Women endure COVID-19 unequally to men

Summary of Key Messages

The adverse impact of the COVID-19 pandemic is being disproportionately borne by women, further exacerbating the wide gender inequities in Myanmar. While gendered experiences of social and economic life have likely always been apparent in Myanmar, the results of high frequency phone interviews of households and firms have provided valuable insights into the extent of the differential effects of the COVID-19 pandemic on women and men. Whatever the extent prior to the pandemic, survey results indicate that women in Myanmar—in households and as business owners—are presently experiencing the adverse effects of the pandemic in a dramatically more pronounced way than men as they have less access to...
formal and informal support, and take on a greater share of non-paid care and domestic responsibilities. The World Bank survey data helps inform the critical need for the implementation of effective gender-conscious policy. This brief aims to provide policymakers, private sector employers and associations, community leaders and associated stakeholders with data to catalyze rapid, targeted and well-planned interventions to address growing inequalities between gendered experiences of the present crisis in Myanmar.

From food security, shortages in finances and the burden of caretaking responsibilities, women have been disproportionately affected by the secondary impacts of the COVID-19 outbreak. In the household survey sample, less female-headed households were employed in the seven days prior to the latest household survey than male-headed households, while a greater proportion of women reported stress and exhaustion levels than did men as a result of COVID-19 impacts and associated intervention measures. Not all the disparities are new, many existed prior to COVID-19 and have been exacerbated while other disadvantages have just carried into the pandemic as normal. Irrespective of when the disparity emerged, women are consistently having to endure the challenges of COVID-19 unequally to men. Beyond that, the community survey finds that women have been subjected to greater rates of domestic violence and mobility controls by cohabitating male-perpetrators, and their greater confinement to the domestic and caretaking realm has reduced their agency and visibility in community life. Domestic responsibilities are perceived by men as an inextricable component of womanhood and, despite supporting evidence to the contrary, men fail to recognize the systemic and structural disadvantages women face. In the firm survey, female-owned firms have also taken a hit: in terms of negative impact—from reduced sales and profits—and the reported likelihood of firm-closure, men-owned firms fare better than those owned by women, with female-owned micro- and
service firms the most affected. The disproportionately negative outcomes for female-owned firms is only partially explained by a higher share of women operating in sectors that were worse affected by COVID-19 as it also reflects the prevailing disadvantages that women faced prior to the onset of the pandemic that are now exacerbated.

Women have had to adopt more drastic measures to mitigate the impacts of the pandemic, both reactively and proactively, ranging from reducing food- and non-food consumption and borrowing money from Micro-Finance Institutions and informal money lenders. Despite adopting more drastic measures and reporting a similar awareness than men, female-headed households and female-owned-firms applied for and received less Government support than men—a finding that beckons further research—but which could be associated with limited access to internet resources and time, due to the increased caregiving burden of women as compared to men. In effect, women remain disadvantaged despite taking greater measures to mitigate COVID-19 impacts on households and businesses, leading to an exacerbation of inequalities.

Not unexpectedly, women’s greater disadvantage, limited access to support, subjection to domestic violence and structural inequalities lend themselves to their being less optimistic about the near future. While almost half of the female-headed households surveyed reported food insecurity concerns for the week following the latest survey, just over one-quarter of male-headed households reported the same concern. Beyond that – women’s level of concern and distress on matters of food and financial security was more pronounced than men. Medium-term expectations were also dampened: with female-owned firms expecting sales to decline by twice as much as male-owned firms over the subsequent quarter, with female-owned businesses have expected their sales to decline significantly more than those owned by males.
The evidence surveyed is clear: women are enduring COVID-19 disproportionately worse than men—both in household and firm settings—and they take on the bulk of the emotional burden with regard to responsive and proactive coping mechanisms. Policy responses require mindful design to prevent and mitigate the effects of gender-based violence; strengthen women’s economic security; recognize unpaid care work; reduce friction and barriers for government support applications; and provide childcare support services to help balance paid with unpaid care work to ultimately augment women’s involvement in business and civil society.

The data used for this brief is based on three unique sources of COVID-19 data collected by the World Bank: Household Survey, Firm Survey and Community Assessment.

To develop a keener understandings of the social and economic impacts of COVID-19 on its firms and households the World Bank, partnering with the Central Statistical Organization (CSO), has established the Myanmar COVID-19 Monitoring Platform to provide accurate and timely economic data to inform and provide key insights to the Government of Myanmar, development partners and wider civil society. The Platform is based on high-frequency phone surveys with firm and household respondents and a community assessment. Started in May 2020, the World Bank conducted high-frequency phone surveys that will continue for eight rounds of data by early 2021, adapting questionnaires to an ever-evolving situation and to changes in national
regulations. The household survey of 1500 randomly selected respondents will improve understanding of how living and welfare conditions have changed in the last few months. In parallel, a phone survey of 500 firms of varying size across all economic sectors will reflect a nationally representative sample in order to better understand and assess the impacts of the crisis on firms’ operations. A separate community assessment, conducted in all states and regions, begun in July, will shed light on how communities respond to, coordinate and cope with those changes.

