

## Women's Economic Empowerment during the COVID-19 Pandemic: a Rapid Review of Impacts and Responses for Economic Relief and Recovery – June 2020

*This paper is a snapshot of how COVID-19 is impacting Women's Economic Empowerment as of early June 2020. It is aimed at DFID/HMG to inform COVID-19 responsive programming - for economic relief and recovery. It provides a brief overview of impacts and examples of responses related to women's economic empowerment to the pandemic by governments, donors, the private sector and civil society.*

*This paper is a rapid review of evidence from web searches and key sources. It is not a comprehensive review. It aims to provide early examples of evidence, practices, and key issues for consideration. Evidence has primarily focused on low- and middle-income countries, but also on higher income countries where relevant information could be applicable. Additional sources and reading are hyperlinked throughout the document and in the references section.*

*The COVID-19 pandemic is a fast moving situation and evidence is constantly emerging at the time of writing. Therefore this document should be treated as a snapshot in time, providing headline messages and key recommendations to take on board, going forward.*

### SUMMARY



#### Impacts of COVID-19 on Women's Economic Empowerment:

- **Decades of progress on women's economic empowerment are at risk**, with evidence of a rollback of women's rights and labour force participation – likely to worsen intergenerational poverty.
- **Women are overrepresented in many of the sectors hardest hit by job losses due to COVID-19** and response measures, and will take longer to recover post-crisis.
- In the global south, **70% of women are employed in the informal sector, with little or no access to social safety nets**, often beyond the reach of formal government support. There is evidence of increasing food insecurity.
- **Existing barriers and inequalities to women's economic empowerment are being exacerbated by COVID-19**. Increased unpaid care burdens on women and girls could lead to permanent exit from job markets and education; adolescent girls are foregoing opportunities critical for future economic participation, gender based violence (GBV) is rising, and intersecting inequalities are deepening.



#### Government, Private Sector, and Civil Society Response:

- **Instances of gender-sensitive economic relief and recovery measures from governments are the exception rather than the norm**. Government economic support measures are severely hampered by dependence on formal Identification (ID) or pre-existing registries, and the difficulties of reaching those in the informal sector.
- **Some donors are pivoting existing programmes** that are already supporting women's economic empowerment to respond to the economic impacts of COVID-19 on women.
- There are **positive examples of private sector companies** adopting family-friendly work policies, supporting supply chains, and providing resources to support disadvantaged women impacted by COVID-19. Technology is playing a crucial role in helping women-owned businesses adapt where social distancing has become the norm.
- **Civil society are plugging gaps in government responses to COVID-19** and undertaking important advocacy to demand women are involved and addressed in economic recovery plans. Women's groups are self-organising to support informal workers and vulnerable communities.



### Recommendations for DFID and HMG:

- **Given that, globally, responses to COVID-19 so far have been largely gender neutral by default, all DFID/HMG economic development programmes responding to the pandemic should make a deliberate and conscious effort to adopt DFID best practice gender and inclusion mainstreaming measures.** This should build on DFID's leadership and the recommendations of UN High Level Panel on Women's Economic Empowerment (UNHLP) to support the [Seven Drivers of Women's Economic Empowerment](#), for systemic change. It should also ensure sound social analysis and sex disaggregated data inform programming so that key questions, opportunities and barriers are identified and then addressed.
- **Short term emergency relief measures should mitigate disproportionate harm on women from COVID-19 (especially in the sectors most impacted), protect jobs *and* shield decades of progress on women's economic empowerment with:** social protection - targeting women workers and female headed households, particularly migrants and women in the informal sector; protecting women's employment; working through and with women's and civil society organisations; increasing digital access & connectivity esp. for women; shielding adolescent girls from permanent harm; supporting women-owned businesses with access to finance; and supporting farmers livelihoods.
- **Building back better must address the longstanding inequalities experienced by women and disadvantaged groups, strengthening resilience and women's economic participation:** Expand social protection programmes for women as a *tool* for economic recovery; reduce women's unpaid care burden; improve women's working conditions; address women in the informal economy; secure farmers livelihoods; build productive assets including land, finance, digital and infrastructure services for women; enhance women's participation, decision-making and leadership and tackle systemic barriers and adverse social norms.

## How has COVID-19 impacted on labour markets and different types of work (formal, informal and unpaid) for women?



As COVID-19 causes global economic activity to grind to a halt, emerging data suggests that women's economic lives will be affected disproportionately and differently from men, resulting in a prolonged decline in women's incomes and labour force participation. Not only are women over represented in some of the sectors hardest hit by COVID-19, but existing barriers to participation for women in the labour market are being exacerbated. Intersecting inequalities experienced by women and girls due to age, disability, ethnicity, income, race, sexual orientation, and other factors further aggravates these effects. Below is a snapshot of key economic impacts on women from the COVID-19 pandemic.

