

# 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).<sup>1</sup> 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.<sup>5</sup> 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.<sup>6</sup>



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.<sup>2</sup>

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.<sup>3</sup>

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.<sup>4</sup> 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.<sup>7</sup> 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.<sup>8</sup> 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.<sup>9</sup> 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.<sup>10</sup> The COVID-19 crisis is likewise anticipated to hit women's unemployment rates hard, especially in the most vulnerable economies.<sup>11</sup> 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.<sup>12</sup> 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.<sup>13</sup> 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.<sup>14</sup>

**Most employed women – 58 per cent – are in the informal economy with little or no social protection.**<sup>15</sup> 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)<sup>16</sup> 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.<sup>17</sup>

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



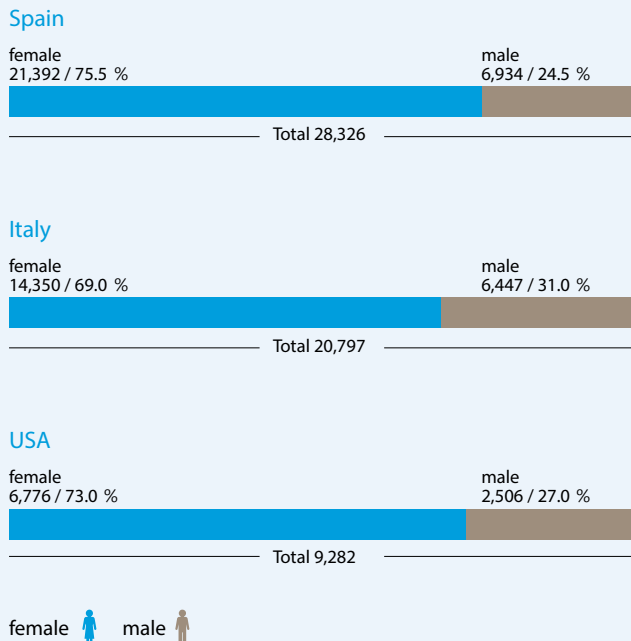
Source: ILO 2018a.

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.<sup>18</sup>

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.<sup>19</sup> 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.<sup>20</sup> 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,<sup>21</sup> 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.<sup>22</sup> Where robust and inclusive digital financial systems are in place, women entrepreneurs can leverage these to continue their operations through online sales and digital payments<sup>23</sup> 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.<sup>24</sup> 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.<sup>25</sup> (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

