

GLOBAL GENDER ANALYSIS

Overview

This report is an overview of the gendered impact of COVID-19 on the livelihoods, income and employment of women, men, girls, and boys in different countries affected by humanitarian crises. These countries were included in the August 2020 INFORM Severity Index and have gender-disaggregated data and analyses available at national or subnational levels. The report can be used by staff of humanitarian, donor, and operational actors covering a global or crisis-specific portfolio to roll out gender-nuanced, inclusive, and effective programmes based on an understanding of how the pandemic has modified gender and power dynamics in the livelihoods sector and how these dynamics have emerged in different contexts. The report explores lessons learned from previous epidemics to illustrate how women, men, girls, and boys were affected differently in their livelihood prospects and coping capacities. Building on this pool of information, the report analyses the impact of the present pandemic, comparing current phenomena with baseline data for different regions, countries, and states. The impact of the COVID-19-induced economic crisis is analysed on three levels: women’s and men’s contributions to care work; women’s and men’s access to employment; and women’s and men’s access to financial services, income sources and properties. In a perspective of intersectionality, the second section focuses on the gendered dynamics emerging in three groups facing specific livelihood challenges, based on occupation and age: sex workers, domestic workers, and boy and girls. The report concludes by illustrating the risk of rising economic violence as an immediate consequence of deepening gender inequalities during the pandemic.

Countries included in the report based on available data. Regional analysis of Latin America, MENA, Arab states, West, East, South, and Central Africa, and Asia-Pacific were also used as sources, but are not showed in the maps.



About this report

This thematic report is part of the ACAPS GENDER & COVID-19 series providing global analysis on the gendered impact of the pandemic in key areas of humanitarian programming such as livelihood, income and employment and health and protection.

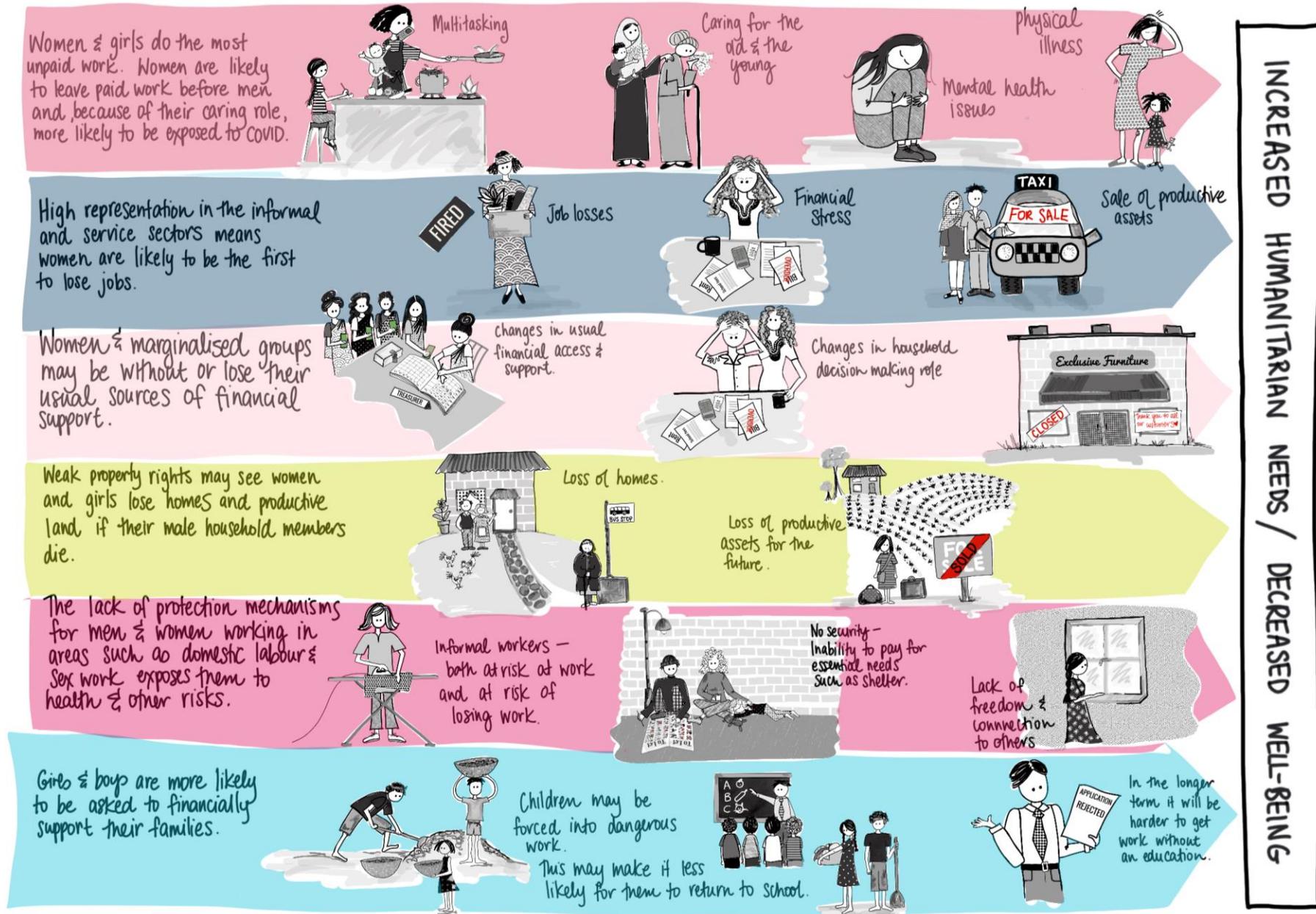
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Key findings