### Sectoral impacts – some examples

Women are often over-represented in many sectors that are being hardest hit by COVID-19, with barriers to re-entry leading to reinforcement of economic inequalities. Unlike in previous recessions, social distancing measures as a result of COVID-19 have a large impact on female-dominated sectors, such as healthcare, garments, light manufacturing, informal market trading, agriculture, and tourism/hospitality, [resulting in a high share of job losses for women](#).

Past health crises have shown that [women's incomes take longer to recover](#) in the long term due to the nature of their work – [often precarious, low paid and low skilled employment](#). COVID-19 is also likely to [widen the gender pay gap](#). Women and girls who lose their livelihoods as a result of the pandemic may increasingly seek positions in higher-risk sectors (such as the gig economy or informal positions, domestic or sex work), putting them at increased risk of violence and abuse, [a trend observed during the 2014–16 West Africa and 2018–2020 Democratic Republic of the Congo Ebola outbreaks](#).



**Healthcare and frontline workers.** [Women form 70% of workers in the health and social sector](#). They are also the majority of health facility service-staff – including cleaners, laundry, catering. In some areas, women have less access to personal protective equipment or correctly sized equipment. This means women may be more likely to be exposed to the virus as a result of the work that they do. [According to a UN policy brief](#) in Spain, 72% of female healthcare workers are infected compared to 28% of male healthcare workers, and in Italy it is 66% compared to 34% respectively.



**Tourism and hospitality.** The ILO estimates that tourism and hospitality industries, [where the majority of workers are young women yet earn 15% less](#) than their male counterparts, will contract by [45% to 70%](#) from COVID-19 and associated containment measures.



**Garment industry.** The majority of workers in the garment sector in countries like [Bangladesh](#), [Myanmar](#), and [Cambodia](#) are women. Large multinational apparel brands have cancelled orders, plunging the garment industry into crisis. For example, Arcadia (the owner of brands including Topshop and Dorothy Perkins) [cancelled over £100m worth of unshipped orders](#). Already, millions of garments workers, mostly women, have been [sent home without further pay due to COVID-19](#). In Ethiopia and Kenya, it is estimated that private firms [could dismiss up to 37,000 and 38,000 formal workers](#).



**Agriculture.** The effects of the pandemic are [disproportionately affecting rural women's productive, reproductive and income-generating capacities](#) while at the same time increasing their workloads. Women farmers often have [lower access to productive inputs, information, and liquidity](#) than men. The COVID-19 pandemic will significantly impact farm productivity and food security and [aggravate the economic and environmental hardships](#) that producers already were facing. [With a loss of \\$75m in exports](#) due to lockdowns in Europe, Kenya's flower farms, of [which 75% of the workforce are women](#), have already [sent home 1,000 workers](#). During the 2014–16 West Africa Ebola outbreak, [restrictions on the movement of goods and people hampered women's and girls' ability to cultivate their land and engage in other agricultural activities](#), as well as trading activities, both cross-border and between communities.



**Land and property.** There are growing signs and reports that the pandemic is impacting on land governance including:

- a rise in land grabs or land acquisitions without due process as unscrupulous companies or individuals try to take advantage of reduced oversight (e.g. [Brazil](#), [Uganda](#), Liberia reported by LEGEND partners)
- new evictions in informal settlements or land seizures as elites exploit reduced global or national attention and the closure of land registries (e.g. [Kenya](#), [Kenya](#), India and Ghana reported by LEGEND partner);
- conflict over land as pressure on scarce land resources rise or governance functions are rolled back ([Indonesia](#); [Kenya](#), Cameroon, palm oil plantation, reported by LEGEND partner)

A recent [IGC study](#) suggests the lockdowns will wipe out the savings of 30% of the population in SSA, removing all resilience to future shocks. With land often being the last safety net there is a risk that [women](#) and the poorest households and communities will face significant pressure to sell, lease out or hand over land assets to meet immediate consumption needs or simply because no one is there to stand up for their rights.

Gender-biased laws or customary practices regarding inheritance and property ownership regulations can have an acute impact on women and girls during crises. With a higher mortality rate amongst men from COVID-19, female family members left behind including widows, daughters and also divorced women [may be barred from ownership rights in the case of death or dissolution of marriage](#). In Sub-Saharan Africa, widows are generally a highly vulnerable population group as [women's property rights are often conditional on marriage](#). Male family members of the deceased may claim and grab land and property, sometimes leaving women and children literally homeless overnight. Social norms and harmful traditional practices can also impede transfer or ownership of land. Women seeking to enforce their rights can face difficulties with court systems closed or backlogged during COVID-19.