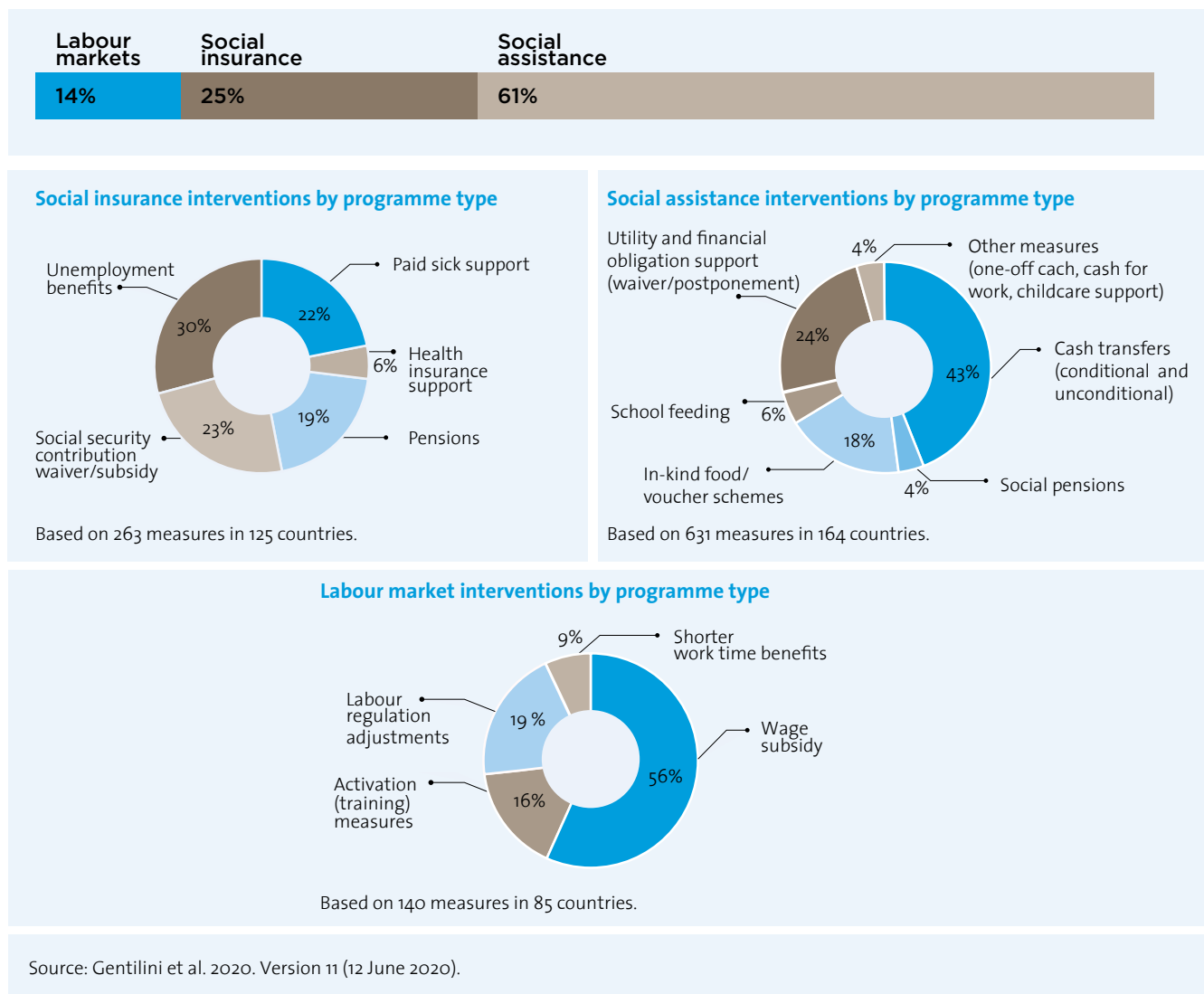
COVID-19 has exposed the vulnerabilities of the world’s health and economic systems. The prospects of recovery will depend on how fast the virus can be contained and whether the economic and social policy responses can both prevent long-term damage to economies, livelihoods and capabilities and build 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.<sup>26</sup> 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.<sup>27</sup> 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.<sup>28</sup> 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.<sup>29</sup>

### 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.<sup>30</sup> 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.<sup>31</sup> 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.<sup>32</sup>

### 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.<sup>33</sup> A number of countries have amended public procurement codes to speed up government purchasing of essential items, opening opportunities for companies.<sup>34</sup> Chile is also accelerating disbursements for public procurement contracts.<sup>35</sup>

### 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.<sup>36</sup> In Costa Rica, nurseries remain open for workers who need to work while containment measures are in place.<sup>37</sup>

### 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.<sup>38</sup>

### 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.<sup>39</sup> 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.<sup>40</sup> Opportunities must also be seized to build back better. Countries that invest in protecting economic and social rights are likely to be more resilient,<sup>41</sup> 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.<sup>42</sup> 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 efforts. Evidence shows that the availability of these services increases women's ability to (re)enter the labour market,<sup>43</sup> while also creating jobs<sup>44</sup> and improving household well-being.

### 2. Provide fiscal support to industries with a higher prevalence of women.

Applying a gender lens to business recovery strategies will create resilience against future shocks. Fiscal support will be needed to speed the recovery in the hospitality, food and tourism sectors after the worst of the epidemic is over, which could take the form of medium-term tax cuts for the hardest-hit sectors. That would also encourage banks to extend credit, knowing these businesses will likely have higher revenues once the epidemic ends.<sup>45</sup> Experience suggests that the integration of gender equality principles into business practices and culture brings economic and other benefits.<sup>46</sup>

### 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.<sup>47</sup> 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.<sup>48</sup>

### 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 led to girls dropping out of school.<sup>49</sup> It is important to work with communities, teachers and young people to promote inclusive learning methods and to continue investments in girls' learning and mitigate the impact of the digital divide in virtual learning.<sup>50</sup> During Ebola school closures, Sierra Leone provided educational radio programming. Despite the quality being low and access challenged due to lack of signal coverage, radios and batteries, the programmes provided children with a way to continue their education.<sup>51</sup>

