

Implications of COVID-19 on women informal workers

SUMMARY

Informal workers are workers without access to labour protections or social protection through work. They make up over 60 percent of total global employment and 90 percent in low income countries. Women outnumber men in the informal economy in most countries. The COVID-19 pandemic has vastly impacted and threatened their lives and livelihoods across the globe, with emerging evidence suggesting that women informal workers have been hardest hit. Informal workers, especially women, were already in a vulnerable and precarious situation before the COVID-19 pandemic. There is a serious risk that this economic shock will push them into poverty and economic crisis and exacerbate pre-existing gender economic inequalities.

Comparative effects of COVID-19 on women and men already working in the informal economy

- **Women informal workers have suffered a disproportionate loss of livelihoods** and income as compared to men, with less access to social protection to absorb the economic shock. Responses from authorities' risk heightening the economic fallout.
- **Women-owned informal MSMEs are more likely than men-owned informal MSMEs to become bankrupt** because of a lack of access to finance.
- **Those still working in informal jobs are risking their health**, and community health workers, of which the majority are women and work in the informal economy, are particularly at risk.
- **COVID—19 is resulting in exponential increases in unpaid care work**, which given prevailing gendered norms is usually carried out by women rather than men. It is a contributing factor that could lead to women's permanent exit from the labour market.
- **Lockdown measures are increasing the threat of violence inflicted on women informal workers.** Violence outside the home, often perpetrated by police and the authorities, is also a problem.

Early trends for transitions from the formal economy to the informal economy as a result of COVID-19

- **The informal economy is expanding due to loss of jobs from the formal economy.** There is currently little research into the transitions from formality to informality for male and female workers.

Policies and measures to limit negative health and economic consequences for women informal workers

- **Some governments and donors have rapidly designed labour market policies in response to COVID-19.** However, there is a danger that these policies will not benefit women informal workers, unless they are gender sensitive or targeted to this group.
- **The few policies and measures targeted towards women informal workers are mainly cash and in-kind forms of social protection**, re-directing women's informal work to respond to COVID-19, and improving access to finance.
- **Women's informal workers organizations such as SEWA, HomeNet South Asia, HomeNet SE Asia, and WIEGO are undertaking actions to support vulnerable groups of women informal workers**, and at the same time advocating for governments to respond to their important needs and demands as a result of the economic impacts of COVID -19.

Recommendations for HMG to increase support to women informal workers during the COVID-19

HMG can play a critical role by ensuring that women informal workers are central to COVID-19 responses and sufficiently resourced. Both short and long-term measures are essential to ensure that economic recovery is inclusive, green, safe, and resilient to future shocks.

Short-term measures

Work with governments to ensure that policies and intervention for response and recovery are informed by rapid gender and intersectional assessments of the impact of COVID-19 and that interventions are context specific and targeted. Actively engage women informal workers, women entrepreneurs, and their organizations such as HomeNet Asia, HomeNet South East Asia, SEWA, and workers organizations in decision making on COVID-19 interventions at all levels of government, national, regional, and local/municipal. This will ensure voice in decision making and participation in COVID-19 response strategies.

Support for social protection measures that include universal/near universal or categorical targeting of female-headed households and other particularly vulnerable groups. Design needs to consider how different types of benefits best support informal livelihoods in particular contexts. Complementary programmes are essential such as personal protective equipment, minimum emergency sexual and reproductive health services, and free or subsidised public care arrangements possibly through a voucher scheme that includes child or sick or elderly care. Social protection measures should be part of broader economic interventions and livelihood recovery.

Support governments to provide accessible integrated public services for prevention and essential service interventions for GBV, infrastructure support for clean water, sanitation, hygiene services and accessibility to transport services. Initiatives for improved childcare such as creches have worked well in some countries (e.g. India), accessible to women informal workers near their workplaces. HMG should actively support governments to address the pressing needs of women informal workers with disabilities and women sex workers who are amongst the most marginalized groups impacted by COVID-19. They should be included in social protection and livelihood recovery measures that aim to protect human rights and health.

Medium-to long-term measures

Support gender sensitive legislation that offers legal recognition and rights to informal workers through the ratification of the ILO Convention on Violence and Harassment Convention, 2019 (No. 190) and implementation of other ILO Conventions pertinent to women informal workers such as the ILO Domestic Workers Convention, 2011 (No. 189), ILO Homework Convention, 1996 (No. 177). Expansion and adaptation of existing social and labour protection systems should be gender responsive and inclusive to ensure that workers regardless of their contractual status are afforded adequate labour and social protection.

Galvanize economic recovery efforts to engage and economically empower women informal workers strengthening their agency and access to productive resources. Develop the unpaid and paid caregiving economy and infrastructure for affordable water, sanitation, hygiene service, accessibility to transport and electricity supply including in rural and remote areas. In addition, actively support quality and affordable care services including childcare to both create decent jobs and enable women to return to work. Work with governments to ensure women informal workers have better access to affordable and quality health services and that sexual and reproductive health is prioritised.

