

COVID-19 and Women's Economic Empowerment

The current COVID-19 crisis deeply impacts women, men, girls, boys and other genders differently. While men make up the majority of those who have died from the virus, women and girls bear the brunt of disproportionate care burdens, disruptions in income and education, poor access to health and other essential services, greater risk of being dispossessed of land and property, and gender digital and pay gaps. For women already living in poverty, these impacts can be a shock to their economic stability overall and impede their ability to purchase critical necessities, such as medicine and food.

The COVID-19 crisis will have significant implications for U.S. investments in global women's economic empowerment, including the Women's Global Development and Prosperity (W-GDP) initiative, the Development Finance Corporation's 2X Women's initiative, and U.S. investment in the Women Entrepreneurs Financing Initiative (We-Fi). The gender and social norm manifestations of COVID-19 present an urgent need for governments, businesses, community leaders, and decision-makers to act.

Women's employment in the health sector disproportionately exposes them to COVID-19. Women comprise about 70% of global health care workers and are front and center to exposure to COVID-19 and stigma within their communities for working near COVID patients.ⁱ Additionally, the gender pay gap in the global health workforce is 11%; lower pay means decreased ability to purchase necessary supplies or access care.ⁱⁱ The undervaluing of women's work hurts women and healthcare systems, and under-investment holds systems back from preparedness in times of crisis.ⁱⁱⁱ

Unemployment and women's overrepresentation in the informal sector heightens their vulnerabilities during crises. The International Labor Organization estimates that 195 million jobs could be eliminated globally due to the pandemic,^{iv} with a majority in sectors predominated by women.^v Furthermore, over 740 million women around the world work in the informal sector and as low-wage workers,^{vi} employment that is vulnerable to elimination due to COVID-19 and which often lacks protections against exploitation and harassment. Migrant women working in non-essential service industries such as food service and hospitality and domestic workers in predominantly female-heavy sectors (e.g., housekeeping, childcare) are particularly vulnerable to being laid off or exploited for their labor during COVID-19. Furthermore, the 26% gender gap in labor force participation^{vii} now seems to be widening further and the U.S. Department of Labor reported in April 2020 that women held 60% of the 700k jobs that have been eliminated in the U.S. so far due to COVID-19.

Women and adolescent girls take on disproportionate care burdens with negative impacts on their economic empowerment. Due to social norms, women already perform 76.2% of the total hours of unpaid care work, more than three times as much as men.^{viii} During public health crises such as COVID-19, care burdens dramatically increase to include caring for the sick, vulnerable elderly family members, and children who are home due to school closures.^{ix} This not only exposes women and girls to contracting the virus from infected family members, but also reduces time spent on generating an income, operating a business, or other economic activity.

The disproportionate impacts on women due to COVID-19 threatens the stability of food security in the developing world. Women comprise on average 43% of the agricultural workforce in developing countries and are estimated to account for two-thirds of the world's 600 million poor livestock keepers.^x Limits to global food supply could require countries to focus on domestic production, which puts women at a greater economic disadvantage as their land rights are already less secure globally. Additionally, this will likely increase the risk of violence and exploitation by male sharecroppers and credit services in countries where social norms restrict women from harvesting the land they own. If field laborers are not able to travel to farms to assist in planting, weeding, and harvesting, this could lead to increased labor demands for women and girls, which compound already high household care burdens. In addition, many women sell agricultural products in local and informal markets; as markets close due to the COVID-19 crisis, women will experience further losses in income.

Gender-based violence increases in emergencies, impeding women and girls from participating in economic activities. Stress and disruption caused by crises often exacerbate underlying norms that lead to gender-based violence. Sources in China, France, and elsewhere have already reported that cases of domestic violence have increased dramatically during the COVID-19 crisis, particularly as a result of necessary stay-at-home measures. As in other types of crises, practices such as child marriage and survival sex rise as negative coping mechanisms. Gender-based violence can prevent women and girls from engaging in economic activities, decrease their productivity, and cede control over earnings to abusers.

Girls' education is disrupted by crises more than boys', with lasting impacts on the skills and knowledge they need to succeed in the economy. During crises, girls' education is likely to be disrupted with school closures. Often, when girls are removed from school, they take on additional caregiving responsibilities, domestic labor, or other income-generating activities outside the home instead of continuing their learning. In areas where social norms lead to greater disparities between girls and boys in enrollment and retention in school, temporary disruption as a result of a crisis such as COVID-19 can lead to permanent removal from school. Families being unable to pay school fees resulting from loss of income during the crisis, negative coping mechanisms such as child marriage, or the loss of educational infrastructure such as girls' peer networks and teachers are prominent concerns.^{xi} This has long-term negative impacts on girls' access to opportunities and resources to improve their lives and ultimately, on their educational, economic, and health outcomes.