### 6. Analyse budgets and recovery measures with a gender perspective.

Gender-responsive budgeting and assessments help ensure that women benefit from economic stimulus and do not bear the brunt of another wave of austerity measures. In the United Kingdom following the 2008 recession, women

shouldered 86 per cent of spending cuts,<sup>52</sup> specifically in reduced welfare benefits and increased direct taxes.<sup>53</sup> This could have been avoided had the Government conducted a gender impact assessment as part of the broader distributional analysis.<sup>54</sup> The Scottish Government's framework for assessing COVID-19 decisions includes considerations of their impacts on equality.<sup>55</sup>

**7. Support multilateralism and coordinated approaches.** The global economic crisis requires a coordinated global response. Stimulus packages have been announced to support health systems and economies, but not all countries are able to

respond. In many low-income countries, debt repayments have been higher than health-care expenditure.<sup>56</sup> The G20 and IMF have suspended debt repayments for the poorest countries for 2020.<sup>57</sup> This and similar collective efforts, including ring-fenced ODA,<sup>58</sup> are needed to help support countries with much needed liquidity to shield people from devastating economic impacts and achieve the Sustainable Development Goals (SDGs). As noted by the UN Committee on Economic, Social and Cultural Rights, "given that some diseases are easily transmissible beyond the frontiers of a State... economically developed States have a special responsibility and interest to assist the poorer developing States in this regard."<sup>59</sup>

## UN Women's partnerships in action

Investing in women's economic empowerment is central to realizing women's rights and gender equality and sets a direct path towards poverty eradication and inclusive economic growth. To support women's resilience against the significant economic shocks of COVID-19, UN Women is working with its partners to ensure that measures to support women's income security, decent work and economic autonomy are prioritized in the COVID-19 response and recovery at country, regional and global levels, in line with the principle of leaving no one behind.

### Making visible the differential economic impacts on women to shape policy responses

UN Women is providing gender analysis and sex-disaggregated data to inform national COVID-19 response measures and policies. Its [Women Count portal](#) is making these data on COVID-19 impacts and responses available as they are produced. Rapid gender impact assessments have been carried out in China, Ecuador, Georgia, Jordan, Libya, Palestine and South Africa to assess the economic impacts of COVID-19 on women employed in the formal and informal economies, including women entrepreneurs and women-owned SMEs. In partnership with private sector cell phone providers, UN Women's Regional Office for Asia-Pacific has designed and rolled out a smartphone rapid assessment survey of more than 1 million people to capture the socio-economic impact of COVID-19 on the lives of women and men.

### Gender-responsive economic stimulus programmes

UN Women is supporting governments, including in Latin America and the Caribbean, Africa and Asia and Pacific, to design economic stimulus programmes that are well-targeted to women, informal workers and young workers. It has also developed a matrix to analyse social and economic response and recovery packages across four dimensions: economic stimulus and market economy; livelihoods and social protection; public services and the care

economy; and enabling financing frameworks to raise resources for gender-responsive relief and recovery. In partnership with the ILO, it is conducting rapid gender impact assessments on employment, estimating public investment needs in the health and care sectors and supporting the design of gender-responsive economic stimulus packages.

### Advocacy for extended social protection safety nets for women and households

UN Women is advising governments on measures that provide income for women who are disproportionately represented in sectors affected by COVID-19 quarantine and lockdown policies, including through expanding cash transfer programmes and advising on conditionalities. It is leveraging mobile banking to ensure women, including those in informal jobs, can both access and control the use of funds. In Jordan, it is working in partnership with the World Food Programme (WFP) to provide direct cash transfers in refugee camps using block chain technology. It is also working with governments, women's associations and other partners to facilitate women's access to and awareness of government schemes responding to the economic impacts of the pandemic.

### Gender-responsive procurement

As COVID-19 disrupts supply chains and forces the public and private sector to diversify their supplier base, UN Women is advocating for increased government and private sector procurement targeting women-owned businesses and supporting women entrepreneurs to access new procurement opportunities. In South Africa, it is supporting a database of women-owned enterprises providing government-required essential services. In Mali, it is procuring goods from women-owned enterprises and cooperatives to prepare survival kits for vulnerable persons. In Senegal, it is supporting government sourcing for food transfers from women rice producers.



