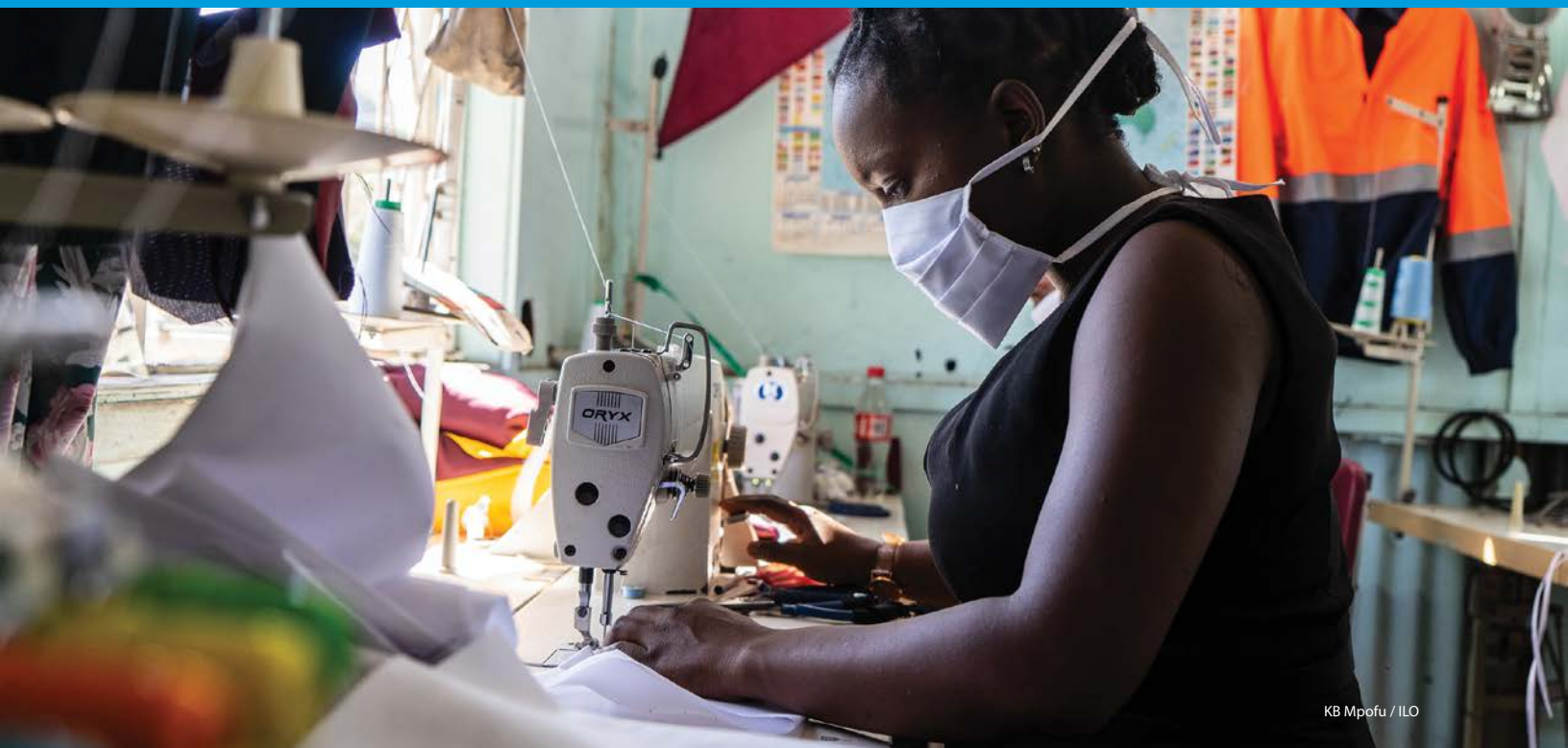


ADDRESSING THE ECONOMIC FALLOUT OF COVID-19: PATHWAYS AND POLICY OPTIONS FOR A GENDER-RESPONSIVE RECOVERY



KB Mpofu / ILO

Summary

This brief presents emerging evidence of the COVID-19 pandemic's impact on women's economic empowerment. Complementing a separate [UN Women Policy Brief on COVID-19 and the care economy](#), it considers the immediate gendered economic impacts, including widening socio-economic divides and shifting national and international priorities for the allocation of resources, as well as the long-term implications for women's employment and livelihoods. The brief makes recommendations to be considered by all stakeholders, from governments to international organizations, the private sector and civil society organizations, in order to guarantee the economic rights of women during the public health crisis and in plans for recovery and resilience. Drawing on the latest available research and data, the brief highlights examples of action already being taken.

