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**AFRICA KNOWLEDGE IN TIME POLICY BRIEF**

OFFICE OF THE CHIEF ECONOMIST, AFRICA REGION, WORLD BANK

**COVID-19 Pandemic Through a Gender Lens**

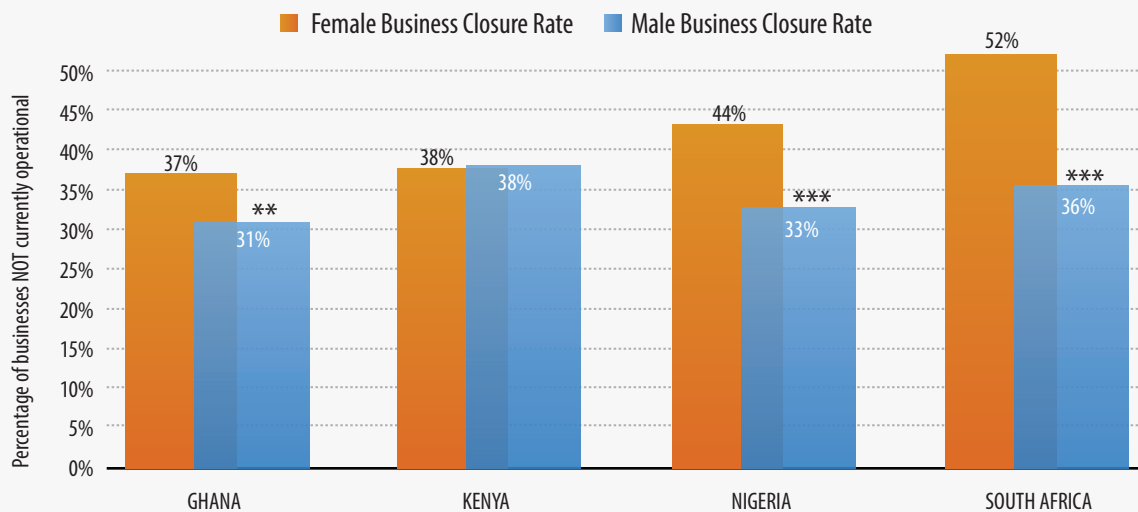
AFRICA GENDER INNOVATION LAB, WORLD BANK

## How can African countries build the economic resilience of women and girls during the pandemic?

The coronavirus (COVID-19) pandemic has led to disruptions of both social and economic activities across the globe. While the early narrative described COVID-19 as the “great equalizer,” asserting that the virus is capable of infecting anyone, it is critical for policymakers to understand that the impacts of COVID-19 will not be the same for everyone. As experience from previous

epidemics<sup>1</sup> suggests, COVID-19 will impact groups who are most vulnerable and amplify any existing inequalities across countries, communities, households and individuals. This note focuses on the existing gender inequalities in the economic sphere in Sub-Saharan Africa and summarizes how the COVID-19 pandemic could affect women and girls disproportionately. We draw on impact evaluation research to showcase policy options to help build women’s economic resilience and minimize any potential negative impacts during the pandemic and recovery.

**Figure 1: Business Closure Rate by Gender**  
Facebook COVID-19 Future of Business Survey June 2020



Data: Facebook Future of Business COVID-19 high frequency survey wave 1 concluding on 2nd June 2020. Sample is among Facebook enterprise owners and managers that use the Pages feature on Facebook for their business. Total global sample of 26,948 businesses (19,354 male and 7,594 female businesses) from ~50 countries. The sampling was designed to be representative of the Facebook business page administrator population and not of any country’s business population. Only African countries with a large sample size are shown (t-test \*\*\* significant difference at 1% level; \*\* significant difference at 5% level).

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Photo: Stephan Gladieu / World Bank

The COVID-19 pandemic has the potential to exacerbate existing gender inequalities in economic opportunities across Sub-Saharan Africa. Female-owned firms, for example, are primarily concentrated in informal sectors and therefore may lack basic social protections that could provide a buffer against economic distress. During the Ebola outbreak in Liberia, women experienced more job losses and remained out of work longer than men, since women worked

disproportionately in the hardest-hit sectors (Koroknay-Palicz, 2016). Figure 1 shows the business closure statistics from African countries in the COVID-19 Future of Business Survey administered on Facebook in early June 2020 and Figure 2 shows the regional perspective (Facebook Data for Good). We find more women-owned firms reporting temporary closures than male-owned firms in both Ghana and Nigeria (i.e. approx. 9% more female firms were closed be-

**Figure 2: Gender Gap in Micro and Small Firm Business Closures across regions**  
Facebook COVID-19 Future of Business Survey

