



Impact of COVID-19 on Women's Economic Participation in Yemen



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Author: Magued Osman

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KEY MESSAGES

FINDINGS

- ESCWA estimates that 73.7 per cent of the Yemeni population is living in poverty.
- The global and regional economic slowdown may affect Yemen through reduced remittances from the GCC.
- Prior to the pandemic in Yemen, the labour force participation rate saw a wide gender gap, at 65 per cent for males and 6 per cent for females.
- In regions where curfew was imposed, the limited access to markets and reduced mobility had a significant impact on women in the informal sector.
- Even women working in the formal private sector were negatively affected. Many private schools, which are mostly owned by women, suffered as parents stopped paying tuition.
- Measures after the lockdown, such as social distancing and increased cleaning, have put more pressure on women-owned businesses like salons.
- In some instances, women managed to cope and adapt their business to mitigate the negative impact. For example, women owners of salons have started doing house visits..

RECOMMENDATIONS

- Responses to COVID-19 can be an opportunity to reinforce equality and inclusion.
- Support women's entrepreneurship through low-cost financing programmes, increased stimulus, subsidized loans, financial inclusion, reduced taxation and support for skill development to sustain small and medium enterprises.
- Governmental agencies are encouraged to implement a policy framework that capitalizes on public works and cash-for-work programmes, which have shown some potential to generate female employment in specific contexts.
- Governmental agencies are also encouraged to take measures that help women engage in higher-value agricultural activities such as food processing and packaging.

CONTENTS

Acknowledgement

Introduction

- I. Country outlook prior to and during the pandemic
- II. The status of women in Yemen during the pandemic
- III. Interventions to support women and girls during the pandemic
International experience

Recommendations

References

Appendix 1. Guidelines for interviews

Appendix 2. List of interviews

INTRODUCTION

The aim of this report is to provide a better understanding of the impact of COVID-19 on women’s economic participation in Yemen, identify the measures taken by the government and other stakeholders, provide policy options for the government to increase women’s economic participation and respond to the challenges facing women in Yemen. Policy promoting women’s economic empowerment and participation should take into consideration that the lack of gender equality results from a complex interaction of individual, organizational and societal factors and cannot be explained in isolation from the broader socio-cultural milieu. Furthermore, policymaking to support women’s empowerment during and after the pandemic is impacted by the political instability and lack of security caused by the civil war, which has exhausted the economy generally and the health sector in particular.

A. METHODOLOGY

The following framework was adopted to describe the impact of COVID-19 on women’s economic participation in Yemen. It includes five impediments to women’s economic participation even in normal conditions (middle column). These impediments are:

- a) Social norms that conflict with women’s economic participation;
- b) Discriminatory laws that violate women’s rights;
- c) Limited opportunities in education, employment, economic participation, freedom of expression and more;
- d) Harassment in the public sphere and domestic violence in the household;
- e) Double burden for working women who are responsible for domestic work and care for children and the elderly.

In addition to these impediments women’s economic participation that operate in normal times in most Arab societies, the civil war that started in Yemen in 2015 has resulted in political instability, lack of security and forced displacement, with serious implications for women and girls by reducing the already limited opportunities and increasing gender-based violence (GBV).¹

The recent pandemic has further exacerbated these impediments (especially during the last three months) and added extra impediments including a lack of basic services such as education, transportation, financial services and access to markets. The pandemic has also increased health risks, especially among health workers, and limited access to reproductive health services..

Table 1. Conceptual framework for women’s economic participation in Iraq

Social norms				
		Laws		
Impact of pandemic	Increase	Limited opportunities	Increase	Impact of political conflict
	Increase	Gender-based violence	Increase	
	Increase	Double burden		
	Lack of basic services	Lack of basic services	Internal displacement	
	Health hazards	Health hazards	Lack of security	

1- International Rescue Committee, 2019. Protection, Participation and Potential: Women and Girls in Yemen’s War. Available at <https://www.rescue.org/sites/default/files/document/3550/yemenwomenandgirlspolicybrieffinalreadyfordissemination.pdf>.

The framework is adopted to understand the impact of the pandemic on women's economic participation in Yemen and is used the basis for developing the tools for data collection and data analysis.

The data analysed include reports and secondary statistics produced by both governmental and non-governmental organizations, as well as international organizations. To better understand the complexity of the situation in Yemen, these reports were complemented with in-depth interviews (table 3) with stakeholders including:

- a) Government officials: Eight interviews with Ministry of Health, Ministry of Industry and Trade, Ministry of Social Affairs and Labour, the General Investment Authority and the Social Fund for Development;
- b) Non-governmental organizations: Seven interviews with NGOs working on women's issues and entrepreneurship;
- c) Private sector: Ten interviews with the Chamber of Commerce, banking sector and microfinance organizations;
- d) International organizations: Two interviews with the United Nations Development Programme (UNDP) and one with the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH;
- e) Academia: Two interviews with professors of economics at Amran University and Dhamar University;
- f) Members of Parliament: Two interviews with a member of the Public Health and Population Committee and with the Deputy Chair of the Media and Public Relations Committee.

To ensure consistency, a set of guideline questions were developed for the interviews.² Issues discussed in the interviews fell into the following three areas:

- a) The impact of COVID-19 on the women's empowerment and economic participation (group A);
- b) The response of the government, the private sector, civil society and international organizations (group B);
- c) Suggested policies, recommendations and measures to respond to the pandemic (group C).

The interviews were conducted by the national consultant³ who analysed and validated the results of the interviews. Due to the current political situation with the country divided under two rival governments (in the north and in the south), interviewees were selected to reflect a diversity of political affiliations and broad geographical representation.

To develop a set of recommendations, the interviews were combined with a desk review of relevant international literature. Special focus was on good practices documented in developing countries and fragile States. Measures undertaken by such countries were listed and included in the report to widen the scope of options available to Yemeni policymakers. As the report is on women's economic participation, the review was limited to gender-sensitive labour market, fiscal and economic measures.