Other measures include firstly partnering with and influence private sector companies especially those that are UK based to ensure supply chains promote women's access to decent work and extend minimum wages and social protection to them. Secondly, **digital financial inclusion** should be incentivised and schemes that provide mobile phones and /or access to the internet will be essential and need to be accompanied with digital literacy and training. Thirdly, targeted measures should be designed to **support women entrepreneurs** and their capacity should be strengthened in participating and linking with trade platforms to expand market access and connections. Finally, establish an efficient **monitoring and evaluation system** to ensure objectives and outcomes of HMG's short- and long-term measures are achieved on the ground.

Introduction

Informal workers are those workers who do not have access to labour protections, or to social protection through work. They are found both within the formal sector (within registered enterprises), and the informal sector (within unregistered enterprises), and within households. Informal workers are the majority of the world's workers, making up 61 percent of total global employment, and 90 percent of total employment in low income countries ([Bonnett et al. 2019](#)).

Women are over-represented in the informal economy. Women are more engaged than men in informal employment and comprise more than 90% of informal employment in sub-Saharan African countries, 89% in countries of Southern Asia and almost 75% in Latin American countries ([ILO 2018](#)). Certain types of women are more likely to be informal workers. For example, women with disabilities are more likely to be in informal work due to multiple and intersecting forms of discrimination ([UNDESA 2018](#), Meaney-Davis 2020, Women Enabled International 2019 in [Women Enabled International 2020](#)). Women informal workers predominate in the trade sector in petty trade of goods and services as street vendors; in the service sector in domestic work, food, hospitality and tourism; in the agriculture sector in subsistence farming and as seasonal workers; and in the manufacturing sector as subcontractors, home-based workers and as industrial outworkers ([UN Women 2016](#)). Often women's employment is undercounted and misclassified in official statistics so true numbers of women informal workers are likely to be higher (ILO and WIEGO 2013 in [Holmes and Scott 2016](#), [Charmes 2016](#)).

Women are more likely to have vulnerable and precarious forms of work with very little element of choice in their position in hierarchy ([ILO 2013](#), [Ramani et al. 2013](#), [Holmes and Scott 2016](#), [Ulrichs 2016](#), [Kabeer 2017](#), [Stuart et al. 2018](#)). Women are over-represented in the lower tiers of the informal work hierarchy (see Figure 1). These segments of the informal economy are where productivity and earnings are low, there is inadequate access to capital, public services, social protection and infrastructure, and where there is often a skills deficit ([ILO 2015](#)). Women typically perform types of informal work that are more invisible, such as domestic work and home-based work, which reduces capacity for collective bargaining and increases their exposure to exploitation ([UNIFEM 2005](#), [World Bank 2014](#), [ODI 2016](#)). Women informal workers are more vulnerable to GBV due to the intersection of gender and insecure working conditions ([ILO 2017](#)). A guidance note has been written for HMG which provides entry points and recommendations for promoting economic empowerment for women in the informal economy (see [Hearle et al. 2019](#)). It argued that to strengthen women's economic empowerment (WEE) outcomes, inclusive growth strategies should focus not only on creating jobs in the formal economy – and ensuring access to those jobs for women - but also on improving the quality of and returns to work in the informal economy.

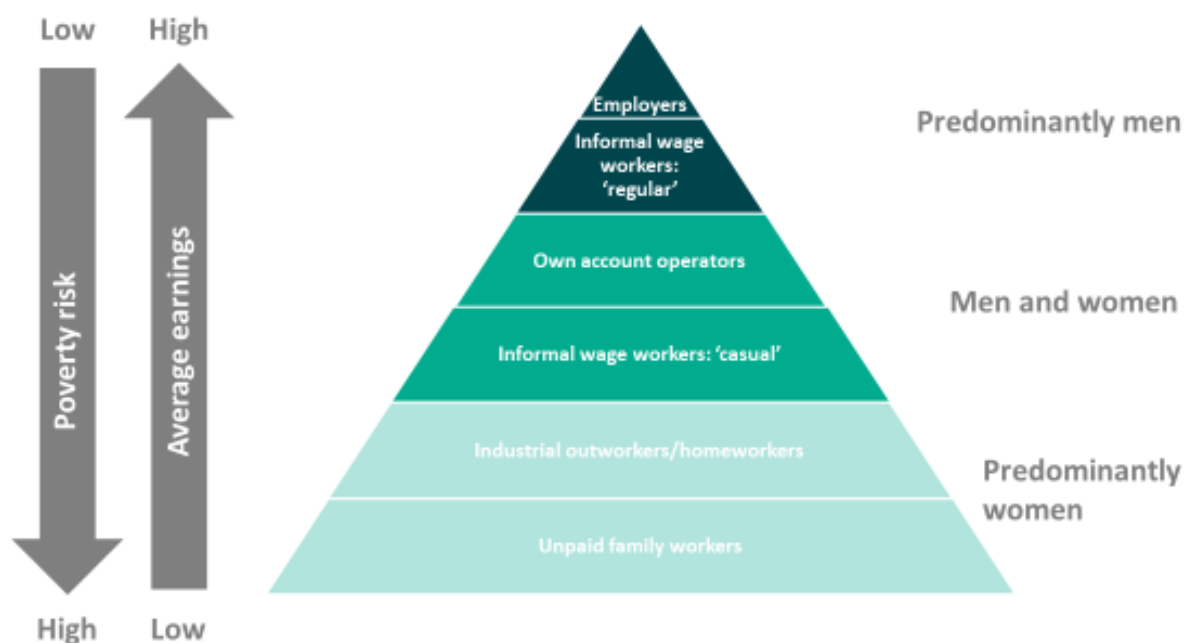


Figure 1: Gendered hierarchy of informal work
Source: Adapted from [Chen \(2012\)](#)