**Female overseas domestic and migrant workers.** Unpredictable travel bans and movement restrictions as a result of the pandemic are [inhibiting migrant workers' ability to access employment](#), many of whom travel in southeast Asia between the Philippines, Indonesia, Hong Kong, and Singapore. [Remittances to low- and middle-income countries will fall by nearly 20%](#), with devastating consequences for those who rely on this financing for survival. [Domestic workers in the Middle East are reported to be at risk of increased abuse](#) as they become trapped in poor working conditions with little protections.

## Informal sector workers



**70% of women's employment in developing economies is in the informal sector<sup>1</sup>, which often leaves them out of formal social protection measures including dismissal, sick pay or income support.** In some cases, jobs such as food vendors may shift towards greater mobility demands (as individuals travel house-to-house during a lockdown to be able to sell produce, for example). [Women's restricted mobility already limits their ability to participate](#) in activities further away from home therefore a shift towards the need for greater mobility as a result of lockdowns [could shift sectors towards being more male-dominated](#). Movement restrictions may also [impact women who work in the gig economy](#), in which digital platforms bring together workers and the purchasers of their services, as they are [unable to go out to work](#).

The disproportionate impact of the financial consequences of the pandemic on women and girls, particularly on informal businesses, will make it more difficult for them to [pay back debt and could drive financial exclusion](#). Poor households and those living in slums, camps or similarly vulnerable situations are [particularly vulnerable to the pandemic and its economic impacts](#).

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## Unpaid care



**A significant increase in multiple care responsibilities could lead to the permanent exit from the labour market for many women and put the future of many adolescent girls at risk.** Prior to the crisis, [women did three-times as much unpaid care work than men](#). The demand for care work is rapidly increasing with children out-of-school

<sup>1</sup> Globally, [informal employment is a greater source of employment for men \(63.0 per cent\) than for women \(58.1 per cent\)](#), but in low and lower-middle income countries, a higher proportion of women are in informal employment than men.

and heightened care needs of older persons and overwhelmed health services as a result of the pandemic. As observed in similar crises, women will likely be the ones taking on most of these additional care responsibilities. In the absence of alternative support mechanisms and the economic disruption from COVID-19, households may [prioritise the highest-paid job in the household](#) - most often corresponding to men.

On a more positive note, the COVID-19 pandemic could, also [accelerate social norm change which may promote gender equality in the labour market](#) through persistent reallocation of care duties within households as men take up a greater share of childcare, and through employers adopting flexible working arrangements and supporting child care facilities which recognise parents' care responsibilities.

## Other impacts



**Increasing incidents of gender-based violence as a result of the pandemic are impeding women's participation in economic activities.** This "[shadow pandemic](#)" affects women and girls at work and in their homes, with [reports of increased workplace violence, harassment and exploitation](#) faced by women as a result of COVID-19. This crisis serves to reaffirm the importance of ratification and implementation of [2019 ILO Convention on Violence and Harassment](#).

**Evidence from past epidemics shows that adolescent girls are at particular risk of not returning to school even after the crisis is over, with lasting consequences for their economic and health prospects.** School closures [can increase early and unintended pregnancy and prevalence of child labour and increases in cases of Female Genital Mutilation \(FGM\)](#). The economic instability caused by COVID-19 could further increase the risk of child, early, and forced marriage for adolescent girls, [as evidenced from previous crises](#). Households may also [decide to take girls out of school](#) or decide they are unable support girls returning to school when safe due to economic hardship.

**Women may be the hardest hit by an acceleration in automation induced by COVID-19.** Before the COVID-19 pandemic, [automation was expected to disproportionately impact women's employment](#). As a result of COVID19, companies are [preparing to invest in automation for a post-crisis world](#), which could lead to a disproportionate risk to livelihoods for women if not planned for.