I. COUNTRY OUTLOOK PRIOR TO AND DURING THE PANDEMIC

Yemen is a low-income country that faces difficult long-term challenges to stabilizing and growing its economy. The ongoing war has halted Yemen's exports, put downward pressure on the currency exchange rate, accelerated inflation, severely limited food and fuel imports and caused widespread damage to infrastructure. The conflict has also created a severe humanitarian crisis, with the world's largest cholera outbreak currently at nearly 1 million cases, more than 7 million people at risk of famine and more than 80 per cent of the population in need of humanitarian assistance.⁴ In 2019, the United Nations estimated that 24.1 million people – 80 per cent of the population

2- These questions are included in appendix 1.

3- Najat Jumaan, Ph.D.

4- CIA, 2020. Available at <https://www.focus-economics.com/countries/yemen>. The World Factbook Yemen. Available at https://www.cia.gov/library/publications/the-world-factbook/geos/print_ym.html.

– were “at risk” of hunger and disease, of whom roughly 14.3 million were in acute need of assistance. This complex situation is reflected in the Fragile States Index that places Yemen, in 2020, as the most fragile State among 178 countries with a score 112.4 out of 120 points.⁵

With the central bank now divided into two entities, it has only a limited ability to support imports of critical goods or defend the exchange rate. Commercial banks have been severely affected and are not able to provide financial services. The country also faces rising inflation and a growing liquidity crisis partly due to stopping or delaying paying salaries of civil servants. The private sector is suffering and is making substantial layoffs. Access to food and other critical commodities such as medical equipment is limited across the country due to security issues. The Social Welfare Fund, a cash transfer programme for Yemen’s neediest, is no longer operational and has not made any disbursements since late 2014. Furthermore, the country is facing long-term challenges including a high population growth rate, high unemployment, declining water resources and severe food scarcity.⁶

The ongoing war in Yemen has severely affected the country’s health care facilities. An estimated 17.8 million people are without safe water and sanitation, and 19.7 million without adequate healthcare. As a result, Yemen has been grappling with mass outbreaks of preventable diseases, such as cholera, diphtheria, measles, SARS and dengue fever. At the end of 2018, only half of health facilities were fully functional, with wide variability across governorates (from 80 per cent in Raymah to 18 per cent in Al Jawf).⁷

Waves of currency depreciations in 2018 and 2019 have created inflationary pressure and exacerbated the humanitarian crisis, and disruptions to public infrastructure and financial services have severely affected private sector activity.⁸

More than 40 per cent of Yemeni households are estimated to have lost their primary source of income and consequently find it difficult to buy even the minimum amount of food. Poverty is worsening: whereas before the crisis it affected almost half the country’s population of about 29 million, it now affects an estimated three-quarters of it – 71 per cent to 78 per cent of Yemenis.

Using the nationally defined poverty line, it was estimated that in 2019, nearly 21.5 million people (73.7 per cent of the population) were living in poverty. Based on estimates of GDP per capita, the projected poverty rate is expected to rise to 79 per cent in 2020 and 80.3 per cent in 2021, bringing the total number of poor to 24.5 million in 2021.⁹

According to the Food and Agriculture Organization,¹⁰ the conflict is driving hunger in Yemen, threatening agricultural livelihoods, destroying assets, limiting income opportunities, stimulating displacement and weakening purchasing power. Nearly 16 million people are severely food insecure, 1.2 million people in 29 accessible districts of the 45 districts are severely food insecure, 3 million people are malnourished, 3.6 million people have been displaced since March 2015 and nearly 50 thousand suspected cases of cholera have been reported.

A COVID-19 related global and regional economic slowdown may affect Yemen through reduced remittances from the GCC. However, as the country is a net importer of oil products, lower global oil prices would at the same time improve the trade balance. The net impact of COVID-19 would be uncertain but with already weakened public health systems and limited fiscal space, Yemen’s official capacity to fight the spread of the virus is limited.¹¹

Economic and social prospects in 2020 and beyond are uncertain and hinge critically on the political and security

5- Fund for Peace, 2020. The Fragile States Index Report 2020. Available at <https://fragilestatesindex.org/wp-content/uploads/2020/05/fsi2020-report.pdf>.

6- CIA, 2020. The World Factbook Yemen. Available at https://www.cia.gov/library/publications/the-world-factbook/geos/print_ym.html.

7- OCHA, 2018. Humanitarian Needs Overview – Yemen. Available at https://reliefweb.int/sites/reliefweb.int/files/resources/2019_Yemen_HNO_FINAL.pdf.

8- UNICEF, 2020. Yemen Country Office Humanitarian Situation Report. August 2020.

9- ESCWA, 2020. Impact of COVID-19 on Money-metric Poverty in Arab Countries. ESCWA. Available at https://www.unescwa.org/sites/www.unescwa.org/files/publications/files/impact-covid-19-money-metric-poverty-arab-countries-english_1.pdf.

10- FAO, 2019. Yemen situation report. Available at http://www.fao.org/fileadmin/user_upload/emergencies/docs/FAOYemenSitrepDec2019.pdf.

11- World Bank, 2020. Yemen’s economic update. April 2020. Available at <http://pubdocs.worldbank.org/en/604811554825494039/mpo-yem.pdf>.

situation. Affordability of food is a rapidly emerging threat to household welfare, as previous increases in global food prices and depreciation of the Yemeni rial are now interacting with COVID-19 related trade restrictions by food exporters. Yemen's import dependence is exacerbated by the impact of desert locusts on crops. A ceasefire and eventual political reconciliation, including the reintegration of vital State institutions, would improve the operational environment for the private sector, facilitate the reconstruction of the economy and help rebuild the social fabric.¹²

Yemeni authorities have taken steps to limit the spread of the virus, including halting flights to and from the country, closing the Al-Wadia border crossing with Saudi Arabia and closing schools. On 11 April, following the report of the first COVID-19 case in the Hadramawt governorate, the government imposed a curfew (6 p.m.-6 a.m.) on all cities in the governorate.