The informal economy is also expanding due to loss of jobs from the formal economy. For example, in Bangladesh, by April 2020 more than a million garment workers had been sent home without pay or lost their jobs [Kelly \(2020\)](#). In the absence of income replacement, and having little or no savings, many of these women workers will likely attempt to eke out a living as informal microbusiness owners, own account workers or informal employees. Some formal Micro, Small and Medium Enterprises (MSMEs) could also be pushed into informality ([ILO 2020a](#)). There is currently little research into the transitions from formality to informality for women workers, but these transitions could be expected to increase as the impacts of the pandemic unfolds and intensifies.

This brief will outline the gendered effects of COVID-19 on informal workers, before mapping current policies and measures to support this group across low- and middle-income countries. Lastly, we provide some recommendations for HMG to consider to ensure women informal workers are included in the responses and recover to the pandemic.

Comparative effects of COVID-19 on women and men informal workers

Women workers and entrepreneurs working in the informal economy are likely to have suffered a disproportionate loss of economic security compared to men. Women workers in the informal economy are overrepresented in sectors that are likely to experience the greatest negative impact on economic output because of COVID-19. Based on the analysis of national household survey data from 129 countries representing 90% of global employment, [ILO \(2020b\)](#) found that in low-income countries the percentage points difference between women and men in the highest risk sectors is 11%, and in lower-middle income and upper-middle income countries (UMICs) it is 17% (see Figure 2). The percentage points difference could be higher in Upper-Middle Income Countries as these countries have experienced longer and more restricted lockdown measures that have caused cumulative impact on work activity for women. The Ebola virus had a similar disproportionate negative effect on women's economic activities, and the differences became more pronounced as the crisis developed ([UNDP 2015](#)). [UN Women \(2020a\)](#) found that while men's activity returned to pre-crisis levels shortly after preventative measures subsided, the impacts on women's economic security and livelihoods lasted much longer.

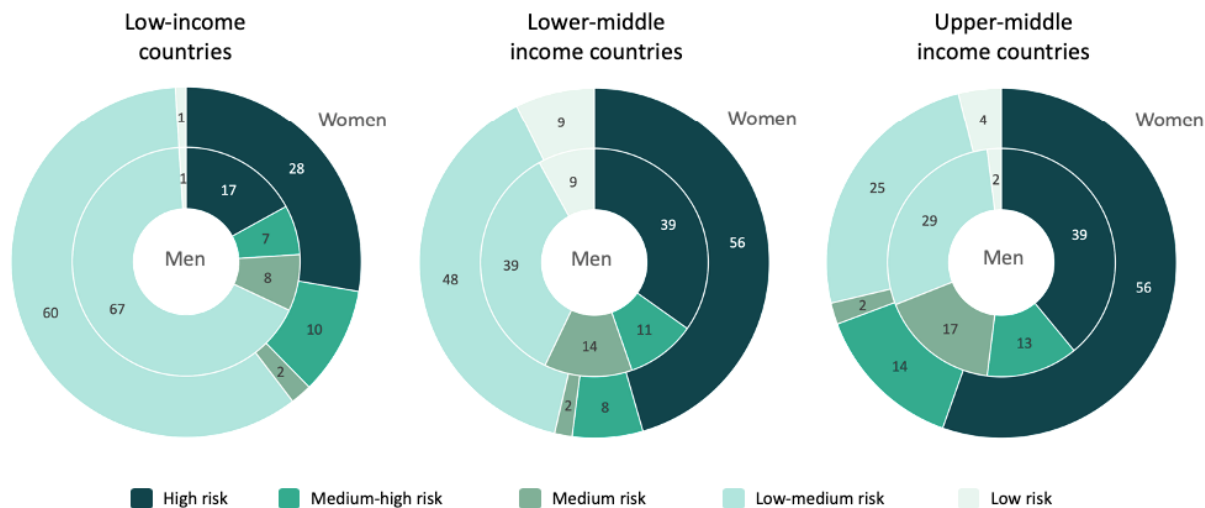


Figure 2: Gender differences in the impact of the crisis in the informal economy: Women are over-represented in high-risk sectors
Source: Adapted from ILO (2020b). Table 1 in this source classifies different sectors into risk categories.

According to the ILO, hardest-hit sectors are accommodation and food services, manufacturing, wholesale and retail trade, and real estate and business activities. Many women in these high-risk sectors are self-employed or owners of micro- or small-sized enterprises ([ILO 2020d](#)). Together this represents around 70 % of global employment in retail trade and nearly 60 % in the accommodation and food services sector a reflection of the severe vulnerability of these sectors in the current economic crisis ([ILO 2020b](#)).