**Women with disabilities<sup>2</sup> are experiencing disproportionate social and economic impacts and increased risk of abuse.** During epidemics there is [a failure to provide inclusive social protection](#). This results in worsening deprivation, including food insecurity, for people with disabilities. Women with disabilities face double discrimination. For [example in Uganda](#), women with disabilities who have to provide food for their children, mostly single mothers are the [most impoverished during COVID-19](#). [Evidence is emerging](#) that shows that access to employment and income for women with disabilities has been negatively impacted by the COVID-19 crisis, including due to job losses, needing to take sick leave, an unfriendly job market, and financial hardships as a result of the pandemic. Many women, non-binary, gender non-conforming, and trans persons with disabilities are entrepreneurs and freelancers or work in informal arrangements, and have expressed particular difficulties related to work and income. [A survey of 100 households in Bangladesh](#) found that women with 77% of women with disabilities completely lost their income due to COVID-19 shutdowns, compared to 69% of men. The same survey also found that household coping strategies during the pandemic have included reducing household expenses, primarily on food, and specifically protein.

**Women's access to essential [sexual and reproductive health and rights is likely to decrease](#)** as a result of a redirection of funding, lockdown measures including restrictions on travel, supply chain issues and overwhelmed health systems. This is likely to result in more unintended pregnancies, unsafe abortions, HIV infections, and high-risk births for mothers and babies, with marginalised groups at greatest risk. [As a result of these impacts, women and girls' participation in education and the workforce could be curtailed in the long-term.](#)

<sup>2</sup> See also [DFID's disability/COVID-19 guidance](#) (internal).

## How have governments, private sector and civil society responded so far to mitigate the negative economic effects to women as a result of COVID-19?



The majority of economic relief and recovery measures are not gender-sensitive or targeted at the economic impacts on women. The examples below are the exception rather than the norm. With a view to promoting learning and a cross-fertilisation of approaches, this section provides a snapshot of measures that specifically address women's economic empowerment.

### Examples of government responses from around the globe<sup>3</sup>

Below are a small number of examples of government responses to COVID-19 relating to women and which are gender sensitive. It is worth noting that at the time of writing in June 2020, most measures identified in this rapid review are focused around emergency response and social protection.

**Only 13 out of 181 countries reviewed with COVID-19 social protection measures (based on this study) were found to have actions which in some way target women.** A small number of countries have developed cash grants for informal workers which specifically target women in some way.

While this is not a comprehensive review, this is indicative that government emergency responses around the globe appear to be gender neutral for the most part.

- 📍 **Togo** has launched an unconditional cash transfer grant that gives each worker 30% of the minimum wage. The fund provides a [higher pay-out per month for women](#) (US\$21) compared to men (US\$17) to meet basic needs, and [programme data suggests 65% of beneficiaries have been women](#).
- 📍 **Burkina Faso's** cash transfer programme is aimed particularly at women who work as informal fruit and vegetable sellers. **Uganda** has set up a "Girls Empowering Girls" urban cash transfer and mentoring programme aimed at adolescent girls.
- 📍 **India's** central government is providing RS500 per month between April and June to all female Pradhan Mantri Jan Dhan Yojana (PMJDY) (financial inclusion) account holders, reaching an estimated 200 million women. **Pakistan** has launched the "Ehsaas Emergency Cash Programme" under which 4.5 million existing "Ehsaas Kafaalat" beneficiaries (all women) already getting Rs.2000 will get an extra Rs.1000 emergency relief for 4 months.
- 📍 **Brazil, Egypt, and Mauritania** have incorporated measures to target female headed and vulnerable households, by either prioritising or increasing the value of cash transfers if a household is female headed. **Colombia** is providing food baskets for children and women at nutritional risk.
- 📍 **Some countries have made extra provisions in paid leave allowances in recognition of women's care duties.** This includes paid leave for pregnant women and those with care responsibilities (**Algeria**), financial support and cash transfers for women with children below 2 years old (**Bolivia**), and increased allowances for women with maternal healthcare needs (**Turkey**). **Argentina** has implemented a compensatory salary allowance for all workers and female workers in the private sector for companies up to 100 employees.

### Limitations in government responses

Many schemes that target women, for example the ones in India and Pakistan, are generally reaching existing beneficiaries of social protection schemes or those already on other registries, and therefore are potentially missing some of the most vulnerable.

Some schemes are dependent on having formal identification (such as the 'Novissi' scheme in Togo requiring voter registration), which again could exclude the most vulnerable such as migrant workers, IDPs, or excluded minority groups.

<sup>3</sup> As of June 2020, country specific data was taken from [Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures \(May 15<sup>th</sup> Edition\)](#) and [Policy Responses to COVID-19](#).

New initiatives launched to response to COVID-19 have struggled to [identify those in need, which could end up exacerbating inequalities](#). As a result, governments and policy makers will need to consider trade-offs between payment or support schemes that can be deployed rapidly, and the accuracy of identifying intended beneficiaries. Further examples and approaches to social protection COVID-19 responses are available from [the Social Protection Approaches to COVID-19: Expert Advice Helpline \(SPACE\)](#).