International development partners have complemented the government's efforts. The World Health Organization provided testing kits and dedicated healthcare facilities as isolation units across the country. The International Initiative on COVID-19 in Yemen (IICY), involving multinational private companies working in close cooperation with the United Nations, donated testing kits and medical equipment, including ventilators and masks. Aid agencies stepped up awareness-raising to explain what the virus is, how it is transmitted and what can be done to stop its spread. These efforts leveraged community-based volunteers and influencers and also included training sessions for community health workers on health education, health promotion and infection prevention as well as sessions for midwives and nurses on various topics involving reproductive health.¹³

Joint efforts of governmental authorities and international organizations have focused on improving the healthcare system by providing personal protective equipment (PPE) to better protect health care workers and providing testing kits to increase laboratory testing capacity. Furthermore, the health cluster initiated many consultations and discussions to coordinate the health and humanitarian interventions in some difficult to access locations and governorates such as Marib, the Red Sea coast and Al-Turbah. More updated information on interventions to prepare for and respond to the pandemic in Yemen can be found in the ESCWA COVID-19 Stimulus Tracker, the monthly UNICEF humanitarian situation report¹⁵ and OCHA situation reports.¹⁶

According to the interviews conducted, several stakeholders were not satisfied with the role of the government in northern or in southern Yemen. Criticisms of the government included: a lack of financial support for business facing closure, failure to provide any compensation to employees in the informal sector and delays in paying the salaries of government employees. Other interviewees showed more understanding of the macroeconomic challenges facing the country and were satisfied with the regulatory and advocacy role of the two governments. Most respondents agreed with the non-inclusive approach of the crisis management and decision-making process, where women had only a marginal role. This exclusion of women has resulted in policies and interventions that are not gender sensitive.

12- World Bank, 2020. Yemen's economic update. April 2020. Available at <http://pubdocs.worldbank.org/en/604811554825494039/mpo-yem.pdf>.

13-OECD, 2020. COVID-19 crisis in the MENA region: impact on gender equality and policy responses. Available at https://read.oecd-ilibrary.org/view/?ref=134_134470-w95kmv8khl&title=COVID-19-crisis-in-the-MENA-region-impact-on-gender-equality-and-policy-responses.

14-covdata.unescwa.org/RPT/RPTDSH1.aspx.

15- <https://www.unicef.org/appeals/yemen/situation-reports>.

16-<https://reports.unocha.org/en/country/yemen>.

COVID-19 in Yemen: low incidence or underreporting?

Since the first confirmed case was reported on 10 April, the number of cases reached 2035 by the end of September 2020, coupled with 588 deaths associated with COVID-19. When compared to other countries, the number of cases and deaths might give the impression that the impact of the pandemic is minimal in Yemen. It is worth mentioning that the ratio of confirmed deaths to cases in Yemen is 1 to 3.5, while the same ratio globally is 1 to 34,^a which might indicate a high degree of underreporting of cases. However, it should be noted that there is substantial underreporting of cases in many developing countries.^b The reasons for the high underreporting in Yemen include the lack of testing facilities and official reporting, people delaying seeking treatment because of stigma, difficulty accessing treatment centres, the perceived risks of seeking care,^c the lack of transparency, weak registration systems, weak health systems and a tendency to ignore mild symptoms. In addition, civil war might have pushed politicians to deny the magnitude of the pandemic,^d further increasing the degree of underreporting. This can explain the wide geographical difference in incidence (940 cases and 301 deaths in Hadramawt vs. 4 cases and 1 death in Sana'a).^e

Sources:

a According to WHO, the global number of deaths is 1,030,738 and the number of confirmed cases is 34,804,348 (as of October 4, 2020).

b Chatterjee, P., 2020. Is India missing COVID-19 deaths? *The Lancet*, vol. 396, p. 675. Available at <https://www.thelancet.com/action/showPdf?pii=S0140-6736%2820%2931857-2>. Kisa, S., and A. Kisa. (2020).

Under-reporting of COVID-19 cases in Turkey. *International Journal of Health Planning and Management* 35:1009-1013. Available at <https://onlinelibrary.wiley.com/doi/epdf/10.1002/hpm.3031>.

c UN Humanitarian Country Team. Yemen COVID-19 preparedness and response snapshot, as of 19/9/2020. Available at https://reliefweb.int/sites/reliefweb.int/files/resources/Yemen_COVID_Weekly_Snapshot_20_September_V1.pdf.

d Karasapan, O., 2020. Yemen and COVID-19: The pandemic exacts its devastating toll. *Brookings*. Available at <https://www.brookings.edu/blog/future-development/2020/06/15/yemen-and-covid-19-the-pandemic-exacts-its-devastating-toll/>.

e Hadramawt is under the control of Ansar Al-Sharia (Al-Qaeda) and Sana'a is under the control of Houthis.

II. THE STATUS OF WOMEN IN YEMEN DURING THE PANDEMIC

While Yemeni women won the right to vote more than 50 years ago, their economic, social and cultural rights continue to be limited. The labour force participation rate includes the widest gender gap worldwide (65 per cent for males vs. 6 per cent for females). One of every four females (age 15+) is unemployed, and one among every three young females (15-24) is unemployed. Among those who are employed, informal employment¹⁷ is the default as 83 per cent of females are informal employees. Agriculture is the main sector that employs women with 51 per cent working in the agriculture sector, 35 per cent in the services sector and 13 per cent in the manufacturing sector. These three sectors are among the most at risk in the Arab region in 2020. According to the International Labour Organization these three sectors are impacted worldwide as follows: agriculture is highly impacted, manufacturing is medium impacted, while the impact on services ranges from high to low depending on the type of service, with accommodation, food and real estate being highly impacted.

