from policy.	Accessibility to this support measure depends on the level of implementation and the actions of the producers of fertilisers to receive the subsidy. Awareness can reduce accessibility.	

	<i>Finance</i>	<i>Loans for farmers</i>	Defer repayment of principal loan amount by one year, with other debt relief measures specific for farmers as, revision in indicative credit limits and eligible items for agriculture financing, crop loan insurance scheme, livestock insurance scheme for borrowers, move to E-Credit schemes, and implementation of a credit guarantee scheme for small and marginalised Farmers. This is combined with technical assistance in the form of workshops/trainings/capacity-building/awareness-raising.	Reducing the debt burden of farmers, mainly small-scale farmers and making it easier for them to reschedule, restructure existing debts and access new loans.	Small-scale farmers	Loans and insurances are available for small scale farmers depending on eligibility criteria and the number of places for technical assistance.	Accessibility will depend on how applications to the schemes are evaluated, e.g., impact of gender biases. Women's access to training will depend on factors such as timing and fit with other responsibilities, location and mobility constraints, etc. E-credit schemes might make loans less accessible for some specific groups without access to digital tools.	
	<i>Wellbeing</i>	<i>Food support</i>	To provide essential food items to the vulnerable section of the society at subsidised rates for a total amount of PKR 50 billion.	Guarantee access to food for the most vulnerable.	Households with high poverty levels.	Availability not directly relevant for food system MSMEs.	Accessibility not directly relevant for food system MSMEs.	
<b>RWANDA</b>								
<i>Welfare and wellbeing support</i>	<i>Welfare</i>	<i>Cash transfers</i>	Expansion of social safety net programmes due to the impact of the pandemic on rising poverty levels. The entails relief to vulnerable households by easing requirements for ongoing cash assistance programmes, and to provide in-kind (food) assistance, and improving access to health and primary education services (part of broader Economic Recovery Fund).	The main purpose is to reach the most vulnerable people through cash assistance. This assures support can reach most affected groups that work in the informal sector (e.g., workers who lost work, micro- and small family enterprises).	The State targets most vulnerable households with a high poverty index. This mostly includes casual laborers whose livelihoods depend on a daily wage and self-employed, mainly in the informal sector, who can't work due to COVID-19 contain	Available for every Rwandan household that is entitled/selected for cash assistance.	Accessibility to this support should be high for beneficiaries already registered in the scheme, but there might be some barriers for new entrants to proof eligibility or due to complex applications, in particular for the more vulnerable groups.	Effective July 2020
	<i>Wellbeing</i>	<i>Food transfers</i>	Government launched a food distribution initiative for vulnerable households (door-to-door provision of basic food stuffs every three days).	To guarantee access to food for the most vulnerable populations.	Poorest households that struggle to buy food	Available for selected households	Accessibility depends on the measures taken to select these groups and how to apply.	Mar-20
<i>Enterprise support</i>	<i>Finance and credit</i>	<i>Credits</i>	Cross-economy recovery plan estimated at US\$900 million over the two fiscal years 2019/20 and 2020/21 (or approximately 0.1% of GDP). One large section of this plan is enterprise support that focuses on technical assistance and access to finance for businesses that apply for support, including MSMEs. The fund provides subsidised loans and credit guarantees to businesses in sectors affected by the pandemic (including for micro-enterprises), and steps to ease the burden of tax administration and delay some required payments.	Maintain (or increase) demand and investments in economy, SME financial support to increase liquidity.	All enterprises, but with an extra focus on MSMEs.	From 1 July 2020, eligible businesses, including food system MSMEs in the formal economy began to apply for funding from the Economic Recovery Fund (ERF).	Accessibility depends on awareness and complexity of procedures to proof they are eligible. Accessibility will further depend on how requests for loans are evaluated, e.g., impact of gender norms or biases. Women's access to training will depend on factors such as timing and fit with other responsibilities; location and mobility constraints, etc.	Effective July 2020
	<i>Taxes and fees</i>	<i>Tax relief</i>	The Minister of Finance and Economic Planning announced that penalties, fines, and interest accrued from late payment of some taxes for the period of March, April, and May have been waived. The waived penalties and fines for the 3 months equal a total of RWF 5,051,140,040. The waiver concerns taxpayers who did not manage to pay on time due to hardships posed by COVID-19. Waived penalties and fines were accrued from PAYE (Pay As You Earn), VAT (Value Added Taxes), and WHT (Withholding Tax) and Corporate Income Tax of 2019.	Cash flow and easing taxation business burdens.	Registered enterprises (e.g., VAT registered)	Available for food system enterprises in the formal economy and registered to pay tax (e.g., corporate income tax and VAT).	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	

	<i>Taxes and fees</i>	<i>Tax relief</i>	Larger taxpayers filing deadline has been extended by fifteen (15) days and these taxpayers will be expected to file the returns and pay Corporate Income Tax due by 15 April 2020. Small and Medium Taxpayers have been granted an extension of one month and they will be expected to file the tax returns as well as pay their Corporate Income tax by 30 April 2020.	Aims to ensure firms have sufficient liquidity.	Registered enterprises (e.g., corporate income tax registered)	Available for food system enterprises in the formal economy, including MSMEs, and registered to pay corporation and turnover taxes.	Should be high accessibility for the policy target group as this support should be received automatically. Awareness might an issue.	Effective April 2020, only for April.