- Both women and men have assumed increased responsibilities within the household in terms of unpaid care, but **women and girls seem to have taken on the biggest share**. Being faced with a long-term overburdening of paid and unpaid work during the pandemic is likely to undermine the physical and mental wellbeing of women and girls and also – indirectly – of older people and more vulnerable men and women in the household who rely on their care. This new burden reduces the time and energy that women and girls can invest in paid work, education, and searching for work if they lose their jobs.
- The containment measures applied during the pandemic have caused loss of income and jobs for both men and women, with a direct impact on gendered power relations within the household. In numeric terms **women are more affected in terms of job loss**, because of their overrepresentation in the services sector and slightly higher presence in the informal sector, which have been badly hit by lockdowns and containment measures.
- Adapting and modifying production based on the new market demand for specific items (e.g. masks, hygiene products) **was a successful strategy** adopted by men, women, and youth groups involved in business during the pandemic to secure income, and have the potential to ease the economic inclusion of marginalised groups.
- Both men and women suffered from reduced access to financial services and income sources, including remittances and loans. In the examples reported, however, **men were more likely to be better equipped than women for facing financial difficulties**, as they have wider access to stable banking services and, in certain cases, more flexible repayment terms for money borrowed.
- As competition for sources of income increases within families, **women and girls** – who have weaker tenure rights in several countries compared to men – **risk losing profitable assets** to male relatives, compromising future livelihood, income, and investment opportunities.
- Women and men in the informal economy face more difficulties in the economic crisis, because they lack social safety nets and fewer chances of drawing from sizeable savings compared to formal workers. Particularly **at-risk categories are trans, female, and male sex workers** – who, in the country case studied, ran higher risks of abuse from clients – **and female domestic workers**, who also faced higher risks of exploitation from abusive employers in specific countries during and after lockdown.
- Data on the pandemic so far seems to confirm that **gender inequalities are likely to widen during epidemics**. As a consequence, the risk of economic violence against women and children increases since their current and future livelihood opportunities and sources of income may be restricted, their access to the labour market and schools is no longer guaranteed, and they might become more financially dependent and therefore more exposed to economic discrimination and abuse.

GENDERED IMPACT of COVID-19 on LIVELIHOOD, INCOME & EMPLOYMENT



Illustrations by Sandie Walton-Ellery

Methodology and scope of analysis

With gender analysis, we intend a “study of differences in the conditions, needs, participation rates, access to resources and development, control of assets, decision-making powers, etc., between women and men in their assigned gender roles” (European Commission 2001). A **secondary data review** of sources on the gendered economic impact of COVID-19 was conducted, including 35 gender analyses published by UN Women and CARE between March and September 2020, academic articles, local and international media sources, and advocacy documents. The countries considered are those covered by rapid gender analyses either at national or subnational levels or for which sufficient baseline and COVID-19 data was available and gender-disaggregated. All countries analysed in sections one and two of this report host at least one humanitarian crisis according to the **INFORM Severity Index of August 2020**. While countries like the US, Canada, Russia, and most European states are excluded, many of the pre-existing and emerging economic challenges and inequalities highlighted are also relevant to these countries. Baseline data from data platforms such as UN Women Count, the World Bank Data, ILOSTAT, the International Trade Centre, WomanStats, and others were used for an indicative comparison of socioeconomic conditions pre- and post-COVID-19.

This analysis reflects **indicative trends and dynamics** reported in gender analyses covering different geographic areas, rather than a granular portrayal of gender issues during the pandemic in any specific country. Lack of available data does not allow for such specificity and would go beyond the scope of this report. These dynamics cannot be assumed to apply to every humanitarian context in a one-size-fits-all manner, and in a single humanitarian setting attention must be paid to national, subnational, and other specificities. This report belongs to a series analysing the gendered impact of the pandemic and related government measures on economy, health, and protection. This division of topics within the series is editorially necessary even if several aspects overlap as **they are all interconnected**. The focus of this report is on the changing gendered power dynamics related to livelihoods, income, and employment. While gendered dynamics emerging in three specific occupational and age groups are considered, the report is not intended as an exhaustive illustration of the impact of COVID-19 on all economically vulnerable groups.

Limitations

Limitations in data and sources

- The **primary data** collected for the gender analyses was **indicative** rather than statistically significant, as the **samples** were **small**. In many cases, the people

surveyed included beneficiaries of specific (I)NGO programmes, resulting in a **potentially homogenous pool** of respondents. Some degree of **social desirability bias** in responses cannot be excluded, based on the sector of expertise of the particular interviewing organisation, with a potentially higher likelihood of needs related to that sector being mentioned (CARE 15/07/2020).

- While in many of the gender analyses and reports both men and women were surveyed, **women’s point of view was more extensively illustrated than men’s** and this is reflected in the report. One of the likely reasons is the higher impact the current health and economic crisis has on women compared to men in certain livelihoods aspects.
- **Data collection methods compliant with social distancing**, such as calls, messages and remote questionnaires, might lead to more frequent **misunderstandings** by respondents. Remote data collection can also leave female respondents at a disadvantage as they might have more difficulty accessing a phone or may not freely express their opinion if family members are listening to their answers.
- **Available data is scarce, and many humanitarian responses still lack a specific gender analysis** on the impact of the pandemic on pre-existing humanitarian needs. It is necessary to draw a line between some livelihood trends that have materialised and the majority of the findings mentioned here, which are **risks and scenarios**. When data is taken from **perception surveys**, this is indicated given that perceptions can differ from facts and figures. Gender-disaggregated data is even more scarce – especially at country and regional levels – for **potentially more vulnerable categories** such as sex workers, widows, older people, people with disabilities, and Lesbian, Gay, Bisexual, Transgender, Intersex and Questioning/Queer (LGBTIQ+) individuals.
- The rapid gender analyses used as main sources were conducted using **different methodologies**. This imposes **limits to geographical and thematic comparisons**, especially for figures, because data was collected and analysed differently.

Limitations in categories of analysis

Using only the categories of women, men, girls, and boys is an **over-simplification** of reality and ignores the complexities within and between groups. Survey data is also limited to the gender binaries of women, men, girls, and boys, and fails to account for individuals outside this binary (CENFRI 25/05/2020). While the interaction between gender and other factors (such as occupation, nationality, sexual orientation, disability, and age) is briefly touched upon in the second section, it was impossible to reflect the whole **intersectionality** picture, which includes many more elements such as ethnicity, race, and social class, which impact humanitarian needs, livelihood opportunities, coping strategies, and individual responses.