Many females in informal employment are self-employed (63 per cent), which leaves them more vulnerable to unemployment especially during political instability.¹⁸ This figure might have increased further during the COVID-19 pandemic.

Yemen's performance in meeting the sustainable development goals (SDGs) indicates substantial obstacles to improving quality of life and securing basic needs. As indicated in the table at the end of this section, Yemen is

17- Informal employment includes the total number of informal jobs, whether carried out in formal sector businesses, informal sector businesses or households during a given reference period.

18- Al-Ammar, F. H. and Patchett, 2019. The repercussions of war on women in the Yemeni workforce. Sana'a Center for Strategic Studies. Available at http://sanaacenter.org/files/Rethinking_Yemens_Economy-policy_brief_13.pdf.

facing major challenges in meeting the SDGs. All eleven indicators in the table ¹⁹ show major challenges, with a trend that is either stagnating or moderately improving.²⁰

Compared to other countries in the world, Yemen has been ranked last in the Global Gender Gap Index since 2006.²¹ Out of the 153 countries ranked in the most recent report, Yemen ranked last (153rd) in the Global Gender Gap Index, 15125 in the sub-index on economic participation and opportunity, 150th in the sub-index on educational attainment, 129th in the sub-index on health and survival and 151th in the sub-index on political empowerment. The indicators comprising the sub-index on economic participation and opportunity showed one of the widest gender gaps in the labour force participation (ranking 152nd) and estimated earned income (ranking 151st). Gender gaps in the other two indicators, namely per cent of legislators, senior officials and managers and per cent of professional and technical workers, are relatively better ranking at 113rd and 133rd respectively.

Incidents of gender-based violence have increased by over 63 per cent since before the conflict, and the rate of forced and child marriage of girls has tripled since 2015.²² The little progress in gender equality that had been achieved before the conflict was largely set back due to the civil war and displacement. Now, COVID-19 is yet another setback with a negative impact on women's empowerment in Yemen. The impact of the pandemic goes beyond health, as gender-based violence and forced and child marriage might have increased further. Women's economic status has deteriorated further due to the pandemic, especially in regions where a curfew was imposed. The limited access to markets and reduced mobility have had a significant negative impact on women who are informal employees.

Interviews indicate that the pandemic has had a significant negative impact on the economic participation of Yemeni women. Women working in the formal sector are relatively less vulnerable, however women in several sectors were severely hit. The private education sector is an example. Many private schools are owned by women, and the closing of schools disrupted the business cycle as parents stopped paying tuition and owners failed to pay capital and operating expenses associated with schools. In addition, teachers (most of them women) are not receiving their salaries on a regular basis.

The turbulent five years before the pandemic encouraged women to take on loans to start their own businesses as employment opportunities were scarce in both the public and private sectors. As indicated by banks and microfinance networks, women entrepreneurs mostly work in the service sector, and the shutdown suspended various kinds of economic activities, interrupted markets and stopped social events. Women-centred businesses such as beauty shops and wedding-related enterprises went out of business due to the pandemic and were not able to pay rent and repay loans. When measures were relaxed, the new regulations for re-opening businesses such as social distancing and increased cleaning put more pressure on businesses. The same factors also apply to clinics and bakeries owned by women. Several micro finance organizations reported a decrease in operational efficiency, lack of liquidity and depletion of available funds and productive assets.

On a positive note, new opportunities have emerged. Sectors such as private health care, pharmaceuticals and medical equipment have actually benefited from the pandemic. These "winners" have opened a window of opportunity for women. Other sectors such as textile and garments have adapted to the new circumstances and modified their operations to satisfy an increasing demand for masks. As a coping mechanism, women working in salons have provided their services from home as they are unable to operate from their shops, and private sewing has taken the place of closed textile shops. One positive impact of the pandemic is the successful health education programmes on regular hand washing and social distancing. Additionally, jobless women have begun selling in-demand cleaning products and detergents.

19- The eleven indicators are selected to reflect health, gender and economic factors.

20- Sachs, J. and others, 2020. The Sustainable Development Goals and COVID-19. Sustainable Development Report 2020. Cambridge: Cambridge University Press. Available at https://s3.amazonaws.com/sustainabledevelopment.report/2020/2020_sustainable_development_report.pdf.

21- World Economic Forum. Available at <https://www.weforum.org/>.

22- <https://www.rescue.org/sites/default/files/document/3550/yemenwomenandgirlspolicybriefinalreadyfordissemination.pdf>.

For women in the agricultural sector, respondents offered mixed insights. On the one hand, women in the sector face the challenge of selling products relatively low on the value chain due to economic constraints. On the other hand, the sector will continue to operate as it produces basic goods that cannot be substituted, even in times of crisis.

For women in the informal sector, the impact has been devastating. This vulnerable group lost their usual access to products from suppliers and were deprived from local markets where they sell their products. Another segment that was vulnerable to the pandemic was displaced women and girls, who have been subject to additional economic hardship, gender-based violence and lack of health services.

The issue of knowledge and information gaps came up in several interviews. Interviewees suggested more information is needed on how the pandemic spreads and how people can protect themselves. In addition, to help society recover, information should be disseminated on microfinance, job opportunities for women, rights of women employees and legal services for disadvantage groups.

Challenges to women's economic empowerment in Yemen before the pandemic

- Lack of security and reduced economic opportunities for women and girls due to the civil war and the large number of displaced women and female-headed households.
- Low level of women's participation and leadership in the public sphere and low level of Yemeni women's participation in formal paid work.
- High rates of violence against women and girls, including forced and child marriage and female genital mutilation.
- Moderate access of girls to basic services, resulting in a widening gender gap in literacy and basic education.
- Low access to sexual and reproductive health care and high maternal mortality rates.
- Negative cultural attitudes towards gender equality and women's empowerment.