	<i>Taxes and fees</i>	<i>Tax relief</i>	Tax deferral and relief measures includes suspension of down payments on outstanding tax for amicable settlement, softening of enforcement for tax arrears collection, fast-tracking of VAT refunds to SMEs.	Reduces the tax burden for most affected enterprises.	Registered enterprises (e.g., VAT registered)	Available for enterprises in the formal economy only with outstanding tax collections.	Should be accessible for food system MSMEs in the policy target group as this should be received automatically. Level of implementation and awareness might be an issue.	
	<i>Taxes and fees</i>	<i>Tax relief</i>	Manufacture and Build to Recover Programme adopted end-2020 provides for VAT exemptions on construction materials and tax credits for the manufacturing and construction sectors.	Incentives to increase demand for construction work and manufactured products to keep businesses running.	Directly manufacture and construction sectors and their workers, and indirectly their suppliers.	Available for food processing manufacturers who are registered to pay taxes. This might reduce the availability of food system MSMEs, particularly for women-led enterprises that are likely to operate in the informal economy. Indirect impact on workers will depend on participation of women as workers in the targeted sectors.	Awareness is an important access barrier as could be complexity to apply for tax credits to proof eligibility.	Effective December 2020
	<i>Taxes and fees</i>	<i>Reduced fees</i>	Together with banks and telecom companies, the government temporarily waived mobile money transaction fees—including peer to peer transaction fees, merchant payment fees, and fees for transfers between mobile wallets and accounts—beginning mid-March for an initial period of 90 days. In addition, mobile money transaction limits were increased.	Increasing cash flow and the use of mobile money payments during the pandemic.	Though not particularly targeted towards the poor, these measures were expected to benefit informal sector workers and vulnerable households.	Available for everyone with access and ability to use mobile financial services. Women may be less likely to access mobile payment services	Should be high accessibility for the policy target group as this support should be received automatically.	March 2020. In June 2020 fees on transactions re-installed.