Data on female and male-headed households is derived from a subset of the World Bank COVID-19 Household Survey results. Based on its sampling design, welfare impacts for male and female headed households can only be measured on 689 households as for all other cases, respondents were not household heads. All inferences about these households are not representative for the whole population. Future rounds of the household survey have been designed to produce a full sample on the gender of each head of household and these results will appear in future Household Survey briefs.

The World Bank COVID-19 Firm Survey interviewed 500 firms and each firm identified whether a female is involved in firm ownership. Based on the firm ownership structure, firms with involvement of female ownership are defined as either “firms with female ownership” or “fully-owned female firms”. “Firms with female ownership” are defined as any firms with at least one female owner, and an average of 242 firms can be categorized as those types of firms in the monthly firm survey. “Fully-owned female firms” are defined as firms with 100 percent female ownership and comprise 24 percent of firms in the monthly surveys. Where possible, we
utilize “fully-owned female firms” unless the disaggregation of data for a specific breakdown of analysis requires more observations, in that instance, we use “firms with female-ownership” to conduct the analysis. Important to note is that the experiences of female-headed households and female-owned firms are not comparable with each other, but rather provide unique insights into different experiences women may have as either business owners or the head of a household.

The community assessment report is being collected through three rounds of phone interviews with 224 community representatives (including at least one woman in each community) over the course of a year. In this brief, we mention findings from the first round, with interviews conducted in July 2020. Two townships were selected in each of the country’s States/Regions, and from each township, two villages. The final sample comprises a total of 56 villages.

Gender inequalities existed prior to the outbreak of COVID-19

Even before COVID-19, women in Myanmar faced a wide range of disadvantages compared to men which have been further exacerbated by the pandemic while other disadvantages have just carried into the pandemic as normal.¹ Women’s participation in employment and entrepreneurship remains low in Myanmar, with 51% of women in Myanmar participating in the labor force compared to 80% of men, and only one in four SMEs owned by women. In

¹ Many of these disadvantages have been detailed in the World Bank, 2020, Women’s Agency in Mon and Kayin State, World Bank: Washington DC
the workplace women face traditional norms that limit their involvement in the workforce, as well as high rates of bullying and sexual harassment, with more than half of working women experience sexual harassment in the workplace, 81% of whom do not take any formal actions.

The recent Women, Business and Law report saw Myanmar score 58.8 out of 100, which placed it 155th out of 190 countries when considering legal gender differences. Its scored lowest on issues relating to the workplace, pension and pay. In Myanmar, economic and decision-making power is typically assigned to men of the household. Additionally, while women are legally allowed to own property, and inherit assets, culturally, men tend to hold legal rights to family properties, and are twice as likely as women to own land under their own name.

There are also fewer opportunities for women in Myanmar to access finance, technology, networks and markets. For example, Sixty-eight percent of women own a mobile phone, compared with 78 percent of men, and 41 percent of women use mobile Internet, compared with 58 percent of men. While the gap in formal financial inclusion between men and women is relatively small, with 50% of men compared to 46% of women formally financially included, women are disproportionately reliant on microfinance, and are often unable to borrow from other formal lenders due to a lack of collateral. In a recent study published by the World Bank in October 2020, Women Entrepreneurs were 38 percent less likely of having a bank account compared to male-entrepreneurs.

In this brief we compile evidence from various sources to present a broad outlook on how women must endure the challenges presented by COVID-19 at a greater disadvantage than men. We present results at the community, household and firm levels, focusing on the differential experience between female and male-headed households or owned firms. We organize the findings
around 3 broad areas: impact; coping and adjustment mechanisms; and future expectations. The note ends with a summary of international best practice to support women during COVID-19 and relevant policy lessons for Myanmar.

Disproportionate impact of COVID-19 on Women

The third round of the household survey, conducted in August 2020, highlighted the stark disadvantage in which female-headed households in the sample find themselves compared to male-headed households. Only seventy-six percent of female heads of households in the sample reported working in the seven days prior to the survey, compared to 90 percent of male heads households (Figure 1). The disparity does not describe the impact that stems exclusively from COVID-19, but rather provides an insight into disparities that presently prevail for female headed-households. In many instances, disparities existed in some form prior to COVID-19 and have been exacerbated or at a minimum, not disappeared. Unfortunately, compared to male-headed households, female headed-households in the sample during COVID-19 were less likely to be employed by 14 percentage points and the impact to households when the head of household is not working has important implications for food security and nutrition.