### Examples of donor responses

This section provides examples and a flavour of how a range of donors<sup>4</sup> are responding to the COVID-19 pandemic. Whilst not pretending to be an exhaustive study, the examples found as part of this rapid review tend to be donor programmes that were already focusing on women's economic empowerment in some way.

It is not clear the extent to which other economic development programmes are responding to the impact on women as a result of the pandemic.

<b><u>UN Women</u></b>	UN Women has <a href="#">re-orientated a project</a> aimed at creating a seed bank for farmers to now support women farmers to connect to outlets and markets so they can continue to sell produce and protect their livelihoods. (See also the wider work being undertaken by <a href="#">UN Women to respond to COVID-19</a> ).
<b><u>UNICEF</u></b>	UNICEF are prioritising <a href="#">five core programmatic and advocacy actions</a> that appreciate the public health, social and economic consequences of the pandemic on Women. UNICEF has also published ' <a href="#">Family-Friendly Policies and Other Good Workplace Practices in the Context of COVID-19: Key Steps Employers Can Take</a> ' which provides recommendations for employers to mitigate the negative consequences stemming from COVID-19.
<b><u>ILO</u></b>	The ILO-IFC Better Work programme is supporting workers, employers and government partners in the garment sector during this period of unprecedented disruption. The ILO recently launched a call to action - <a href="#">COVID-19: Action in the Global Garment Industry</a> - which aims to catalyse action from across the global garment industry to support manufacturers to survive the economic disruption caused by the COVID-19 pandemic and to protect garment workers' income, health and employment. More broadly the ILO has been measuring the impact of COVID-19 on workers and enterprises, and women, migrant workers, and other vulnerable groups, and <a href="#">producing sectoral analysis and recommendations</a> .
<b><u>World Bank</u></b>	<b>Gender Innovation Lab at the World Bank</b> <a href="#">is providing evidence from previous crises to support to programmes</a> in pivoting and responding to the impact of COVID-19 on women. A key success has been the potential multiplier effect on women's economic empowerment by linking social protection and cash transfer programmes with a number of complementary and supporting services, such as distribution of mobile phones.
<b><u>IFC</u></b>	The <a href="#">IFC's Banking on Women initiative</a> is responding to COVID-19 by ramping up effort to provide investment, advisory expertise, and business-case data to financial institutions in emerging markets, so that they are better able to deploy medium-term financial solutions for women businesses customers.
<b><u>UN</u></b>	UNDP is <a href="#">developing women's economic empowerment strategies</a> in response to COVID-19. In Myanmar, UNDP has also <a href="#">helped to develop an app</a> which is aiming to promote women becoming community leaders during COVID-19.
<b><u>UN</u></b>	The <b>UN Secretary General's COVID-19 <a href="#">Response and Recovery Fund</a></b> aims to provide \$2 Billion to support low- and middle-income countries to respond to the pandemic and its effects. Part of this fund is aimed at mitigating negative socio-economic impact and safeguarding livelihoods, noting the disproportionate impact of COVID19 women and children.

<sup>4</sup> This review was not designed to focus on DFID programmes and their response, but is aimed to provide examples and a flavour to DFID/HMG of what a range of donors are doing.

<b>DFAT</b>	<b>The Australian Government's <a href="#">RISE Fund</a> is supporting women's SMEs in Asia and the Pacific</b> by injecting capital - both through an emergency relief facility in the short term and through a resilience facility to support women SME's post-COVID recovery over the longer term.
<b>USAID</b>	<b>USAID is aiming to <a href="#">provide grant capital and technical assistance to SMEs</a></b> including women-owned businesses, to cover critical costs and maintain employment.

## Private sector responses



**Companies shifting towards remote working** as a result of COVID19 are enabling women, who may have competing care responsibilities, to engage in work and economic activity. Following the launch of [IFC guidance for employers on supporting their employee's childcare needs during COVID-19](#), some companies have adopted family friendly policies, such as home-based, flexible work, which can help women manage competing care priorities and stay in employment through the crisis. [Examples of companies that have adopted these approaches](#) include **Artistic Milliners** - a garment-manufacturing firm based in Karachi, Pakistan; and **CBL Group**, a food manufacturing company in Sri Lanka. 'Bending Spoons' in Italy is [providing emotional support and special accommodation for caregivers](#).



**Technology is providing innovative ways to help mitigate loss of business for some women-owned SMEs and businesses.** This has included using social media and other online platforms to continue trading where physical access to marketplaces is no longer possible. Women entrepreneurs from countries including [Uganda, Myanmar, Pakistan, Palestine, and Lebanon](#) are leaning on technology to help weather the impact of COVID-19.