III. INTERVENTIONS TO SUPPORT WOMEN AND GIRLS DURING THE PANDEMIC

International experience

A desk review was conducted of measures taken by developing countries to increase women's economic participation during the pandemic. The review was based on the COVID-19 Global Gender Response Tracker by UNDP and UN Women, which examined 2,517 measures responding to the pandemic across 206 countries and territories. "Out of these, 992 measures across 164 countries and territories have been identified as gender sensitive. Most of these measures (704 in 135 countries) focus on stepping up action to address violence against women and girls (VAWG). Measures to strengthen women's economic security (177) and address unpaid care work (111) are much fewer in number". In total, 199 countries and territories have adopted 1,310 social protection and labour market measures in response to COVID-19. However, only 18 per cent of these measures are found to be gender sensitive. Similarly, 130 countries and territories have

adopted 503 fiscal and economic measures to help businesses, but only 10 per cent of these measures aim to strengthen women’s economic security.²³

Tables 2 and 3 list selected good practices in terms of labour market and fiscal and economic measures that have been implemented in developing countries and are appropriate for consideration in Yemen. The tables can be consulted by policymakers, international organizations, the private sector and NGOs to design appropriate interventions in Yemen given the local context.

Table 2. Labour market measures implemented by developing countries during the pandemic

<i>Country</i>	<i>Labour market measures</i>
Barbados, Ecuador, and Peru	Promote the rights of domestic workers through information campaigns and regulatory adjustments
Chile, Colombia, Guatemala, Honduras, Mexico, and Paraguay	Take measures to support women’s entrepreneurship through subsidized loans, virtual trainings, financial education, home delivery and digital marketing platforms.
Egypt	Launch a package of educational programmes for women to prepare them to compete in the labour market.
Liberia	The Government has extended credits for street vendors. The “Market Women and Small Informal Petty Traders Bank Loan Program” has been approved, with modifications to add credit unions and related entities registered and doing business before 1 January 2020. The Government will fully pay the loans owed by market women, and petty and small traders in affected counties as part of the requested budgetary reallocation. This programme will further help banks increase lending to new borrowers
Morocco	The Ministry of Tourism, Handicrafts, Air Transport and Social Economy has introduced a certification system for cooperatives to produce 30,000 reusable masks per day. Some 15 cooperatives have been certified with a total of 103 members, 100 per cent of whom are women
State of Palestine	The Palestine Monetary Authority launched a low-cost financing programme, “Istidama”, to support the sustainability of small and medium enterprises (SMEs), including women-run SMEs, with a total value of \$3 million to address the economic consequences of COVID-19.

23- UNDP and UN Women, 2020. COVID-19 Global Gender Response Tracker. Available at <https://www.undp.org/content/undp/en/home/library-page/womens-empowerment/COVID-19-Global-Gender-Response-Tracker.html>.

Table 4. Fiscal and economic measures implemented by developing countries during the pandemic

Country	Fiscal and economic measures
Armenia	Provide public support to the agricultural sector through targeted loans in the form of co-financing and/or loan/leasing interest rate subsidies. Agriculture accounts for 32 per cent of female employment and 26 per cent of male employment in Armenia..
Egypt	The Micro, Small and Medium Enterprises Development Agency allocated a financing portfolio amounting to EGP 5.4 billion (\$343 million) to finance projects for women. It is expected that 216,000 micro-projects will be implemented over five years, and 250,000 jobs and projects will be funded through banks and civil society organizations that cooperate with the agency.
India	The Small Industries Development Bank has opened an additional financial window for the health-care sector under its flagship scheme called SMILE (Loan Fund for Micro Small and Medium Enterprises).
Jordan	Support the health sector, including through assistance for purchasing medical equipment and tax exoneration for entities in the medical supply chain. Human health and social work activities account for nearly 13 per cent of female and nearly 3 per cent of male employment in Jordan.
Nigeria	The Government has approved a three-month repayment moratorium for all TraderMoni, MarketMoni and FarmerMoni loans, as part of the Government Enterprise and Empowerment Programme (GEEP). TraderMoni is a federal loan programme specifically for petty traders and artisans across Nigeria, MarketMoni is specifically targeted to women and FarmerMoni to farmers. Overall, women comprise 59 per cent of GEEP recipients.
Senegal	Put in place measures to facilitate access to small business loans during the Covid-19 pandemic, of which around 90 per cent of beneficiaries are women

According to a regional initiative,²⁴ a solidarity wealth tax could alleviate poverty in the Arab region. The report estimated the cost of the poverty gap in Yemen at nearly USD 9 billion in 2019 and at USD 10.4 billion in 2020 and estimated that the wealth tax on the richest decile needed to cover the poverty gap is 19 per cent in 2019 and 24 per cent in 2020. These rates, though likely perceived as high, could be reduced if a strong package of foreign support is secured. Even though this policy is also relevant to the current situation in Yemen, especially after the pandemic, imposing such a measure will heavily depends on a resolution of the conflict, public trust in the government and good governance.

24- ESCWA. Wealth inequality and the cost of poverty reduction in Arab countries: the case for a solidarity wealth tax, ESCWA. Available at https://www.unescwa.org/sites/www.unescwa.org/files/publications/files/wealth-inequality-closing-poverty-gap-arab-countries-english_1.pdf.

The COVID-19 response: what have women, peace and security (WPS) got to do with it?

“The lessons we can draw from the WPS agenda have never been more important and we make the following recommendations to donors, INGOs and governments:

- Fund and support women’s grassroots organizations and networks in conflict-affected countries as they take on key roles in the prevention and treatment of COVID-19, whilst continuing to work for peace.
- Protect women on the frontline of the COVID-19 response so that health workers have access to training, accurate health information and equipment, as well as measures to mitigate their risk of Gender-based violence (GBV) while carrying out their work.
- Prioritize programmes to prevent and respond to GBV to maintain ongoing services and adapt programmes to new risk factors and trends during COVID-19. This is essential for ensuring women’s needs are met and reducing the likelihood that GBV prevents them from accessing broader support related to COVID-19.
- Empower women at all levels to be involved in decision-making and design of the COVID-19 response to ensure that responses reflect and respond to their needs on the ground with realistic strategies.”