How is the world changing due to COVID-19?

The number of confirmed COVID-19 cases has reached more than 8.9 million as of 23 June 2020, according to the World Health Organization (WHO).¹ The pandemic is **straining health and care systems, widening socio-economic divides and changing priorities**. In the short term, these dynamics challenge the equitable and effective distribution of health care and the protection of health-care workers, restrict mobility, deepen inequalities and shift the priorities of public and private sector institutions, including the allocation of funding. Women and girls are disproportionately affected, particularly those who also experience disadvantage on the basis of income, age, race, geographic location, migration status, disability, sexual orientation and health status. Feminist leadership is needed to ensure that the economic and social rights of women and girls are prioritized in the immediate response, as well as in recovery and resilience measures.

UN Women has synthesized the latest research and data on the gender impacts of COVID-19, and formulated comprehensive recommendations for ‘building back better’, in the additional briefs:

- [COVID-19 and the Care Economy: Immediate Action and Structural Transformation for a Gender-Responsive Recovery](#)
- [COVID-19 and Violence against Women: Addressing the Shadow Pandemic](#)
- [COVID-19 and Women’s Leadership: From an Effective Response to Building Back Better](#)
- [An Urgent COVID-19 Response: Women’s Meaningful Participation in Ceasefires and Peace Processes](#)

An economic crisis of unprecedented proportions

The COVID-19 pandemic is straining health systems, widening socio-economic divides and changing the strategic priorities of governments, civil society organizations and private companies. The economic fallout of this crisis is dire. Markets are in free fall, supply chains have been disrupted, businesses are required to close or scale back operations and millions of people are losing their jobs and livelihoods as a result. The International Monetary

Many economists expect that the economic impact of this crisis will be significantly more severe than the one that was triggered by the global financial crisis in 2008/2009.⁵ Developing economies, especially fragile and conflict-affected countries, are expected to be hit particularly hard given their reliance on export-led growth, tourism and remittances. Plummeting global investment flows and commodity prices are leaving them with limited fiscal space to support their economies, protect jobs and shore up their health and social protection systems.⁶



The ILO estimates that 38% of the global workforce are employed in sectors that are now facing a severe decline and a high risk of workforce displacement. This amounts to 1.25 billion workers.²

Fund (IMF) anticipates the worst economic crisis since the Great Depression, projecting that over 170 countries will experience negative per capita income growth in 2020.³

The supply-side shock triggered by COVID-19 hits the global economy at a time when it is already plagued by rising wealth and income inequality, financial fragility and mounting debt.⁴ Particularly for developing countries, this raises significant challenges to deploying the full range of fiscal and monetary policies required to contain the virus and prevent economic devastation.

Decades of research by feminist economists has made it clear that crises are not gender neutral.⁷ Emerging evidence on the impact of COVID-19 suggests that here too women are affected disproportionately and differently from men. As the United Nations Secretary-General’s [Policy Brief on the impact of COVID-19 on women](#) makes clear, the pandemic is deepening pre-existing inequalities and exposing vulnerabilities in social, political and economic systems that are amplifying its impact. Measures to contain the virus’ spread are likely to have significant ripple effects on women’s employment and livelihoods as well as on an already beleaguered care economy. The need to combine public health measures to contain the virus with economic and social policies to keep workers and families afloat is clear and urgent. To avoid a deepening of gender and other inequalities, women’s economic and productive lives, as well as their economic and social rights, should be front and centre within immediate measures as well as long-term plans for economic recovery and resilience, in line with the 2030 Agenda for Sustainable Development and the Beijing Declaration and Platform for Action.