The gendered impact of COVID-19 on work and income dynamics in crisis-affected countries

The impact of COVID-19 on care work dynamics



Selected countries: care work dynamics

The term “**double burden**” is used to refer to employed women who carry out paid work in the workplace and unpaid work at home. During the COVID-19 pandemic a “**triple burden**” was identified of women who are likely to manage the remote learning of children and take on additional care duties (CARE 30/06/2020; McLaren, Wong and Nguyen 05/2020). This can have direct consequences on their employment opportunities.

Impact on domestic care duties within the household

Women and girls are generally expected to **take on additional tasks** based on traditional divisions of labour in patriarchal societies, such as **cooking, washing, cleaning, and home-based care** (CARE 20/05/2020; UN Women 01/07/2020). Household chores have become more time-consuming as a result of more people being in the home and because of COVID-19 hygiene measures that involve frequent sanitisation of surfaces (UN Women 04/2020; CARE 22/07/2020). This protracted demand for additional time and commitment poses a threat to **women’s and girls’ mental and physical wellbeing**. This can also indirectly harm older and sick family members who rely on women’s and girls’ unpaid work and who might have no access to alternate care (UN Women 01/07/2020).

Another health and protection risk is the increased time spent on wood and water collection in rural areas by women and children. Women in **South Sudan, Zimbabwe, and Malawi** reported an increase as **hygiene and WASH** needs rose because of COVID-19 (Government of South Sudan et al. 2020; CARE 21/05/2020; CARE 09/06/2020). These frequent trips can expose children and women to higher risks of **protection violations** like SGBV (UNHCR 07/10/2017; UNHCR 10/2016; CARE 29/05/2020; CARE 21/05/2020; GWI 01/2020; Sommer, Ferron, Cavill and House 30/12/2014).

While **men have taken on increasing domestic responsibilities** during this pandemic in multiple countries, the impact on household power dynamics is not only **not globally homogeneous**, but also highly dependent on national and subnational context and household features. While data from some **West African countries** points to a potential increase in joint decision-making within the household during the pandemic, analysis of **Latin American and Caribbean (LAC) countries and the occupied Palestinian Territories (the oPt)** has identified the recent increase in male domestic responsibilities as not sufficient to shift deep-rooted power dynamics within the household, as women and children assume new, time-consuming roles (UN Women 04/2020; CARE and UN Women 31/05/2020).

Impact on women’s and men’s care work for older and sick relatives

When health systems are overstretched and non-critical patients are asked – or prefer – to stay home for fear of infection, **women are often expected to provide care for older or sick people**. This means they are **more exposed to infection** because of their care responsibilities for COVID-19 patients, and they must **take additional precautions** as they are in close contact with highly vulnerable people. In **Mexico**, prior to the pandemic, women devoted up to 29 hours a week to sick family members, compared to 13 hours for men (CARE and UN Women 31/05/2020). In **Zimbabwe**, which had 0.2 physicians per 1,000 inhabitants in 2018 (like Haiti, Angola, and Uganda), only emergency COVID-19 cases were hospitalised in early summer, with women likely to administer home-based COVID-19 treatment, building on a traditional division of labour (Committee on the Elimination of Discrimination against Women 22/11/2010; CARE 09/06/2020; The World Bank 2018).

Impact on childcare duties within the household

As of 18 October, **34 countries remained affected by nationwide school closures** because of COVID-19, with almost half of enrolled learners from primary to tertiary education impacted by containment measures (UNESCO accessed on 18/10/2020; UNESCO 31/08/2020). In some countries, **both mothers and fathers reported an increase in time spent on childcare**. One analysis of West Africa suggested that men’s increased involvement in childcare and other house chores as a result of becoming unemployed during the pandemic might be a trigger for gender role reform in the longer term (CARE 04/2020). In several surveyed countries, however, **mothers were more likely to bear the majority of the**

childcare responsibilities. In the oPt, 52% of women and 30% of men observed this increase (UN Women 04/2020). While no figures for childcare are available for the area, data from 2013 shows that Palestinian women and girls over 15 already spent 20% of their time on unpaid domestic and care work, compared to 3% for men and boys (Palestinian Central Bureau of Statistics in UN Women). Seven years later, gender gaps in the division of unpaid work in the oPt seem to persist. In **Turkey**, women and men both reported an increase in time invested in childcare, with an increase of 56% for women compared to 49% for men (UN Women 17/07/2020). Data from a survey of vulnerable Jordanian and Syrian individuals – mostly women – in **Jordan** confirmed that women are perceived to invest more time in childcare. 77% of surveyed women and men believed mothers were devoting more time to children's distance learning than fathers (UN Women 04/2020).¹ The risks of increased home-schooling and childcare duties falling on women is a global issue (World Economic Forum 22/05/2020).

Explanations for this **imbalance** vary based on context, but deep-rooted gender roles, less participation in pre-existing labour markets, and significant job losses for women during the pandemic may all play a part in the current allocation of childcare duties (VoxEU 16/06/2020). The inverse can also hold true, however, **if women cannot return to work because of childcare limitations.** In the oPt, despite surveyed men and women in business facing the same hindrances in accessing suppliers and service providers, women owners of micro, small and medium-sized businesses (MSMEs) explicitly mentioned childcare as one of the factors limiting their business capacities – though no data was provided on men (UN Women 04/2020; CARE 19/06/2020). Further data on gendered childcare and labour allocations during epidemics and the current pandemic could clarify these causal connections.

Impact on working parents

The increase in time spent on domestic duties is likely to generate more **long-term disadvantages** for women's access to employment than men's. The impact of investments and initiatives for economic empowerment of marginalised groups risks being reversed (IMF 21/07/2020). As long as schools remain closed, economic **recovery will be lopsided**, with women prevented from fully re-entering the labour force in the **absence of affordable childcare options.** The ability of grandparents and older relatives to help with childcare and other unpaid work is likely to be diminished because of social distancing and protection measures, especially if households were not already multigenerational (UN Women 22/04/2020).