Female-headed households in the sample reported being significantly more worried about food security due to a lack of money and resources. Ma Hla Hla, a woman living in Rakhine State and interviewed in the community assessment, describes: “Right now I am mentally very tired. As one day ends, I always find myself worrying of how I will eat the next day – even at night I cannot sleep thinking about it, until dawn breaks.” Not only
are women significantly more worried than their male counterparts about not having enough food, but according to the household sample, they are twice as likely to have been unable to eat healthy and nutritious food and having ran out of food in the past month due to a lack of money or other resources (Figure 2).

**FIGURE 1**

Female heads of households in the sample worked less in the week prior in August

PERCENTAGE OF HOUSEHOLDS REPORTING WORKING IN THE PRIOR SEVEN DAYS BY GENDER HH HEAD

90%

76%

Source: The World Bank’s COVID-19 household survey

Note: These results are not representative for the whole population of female and male-headed households.
FIGURE 2

Female heads of households in the sample experienced greater food insecurity in August

PERCENTAGE OF HOUSEHOLDS EXPERIENCING FOOD INSECURITY CONCERNS BY GENDER HH HEAD

- FEMALE HH HEAD
- MALE HH HEAD

**Run out of food**

- Female: 8%
- Male: 4%

**Unable to eat healthy and nutritious food**

- Female: 22%
- Male: 11%

**Not have enough food to eat**

- Female: 31%
- Male: 42%

Source: The World Bank's COVID-19 household survey

Note: These results are not representative for the whole population of female and male-headed households.

Women are suffering an increase in household workload and stress levels compared to before COVID-19. Women in the community assessment have reported high levels of stress and exhaustion stemming from the additional financial and economic hardship that households have been facing and the repercussions on intra-household relationships. Further, more frequent arguments between husbands and wives were cited as the consequences of increased stress levels. Testimonies from village heads in the community assessment suggest a potential increase in marital tensions and domestic violence.
Women’s suffering appear to be ignored by men as they fail to recognize the additional burdens women encounter. According to interviews from the community assessment conducted in the Ayeyarwady Region, male respondents mentioned that the crisis did not create specific difficulties or additional issues for women. Women respondents, however, had a different opinion. Interviewed women underlined the uncertainty and mental toll the pandemic brought, explaining that they are now busier with housework, monitoring children to ensure they comply with stay-at-home directions, and

“Women are suffering an increase in household workload and stress levels compared to before COVID-19”
enforcing additional hygiene standards. One of the respondents interviewed as part of collecting qualitative data for a community assessment report stated that “women are most affected by this outbreak. They have so many burdens, as managing money and preparing food are their duty, they worry about debt and food shortages.” Moreover, women reported that their roles and visibility in community life decreased due to limitations on the ability to freely perform usual social and religious duties, leaving them feeling socially and spiritually disconnected.

**Beyond being more adversely affected, female-owned firms are also recovering less quickly.** While even before the onset of the COVID-19 crisis female-owned firms faced significantly more difficulties than male-owned firms—especially in terms of access to finance—the pandemic has aggravated the disparity. The firm-level survey conducted during the months of May, July and August 2020 highlights all the different aspects in which female-owned firms have been suffering more than their male counterparts. The share of fully female-owned business reporting a negative impact from the pandemic has remained consistently higher than what was reported by fully male-owned firms between the months of May and August 2020, with an almost ten percentage point gap reported each month (Figure 3). While at the beginning of the crisis the share of female and male businesses that had closed as a result of COVID-19 was similar (17%), by August, almost twice as many female-owned firms remained closed as compared to those owned by males (9% vs. 5%) (Figure 4).
Female-owned firms report greater negative impacts of COVID-19

PERCENTAGE OF FIRMS REPORTING NEGATIVE PANDEMIC ASSOCIATED IMPACTS BY GENDER-OWNERSHIP

<table>
<thead>
<tr>
<th></th>
<th>FULLY FEMALE-OWNED</th>
<th>FULLY MALE-OWNED</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>84%</td>
<td>17%</td>
</tr>
<tr>
<td></td>
<td>84%</td>
<td>17%</td>
</tr>
<tr>
<td>July</td>
<td>87%</td>
<td>7%</td>
</tr>
<tr>
<td></td>
<td>75%</td>
<td>5%</td>
</tr>
<tr>
<td>August</td>
<td>80%</td>
<td>9%</td>
</tr>
<tr>
<td></td>
<td>72%</td>
<td>5%</td>
</tr>
</tbody>
</table>

In terms of business closures, female-owned micro and service firms were hit the hardest. While large, medium and small sized firms don’t present differences between male and female ownership, female-owned micro firms were hit harder and were more than twice as likely as male-owned firms to be temporarily closed, particularly in the latter months of the pandemic (Figure 5). Female-owned firms were also affected differently across sectors of operation, with agriculture and service being the worst off in terms of rates of business closure. This is only partially explained by a higher share of women operating in sectors that were worse affected by COVID-19 as it also reflects the prevailing disadvantages that women faced prior to the onset of

Source: The World Bank’s COVID-19 firm survey

3 Firms of different sizes in the sample were quite equally distributed. The micro-firm sample was comprised of 90 firms owned by women, and 98 firms owned by men.
the pandemic. For example, the sector with the highest concentration of fully female-owned firms was in textile and garments, where in this sector 90 percent of firms reported negative impacts from COVID-19, above the economy wide average of 75 percent. Similarly, the next highest concentration within a sector of fully female-owned firms, was in Food and Beverage services at 36 percent, and in that sector, 84 percent of firms reported a negative impact from COVID-19 in August.