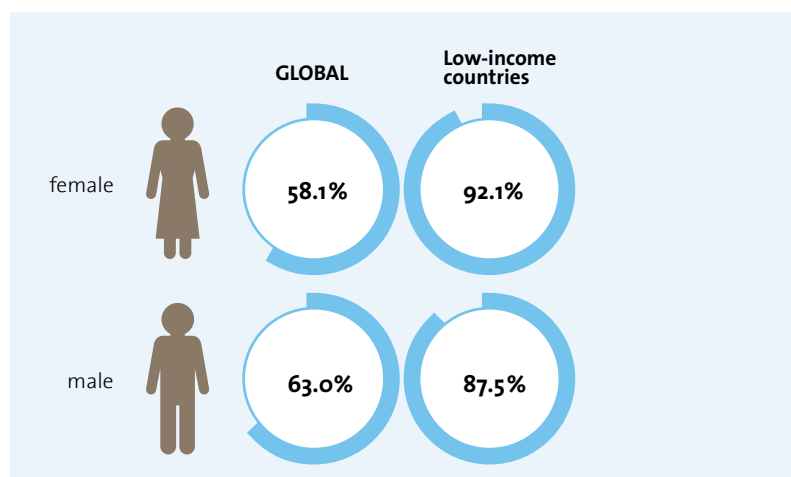
Why women and girls are particularly affected

The economic ramifications of COVID-19 have been particularly acute for women and girls. Existing gender inequalities are likely to deepen in its wake, especially for women and girls of ethnic, racial and national minorities who are already marginalized.⁸ Without an intentionally gendered response, the COVID-19 crisis risks rolling back gains in women's income security and social protection, thus constraining their ability to support themselves and their families.

Women's access to income is less secure. Past pandemics have had disproportionate and lasting effects on women's work and livelihoods. During the Ebola crisis in 2014, mobility restrictions and other prevention measures severely affected the livelihoods of women traders in West Africa.⁹ While men's economic activity returned to pre-crisis levels shortly after such measures were lifted, the effect on women's economic security lasted much longer.¹⁰ The COVID-19 crisis is likewise anticipated to hit women's unemployment rates hard, especially in the most vulnerable economies.¹¹ In many countries, the first round of layoffs has been particularly acute in the services sector, including retail, hospitality and tourism, where women are overrepresented.¹² Part-time and temporary workers, the majority of whom are also women, are expected to suffer dramatic job losses due to COVID-19 impacts; and, even in developed countries, they often lack access to job preservation schemes such as short-term work or job sharing and unemployment benefits.¹³ This is of particular concern given that fewer women than men are able to access the banking system to build up a cushion of savings.¹⁴

Most employed women – 58 per cent – are in the informal economy with little or no social protection.¹⁵ This means that they have fewer fallback options in the case of job loss due to illness or COVID-19 containment measures. The situation is particularly dire in low-income countries, where 92 per cent of women are informally employed (compared to 87 per cent of men)¹⁶ and overrepresented in particularly vulnerable occupations: (unpaid) contributing family workers in small-scale farming or family businesses, market or street vending, home-based own-account work and domestic service. To earn a living, these workers often depend on public space and social interactions that are now being restricted to contain the spread of the pandemic. As COVID-19 stay-at-home orders expand, violence against women and girls, particularly domestic violence, has surged (see [UN Women's Policy Brief on COVID-19 and Ending Violence against Women and Girls](#)). Without income replacement measures, many will struggle to comply with curfews and lockdowns, putting themselves and others at risk in order to put food on the table.¹⁷