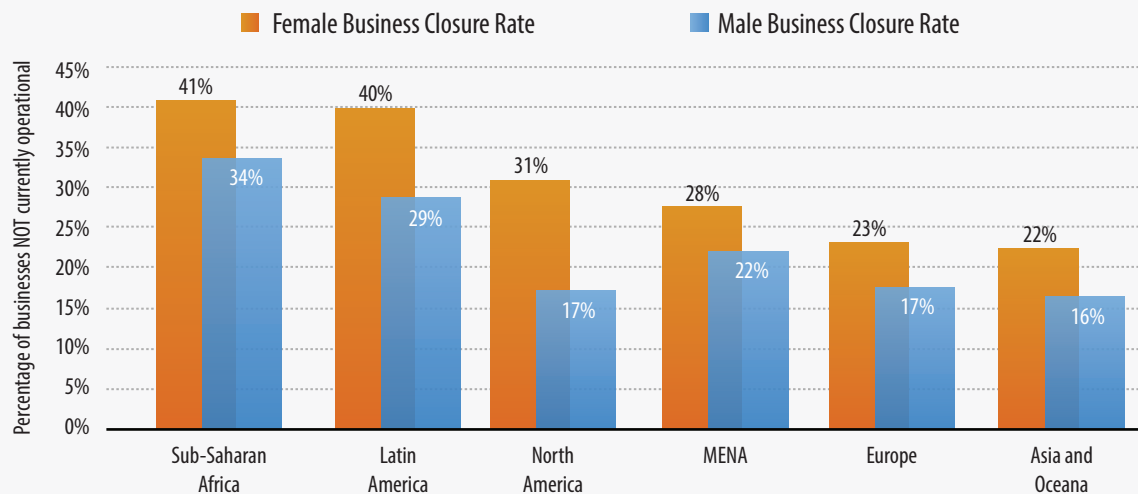


Figure 2 illustrates the gender gap in the rates of business closure within the Facebook COVID-19 survey sample, for micro and small businesses closed between January 1st and June 1st 2020. Regional averages computed using country averages (conditional on obs >100). South Asia closure rate is 44% (gender gap not shown since female-owned sample size too small for a meaningful comparison). Globally, female-owned businesses were 5.9 percentage points more likely to close their business than male-owned businesses, controlling for region.

tween January 1st and June 2020). Female farmers also often have lower access to productive inputs, information, and liquidity than men—so in times of crisis, their farm productivity and food security will likely be hit hardest (O’Sullivan et al. 2014).

School closures and a reduction in health services can also interrupt the trajectories of adolescent girls at a critical juncture. In Sierra Leone, school closures and curtailed economic opportunities during the Ebola outbreak led girls to spend more time with men, increasing their likelihood of becoming pregnant and leaving school (Bandiera et al. 2019). As in other regions, women in Africa also spend a disproportionate amount of time on unpaid domestic and care activities (Calderon et al. 2019). School closures and confinement measures could increase the burden of care-related tasks, which are more likely to impact women and girls, leading to reductions in time available for work and potentially a permanent exit from the labor market or education. In addition, risks of gender-based violence (GBV) can be heightened during times of crisis, isolation, and confinement.

Given the significant economic and psychosocial stresses associated with the COVID-19 pandemic, there is an urgent need to provide effective support at this time. Policymakers working to address the economic challenges facing the region can draw on the evidence from impact evaluations provided in this note that have already shown what works for women and girls across the continent<sup>2</sup>. A careful appreciation of the gender implications of COVID-19 will allow for a more effective policy response and action.

## Social Protection Responses to the Crisis

Cash transfer programs will be necessary both as part of an emergency response to the crisis and in the long-term economic recovery plan. Cash transfers can help households mitigate consumption shocks in times of crisis, and evidence from Northern Nigeria shows that transfers delivered to women as a lump-sum on a quarterly basis were just as effective for key outcomes as more frequent monthly transfers (Bastian, Goldstein and Papineni, 2017). The cash transfers spurred new business creation among women and their households became more food secure and invested more in assets, regardless of the frequency of the transfer. Therefore lump-sum cash transfers can be delivered at a lower implementation cost, and with fewer person-to-person interactions—helping to limit the spread of the virus—without jeop-



Photo: Arne Hoel/The World Bank

ardizing the positive impacts for women and their households.