<i>Business environment support</i>	<i>Finance environment</i>	<i>Monetary policies</i>	The National Bank of Rwanda reduced the Central Bank Rate to 4.5%.	To signal banks to lower their interest rates to their borrowers, which could make credit to MSMEs more affordable.	It targets financial institutions (e.g., commercial banks) to lower interest rates, which could benefit formal MSMEs and self-employed individuals.	Availability for food system MSMEs depends on how the banks implement the measure. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. Indirect impact on availability for women-led MSMEs is linked to whether or not they have access to commercial finance.	Accessibility depends on implementation level by financial institutions. Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	Apr-20

<i>Finance environment</i>	<i>Monetary policies</i>	The cash reserve requirement ratio was reduced to 4% (the ratio had been held at 5% since March 2009).	The lowering of the Cash Reserve Ratio (CRR) will provide additional liquidity to commercial banks to support credit markets.	It targets financial institutions (e.g., commercial banks and microfinance institutions) to increase their liquidity which could benefit formal MSMEs and individual borrowers.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. Indirect impact on accessibility for women-led MSMEs is linked to whether or not they have access to commercial finance.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	Apr-20
<i>Finance environment</i>	<i>Financial regulations</i>	Banks were allowed to restructure outstanding loans of borrowers facing temporary cash flow challenges on an exceptional basis (from March 16 to April 10, banks received requests to restructure loans amounting to 25.5% of their total loan portfolio).	Incentive for banks to restructure existing loans, to relieve distressed borrowers.	Financial institutions, including microfinance institutions.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	Apr-20
<i>Finance environment</i>	<i>Financial regulations</i>	The National Bank of Rwanda introduced a Rwf 50 billion (0.5% of GDP) extended lending facility for banks to support banks facing liquidity shortfalls due to COVID-19 for the period of April to October 2020. Under this facility, banks can borrow at the policy rate and benefit from longer maturity periods.	Supporting liquidity in the financial sector to increase support for cash-strapped firms.	Indirect support through finance sector: Banks with liquidity challenges could borrow from the National Bank to support their clients.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. Indirect impact on accessibility for women-led MSMEs, linked to whether or not they have access to commercial finance.	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	Apr-20
<i>Finance environment</i>	<i>Financial regulations</i>	New guidelines for commercial banks and microfinance institutions to ease loan repayments.	Cash flow support to affected borrowers who struggle to pay back their loans.	MSME borrowers.	Available for MSMEs with formally registered loans with financial institutions. Women may be less likely to use formal financial services.	Should be accessibility for the policy target group but depends on level of implementation of the guidelines by commercial banks and microfinance institutes. Awareness is an important access barrier for food system MSMEs and requests for loans still depend on evaluation, which could be biased against some groups of women-entrepreneurs.	
<i>Investment environment</i>	<i>Investments</i>	As part of the Economic Recovery Fund the government invests in strengthening e-commerce, mining, tourism and agriculture, along with infrastructure improvements.	Improving competitiveness of sectors through investments in infrastructure.	Sector wide targets, but not clear what groups will benefit the most.	Agriculture is included which makes the businesses in this sector more likely to benefit from the investments and the link with e-commerce and infrastructural investments.	Accessibility for infrastructure will most likely be small for food system MSMEs, as this depends on negotiations between institutions. Access to other funds depends on awareness and how complex application procedures are.	Effective July 2020

<i>Food market support</i>	<i>Food prices</i>	<i>Price controls</i>	Price controls to fix the retail prices of staple food like rice and introduced buyer directions.	Keep prices at a responsible level and protect food markets from speculation.	Mainly consumers	This measure should be available for all.	Accessibility to affordable food depends on how effective this measure is implemented, which is difficult as it does not apply for black markets.	
	<i>Support for farmers</i>	<i>Agricultural inputs</i>	Subsidised access to agricultural inputs, such as seeds and fertilisers.	To ensure a next harvest.	All farmers	Available for farmers, but not clear under what specific conditions and which regions in Rwanda. Women farmers may be less likely to use improved inputs and so benefit from policy.	Accessibility to this support measure depends on the level of implementation and the actions farmers must take to receive the inputs.	
<b>TANZANIA</b>								
<i>Welfare and wellbeing support</i>	<i>Welfare</i>	<i>Cash transfers</i>	The government has expanded social security schemes by US\$32.1 million to meet the increase in withdrawals benefits for new unemployed due to COVID-19.	The main purpose is to reach the most vulnerable people through cash assistance. This assures support can reach most affected groups that work in the informal sector (e.g., workers who lost work, micro- and small family enterprises).	The State targets households with a high poverty index.	Available for every Tanzanian who is entitled/selected for cash assistance.	Accessibility to this support should be high for beneficiaries already registered in the scheme, but there might be some barriers for new entrants to proof eligibility or due to complex applications, in particular for the more vulnerable groups.	