**Mobile money providers across Africa have reduced or waived transaction fees, and efforts are being undertaken to provide digital payments to reduce person-to-person contact.** This could support women normally excluded from formal banking to access services such as savings and loans, start business and receive payments. It is important to recognise, however, **the existing challenges with technology based solutions, including the gender digital divide** may exacerbate inequalities, leaving the have-nots, worse off, with poor women and men without access. There are also [challenges around effectively targeting the most vulnerable](#) with digital payment.



**Some multinational companies are trying to support their supply chains.** Responses by companies to pressures of COVID19 have been different even within sectors, which can have implications for women in their supply chains. For example, [south-east Asian garment producing countries have been hit by plummeting demand from China](#), but companies such as [H&M have responded by switching orders from garments to facemasks](#), thereby providing some protection for garment supply chains.



**Energia, the International Network on Gender and Sustainable Energy, are working on programmes to provide economic safety nets for women entrepreneurs.** This includes an emergency solidarity response fund for 3,000 women, supporting entrepreneurs and staff with protective equipment, and providing solar chargers for health workers, and enhanced virtual communication for women entrepreneurs through smartphones.



**UN Women have highlighted how [CACOVID, a recent private sector initiative in Nigeria to mobilise resources for COVID-19 response, can address the economic impacts of women from the pandemic](#).** This includes a recommendation to earmark 20% of resources specifically for women-owned businesses. Some CACOVID partners, such as Famfa Oil Limited, have already earmarked part of their donations for targeted vulnerable groups, in this case for the National Commission for Refugee Migrants and Internally Displaced Persons, the majority of whom are women and children.



## Civil society responses



**Women's groups have been [organising to help mitigate the economic impacts of the COVID19 pandemic for informal workers](#).** South Asia, SAVE in Tiruppur, India, is leading advocacy efforts on behalf of homeworkers in the garment sector. Home-Based Women Workers Federation (HBWWF) in Karachi is working to provide food supplies to homeworkers and their families. SEWA, in Delhi, is connecting informal economy women workers to government relief programmes. Homeworkers who have [organised into social enterprises are amongst the few who have been able to access work](#) as global supply chains grind to a halt and garment orders from brands are cancelled. This has involved, for example, pivoting to the production of masks and coveralls for frontline workers, such as SABAH in Nepal who are employing homeworkers for this purpose.



**Civil society groups are also playing a crucial role in addressing the needs of vulnerable populations**, where government policies have not sufficiently addressed the disproportionate impact faced by these groups. The International Budget Partnership (IBP) in South Africa has [recently demonstrated how citizen feedback can lead to government response in the era of COVID-19](#), and help make service delivery more sensitive to the needs of poor and marginalised groups - in this case, residents of informal settlements. WIEGO has conducted [a rapid assessment](#) with informal worker leaders and others who work closely with them to understand how COVID-19 and the related public health measures are impacting informal workers in Africa, Asia and Latin America.



**Women's groups are also [stepping up to organise in support of women trapped at home with abusers during lockdowns](#)**, in addition to pressing governments to make sure additional services are available to support these women.



**Advocacy to ensure the views and needs of women are integrated into government economic stimulus and recovery plans.** Civil society advocacy has been aimed at governments and donors to ensure they adopt a gendered-lens to the development of economic stimulus and recovery programmes. [128 women's organizations and activists from 17 countries, organised by UN Women](#), called upon governments and development partners to ensure effective dialogue with civil society to put women's needs at the centre of COVID-19 pandemic response and recovery efforts. These women's groups have [voiced concerns over their lack of engagement in COVID-19 response](#) and recovery planning as a key challenge in responding to the urgent needs of women and girls. They are advocating for the monitoring of COVID-19 actions and spending, and the need for gender disaggregated data and statistics to provide a clear picture of the impact of the crisis on women. Organisations such as Women Deliver are also [advocating for a gender lens on COVID-19 efforts](#).