COVID-19 only intensifies the already more precarious situation of women informal workers compared to men, exacerbating -pre-existing gender inequalities. Women often have less access to productive resources such as credit, technology, less secure access to land, less savings than men, as well as fewer network opportunities and less decision-making power ([WIEGO 2020a](#)). This affects their capacity to respond to and mitigate the economic impact of the COVID-19 situation, thus exacerbating their already vulnerable situation. Many informal jobs, especially in urban areas, operate in the streets and in homes, and have been jeopardised during lockdowns ([OECD 2020a](#)). Many women informal workers have experienced reduced hours, increased

costs, inability to transport goods/access markets and faced reduction in customer demand ([Alfers 2020](#), [OECD 2020a](#), [SEWA 2020a](#), [UN Women 2020](#), [WIEGO 2020a](#)). COVID-19 has exacerbated the situation of women and girls with disabilities in informal work, resulting in “extreme and disproportionate economic impacts from the pandemic, both in the immediate- and long-term” (Meaney-Davis 2020).

Almost all types of informal work carried out by women has been negatively affected by COVID-19. In Bangladesh many domestic workers have been told by their employers to increase their work with no additional pay or have had their hours cancelled with no compensation ([Polen 2020](#)). [WIEGO \(2020a\)](#) finds that live-out and part-time domestic workers have been dismissed because they are seen as unclean due to their use of public transport and living conditions in low-income communities. Homebased workers subcontracted by global supply chains (garments, electronics, games etc.) have not received any orders and raw materials are hard to find ([HomeNet SEA 2000](#), [SEWA 2020a](#)). Homebased workers who are self-employed cannot meet with customers or clients, and often did not stockpile raw materials before lockdown ([WIEGO 2020b](#)). Women informal agricultural workers are likely to be affected by a slow decline in demand in urban areas over time through less ability than men to transport goods, as well as lower sales because of market disruptions ([FAO 2020](#), [ILO 2020c](#), [SEWA 2020a](#), [World Bank 2020a](#)). Women tend to work in smallholder or subsistence farming rather than within commercial agricultural chains in which men are situated. These gender differences are due to gender specific barriers and social and cultural norms which constrain their access to and control of productive resources. Many low-income women are increasingly employed in the gig economy, particularly in middle-income countries, which makes them vulnerable to slipping into poverty ([World Bank 2020a](#)). Sex workers are facing a total loss of income and increased discrimination and harassment through punitive crackdowns resulting in the raiding of homes, compulsory COVID-19 testing, arrest and threatened deportation for migrant sex workers ([UNAIDS 2020](#)).



Women-owned informal MSMEs are more likely than men-owned informal MSMEs to suffer from an economic fallout, and risk becoming bankrupt as a result of a lack of access to finance. Women business owners have lower levels of capitalization and are more reliant on self-funding compared to men. This is especially true for women in the informal economy who cannot easily access credit ([UN Women 2020b](#)). World Bank (2017) in [CARE \(2020\)](#) reports that women farmers and vendors are not eligible for low-interest/deferred loans or small business grants, as they are perceived as “high risk” given their often informal status. In addition, women entrepreneurs are less likely to receive information about relevant support for informal businesses such as low-interest loans and deferred payments) compared to men ([UN Women 2020b](#)). As a result, women farmers and vendors may find themselves cash-strapped and looking for payday lenders or other accessible sources of finance, often with significant interest payments, increasing women’s vulnerability ([UN Women 2020b](#)).



Responses from authorities’ risk heightening the economic fallout for women informal workers. In Colombia, cooperatives of waste recyclers have fought hard to win municipal recycling contracts. They fear that leaving the streets would allow municipal governments to transfer these contracts to private waste management companies, largely owned by men, who have for many years competed for the contracts ([OECD 2020b](#), [WIEGO 2020a](#)). In Zimbabwe and in Ahmedabad, India, municipal authorities have “destroyed” food vendor stalls using the lockdown as a justification for doing so ([OECD 2020b](#), [WIEGO 2020a](#), [ZCIEA 2020](#)).



Informal workers, especially women, often have less access to social protection which lowers their ability to absorb the economic shock. Social protection could include unemployment insurance, maternity protection, health care, and income and food support. It is easier for employers to lay off informal workers as they have no employment security and benefits ([Chuku et al. 2020](#)). Many social protection schemes to cushion the shock of

COVID-19 benefit businesses and workers in the formal economy. The decrease in income and livelihoods as a result of the slow-down in economic activity combined with the absence of social protection and adequate savings has risks for food security (see [WIEGO 2020a](#)). It may force households to engage in negative coping mechanisms, which impact disproportionately on women such as reductions in food consumption by girls and women or early marriage (CARE 2020 in [World Bank 2020b](#), [Homenet SEA 2020](#)). Sex workers in particular find it challenging to access social protection as their work is criminalised in some countries ([UNAIDS 2020](#)). See [Alfers \(2020\)](#) for more information on policy options for providing social protection to informal workers during COVID-19 response and recovery.



