



SUPPORTING WOMEN THROUGHOUT THE CORONAVIRUS (COVID-19) EMERGENCY RESPONSE AND ECONOMIC RECOVERY

In addition to its immediate adverse impact on women's and girls' health and education, the COVID-19 pandemic has the potential to further exacerbate existing gender inequalities in economic opportunities across Sub-Saharan Africa:

- Women-owned firms, for example, which are primarily concentrated in informal or low-paying sectors, lack basic formal social protection that would provide a buffer against economic distress.
- Women farmers 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 hard.
- School closures and a reduction in health services can interrupt the trajectories of adolescent girls at a critical life juncture.
- Risks of gender-based violence (GBV) can also be heightened during times of crisis, isolation, and confinement.

The below studies highlight evidence from the Africa Gender Innovation Lab and other promising research on mechanisms that can help protect the lives and livelihoods of women and girls—at the household level, in firms and farms, and during adolescence—in the context of the COVID-19 pandemic. While these interventions focus on improving economic and social outcomes for women, many of them also have positive impacts for men. In addition to the below strategies, all operations should consider [*measures to reduce potential violence*](#) against women. For project design support and/or more information on any of these studies, please contact afrgenderlab@worldbank.org.

GENDER INNOVATION LAB

The Gender Innovation Lab (GIL) conducts impact evaluations of development interventions in Sub-Saharan Africa, seeking to generate evidence on how to close gender gaps in earnings, productivity, assets, and agency. The GIL team is currently working on over 70 impact evaluations in more than 25 countries with the aim of building an evidence base with lessons for the region.

The impact objective of GIL is increasing take-up of effective policies by governments, development organizations, and the private sector to address the underlying causes of gender inequality in Africa, particularly in terms of women's economic and social empowerment. The Lab aims to do this by producing and delivering a new body of evidence and developing a compelling narrative, geared towards policymakers, on what works and what does not work in promoting gender equality.

PROTECTING HOUSEHOLDS

The positive impacts of cash transfer programs are myriad; safeguarding these benefits for women and men in the household during times of crisis is critical. Implementation details on timing, targeting, and modality—as well as potential tweaks to packages—can ensure that women and girls are not left behind and provide design ideas for navigating the logistics of cash transfer programs under the uncertainty of COVID-19.

EMERGENCY RESPONSE

For women, the positive impacts from cash transfers are just as strong when they are delivered on a quarterly basis as when they are delivered more frequently—yielding the same impact at a lower implementation cost, with fewer person-to-person interactions. In an impact evaluation in [Nigeria](#), women who received cash transfers were more likely to work and their households ate better (more food, more regularly, with a more diverse diet) and invested more in assets, and these positive effects did not vary by frequency of the transfer.

ECONOMIC RECOVERY

Cash transfers to women can also be used as a tool for economic recovery: women who receive them are more likely to start businesses, which can fuel economic growth. After receiving the cash transfer and a community livelihoods program, women in Northern [Nigeria](#), a part of the country with low levels of education and many vulnerable households, became more engaged in home-based activities, like petty trading and rice processing. GIL work from the [Central African Republic](#) also shows how recovery could be supported through public works programs. The intervention increased the number of days worked, monthly earnings (by roughly 10%), and ownership of durable goods for both male and female participants in a lasting way.

In addition to these tested interventions, the Gender Innovation Lab highlights the following promising strategies from a review of the literature.

EMERGENCY RESPONSE

Cash transfers can be bundled with the provision of mobile phones. Delivering mobile phones directly to women can potentially address multiple issues that women might face in a COVID-19 context—like access to mobile money transfers, other banking services, and information. Research has shown that access to mobile money accounts for women can lead to increased financial resilience, especially for female-headed households (Suri and Jack, 2016). Aker et al. (2011 and 2014) found that mobile payments led to an improvement in dietary diversity, as well as boosted intra-household bargaining power for women. New work from Nigeria shows how mobile network coverage can also increase women's labor force participation (Bahia et al., 2020).