Gender-insensitive governmental responses can hamper women's labour participation. In **Jordan** and the oPt, the government initially asked women to leave the workplace and

tend to children (UN Women 03/2020; UN Women 04/2020). In **Tunisia**, a law initially established that only mothers should quarantine at home with children (UN Women 07/2020). This law was later modified, but these provisions highlight how some states may exclusively place women at home during the crisis, disrupting their permanence in the labour market (UN Women 04/2020).

Impact of COVID-19 on employment dynamics



Selected countries: employment dynamics

Impact on men's and women's access to the labour market

The economic crisis resulting from lockdowns and containment measures has impacted the entire global population. However, as countrywide, gender-disaggregated data on pandemic unemployment rates is missing for many countries, a full, gendered understanding of these impacts is not possible. Anecdotal evidence from crisis-affected countries and emerging economic data from countries not affected by humanitarian crises in Asia, the Americas, and Europe indicate that **in the current crisis women seem to run a relatively higher risk of losing their jobs and accepting informal and precarious working conditions or lower wages compared to men**, with Israel, France, and Mexico representing exceptions (Reichelt, Makovi, and Sargsyan 22/09/2020; ILO 30/06/2020; UN Women 06/04/2020; CARE and UN Women 31/05/2020; NBER 04/2020; ILO 23/09/2020).

The importance that is often placed on **men being breadwinners** has an impact in different societies and contexts. In communities where this bias is strong, the scarcity of

¹ It was not possible to obtain pre-pandemic baseline data for the Jordanian and Turkish contexts.

jobs could lead to men having priority access to work, while women are excluded (The World Bank 16/04/2020). In the **oPt**, 28% of women surveyed reported losing their job during the pandemic, compared to 8% of men (CARE 03/05/2020). Women were already a minority in the local labour market before the crisis; in 2017, the unemployment rate for women over the age of 15 was more than double that of men (48% compared to 23%) (UN Women, ILOSTAT 2017). In **Lebanon**, 41% of women surveyed had lost their job since the beginning of the pandemic compared to 29% of men – also, in part, as a result of a pre-existing financial crisis (CARE 07/2020). As in the oPt, in Lebanon women were a minority in the pre-COVID-19 labour market, constituting only a quarter of the total labour force (ILOSTAT 2019).

Working women are often employed in **sectors badly hit by lockdowns and containment measures**, such as the **service sector** including hospitality and tourism (ILO 30/06/2020). **58% of women working globally do so in the service sector, compared to 42% of working men** (ILOSTAT 2019). The sector has been affected by thousands of job losses and will take longer than other sectors to recover from the economic crash (UNCTAD 14/04/2020). While the service sector may offer quicker access to jobs, it also generally offers lower wages and less job security (ILO 25/08/1995). In some countries with severe humanitarian crises, the larger share of women in the service sector is even more conspicuous. For this reason, a gender-sensitive monitoring of labour markets during the pandemic is useful.

Country	Employment in services, women (% of female employment)	Employment in services, men (% of male employment)
Venezuela	91%	65%
Haiti	85%	48%
Syrian Arab Republic	84%	59%
West Bank and Gaza	84%	58%
Colombia	78%	53%

Source: ILOSTAT 2020

Gender disparity across occupational areas can also lead to differentiated impacts, depending on whether jobs can be sustained – i.e. whether people can work remotely or are employed in counter-cyclical industries, such as government or education² (NBER 04/2020). In the current context, those with access to remote working alternatives have the

² Counter-cyclical industries are those that perform well in economic crises, since demand for their products and services continue independently of the cycle of recessions and peaks the economy goes through (Yahoo Finance 24/02/2014; Corporate Finance Institute).

greatest advantage. Women are more likely to face difficulties even if they are able to work remotely however, because of their care work overburden (CARE 10/04/2020; UN Women 13/04/2020). A gender analysis of the **oPt** identified a risk of the prioritisation of men's telework and their exemption from household chores as they are regarded as disruptions (UN Women 04/2020).

The usual support provided by **economic empowerment activities** and pathways for **training and inclusion in the job market** targeting youth, women, and marginalised groups is currently missing. Some programmes have been **suspended and postponed** because of protection and public health concerns during the pandemic (UNHCR 2020). This risks the livelihood and employment needs of already vulnerable demographic groups being neglected in the economic crisis.

Impact on women and men working in the formal sector

It is important to differentiate between the gendered impact of COVID-19 on the **formal and informal economy**. Informal employment is generally badly affected by economic shocks, as its activities are often unregulated and not covered by social security (ILO Bangladesh). Working in the **formal sector** is not always synonymous with far-reaching social protections, however. This is true of the **garment industry**, which employs hundreds of thousands of women and thousands of men in Bangladesh and Myanmar. In **Myanmar**, although informal sector workers are especially vulnerable, **social protections** provided to formal sector workers are also very **limited**. For example, only 2.5% of the population is covered by Myanmar's Social Security Board medical scheme (ILO 13/02/2020). About 90% of employees in Myanmar's garment sector are women. Half of the 700,000 workers in the sector were at risk of being suspended without pay or losing their jobs at the start of the pandemic. Some reports suggest that more than 58,000 garment workers (an estimated 52,200 women) had lost their jobs as of mid-May (OCHA 27/04/2020; Reuters 18/05/2020; Myanmar Times 28/04/2020). Similarly, in **Bangladesh** falling market demand has put workers at risk of losing their jobs. In the Bangladeshi garment sector, 65% of employees are women. One-quarter of garment workers were fired or furloughed³ because of declining global orders; most of these workers did not get their salary as a result of temporary industry shutdown. As a result of the low income they earned, they are likely to have limited to no savings to cope with the sudden financial shock (The World Bank 13/05/2020; CGWR 27/03/2020; UN Women 07/05/2020).

³ A furlough is "an unpaid leave of absence. While furloughed employees still technically retain their jobs, the furlough itself means that they cease working for their employers and do not earn a salary." (Fortune 31/03/2020)

Impact on women and men working in the informal sector

While women and men in the formal sector may register heavy income losses, those working informally⁴ also face new economic challenges without social or health plans covering illness and unemployment (UN Women 26/06/2020). While as a proportion of total employment **globally** there are more informally employed male workers than female (69% vs 64%), in developing countries **the proportion of informally employed women is slightly higher** (92% vs 87%) (ILO 01/2019). The countries registering the highest proportion of workers in informal employment, for both sexes, are states hosting active humanitarian crises.