### Supporting productivity of women-owned businesses

UN Women is supporting the Governments of Fiji, Solomon Islands and Vanuatu to maintain the critical function of markets and protect vendors and customers. In South Africa, it is working with the Government to provide passes for women farmers to deliver food to markets during the period of physical distancing. In West Africa, it has an advisory service to retrain women in agricultural value chains to produce soap and alcohol hand gel. In Malawi and Uganda, it is also providing sanitation, hygiene and protective gear to curb the impact of COVID-19 in locations where women farmers and other informal workers do business.

### Advocacy with the private sector

UN Women has been advocating for and supporting the private sector to keep its responsibilities to gender equality in mind when responding to COVID-19 in its relationships with employees, suppliers and customers. The [Women's Empowerment Principles](#), established by UN Women and Global Compact, is being used as a framework for this advocacy worldwide. UN Women is working with one of the largest industrial conglomerates in Turkey, employing 90,000 people, to conduct a gender assessment of its corporate response to COVID-19. It has also prepared guidance notes and webinars to share good examples of gender-sensitive COVID-19 responses with companies and women entrepreneurs.

---

This brief was written by Jade Cochran, Bobo Diallo, Seemin Qayum, Anuradha Seth (UN Women's Economic Empowerment section) and Silke Staab (UN Women's Research and Data section), with data and statistics by Ginette Azcona (UN Women's Research and Data section) and editing by Tara Patricia Cookson (Ladysmith).

---

## Additional resources

### UN resources on the economic impacts of COVID-19 on women

UN Women. 2020. "[COVID-19 and the Care Economy: Immediate Action and Structural Transformation for a Gender-Responsive Recovery](#)." Policy Brief. UN Women, New York.

UN Women. 2020. "[Addressing the Impacts of the COVID-19 Pandemic on Women Migrant Workers](#)." Guidance Note. UN Women, New York.

UN Women. 2020. "[COVID-19 and Gender Equality: A Call to Action for the Private Sector](#)." WE EMPOWER Programme.

UN Women. 2020. "[Guidance for Action: Supporting SMEs to Ensure the Economic COVID-19 Recovery Is Gender-Responsive and Inclusive](#)." Action Brief. UN Women Regional Office for Asia and the Pacific, Bangkok.

UN Women. 2020. "[Guidance Note for Action: Gender-Sensitive Private Sector Response to COVID-19 for Accelerated and Inclusive](#)

[Economic Recovery](#)." Action Brief. UN Women Regional Office for Asia and the Pacific, Bangkok.

UN Women. 2020. "[Women as a Force for Accelerated and Inclusive Economic Recovery Post-COVID-19 in Asia-Pacific](#)." Action Brief. UN Women Regional Office for Asia and the Pacific, Bangkok.

UN Women. 2020. "[Women's Economic Empowerment and COVID-19: A Snapshot of UN Women Response in the Arab States](#)." In Focus, 13 April. UN Women Regional Office for the Arab States, Cairo.

United Nations. 2020. [Shared Responsibility, Global Solidarity: Responding to the Socio-Economic Impacts of COVID-19](#). March. United Nations, New York.

United Nations. 2020. [Policy Brief: The Impact of COVID-19 on Women](#). April. United Nations, New York.

### Other resources for assessing the economic impacts of COVID-19 on women

Gentilini, U., M. Almenfi and P. Dale. 2020. "[Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures](#)."

IMF (International Monetary Fund). 2020. "[Policy Responses to COVID-19: Policy Tracker](#)."

WIEGO (Women in Informal Employment: Globalizing and Organizing). 2020. "[Impact of Public Health Measures on Informal Workers Livelihoods and Health](#)." April.

