

Cover photo: CARE's response to COVID-19 in Lebanon.
Credit: Paul Assaker/CARE



**COVID-19 Could Condemn Women
To Decades of Poverty:**
Implications of the COVID-19 Pandemic on
Women's and Girls' Economic Justice and Rights



Executive Summary

COVID-19 has become an unprecedented and unpredictable global crisis. It is “a defining moment in human history”.¹ COVID-19 has affected everyone, but not equally so. The pandemic is exploiting and exposing deep structural inequalities in economies, health care systems, and societies around the world, with devastating and disproportionate effects on the most vulnerable people, particularly those who live in development and humanitarian settings. Single mothers working in garment factories have lost their jobs and households’ only income,² while the pandemic is exacerbating other families’ food insecurity.³ For those living in areas where conflict has destroyed healthcare facilities, COVID-19 poses a uniquely terrible and acute danger.⁴

CARE has already demonstrated the impact that COVID-19 will have, and already has had, on women and girls.⁵ Now, as the fallout from the pandemic deepens, CARE is drawing attention to the short- and longer-term effects of the crisis on women’s economic wellbeing. Although people of all genders have been affected, women and girls will suffer disproportionately. The economic and financial impacts of public health crises are extremely gendered. Globally, and particularly in development and humanitarian settings, women are more likely to work in informal and/or low-paid jobs—the very jobs that are most prone to disruption during public health emergencies. These jobs frequently lack the legal and social protections that could help mitigate the effects of the COVID-19 crisis. When considered alongside the gender norms that restrict women’s and girls’ roles in society and their intersectional identities, it is clear that COVID-19 puts decades of progress towards women’s and girls’ economic justice and rights at risk.

At a time when economic recovery along more equitable lines will be critical, investing in women and their economic empowerment provides a real opportunity to accelerate the economic growth that is needed to rebuild economies and financial systems. Research from the last five years has shown that investing in gender equality can benefit the economy. If women participated in the economy as much as men, their activity could add an additional \$28 trillion—26 percent of the global gross domestic product (GDP).⁶ Achieving gender equality in employment would reverse losses to global wealth of \$160 trillion according to the World Bank.⁷

Now, while decision-makers are crafting COVID-19 response and recovery plans,⁸ it is crucial that they consider the needs and capacities of vulnerable populations, especially women and girls, and the effects those strategies will have. The pandemic offers policymakers the opportunity to devise more equitable socio-economic strategies that will benefit marginalised people around the world and drive a new model for economic growth. If, however, this chance is missed, COVID-19’s repercussions could reinforce existing inequalities and imperil decades of progress on women’s economic empowerment. Economic and political leaders must consider how best to protect workers in the formal and informal economies; account for the

¹ UN News, “UN Launches COVID-19 Plan That Could ‘Defeat the Virus and Build a Better World,’” March 2020, <https://news.un.org/en/story/2020/03/1060702>.

² Bain, Marc, “More Than A Million Garment Workers Are Out of Work Because of Coronavirus,” Quartz, April 2020, <https://qz.com/1828541/covid-19-leads-to-one-million-garment-workers-unemployed/>.

³ UN World Food Programme, “COVID-19 Will Double Number Of People Facing Food Crises Unless Swift Action Is Taken,” April 2020, <https://reliefweb.int/report/world/covid-19-will-double-number-people-facing-food-crises-unless-swift-action-taken>.

⁴ CARE, “CARE Analysis: Vulnerable Countries Face 3 Times the Risk of COVID-19 Exposure, Yet Have 6 Times Lower Access to Healthcare Services,” March 2020, <https://www.care.org/newsroom/press/press-releases/care-analysis-vulnerable-countries-face-3-times-risk-covid-19-exposure>.

⁵ See CARE, “Gender Implications of COVID-19 Outbreaks in Development and Humanitarian Settings,” March 2020, <https://reliefweb.int/report/world/gender-implications-covid-19-outbreaks-development-and-humanitarian-settings>; and CARE, “Global Rapid Gender Analysis for COVID-19,” March 2020, <https://reliefweb.int/report/world/global-rapid-gender-analysis-covid-19>.

⁶ McKinsey Global Institute, “The Power of Global Gender Parity Report,” 2015, https://www.mckinsey.com~/media/McKinsey/Featured%20Insights/Employment%20and%20Growth/How%20advancing%20womens%20equality%20can%20add%2012%20trillion%20to%20global%20growth/MGI%20Power%20of%20parity_Executive%20summary_September%202015.ashx.

⁷ World Bank, “Globally, Countries Lose \$160 Trillion in Wealth Due to Earnings Gaps Between Women and Men,” May 2018, <https://www.worldbank.org/en/news/press-release/2018/05/30/globally-countries-lose-160-trillion-in-wealth-due-to-earnings-gaps-between-women-and-men>.

⁸ International Monetary Fund (IMF), “Policy Responses to COVID-19,” April 2020, <https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19#U>.

unique needs and capabilities of women and girls; and ensure that COVID-19 does not undo progress toward reducing global poverty and actualizing the rights of women and girls.

This global crisis requires a global response. Drawing on lessons learned from past public health emergencies and CARE's decades of experience working with women to advance their access to financial and economic resources and opportunities, this policy brief outlines how the pandemic will affect women's economic justice and rights, and recommends that national governments, international and regional decision makers, business partners, and the private sector must prioritise women and girls in socio-economic crisis responses by:

1. **Integrating a gender lens throughout the economic response:** Analyse and track the impact of and response to COVID-19 on gender, including gathering evidence from data that is disaggregated by gender, age, and other inequalities;
2. **Prioritising women and girls because it is right and because they are agents of recovery and change,** from short-term relief and longer-term economic recovery strategies and funding, with a particular focus on poor and marginalised women; and
3. **Ensuring women's voice, co-leadership, and balanced representation in decision-making bodies and processes,** and engaging with women's rights organizations, community groups, and civil society to support their efforts as first responders and as co-engineers of a more inclusive post-COVID-19 society.

The policy brief supplements these recommendations with additional suggestions on how to integrate a gender lens into specific aspects of the economic justice and rights discussion. They form the foundation upon which CARE will build more comprehensive women- and girl-centred suggestions for economic and financial recovery.