FIGURE 1:
Share of informal employment
in total employment by sex



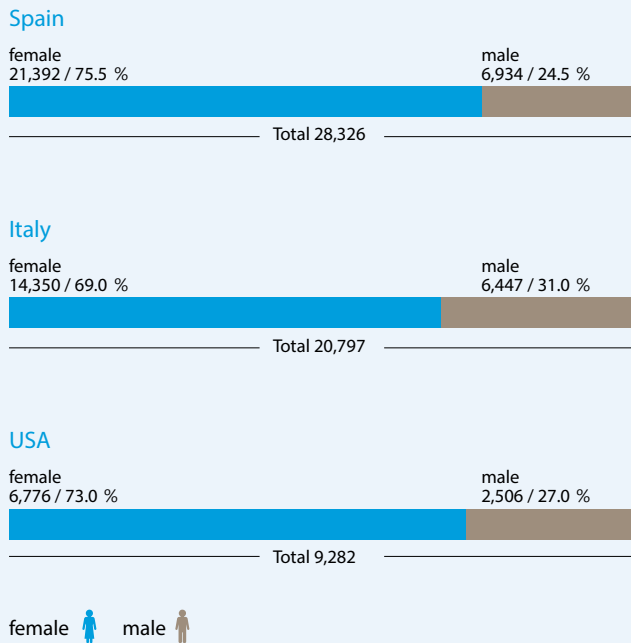
Source: ILO 2018a.

Note: Refers to the main job of workers aged 15 years and over. Based on the analysis of 119 countries' micro datasets (national labour force surveys or similar national household surveys) representing 90 per cent of global employment.

Women make up 70 per cent of the health workforce worldwide.¹⁸

As such, they are at the forefront of the COVID-19 response, often navigating severely strained health-care systems. They are the default unpaid family caregivers and the majority of unpaid or poorly paid community health workers, many of whom are currently performing critical work without the necessary protective equipment and hygiene facilities (see UN Women's [Policy Brief on COVID-19 and the Care Economy](#)). COVID-19 infections among female health workers in some countries are double that of male health workers: for example, women make up nearly 76 per cent of infected health workers in Spain, 69 per cent in Italy and 73 per cent in the United States.¹⁹ Guaranteeing the occupational health and safety of all health care workers means, at a minimum, providing adequate protection against transmission of the virus.

FIGURE 2:
Infections of health-care workers: Select countries



Source:

UN Women calculations based on data from Spain’s Ministry of Health, “Análisis Epidemiológico COVID-19.” Latest data available as of 30 April 2020.

UN Women calculations based on data from Italy’s Istituto Superiore di Sanita, “Report Bisettimanale”. Latest data available on 28 April 2020. The number of infected health workers by sex has been derived using the total number of infected health workers and the percentage of infected male health workers.

CDC 2020.

Women’s enterprises are particularly susceptible to economic shocks. COVID-19 border closures and restricted mobility have disrupted markets and supply chains, and women-owned enterprises are overrepresented in hard-hit sectors such as tourism, hospitality and retail as well as agri- and horticulture and the textile and garment industries. Women-owned businesses also tend to be more reliant on self-financing, thus increasing their risk of closure during extended periods of significantly reduced or no revenue.²⁰ Discriminatory gender norms further inhibit the capacity of women farmers, entrepreneurs and employers to access financial institutions and financing. As COVID-19 response and recovery measures are rolled out to support businesses, women’s small and medium-sized enterprises (SMEs) are in danger of being overlooked, with the credit essential for their survival remaining beyond their reach.

The gender digital divide puts women at a disadvantage where government and business services have moved online. Technological advances offer great opportunities for women’s economic inclusion,²¹ and the COVID-19 crisis has made digital tools a lifeline for millions of people. However, it has also shown that the population excluded from the digital world is the most at risk of being left behind. In two out of three countries, more men than women use the Internet; the global gender gap in Internet usage grew from 11 per cent in 2013 to 17 per cent in 2019, reaching 43 per cent in Least Developed Countries.²² Where robust and inclusive digital financial systems are in place, women entrepreneurs can leverage these to continue their operations through online sales and digital payments²³ and governments can rapidly disburse cash transfers. However, this requires mobile connectivity, government IDs and banking infrastructure, which in many developing countries are still lacking. Moreover, discriminatory social norms exacerbate gender gaps in access to and use of digital tools even where these are available.²⁴ Women who are poor, lack digital skills or the IDs required to open a mobile bank account and cannot afford a device or data are at risk of remaining excluded from support made available online.²⁵ (See [UN Women’s Policy Brief on Online and ICT-facilitated Violence against Women and Girls during COVID-19.](#))