## Endnotes

1. WHO 2020.
2. ILO 2020.
3. Georgieva 2020.
4. Ghosh 2020.
5. Berglöf and Farrar 2020; Roubini 2020; Haussmann 2020.
6. UNCTAD 2020.
7. See, for example, Antonopoulos 2009; Elson 2002; Ghosh 2010; Seguino 2010.
8. Gould and Wilson 2020; Women's Budget Group et al. 2020.
9. Sirleaf Market Women's Fund 2012.
10. Korkoyah and Wreh 2015.
11. Durant and Coke-Hamilton 2020.
12. ILO 2020.
13. Jeschke and Jespen 2011; Alon et al. 2020.
14. Hendriks 2019.
15. ILO 2018a.
16. Ibid.
17. Alfors 2020.
18. Boniol et al. 2019.
19. UN Women 2020.
20. OECD 2019.
21. UN Women 2019a.
22. ITU 2019.
23. UN Women 2019b.
24. GSMA 2019.
25. Gelb et al. 2020.
26. Gentilini et al. 2020; IMF 2020a.
27. Preliminary findings of analysis of data from Hale et al. 2020.
28. Gentilini et al. 2020.
29. Ibid.
30. Ibid.
31. ILO 2018b.
32. Royal Decree Law 8/2020, 17 March 2020.
33. WIEGO 2020.
34. Italy, Mexico, Pakistan, Portugal, Viet Nam and Zimbabwe, as of 17 April 2020, according to IMF 2020a.
35. Ibid.
36. New York State Office of Children and Family Services 2020.
37. Gentilini et al. 2020.
38. Ibid.
39. UN Women 2019b; Nice-Matin 2020; Government of Pakistan 2020.
40. UNCTAD 2020.
41. United Nations 2020.
42. Jerving 2020.
43. Blau and Currie 2004; Clark et al. 2019; Del Boca 2015.
44. De Henau et al. 2019.
45. Odendahl and Springfield 2020.
46. IFC 2017.
47. Elson 2010; Hawai'i State Commission on the Status of Women, Department of Human Services 2020.
48. Hartzenberg 2020.
49. Plan International 2015.
50. Giannini and Albrechtsen 2020.
51. Powers and Azzi-Huck 2016.
52. Keen and Cracknell 2017.
53. Women's Budget Group 2016.
54. For a distributional assessment of the United Kingdom's response to COVID-19, see Women's Budget Group 2020.
55. Scottish Government 2020.
56. Munevar 2020.
57. G20 2020; IMF 2020b.
58. UNCTAD 2020.
59. Committee on Economic, Social and Cultural Rights, 2000, para. 40

## References

- Alfors, L. 2020. "[Pandemic: Informal Workers Urgently Need Income Replacement — and More Protections.](#)" WIEGO (Women in the Informal Economy: Globalizing and Organizing), 23 March.
- Alon, T.A., M. Doepke, J. Olmstead-Rumsey and M. Tertilt. 2020. "[The Impact of COVID-19 on Gender Equality.](#)" Working Paper 26947. National Bureau of Economic Research, Cambridge, MA.
- Antonopoulos, R. 2009. "The Current Economic and Financial Crisis: A Gender Perspective." Working Papers Series No. 562. Levy Economics Institute of Bard College, Annandale-on-Hudson, NY.
- Berglöf, E. and J. Farrar. 2020. "[The Covid 19 Pandemic: A Letter to G20 leaders.](#)" VOX: CEPR Policy Portal. Centre for Economic Policy Research, 26 March.
- Blau, D.M. and J. Currie. 2004. "Preschool, Day Care, and Afterschool Care: Who's Minding the Kids." NBER Working Paper 10670. National Bureau of Economic Research, Cambridge, MA.
- Boniol, M., M. Mclsaac, L. Xu et al. 2019. "Gender Equity in the Health Workforce: Analysis of 104 Countries." Health Workforce Working Paper 1. World Health Organization, Geneva, March.
- CDC (Centers for Disease Control and Prevention). 2020. "Characteristics of Health Care Personnel with Covid-19 – United States, February 12-April 9, 2020." *Morbidity and Mortality Weekly Report* 2020 69: 477-481.
- Clark, S., C.W. Kabiru, S. Laszio and S. Mathuri. 2019. "The Impact of Childcare on Poor Urban Women's Economic Empowerment in Africa." *Demography* 56: 1247-1272.
- Committee on Economic, Social and Cultural Rights. 2000. "General Comment No. 14: The Right to the Highest Attainable Standard of Health (Art. 12)." E/C.12/2000/4.
- De Henau, J., D. Budlender, F. Filgueira et al. 2019. "[Investing in Free Universal Childcare in South Africa, Turkey and Uruguay: A Comparative Analysis of Costs, Short-term Employment Effects and Fiscal Revenue.](#)" Discussion Paper Series No. 28. UN Women, New York.
- Del Boca, D. 2015. "The Impact of Child Care Costs and Availability on Mothers' Labor Supply." ImPRoVE Working Paper No. 15/05. Herman Deleeck Centre for Social Policy, University of Antwerp.
- Durant, I. and P. Coke-Hamilton. 2020. "[COVID-19 Requires Gender-Equal Responses to Save Economies.](#)" UNCTAD (United Nations Conference on Trade and Development), Geneva, 1 April.
- Elson, D. 2002. "International Financial Architecture: A View from the Kitchen." *Femina Politica: Zeitschrift für Feministische Politikwissenschaft* 11(1): 26-37.
- \_\_\_\_\_. 2010. "Gender and the Global Economic Crisis in Developing Countries: A Framework for Analysis." *Gender & Development* 18(2): 201-212.
- G20. 2020. "[Communiqué: G20 Finance Ministers and Central Bank Governors Meeting.](#)" 15 April.
- Georgieva, K. 2020. "[Confronting the Crisis: Priorities for the Global Economy.](#)" Statement by the Managing Director, International Monetary Fund (IMF), 9 April.
- Gelb, A., A. Mukherjee and K. Navis. 2020. [Citizens and States: How Can Digital ID and Payments Improve State Capacity and Effectiveness?](#) Washington, DC: Center for Global Development.
- Gentilini, U., M. Almenfi and P. Dale. 2020. "[Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures.](#)"
- Ghosh, J. 2010. "Financial Crisis and the Impact on Women." *Development* 53: 381-385.
- \_\_\_\_\_. 2020. "[The COVID 19 Debt Deluge.](#)" Project Syndicate, 16 March.