COVID-19 has presented the world with a unique chance to turn a crisis into an opportunity to reset and to build more just and inclusive economies and societies, power stronger and more equitable economic growth, and ensure we are on track to reach the Sustainable Development Goals by 2030.

Introduction

By the end of April 2020, health actors had confirmed more than 3.2 million cases of COVID-19, including more than 220,000 deaths, in 185 countries around the world.⁹ High as they are, these figures do little to capture the tremendous impact of the pandemic. Many governments have responded quickly and forcefully, restricting the movements of billions of people in a bid to stop the spread of the disease. The pandemic and response to it has nearly halted domestic and international travel, shuttered businesses and schools, and disrupted global trade and supply chains. It is not an exaggeration to say that COVID-19 has affected most every aspect of life, particularly for people who are already vulnerable or marginalised, despite the economic and financial response and mitigation strategies governments have put in place.¹⁰

Nowhere are these effects more evident than in the situation of women and girls around the world.¹¹ The pandemic has exploited and exposed the structural inequalities that systematically disadvantage women and girls, particularly those who live in development and humanitarian settings. Women and girls are disproportionately impacted by the economic and financial effects of global health crises, as the majority work in low-paid and/or informal jobs with few protections. They also will benefit from recovery and stabilisation measures differently, as gender and other inequalities affect their equal access to economic and financial resources.

CARE's preliminary reports and Global Rapid Gender Analysis demonstrate the many ways that the pandemic will disproportionately affect women and girls for years to come.¹² While working with partners, women's rights groups and the most marginalized women to realize economic equality—including financial inclusion, dignified work, and entrepreneurship—CARE has learned that where women and girls cannot participate equally, their health, education, and economic development are jeopardized. Understanding the grave economic repercussions of the crisis, this policy brief focuses on the risks COVID-19 poses to women's and girls' economic empowerment.

The gendered economic and financial impacts of public health risk losing hard-won gains on women's and girls' economic justice and rights. Disproportionate effects include:

- Women and girls face a **particular risk of infection due to the types of work that they do**. For example, women make up over 70% of the global health and social workforces, frontline jobs that increase their likelihood of contracting COVID-19.¹³
- **Economic downturns particularly affect women and girls**. Many are employed in the sectors hardest hit by the pandemic—including entertainment, retail, tourism, travel, and smallholder farming—as well as in the informal economy and as migrant workers.
- **Women's and girls' economic opportunities are diminished**. For instance, unpaid care burdens are increasing as livelihood opportunities are decreasing, and women entrepreneurs face adversity in rebuilding their livelihoods.

⁹ Worldometer, "Coronavirus Update," April 24, 2020, <https://www.worldometers.info/coronavirus/#countries>.

¹⁰ IMF, "Policy Responses to COVID-19," April 2020, <https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19#U>.

¹¹ See CARE, "Gender Implications of COVID-19 Outbreaks in Development and Humanitarian Settings," March 2020, <https://reliefweb.int/report/world/gender-implications-covid-19-outbreaks-development-and-humanitarian-settings>; and CARE, "Global Rapid Gender Analysis for COVID-19," March 2020, <https://reliefweb.int/report/world/global-rapid-gender-analysis-covid-19>.

¹² Ibid. This includes their access to education, food security and nutrition, health, livelihoods, and protection.

¹³ Boniol, Mathieu, et al. Gender Equity in the Health Workforce: Analysis of 104 Countries; Working Paper 1. WHO, 2019, <https://apps.who.int/iris/bitstream/handle/10665/311314/WHO-HIS-HWF-Gender-WP1-2019.1-eng.pdf?ua=1>.

- **Women’s and girls’ access to financial services is decreasing.** An economic downturn will especially affect access to financial inclusion; however, access to financial resources will be vital for overcoming the crisis.
- **Gender-based violence—of all types—is on the rise** and risking lives. Women and girls are more exposed to domestic violence while quarantined with their abusers. Financial stress and unemployment further contribute to an increased risk.¹⁴
- **Lack of women’s and girls’ leadership and voice** and regressing gender norms. Women and girls are already marginalised from decision-making within their households, communities and the wider economy. COVID-19 could increase this marginalisation.

The intersecting nature of inequalities that affects women and girls – due to young or old age, disability, ethnicity, immigration status, race, sexual orientation, and other factors—further aggravates these effects.

This deeply gendered crisis also holds an opportunity to rebuild systems and societies in a more inclusive way that helps communities around the world achieve the Sustainable Development Goals and gender equality goals. But it is imperative to act now, as short-term and longer-term recovery measures are being developed and put in place. The COVID-19 crisis offers governments, policymakers, and advocates for women’s and girls’ rights an opportunity to learn from past progress toward gender equality and to create a new, more inclusive, social model in which women and girls are leaders throughout the economy and society.

If national governments, international organizations, and the private sector prioritise gender equality in short-term responses and long-term recovery from the COVID-19 pandemic, they will set the groundwork for continued social progress in the coming years. If, however, this opportunity is missed, the crisis could reinforce existing inequalities and imperil decades of progress on women’s and girls’ rights. The economic and financial impact of the COVID-19 crisis, if not mitigated by a particular focus on gender, will ruin and cost lives, even where the virus does not take them. Recovery measures must prioritise gender equality in order to capitalise on this unique opportunity to turn a crisis into the momentum needed to reset and build back more just and inclusive economies and societies.

COVID-19 and Women’s and Economic Empowerment

Increased Health Risks for Female Workers

Women and girls face a high risk of contracting COVID-19. Many of the sectors where they are concentrated are on the frontlines of the crisis, the result of gender norms that determine that women and girls perform the majority of caregiving work inside and outside the home. Consequently, women and girls constitute over 70% of the global health and social care workforce.¹⁵ In China’s Hubei Province, where the pandemic originated, 90% of nurses and more than 50% of doctors are women.¹⁶

Women and girls are also heavily concentrated in other industries that expose them to COVID-19: globally, they are the majority of domestic and sex workers, as well as the majority of food service workers in some regions.¹⁷ In these positions, women and girls have no choice but to be in close contact with other people,

¹⁴ Capaldi, Deborah M., et al, “A Systematic Review of Risk Factors for Intimate Partner Violence,” *Partner Abuse*, Vol. 3(2), April 2012, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3384540/>.