For those in the informal economy that have continued to work, many are risking their health. This is because hand-washing, self-isolation and wearing masks or other personal protective equipment are unrealistic options (Carr 2020 in [ILO 2020d](#)). Waste pickers are handling contaminated materials without protective gear and are a particularly vulnerable group ([ILO 2020d](#)). Women are more likely than men to undertake work in the home which presents unique challenges. Home-based workers often live in one- or two-room dwellings in slum communities, producing from “crowded, unsanitary and inescapable confines” where it is impossible to self-isolate ([WIEGO 2020b](#)). Disturbingly, women informal workers have limited access to information on the virus compared to men which coupled with less awareness of their employment rights leads to further exploitation ([HomeNet South Asia 2020](#), [WIEGO 2020a](#)). For example, in Mexico, employers are using public health guidelines to justify request for domestic workers to stay longer hours and to venture out to make purchases for the household ([WIEGO 2020a](#)). The health uncertainties, a sense of isolation, and a lack of income can also lead to mental health challenges ([WIEGO 2020a](#)).



Women informal workers have limited access to health care. Research by [WIEGO \(2015\)](#) shows that even prior to the pandemic, informal workers had limited access to quality and affordable health care through public health care facilities and services which are often overcrowded, inefficient, expensive and distant from workplaces. A key issue for women informal workers is the opportunity cost of the time spent in crowded health facilities and its negative affect on their incomes. When an informal worker who is self-employed must wait in a long queue in an overcrowded health facility, it means that she cannot work and loses income. It is likely that for many, particularly in rural areas, health-care services may not be available. [HomeNet South Asia \(2020\)](#) finds that during COVID-19, informal workers have little access to reliable information on COVID-19 and to the process of accessing health services.



Although there is limited evidence, risks to informal women workers are likely to increase if health systems divert resources from sexual and reproductive health care to respond to the pandemic, and if the health care systems are overwhelmed. This will affect those in the informal and formal economy but are likely to affect informal workers more severely due to the vulnerable and precarious nature of their work. Lessons learned during the 2015-2016 Zika outbreak showed that women faced significant barriers to health care due to lack of autonomy over their own sexual and reproductive health, inadequate access to health services, and insufficient financial resources ([UNFPA 2020](#)).



Community health workers, many of whom are in the informal economy, are particularly at risk of ill-health. In sub-Saharan Africa, for example, almost 68% of community health workers are unpaid; the majority of them are women, and the informal nature of their work puts them at greater risk of infection (Cattaneo forthcoming, in [ILO 2020d](#)). They are likely to have less decision-making capacity and less access to protective equipment compared to male health workers ([World Bank 2020b](#)). During Ebola, frontline health workers, the majority which are women, were more exposed to infection ([GAVI 2020](#)).



COVID-19 is resulting in exponential increases in unpaid care work, which given prevailing gendered norms, is usually carried out by women rather than men. The increase in unpaid care may be a contributing factor that leads to a permanent exit from the labour market ([WIEGO 2020a](#), [World Bank 2020b](#)). In other cases, workers are bringing children to work with them, which negatively impacts on earnings ([Alfers 2020](#)). During times of crisis, child labour becomes a coping mechanism for many families ([ILO and UNICEF 2020](#)). For example, recent data shows that in comparison to before the pandemic, adolescent girls are spending significantly more hours on chores compared to boys ([UN Women 2020a](#)). Additional caregiving and school closures may negatively disrupt girls' education and in some cases cause school dropout with future consequences on their economic

empowerment ([World Bank 2020b](#)). Increase in care demands will likely increase stress levels and have a toll on mental health outcomes ([World Bank 2020b](#), [Katooro 2020](#)). This issue is particularly acute in urban slums, camps or similarly poor conditions where morbidity as a result of COVID-19 and other diseases can be expected to increase ([World Bank 2020b](#)). During the 2013-16 Ebola outbreak in West Africa, Liberian women care providers suffered from psychological trauma due to being responsible for those infected with Ebola (Abramowitz et al. 2015 in [World Bank 2020b](#)).



Lockdown measures are increasing the threat of violence inflicted on women informal workers. COVID-19 is reducing women's and girls' ability to financially contribute to their households, which can result in a decrease in decision making power and increases risk of intimate partner violence ([CARE 2020](#)). [UN Women \(2020c p. 5\)](#) stated, "violence against women and girls will continue to escalate, at the same time as unemployment, financial strains and insecurity increase. A loss of income for women in abusive situations makes it even harder for them to escape". Increased care burdens have meant that women are "trapped" at home and potentially unable to flee violence from male perpetrators. This is particularly true for international migrant domestic workers, as outlined in Box 1. Internal migrants face similar challenges. [WIEGO \(2020a\)](#) reports that urban migrants returning to rural areas are losing their incomes and have become targets of violence. Those that are unable to return to rural areas are often unable to pay rent or buy basic supplies ([HomeNet South Asia 2020](#)).

Box 1: Effects of COVID-19 on migrant domestic workers

Women migrant workers, many of whom are domestic workers, have been particularly affected by COVID-19. Working without formal employment contracts and limited coverage by labour laws, employers can more readily end their employment ([UN Women 2020d](#)). They are often not eligible for safety nets available to citizens ([Oxfam 2020](#)). Many are trapped in host countries as a result of border shutdowns with no income to support to them, no longer able to send remittances home to their families and often lacking information about how to return home ([ILO 2020d](#), [OECD 2020a](#)). Lockdown for women migrant workers, especially those in domestic and care work, may reduce access to essential support services and increase exposure to violence as a result of increased isolation and reduced mobility ([UN Women 2020e](#)). In comparison, male migrant workers are more likely to have greater access to information and services, are less likely to experience violence. Women migrants may be hesitant to comply with COVID-19 screening, testing and treatment procedures due to fear of documentation checks by authorities and potential fines, arrest, detention or deportation ([UN Women 2020d](#)).