However, when compared to Male-owned firms in the same sector, differences still emerge. For example, in August 2020, while only 4 percent of male-owned service firms remained closed, for female-owned service firms this figure was four times larger at 16 percent (Figure 6). A similar story can be seen in the agriculture sector, with twice as many female-owned businesses closed in August (8%) as compared to male-owned: a finding of particular concern given that the proportion of female-owned firms subject to closure was rising in August as COVID-19 measures continued to limit business activity.
Not only are they closed at a greater rate, female-owned businesses suffer larger losses in sales and profits. With a larger share of firms suffering sales and losses in profits—both proportionally and in quantum—women find themselves once again in a more disadvantaged position. On average, in the period between May and August 80 percent of female-owned firms compared to 73 percent of male-owned firms saw a decrease in their sales compared to the same period in the previous year (Figure 7). A smaller difference can be seen in the share of firms that saw a reduction in profits compared to last year: 78 percent of female-owned firms as compared to 74 percent of male-owned firms. The magnitude of the loss was also greater: female-owned firms saw a 63 percent and 65 percent reduction in sales (Figure 8) and profits (Figure 9) respectively, compared to a 54 percent reduction in sales and profits experienced by male-owned firms.

**FIGURE 7**

Female-owned micro-firms temporarily closed at greater rates than male-owned

**PROPORTION OF MICRO-FIRMS REPORTING TEMPORARY CLOSURE BY GENDER-OWNERSHIP**

<table>
<thead>
<tr>
<th></th>
<th>Fully Female-Owned</th>
<th>Fully Male-Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>72% 62%</td>
<td>71% 70%</td>
</tr>
<tr>
<td>July</td>
<td>87% 83%</td>
<td>85% 80%</td>
</tr>
<tr>
<td>August</td>
<td>80% 74%</td>
<td>79% 72%</td>
</tr>
</tbody>
</table>

Source: The World Bank's COVID-19 firm survey
"Not only are they closed at a greater rate, female-owned businesses suffer larger losses in sales and profits"
2 Coping and Adjustment Mechanisms are unduly borne by Women

FIGURE 10
Female-headed households in the sample had to adopt more mitigation strategies to deal with COVID-19 impacts than male-headed households in August

PERCENTAGE OF HOUSEHOLDS REPORTING UNDERTAKING ACTIONS IN RESPONSE TO THE COVID-19 CRISIS BY GENDER HH HEAD

<table>
<thead>
<tr>
<th>Action</th>
<th>Female HH Head</th>
<th>Male HH Head</th>
</tr>
</thead>
<tbody>
<tr>
<td>Done nothing</td>
<td>9%</td>
<td>15%</td>
</tr>
<tr>
<td>Received cash assistance from Government</td>
<td>11%</td>
<td>19%</td>
</tr>
<tr>
<td>Borrowed money from money-lender</td>
<td>10%</td>
<td>18%</td>
</tr>
<tr>
<td>Reduced non-food consumption</td>
<td></td>
<td>30%</td>
</tr>
<tr>
<td>Reduced food consumption</td>
<td></td>
<td>40%</td>
</tr>
</tbody>
</table>

Source: The World Bank's COVID-19 household survey

Note: These results are not representative for the whole population of female and male-headed households
Female-owned firms have also adopted more coping strategies and adjustment mechanisms. Across the period between May and August 2020, 29 percent of female-owned firms changed the production or services provided by their firm, and 31 percent started or increased delivery of products to adjust to the ongoing crisis: both rates were higher than those in male-owned firms. Despite proportionally adopting adjustment mechanisms to a larger degree than male-owned firms, female-firms continue to suffer larger and more severe repercussions than male-owned firms, suggesting the pervasiveness of underlying structural inequalities they face.

On average, fewer female-owned firms have loans—most likely associated with challenges in accessing credit—however this does not hold true across all firm types. A smaller share of fully female owned firms during the period from May to August 2020 had access to loans, reducing their indebtedness risk according to the firm-survey (Figure 11). However, while this is true generally, findings vary across firm size. While at the outset of the pandemic large female-owned firms had higher shares of outstanding loans than their male counterparts, this changed significantly during the crisis. (Figure 12). However, medium female-owned firms were worse off, compared to their male counterparts (Figure 12). While the difference is not very significant, small female-owned firms were worse off than their male counterparts. This suggests that smaller female-owned firms are now in a more vulnerable positions as they relied on debt to cope with the crisis. While the share of loans that male- and female-owned firms have secured from commercial banks and family and friends is similar, female-owned firms have a significantly higher share of loans from non-banking financial institutions. This finding is somewhat expected, as in Myanmar, Micro Finance Institutions (MFI) have been very important in advancing female inclusion in the formal financial system and there
has been a higher uptake in MFI products amongst women than men: the increase in the proportion of women using formal credit over informal sources of savings has been largely driven by MFIs and cooperative credit.  