¹⁵ Boniol, Mathieu, et al. Gender Equity in the Health Workforce: Analysis of 104 Countries; Working Paper 1, WHO, 2019. <https://apps.who.int/iris/bitstream/handle/10665/311314/WHO-HIS-HWF-Gender-WP1-2019.1-eng.pdf?ua=1>.

¹⁶ Chen, Aria, “Video of Female Medics in China Having Their Heads Shaved Sparks Backlash Over Propaganda in the Coronavirus Fight,” TIME, February 21, 2020, <https://time.com/5788592/weibo-women-coronavirus/>. However, women and girls are less likely to hold high-wage or decision-making positions in the healthcare workforce; see Boniol et al.

¹⁷ See, e.g., Henriques, Martha, “Why COVID-19 Is Different for Men and Women,” BBC, April 2020, <https://www.bbc.com/future/article/20200409->

increasing their risk of transmission. Furthermore, women and girls working in other sectors who lose their jobs as a result of the pandemic may increasingly seek positions in higher-risk sectors, as they may be some of the few that are still hiring, or be forced into sectors where they are at an increased risk of violence and abuse and without legal or social protections.¹⁸

As health care resources are diverted from primary care to the COVID-19 response, women's and girls' access to sexual and reproductive health services is further restricted. This is particularly true for women and girls in development and humanitarian settings, as well as female migrants and refugees. Lack of access to these services increases the risk of unplanned pregnancies and maternal mortality,¹⁹ and has long-term effects on women's and girls' education and participation in the workforce.²⁰ Without adequate access to sexual and reproductive health care, women and girls may experience a second wave of exclusion from the workforce as unplanned pregnancies increase their caregiving burdens.

Fighting for Dignified Work and a Fair Wage Amongst Rising Unemployment²¹

While some women and girls may be able to keep their jobs despite the economic fallout caused by COVID-19 (some at the risk of their health, as detailed above), millions of others have already lost their jobs, as will millions more. The International Labour Organisation (ILO) has warned that sustained job losses by the end of 2020 could far exceed their original estimate of 25 million.²²

Government-imposed movement restrictions are seriously affecting part-time, gig, and informal workers, who lack social and legal protections in most countries. Informal workers constitute 61% of the global workforce, and in most countries the sector is highly feminised: women and girls make up 95% of the informal workforce in Asia and 89% in sub-Saharan Africa.²³ Other sectors with predominantly female workers—such as the garment industry, where nearly three-quarters of the 60 million people employed globally are female—have been disproportionately affected. Garment factory closures in Bangladesh alone have left more than 1 million women without jobs.²⁴

Nearly 80% of the world's poorest people—many of them female—live in rural areas and work mainly in agriculture.²⁵ Female smallholders have less secure access to land, limited control of resources, and often lack access to information, all of which reduces their capacity to deal with the economic effects of the pandemic.²⁶ Movement restrictions further impair women's and girls' ability to engage in economic activities and may impose additional barriers to access agricultural livelihood opportunities, such as day labour. The impact of

[why-covid-19-is-different-for-men-and-women](https://migrationdataportal.org/blog/can-data-help-improve-migrant-domestic-workers-live); Vidal, Elisa Mosler, "Can Data Help Improve Migrant Domestic Workers' Lives?" Migration Data Portal, September 2019, <https://migrationdataportal.org/blog/can-data-help-improve-migrant-domestic-workers-live>.

¹⁸ WIEGO, "Impact of Public Health Measures on Informal Workers Livelihoods and Health," April 2020, https://www.wiego.org/sites/default/files/resources/file/Impact_on_livelihoods_COVID-19_final_EN_1.pdf.

¹⁹ CARE, "Global Rapid Gender Analysis for COVID-19," March 2020, <https://reliefweb.int/report/world/global-rapid-gender-analysis-covid-19>.

²⁰ Globally, female labor force participation (ages 25-39) decreases with each additional child by about 10 to 15%. Grépin, K.A. and J. Klugma, Investing in Women's Reproductive Health: Closing the Deadly Gap Between What We Know and What We Do, 2013.

²¹ CARE's core concept of "dignified work" is based on the ILO's Decent Work agenda but is significantly wider in scope in that it comprises not only access to decent work but also control over the rewards of such work. For a full discussion see Boyle, Gerry, "Dignified work – What is it? And why is it crucial for women's economic empowerment?" CARE, November 2016, <https://insights.careinternational.org.uk/development-blog/dignified-work-what-is-it-and-why-is-it-crucial-for-women-s-economic-empowerment>.

²² ILO, "Almost 25 Million Jobs Could Be Lost Worldwide as a Result of COVID-19, Says ILO," March 2020, https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_738742/lang--en/index.htm.

²³ Ibid.

²⁴ Center for Global Workers' Rights, "Abandoned? The Impact of COVID-19 on Workers and Businesses at the Bottom of Global Garment Supply Chains," Penn State, March 2020,

<https://www.workersrights.org/wp-content/uploads/2020/03/Abandoned-Penn-State-WRC-Report-March-27-2020-1.pdf>. For more information on the effect of COVID-19 on garment workers in Bangladesh, see CARE, "Rapid Analysis: How Are Female Garment Factory Workers During COVID-19," April 2020, <http://careevaluations.org/evaluation/rapid-analysis-how-are-female-garment-factory-workers-during-covid-19/>.

²⁵ World Bank, "For Up to 800 Million Rural Poor, A Strong World Bank Commitment to Agriculture," November 2014, <https://www.worldbank.org/en/news/feature/2014/11/12/for-up-to-800-million-rural-poor-a-strong-world-bank-commitment-to-agriculture>.

²⁶ Huyer, Sophia, "Closing the Gender Gap in Agriculture," *Gender, Technology and Development* 20(2), 2016,

<https://journals.sagepub.com/doi/pdf/10.1177/0971852416643872>; Duckett, Maryellen Kennedy, "Empowering Female Farmers to Feed the World," National Geographic, <https://www.nationalgeographic.com/culture/2019/03/partner-content-empowering-female-farmers/>.



Textile workers in Sri Lanka make reusable face masks to respond to COVID-19. Credit: Chrysalis/CARE

COVID-19 on food systems means that the economic impact on women's livelihoods is exacerbated by food insecurity.