Country	Informal employment and informal sector as a percentage of employment by sex (female)	Informal employment and informal sector as a percentage of employment by sex (male)
Madagascar ⁵	98%	97%
India ⁶	95%	91%
Uganda ⁷	91%	91%
Myanmar ⁸	91%	77%
Peru ⁹	78%	71%
Zimbabwe ¹⁰	73%	78%

Self-employed women and men, including owners of MSMEs, are facing the same difficulties as their counterparts in the formal and informal sector, but with **additional obstacles**. Anecdotal evidence reported here is mostly related to informal employment in specific African countries where women generally have **smaller and more precarious businesses** and **mobile professions** which are hardest hit by containment measures. In some **West African** countries, women working as street food vendors or providing school meals became unemployed overnight without any social safety net (CARE 20/05/2020). In **Malawi**, new containment measures were introduced in August (Africanews 10/08/2020), which are likely to create income losses for all food retailers; however, organised supermarkets and grocery stores, mostly run by men, are less likely to register as many

4 Informal employment is defined according to ILO-identified criteria. "According to international statistical standards, for a job held by an employee to be considered as informal, the employment relationship should not be, in law or in practice, subject to national labour legislation, income taxation, social protection or entitlement to certain employment benefits (advance notice of dismissal, severance pay, paid annual or sick leave, etc.)." (ILO 01/2019).

5 Enquête Nationale sur l'Emploi et le Secteur Informel 2012 in ILOSTAT.

losses as smaller roadside food stalls, which are mostly managed by women. **Interurban and international trade** in Malawi, as well as **Zimbabwe**, is mostly run by women, who have registered the highest income losses because of mobility restrictions. In the agricultural sector, while there are relatively gender-equal proportions of employment in Malawi and Zimbabwe (The World Bank 2019), **subsistence agriculture** mostly employs women, who are more likely to suffer from market and trade disruptions (CARE 21/05/2020; CARE 09/06/2020).

Many of those employed in the informal sector **are unlikely to have savings** to support themselves during lockdowns, especially if they are living on daily payments. This is more likely for women because of the **gender pay gap** and the reduced income associated with precarious and informal jobs (UN Women 01/07/2020). This leads to women taking increased risks in order to earn a living and afford daily necessities. In **South Sudan** and **Zimbabwe** some traders and hairdressers returned, or were thinking of returning, to markets and shops early in the pandemic, even though this was legally forbidden and a health hazard (UN Women 13/05/2020; CARE 09/06/2020).

Impact on women's and men's access to new employment opportunities

The pandemic has **provided an opportunity to demonstrate resilience and repurposing of businesses** of women, men, youth, and marginalised groups, with different dynamics emerging in different communities. In the **oPt** 19% of women and 10% of men surveyed were producing new items by April, with 6% of women and 20% of men customising production based on the new situation (CARE 04/2020). In **Cameroon** urban youth and women groups started producing gels, masks, soap, and water taps (CARE 29/05/2020). In the northern **Lebanese city of Tripoli** more women picked up tailoring, juice making, and other income-generating activities (CARE 15/05/2020). While this increased involvement in the productive sphere is modest, the above anecdotal evidence shows that **women and youth have also demonstrated resilience and adaptability as breadwinners and responders** during the pandemic. The income they generate could contribute to more equal access to leverage and resources for their initiatives within the family and the community, enabling them to contribute to the social and economic wealth of both (CARE 15/05/2020). This phenomenon, which was also reported in previous literature on epidemics (Oxfam 07/2015), can be boosted through humanitarian response in the livelihoods sector.

6 National Sample Survey 2012 in ILOSTAT.

7 Urban Labour Force Survey 2017 in ILOSTAT.

8 Labour Force Survey 2018 in ILOSTAT.

9 Encuesta Nacional de Hogares 2012 in ILOSTAT.

10 Labour Force Survey in ILOSTAT.

The impact of COVID-19 on access to financial services and income sources



Selected countries: access to financial services and income sources

Impact on women's and men's access to traditional, informal financial services and networks

Women's and men's access to financial and economic resources has been restricted during the pandemic (CARE 04/2020), with virtual services playing an increasing role in the safety and efficiency of doing business during the pandemic (Center for Financial Inclusion 27/04/2020). Women and men who were without access to formal financial services before the outbreak now have **fewer and less reliable financial options**. This is particularly relevant for women, who represented 56% of "unbanked" people globally in 2017 (The World Bank 2017).¹¹ **Loans, microcredit, and other informal financial support groups** made by and for women and financially marginalised groups have dwindled during the pandemic. In **Cameroon and Senegal** the informal financing system of neighbourhood "tontines" – which allowed women to make investments or overcome financial difficulties without utilising the official banking system – stopped in spring 2020, likely making women more financially dependent and depriving them of financial and social capital (CARE 29/05/2020; Gazette des Femmes 26/06/2020).

In accordance with global trends, in pre-pandemic Cameroon and Senegal **fewer women used formal financial resources than men**, with substantial numbers of men and women

¹¹ The Global Findex of 2017 defined unbanked people as those without an account at a financial institution or through a mobile money provider (The World Bank 2017).

over the age of 15 being left out of formal financial coverage overall. In Cameroon, 30% of women over the age of 15 had a bank account or were using a mobile money service provider in 2017, compared to 39% of men. Similarly, in Senegal 47% of men over the age of 15 had a bank account or were using a mobile money service provider compared to 38% of women (The World Bank 2017). Experience from the West African Ebola outbreak showed that while men borrowed more often from **family and friends** during the related health and socio-economic crisis and had larger margins for negotiating repayments, women who borrowed from **saving groups** did not have the same flexibility (Oxfam 07/2015). Data on gendered patterns of money borrowing and loans should be integrated into livelihoods programming to anticipate the different financial needs of men, women, and marginalised groups.