Violence outside the home, often perpetrated by (mainly male) police and the authorities, is also a problem and is targeted to women more often than men. [WIEGO \(2020a\)](#) finds that police harassment of women informal workers is common resulting in the confiscation of goods, fines or physical violence and abuse. In India, money-lenders have humiliated, insulted, and often physically assaulted informal workers and small farmers who are unable to repay loans on time ([Ayres and Nanavaty 2020](#)).

Existing policies and measures to support women informal workers during COVID-19



Governments and donors have rolled-out non-targeted economic policies to respond to COVID-19, for which there is a lack of analysis of the implications for informal workers, especially women. [ILO \(2020e\)](#) and [World Bank \(2020c\)](#) have compiled lists of government responses to COVID-19 but the gender dimensions are not clear, and there is risk that general policies will not benefit workers at the lower tiers of the informal work hierarchy. It is rare for policies to specifically target informal workers, and even rarer to focus on those at the lower tiers of the informal work hierarchy.

The most common measures taken so far in support of informal workers include the introduction of cash grants and food distribution for vulnerable groups, and temporary employment schemes for informal workers. As of 15 May 2020, 26 out of 181 countries specifically targeted informal workers including nine countries in Africa, nine in Latin America and

Caribbean, five in Asia and Pacific, two in Europe and one in Middle East.¹ To identify and reach the target recipients, some countries use existing platforms that already have information on informal workers, or introduce new mechanisms for registration, such as dedicated websites. Other countries use more localised ways to use utility usage data to identify target beneficiaries. Beyond social protection, in many countries, measures were introduced to maintain the supply chain of agricultural products, which is also indirectly expected to benefit informal workers. Local initiatives have emerged across regions to establish direct market linkages between small-scale producers and urban consumers (FAO 2020).

A few governments and donors are providing cash and in-kind forms of social protection, re-directing women's informal work to respond to COVID-19, and improving access to finance, as table 1 illustrates. WIEGO (2020c) has also provided a snapshot of government emergency relief measures that are most relevant to informal workers (dated April 2020). The list of policies and measures is ever expanding and may differ even in the near future. The table shows both non-targeted employment policies that are likely to have a disproportionate effect on women informal workers, as well as policies that specifically target this vulnerable group. Women's informal worker organisations such as SEWA, HomeNet South Asia and HomeNet South East Asia are undertaking actions to support vulnerable groups of women informal workers, and are advocating for governments to respond to their needs and demands (WIEGO 2020c).

Table 1: Existing policies and measures to support women informal workers

Country	Worker type	Response to COVID-19 for Women Informal Workers
Cambodia	Waste collectors	Asia Foundation is supplying waste collectors with masks, gloves, hand soap, first-aid kits, food supplies and educational materials for their children (Pennington et al. 2020).
Colombia	All informal workers, with a focus on unpaid care workers and street vendors.	Maloney (2020) reported: The government has committed USD120 million to support 3 million informal economy workers, many of whom are women. The 2.6 million recipients of the "Families in Action" monthly cash transfer have received an additional payment of USD80. The programme mainly covers unemployed single mothers and poor rural families. In Bogota, local authorities have provided food parcels to the 53,000 registered street vendors.
Ethiopia	Home-based	Organized home-based workers have established a task force to raise awareness and educate members about prevention of COVID-19. Women in Self Employment (WISE) is increasing government distribution of basic food and sanitation products to their most vulnerable households (WIEGO 2020b).
India	Home-based workers and street vendors.	India's Central Government has introduced a stimulus package which includes measures specific to women from poor households such as the expansion of collateral free loans and the introduction of monthly cash transfer worth INR 500 (USD 6.6). SEWA Mahila Housing Trust has engaged home-based workers in making surgical masks and medical gowns (WIEGO 2020b). Ahmedabad Municipal Corporation has partnered with SEWA to work with street vendors to deliver vegetables and milk to customers. AMC has issued protective masks and gloves to all vendors. SEWA has, via Whatsapp, raised awareness with vendors on how to keep themselves, the drivers, their customers and their families safe (Chen 2020). SEWA's organic and traditional food-processing centre, known as "Kamala" has trained 500 women to make nutritious dry snacks that are sold to villagers (Ayles and Nanvaty 2020). Self-help groups in the USD750m World Bank's National Rural Livelihoods Mission have produced 19 million masks, 100,000 litres of sanitizer and 50,000 litres of handwash. They are also disseminating COVID-19 related messages among hard-to-reach groups, and providing doorstep banking services, distributing pensions and enabling access to credit (World Bank 2020d).
Nepal	Home-based	The social enterprise SABAH Nepal is employing homeworkers to make masks and coveralls for frontline workers, using online marketing (Wright 2020).
Pacific Islands (Fiji,	Market vendors	UN Women are ensuring that councils have plans to protect market vendors. This includes guidance on developing COVID-19 plans, assessments of support needed for water, sanitation, and hygiene (WASH) services and key communications activities.