- Giannini, S. and A.-B. Albrechtsen. 2020. "[COVID-19 School Closures around the World Will Hit Girls Hardest](#)." UNESCO (United Nations Educational, Scientific and Cultural Organization) and Plan International, 31 March.
- Government of Pakistan. 2020. "[Ehsaas Emergency Cash](#)" Pakistan.
- Gould, E. and V. Wilson. 2020. "[Black Workers Face Two of the Most Lethal Preexisting Conditions for Coronavirus—Racism and Economic Inequality](#)." Economic Policy Institute, June.
- GSMA. 2019. [Connected Women: The Mobile Gender Gap Report 2019](#). London: GSMA.
- Hale, T., S. Webster, A. Petherick, T. Phillips and B. Kira. 2020. "[Oxford COVID-19 Government Response Tracker](#)." Blavatnik School of Government, University of Oxford.
- Hartzenberg, T. 2020. "[COVID-19 in Africa: Some Reflections on Trade Matters](#)." Trade for Development News, Enhanced Integrated Framework (EIF), 9 April.
- Hausmann, R. 2020. "[Flattening the COVID 19 Curve in Developing Countries](#)." Project Syndicate, 24 March.
- Hawai'i State Commission on the Status of Women Department of Human Services. 2020. [Building Bridges, Not Walking on Backs: A Feminist Economic Recovery Plan for COVID-19](#). Hawai'i, 14 April.
- Hendriks, S. 2019. "Banking on the Future of Women: Digital Financial Services Are Cutting out the Middleman to Equalize Opportunity." *Finance & Development* 56(1): 24-25.
- IFC (International Finance Corporation). 2017. [Investing in Women: New Evidence for the Business Case](#). Washington, DC: IFC.
- ILO (International Labour Organization). 2018a. [Women and Men in the Informal Economy](#). Geneva: ILO.
- \_\_\_\_\_. 2018b. "[Entrepreneurship Development Interventions for Women Entrepreneurs: An Update on What Works](#)." Issue Brief No. 7, January.
- \_\_\_\_\_. 2020. "[ILO Monitor: COVID-19 and the World of Work. Second Edition – Updated Estimates and Analysis](#)." 7 April.
- IMF (International Monetary Fund). 2020a. "[IMF Executive Board Approves Immediate Debt Relief for 25 Countries](#)." Press Release No. 20/151, 13 April.
- \_\_\_\_\_. 2020b. "[Policy Responses to COVID-19: Policy Tracker](#)." Website.
- ITU (International Telecommunication Union). 2019. [Measuring Digital Development: Facts and Figures 2019](#). Geneva: ITU.
- Jerving, S. 2020. "[Cash Transfers Lead the Social Assistance Response](#)." DEVEX, 14 April.
- Jeschke, J. and M. Jespen. 2011. "The Economic Crisis: Challenge or Opportunity for Gender Equality in Social Policy Outcomes? A Comparison of Denmark, Germany and the UK." Working Paper 2011.04. European Trade Union Institute, Brussels.
- Keen, R. and R. Cracknell. 2017. "[Estimating the Gender Impact of Tax and Benefits Change](#)." House of Commons Library Briefing Paper No. SN06758, 18 December.