Carefully designed cash transfer programs have been shown to reduce levels of intimate partner violence. In [a recent review](#), 11 out of 14 impact assessments found decreases in intimate partner violence attributable to a cash transfer program. Authors note that cash could decrease violence by decreasing household poverty and poverty-related stress and reducing intra-household conflict.

When paired with cash transfers, light-touch behavioral nudges for couples could promote more equitable sharing of household resources or intra-household allocation of labor without requiring physical gatherings. Couples' interventions designed to increase household cooperation and change gender norms have shown promising results—and could be adapted to reach couples virtually in this crisis context. In [Cote d'Ivoire](#), for example, export crop farmers who filled out a two-year action plan with their wives shared more agricultural decisions, and women managed more cash-crop tasks. GIL-IFPRI research from [Uganda](#) showed 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. 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.

Bundled economic inclusion interventions have proven effective at enabling extremely poor beneficiaries to develop sustainable livelihoods, which can allow them to more easily weather the economic ramifications of COVID-19. GIL work in Zambia, Mauritania, Malawi, and Nigeria is testing innovations in this space, including electronic transfers and interventions to engage men, in order to

strengthen the effects on women's outcomes. Pending impact evaluation results, M&E data and qualitative research from Zambia show that providing poor women in rural areas with comprehensive support (life and business skills training, a productive grant, mentoring, and savings groups) enables them not only to invest and develop income-generating activities, but also to better assert themselves and escape abusive relationships. Work from Zambia also highlights the utility of distributing mobile phones, which have become critical instruments to share information, deliver digital payments, and allow for remote monitoring in the COVID-19 context.

SUPPORTING WOMEN-OWNED FIRMS

Women in Africa are more likely than men to be entrepreneurs, and they make up 58% of the continent's self-employed population. However, women-owned businesses are particularly vulnerable to shocks, as they are disproportionately informal and operate in less-profitable sectors. Providing critical liquidity and other buffers against shocks can help to protect women-owned firms from the effects of COVID-19.

Lines of credit and meso-financing can provide much-needed liquidity to women-owned firms in times of crisis. The Women Entrepreneurship Development Project (WEDP) issued 23.3 million USD to women entrepreneurs in just its first calendar year, with 66% of recipients being first-time borrowers. Three years later, women who received the credit line increased their profits by an average of 40%, and repayment rates stand at 99.1%. Psychometric tests may also help bolster women's access to loans by providing alternative data for credit decisions. In [Ethiopia](#), one study showed that customers who scored at a high threshold on the test were seven times more likely to repay their loans compared to lower-scoring customers.

Helping urban firms to formalize through small incentives and a banking information session can also boost their access to financial services. In [Malawi](#), a GIL study showed that encouraging women entrepreneurs to register their firms, coupled with an information session at a bank, increased their use of formal financial services, which helped boost their profits by an average of 20%. A similar effect was observed for men. This model could be adapted to the current crisis by offering the bank information via mobile phones.

Business plan competitions could be another tool to address capital constraints and encourage investment and risk-taking during the post-crisis recovery. In [Nigeria](#), a business plan competition providing cash grants averaging \$50,000 increased the likelihood that women would operate a firm, boosted employment, and led to increases in sales and profits. These competitions could also foster innovations around the Coronavirus response.

Personal initiative training – which teaches women entrepreneurs to be proactive and demonstrate perseverance – may help them to bounce back from the economic ramifications of COVID-19. In [Togo](#), the training resulted in a 40% increase in profits for female entrepreneurs compared to those who took a traditional business training, and it was successfully scaled up in over ten countries. It could be a key tool to promote investments, decrease risk aversion, and increase worker productivity during crisis recovery. Depending on mobility restrictions, the training could take place virtually. This training also boosted the profits of male entrepreneurs who were trained.

Coaching as well as providing information and training on sector choice can be crucial to guide women who are starting new self-employment livelihoods during the recovery phase. Evidence from [Ethiopia](#) and [Uganda](#) highlights that women entrepreneurs' profits are significantly higher in sectors in which women are typically less likely to operate, compared to those they earn in female-dominated sectors. Counseling women on the implications of sector choice during the very initial startup phase may support improving women's business outcomes in the medium-term.