Female migrant workers, including those engaged in care and domestic work, are also likely to experience grave economic consequences.²⁷ Travel restrictions and xenophobia may limit their work opportunities, cutting off livelihood support for them and their families, while unequal power dynamics between workers and employers may expose female migrant workers to additional risks.²⁸ In dealing with these concerns, domestic workers are largely unprotected: only 10% are covered by general labour laws to the same extent as other workers.²⁹

COVID-19 is likely to further aggravate inequalities in the economic system, such as the persistent gender wage gap, currently at a 16% global average.³⁰ The gap is likely to widen as women and girls—who are more concentrated in lower-paid jobs—sacrifice their positions to care for others, as informal and/or lower-paid positions become more scarce, and as there is increased competition for fewer jobs. This will, in turn, have a lasting impact on women's and girls' careers and earnings.³¹

²⁷ CARE, "Gender Implications of COVID-19 Outbreaks in Development and Humanitarian Settings," March 2020, <https://reliefweb.int/report/world/gender-implications-covid-19-outbreaks-development-and-humanitarian-settings>

²⁸ Wenham, Clare, Julia Smith, & Rosemary Morgan, "COVID-19: The Gendered Impacts Of The Outbreak," The Lancet, March 2020, [https://www.thelancet.com/journals/lancet/article/PIIS0140-6736\(20\)30526-2/fulltext](https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(20)30526-2/fulltext); Kathleen.F, "Migrant Workers NGO Voices Over Impact Of COVID-19 Outbreak On Rights Of Migrant Workers," The Online Citizen, February 2020, <https://www.theonlinecitizen.com/2020/02/24/migrant-workers-ngo-voices-over-impact-of-covid-19-outbreak-on-rights-of-migrant-workers/>.

²⁹ ILO, "Decent Work for Domestic Workers," June 2016, https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/briefingnote/wcms_490778.pdf

³⁰ ILO, "Global Wage Report 2018/19: What Lies Behind Gender Pay Gaps," November 2018, https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_650553.pdf

³¹ Whaley, Natelege, "3 Long-term Effects the Gender Pay Gap has on Women," Mic, April 2018, <https://www.mic.com/articles/188833/3-long-term-effects-the-gender-pay-gap-has-on-women#.1jbSlvfwj>.

Increased Unpaid Care Burdens

COVID-19 has directly exposed the true value of care and domestic work, essential work that keeps families, communities, and economies going. Unpaid care adds value to society, and to the global economy—it is worth an estimated \$10.8 trillion each year.³² But in the majority of households and communities, women and girls perform an unequal amount of unpaid care and domestic work: approximately three times the amount that men do.³³ This significantly limits women’s and girls’ opportunities to take part in paid work, education, and politics, as well as their time for rest and relaxation.³⁴

As governments close schools and care services to prevent the spread of COVID-19 and household members contract the disease, women’s and girls’ unpaid care burdens will increase rapidly.³⁵ With already limited time—and likely employed at a lower wage, due to the global pay gap—women and girls will have even less self-directed time, including to spend on their own paid work.³⁶

Harassment and Gender-based Violence

The economic effects of the pandemic are contributing to an increased risk of exposure to all forms of gender-based violence (GBV)—including sexual exploitation and abuse, domestic violence, harassment, and child, early, and forced marriage. This “shadow pandemic” affects women and girls at work and in their homes, impeding them from participating in economic activities and causing long-term physical and psychological harm.³⁷

Incidental reports suggest that workplace violence and harassment are intensifying during the pandemic, including COVID-related incidents of violence against frontline workers, such as female healthcare workers³⁸ and grocery store clerks.³⁹ This trend is likely to escalate as the economic fallout from the pandemic increases. As more women and girls lose their jobs and have fewer funds available to purchase needed resources and services, they may be pressured to engage in unsafe livelihood activities. Employers, aid workers, or other persons with comparatively more resources may increasingly exploit women and girls in exchange for goods or services, a trend observed during the 2014–16 West Africa and 2018–2020 Democratic Republic of the Congo Ebola outbreaks.⁴⁰

Increased economic insecurity and financial stress increase the risk of domestic violence, including intimate partner violence.⁴¹ Coupled with COVID-19 mitigation measures, such as social isolation and movement

³² Oxfam, “Time to Care: Unpaid and Underpaid Care Work and the Global Inequality Crisis,” January 2020,

<https://oxfamlibrary.openrepository.com/bitstream/handle/10546/620928/bp-time-to-care-inequality-200120-en.pdf>.

³³ UN Women, “Gender Equality: Women’s Rights in Review 25 Years After Beijing,” March 2020, <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2020/gender-equality-womens-rights-in-review-en.pdf?la=en&vs=934>.

³⁴ Patil, Anil, “Why Caregiving Needs To Be ‘De-feminized,’” White Swan Foundation, <https://www.whiteswanfoundation.org/article/how-the-role-of-caring-disproportionately-burdens-women/>.

³⁵ CARE, “Global Rapid Gender Analysis for COVID-19,” March 2020, <https://reliefweb.int/report/world/global-rapid-gender-analysis-covid-19>.

³⁶ Ibid.

³⁷ UN Women, “Violence Against Women and Girls: The Shadow Pandemic,” April 2020,

<https://www.unwomen.org/en/news/stories/2020/4/statement-ed-phumzile-violence-against-women-during-pandemic>.

³⁸ Fraser, Erika, “Impact of COVID-19 Pandemic on Violence Against Women and Girls,” UKAID, March 2020,

<http://www.sddirect.org.uk/media/1881/vawg-helpdesk-284-covid-19-and-vawg.pdf>.

