



Donor Responses for Promoting Women’s Economic Empowerment During COVID-19

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BACKGROUND: This brief summarizes the findings of the DCED’s Women’s Economic Empowerment Working Group (WEEWG) scoping study: “How should DCED members adjust their programmes to ensure women’s economic empowerment is

supported throughout the COVID-19 pandemic?”. It addresses the need and opportunity for gender-transformative economic programmes and policies responding to the COVID-19 pandemic in developing regions.

Key Takeaways

- The economic risks and challenges for women during COVID-19 are broad and could lead to longer-term effects for women’s economic empowerment (WEE).
- A key concern in this context is to implement gender-transformative economic programmes and policies to ensure that WEE is not permanently eroded, and to set the stage for a gender-equitable economic recovery.
- For donors and development agencies, responding to the gender impacts of the pandemic has generally required adjusting operations and programming, issuing new support, and contributing to global research efforts.
- Greater mobilization of donor attention and resources is needed to support the more effective integration of gender equality into COVID-19 response and recovery efforts, and to prioritize critical and under-addressed areas of WEE, such as paid and unpaid care work, the informal sector, and more.
- A key recommendation for donors is to adopt a multidimensional and intersectional approach that targets both the direct economic impacts of the pandemic and the underlying factors affecting WEE (i.e. unequal gender norms, structures, and power relations).

Introduction

A large and growing body of evidence demonstrates that the COVID-19 pandemic and its economic impacts have disproportionately affected women and girls in developing regions: increasing their unpaid care work, limiting their access to education and employment, exposing them to sexual and gender-based violence, reducing their income and savings, and pushing them further into poverty and informality. These conjunctural impacts mirror past health and economic shocks, and could lead to longer-term effects for women's economic empowerment (WEE). In this context, a key concern for donors and development agencies is to implement gender-transformative economic programmes and policies responding to COVID-19, in order to ensure that WEE is not permanently eroded and to set the stage for a gender-equitable economic recovery.

This brief outlines some of the key economic risks and challenges facing women during COVID-19 and how donors are responding, identifies critical and under-addressed areas of WEE, and recommends actions for promoting WEE in response and recovery efforts. It is based on research conducted with DCED member organizations and partners, and it aims to facilitate the objectives of sharing experience and learning from each other, which are core to the mandate of the DCED WEEWG.

The analysis presented here is based on the latest information available at the time of the research. As countries, especially in developing regions, continue to grapple with the immediate health and economic crises caused by the pandemic, evidence of its impacts on WEE and on donor responses is

continuously evolving. It is still too early to definitively assess the effectiveness of different responses, or to identify best practices for longer-term recovery. The focus here is on documenting early responses and identifying recommendations to support the more effective integration of gender equality and WEE into COVID-19 response and recovery efforts.

Economic Risks and Challenges for Women During COVID-19

Women's work and livelihoods

Women workers have suffered disproportionately from the economic fallout of COVID-19. Women make up a larger share of workers in the sectors of the economy hardest hit by lockdown measures, such as accommodation and food services, manufacturing, and retail.¹ Women also represent a greater share of informal workers in these sectors—42 percent for women compared to 32 percent for men²—meaning their employment was less secure to begin with. The pandemic is also exacerbating pre-existing gender inequalities in labour force participation and earnings, as women take on the bulk of increased care responsibilities at home on top of their paid work.

According to ILO estimates, the employment loss measured in working hours for women globally was 5.0 percent in 2020, versus 3.9 percent for men.³ Across all regions, women have been more likely than men to drop out of the labour force during the pandemic, however women in developing countries have experienced sharper increases in unemployment and larger drops in

¹ ILO. (2020). The COVID-19 response: Getting gender equality right for a better future for women at work. ILO Policy Brief. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_744374.pdf

² Ibid.

³ ILO. (2021). ILO monitor: COVID-19 and the world of work. 7th edition. https://www.ilo.org/global/topics/coronavirus/impacts-and-responses/WCMS_767028/lang--en/index.htm

labour force participation.⁴ With women exiting the labour force in such large numbers, there is a risk that many will never return.⁵ Groups worst affected include: essential workers with no ability to work remotely; rural women and migrant workers facing constraints on their mobility (internally and internationally) due to lockdown measures; and women in low-income and informal employment with no paid leave or social protection.