SECURING FARMERS' LIVELIHOODS

Over 90% of Sub-Saharan Africa's extreme poor, who are some of 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. Women also play a critical role in keeping the food system functional. About 70% of households across eleven African cities buy most of their food from informal daily food markets or street vendors—and women are primary sellers in this informal space. Yet designing an agricultural intervention that meets the needs of women farmers can be challenging, especially in times of crisis and food insecurity.

EMERGENCY RESPONSE

Providing productive inputs directly to women farmers can have positive impacts for women—including increasing their use of that input, shifting time-use patterns, and encouraging dietary diversity—and can spur economic recovery following the crisis. In Côte d'Ivoire, an impact evaluation of the World Bank's Agriculture Sector Support Project tested the effectiveness of providing oxen to household heads via matching grants of 50% of the cost of animals and equipment. Preliminary results show that households were able to expand their cultivated land, and women in the households were able to shift their time use patterns towards self-employment. In [Mali](#), an impact evaluation found that when women received free fertilizer, they increased their use of fertilizer as well as other complementary inputs, including herbicides and hired labor. A GIL study in [Uganda](#) tested the introduction of a nutrient-dense crop, the orange-fleshed sweet potato, and found that providing subsidized crop vines and trainings helped boost the number of households cultivating and consuming sweet potatoes by 68% and 50%, respectively.

ECONOMIC RECOVERY

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 a separate intervention in [Cote d'Ivoire's](#) Agriculture Sector Support Project, 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. Compared to those who did not fill out a plan, couples who did shared more agricultural decisions and women managed more cash-crop tasks. Such joint planning may also 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.

In addition to the tested interventions, the Gender Innovation Lab highlights the promising below strategies from a review of existing literature.

EMERGENCY RESPONSE

Digital extension services can be used when traditional agricultural extension programs are curtailed to limit person-to-person contact. 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. There are limits, however, to the types of information that is easily disseminated via mobile phone. Digital services might include a call center or helpline: in Kenya, a service called M-Kilimo is a farmer helpline, where farmers can call in and speak to a real person for agricultural advice. An estimated 43% of the callers to the service are women (USAID, 2013). Research has shown that video-enabled extension messaging 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). Aker and Ksoll (2016) show that with improved access to mobile technology, coupled with an education program featuring modules on best practices for mobile phone use, households planted a more diverse variety of crops, boosting the amount of women-grown cash crops in particular.

BOOSTING YOUTH EMPLOYMENT

Young people make up a majority of the population in African countries, but youth unemployment rates are double those of adults. Due to gender-specific constraints, like differential access to key resources as well as underlying social norms, young women in particular face higher unemployment rates than men, making them even more vulnerable to economic shocks. Programs that can help young people regain their livelihoods during and in the aftermath of COVID-19 will be critical to their wellbeing—as well as economic growth and productivity more broadly.

Adding in an element of “action planning” can help youth better navigate the job search. In a study in [South Africa](#), unemployed youth who completed a detailed job search plan as part of the project increased the number of job applications submitted, but not the time spent searching, and this translated to sizeable improvements in employment outcomes.

Soft skills training can increase employment of the most vulnerable to help them bounce back from the crisis. Preliminary results from a GIL study in Togo showed that a soft skills training had large and positive impacts on number of hours worked (10%), reservation wage (7%), and income (15%) for only the poorest participants, indicating the effectiveness of the intervention for low-income, more vulnerable groups.

Complementing training with cash grants can enhance entrepreneurship and employment outcomes as part of the crisis recovery. In Benin, a World Bank project which offered business and life-skills training as well as cash grants (approximately \$400) to vulnerable youth yielded positive short-term impacts on employment outcomes.