Despite female-owned firms being as aware of Government support policies, on average they applied less for support. The share of female-owned firms reporting awareness of Government support has been on average the same as that of male-owned firms during the observed period (Figure 13). Despite some fluctuations, an average of 60 percent of female-owned firms stated that

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**FIGURE 11**

Female-owned firms less likely to have active loans than male-owned firms

**PERCENTAGE OF FIRMS REPORTING OUTSTANDING LOANS BY GENDER-OWNERSHIP**

<table>
<thead>
<tr>
<th></th>
<th>Fully Female-Owned</th>
<th>Fully Male-Owned</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>40%</td>
<td>39%</td>
</tr>
<tr>
<td>July</td>
<td>34%</td>
<td>28%</td>
</tr>
<tr>
<td>August</td>
<td>32%</td>
<td>29%</td>
</tr>
</tbody>
</table>

**FIGURE 12**

Small and medium fully female-owned firms now at greater risk of indebtedness than male-owned firms

**PERCENTAGE OF FIRMS REPORTING OUTSTANDING LOANS – BY FIRM SIZE AND GENDER-OWNERSHIP**

- **Micro (1-4)**
  - Male-ownership: [Chart]
  - Female-ownership: [Chart]

- **Small (5-19)**
  - Male-ownership: [Chart]
  - Female-ownership: [Chart]

- **Medium (20-99)**
  - Male-ownership: [Chart]
  - Female-ownership: [Chart]

Source: The World Bank’s COVID-19 firm survey

Note: Large firms are not included in Figure 12 due to limited number of observations for this indicator

4 FinScope, Myanmar Gender Note, 2019.
they were aware of government policies in place between the months of May to August—the same share of male-owned firms—however between the months of May and July 2020, they consistently applied less for support than their male counterparts (Figure 14). In an encouraging development, the situation improved in August, where there was an increase by 7 percentage points of female-owned firms that had applied for Government support as compared to the month prior. Notwithstanding this increase, August saw that female-owned retail and agriculture female-owned firms still applied less than male-owned firms in the same sectors: 7 percent versus 20 percent for female-owned as compared male-owned firms in the retail sector, respectively; and 17 percent versus 23 percent for female-owned as compared to male-owned firms in the agriculture industry, respectively.

**FIGURE 13**

Average awareness of Government support programs between female- and male-owned firms has been similar

**SHARE OF FIRMS REPORTING AWARENESS OF GOVERNMENT SUPPORT BY GENDER-OWNERSHIP**

<table>
<thead>
<tr>
<th></th>
<th>FULLY FEMALE-OWNED</th>
<th>FULLY MALE-OWNED</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>May</strong></td>
<td>64%</td>
<td>56%</td>
</tr>
<tr>
<td><strong>July</strong></td>
<td>54%</td>
<td>66%</td>
</tr>
<tr>
<td><strong>August</strong></td>
<td>63%</td>
<td>59%</td>
</tr>
</tbody>
</table>

**FIGURE 14**

Female-owned firms have on average applied for Government support less than male-owned firms over the prior quarter

**SHARE OF FIRMS REPORTING APPLYING FOR GOVERNMENT SUPPORT BY GENDER-OWNERSHIP**

<table>
<thead>
<tr>
<th></th>
<th>FULLY FEMALE-OWNED</th>
<th>FULLY MALE-OWNED</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>May</strong></td>
<td>8%</td>
<td>13%</td>
</tr>
<tr>
<td><strong>July</strong></td>
<td>18%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>August</strong></td>
<td>25%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Source: The World Bank’s COVID-19 firm survey
Overall, the picture that emerges is one where despite female-owned firms being more reactive in facing the crisis by adopting strategies and coping mechanisms in larger shares, they remain in a more vulnerable position and comprehensively worse off than their male counterparts.

### 3 Future expectations of women during the crisis are more bleak

Women were far less optimistic than men about the near future prior to the second wave, most likely because they are already worse off. When considering prospects at the household level, female-headed households in the sample depicted a more dire picture in terms of expectations, even prior to the second wave. Female-headed households in the sample were less confident and share greater concerns about the future. When asked about their outlook for the upcoming week, almost half (48%) of female-headed households reported being worried about not having enough to eat, yet a significantly lower number of male households expressed the same concerns (28%). Not only more female-headed households report being worried, they also report a higher level of preoccupation with those concerns. Of those reporting distress, 27 percent of women described being very worried, an average of three times higher than male households in the sample. Looking at the longer-term, when households were asked about how preoccupied they are about finances in the subsequent month, female-headed households again fared worse. While also a significant portion (38%) of male households reported being worried about finances in the following month, more than half (53%) of women households expressed that concern (Figure 15). Moreover, of those reporting a preoccupation with...
Female-headed households in the sample reported greater concerns regarding short-term finances and food security. Only 14 percent of male households reported being very worried about short-term finances, compared to 24 percent of female households (Figure 16). These numbers present a picture in which women are not only more tangibly affected, but also carry a larger share of mental burden.