Women-owned enterprises

According to the Future of Business Survey of over 25,000 micro, small, and medium enterprises (MSMEs) in more than 50 countries, women-owned enterprises have been more adversely affected by COVID-19 than male-owned enterprises, and are more likely to have closed since the start of the pandemic.⁶ This is due to a combination of factors including gender gaps in access to finance, the concentration of women-owned enterprises in service sectors hit hardest by demand shocks, and the fact that they are smaller and more often informal, with less capital and protections to help weather economic stress. Lessons from the Ebola epidemic in West Africa suggest that many women-led enterprises will never fully recover post-crisis.⁷

Gender gaps in access to digital technology further disadvantage women-owned enterprises. Women in developing countries are 7 percent less likely

than men to own a mobile phone and 15 percent less likely to use mobile internet.⁸ This means women business owners face greater barriers transitioning to digital and ecommerce platforms as a coping strategy under lockdowns, and accessing digital cash transfers and other online forms of assistance.

Housing, land, and property rights

Women and girls in developing countries are often highly dependent on male relatives for access to land and housing due to gender discrimination in laws and customs around property ownership. According to the World Bank's 2021 *Women, Business and the Law* report, 40 percent of countries worldwide limit women's property rights and inheritance,⁹ thereby reducing their economic agency and security. As women lose husbands and fathers to the COVID-19 virus, they face a greater risk of disinheritance, eviction, and land grabbing by relatives.¹⁰ Access to legal and court systems is also diminished due to lockdowns, posing additional barriers to women's access to justice. Evidence from past crises shows that women's rights to housing, land, and property can be jeopardized if they are not protected.¹¹ This is especially true for women farmers who comprise 43 percent of the agricultural workforce in developing regions,¹² and depend on access to land for their livelihoods and food security.

⁴ Ibid.

⁵ PWC. (2021). COVID-19 is reversing the important gains made over the last decade for women in the workforce.

<https://www.pwc.com/gx/en/news-room/press-releases/2021/women-in-work-index-2021.html>

⁶ Facebook/OECD/World Bank. (2020). Global state of small business report: Reflections on six waves of data collection. <https://dataforgood.fb.com/wp-content/uploads/2020/12/State-of-Small-Business-Wave-VI-Report.pdf>

⁷ West Africa Network for Peacebuilding. (2020). The impacts of the COVID-19 pandemic on women: Lessons from the Ebola outbreak in West Africa. https://www.preventionweb.net/files/73779_thematicreportfinalheimactofcovid.pdf

⁸ GSMA. (2021). Connected women: The mobile gender gap report 2021. <https://www.gsma.com/r/wp-content/uploads/2021/06/The-Mobile-Gender-Gap-Report-2021.pdf>

⁹ World Bank. (2021). Women, business and the law 2021. <https://openknowledge.worldbank.org/handle/10986/35094>

¹⁰ Stanley, V. & P. Prettitore. (2020, May 5). How COVID-19 puts women's housing, land, and property rights at risk. World Bank Blog. <https://blogs.worldbank.org/sustainablecities/how-covid-19-puts-womens-housing-land-and-property-rights-risk>

¹¹ Ibid.

¹² Coalition for Women's Economic Empowerment and Equality. (2020). COVID-19 and women's economic empowerment. <https://www.icrw.org/publications/covid-19-and-womens-economic-empowerment-cweee/>

The care economy

With lockdowns and the recurring closure of schools and childcare centres, households' unpaid care and domestic workloads have intensified at a time when they have less access to institutional and community supports. The majority of this increased workload is falling to women—who were already performing up to three times more unpaid care work than men pre-pandemic.¹³ In developing regions, working age women (15–64) are estimated to have provided an average of 217 additional hours of unpaid childcare in 2020, compared to just 70 additional hours for men.¹⁴ Adolescent girls who are out of school are also being pulled into providing increased amounts of domestic work and childcare for younger siblings. These tasks are more demanding for women and girls in rural and low-income households, with limited access to time- and labour-saving equipment, public services, and infrastructure.

The pandemic has had devastating impacts on the childcare sector in developing regions. Recent research by the IDRC and partners finds that centre-based childcare providers have faced significant challenges during COVID-19 as a result of lower demand, lower prices and revenue, and higher operating costs; while domestic workers providing care to private households have experienced job loss, reduced working hours, and increased vulnerability to exploitation and abuse

¹³ ILO. (2018). Care work and care jobs for the future of decent work.

https://www.ilo.org/global/publications/books/WCMS_633135/lang-en/index.htm

¹⁴ Kenny, C. & G. Yang. (2021, June). The global childcare workload from school and preschool closures during the COVID-19 pandemic. Centre for Global Development.