Both training young women to operate as franchisees of large firms and cash grants can increase entrepreneurship and short-term incomes. In urban [Kenya](#), a bundled project that offered business and life skills training, a capital grant, and links with firms to start small-scale franchises, yielded similarly persistent increases in entrepreneurship rates and short-term increases in income as cash grants of comparable value (approximately \$220).

FOSTERING RESILIENCE OF ADOLESCENT GIRLS

In times of crisis, when schools close and economic opportunities diminish, adolescent girls’ vulnerability can heighten. 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. This increased their likelihood of leaving school, adversely affecting their life trajectories.

Adapting [adolescent girls programs](#)—focused on mentoring, support networks, and providing vocational and life skills training—to a virtual format could help reach girls in the context of confinement due to COVID. In [Uganda](#), an adolescent girls program implemented by the NGO BRAC increased the likelihood of girls engaging in income-generating activities by nearly 50%, trebled their earnings, decreased teen pregnancy by a third, and led to a drop in girls reporting sex against their will by close to a third. During the Ebola epidemic, an adolescent girls program implemented by the International Rescue Committee in [Liberia](#) increased adolescent girls’ transition from primary to secondary school and led to sustained impacts on educational achievement. The program adapted to the 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. In Malawi, a conditional cash transfer program contingent on girls remaining in school was effective in boosting school enrollment rates and reducing risky sexual behavior among adolescent girls.

Offering adolescent girls programs could help expand girls’ economic opportunities and mitigate the effects of future crises. Adolescent girls programs implemented in [Sierra Leone](#) (preceding the Ebola epidemic) and South Sudan (in conflict-affected areas, before conflict intensified) helped young women remain in school and avoid unintended pregnancies following the crises, suggesting that these programs could be implemented in the recovery phase to help buffer girls against future shocks. Notably, in Sierra Leone, unwanted and transactional sex increased among older girls during the crisis—likely due to the fact that younger women involved in the program spent less time with men. However, older girls were more likely to use modern contraceptives and there were no resulting increases in pregnancy rates, suggesting that the program helped mitigate some of the risks around transactional sex.



CROSS-CUTTING GENDER CONSIDERATIONS FOR RESPONSE AND RECOVERY OPERATIONS

EMERGENCY RESPONSE

Distributing mobile phones directly to women can facilitate operations, given existing gender gaps in mobile phone ownership.

World Bank data show that across Africa, on average, 71% of men have a mobile phone compared with 58% of women, revealing a gender gap of 13%. Mobile phone access will be critical for many operations—giving women access to one will enable her to benefit from mobile cash transfer programs, agricultural extension advice, mobile banking, and even potentially reporting services for gender-based violence. Project teams who plan to use mobile phones to disseminate information or support services should consider tailoring messaging approaches to be gender-inclusive: women may be less able to pay for services or have demands on their time that limit their ability to consistently have access to the phone. Considering the time of day that messaging is sent or waiving fees associated with messaging can help to mitigate these issues.

The social distancing and quarantine recommendations in a COVID-19 context can heighten the risk of gender-based violence (GBV).

Reports of domestic violence have increased in contexts where COVID-19 has spread widely, including China and the United States. Economic stress and times of crisis can exacerbate risks of GBV, and COVID-19 is likely to spark both of these conditions. Crisis response programs should consult available [global guidance](#) on how to prepare health systems to respond to GBV in emergency situations and should consider allocating funding for GBV-response service providers. When conducting rapid population-based rapid assessments, operational teams working in this space should refrain from including questions about women respondents' experiences of violence as it could potentially put survivors at risk.

ECONOMIC RECOVERY

Providing access to caregiving resources can facilitate women's engagement in economic activity.

Women bear the brunt of responsibility for care in societies across the world. COVID-19 related increases in mortality and morbidity could further increase households' caregiving needs during the recovery period, which could inhibit women from engaging in paid work to ensure their economic wellbeing. Studies from [Kenya](#) and [Mozambique](#) have found that supporting women's access to childcare increases their employment rates and raises the likelihood that older siblings enroll in school.

FOR MORE INFORMATION,
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