How to promote gender equality in economic response and recovery

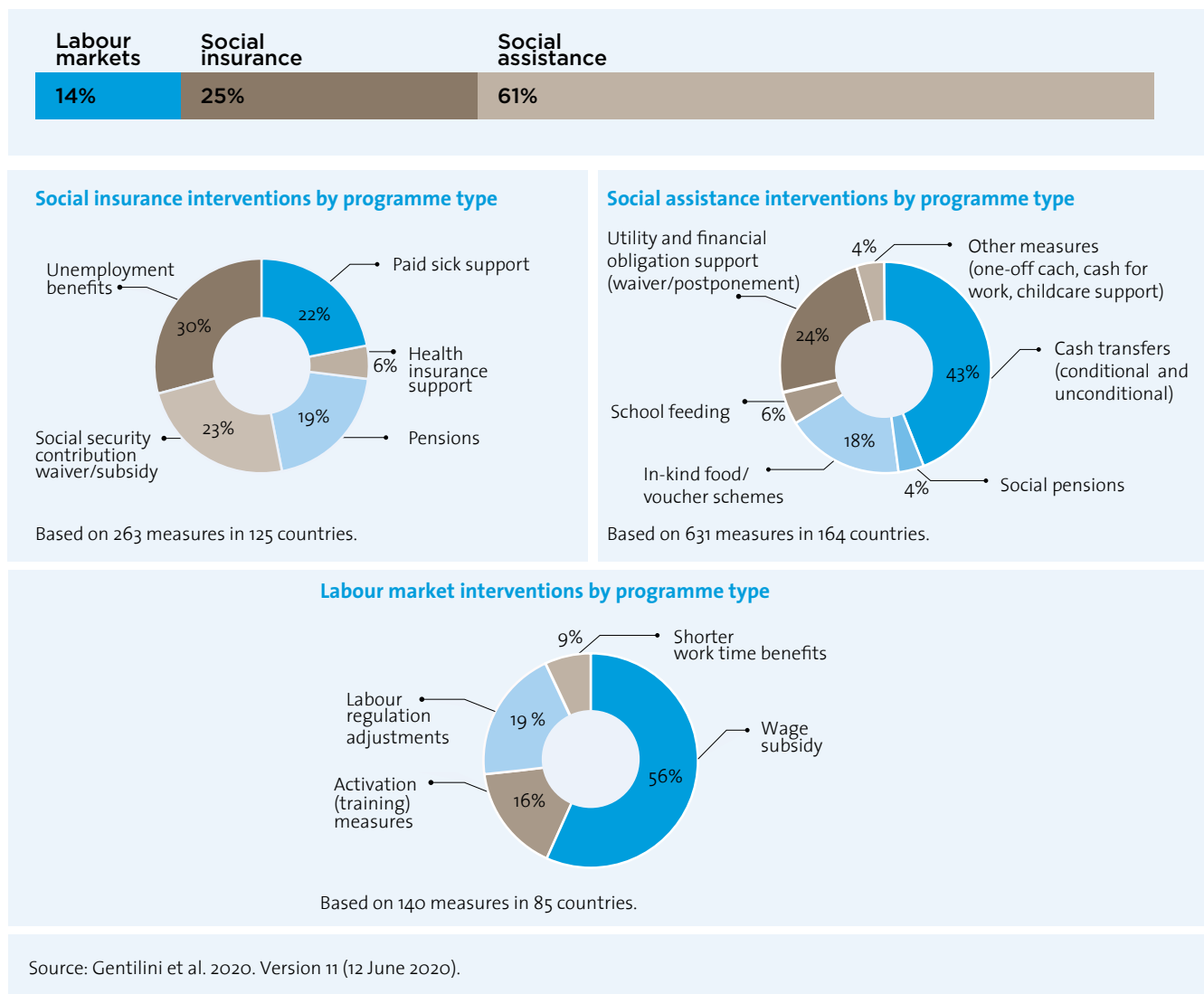
COVID-19 has exposed the vulnerabilities of the world’s health and economic systems. The prospects of recovery will depend on how fast the virus can be contained and whether the economic and social policy responses can both prevent long-term damage to economies, livelihoods and capabilities and build resilience to future shocks and crises. The collective response must build sustainable economies and reduce inequalities between and within countries. Prioritizing measures to guarantee women’s basic economic and social rights has never been more urgent.