**FIGURE 17**
Female-headed households in the sample reported greater concerns regarding short-term finances and food security.

**PERCENTAGE OF HOUSEHOLDS REPORTING CONCERN REGARDING EATING AND FINANCES BY GENDER HH HEAD**

<table>
<thead>
<tr>
<th></th>
<th>FEMALE HH HEAD</th>
<th>MALE HH HEAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>How worried are you about your households' finances in the next month?</td>
<td>53%</td>
<td>38%</td>
</tr>
<tr>
<td>How worried are you about having enough to eat next week?</td>
<td>48%</td>
<td>28%</td>
</tr>
</tbody>
</table>

**FIGURE 16**
Female-headed households in the sample reported being “very worried” about short-term finances and food security.

**PERCENTAGE OF HOUSEHOLDS REPORTING SEVERITY OF CONCERN FOR FOOD SECURITY AND SHORT-TERM HOUSEHOLD FINANCES BY GENDER HH HEAD**

<table>
<thead>
<tr>
<th></th>
<th>FEMALE HH HEAD</th>
<th>MALE HH HEAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENOUGH TO EAT</td>
<td>Very worried 27%</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td>Somewhat worried 22%</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>Not too worried 13%</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>Not worried at all 39%</td>
<td>48%</td>
</tr>
<tr>
<td>HOUSEHOLD FINANCES</td>
<td>Very worried 24%</td>
<td>14%</td>
</tr>
<tr>
<td></td>
<td>Somewhat worried 29%</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>Not too worried 19%</td>
<td>26%</td>
</tr>
<tr>
<td></td>
<td>Not worried at all 28%</td>
<td>36%</td>
</tr>
</tbody>
</table>

Source: The World Bank's COVID-19 household survey

Note: These results are not representative for the whole population of female and male-headed households.
Female-owned firms expect sales to decline by twice as much as male-owned firms over the next three months. In the firm-level survey in August both male- and female-owned firms reported an expected decrease in sales over the next three months, with female-owners anticipating more than twice as large a loss compared to male-owners (Figure 17). Between the period of May to August 2020, expectations for the next three months consistently improved for both types of businesses, however female-headed firms still present a worse outlook. On average, fully female-owned businesses expected their sales to decline by almost one-third, while fully male-owned firms expected a decline by 18 percent. Again, fully female-owned micro firms are among the hardest hit: the gender difference within micro firms was almost three times higher in August, as fully male-owned micro firms described an expected decrease in sales for the upcoming month of 6 percent, while fully female-owned micro firms expect a loss of 15 percent. Across the different sectors of operations, female-owned firms in the agriculture, manufacturing and services routinely reported worse sales expectations over the course of the upcoming months. This is especially true in August; where female manufacturing and agriculture firms still expected a significant decline in sales of -22 percent and -24 percent respectively, male-owned firms anticipated no losses for the first time since the beginning of the pandemic (Figure 18).
FIGURE 17

Female-owned firms reported greater expected losses in sales over next three months than male-owned firms

PERCENTAGE OF AVERAGE SALES DECLINE EXPECTED OVER THE NEXT THREE MONTHS BY GENDER-OWNERSHIP

- FULLY FEMALE-OWNED
- FULLY MALE-OWNED

May
- Female-ownership: -35%
- Male-ownership: -34%

July
- Female-ownership: -28%
- Male-ownership: -19%

August
- Female-ownership: -15%
- Male-ownership: -14%

FIGURE 18

Male-owned firms reported expected recovery and no loss of sales in some sectors while female-owned firms report continued loss expectations