<https://www.cgdev.org/sites/default/files/global-childcare-workload-from-school-closures-covid.pdf>

¹⁵ Grantham, K., Rouhani, L., Gupta, N., Melesse, M., Dhar, D., Kapoor, S., & K. Kingra. (2021). Evidence review of the global childcare crisis and the road for post-Covid-19 recovery and resilience. IDRC. <https://idl-bnc-idrc.dspacedirect.org/handle/10625/59915>

¹⁶ Human Rights Watch. (2021). “Years don’t wait for them”: Increased inequalities in children’s right to education due to the COVID-19 pandemic.

by employers.¹⁵ It warns that there could be long-term consequences for the care sector and the availability of childcare in many countries.

Access to education

The pandemic is widening pre-existing gender gaps in educational enrolment and attainment. Since March 2020, an estimated 90 percent of the world’s school-age children have had their education disrupted due to the pandemic.¹⁶ Out-of-school girls are taking on additional domestic work and childcare for younger siblings, limiting their time available to study and to participate in homeschooling or distance learning opportunities. Where distance learning is being facilitated online or through radio or television, girls are further disadvantaged by gender norms in access to technology.¹⁷ Children from rural and low-income households seldom have access to these technologies to begin with.

Girls are less likely than boys to return to primary and secondary education post-crisis. This was the case following the Ebola epidemic, where fewer girls returned to school as a result of rising poverty, premature entry into the labour force, and increased rates of early marriage and pregnancy.¹⁸ Using longitudinal data from Ebola, Malala Fund estimates that an additional 20 million secondary school-aged girls in developing countries will be out of school post-COVID,¹⁹ with long-term

<https://www.hrw.org/report/2021/05/17/years-dont-wait-them/increased-inequalities-childrens-right-education-due-covid>

¹⁷ Amaro, D., Pandolfelli, L., Sanchez-Tapia, I., & M. Brossard. (2020, August 4). COVID-19 and education: The digital gender divide among adolescents in sub-Saharan Africa. UNICEF.

<https://blogs.unicef.org/evidence-for-action/covid-19-and-education-the-digital-gender-divide-among-adolescents-in-sub-saharan-africa/>

¹⁸ Bandiera, O., Buehren, N., Goldstein, M., Rasul, I., & A. Smurra. (2018). The economic lives of young women in the time of Ebola: Lessons from an empowerment program. World Bank Working Paper.

<https://openknowledge.worldbank.org/handle/10986/31219>

¹⁹ Fry, L., & P. Lei. (2020). Girls' education and COVID-19: What past shocks can teach us about mitigating the impact of pandemics. Malala Fund.

consequences for their educational attainment, skills acquisition, and labour market outcomes.

Sexual and gender-based violence

Sexual and gender-based violence (SGBV) tends to increase during emergencies, including public health crises, and the surge in cases of violence during COVID-19 has been declared a “shadow pandemic” by UN Women.²⁰ Calls to helplines have increased five-fold in some countries, while survivors face reduced access to services and support from both formal and informal networks.²¹ Economic insecurity caused by COVID-19 is a contributing risk factor for SGBV: increased household poverty spurs domestic tension and conflict, while economic insecurity traps women in abusive relationships with partners and employers, or drives them to engage in dangerous coping strategies, including transactional sex, to pay for basic necessities like food, rent, and utilities. There has also been a documented rise in harmful practices such as early, child, and forced marriage during COVID-19, as a way to relieve financial pressure on households.²²

Sexual and reproductive health and rights

COVID-19 is disrupting access to women’s sexual and reproductive health and rights (SRHR) globally. Lockdowns, clinic closures, supply chain interruptions, and the redirection of health resources to COVID-19 related priorities all make

SRHR services like abortion, contraception, and maternal care more difficult to obtain. Many women are also hesitant to access services in person, due to concerns about exposure to the virus. Similar trends were documented during the Ebola outbreak, where sharp declines in contraceptive use and family planning visits were observed in Guinea, Liberia, and Sierra Leone.²³ UNFPA estimates that 12 million women across 115 developing countries faced interruptions to sexual and reproductive health services in 2020, resulting in as many as 1.4 million unintended pregnancies.²⁴

When women cannot control the number, spacing, and timing of their children, this has long-term implications for their economic opportunities and employment prospects. Analysis of household data from 84 countries by UN Women and ILO shows that in most cases women’s labor market participation decreases with each additional child under six years old.²⁵ Mothers of young children have also been shown to be penalized in the labor market in terms of pay and access to managerial and leadership positions,²⁶ as well as their ability to pursue different types of economic opportunities and to work in different sectors.²⁷

<https://malala.org/newsroom/archive/malala-fund-releases-report-girls-education-covid-19>

²⁰ UN Women. (2021). The shadow pandemic: Violence against women during COVID-19. <https://www.unwomen.org/en/news/in-focus/in-focus-gender-equality-in-covid-19-response/violence-against-women-during-covid-19>

²¹ Ibid.