³⁹ Bubola, Emma, “Death of Store Clerk in Italy Highlights Contagion’s New Front Line,” New York Times, March 2020,

<https://www.nytimes.com/2020/03/25/world/europe/coronavirus-italy-supermarkets.html>

⁴⁰ Inter-Agency Steering Committee, “Guidelines for Integrating Gender-based Violence Interventions in Humanitarian Action: Reducing Risk, Promoting Resilience, and Aiding Recovery,” 2015,

https://gbvguidelines.org/wp/wp-content/uploads/2015/09/2015-IASC-Gender-based-Violence-Guidelines_lo-res.pdf. See also Risso-Gill, Isabelle, and Leah Finnegan, “Children’s Ebola Recovery Assessment: Sierra Leone,” Save the Children, World Vision International, Plan International, UNICEF, March 2015, <https://plan-international.org/publications/childrens-ebola-recovery-assessment>; Holt, Kate, and Rebecca Ratcliffe, “Ebola Vaccine Offered In Exchange For Sex, Congo Taskforce Meeting Told,” The Guardian, February 2019, <https://www.theguardian.com/global-development/2019/feb/12/ebola-vaccine-offered-in-exchange-for-sex-say-women-in-congo-drc>.

⁴¹ Capaldi, Deborah M., et al, “A Systematic Review of Risk Factors for Intimate Partner Violence,” *Partner Abuse*, 3(2), <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3384540/>.



A woman construction worker in Cambodia. Credit: Charles Fox/CARE

restrictions that trap women and girls with their abusers and prevent them from seeking assistance, domestic violence rates have begun to multiply.⁴² In recent weeks, calls to domestic violence helplines rose by 30% and 33% in Cyprus and Singapore, respectively.⁴³ The strain of living in a humanitarian crisis has also been shown to increase the risk of GBV, further compounding the risk for women and girls living in such contexts.⁴⁴

The economic instability caused by COVID-19 could further increase the risk of child, early, and forced marriage for adolescent girls.⁴⁵ In some settings, families may see these marriages as a way to relieve financial stress, provide a better life for their daughters, or keep them safe in an unstable environment.⁴⁶ Unfortunately, child, early, and forced marriage increases the risk that a girl will experience domestic violence, and disrupts her education and economic prospects.⁴⁷

Reduced Economic Opportunities and Women's Entrepreneurship

Coupled with a potential loss of income, the economic impact of COVID-19 outbreaks on women and girls could be long-term and widespread. Some of these repercussions are already apparent. Net financial flows to developing countries are in dramatic decline; since COVID-19 began, they have fallen by 60%, compared to a

⁴² Tuab, Amanda, "A New COVID-19 Crisis: Domestic Abuse Rises Worldwide," New York Times, April 2020, <https://www.nytimes.com/2020/04/06/world/coronavirus-domestic-violence.html>.

⁴³ UN Women, "The Shadow Pandemic: Violence Against Women and Girls and COVID-19," April 2020, https://data.unwomen.org/sites/default/files/documents/COVID19/Infographic_VAW-COVID19.pdf.

⁴⁴ UN Office for the Coordination of Humanitarian Affairs, "Unseen But Not Unheard: Sexual and Gender-based Violence in Humanitarian Crises," December 2016, <https://www.unocha.org/story/unseen-not-unheard-sexual-and-gender-based-violence-humanitarian-crises> Globally, GBV is chronically underreported—particularly in humanitarian crises or countries with poor health, legal, and social infrastructures—meaning that the actual number of people who have experienced GBV is likely much higher.

⁴⁵ Inter-Agency Steering Committee, "Guidelines for Integrating Gender-based Violence Interventions in Humanitarian Action: Reducing Risk, Promoting Resilience, and Aiding Recovery," 2015, https://gbvguidelines.org/wp/wp-content/uploads/2015/09/2015-IASC-Gender-based-Violence-Guidelines_lo-res.pdf.

⁴⁶ IRC, "Private Violence, Public Concern," January 2015, <https://www.rescue.org/sites/default/files/document/564/ircpvpfinalen.pdf>.

⁴⁷ UN Office of the High Commissioner for Human Rights, "Child, Early and Forced Marriage, Including in Humanitarian Settings," <https://www.ohchr.org/en/issues/women/wrgs/pages/childmarriage.aspx>.



Credit: CARE Guatemala

“COVID-19 has affected us economically and emotionally. We haven’t been able to sell our products and our income has decreased. The worst-case scenario is that we will have to shut down the business. Members of my family have been laid off or suspended from their work. If food starts to run out, we don’t know how we will provide for our children.”

- Gilda, President of a Guatemalan women’s cooperative that produces soya bean derivatives. The cooperative employs many local women and produces high-protein products that help combat malnutrition in her community.

25% decline during the 2008 financial crisis.⁴⁸ The pandemic has prompted numerous countries to pause or suspend global trading; supply chains have collapsed and millions of people have lost their livelihoods, with reverberating effects.⁴⁹ The World Bank projects that remittances to low- and middle-income countries will fall by nearly 20%, with devastating consequences for those who rely on this financing for survival.⁵⁰ Although these events affect people of all genders, past public health emergencies have demonstrated that the economic effects of crises can be particularly long term and widespread for women and girls. During the 2014–16 West Africa Ebola outbreak, restrictions on the movement of goods and people hampered women’s and girls’ trading activities, both cross-border and between communities, as well as their ability to cultivate their land and engage in other agricultural activities.⁵¹ Consequently, women were unable to pay back loans from Village Savings and Loan Associations (VSLAs), which reduced the associations’ capital and affected women’s and girls’ longer-term economic prospects.⁵²

CARE programme participants are already feeling the effects. An estimated 90% of female entrepreneurs participating in CARE’s women entrepreneurship projects in Sri Lanka have seen their income decrease in recent weeks, and 90% reported that their supply chains were disrupted.⁵³ The effects extend beyond finances; female entrepreneurs in

⁴⁸ Ghosh, Jayati, “COVID-19 and the Global Economy, April 2020, <https://m.youtube.com/watch?v=xtdyzljipmc>.

⁴⁹ Kippenberg, Juliane, “COVID-19 Puts Millions of Global Supply Chain Workers at Risk,” Human Rights Watch, April 2020, <https://www.hrw.org/news/2020/04/02/covid-19-puts-millions-global-supply-chain-workers-risk#>.

⁵⁰ World Bank, “World Bank Predicts Sharpest Decline of Remittances in Recent History,” April 2020, <https://www.worldbank.org/en/news/press-release/2020/04/22/world-bank-predicts-sharpest-decline-of-remittances-in-recent-history>.

⁵¹ UN Development Group Western and Central Africa, “Socio-Economic Impact of Ebola Virus Disease In West African Countries,” February 2015, <https://www.undp.org/content/dam/rba/docs/Reports/ebola-west-africa.pdf>.