Unequal laws or practices regarding inheritance and property ownership regulations have an acute impact on women and girls during crises. Under international human rights law, women and men are entitled to equal legal protection of their property rights, including in inheritance and succession. However, with the rising number of deaths as a result of COVID-19, many widows, daughters and divorced women are either barred from or cannot in practice claim their ownership rights in the case of death or dissolution of marriage. Social norms and harmful traditional practices around widowhood can also impede transfer or ownership of land. Women seeking to enforce their rights can face heightened risks, particularly when court systems are shuttered during a crisis such as COVID-19.

Gender wage gaps across roles and sectors can negatively affect women's ability to purchase necessities and engage in COVID-19 prevention and response efforts. Globally women earn 24% less than men do, with women's wages being lower than men's and women experiencing wage gaps for both identical roles and different occupations of equal value.^{xii} Lower pay means many women will have reduced ability to purchase necessary supplies needed to engage in preventative activities around COVID-19, purchase household necessities, or access crucial healthcare services – especially when access to affordable health services is already limited.

The gender digital divide will negatively affect women's ability to receive vital support and services or adapt businesses or roles as employees to social distancing constraints. On average, women are 14% less likely to own mobile phones than their male counterparts and 43% less likely to engage online.^{xiii} This will result in women's inability to access critical cash transfers and other financial services via digital platforms currently being prioritized by governments in light of social distancing measures. The digital divide can also lead to challenges for women to engage in distance learning, for women entrepreneurs to transition to e-commerce platforms and opportunities, and women employees to engage in remote work necessary to maintain their jobs. Additionally, the digital gender gap will impact girls' remote learning opportunities, while those who do connect online face increased risks of online harassment, abuse, and sexual exploitation.

Resources diverted from existing services during this crisis will negatively impact women's health, raising economic implications. To respond to urgent health needs resulting from the COVID-19 pandemic, resources will be diverted away from ongoing programs supporting lifesaving health services. Additionally, access to services are hindered by overwhelmed health systems. This is compounded by women's loss of income leading to decreased ability to access available health care. These factors impede women and girls from achieving the highest possible standard of care.^{xiv} At a time when chronic and non-COVID related health concerns persist, this will have strong implications for women's and girls' health and well-being, particularly on those with underlying medical conditions such as the elderly and persons living with disabilities. Poor health is inextricably tied to women's and girls' ability to participate in economic activity and puts further strain on already overburdened infrastructure.

Recommendations for the U.S. Government:

1. **Ensure all global response and recovery efforts comply with the gender analysis and integration requirement of the Women's Entrepreneurship and Economic Empowerment Act^{xv} (Section 3(c))** by making funds immediately available and directed towards efforts including, but not limited to:
 - a. Additional personnel and technical assistance to conduct and integrate gender analyses as defined in Sec 3(c) of the WEEE Act into response and recovery efforts; and
 - b. Ensure programs address the different impacts of the crisis on all genders, including on their employment, income, access to social safety nets and financial services, gender-based violence, property rights and security of land tenure, the capability to fully exercise their rights and influence decision-making, access to agricultural extension services and other support, access to education, and other factors affecting women's and girls' economic empowerment.
2. **Prioritize the safe and meaningful involvement of women, girls, and other marginalized populations in decision-making processes related to COVID-19 responses, relief delivery, and recovery at all levels.** This means proactively ensuring women and girls are included on leadership bodies, and women and girls are actively engaged in developing community- and context-specific responses, and consulted through the various stages of program design, implementation, and evaluation.
3. **Fund and implement programming to address the specific economic impacts on women globally, especially lower income, migrant, and other marginalized women.** This support should include the informal and formal sectors, and should expand funding to existing programs for the following:
 - a. Maintaining and expanding existing cash transfer and broader subsidy programs, while also removing conditionality linked to girls attending school or families delaying daughters' marriage, to ensure already-vulnerable women, girls, and their households are not driven deeper into poverty as a result of COVID-19;
 - b. Supporting women as entrepreneurs and workers through stop-gap financing measures to firms experiencing losses due to COVID-19. Measures should include resources for women entrepreneurs to pivot their businesses to e-commerce, promote remote working, and expand into high-demand markets due to COVID-19, as well as funding for financing and capital to support economic recovery. These efforts must include outreach to women and other marginalized populations to ensure they have meaningful access to financing, capital, and other financial services at the same rate as men;
 - c. Prioritizing consumer protection safeguards, especially at microfinance level, to ensure women are not driven into a cycle of debt in response to COVID-19. Where possible, prioritize cash- and savings-led approaches to support very poor populations;
 - d. Ensuring supply chains take measures to promote women's job security in light of the instability resulting from COVID-19 and enact protections to prevent the exploitation of women, girls, and marginalized populations that may be exacerbated under COVID-crisis circumstances. This includes ensuring fair wages, decent work conditions, and other protections are in place for workers both in the workplace as well as those working from home;
 - e. Investing in training, skills development, and job placement programs for women to access jobs in industries responsive to COVID-19 (e.g., health care product manufacturing, information and communications technology, and food and accommodations);
 - f. Addressing and minimizing disruptions to girls' education and taking special measures to ensure that girls return to school so that their future economic opportunities are not diminished;
 - g. Investing in technological solutions to promote women's employment and entrepreneurship during the COVID-19 crisis, including funding and skills building to narrow the gender digital divide and increase women's access to digital tools and platforms; and