²² UNICEF. (2020). COVID-19: A threat to progress against child marriage. <https://data.unicef.org/resources/covid-19-a-threat-to-progress-against-child-marriage/>

²³ Bietsch, K., Williamson, J., & M. Reeves. (2020). Family planning during and after the West African Ebola crisis. *Studies in Family Planning*, 51(1), 71–86.

²⁴ UNFPA. (2021). Impact of COVID-19 on family planning: What we know one year into the pandemic.

<https://www.unfpa.org/resources/impact-covid-19-family-planning-what-we-know-one-year-pandemic>

²⁵ Azcona, G., Bhatt, A., Cole, W., Gammarano, R., & S. Kapsos. (2020). The impact of marriage and children on labour market participation. UN Women and ILO.

<https://data.unwomen.org/sites/default/files/inline-files/Spotlight-goal8-spread.pdf>

²⁶ ILO. (2019). A quantum leap for gender equality: For a better future of work for all.

https://www.ilo.org/global/publications/books/WCMS_674831/lang-en/index.htm

²⁷ Gammage, S., Sultana, N., & A. Glinski. (2020). Reducing vulnerable employment: Is there a role for reproductive health, social protection, and labor market policy? *Feminist Economics*, 26(1), 121–153.

How Donors are Responding

For donors and development agencies, responding to the gender impacts of the pandemic has generally required adjusting operations and adapting ongoing programmes, issuing new support, and contributing to global research efforts (Table 1). Some organizations have clearly outlined how they will incorporate gender into their COVID-19 response in reports – such as IANWGE’s [Compendium on integrating gender considerations in the response to COVID-19](#) – while others have drawn on existing gender equality strategies and guidelines to implicitly shape their response.

Table 1: Donor responses to the gender impacts of COVID-19

Adjusting operations and programming	Issuing new support	Contributing to global research efforts
<ul style="list-style-type: none"> • Repurposing of activities planned under existing funding sources. • Flexibility in programme delivery schedules and budgets. • Issuing practical guidance to assist agency and partner staff with applying a gender lens to their response. • Digitizing programmes by moving meetings, training, activities, etc. online. 	<ul style="list-style-type: none"> • Contributing money/financial support measures, equipment, and expertise to target the gender impacts of COVID-19. • Conducting rapid gender analysis in COVID-related programmes. • Hiring local staff and consultants to carry out activities, and partnering with local women’s organizations and groups. 	<ul style="list-style-type: none"> • Collecting sex-disaggregated data on the gender impacts of COVID-19, including through monitoring and evaluation of interventions. • Producing research and contributing to data, evidence, and knowledge portals. • Online engagement to share research, foster collaboration, and advocate for gender-transformative approaches.

Adjusting operations and programming

In response to the complex, volatile, and uncertain situation created by the pandemic, donors and development agencies have adjusted their operations and programming to ensure adequate support for gender equality and WEE is maintained. This has meant repurposing already ongoing activities unrelated to COVID-19 to interventions specifically addressing the crisis, adapting previous work plans to incorporate a COVID-19 response, and allowing for increased flexibility in programme delivery schedules and budgets. Additionally, many donors have drafted practical guidance notes to support internal staff

and implementing partners in applying a gender lens to their COVID-19 response, including when adapting ongoing programmes and designing new ones (e.g. USAID’s [Gender and COVID-19 guidance](#)).

Organizations have been testing the use of digital tools and strategies in order to shift elements of their WEE programming online, including: meetings, trainings, capacity building opportunities, and the delivery of programme activities, services, and financial transfers. Likewise, some organizations have started to support the transition to digital and ecommerce platforms for women entrepreneurs as a means of

increasing productivity, expanding connectivity, and enhancing economic resilience. As COVID-19 accelerates trends towards digitalization, it is critical that organizations take steps to ensure they do not reinforce gender inequalities in access to digital technology.

Issuing new support

Governments, bilateral and multilateral donors, development banks, philanthropic organizations, and the private sector have all played a role in contributing money/financial support measures, equipment, and expertise to the COVID-19 gender response. This support is being issued on the ground in both long-term development cooperation and short-term humanitarian assistance. Some donors further require partners to conduct rapid gender analysis to understand the pandemic's impact on gender roles and responsibilities, access to and control over resources, and decision-making power (e.g. UN Women's [Guidance document for rapid gender assessment surveys on the impacts of COVID-19](#)).