By: Naomi Clugston and Michelle Spearing

Source:<https://blogs.lse.ac.uk/wps/2020/05/07/the-covid-19-response-what-has-women-peace-and-security-got-to-do-with-it/>.

Educational efforts were conducted through various platforms to disseminate information on COVID-19 by explaining how the virus is spread and how people can help control the spread of the pandemic. According to the UN Humanitarian Country Team, the following activities were implemented:²⁵

- 1- 16.5 million people reached via various platforms;
- 2- 3.6 million people reached at 5,000 mosques;
- 3- 3.5 million people reached via WhatsApp;
- 4- National exams for 450,000 students in the north were supported with COVID-19 Risk Communication and Community Engagement (RCCE) plans to ensure compliance with COVID-19 preventive measures;
- 5- School health facilitators engaged 38,169 people through 4,824 home visits and 8,851 awareness-raising sessions;
- 6- COVID-19 messages were sent to 13.5 million cell phone subscribers;
- 7- The ministry of Public Health and Population received 8,800 calls on its hotline;
- 8- 15,791 calls were received by radio call-in programmes;
- 9- 1.4 million people were reached in nearly 18,862 community gatherings and over 19,367 women’s social events;
- 10- 3.87 million people were reached via over 621,192 house-to-house visits and mother-to-mother sessions;
- 11- Over 30,000 fabric masks are being distributed in the south for internally displaced persons (IDPs), marginalized people and refugees;
- 12- Community volunteers and mother-to-mother clubs supported distribution of hygiene kits to 9,000 families;
- 13- 2,695 hand-washing stations were installed.

25- UN Humanitarian Country Team. Yemen COVID-19 preparedness and response snapshot, as of 19/9/2020. Available at https://reliefweb.int/sites/reliefweb.int/files/resources/Yemen_COVID_Weekly_Snapshot_20_September_V1.pdf.

Voice of the youth

“I just want to say again: the warring parties in Yemen did not respond positively to the global spread of the virus. Instead, they take this matter as a means of gaining more political or military control.

“In spite of the pandemic spreading all over the world, the warring parties in Yemen pay no attention to work together to face this crisis. Instead, the violence and armed conflict continue, and each party is trying to gain more political and military victory over the other.

“Once men and women will be confined at home, there will be an increase in domestic violence. This is exactly what happened in 2015, at the beginning of the war: because people were forced to stay at home, the terrible economic situation and the lack of awareness surrounding gender equality, a lot of gender-based violence occurred. On the other hand, if security provisions will fail out of fear amongst the security forces, we can expect to see an escalation of cases of rape and sexual harassment on the streets as well”.

[*Interview with Maged Sultan, member of CSPPS and Chair of the Youth Without Borders Organization for Development (YWBOD) in Yemen, 1 May 2020.]

Source:

<https://www.cordaid.org/en/wp-content/uploads/sites/11/2020/05/20200508-The-Engendered-Impact-of-COVID-19-in-Libya-PC-8504YV1.pdf>.

Table 4. Yemen in numbers

Total population: 29.8 million	Men	Women
Adult (15+) labour force participation rate (per cent)	65	6
Adult (15+) employment to population ratio (per cent)	57	5
Youth (15-24) employment to population ratio (per cent)	34	3
Share of informal employment in total employment (per cent)	78	83
Adult (15+) unemployment rate (per cent)	12	26
Youth (15-24) unemployment rate (per cent)	24	35
Employment by sector (per cent): Agriculture	28	51
Industry	15	13
Services	57	35
Employment by sector – formal (per cent):Agriculture	1.4	0.0
Industry	7.7	0.7
Services	90.9	99.3
Employment by sector – informal (per cent): Agriculture	41.3	24.6
Industry	19.2	32.8
Services	39.5	42.6
Employment status – formal (per cent):a Employers	5.8	0.5
Employees	85.9	98.4
Self-employed workers	8.3	1.1
Contributing family workers	0	0
Employment status – Informal (percentage): Employers	4.7	3.0
Employees	54.6	33.4
Self-employed workers	40.4	63.3
Contributing family workers	0.3	0.3
COVID-19 ^b Confirmed cases: 2,035 Confirmed cases per 1 million: 68.23 Deaths: 588 Deaths cases per 1 million: 19.71		People in need of humanitarian assistance: 24.3 million Internally displaced persons: 3.6 million People who are food insecure: 20.1 million Refugees and people living in refugee-like situations: 264,000

Sources:

a ILO, 2018.

b WHO Health Emergency Dashboard, from 3 January 2020 to 30 September 2020. Available at <https://covid19.who.int/region/em-ro/country/ye>.

<p>The public health system</p> <p>Number of health facilities (HFs): 5,049</p> <p>Number of fully functioning HFs: 2,528</p> <p>Number of HFs partially functioning: 1,865</p> <p>Number of HFs providing partial or full malaria health services (testing, treatment, referral and follow up): 2,779</p>	<p>Number of HFs providing cholera response services: 1,257</p> <p>Number of HFs providing childbirth services for normal deliveries: 756</p> <p>Number of HFs providing caesarean deliveries: 107</p>
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Sustainable Development Goals ^d Indicator	Value	Year	Current assessment	Trend
Demand for family planning satisfied by modern methods (percentage of married females aged 15 to 49)	37.7	2013	Major challenges	Moderately improving
Ratio of female-to-male mean years of education received (per cent)	43.2	2018	Major challenges	Stagnating
Ratio of female-to-male labour force participation rate (per cent)	8.2	2019	Major challenges	Stagnating
Seats held by women in national parliament (per cent)	0.3	2020	Significant challenges	Decreasing
Maternal mortality rate (per 100,000 live births)	164	2017	Challenges remain	On track or maintaining SDG achievement
Adolescent fertility rate (births per 1,000 adolescent females aged 15 to 19)	60.4	2017	Major challenges	Stagnating
Adjusted GDP growth (per cent)	-15.8	2018	Significant challenges	Information unavailable
Adults with an account at a bank or other financial institution or with a mobile-money-service provider (percentage of population aged 15 or over)	6.4	2014	Major challenges	Moderately improving
Unemployment rate (percentage of total labour force)	12.9	2019	Major challenges	Decreasing
Population using the internet (per cent)	26.7	2017	Challenges remain	On track or maintaining SDG achievement
Mobile broadband subscriptions (per 100 population)	6.0	2017	Major challenges	On track or maintaining SDG achievement

