



Published February 2021

Gender Inequality & the COVID-19 Pandemic

THE CHALLENGE

The weight of the global pandemic today is falling most heavily on people living in poverty, and evidence suggests that women disproportionately shoulder that burden. Women on average have access to fewer assets, are more likely to hold jobs in the informal sector, and carry more responsibility for dependent care. These existing inequalities have compounded the effects of the pandemic for women. According to UN Women:

740 million women work in the informal economy and their income fell by 60% during the first month of the pandemic.¹

47 million women and girls will be pushed into poverty (living on less than \$1.90 a day) as a result of COVID-19.¹

THE OPPORTUNITY

In households around the world, women are at the center of recovery and rebuilding efforts. At Global Partnerships (GP), we remain committed to investing in the economic empowerment, resilience, and well-being of women as they navigate the setbacks brought

about by the current health and economic crises. Our social enterprise partners share this commitment as they work to remain in close contact with their clients, assess needs, and provide access to vital resources and information.

For example, most of our microfinance institution (MFI) partners are frequently communicating with clients through trusted loan officers and providing grace periods on loan payments to relieve client stress. Many MFIs are also leveraging their education channels to provide COVID-19-related health and safety information.

Through mobile-based surveys known as Lean DataSM, we are helping partners listen closely to their clients, and by analyzing results by gender, we are enabling a deeper understanding of the experiences, coping strategies, and needs of women.²

EMERGING INSIGHTS

Between June 1, 2020 and December 31, 2020, we heard from 2,321 clients, 1,269 of whom identified as female, from six partners in five countries across Latin America and sub-Saharan Africa.

1. Source: [UN Women, Insights to Action: Gender Equality in the Wake of COVID-19, 2020](#).

2. These studies are conducted using Lean DataSM – a mobile-based client survey methodology used to collect and analyze customer and sector-specific data from around the world. Lean DataSM surveys are conducted by 60 Decibels, Inc., an impact measurement company.



Here is what we learned:

Women are concerned about their families' livelihoods and health, and their primary worry varies by region:

78%³ of women reported being concerned about COVID-19, with clear regional differences in the leading area of concern:

	Latin America	Sub-Saharan Africa
Reported their or their family's health as primary concern	60%	29%
Reported economy and ability to work and earn an income as primary concern	27%	64%

Women are more likely than their male counterparts to express deterioration in their financial position:

54% of women reported a worse financial situation since the onset of the pandemic; compared to 45% of men reporting the same.⁴

Amidst the pandemic and with generally lower access to resources, women report savings and reliance on social relationships as top coping strategies:

47% of women surveyed reported using savings, and 24% reported borrowing from friends and family to cope with the pandemic. Only 11% reported selling an asset as a coping strategy.⁵

Women are reporting increased resilience and ability to cope with the hardship brought on by the pandemic because of engagement with GP's social enterprise partners. Of women surveyed:⁶

81% indicated that their relationship with a GP partner MFI increased their ability to save money.

85% indicated increased ability to plan their finances.

61% reported that the loan they received from a GP MFI partner has helped them to cope with COVID-19.

IMPLICATIONS

GP is dedicated to expanding opportunity for people living in poverty and we believe women play a critical role in delivering on our mission. During the pandemic we are amplifying our efforts to support women by:

- Providing capital and support to social enterprise partners that remain close to their clients, understand their needs, and provide access to critical resources and information.
- Engaging with clients through Lean DataSM so we can better support our partners that are stepping up to keep women and their needs at the center of their work.
- Being disciplined about applying a gender lens to the two activities listed above so that we can deliver on our commitment to creating impact for and through women.

3. From 1,269 surveyed women across 6 partners. Data in table comparing geographies are a subset of the 78% of women that said they were concerned about COVID-19.

4. This gender comparison is done using surveys with 5 partners that include similar numbers of male and female interviewees: a total of 865 women and 1,052 men.

5. From 1,269 surveyed women across 6 partners.

6. From 1,269 surveyed women across 6 partners.