As most countries closed their borders and international travel was shuttered, many donor and development agency staff and consultants working abroad were required to return to their home countries. In response, some organizations have shifted their own internal structures to hire more locally-based experts to carry out gender research, activities, and programming. Partnerships with local women's rights organizations and groups have also increased or been strengthened in some cases. While these might have initially been seen as temporary or emergency measures, it is worth reflecting on the value of a more permanent shift towards greater localization of gender equality programming and expertise post-pandemic.

Contributing to global research efforts

Donors and development agencies, including DCED WEEWG members, have contributed to research on the impact of COVID-19 for gender and WEE with general overview papers (e.g. World Bank's [Gender dimensions of the COVID-19 pandemic](#)), sector-specific reports (e.g. FAO's [Gendered impacts of COVID-19 and equitable policy responses in agriculture, food security and nutrition](#) or UNIDO's [Industries post-COVID-19: A gender-responsive approach to global economic recovery](#)), and topical evidence reviews (e.g. IDRC's [Evidence review of the global childcare crisis](#)). In addition to written publications, many donors have utilized online platforms to share information and research, foster collaboration, and amplify the role of gender equality and WEE in the global response to COVID-19. This work has taken the form of webinars, such as IDRC's series on [gender, COVID-19, and work](#); virtual dialogues, such as the ILO's summit on the [impact of COVID-19 on the world of work](#); and informational videos, such as GIZ's video about the [effects of COVID-19 on gender-based violence](#).

There has also been a push by some donors and multilateral organizations to produce more sex-disaggregated data and programme evaluations on the gender impacts of COVID-19, especially in developing regions where less information is currently available. For example, a coalition of donors and partners led by Data2X recently released guidance for [Strengthening gender measures and data in the COVID-19 era](#). Relatedly, agencies like [UN Women](#), [UNDP](#), and the [World Bank](#) have spearheaded the creation of data, evidence, and knowledge portals to compile resources, both their own and from others, on gender equality and COVID-19.

Critical and Under-Addressed Areas of WEE in COVID-19 Response and Recovery

While many donors and development agencies have declared the importance of adopting a gender lens in COVID-19 responses, we have not yet seen the mobilization of donor attention and resources that is urgently needed to address the gender impacts of the pandemic head on, including its impacts on WEE. The [latest data from UNDP and UN Women](#) shows that just 42 percent of all global government responses to COVID-19 are gender-sensitive – and one-sixth of countries and territories register no gender-sensitive measures whatsoever.²⁸ Measures targeting women’s economic security are even less common, representing just 13 percent of all measures introduced to date. This is compounded by the fact that globally, just 24 percent of members of COVID-19 task forces are women.²⁹

Donors and development agencies need to ramp up support for WEE and ensure that a gender-transformative approach is integrated in all COVID-19 response and recovery efforts. Several critical and under-addressed aspects of WEE should be prioritized through a range of measures – they are summarized in Table 2 and detailed below.

Table 2: Recommended measures to support critical and under-addressed areas of WEE

Women-owned enterprises and entrepreneurship
<p>Recommended measures:</p> <ul style="list-style-type: none"> ● provide direct financial assistance to women-owned MSMEs ● support digitalization and the transition to ecommerce ● invest in business training, skills development, and job creation/placement programmes ● invest in soft skills training including leadership, mentorship, and networking ● apply gender-responsive procurement practices ● deliver comprehensive support services for childcare and mental health
Digital and financial inclusion
<p>Recommended measures:</p> <ul style="list-style-type: none"> ● close gender gaps in digital and financial inclusion ● work with the private sector to reduce costs for digital transactions and ecommerce ● provide tailored financial products and services to women-owned MSMEs ● collect data on women’s access to and use of financial services and digital technology ● address legal and regulatory gender discrimination ● monitor against online harassment, abuse, and exploitation of women

²⁸ UNDP and UN Women. (2021, March 22). COVID-19 global gender response tracker: Global factsheet.

<https://www.undp.org/content/undp/en/home/librarypage/womens-empowerment/COVID-19-Global-Gender-Response-Tracker.html>

²⁹ UNDP and UN Women. (2021, March 22). COVID-19 global gender response tracker: Global factsheet.