⁵² Ibid.

⁵³ CARE, interviews with programme participants by Chrysalis, CARE’s Sri Lanka affiliate, April 2020.

Guatemala report that they now find it difficult to satisfy basic needs, such as food and water, for their households.⁵⁴

Financial Inclusion and Access to Financial Products and Services

Financial inclusion is key to women's and girls' economic empowerment, and to sustainable development in general.⁵⁵ Access to a bank account and products and services such as savings and loans tools and insurance help boost prosperity: individuals with bank accounts earn a higher return on savings, and have greater control over their assets and resources. Yet despite years of effort, the gender access gap in financial services remains stuck at 9% for women in developing countries, with 980 million women currently unbanked.⁵⁶ COVID-19 will further impede this process. As detailed above, women and girls will be the first and hardest hit by the financial consequences of the pandemic, making it more difficult for them to pay back debt. Coupled with the informality of many women's and girls' businesses, they are likely to be perceived as "high risk" and not eligible for low-interest or deferred loans, or small business grants to sustain or restart their businesses.⁵⁷

The pandemic has and will continue to affect women's and girls' informal financial inclusion, such as through savings groups. Since 1991, CARE has worked with women to set up VSLAs, which have been proven to have positive effects on women's economic, social and political empowerment.⁵⁸ But the pandemic has the potential to seriously affect CARE's global network of 8.4 million VSLA members, more than 80% of whom are female. As COVID-19 affects members' businesses, they may no longer be able to invest in their groups or repay loans, leaving some VSLAs decapitalised.⁵⁹ Groups may no longer be able to meet, threatening the social cohesion of the group and of some communities more broadly.⁶⁰

Financial inclusion, and VSLAs in particular, present opportunities to help communities and families through the COVID-19 crisis. Savings groups are already helping to mobilise people for a more rapid response, distribute essential healthcare information, and form crisis savings funds for their communities to manage during the pandemic.

A recent BFA Global survey found that savings are the primary way that people worldwide plan to initially cope with the crisis.⁶¹ Focusing on financial inclusion and broader financial safety measures, such as social protection schemes, as part of the crisis response holds the potential to strengthen gender equality and counter poverty. Shoring up the incomes of the poorest and most marginalised women and girls through cash transfers would help ensure that they are able to sustain themselves through the crisis. As mobile cash transfers could assist vulnerable populations while allowing for social distancing measures, decision makers and governments should also help keep digital service providers viable through the crisis, both financial services providers and mobile networks.

⁵⁴ CARE, interviews with programme participants in Guatemala, April 2020.

⁵⁵ The UN has identified women's economic empowerment as a critical aspect of seven of the 17 Sustainable Development Goals. See UN Sustainable Development Goals Knowledge Platform, <https://sustainabledevelopment.un.org/?menu=1300>.

⁵⁶ World Bank, "The Global Findex Database 2017," 2017, <https://globalfindex.worldbank.org/>.

⁵⁷ Ibid.

⁵⁸ CARE, "Unlocking Access, Unleashing Potential: Empowering 50 Million Women and Girls Through VSLAs by 2030," October 2019, https://www.care.org/sites/default/files/documents/vsla_unlocking_access.pdf.

⁵⁹ UN Food and Agriculture Organization, "The Impact of Ebola Virus Disease on Village Savings and Loans Associations Montserrat, Margibi, Bong and Lofa Counties," December 2014, http://www.fao.org/fileadmin/user_upload/emergencies/docs/VSLA%20Rapid%20Assessment_December%2019%202014.pdf.

⁶⁰ SEEP, "Savings Groups and COVID-19," <https://mangotree.org/Resource/Savings-Groups-and-COVID-19>.

⁶¹ BFA Global, "Taking the COVID-19 Temperature in Emerging Markets," March 2020, <https://bfaglobal.com/insight-type/blogs/taking-the-covid-19-temperature-in-emerging-markets-a-dipstick-survey-to-draw-early-insights-about-impact-to-livelihoods>.



Joyce Fideris, VSLA member in Tanzania. Credit: Alessandra Silver/CARE

Entrenched Social Norms at Work and at Home

There is a real risk that the COVID-19 pandemic and its attendant economic consequences will entrench harmful gender norms, affecting the lives of women and girls in the short and long term.⁶² At the household level, some women and girls in development and humanitarian settings lack decision-making power. However, available evidence indicates that women's and girls' increased involvement in the workforce correlates to their increased participation in decision-making.⁶³ Should COVID-19 reduce women's and girls' ability to financially contribute to their households, their decision-making power may commensurately decrease, increasing their reliance on male household members as well as their potential risk of domestic violence.

Forced to make economic tradeoffs, households may also decide to take their children out of school—either because they cannot afford the fees, or because they intend to send a child to work. Where families must make such a choice, social norms that assign girls a lower value than boys or that increase their caregiving burdens mean that many will take their daughters out of school before their sons.⁶⁴ Even temporary schooling disruptions can lead to a girl never going back, negatively affecting her economic and health prospects over the course of her life.⁶⁵

⁶² Gender norms are the informal rules that regulate the behavior of men and women and dictate social expectations. See Overseas Development Institute, "Social Norms, Gender Norms and Adolescent Girls: A Brief Guide," September 2015, <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9818.pdf>.

⁶³ CARE, "COVID-19 Rapid Gender Analysis, Middle East and North Africa Region," April 2020, <http://careevaluations.org/evaluation/covid-19-rapid-gender-analysis-middle-east-and-north-africa-region/>.

⁶⁴ CARE, "Women and Girls in Emergencies 2018 Report," 2018, https://insights.careinternational.org.uk/media/k2/attachments/CARE_Women-and-girls-in-emergencies_2018.pdf.

⁶⁵ Coalition for Women's Economic Empowerment & Equality, "COVID-19 and Women's Economic Empowerment," https://www.care.org/sites/default/files/cweee_covid_and_wee_brief_final.pdf.