- h. Ensuring any agricultural financial and technical assistance targets women farmers and agricultural workers, including small-scale farms, and promote increased access to labor-saving, women-friendly technology. Provide food assistance to the poorest and most vulnerable populations during this crisis.
4. **Integrate a gender-based violence prevention and mitigation plan as well as ‘Do No Harm’ principles into all COVID-19 emergency response funding and action plans.** Funding should be directed to support ongoing gender-based violence programming to increase prevention and to support survivors in the face of likely increases in gender-based violence, such as domestic or intimate partner violence during social distancing and lockdowns or increased rates of child marriage due to economic hardship or other factors.
 5. **Allocate funding to ensure that social services such as health, education, and other care-related functions can continue at levels prior to the disease outbreak,** anticipating that countries whose economies have been heavily impacted by COVID-19 will not be able to fund social services at the same levels. Debt relief measures and other financing cannot come at the expense of social service expenditure.
 6. **Continue and increase support for longer-term initiatives that advance gender-equitable social norms and infrastructure,** such as childcare services and programs to support involvement of men and boys in household duties, particularly given their additional time at home under stay-at-home measures, to alleviate women and girls’ disproportionate unpaid care burdens. These measures should also support prevention of gender-based discrimination and violence and promote women’s voice and leadership at all levels.
 7. **Require rigorous monitoring, evaluation, and learning,** including the use of standard indicators to assess the extent to which U.S. Government strategies, projects, activities, and programs responding to COVID-19 either widen or narrow gender gaps in the economy and more broadly. Prioritize the collection of gender- and age-disaggregated data from foreign assistance programs addressing COVID-19 impacts, and additional accountability mechanisms to ensure implementation.

ⁱ World Health Organization. Boniol M, Mclsaac M, Xu L, Wuliji T, Diallo K, Campbell J. Gender Equity in the Health Workforce: Analysis of 104 Countries. Working paper 1. 2019. <https://apps.who.int/iris/bitstream/handle/10665/311314/WHO-HIS-HWF-Gender-WP1-2019.1-eng.pdf?ua=1>.

ⁱⁱ Bloomberg. Jeff Green and Katia Dmitrieva. Women, on the Front Lines of COVID-19, Are at High Economic Risk. 18 March 2020. <https://www.bloomberg.com/news/articles/2020-03-18/women-on-the-front-lines-of-COVID-19-are-at-high-economic-risk>.

ⁱⁱⁱ Center for Global Development. O’Donnell, Megan and Rick, Samantha. “A Gender Lens on COVID-19: Investing in Nurses and Other Frontline Health Workers to Improve Health Systems.” March 2020. www.cgdev.org/blog/gender-lens-covid-19-investing-nurses-and-other-frontline-health-workers-improve-health-systems

^{iv} International Labor Organization. “COVID-19 Causes Devastating Losses in Working Hours and Employment.” April 7, 2020. https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_740893/lang--en/index.htm.

^v Ibid and International Labor Organization. Women at Work. 2016.

^{vi} International Labor Organization. Women and Men in the Informal Economy: A statistical picture. 2018.

^{vii} Organization for Economic Cooperation and Development. The Global Gender Gap Report. 2018.

^{viii} International Labor Organization (ILO). Care Work and Care Jobs for the Future of Decent Work. 2018. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_633135.pdf.

^{ix} CARE and the International Rescue Committee. Global Rapid Gender Analysis for COVID-19. March 2020. https://www.care-international.org/files/files/Global_RGA_COVID_RDM_3_31_20_FINAL.pdf.

^x Food and Agriculture Organization. The Female Face of Farming. <http://www.fao.org/gender/resources/infographics/the-female-face-of-farming/eng/>.

^{xi} CARE and the International Rescue Committee. Global Rapid Gender Analysis for COVID-19. March 2020. https://www.care-international.org/files/files/Global_RGA_COVID_RDM_3_31_20_FINAL.pdf

^{xii} Oxfam. Why the Majority of the World Poor are Women. 2020.

^{xiii} USAID. Digital Strategy 2020-2024, 2020

^{xiv} CARE. Gender Implications of COVID-19 in Development and Humanitarian Settings. March 2020. https://www.care-international.org/files/files/Gendered_Implications_of_COVID-19-Full_Paper.pdf

^{xv} Women’s Entrepreneurship and Economic Empowerment Act of 2019. Public Law 115–428—January 9, 2019.