<https://www.undp.org/content/undp/en/home/librarypage/womens-empowerment/COVID-19-Global-Gender-Response-Tracker.html>

Informal sector workers

Recommended measures:

- provide direct assistance in the form of cash transfers, personal protective equipment, food relief, and other social protection measures
- recognize and prioritize women informal workers in relief efforts
- work with governments to expand social security systems to include informal workers
- support informal workers' meaningful inclusion in COVID-19 decision-making processes and forums
- promote formalization, with a focus on women-dominated sectors

Paid and unpaid care work

Recommended measures:

- ensure that paid and unpaid care work are addressed holistically in COVID-19 response and recovery efforts, and beyond
- make targeted investments in paid and unpaid care programming
- conduct rapid care analysis of COVID-related programmes and policies
- make long-term, sustainable investments in the childcare sector and in gender-responsive public services and infrastructure
- strengthen the production of data on the impact of COVID-19 on care

Underlying factors affecting WEE

Recommended measures:

- go beyond targeting women's economic inclusion alone
- adopt multidimensional and intersectional approaches to tackle patriarchal structures and transform underlying gender norms and power relations
- focus holistically on women's rights, social norms, care work, SGBV, and gender discrimination
- ensure women's equal participation in COVID-19 decision-making processes and forums

Women-owned enterprises and entrepreneurship

Research from the World Bank involving a sample of 45,000 businesses from 49 countries, mostly developing regions, finds that women entrepreneurs and women-led enterprises are less likely than male-led enterprises to have received

support from governments during the pandemic.³⁰ Measures for donors and development agencies to improve support in this area include: direct financial assistance to women-owned enterprises, targeting MSMEs in particular; support for digitalization and the transition to ecommerce platforms; investments in business training, skills development, and job creation/placement

³⁰ Torres, J., Maduko, F., Gaddis, I., Iacovone, L., and Beegle, K. (2021). The impact of the COVID-19 pandemic on women-led businesses. World Bank. <https://jobsanddevelopmentconference.org/wp-content/uploads/2021/04/BPS-WomenLedBusinesses-March2021.pdf>

programmes; investments in soft-skills training including leadership, mentorship, and networking; and, gender-responsive procurement in the selection of goods and services in local and global value chains. In addition to these business supports, donors and development agencies should take a holistic approach to work with women entrepreneurs and offer broader and more comprehensive support services for things like childcare and mental health, which have been shuttered by the pandemic.

Digital and financial inclusion

Long-standing gender gaps in digital and financial inclusion have become more significant during COVID-19 in light of the rapid digitalization of many sectors and the increased use of online platforms to deliver government services and benefits during lockdowns. Despite its critical importance for both private and public sector responses to the pandemic, women's digital and financial inclusion remains an under-addressed aspect of WEE. Donors and development agencies working in this area should prioritize: closing gender gaps in access to financial services and account ownership, mobile phone ownership, and personal identification (which is required by cellular providers and financial institutions); working with private sector service providers to reduce the costs of digital transactions and ecommerce; providing tailored financial products and services to women-owned MSMEs; collecting better data on women's access to and use of financial services and digital technology; and, addressing legal and regulatory gender discrimination that contributes to gender gaps in this area. Moreover, as a greater number of financial services and benefits migrate online,

³¹ Florence Bonnet, F., Vanek, J., & M. Chen. (2019). Women and men in the informal economy: A statistical brief. WIEGO and ILO. https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_711798.pdf

organizations should take steps to monitor against online harassment, abuse, and exploitation of women. Relatedly, any efforts at digitizing programme offerings and activities during COVID-19 should take care to ensure equal access and inclusion for women and girls.

Informal sector workers

In developing countries 92 percent of women workers (versus 87 percent of men workers) are informally employed,³¹ and they have been some of the hardest hit by COVID-19 due to their relatively high exposure to the virus, their precarious employment status, and their lack of social and labour protections. Research by WIEGO in 12 cities found that during the peak COVID-19 lockdown period, women informal workers' earnings, on average, were only about 20 percent of their pre-COVID-19 levels, forcing them to draw down on savings, borrow money, and sell off assets.³² The high costs of cleaning supplies and personal protective equipment is also a major expense that informal workers are shouldering in order to comply with health and safety protocols.³³ Unfortunately, informal workers (especially those who are migrants) are among the hardest to reach with social and development assistance, and have been largely invisible and neglected in the global COVID-19 response.

To support women informal sector workers, donors and development agencies should: provide direct assistance in the form of cash transfers, personal protective equipment, food relief, and other social protection measures; recognize women informal workers as part of the economy and prioritize reaching them in relief efforts, regardless of their nationality and citizenship

³² WIEGO. (2021). COVID-19 and the informal economy: Round 1 global summary. <https://www.wiego.org/publications/covid-19-and-informal-economy-round-1-global-summary>

³³ Ibid.

status; work with governments to expand social security systems to include informal workers; and, support informal workers' meaningful inclusion in COVID-19 decision-making processes and forums. During COVID-19 and beyond, governments should work with informal worker collectives, trade unions, and groups to promote formalization, with a focus on women-dominated sectors of the economy.