Impact on women's and men's access to remittances

Remittances are a **livelihood lifeline** that has been severely affected because of a limited overall reliance on digital transactions in commonly used transfer systems and disruptions in the labour markets of countries where remittance senders are based (Devex 28/05/2020). Not enough data is available in most countries regarding the sex of remittance senders and receivers to provide a clear picture of the different implications of these disruptions on men and women (UN Women 2020). One survey found that international women migrants sending remittances to 11 countries were more reliant on **in-person cash transfers** than virtual methods compared to men (UN Women 2020). These habits may put women and their families at a disadvantage during the pandemic as virtual transfers are preferred (UN Women 2020). **Female-headed households** and **child-headed households** in countries of origin may face greater difficulties in covering expenses if one or more **breadwinner** abroad has lost or seen their income reduced. The limited data available for LAC countries shows that in **Mexico, Nicaragua, El Salvador, and Guatemala** up to 80% of all remittance recipients in 2019 were women (IFAD 12/2019), making them more vulnerable to the fluctuations in incoming remittances throughout 2020. Conversely, in 11 countries analysed in an International Fund for Agricultural Development (IFAD) study, **young rural men** receiving remittances were statistically significantly more likely to save less and have less savings overall compared to female peers (IFAD 12/2019). This points to the necessity of considering the **rural/urban divide** in livelihoods programming, as well as **data on savings and on the amount of remittances received**, to assess the different coping capacities of men and women.

Impact on women's and men's management of household income, budget, and state aid

Further research on the **modifications of power dynamics** involving women and men within the household and the extent to which the new (un)employment status of men and women affects their decision-making powers within the household is necessary.

Initial data on budget management practices **does not present conclusive evidence** and varies based on household and geographical area. In the metropolitan area of **Manila** women are perceived as the main decision-makers over resources during the pandemic – though baseline data is not available, making it difficult to know if this is a shift and to understand its extent, and if it may be temporary and conditional to men’s loss of status as wage-earners (CARE 19/09/2020). The same applies also to women who no longer contribute to the family income in **Rakhine State, Myanmar**; they risk seeing their household authority reduced as a consequence (CARE 04/08/2020). In **Lebanon** interviews and focus groups highlighted a different dynamic, with husbands assuming additional decision-making powers on childcare and healthcare expenses as they spend more time at home, even if these costs were managed by women previously (CARE 15/05/2020). In some of the **Zimbabwean** households surveyed, men are now responsible for food purchases. As a consequence, the nutritional needs of women and children may be neglected (CARE 09/06/2020).

Governmental response may also encourage exclusionary budgetary practices. For example, financial aid by the **Moroccan** government was, by default, given to the husband/father of a household, unless it was female-led, even if women play an essential role in responding to household needs arising during the pandemic (CARE 02/06/2020). People who are better informed on the needs of the household are therefore not able to always influence budget spending.

The impact of COVID-19 on housing, land, and property (HLP) dynamics



Selected countries: housing, land, and property (HLP) dynamics

Another economic aspect of gender discrimination that the pandemic context is likely to exacerbate is housing, land, and property (HLP) rights. In several countries women’s and girls’ property rights are related to societal structures and **access to these rights was unequal pre-COVID-19**. Women and girls face limitations to their land rights in **40% of economies**. More specifically, women may not have equal ownership rights to real estate compared to men and wives and husbands might not have the same administrative authority over assets, while girls and boys might not enjoy the same inheritance rights (The World Bank 05/05/2020; The World Bank).

When an event – such as the **death of a husband or a male relative because of COVID-19** – disrupts the existing family order, problems may arise; a lack of marriage registration, formal identity cards, or legal protection mechanisms may leave women and girls vulnerable. Anecdotal evidence from **Kenya** suggests that some widows were evicted when social distancing measures were adopted, as they were considered burdens instead of relatives (World Bank 05/05/2020).

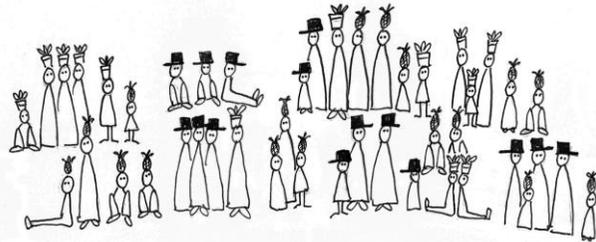
As unemployment rises and social security schemes are often lacking, income from land and properties has the potential to **ignite family disputes**, which see women and girls at a disadvantage because of pre-existing limitations to their HLP rights (Reuters 04/05/2020; The World Bank 05/05/2020; Land Portal 26/05/2020). In **Brazil**, after the death of a husband, land grabbing and land insecurity – with unjustified pressure to sell – were existing threats for women and girls, including in the Amazonia, and there is a risk of escalation as the number of widows potentially rises (Reuters 26/05/2020).

Migrant family members unable to find jobs in urban areas may return to their villages, generating further **competition over land**. **Justice mechanisms** that should protect women’s and girls’ rights may be non- or partially operational because of COVID-19, making it more difficult for the state to support women and girls against new and pre-existing challenges to their rights (Reuters 11/05/2020); **Iraq** is one example (NRC 11/05/2020). These dynamics will further test women’s and girls’ land tenure rights, with a potential widening of the gender gap in investments, productivity, and income – should they be evicted or dispossessed of land, agricultural gains, and other profitable properties they rightfully own during the pandemic.