Many countries are already taking unprecedented measures to address the immediate consequences of the crisis, providing access to free testing and treatment, ramping up social protection, food security, rent or mortgage relief, utility or debt waivers/moratoriums and subsidies or low-interest credits to companies, including small businesses.²⁶ As of 23 June 2020, at least 152 countries had put in place a fiscal response to COVID-19 adding up to roughly US\$10.3 trillion.²⁷ A total of 195 countries and territories had planned, introduced or adapted

social protection and jobs programmes in response to COVID-19 by 20 June 2020, with cash transfer programmes being the leading type of intervention, followed by utility payment waivers, food support, paid sick leave, unemployment benefits and wage subsidies.²⁸ An initial review of these packages indicates

that few if any were designed with a gender lens and only a handful contain measures specifically targeting women. Just as achieving gender equality is a prerequisite for sustainable development, economic response and recovery measures will be successful only if they tackle and reduce gender inequalities.

FIGURE 3:
Composition of global social protection response



Building response, recovery and resilience against future crises will require governments to use a broad array of macroeconomic policy tools. At the national level, efforts need to strengthen the 'real economy', rather than financial markets, by focusing on reducing unemployment and creating jobs. At the international level, the IMF and central banks must coordinate to help mitigate exchange rate risk and capital flight in low-income countries.

In addition to short-term debt relief, more generous measures such as debt write-offs are needed if low-income countries are to rebound from what is likely to be a long and severe economic downturn. Such measures must be complemented by loosening stringent fiscal policy rules to give more flexibility to countries to prioritize social expenditures and financing for gender equality while still ensuring accountability and other safeguards are upheld.

Immediate response measures

1. Design economic response and recovery packages with a gender lens and assess their impact on women and men.

Governments must ensure that measures aimed at saving jobs and helping businesses weather the crisis benefit women. This includes targeted support to feminized sectors and occupations, SMEs and women-owned enterprises. All response packages should be subject to a gender analysis, and systems should be put in place to track and monitor results through sex-disaggregated data. Participatory planning and monitoring should be promoted, including through the involvement of women's rights organizations and organizations of other affected groups including women of African descent, indigenous women, rural women, women migrant workers, youth and lesbian, gay, bisexual, transgender and intersex (LGBTI) people.

2. Strengthen social protection systems to cover all working women.

To mitigate job losses and replace lost income, benefits such as health insurance, paid sick and maternity leave, pensions and unemployment compensation need to cover all women in formal and informal employment, including those who are self-employed, contributing workers in family businesses or family farms, domestic workers and women migrant workers (see [UN Women's Guidance Note on the impacts of COVID-19 on women migrant workers](#)). Both the public and private sectors must fulfill commitments to decent work and social protection. El Salvador, for example, has mandated private companies to provide 30 days of paid sick leave to all workers over 60 years of age, pregnant women and those with pre-existing conditions. Burkina Faso is providing cash transfers to informal workers, in particular women fruit and vegetable vendors.²⁹

3. Support hard-hit sectors that employ a large share of women.

Armenia, for example, is providing cash transfers to formal workers in sectors and businesses deemed affected by COVID-19. Many of these have a workforce in which women are dominant, such as hospitality, public catering, tourism, barber shops and beauty parlours, and retail.³⁰ Greater efforts are needed to reach those in informal and vulnerable employment.

4. Support women-led enterprises and businesses.

Business support measures for SMEs should include subsidized and state-backed loans, tax and social security payment deferrals and exemptions for women-led enterprises and businesses. Research shows that flexible credit repayment requirements tend to be effective in supporting women entrepreneurs.³¹ More generally, public support to struggling businesses

should be predicated on them fulfilling their commitments towards workers with protections such as providing paid leave or complying with legislation to prevent dismissals, as seen in Spain.³²

5. Use gender-responsive procurement and public works programmes to secure food, basic supplies and sanitary and personal protective equipment.