¹ The 26 countries are Burkina Faso, Cabo Verde, Egypt, Morocco, Namibia, Rwanda, Sudan, Togo, and Tunisia in Africa, Argentina, Brazil, Colombia, Costa Rica, Ecuador, El Salvador, Jamaica, Mexico, and Saint Lucia in Latin America and Caribbean, Australia, Fiji, Indonesia, Nepal, and Philippines in Asia and Pacific, Georgia and North Macedonia in Europe, and Jordan in Middle East.

Solomon Islands, Vanuatu)		In Fiji UN Women is working with the Ministry for Agriculture to provide seeds to the “market vendor farmers” for food security and continued livelihood for market vendors (UN Women 2020b).
Thailand	Workers not covered by social security system.	Government has announced a package that includes cash grants of 5000 Bhat (about 50% of minimum wage, worth approximately USD150) and emergency lower interest loans to support workers not covered by social insurance, as long as they register with one of three state-owned banks or online. Available at least for three months (April to June 2020) (OECD 2020a). HomeNet Thailand and the Federation of Informal Workers are helping workers apply (Bangkok Post 2020 , WIEGO 2020a).

Note: these are examples of policies that benefit women informal workers that the research team found at the time of writing (June 2020).

Recommendations for HMG to ensure support for women informal workers during COVID-19

The evidence emerging, suggests that HMG could play a critical role by bringing the situation of vulnerable women informal workers and entrepreneurs to the centre of policy making on the response and recover to COVID -19, with sufficient resourcing. Through adopting a gender sensitive approach when looking at the labour market, fiscal and social interventions, and better investing in, support and protection for women informal workers. This would reaffirm HMG’s commitments to the poorest of informal workers as outlined in the Economic Development Strategy (see box to the right), Strategic Vision for Women and Girls ([DFID 2018](#)), the Sustainable Development Goals (see [here](#)), the UN High Level Panel for Women’s Economic Empowerment ([UN HLP 2017](#)) and the International Development Gender Equality Act 2014 (see [here](#)).

DFID Economic Development Strategy

“Focusing on the poorest and most marginalised people, the majority of whom work in the informal sector. We will place the economic empowerment of girls and women at the heart of our approach and help marginalised groups, including people with disabilities, to access productive employment”.

DFID (2017)

Emergency responses based on the needs and priorities of women informal workers are required in the short term to prevent immediate increases in poverty, and medium and longer-term strategies to ensure that women informal workers are able to recover their livelihoods and increase their resilience to future economic shocks. It will be important to ensure that progress made in women’s economic empowerment and gender equality over recent decades is not eroded, and that response and a recovery is inclusive, but also green and resilient to future shocks, health and otherwise. The global COVID-19 pandemic further exposes economic inequality. This heightened awareness creates strong political pressures on governments and provides a historic opportunity, to commit to providing essential support and resources to women in the informal economy and ‘build back better’. Strong economic recovery will not be possible unless responses to the economic fallout are gender sensitive and include women informal workers at the core. The recommendations are separated into short, medium, and long-term. In undertaking the measures below, coordination and partnerships with governments, United Nations, donors, financial institutions, the private sector, and civil society will be critical to ensure successful response and recovery efforts and maximize use of available resources.

1. Short-term measures

- 1. Work with governments to ensure that policies and interventions aimed at response and recovery are informed by intersectional analysis and rapid gender assessments of the impacts of COVID-19 and are context specific and targeted.** This will ensure that the differential economic effects on women and men are assessed and planned for. Analysis should be informed by consultation with women informal workers, women’s associations and women-owned businesses on their needs and identified solutions. Sex-disaggregated data (and other forms of disaggregation e.g. by disability status) on workers, including those in the informal economy, should be prioritised during the implementation of policies.