PERCENTAGE OF AVERAGE SALES EXPECTATIONS OVER THE NEXT THREE MONTHS BY SECTOR AND GENDER-OWNERSHIP

- MAY
- JULY
- AUGUST

AGRICULTURE

Female-ownership
- 30%
- 14%
- 24%

Male-ownership
- 25%
- 14%
- 0%

MANUFACTURING

Female-ownership
- 28%
- 39%
- 22%

Male-ownership
- 27%
- 21%
- 0%

SERVICE

Female-ownership
- 42%
- 23%
- 24%

Male-ownership
- 32%
- 14%
- 24%

Source: The World Bank’s COVID-19 firm survey
Female-owned firms are also less confident about business recovery and remaining open over the next month. While the majority of firms expressed confidence that they will be able to remain in business the following month—a trend of steady improvement over the course of the pandemic—female-owned firms are consistently less confident. On average, between the months of May and August, 72 percent of female-owned businesses reported confidence in remaining operational in the upcoming month, while the same figure for male-owned businesses was 10 percentage points higher at 81 percent (Figure 19). Despite the increase in confidence levels in the analyzed period for both male- and female-owned firms, the confidence displayed by male-owned firms increased at a much faster pace. Over the months, twice as many male- than female-owned firms reported being positive about their firm’s continued operations. Recovery expectations, instead, present a more mixed picture: in May, the greater majority of firms (~70%) were expecting their business to recover, yet with the ongoing pandemic in July, this share decreased by around 10 percentage points. By August, while the portion of male-owned firms expecting their business to recover was almost equal to May (68%), female-owned firms’ expectations did not recover to the same degree, remaining 10 percentage points lower than at the beginning of the crisis (Figure 20).
4 Policy Responses to COVID-19 need to be gender sensitive

Given the disproportionate and differential effect COVID-19 has on women’s livelihoods and wellbeing, it is imperative that policy responses are sensitive to the specific needs and circumstances of women.

Globally, COVID-19 pandemic has disproportionately affected women in several principal ways:

Female-owned firms, which are primarily concentrated in informal or low-paying sectors, lack basic formal social protection that would provide a buffer against economic distress, as well as liquidity constraints and in-
sufficient access to finance.

Women-dominated sectors have tended to be disproportionately affected, including the retail, tourism, hospitality, agriculture and textile manufacturing sectors.

Risks of gender-based violence (GBV) have been heightened during the pandemic and exacerbated by resultant lockdowns.

School closures and a reduction in health services place additional burdens on women who are disproportionately likely to take on extra care duties.

Women make up a disproportionate share of healthcare workers and are more likely to be on the frontline, leading to greater social and physical vulnerability.

According to the UNDP and UN Women COVID-19 Gender Response Tracker, policy responses relating to gender in most countries can be grouped into three categories:

1. Policies to prevent and mitigate the effects of gender-based violence;
2. Policies to strengthen women’s economic security; and
3. Policies around unpaid care work that is disproportionately undertaken by women.
Responses to COVID-19 gender interventions are lacking in women’s economic security and the recognition of unpaid care.

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Number of Countries and Territories</th>
</tr>
</thead>
<tbody>
<tr>
<td>All gender-sensitive measures</td>
<td>100 in 22 out of 28</td>
</tr>
<tr>
<td>Violence against women and girls</td>
<td>82 in 20 out of 28</td>
</tr>
<tr>
<td>Violence economic security</td>
<td>9 in 6 out of 28</td>
</tr>
<tr>
<td>Unpaid care</td>
<td>9 in 6 out of 28</td>
</tr>
</tbody>
</table>

Measures are needed to prevent and protect against increases in violence against women during COVID-19.

The following measures make up the overwhelming majority of existing policy responses to the pandemic, both in East Asia Pacific (EAP) and globally:

In Thailand, the Ministry of Public Health has included questions relating to violence against women and domestic violence in its screening questions on COVID-19, with identified cases referred to the One-Stop Service Centre for in-depth assessment by a psychologist nurse.

In India, the National Commission for Women has launched a WhatsApp number to report cases of domestic violence.

Bangladesh, Bhutan, India, Kyrgyzstan, Nepal and Sri Lanka have strengthened existing hotlines and/or established other reporting mechanisms, including psychosocial services. For example, in Sri Lanka the “1938” national women’s helpline is now open 24/7.
The second most common type of measure implemented in the region has been awareness-raising and campaigns, with 16 measures adopted in 13 countries. For example:

Three countries in the region (Cambodia, Fiji and Timor-Leste) have taken measures to improve the collection and use of data on violence against women in the COVID-19 context.

In Cambodia, the Government – through the Ministry of Women’s Affairs and in close collaboration with national and international partners – has taken action to document the impact of COVID-19 in GBV cases and collect evidence on the related demand for services.

02 Policy responses to help protect women’s economic security

Despite the considerable activity to provide economic and social protection during COVID-19, a relatively small proportion of policy responses have explicitly addressed women’s economic security in EAP. By way of example:

In Cambodia the government is providing support measures to aid the garment and textile industry, in addition to the tourism and aviation sectors. The government is providing $40 per month per worker who has been laid off in these sectors, while employers are required to provide an additional $30 per month.

Some countries have taken action to strengthen women’s resilience within labor markets:

Ecuador and Peru have used public information campaigns and adjusted labor legislation to protect the rights of domestic workers.

Colombia, Mexico and Nigeria have developed training programs for women in digital entrepreneurship, e-marketing and e-commerce, as well as financial skills so that
they can continue selling their products online during lockdowns.

Egypt, Georgia, Honduras, Morocco and Togo have launched programs aimed at supporting women entrepreneurs, informal traders and cooperatives with cash transfers, grants, subsidized credits and/or digital platforms to market local products.