Paid and unpaid care work

Care work remains glaringly absent from most COVID-19 fiscal stimulus and emergency measures announced by donors and development agencies.³⁴ The latest data from UNDP and UN Women shows that less than 6 percent of all measures responding to COVID-19, and less than 14 percent of gender-specific measures, deal with unpaid care.³⁵ Yet the World Bank has recently estimated that investing in the childcare economy

can create up to 43 million new jobs, while increasing women's employment and productivity, improving child outcomes, driving economic growth, and supporting a more inclusive recovery from the pandemic.³⁶

Donors and development agencies must ensure that paid and unpaid care work are addressed holistically in all COVID-19 response and recovery efforts, and beyond. This includes targeted investments in paid and unpaid care programming responding to COVID-19, as well as longer-term, sustainable investments in the childcare sector and in gender-responsive public services and infrastructure. Rapid care analysis of COVID-related programmes and policies should be conducted to ensure they are having the intended effect, and not reinforcing women's and girls' heavy and unequal care loads (e.g. Oxfam's [Rapid care analysis](#)). Relatedly, more and better data are needed to make visible the impact of COVID-19 on paid and unpaid care work in developing regions,

Box 1: Case study of Kidogo childcare centres in East Africa

Since 2014, [Kidogo](#) childcare centres have provided high-quality, affordable care for nearly 3,000 children in Kenya's low-income communities, while supporting the livelihoods of local childcare providers. Using a social franchising approach, Kidogo identifies, trains, and supports women, called "mamapreneurs," to start or grow their childcare micro-businesses.

In response to COVID-19, and the mandatory shutdown of childcare centres, Kidogo has adapted their programme approach to support vulnerable children and families in the communities where they work. For example, Kidogo launched a "Digital Caregiver" initiative that works through various digital platforms (e.g. SMS, WhatsApp, Facebook) to provide information, reminders, and direct support to parents with young children during this difficult time. The content from their digital messages were also broadcast on community radio stations to reach a wider audience. To ensure support for households without access to smartphones or radios, Kidogo has distributed over 61,000 "Play Packs" containing guidance and activities to create a safe and stimulating environment for children at home.

³⁴ Mercado, L., Naciri, M., & Y. Mishra. (2020, June 1). Women's unpaid and underpaid work in the times of COVID-19. Amnesty International. <https://www.amnesty.org/en/latest/campaigns/2020/06/womens-unpaid-and-underpaid-work-in-times-of-covid19/>

³⁵ UNDP and UN Women. (2021, March 22). COVID-19 global gender response tracker: Global factsheet.

<https://www.undp.org/content/undp/en/home/librarypage/womens-empowerment/COVID-19-Global-Gender-Response-Tracker.html>

³⁶ World Bank. (2021). Better jobs and brighter futures: Investing in childcare to build human capital.

<https://openknowledge.worldbank.org/handle/10986/35062>

to develop evidence-informed programmes, and to evaluate existing response and recovery efforts. See Box 1 for an example of a social enterprise providing high-quality childcare and livelihoods for vulnerable women in East Africa, and how they pivoted to support families during COVID-19.

Underlying factors affecting WEE

Most donor responses targeting WEE in the COVID-19 context have focused on addressing the direct economic impacts of the pandemic by providing women with access to economic opportunities and resources (e.g. jobs, training, credit). These are important components of a gender-equitable economic recovery, however, “the root causes of women’s economic inequality can be traced to patriarchal structures and social norms that permeate and shape the market, drive expectations around women’s role as primary caregivers, perpetuate gender bias and discrimination in the labour force, and dictate attitudes towards women’s rights, mobility, and the acceptability of violence against women”.³⁷

To guarantee women’s broader economic empowerment, donors and development agencies must go beyond a focus on women’s economic inclusion alone, and adopt a multidimensional and intersectional approach to transform underlying gender norms, structures, and power relations. This means analyzing the intersecting inequalities and discrimination that exist based on women’s social locations and lived realities (e.g. those of rural women, women with disabilities, widowed women, etc.) and providing informed and targeted assistance. It also requires a holistic approach that is focused broadly on promoting women’s rights (including SRHR and property rights), engaging men and boys to shift unequal social norms,

addressing paid and unpaid care work, ending SGBV, opposing discriminatory attitudes, laws, and customs, and ensuring women’s equal participation in COVID-19 decision-making processes and forums. There are many positive examples that show how donors and partners can adopt innovative and multidimensional approaches for promoting WEE during COVID-19 (see Box 2 for one such example).

Box 2: Case study of the Women IN Business Programme in Mozambique

[Women IN Business \(WIN\)](#) is a five-year programme run by TechnoServe and financed by Sida, that is working to economically empower women in Mozambique by facilitating the development of market solutions for low-income, entrepreneurial women, in partnership with the public and private sector.