2. **Influence government to implement social protection measures that have universal/near universal or categorical targeting, considering how the type of benefit will support existing/remaining informal livelihoods.** Universal/near-universal responses aimed at all people residing in a country, all of those below a 'high' income threshold or all those who are not covered by social assistance, social insurance or stable income, are likely to reach women informal workers more effectively than any other approach. Categorical programmes, such as targeting female-headed households, could also play an important role. Where universal or categorical approaches are not possible, then communities that have large numbers of informal women workers could be targeted or targeting those who are working in certain sectors or occupations e.g. waste pickers or domestic workers ([Alfers 2020](#)) and sex workers. Complementary programmes are important in ensuring incomes are protected. This could include provision of personal protective equipment to essential workers (e.g. food sellers), a minimum emergency package of sexual and reproductive health services (targeted regardless of nationality and residency status) and community-level provision of free-of-charge or subsidized public care arrangements possibly through a voucher scheme that includes child or sick or elderly care.
3. **Advocating social protection to become one aspects of a broader livelihood/employment support package.** Supporting informal incomes will require further economic interventions aimed at firstly removing barriers to livelihood recovery (e.g. relaxing business license requirements, freezing market stall rentals, waivers on utility payments) and secondly proactively working to support incomes such as strengthening the position of informal food vendors in food distribution channels or supporting women informal workers to produce masks and other basic protective equipment ([Alfers 2020](#)).
4. **Support existing local health facilities and government agencies in promoting preventive measures;** education and awareness raising on the risks related to COVID-19, and to provide accessible and reliable information to women informal workers. Collaborate with local chapters of SEWA, HomeNet South Asia, HomeNet South East Asia, women's community-based organisations and networks, that can effectively reach out to informal women's groups engaged in sewing/stitching, snack and food preparation, home-based work or other economic activities and domestic work.
5. **Ensure women informal workers and representative organizations have a voice in decision making, leadership and participation in COVID-19 responses and plans at local/municipal, regional and national levels.** This ensures relevance, accountability, and sustainability. Organizations and networks working with women informal workers entrepreneurs, such as WIEGO, HomeNet South Asia, SEWA and others, should be engaged with and sufficiently resourced to mitigate the impacts of COVID-19.
6. **Advocate and ensure that the urgent and special needs of women informal workers with disabilities impacted by COVID -19 should be fully integrated into government response measures.** The approach should be gender sensitive, non-discriminatory and rights based. Informal women workers with disabilities and organizations of women and girls with disabilities should be consulted and collaboration sought with government agencies to ensure that mitigation interventions and longer-term strategies are disability-inclusive and accessible. Interventions may include cash transfers, social protection coverage, sexual and reproductive health (SRH) services, access to health care and other relevant actions as appropriate.
7. **Support integrated prevention and essential service interventions for GBV and multisectoral government responses, including in essential service to survivors, police, justice, health, education, social services.** This could include emergency helplines and shelters and psychosocial support that are accessible for survivors who are calling from home, emergency funding to women's organisations to assist survivors and training to the police to identify cases of abuse.

2. Medium and long-term measures

1. **Collaborate with and influence governments to improve and enact legislation that is gender equitable and gives legal recognition to informal workers and protects and promotes their rights.** Urge governments to ratify the ILO Convention on Violence and Harassment Convention 2019 (No.190) adopted in June 2019 which covers informal workers, and to ratify and implement other ILO Conventions pertinent to women informal workers such as the ILO Domestic Workers Convention, 2011 (No. 189) and ILO Home Work Convention, 1996 (No. 177).
2. **Adjustments and expansion in existing social and labour protection systems should be gender responsive and inclusive to ensure that all workers, regardless of their contractual status, are afforded adequate labour and**

social protection. This could involve collaboration between governments and organisations of women informal workers, to ensure longer-term inclusion into social protection systems while simultaneously supporting livelihood recovery of the most vulnerable. Procurement processes which allow for informal worker participation and innovative skills-enhancing and gender-sensitive public works programmes are a couple of ways in which livelihoods for women may be supported ([Alfers 2020](#)).

3. **Galvanize economic recovery efforts engaging women informal workers within essential sectors, such as food production and distribution.** This could involve strengthening women’s agency and decision-making skills, access to education, training and market-oriented skills development, digital literacy and technologies, access to and control of productive assets and resources (land, property) and financial inclusion.
4. **Influence grassroots government health care institutions to prioritise sexual and reproductive health services** and better access to effective and affordable health care for women in the informal economy
5. **Develop the unpaid and paid caregiving economy and infrastructure.** Support quality and affordable care services including child-care to both create decent jobs and enable primarily women to return to work. Social messaging can support more balanced responsibilities for unpaid care work in the household.
6. **Invest in gender-sensitive infrastructure.** Through plans for longer term support for affordable water, sanitation, and hygiene services as well as electricity supply for rural and remote areas to support women’s productive and unpaid care work. Better access to transport services that are safe and affordable and improved street lighting for safety will enhance women’s productivity and mobility.
7. **Partner with and influence private sector companies, especially UK-based companies/multinationals, to ensure supply chains promote women’s job access and security, uphold rights, and provide decent work.** Global brands should recognise home-based workers as part of their supply chain and extend minimum wage and social protection to them. [ETI \(2010a\)](#) and [ETI \(2010b\)](#) have produced a step-by-step approach for retailers and suppliers on how to improve working conditions for homeworkers that would be worth considering.
8. **Incentivise digital financial inclusion to reduce mobility constraints caused by the pandemic.** With unpredictable lockdowns and restrictions on movement and person-to-person interaction, digital financial services can enable women to engage in financial transactions without having to travel outside. Innovative ways of securing collateral and credit histories for women include data from utilities, trade creditors and purchases of inputs ([Katooro 2020](#)). Training on digital literacy will be important but some women do not have access to devices so schemes that provide mobile phones and/or access to the internet will be an essential.
9. **Targeted measures to help self-employed women restart their business.** This could include training and coaching provision (e.g. on digital skills to access new markets), incentives for formalisation, business plan competitions, lines of credit for women-owned firms, access to credit, subsidized and state-backed low-interest loans. Equally, it would be important to strengthen the capacity of women micro entrepreneurs and facilitate their participation and linkages with trade platforms that could enhance expanded market access and connections.
10. **An effective and efficient monitoring and evaluation system should be established** to monitor that the objectives and outcomes of HMG’s short- and long-term programme responses are achieved on the ground and ensure transparency and accountability in fund use including over the long term.

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