The pandemic and response to it are likely to affect women's and girls' economic prospects outside of the home, too. With fewer women and girls represented in decision-making bodies at all levels than men, the risk that economic, financial, and political entities will not include a gender lens in their recovery plans is high. Consequently, recovery and stimulus measures may favour workers in the formal economy, who are less likely to be female, or omit support for services that are critical for the wellbeing of women and girls. As economies shrink in response to COVID-19, fewer jobs may be available and the social norms that position men as "breadwinners" may give men priority access to the jobs that do exist. This could prevent women and girls from re-entering the formal economy and force them into positions in higher-risk sectors, such as gig or informal positions, or domestic or sex work.

Women already have less access to online resources and information than men. Globally, they have 10% less access to mobile phones and the internet, and the gap is greater in rural communities.⁶⁶ This means that women are less able to engage in online commerce, access networks, or grow avenues for business, which will significantly hamper their ability to adapt their enterprises during and after the pandemic.

Implications of Financing the COVID-19 Response for Women's Economic Empowerment

To provide a strong response to COVID-19, governments and decision makers around the world will have to raise financing. This must be done equitably to avoid negative repercussions on women's and girls' economic empowerment; more importantly, it must be done in a way that recognises the vital role that women and girls play in economies, saves women's and girls' lives and livelihoods, and builds gender equality. Research from the last five years has shown that investing in gender equality can benefit the economy. If women participated in the economy as much as men, their activity could add an additional \$28 trillion—26 percent of the global GDP.⁶⁷

At the national level, policy makers will need to increase revenue to finance the crisis response. These decisions will have implications on the rights of women and girls. Increasing domestic revenue through regressive taxation such as a Value Added Tax—which collects the same amount of money from everyone, irrespective of their incomes, and thus disproportionately charges the poor but benefits the wealthy—might be an easy option, but will have significant harmful gendered impacts and further exacerbate inequalities. Progressive forms of taxation, such as on wealth, corporate income, or financial transactions, present more equitable opportunities to raise domestic revenue. Governments must take the gendered implications of tax and revenue policies into account, so that the poorest and most marginalised women and girls don't end up paying a proportionately higher share of their income than others to recover from the crisis.

At the international level, aid continues to play a crucial and unique role in complementing financing efforts. Donors must meet their long-standing commitments to spend 0.7 percent of Gross National Income (GNI) on sustainable development. Universal health coverage and economic recovery strategies require funding, but maintaining financing for women's empowerment is also critical. This includes funding to women's rights organisations and the services that the poorest women rely on the most—such as health, education, or social protection programmes. When decisionmakers are considering new investments, they should include a gendered lens and ensure that women are included in the decisions on these programmes.⁶⁸

⁶⁶ GSMA "The Mobile Gender Gap Report 2018" 2018 <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/04/GSMA-The-Mobile-Gender-Gap-Report-2018-32pp-WEBv7.pdf>

⁶⁷ McKinsey Global Institute, "The Power of Global Gender Parity Report," 2015, https://www.mckinsey.com/~media/McKinsey/Featured%20Insights/Employment%20and%20Growth/How%20advancing%20womens%20equality%20can%20add%2012%20trillion%20to%20global%20growth/MGI%20Power%20of%20parity_Executive%20summary_September%202015.ashx.

⁶⁸ Dercon, Stefan, "No-Regret Policies for the COVID-19 Crisis in Developing Countries," Center for Global Development, April 2020,

All types of resources are needed to finance an equitable response to COVID-19, including non-concessional finance and resources from businesses and the private sector. However, it is crucial to use equity and gender lenses when assessing resource mobilisation. COVID-19 has further exacerbated the pre-existing debt vulnerabilities that countries face. The fall in commodity prices, combined with rising borrowing costs for poorer countries at a time where capital outflows from developing countries are skyrocketing, contribute to precarious conditions for borrowing governments.⁶⁹ The re-enforced global debt crisis requires a coordinated multilateral response—inclusive of private sector creditors—more than ever.⁷⁰ An equitable response needs to include a cancellation of all external debt payments to be made in 2020, and ideally those in 2021 as well, for all countries from the global South that require assistance. Debt payments should be cancelled permanently, whilst ensuring countries in need have access to emergency financing that is concessional and does not create further debt. To provide a sustainable solution, it is key to develop a long-term process to systematically restructure debt, under the auspices of the UN.⁷¹

Recommendations

To prevent the COVID-19 pandemic and its economic and financial repercussions from reinforcing gender inequalities and derailing decades of progress on women's and girls' economic justice and rights, and those of other vulnerable groups, the global community must take decisive and equitable action now. This global health crisis holds an opportunity to rebuild systems and societies in a more inclusive way, but only if gender equality is put front and centre in economic and financial response and recovery.

In short, national governments, international and regional decision makers, business partners, and the private sector must prioritise women and girls in their socio-economic crisis responses by:

1. **Integrating a gender lens throughout the economic response:** Analyse and track the impact of and response to COVID-19 on gender, including gathering evidence from data that is disaggregated by gender, age, and other inequalities;
2. **Prioritising women and girls because it is right and because they are agents of recovery and change,** from short-term relief and longer-term economic recovery strategies and funding, with a particular focus on poor and marginalised women; and
3. **Ensuring women's voice, co-leadership, and balanced representation in decision-making bodies and processes,** and engaging with women's rights organizations, community groups, and civil society to support their efforts as first responders and as co-engineers of a more inclusive post-COVID-19 society.

Below, CARE builds on our analysis by demonstrating how to integrate a gender lens and specific aspects of Women's Economic Empowerment into the economic and financial response to COVID-19. These recommendations are the minimum initial considerations that governments and international decision makers should take into account. CARE will supplement these with more comprehensive, women- and girl-centred suggestions for economic and financial recovery.

<https://www.cgdev.org/publication/no-regret-policies-covid-19-crisis-developing-countries>.

⁶⁹ Jubilee Debt Campaign, "A Debt Jubilee to Tackle the COVID-19 Health and Economic Crisis," April 2020, <https://jubileedebt.org.uk/a-debt-jubilee-to-tackle-the-covid-19-health-and-economic-crisis-2>.

⁷⁰ UN Conference on Trade and Development, "From the Great Lockdown to the Great Meltdown: Developing Country Debt in the Time of Covid-19," April 2020, https://unctad.org/en/PublicationsLibrary/gdsinf2020d3_en.pdf.