Colombia, Costa Rica, the Dominican Republic, Jamaica and Trinidad and Tobago prioritized fiscal support to tourism – which employs a higher share of women than men – through the provision of public sector loans and subsidies.

03 Policies required to ensure the provision of Care During COVID-19

Few countries have taken direct action to address the additional care responsibilities women have disproportionately undertaken during COVID-19. Most relevant initiatives have been implemented in high-income countries.

Italy’s “Cura Italia” stimulus package provides a childcare voucher of up to €600 for private-sector workers with children below the age of 12 who decide not to take parental leave.

In Uzbekistan, for working parents, one is provided paid leave for the duration of schools and kindergartens shutdown, during which the pay is increased from 60-80 percent to 100 percent of the salary.
In Myanmar, the World Bank’s COVID-19 Emergency Response Project, which has provided $50 million in crisis response window resources to the Myanmar Government, includes provisions to ensure gender equity in protection measures given women’s frontline interactions as caregivers and healthcare providers. Inputs for hygiene and other protection measures target not only medical staff, but also other support staff at the hospitals who are disproportionately women.

Myanmar has taken steps to prevent the spread of COVID-19, and to mitigate the economic consequences through the COVID-19 Economic Relief Plan (CERP) and subsequent proposed Myanmar Economic Recovery and Reform Plan (MERRP), where addressing the needs of women is identified as a key cross-cutting action. However, focused action is needed to address the gender-specific effects of the pandemic across a range of subject matters including the following:

**DATA** It is imperative that up-to-date and accurate gender-disaggregated data is collected on the impact of COVID-19. Like has been done in Thailand, questions on gender-based violence could be included in screening questions on COVID-19. As outlined in the proposed MERRP, it is crucial that sex-disaggregated data informs all recovery-related policy. The National Labour Survey and other research should collect data on the effect of the pandemic on women and men, including job loss and the effect on incomes.

**Gender Based Violence Services:** Women face an elevated risk of GBV during COVID-19 due to lock-
down measures and social distancing. As recommended by a report by UN Women 2020, Policy makers should ensure that additional resources are allocated to addressing violence against women, and that services are strengthened for those women who do experience violence during COVID-19. Further, drawing from Sri-Lanka’s example, the existing COVID-19 family support line should be available 24 hours a day, seven-days a week in a range of languages, well-resourced and also be communicated widely to ensure high levels of awareness. It would also be valuable to provide alternative channels of support, such as Facebook Messenger.

**GENDER-SENSITIVE HEALTHCARE RESPONSE:** Review and revise the existing standard operation procedures (SOPs) and guidelines for quarantine centres/facilities with gender-based violence preventive and response measures, and for health care workers and caregivers to access women-friendly personal protective equipment and menstrual hygiene products to ensure these centres are gender friendly. Ensure gender-based discrimination, violence and harassment free environment through guidelines and rules clearly communicated to all staff and occupants, and have complaint mechanism in place.⁵

**SUPPORT FOR FIRMS IN SECTORS DOMINATED BY WOMEN:** Women are also suffering disproportionate economic consequences from the pandemic. One report finds that renewing policy and program support with an increased focus on the economic resilience of women is critical, including considering providing support to women-dominated sectors such as retail, hospitality and textile manufacturing. For example, the Cambodian government is providing support measures to aid the garment and textile industry, in addition to the tourism and aviation sectors.

**LENDING TO WOMEN ENTREPRENEURS:** As highlighted in the cross-cutting actions of the MERRP, a large share of firms owned or managed by women are micro,
small and medium-sized enterprises (MSMEs), with lower levels of financial resources and limited access to public funds. Focus on supporting smaller, younger and innovation-intensive firms, female-owned businesses and SMEs – including informal ones – that suffer from reduced access to financial markets and are difficult to reach through formal banking channels as a form of integrated policy response.

**EASIER APPLICATIONS FOR GOVERNMENT SERVICES:** Ensure the application process for government support is quick and simple, and requires minimal travel, to accommodate women’s additional household and care burden. Where applicable, ensure that within households women are recipients of cash transfers. It is also important to communicate clearly and broadly to ensure that informal workers and smaller and less formal firms are aware of the public support interventions and are able to apply for and receive them.

**MENTAL HEALTH AND CHILDCARE:** Women and girls also face an increased caring burden for children out of school, and elderly and dependent ill family members. Increased mental health support and support for childcare is needed, such as through childcare vouchers which, for example, are being effective in Italy. As UNICEF identifies, providing childcare support to women with more care responsibilities and to frontline workers can help to balance paid work with unpaid care work. It would also be beneficial to close the gap between the three maternity leave allowance and the six-month minimum age for childcare eligibility in Myanmar, which places an additional burden on working mothers.6

For recommendations on how to address this see IFC, Tackling Childcare: The Business Case for Employer-Supported Childcare in Myanmar, 2019, p.34