## Recommendations

### 1. Cross-programme gender and inclusion mainstreaming

**All economic development programmes must adopt a consistent set of gender and inclusion mainstreaming measures to address COVID-19 impacts on women.** In order to do this:

- **Protect resources earmarked for gender-transformative policies and programmes pre COVID-19** - including for women's economic empowerment, so they are not diverted during the crisis but are retargeted to provide immediate relief in the short to medium term for women.
- **Short, medium- and long-term plans must be grounded in social and inclusion analysis** to understand context, intended and unintended impacts of policies, mitigation measures and programmes on poor women and men and vulnerable groups in the emergency response *and* economic recovery.
- **Ensure that the needs, priorities and interests** of women, girls, people with disabilities, and poor and disadvantaged groups are explicitly addressed in COVID-19 economic recovery measures.
- **Promote women's participation, decision-making and leadership.** Meaningfully consult and support organisations led by affected groups, including **women's and children's rights organisations, disabled people's organisations, youth** and other excluded groups.
- **Disaggregate all data by sex, age and disability** and other relevant characteristics to monitor disaggregated results, impacts and outcomes in line with DFID's Disaggregated Data Action Plan. Programmes should ensure correct application of the **OECD-DAC gender equality and disability inclusion policy markers**.
- **Address evidence gaps on informal workers** to improve data and contextual understanding so that economic measures are able to reach women and vulnerable groups in the informal sector.
- **Tackle increased risk of gender based violence and sexual abuse, exploitation, and harassment (SEAH)** by building in support and response mechanisms, with extra vigilance for SEAH in sectors scaling up in COVID-19 response & recovery such as health, humanitarian, social protection, education and infrastructure.
- **Ensure debt relief and bail outs as part of COVID-19 response measures are not issued at the expense of basic services** such as health, education and social protection and that the future costs of the debt burden are not paid by the poorest people, in cuts to government services where poor people and women are often the hardest hit.

### 2. Emergency relief to support formal and informal women workers

**Short term emergency relief should aim to mitigate the disproportionate impact on women and disadvantaged groups of COVID-19, protects jobs and livelihoods in the most affected sectors, and ensure the crisis-response measures are designed in a way which shield decades of progress on women's economic empowerment.**

#### ***Protect women workers in the formal and informal sectors impacted by COVID-19***

- **Maintain and expand existing social protection programmes and social safety nets** in a gender-responsive and inclusive way that **puts cash in informal and formal women's workers hands (particularly female headed households)** including through cash transfers, unemployment benefits, child care vouchers and social security. Measures should be put into place to prevent women losing their homes during the pandemic, for example through moratoria on evictions. Targeting women with/ for unconditional cash transfers, results in programmes that are more inclusive and schemes are able to scale up more quickly. Global evidence from many programmes show that household impacts benefit from specific targeting and support to women.

- **Support women workers in formal employment** through measures that encourage provision of **flexible working arrangements and extra paid leave days for workers with additional care responsibilities. Provide tax exemptions, debt relief or loans with special interest rates to incentivise employers** to support their women workers with paid sick leave, **provision of child care services**, and guaranteed basic income to counteract immediate pressures of COVID-19 on women workers. **Develop income replacement measures for informal sectors** where women workers are concentrated, recognising seasonal, part-time workers, homebased, own account and zero-hour contract workers.
- **Use women and civil society networks and organisations to reach formal and informal women workers in person and through digital platforms** to raise awareness, to access services, relief and support, and to ground response and recovery in women's lives, needs and voices.
- **Leverage digital access and increase access to mobile phones for women.** Linking mobile phones with cash transfer and social protection mechanisms for women has demonstrated positive multiplier impacts. Women can safely access: mobile cash transfers & support; business and agricultural extension services, support and advice; mobile banking for financial inclusion; support and services including reporting GBV and SEAH to hotlines; and information, networking, and peers support networks. At the same time, this helps to reduce the gender digital divide where fewer women have access to and control over a mobile phone.
- **Reduce adolescent girls' vulnerability and adapt adolescent programming in emergency response to COVID-19 – with mentoring, support networks, life skills and vocational training** to increase likelihood of girls engaging in income generating activities; to increase transition from primary to secondary schools with better school retention; to reduce teenage pregnancies; and to connect girls to information, friends, services and support in times of crises – protecting their future.

### ***Protect jobs and support women workers, women-owned businesses, and entrepreneurs***

Target economic support and bail-outs in sectors hardest hit by COVID-19 where women are predominantly employed, often in precarious contracts with low pay and low or no protection e.g. in retail, hospitality, garments and light manufacturing.

- [Reduce tax burden](#) on women owned/led firms, own account workers, and informal traders.
- Support deferral and exemptions of tax and social security payments **during the emergency response for women owned/led businesses and entrepreneurs.**
- **Support access to credit and meso financing (i.e. above the microfinance level and below commercial and international finance level) for women MSMEs to help buffer economic shocks and grow their business.**
- **Incentivise sourcing from women led businesses** for e.g. food and agriculture produce, basic supplies, sanitary products and PPE.