⁷¹ Jubilee Debt Campaign, "A Debt Jubilee to Tackle the COVID-19 Health and Economic Crisis," April 2020, <https://jubileedebt.org.uk/a-debt-jubilee-to-tackle-the-covid-19-health-and-economic-crisis-2>.

National and Local Governments Should:

1. **Integrate a gender lens into political strategies and action**, including analysis, monitoring and evaluation. This requires disaggregating data for gender and other inequalities, and integrating gender markers, where possible.
2. **Prioritise women and girls in COVID-19 response and recovery plans**, in the immediate and long term, by integrating a gender lens and ensuring that economic stimulus and relief packages account for the intersectional identities of the recipients. This includes:
 - Ensuring that these packages do not just benefit full-time workers in the formal economy, but also those who work part-time and/or in the gig or informal economies, smallholder farmers, as well as women and girls who work full-time at home.
 - Accounting for the specific needs of female-headed households; for example, they might require free or subsidized childcare so that they can go to work or work remotely.
 - Accounting for women's and girls' unequal caregiving burdens to ensure that women and girls are neither disadvantaged nor face reinforced unequal norms.
 - Providing additional and/or longer-term unconditional assistance, particularly cash or voucher assistance, to help households sustain themselves throughout the pandemic and reduce their reliance on negative coping mechanisms and extend this assistance to heretofore uncovered populations.
 - Considering the use of VSLAs as accompanying measures of social protection for the most vulnerable groups.
 - Accounting for the potentially differing needs of female and male entrepreneurs and small-business owners.
 - Mitigating economic repercussions by prioritising protection of women's livelihoods and jobs, and by putting measures in place that protect them from the increased risk of domestic violence at home, which for many now is the workplace.
 - Ratifying the ILO's Convention on Violence and Harassment (No. 190) and Recommendation 206, which aims to eliminate violence and harassment in the world of work. The Convention extends protections to home-based workers, includes online communications in its definition of the 'world of work' and directs governments and employers to account for the effects of domestic violence on employees.
 - Continuing to fund women's economic empowerment programmes and services that support women and girls, including universal health coverage and comprehensive sexual and reproductive healthcare, GBV prevention and response efforts, and girls' education initiatives. This includes:
 - Ensuring that new investments include a gender lens and ensure that women participate in design of and decisions regarding such programmes.
 - Providing immediate tax relief from consumption taxes on basic necessities, such as food and household electricity, and increasing progressive forms of revenue collection such as taxes on wealth, corporate income, and financial transactions.
 - Developing the paid caregiving economy and infrastructure, which has been shown to support GDP growth, as it allows more women and girls to take part in paid work, improves gender equality, and increases the wellbeing of women and girls.⁷²

⁷² See UN Women, "Facts and Figures: Economic Empowerment," <https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures>.

3. **Ensure women's voice and co-leadership** on the economic and financial response to COVID-19. This includes:
 - Developing programmes to challenge harmful gender norms and stereotypes, encouraging people of all genders to share caregiving duties and providing messaging on how to cope with stressful situations.
 - Making economic, financial, health, and political coordinating and decision-making bodies gender balanced and inclusive.
 - Engaging with women's groups and civil society organizations to support their efforts as first responders and as co-engineers of a more inclusive post-COVID-19 society.

A gendered and equitable global response to COVID-19 should:

1. **Integrate a gender lens into analysis, programming, data collection and monitoring,** and evaluation. This includes:
 - Supporting national governments to further disaggregate data for gender, age, and other inequalities.
 - Conducting age, disability, and gender analyses of key markets (i.e., labour and food commodities, and services relevant to the COVID-19 response), paying particular attention to the needs and risks of women and girls and other at-risk groups in high-risk employment situations.
2. **Prioritise women and girls in short-term relief and longer-term economic recovery strategies,** integrate them as agents of change, and maintain funding for women's economic empowerment programmes and the key services they benefit from. This includes:
 - Taking a gender-transformative approach to using any assistance modality, such as cash and voucher assistance, to ensure that it does not cause harm and actually enhances women's social and economic roles.⁷³
 - Ensuring poor countries have access to concessional emergency funding. Donors must urgently meet their long-standing commitments to spend 0.7% of gross national income on aid, and prioritise the most vulnerable countries and people in their Official Development Assistance. When new investments are being made, they should include a gendered lens and ensure that women are included in the design of and decisions related to these programmes.
 - Providing a coordinated multilateral response to countries' increased debt vulnerabilities by permanently cancelling all external debt payments due in 2020–21, inclusive of private sector creditors, for all countries from the global South that require assistance. Develop a long-term process to systematically restructure debt under the auspices of the UN.
 - Permitting moratoriums on bank loan interest payments, especially for areas that women benefit from, such as loans for female entrepreneurs, women smallholder farmers, and savings groups.
 - Supporting VSLAs to distribute essential healthcare information on COVID-19 and to form crisis savings funds for the community.
 - Adopting and applying the SEEP Savings Groups and COVID-19 Recommendations, which provide a roadmap for how to support VSLAs and other savings groups during this acute phase of the COVID-19 emergency.⁷⁴
 - Supporting female entrepreneurs with immediate financial assistance, including cash grants to meet business costs; increased flexibility, lower interest rates, and a grace period on business

⁷³ For example, take steps to ensure that providing cash and voucher assistance does not lead to an increase in GBV and/or domestic violence. See "Cash & Voucher Assistance and GBV Compendium: Practical Guidance for Humanitarian Practitioners," <https://gbvguidelines.org/en/documents/cash-voucher-assistance-and-gbv-compendium-practical/>.

⁷⁴ SEEP, "Savings Groups and COVID-19," <https://mangotree.org/Resource/Savings-Groups-and-COVID-19>.

loans; alternative collateral requirements to increase female entrepreneurs' access to finance; and continued investment in female entrepreneurs during and after the crisis.

- Digital financial service providers and mobile networks should continue to provide services so that populations can utilize digital solutions and access assistance.

3. Ensure women's voice and co-leadership on the economic and financial response to COVID-19. This includes:

- Making inter-organizational and inter-agency coordinating and decision-making bodies gender balanced and inclusive.
- Meaningfully engaging with women's rights groups and civil society organizations and working with multiple stakeholders, including the private sector, to develop a cohesive response.



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