<i>Enterprise support</i>	<i>Taxes and fees</i>	<i>Tax relief</i>	Fast-track payment of outstanding VAT refunds and other pending payments. About Tanzanian shilling (TZS) 916 billion in verified domestic payment arrears was paid through March 2020 and about TZS 174 billion (equivalent to 148 percent of the allocated budget) in verified VAT refunds paid through April 2020. Fiscal responses included an expedited process for the payment of verified expenditure arrears with priority given to affected MSMEs, paying US\$376 million in March 2020.	To improve liquidity in the economy and ensure businesses remain afloat by enhancing their cash flows	VAT registered firms and individual supplying goods and services.	Available for food system MSMEs who are registered to pay taxes. This might reduce the availability of food system MSMEs, particularly for women-led enterprises that are likely to operate in the informal economy.	Awareness is an important access barrier as could be the level of implementation by the government.	May-20
	<i>Finance and credit</i>	<i>Reduced fees</i>	Relaxing the limit on mobile payments.	Increasing cash flow and the use of mobile money payments during the pandemic.	MSMEs and individuals with access to mobile financial services.	Available for everyone with access and ability to use mobile financial services. Women may be less likely to use mobile payment services	Should be high accessibility for the policy target group as this support should be received automatically.	May-20
<i>Business environment support</i>	<i>Finance environment</i>	<i>Monetary policies</i>	The Bank of Tanzania (BOT) reduced the discount rate from 7 to 5 percent and increased the valuation on commercial banks' holding of government securities that can be used as collateral for borrowing.	Targeted at financial institutions, with the aim to reduce liquidity problems and the pressures of reserve requirements for commercial banks.	Directly to commercial banks, indirectly to formal MSMEs and individual borrowers.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. Indirect impact on accessibility for women-led MSMEs, linked to whether or not they have access to commercial finance	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	May-20

	<i>Finance environment</i>	<i>Monetary policies</i>	BOT lowered the minimum reserve requirement ratio from 7 to 6 percent.	Targeted at financial institutions, with the aim to reduce liquidity problems and the pressures of reserve requirements for commercial banks.	Directly to commercial banks, indirectly to formal MSMEs and individual borrowers.	Availability depends on implementation by financial institutions. This measure should result in higher liquidity in financial market, increasing possibility of food system MSMEs to access finance during the crisis. direct impact on accessibility for women-led MSMEs, linked to whether or not they have access to commercial finance	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	May-20
	<i>Finance environment</i>	<i>Financial regulations</i>	BOT encouraged financial institutions to consider restructuring of loans for severely affected borrowers with new guidelines.	Giving commercial banks options to restructure outstanding loans.	Directly to commercial banks, indirectly to MSMEs and individual borrowers.	Availability depends on implementation by financial institutions. This measure should result in loan restructuring being more available for food system MSMEs with high debt burdens during the crisis. Indirect impact on accessibility for women-led MSMEs, linked to whether or not they have access to commercial finance	Indirect impact on food system MSMEs, particularly for women-led MSMEs, is linked to whether or not they have access to commercial finance. As such gender biased constraints need to be considered it may disadvantage women in accessing loans through commercial banks.	May-20
<i>Food market support</i>	<i>Trading</i>	<i>Food support</i>	Non-local firms in Tanzania are barred from buying agriculture produce directly from farmers. Instead, the Ministry of Agriculture has directed these foreign firms to purchase produce through auctions and authorised local markets.	The aim is to protect both farmers and local companies from low prices and being taken advantage of from foreign companies conducting business in Tanzania.	Foreign companies buying agricultural produce in Tanzania.	Availability for this support not relevant for food system MSMEs. The outcome is relevant for them.	Accessibility not relevant for food system MSMEs.	May-20
	<i>Support for farmers</i>	<i>Agricultural inputs</i>	The Ministry of Agriculture in cooperation with AGRA distributed 25,000 ton of maize seeds to farmers and encouraged to plant immediately after harvest.	Input support to ensure a new harvest.	Maize farmers.	Available for maize farmers, but not clear under what specific conditions, for example via producer associations or other channels. This is relevant as this might reduce availability of this support for smallholder maize farmers.	Accessibility to this support measure depends on the level of implementation and the actions farmers must take to receive the inputs.	
	<i>Trading</i>	<i>Training and awareness</i>	The Ministry of Agriculture and the Ministry of Industry and Trade educate farmers on storage measures and guidance for them not to sell surplus produce during the harvest period but to storage and wait for higher prices.	Improve rural incomes for producers and reduce food waste.	Small-scale farmers.	Available for small-scale farmers. If this includes trainings, the limited number of places could reduce availability for the target group.	Accessibility to this support measure depends on the level of implementation and awareness by farmers. Women's access to information will depend on factors such distribution channels, social networks and access to extension services.	Jun-20