To keep women-led enterprises afloat, public procurement processes should target women-led businesses and associations. In rural areas, this can support local economies and guarantee income for women farmers and informal agricultural workers. In Argentina, for example, home-based workers (who are predominantly women) are producing COVID-19 face masks for the local market.³³ A number of countries have amended public procurement codes to speed up government purchasing of essential items, opening opportunities for companies.³⁴ Chile is also accelerating disbursements for public procurement contracts.³⁵

6. Promote flexible work arrangements to cope with increased care burdens.

Job-sharing arrangements and shortened and flexible hours can allow mothers and fathers to adapt to increased care burdens due to the closure of schools and day-care centres. For workers with care responsibilities who cannot work remotely, emergency childcare provision is critical. In the United States, New York State is providing childcare scholarships to essential workers, including health-care workers and grocery store workers, whose income is under federal poverty levels.³⁶ In Costa Rica, nurseries remain open for workers who need to work while containment measures are in place.³⁷

7. Decrease the financial burden on households and ensure continuity of basic services such as housing, water and electricity.

A number of countries are providing support to cover financial obligations in cases of income loss, including deferred payments for basic utilities and services such as water and electricity in Japan and Lebanon, and allowing tenants to pay reduced rent in Greece, Hong Kong and Trinidad and Tobago. Bolivia, Colombia and Hungary announced temporary debt or mortgage moratoriums, and new evictions are suspended in France, the United Kingdom and the United States.³⁸

8. Harness digital solutions to build inclusive crisis responses.

Governments and private companies should leverage digital tools to provide accessible and flexible online solutions that reduce administrative friction and help women access benefits or new business models. In France, municipalities and small business owners have created listings of local shops to

facilitate online orders and organize group delivery of essential items. Government-to-person payment systems can be used to provide women with quick, safe and efficient access to emergency cash transfers. In countries where mobile banking systems are incipient, digital registration and payment processes should be designed to be simple and provide safe and accessible mechanisms to cash benefits in retail shops,

ATM or banks. Biometric solutions that have been used for cash transfers in refugees camps or in countries such as Pakistan could be expanded to authenticate transactions, particularly for women with lower levels of digital and financial literacy.³⁹ Where the digital gender gap exists, both governments and the private sector can contribute to building the capacities and skills of women.

Medium- to long-term responses for economic recovery and resilience

As most economies around the world contract, the sudden halt in production activities and resulting income losses will exacerbate inequality, both within and between countries as well as between women and men. International solidarity is essential for global recovery. Coordinated efforts from developed countries and multilateral organizations will be required to support cash-strapped low-income countries through significant debt relief, increased overseas development assistance (ODA) and other bilateral commitments.⁴⁰ Opportunities must also be seized to build back better. Countries that invest in protecting economic and social rights are likely to be more resilient,⁴¹ and these investments are needed to create an enabling environment for gender equality.

1. Invest in gender-responsive social protection and care systems.

Historic underinvestment in social protection and care systems weakened the ability of national governments to protect people from the economic impacts of the pandemic. Countries should prioritize investment in universal gender-responsive social protection systems that support income security and increase women's resilience to future shocks. Countries such as India and Kenya were well positioned to respond to the crisis with cash transfers as they had already set up the infrastructure.⁴² In addition, investments in care infrastructure, including affordable quality childcare and long-term care services for the sick and elderly, are needed to drive gender-responsive economic recovery

3. Promote women's access to decent work, including in male-dominated sectors.

In addition to supporting industries where women workers predominate, governments could make fiscal support for male-dominated industries conditional on increasing women's representation, including in sectors such as renewable energy, engineering, science and technology.⁴⁷ Measures could include training opportunities, policies to make workplaces more women-friendly and targets for increasing the employment of women.

4. Apply a gender perspective to trade policies.

As trade agreements and rules are adapted to respond to COVID-19 impacts, key sectors where women predominate could be protected with temporary exemptions as a means to boost recovery. Governments should also consider adopting simplified trade regimes, including for women cross-border traders, to streamline documentation requirements and import and export formalities and significantly reduce transaction costs, thereby facilitating women's livelihoods.⁴⁸

5. Continue to invest in girls' education.

It is imperative to prevent disruptions in girls' acquisition of the skills and knowledge they need for long-term success. The 2014 Ebola crisis showed an increase in domestic responsibilities that limited girls' learning time and a shift towards income generation that

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