Cash transfer programs to the most vulnerable groups including women-only households (e.g., single mothers with children, widows or female small-holder farmers) will be essential. When paired with cash transfers, light-touch behavioral nudges for married couples could promote more equitable sharing of household resources and intra-household allocation of labor. These objectives can be achieved without requiring physical gatherings that may put beneficiaries at risk during COVID-19. Couples’ interventions designed to increase household cooperation and change gender norms have shown promising results. Research from Uganda demonstrated that small incentives paired with a couples’ workshop helped to encourage cash crop farmers to transfer contracts into their wives’ names—which led to more women interacting with the purchasing company, and holding contracts (Ambler, Jones, O’Sullivan, 2019). Simple nudges to encourage joint decision-making and household harmony tested in Kenya, Tanzania, and Madagascar have shown preliminary promising impacts to encourage women’s goal-setting and planning (Ideas 42 and the World Bank Group, 2018, 2019).

Carefully designed cash transfer programs have also been shown to reduce levels of intimate partner violence<sup>3</sup>. In a recent review, eleven out of fourteen impact assessments found decreases in intimate partner violence from a cash transfer program (Buller et al. 2018). The authors attribute the reduction in violence to a decrease in poverty-related stress and reduced intra-household conflict.



Photo: Scott Wallace / World Bank

## Economic Recovery Responses

Programs to support women's return to economic activity will play a central role in minimizing the negative effects of COVID-19 (e.g. public works or cash for work programs, access to training and credit, direct provision of productive inputs to female farmers). A public works program in the Central African Republic, for example, increased the number of days worked as well as monthly earnings (by roughly 10%), and ownership of durable goods for both male and female participants (Alik-Lagrange et al. 2020). In addition, ensuring access to caregiving resources when work outside of the house resumes can improve women's economic engagement. Studies from Kenya and Mozambique have found that supporting women's access to childcare through vouchers and community-based preschool programs increases their employment rates and the likelihood that older siblings enroll in school (Clark et al. 2019; Martinez, Naudeau, Pererira, 2017).

### Female-Owned Firms

Women in Africa are more likely than men to be entrepreneurs, as they make up 58% of the continent's self-employed population. Female-owned firms are concentrated in consumer-facing sectors (services, hospitality, retail trade) where the demand shock is hitting hard. Providing critical liquidity and other buffers against shocks can help to protect female-owned firms from the effects of COVID-19. A phone survey to a sample of registered women entrepreneurs conducted in Adama, Ethiopia, in April 2020 showed that 64% of firms are temporarily closed due to the regulations put in place around social

distancing. The majority of closures are temporary, but these firms need liquidity to continue operations as fixed costs mount until and after containment measures ease. Female-owned firms are generally smaller and have thinner capital buffers than male-owned firms. As many as 70% of women entrepreneurs said they needed loans to get through the crisis.

Providing loans with more flexible terms to female-owned firms can help their transition toward recovery. The Women Entrepreneurship Development Project (WEDP) in Ethiopia issued US\$23.3 million to women entrepreneurs in its first calendar year of operation, with 66% of recipients being first-time borrowers. Three years later, women who received the meso-credit loans (on average US\$12,000) increased their profits by an average of 40% (Alibhai, Buehren, Papineni, 2018). Collateral constraints are more likely to bind for female entrepreneurs. Psychometric tests may boost women's access to loans by providing alternative data for credit decisions in place of collateral. In Ethiopia, one study showed that customers who scored at a high threshold on the psychometric test were seven times more likely to repay their loans compared to lower-scoring customers (Alibhai et al. 2018).

Business plan competitions, which have proved helpful in addressing capital constraints and encouraging investment in various contexts, could also be implemented during the post-crisis recovery. For example, in Nigeria, a business plan competition provided large cash grants averaging US\$50,000 and increased the likelihood that women would operate a firm, boosted employment, and led to increases in sales and profits (McKenzie, 2017). These competitions could also foster

innovations around the coronavirus response.

Business trainings to firm owners and employees that focus on soft skills such as “personal initiative” training—which teaches women to be proactive and demonstrate perseverance—may help them to bounce back from the economic ramifications of COVID-19. In Togo, one personal initiative training resulted in a 40% increase in profits for women entrepreneurs when compared to the results of a traditional business training (Campos et al. 2018). Depending on mobility restrictions, the training could take place virtually. The personal initiative training also boosted the profits of male entrepreneurs who were trained.

### Female Farmers

More than 90% of Sub-Saharan Africa’s extreme poor, already among the most vulnerable to shocks, are engaged in agriculture. Women contribute a large share—roughly 40%—of agricultural labor across the African continent. Indeed, more than 60% of all employed women in Africa work in agriculture (O’Sullivan et al. 2014). Women play a critical role in keeping the food system functional. Designing an agricultural intervention that meets the needs of women farmers can be challenging, especially in times of crisis and food insecurity.