c- UN Humanitarian Country Team. Yemen COVID-19 preparedness and response snapshot, as of 19/9/2020. Available at https://reliefweb.int/sites/reliefweb.int/files/resources/Yemen_COVID_Weekly_Snapshot_20_September_V1.pdf.

d-Sachs, J. and others, 2020. The Sustainable Development Goals and COVID-19. Sustainable Development Report 2020. Cambridge: Cambridge University Press. Available at https://s3.amazonaws.com/sustainabledevelopmentreport/2020/2020_sustainable_development_report.pdf.

<i>Country score card on gender gap e</i>	<i>Rank f</i>	<i>Score g</i>	<i>Women aged 20-24 who</i>
Global Gender Gap Index	152	0.530	were married before 15:
Economic participation and opportunity	153	0.227	
Labour force participation rate, (percentage)	152	0.172	Women aged 20-24 who
Wage equality for similar work, 1-7 (best)	-	-	were married before 18:
Estimated earned income, int'l \$1,000	151	0.130	
Legislators, senior officials and managers (percentage)	113	0.279	Total fertility rate: 4 child per woman
Professional and technical workers (percentage)	133	0.431	
Educational attainment	144	0.812	Adolescent fertility (15-19): 83 child per woman
Health and survival	76	0.975	
Political empowerment	118	0.105	

Sources:

a-ILO, 2018.

b-WHO Health Emergency Dashboard, from 3 January 2020 to 30 September 2020. Available at <https://covid19.who.int/region/emro/country/ye>.

c-UN Humanitarian Country Team. Yemen COVID-19 preparedness and response snapshot, as of 19/9/2020. Available at https://reliefweb.int/sites/reliefweb.int/files/resources/Yemen_COVID_Weekly_Snapshot_20_September_V1.pdf.

d-Sachs, J. and others, 2020. The Sustainable Development Goals and COVID-19. Sustainable Development Report 2020. Cambridge: Cambridge University Press. Available at https://s3.amazonaws.com/sustainabledevelopment.report/2020/2020_sustainable_development_report.pdf.

e-WEF 2020.

f-Out of 153 countries.

g-0.00 = imparity 1.00 = parity.

RECOMMENDATIONS

The following recommendations are directed to international organizations, including United Nations agencies, governmental organizations and formal authorities, the private sector and civil society organizations. All stakeholders must coordinate closely to implement these recommendations and maximize their results.

Support the Arab Social Solidarity Fund. This will provide funds to least developed countries including Yemen through pooled funding, which will increase regional solidarity, ease the impact of the financial crisis and pave the way for long-term economic recovery for the entire society. Such regional cooperation and coordination are needed to turn challenges facing women's economic participation into opportunities.

Abide by The Addis Ababa Action Agenda. Developed countries and donors should ensure that 0.15-0.20 per cent of gross national income is provided to least developed countries in the form of official development assistance.

Support government's effort to cease fire. Both the international community and local civil society organizations should exercise all possible pressure on the major parties to achieve a lasting ceasefire to improve security and facilitate normalization of livelihood and economic activities.

Support gender-sensitive public responses to the war and pandemic. To address the current situation, which is described as the worst humanitarian crisis in the world, decision-making, policymaking and crisis management should be inclusive of all girls and women and avoid discrimination based on gender norms. Responses to COVID-19 can be an opportunity to reinforce equality and inclusion.

Increase investment in social protection systems and expand coverage. Support working women by establishing new childcare facilities, implementing flexible working conditions and arranging facilities for the elderly and persons with disabilities. Support cash transfer programmes for the most vulnerable groups including female-headed households and displaced women and girls as part of the emergency response and in the longer term. Cash transfers to women could be complemented with a bundle of services such as: provision of mobile phones and mobile cash services, training and coaching, incentives for formalization, business plan competitions and lines of credit for women-owned firms.

Create new employment opportunities for women. Government and authorities are encouraged to create and maintain a policy framework that capitalizes on public works and cash-for-work programmes, which have shown some potential to generate female employment in specific contexts. They are also advised to offer alternatives for women and enhance access to training and credit.

Support women's entrepreneurship. Establish low-cost financing programmes, increased stimulus funding, subsidized loans, financial inclusion, eased taxation and skills development to sustain small and medium enterprises.

Bridge the technology divide. Create new platforms, provide support to them, foment demand and build trust in digital marketing platforms as a substitute for traditional markets. This should go hand in hand with investing in training for women and girls in communication and information technology, which will contribute to fostering entrepreneurship and raising readiness for distance learning and working from home.

Support current women's cooperatives. Help establish new cooperatives to disperse loans, engage small producers in upstream industries and build women's capacity. This may include the direct provision of productive inputs to female farmers to restore damages caused by the civil war and ensure that a large portion of females join the programme.

Support women in the most affected sectors. Support women farmers by providing inputs to increase the productivity of the agricultural sector and taking measures to help women engage in higher-value agricultural activities such as food processing and packaging.

Invest in sex-disaggregated data and evidence-based research. This should include producing accurate and timely sex-disaggregated statistics on the number of COVID-19 cases and the number of related deaths in order to estimate the national disease burden and manage COVID-19 prevention and control efforts. The government is also encouraged to work with international organizations to provide accurate and timely sex-disaggregated data related to women's economic participation, including employment by sector, layoffs, financial inclusion and microfinance. Such data should inform the development of rapid assessment surveys, qualitative research and sectoral analysis and lead to a better understanding of the impact of COVID-19 on women's economic participation and help explore new opportunities for women's employment.