### ***Support women farmers***

- **Use gender and inclusion analysis of agricultural value chains and market systems** to inform programme design and response to identify where women are.
- **Provide productive inputs directly to women farmers.**
- **Provide digital extension services and support** where traditional agricultural extension programmes are curtailed due to social distancing measure and limited person-to-person contact.

### 3. Economic Recovery – Building back better

**Building back better in the longer term should not only aim to reverse economic losses to pre-crisis levels, but should also address the longstanding inequalities** experienced by women and disadvantaged groups that have been exposed by COVID-19. Measures should build resilience for women’s economic participation and protect from future socio-economic shocks and stresses.

#### ***Protect women workers across formal and informal sectors impacted by COVID-19***

- **Expand social protection and cash transfer programmes to women as a *tool for economic recovery* and combine financial transfers with other support and services such as mobile phones.** Women who receive cash transfers are more likely to start businesses which can drive inclusive economic growth. Social protection and cash transfers empower women workers and households to invest small amounts in productive assets and income generation, start their own businesses and improves health and nutrition<sup>5</sup>. Combining with other well designed services and support including distribution of mobile phones to women, there are multiplier impacts and results.
- **Support access to childcare to reduce women’s time poverty, unpaid domestic care burden and increase female employment rates.** This also raises the likelihood that older siblings enrol and stay in school rather than look after younger children – increasing long term economic outcomes for women, improving productivity and economic growth.

#### ***Support women-owned firms and businesses***

- **Incentivise women led informal businesses in growth sectors with potential for job creation and productivity gains to register and formalise,** so that more women-run SMEs can benefit from financial services and government subsidies, including financial products and bank accounts, tax and social protection benefits for women. With targeted strategies and outreach, enterprises can access services that improve their business performance and can even shape regulatory, administrative and taxation systems.<sup>6</sup>
- **Identify initiatives that decrease women workers’ vulnerability in supply chains,** with access to digital and financial services – mobile phones and bank accounts - as well as new skills to move up the value chain into higher return, more secure jobs; supporting business plan development; personal initiative training and resilience; coaching and sector specific mentoring for women.<sup>7</sup>

#### ***Tackle systemic inequalities that inhibit women’s economic empowerment***

- **In line with DFID’s Economic Development Strategy,** ensure that all DFID/HMGs economic development work will ‘*tackle gender discrimination and work to deliver safer, more secure and higher-return work for women*’ (p21).
- **Build on DFID’s leadership to date on women’s economic empowerment, good practice and global evidence of what works,** by supporting the [seven drivers for women’s economic empowerment](#) as recommended by the UN High Level Panel on women’s economic empowerment (see figure 1 below). This is key for long term systemic change.
- **Support the [Women’s Economic Empowerment principles](#) in the COVID-19 response and continue to promote and adopt the [UN Global Compact](#).** This will help address the unequal power relations and the institutional and societal level constraints.
- **Support legislative reform, including on banking and land,** to reduce gender discrimination in access to assets, jobs and earnings.

<sup>5</sup> See DFID’s [Economic Development Strategy \(2017\)](#) and the World Bank’s [Gender Innovation Hub \(2020\)](#)

<sup>6</sup> See [Hearle et al. \(2019\)](#) and World Banks’ [Gender Innovation Hub \(2020\)](#)

<sup>7</sup> See [UN Women \(2020c\)](#) and World Banks’ [Gender Innovation Hub \(2020\)](#)

- **Promote women’s rights, access and control over key productive assets** including land<sup>8</sup>, finance, digital and infrastructure services.<sup>9</sup>
- **Ensure economic development programmes and policies support women’s leadership, participation, and decision-making at all levels.** Support women’s **collective organisation** to further their economic interests and resilience, including the organisation and representation of formal and informal workers.



Figure 1 - Seven drivers of women’s economic empowerment

(source: UN High Level Panel on WEE)

<sup>8</sup> Security of land tenure with land title in women’s name or jointly with their husband increases women’s legal rights to own, inherit and control land and other assets and can provide collateral to access finance to grow their business, as well as providing economic security.

<sup>9</sup> Examples of DFID programmes pivoting to respond to COVID-19 and land issues: Cadasta has repurposed its land mapping tools to help partners in Kenya and India to map sanitation points and health care centres in informal settlements to improve access to services; Namati’s paralegal network is being used in Sierra Leone, Myanmar, Kenya and other countries to monitor land transactions and support communities uphold due process on land concessions; In Tanzania and Uganda, Landesa’s Social License Platform is being extended to help businesses regain or maintain social license to operate during or after the lockdown as community trust is undermined due to plantation closures and workers being laid off.

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