Providing productive inputs directly to women farmers can have positive impacts on their economic outcomes. For instance, in Côte d’Ivoire, preliminary results from an impact evaluation show that providing oxen to heads of households can help expand their cultivated land, and women were found to shift their time-use patterns towards self-employment. In Mali, an impact evaluation found that when women received free fertilizer, they increased its use as well as the use of complementary inputs, including herbicides and hired labor (Beaman et al. 2013). A study in Uganda tested the introduction of a nutrient-dense crop, the orange-fleshed sweet potato, and found that providing free crop vines and trainings helped boost the number of households cultivating and consuming the more nutritious orange sweet potatoes by 68% and 50%, respectively (World Bank Group, 2015).

Encouraging couples to create joint-action plans can help include women in higher-value agricultural activities, offering an opportunity to promote market inclusion in the aftermath of the crisis. In Cote d’Ivoire, male export crop farmers in an agricultural extension training were asked to fill out a two-year action plan together with their wives to manage their farms. Couples who wrote a joint plan shared more agricultural decisions and women managed more cash-crop tasks, compared to those who did not fill out a plan (World Bank Group, 2020).



Photo: Sarah Farhat / World Bank



Photo: Dominic Chavez/World Bank

Such joint planning may therefore help households navigate the effects of the crisis in a more gender-equitable way. In Uganda, small incentives paired with a couples' workshop encouraged sugarcane farmers to transfer outgrower contracts into their wives' names. The contract intervention led to marked increases in women's agency and control over productive resources (Ambler, Jones, O'Sullivan, 2019).

Digital extension services can be used when traditional agricultural extension programs are curtailed to limit person-to-person contact. While there are limits to the types of information that is easily disseminated digitally, research has noted that mobile phones can connect farmers to information about agricultural technologies, and increase farmers' contact with other technology adopters in their social network. In Uganda, video-enabled extension messaging also helped to increase women's participation in agricultural-decision-making, adoption of agricultural practices and inputs, and production outcomes for plots that women manage (Lecoutere et al. 2019). In Niger, with improved access to mobile phone technology, households planted a more diverse variety of crops, particularly marginal cash crops grown by women (Aker and Ksoll, 2016).

### **Adolescent Girls**

Offering adolescent girls programs could help expand girls' economic opportunities and mitigate the effects of crises. When schools close and economic opportunities are diminished, adolescent girls can become even more vulnerable. Evidence from Sierra Leone during the Ebola epidemic indicates that girls spent an additional 1.3 hours per week with men than they did prior to the crisis. In areas severely affected by Ebola, girls were also

twice as likely to become pregnant compared to girls in less-affected communities (Bandiera et al. 2019). This increased their likelihood of leaving school, adversely affecting their life trajectories.

The adolescent girls programs provide mentoring, support networks, and vocational and life skills training to girls at a critical time in their lives. In Uganda, an adolescent girls program implemented by the NGO BRAC increased the likelihood of girls engaging in income-generating activities by nearly 50%, tripling their earnings. At the same time, teen pregnancy decreased by one third and fewer girls reported nonconsensual sex. (World Bank Group, 2017). In Malawi, a conditional cash transfer program contingent upon girls remaining in school was effective in boosting school enrollment rates and reducing risky sexual behavior among adolescent girls (Baird, McIntosh, Ozler, 2010). Switching to a virtual format to provide support and skills could help reach girls during the confinement phase of COVID-19.

During the Ebola epidemic, an adolescent girls program implemented by the International Rescue Committee (IRC) in Liberia observed an increase in adolescent girls' transition from primary to secondary school that led to sustained impacts on educational achievement (Koroknay-Palicz, 2016). The program adapted to the Ebola crisis by ensuring that mentors leading the programming could disseminate public health information, and discuss the Ebola epidemic in group sessions. In the COVID-19 context, mobile delivery modes (text messaging, chatlines, and apps) and virtual mentoring/meeting groups—while untested—could help to diffuse information on a range of topics and connect girls to important vocational and life skills training.

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## Notes

<sup>1</sup> Lessons from the Ebola epidemic in West Africa (2014-2016) offers important insights since lockdown and school closures were also adopted during the containment phase of the disease in the worst hit African countries

<sup>2</sup> While the programs and policies in this note focus on initiatives improving economic and social outcomes for women, many also have positive impacts for men.

<sup>3</sup> The social distancing and quarantine regulations in a COVID-19 context can heighten the risk of gender-based violence (GBV). Crisis response programs should consult available global guidance ([www.unfpa.org/minimum-standards](http://www.unfpa.org/minimum-standards)) on how to prepare health systems to respond to GBV in emergency situations and should consider allocating funding for GBV-response service providers.



Photo: Stephan Gladieu / World Bank