Gender dynamics in groups with specific livelihoods challenges based on occupation and age

Sex workers

The majority of sex workers worldwide are female, but there are also male, trans, and gender-diverse sex workers whose differentiated needs must be considered in livelihoods programming (The Conversation 02/08/2017). While anecdotal evidence is emerging about the economic difficulties faced by female sex workers during the pandemic, very little information is available on trans and male sex workers in countries experiencing crises. As such, only limited gender analysis is possible at this stage. In **Kenya**, one of the few countries for which any data exists, male, trans, and female sex workers have worked in **environments with fewer protections** and higher chances of **abuse** during the outbreak, as hotspots where they usually meet clients were deserted (The Global Fund 04/06/2020; Kimani et al. 27/05/2020; Macharia et al. 13/08/2020). While no data is available for female, trans, and gender-diverse sex workers, it was reported that Kenyan male sex workers approaching clients virtually and reaching a wider online audience than before COVID-19, run a higher risk of **blackmail** by prospective clients who possess pornographic material of them and threaten them with public disclosure (Macharia et al. 13/08/2020). Some male clients end up with more power over sex workers compared to before the pandemic, as sex workers go to their houses and may be stuck in clients' homes during curfew (Kimani et al. 27/05/2020). **Young male sex workers** are losing their safe spaces for work and personal life as they can no longer afford rent in houses shared with other sex workers (Macharia et al. 13/08/2020). Other anecdotal evidence points to specific difficulties faced by **single mothers** in the sex work industry, as they need to support both themselves and their children and meet their new educational needs during the pandemic (Reuters 23/03/2020; Deutsche Welle 18/09/2020). The pandemic has exacerbated the **livelihood and health threats** faced by all sex workers, regardless of gender, as they cannot respect social distancing, have fewer working and earning opportunities in the pandemic, and – like many other informal workers – are less likely to have savings.



Domestic workers

Women constitute 82% of domestic workers worldwide (UN Women 09/09/2016). While female domestic workers are involved in house chores such as cooking, cleaning, and washing, male domestic workers are often butlers, gardeners, and drivers (ILO). Even

though just under 20% of domestic workers are **men**, almost no data is available on their **needs** as domestic workers during the COVID-19 pandemic.

In some countries power relations between domestic workers and employers were already imbalanced before the pandemic, and risk becoming even more so. This is globally relevant, but especially well-documented for female domestic workers in specific **Middle Eastern countries** where the sponsoring (*kafala*) system ties the legal status of the employee to the employer. If living in-house and with abusive employers, women domestic workers may face new protection needs as they risk exposure to greater violence and exploitation while working longer hours to meet the needs of the whole family staying at home (Amnesty International 14/04/2020; GBV AoR Heldpdesk 2020). Female domestic workers will also face a **higher risk of infection** if they are required to care for ill household members or live in overcrowded settings in their host country (CARE 31/05/2020).

In **Ecuador**, the national labour union of domestic workers reported that up to 85% of female domestic workers have lost their jobs (El Telégrafo 06/05/2020). In **Bangladesh** anecdotal evidence pointed to the immediate firing of female domestic workers who were then unable to access government unemployment subsidies because they did not have contracts (Oxfam 11/06/2020). If they lose their jobs, **migrant domestic workers** might not have enough savings to return to their home country or might be hindered by border closures; they might not be able to support themselves in the foreign country and support relatives back home without multiple negative coping mechanisms. Even if they make it safely back home, as migrants they might still be discriminated against because of caste and social class dynamics or unsubstantiated beliefs that they carry COVID-19 or – especially for women – have been involved in sex work abroad (The Himalayan Times 01/04/2020; Mobarak et al. 11/05/2020; Safer Migration Project 09/2016; ACAPS 12/10/2020).

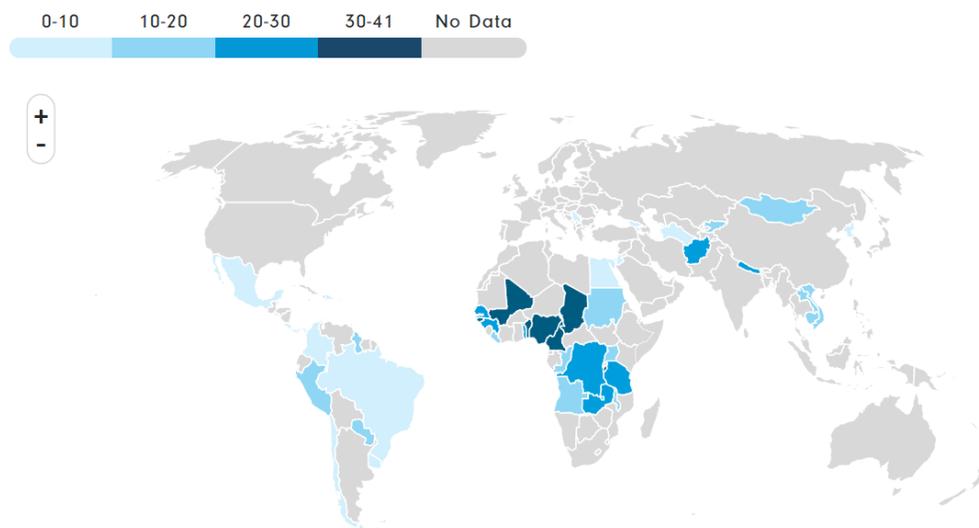
Girls and boys

As family income decreases amid restrictions and unemployment, some parents may turn to children for earnings and work. Girls are more likely than boys to spend time on house chores and help their mothers during the pandemic because of traditional divisions of labour in **Malawi, South Sudan, and Egypt** (CARE 21/05/2020; UN Women 31/03/2020; UN Women and GoSS 13/05/2020). In the **oPt** girls may be given lower priority in accessing the internet and remote learning tools compared to boys as a result of gendered expectations of unpaid work (UN Women 04/2020). These additional tasks can hinder their full participation in remote learning.

Boys are also at risk during the pandemic as they may resume or begin **work in the informal sector** without necessary PPE, and risk abuse and mistreatment because of their family's need for income (CARE 15/05/2020; CARE 10/04/2020). Child labourers may be unable to keep up with classes and may more easily **drop out of education** during and after the

pandemic, with potentially life-long health, economic, and livelihood consequences. Many countries with active humanitarian crises had high levels of child labour involving minors between the ages of five and 17 pre-pandemic,¹² such as **Mali (37% of children), Chad (39%), Cameroon (39%), and Nigeria (32%)** (UN Women). The prevalence of child labour during the pandemic-induced economic crisis must be monitored in those countries where child labour was a relatively common negative coping mechanism pre-COVID-19.