- Korkoyah Jr., D.T. and F.F. Wreh. 2015. "Ebola Impact Revealed: An Assessment of the Differing Impact of the Outbreak on Women and Men in Liberia." UN Women, Oxfam, Liberia Ministry of Gender, Children, and Social Protection, July.
- Munevar, D. 2020. "[COVID-19 and Debt in the Global South: Protecting the Most Vulnerable in Times of Crisis](#)." Eurodad, 26 March.
- New York State Office of Children and Family Services. 2020. "[Governor Cuomo Announces \\$30 Million in Child Care Scholarships for Essential Workers](#)." 23 April.
- Nice-Matin. 2020. "[Coronavirus: à Cannes, les commerçants font de la résistance en créant une plateforme de livraisons](#)" 19 March.
- Odendahl, C. and Springford, J. 2020. "[Bold policies needed to counter the coronavirus recession](#)". Centre for European Reform, 10 March 2020.
- OECD (Organisation for Economic Cooperation and Development)/European Union. 2019. [The Missing Entrepreneurs 2019: Policies for Inclusive Entrepreneurship](#). Paris: OECD Publishing.
- Plan International. 2015. "[Ebola Beyond the Health Emergency](#)." Woking, UK: Plan International.
- Powers, S. and K. Azzi-Huck. 2016. "[The Impact of Ebola on Education in Sierra Leone](#)." World Bank Blogs, 4 May.
- Roubini, N. 2020. "[A Greater Depression?](#)" Project Syndicate, 24 March.
- Scottish Government. 2020. "[Coronavirus \(COVID-19\): Framework for Decision Making](#)." 23 April.
- Seguino, S. 2010. "The Global Economic Crisis, Its Gender and Ethnic Implications, and Policy Responses." *Gender & Development* 18(2): 179-199.
- Sirleaf Market Women's Fund. 2012. "['God First, Second the Market': A Case Study of the Sirleaf Market Women's Fund of Liberia](#)." Sirleaf Market Women's Fund, Monrovia and New York, July.
- UN Women (United Nations Entity for Gender Equality and Women's Empowerment). 2019a. "[Innovation for Gender Equality](#)." Brochure. UN Women, New York.
- \_\_\_\_\_. 2019b. "[Leveraging Digital Finance for Gender Equality and Women's Empowerment](#)." Working Paper. UN Women, New York.
- \_\_\_\_\_. 2020. "[COVID-19: Emerging Gender Data and Why It Matters](#)." Women Count website.
- UNCTAD (United Nations Conference on Trade and Development). 2020. "[The Covid-19 Shock to Developing Countries: Towards a 'Whatever It Takes' Programme for the Two-thirds of the World's Population Being Left Behind](#)." March.
- United Nations. 2020. "[COVID-19 and Human Rights: We Are All in This Together](#)." April.
- WHO (World Health Organization). 2020. "[Coronavirus Disease \(COVID-19\) Situation Dashboard](#)." 3 May.
- WIEGO (Women in the Informal Economy: Globalizing and Organizing). 2020. "[Impact of Public Health Measures on Informal Workers' Livelihoods: Rapid Assessment](#)." April.
- Women's Budget Group. 2016. "[The Impact on Women of the 2016 Budget](#)." \_\_\_\_\_, 2020. "[Crises Collide: Women and Covid-19](#)." April.
- Women's Budget Group et al. 2020. "[BAME Women and Covid-19 – Research Evidence](#)." June.