In response to COVID-19, WIN is adopting a multidimensional approach to support its women partners on the ground in Mozambique. Using various digital platforms, WIN has shared information and resources with partners on how to minimize the impacts of COVID-19 on their economic activities. For example, WIN hosted virtual roundtables with distributors and private sector actors working with women retailers and agents to share their experiences and advice. WIN has also developed innovative media content to provide both information and inspiration for women entrepreneurs, including on the gender and social norm barriers they face that have been exacerbated by COVID-19. In one case, WIN sponsored a radionovela, called “Janette”, about a fictitious woman entrepreneur who encounters and overcomes various challenges to her business, including a global pandemic. This educational content has been translated into several local languages and is being converted to a social media format to reach a wider audience.

³⁷ Grantham, K., Stefov, D., & R. Tiessen. (2019). A feminist approach to women’s economic empowerment. Oxfam Canada.

https://www.oxfam.ca/wp-content/uploads/2019/01/a-feminist-approach-to-womens-economic-empowerment_FINAL.pdf

Guidance and Recommendations

In addition to the immediate and targeted responses outlined above, donors and development agencies can adopt the following guidance and recommendations to support the more effective integration of gender equality and WEE into global COVID-19 response and recovery efforts:

1. **Adopt and promote a multidimensional and intersectional approach to WEE.** Go beyond targeting women's economic inclusion to also address the underlying factors affecting WEE, including women's rights, social norms, care work, SGBV, and gender discrimination. Continue and increase investment in critical and under-addressed areas of WEE to ensure that women's needs and wellbeing are prioritized in COVID-19 response and recovery.
2. **Demonstrate leadership on WEE in donor-led, multilateral, and diplomatic spaces** and champion its importance for a gender-equitable economic recovery from COVID-19. Fund, implement, and advocate for gender-transformative economic policies and programs that address the unique and disproportionate impacts of the pandemic on women, especially those belonging to marginalized groups.
3. **Promote women's participation and leadership in decision-making processes related to COVID-19 response and recovery at all levels.** Since women are not a homogenous group, it is important to prioritize the inclusion of women with diverse backgrounds and experiences based on their age, ethnicity, migration status, etc.
4. **Engage directly with and through private sector actors and ensure they are part of a gendered COVID-19 response.** This can happen through different avenues including programming, advocacy, data strategies, and gender assessments. It can also involve gender-responsive procurement and the responsible management of value chains (including working conditions) to build resilient industries that support women's economic inclusion and empowerment.
5. **Monitor and evaluate all COVID-19 responses addressing WEE.** Require rigorous monitoring and evaluation – including the use of rapid gender analysis – to assess the extent to which COVID-related programmes are positively or negatively impacting WEE. Adopt tools and guidance to ensure that the collection of data and evidence on WEE is systematically prioritized by staff and partners, and take into account the reach and impact of programmes for different groups of women (e.g. female-headed households, informal sector workers, etc.).
6. **Strengthen the production, dissemination, and use of sex-disaggregated data to understand the gender impacts of that pandemic and subsequent response measures,** especially in developing regions and the informal sector where there is less information available. Donors can help eliminate gender data gaps by funding and collecting sex-disaggregated data, developing and sharing best practices for data collection, and using existing data to inform decision making.
7. **Share information and resources for addressing WEE in the COVID-19 context.** Contribute to global efforts to share information and resources, internally and externally, for the benefit of all. Help to convene virtual meetings, dialogues, and events to exchange data, evidence, and best practices for promoting WEE, and ensure the inclusion of partners and organizations in developing regions.

8. **Cultivate strong and equitable partnerships with local women’s organizations and movements in developing regions.** Support their visibility and involvement in developing gender-transformative responses to the pandemic that are context appropriate and reflect local perspectives, priorities, and expertise. Provide them with direct and sustainable funding to carry out their critical work.

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The WEEWG aims to harness knowledge and experience among DCED member agencies and private sector development practitioners on how to integrate gender and WEE considerations more strategically and effectively into their work. For more publications by the WEEWG, visit:

<https://www.enterprise-development.org/organisational-structure/working-groups/overview-of-the-womens-economic-empowerment-working-group/>

For publications from a variety of sources on women’s economic empowerment, visit:

<https://www.enterprise-development.org/implementing-psd/womens-economic-empowerment/>

And, for publications on tackling growing gender inequality in the context of the COVID-19 pandemic, visit:

<https://www.enterprise-development.org/private-sector-development-and-covid-19/economic-recovery-and-resilience/#C2-5>

Feedback is welcome and should be sent to the DCED at admin@Enterprise-Development.org

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