Proportion of children engaged in economic activity and household chores, by sex and age (%) Age: 5-17, 2010-2018 (depending on country)



UN Women 2010-2018

¹² Intended as “proportion and number of children aged 5-17 years engaged in economic activities and household chores at or above age-specific hourly thresholds” (UN Women 03/2019).

Impact of exacerbated gender inequities during the pandemic

Direct consequences of escalating inequalities and power shifts within households and societies during the pandemic include **gender-based economic violence and protection violations** (UNFPA 28/05/2020). Economic violence is defined as “any act or behaviour which causes economic harm to an individual. Economic violence can take the form of [...] property damage, restricting access to financial resources, education or the labour market, or not complying with economic responsibilities, such as alimony” (EIGE 2017). All dynamics analysed in this report make women and children more exposed to economic violence.

Women may have less access to the labour market and income-generating opportunities, are largely employed in informal positions with no access to social safety nets, might see their long-term employment prospects reduced because of increased unpaid work, and are more likely to rely on less reliable sources of loans and financing compared to men. They risk becoming **more dependent** on other income earners within the household, with limited access to external financial aid – whether from the government, family, or friends. In some countries gender-based economic violence was also a potential consequence of **men’s job losses** and their increased time spent at home as they have more say on budget spending, even in areas previously administered by women, reducing expenditure on women’s and girls’ specific needs. Conversely, further research should be conducted on the impact on household dynamics **if women remain the main or only income earners** during the pandemic and if this is correlated to increased economic decision-making.

Another risk of gender-based economic violence is related to the **increased competition over HLP**. COVID-19 might shake long-established family hierarchies especially if there are male fatalities, male migrants return to their hometowns, or male household members look for other sources of income when the economic crisis hits. In communities where women’s and girls’ HLP rights are tied to a male presence, these factors undermine the economic security of female owners and inheritors.

Finally, children can also be victims of economic violence during the pandemic. If they are involved in **child labour, subjected to child marriage, and/or are withdrawn from school** as their parents try to get some economic relief and further income through any of these measures, children’s livelihood chances and long-term economic prospects are deeply impacted, limiting their access to decent jobs and wages and endangering their mental and physical fitness for work for years to come.

Lessons learned from previous outbreaks on gender sensitive humanitarian and development programming

Recent epidemic outbreaks, such as **Ebola, Zika, and HIV**, have illustrated how epidemics can create **short- and long-term gendered impacts**. In all outbreaks, both emergency responders and recovery planners did not fully consider pre-existing inequalities, their driving factors, and the impact they had on different demographic categories (European Parliament 01/10/2015; Davies and Bennett 31/08/2016). Academic, humanitarian, advocacy, and policy sources have documented these impacts, finding that some gendered dynamics and risks have **reappeared in multiple outbreaks** in the livelihoods sector and beyond. While there are differences in each epidemic, these findings can and should inform an understanding of the gendered impact of the current pandemic.

- While humanitarian programming has specific gender, disability, and age markers – such as those from the Inter-Agency Standing Committee – in large-scale emergencies there is a risk of **postponing necessary discussions on structural inequalities**, including on gender, because of competing priorities (Davies and Bennett 31/08/2016; ICRC 17/09/2020).
- **Understanding pre-existing structural inequalities and taking intersectionality into account is essential** for an efficient and inclusive response, as learned in the Zika outbreak in some LAC countries. For example, official recommendations did not fully consider that pregnant women most affected by Zika were generally among the poorest, living in peri-urban settings, and less likely to be able to afford contraceptives and medical care (HRW 12/07/2017).
- When an outbreak begins women and girls run a higher risk of **renouncing professional and educational opportunities** to take on primary unpaid care responsibilities as men have a secondary role. This is well documented in the HIV epidemic in sub-Saharan Africa, where women play a primary role as caregivers, as well as in the Zika outbreaks in Suriname, Brazil, and Colombia, where many women left their jobs to meet the full-time care needs of their children. In the Zika outbreak in the Dominican Republic, some men provided unpaid work – perceiving themselves as assistants to their wives and protectors during pregnancy (UNDP and IFRC 04/03/2017; Ramjee and Daniels 13/12/2013; ILO 2019; Gurman et al. 06/03/2020).

- **Taking on more or most of the unpaid care of older or sick people increases the exposure of women and girls to infection compared to boys and men.** For instance, in Ebola outbreaks in West Africa, women and girls were particularly exposed as primary caregivers, when providing medical assistance in childbirth, as maternal patients, and when preparing corpses before burial. The same gendered exposure was reported in Haiti's cholera outbreak (UNICEF 02/12/2010). Men and boys run different risks in terms of vulnerability; for instance in the Ebola outbreak in Liberia their vulnerability was increased by hunting, which did not affect women (Davies and Bennett 31/08/2016; European Parliament 01/10/2015; Nkangu, Oluwasayo and Yaya 12/2017).
- **Survivors and families of survivors may face different levels of gender stigma and discrimination.** For example, male Ebola survivors in Sierra Leone were discriminated against in relation to the risk of virus transmission through intercourse, whereas women were more isolated and even accused of witchcraft (Minor 06/2017). In the case of Zika, mothers of infected children in particular faced repudiation and stigma (UNDP and IFRC 04/03/2017). Men and women living with HIV can also be subject to ostracisation and outright violence. These dynamics hinder their reintegration into families and communities and affect their employment opportunities (UNAIDS 05/03/2020; UNAIDS 2017).
- When **schools are closed** for extended periods of time because of containment measures in countries with pre-existing low education and literacy rates, there are **risks of higher dropout rates, especially for girls** (IASC 02/2015), affecting the long-term economic prospects of the children involved.
- **Governmental, humanitarian, and development responses and policies that are not inclusive and considering of diversity perpetuate harmful stereotypes.** Women and girls risk exhaustion if care duties during outbreaks fall exclusively on them. The response should also address men, as suggested by fathers excluded from care duty policies during the Zika outbreak in Brazil (HRW 12/07/2017).
- Gender issues were neglected in previous outbreaks because **women and the affected communities were not sufficiently involved in project planning and decision-making.** This negatively impacted long-term recovery opportunities and paths to equality (The Conversation 22/07/2019; UNDP and IFRC 04/03/2017).