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APPENDIX 1

GUIDELINES FOR INTERVIEWS

1. Impact of COVID-19 on women's economic empowerment and participation

What are the current and projected impacts of the economic crisis caused by COVID-19 on:

- a) Poverty including poverty among female-headed households, rural women and the displaced population, if any;
- b) Women's economic participation in formal and informal sectors;
- c) Female employment in the formal and informal sectors?

How is COVID-19 interacting with factors affecting women's economic participation including:

- a) Gender-based violence (especially domestic violence);
Women and girls' increased responsibilities for care and domestic work in looking after
- b) children, the elderly and the disabled;
- c) Access to health services including sexual and reproductive health?

What sectors have benefited and suffered (winners and losers) from the pandemic? How are these changes impacting women's economic participation?

What are the obstacles, challenges and threats women face in the economic sector as a result of the COVID-19 pandemic? How is political instability aggravating the situation?

What are the data gaps that need to be addressed to improve the decision-making process for responding to the COVID-19 pandemic?

2. Government's response to COVID-19

What initiatives has the Government taken to respond to the economic impact of the pandemic? Were these initiatives gender sensitive?

What initiatives has civil society taken to respond to the economic impact of the pandemic? Were these initiatives gender sensitive?

Which sectors can absorb women and is there a need for women to acquire better skills to move across the same sector or between different sectors?

What are the entry points and opportunities to ensure the meaningful participation and engagement of women in the labour market (taking into consideration the winning and losing sectors of the economy)?

What role is envisioned for National Women's Machineryes (NWMs) to contribute to the process?

What macroeconomic policies, legislation and recommendations should women's rights advocates and social development specialists be calling for within the current fiscal and economic climate, which can advance women's engagement in the economy or at least minimize the impact of the crisis?

What are the priority areas for data collection to allow policymakers to take the right and timely decisions?

3. Recommendations for policymakers (WHAT and HOW) to be more responsive to gender equality while addressing the impact of the pandemic

How can the negative economic impacts of COVID-19 be mitigated with special attention to women's empowerment?

What macroeconomic policies and recommendations can best alleviate some of the most serious risks related to deepening poverty, increasing unemployment and reduced accessibility to resources from a gender perspective?

What initiatives has the private sector taken to respond to the economic impact of the pandemic? Were these initiatives gender sensitive?

Is there a coordination mechanism between different stakeholders? If yes, what is it?

How is the current political situation impacting the response of Government, civil society and the private sector? Is it creating/reinforcing the divide between regions within the country?

How do you evaluate the communication modes and tools used by stakeholders to announce economic policies, programmes and interventions during COVID-19?

No	Date	Names and position	Affiliation	Sector	Focus*	Mode
A1	3/9	Fatima Al-Selwi – Director of the Businesswomen Administration	The Chamber of Commerce and Industry in the Capital Municipality	Private sector	A	F2F
A2	3/9	Buthaina Al-Sabahi – Project Manager, Country Women	SMPS Agency	NGO	A	F2F
A3	5/9	Abassi Al-Hitar – Head of Empowerment Unit	The Social Fund	Government	A	F2F
A4	5/9	Rana Al-Sebaei – Microfinance Enabling Specialist	Al-Kuraimi Microfinance Bank	Private sector	A	F2F
A5	5/9	Hisham Al-Haimi – Projects Officer	Microfinance Network	Private sector	A	F2F
A6	6/9	Afrah Al Hakami – Finance specialist	Al-Amal Bank	Private sector	A	F2F
A7	7/9	Small business owners	Businesswomen	Private sector	A	F2F
A8	8/9	Abdulaziz Bahashwan – General Manager	Almukala Hospital	Government	A	F2F
A9	8/9	Osan Bahosien – General Manager	Ministry of Labour and Social Affairs –Almukala	Government	A	F2F
A10	8/9	Noor Almorshid – Manager of the Women's Department at the Ministry	Ministry of Trade and Industry – Almukalaa Branch – Hadramout Governorate	Government	A	F2F

No	Date	Names and position	Affiliation	Sector	Focus*	Mode
A11	8/9	Fadwa Akfardi – Manager of the Company Registration Department at the Ministry	Ministry of Trade and Industry – Almukalaa Branch – Hadramout Governorate	Government	A	F2F
A12	8/9	Hassan Bamahfod – Vice General Manager	Investment Authority – Almukala	Government	A	F2F
A13	8/9	Saleh Karama Omer – Businessman	Chamber of Commerce – Almukalla	Private sector	A	F2F
A14	8/9	Madinah Adlan – Business-women	Chamber of Commerce – Almukalla	Private sector	A	F2F
A15	8/9	Ebrahim Alhumari – Finance Manager	Cooperation of legal Justice	NGO	A	F2F
A16	8/9	Reem Alkeldi – Manager	Al-Amal Center for Women’s and Children’s Rights	NGO	A	F2F
B1	5/9	Hassan Al-Warith – Media Consultant	Ministry of Trade and Industry	Government	B	F2F
B2	3/9	Sumaya Al-Khader – Director of the Women’s Department	General Investment Authority	Government	B	F2F
B3	5/9	Ashwaq Shuja El-Din – Programme Officer	GIZ	International organization	B	F2F
B4	5/9	Iman Abdel Qader – Hudaydah Branch Coordinator	Best Future Foundation	Private sector	B	F2F
B5	5/9	Zamzam Saleh Al-Khaw-lani – CEO	Zamzam Foundation for Scientific Research and Entrepreneurship	NGO	B	F2F
B6	6/9	Fadl Mansour – President of the Association	Consumer Association	NGO	B	F2F
B7	7/9	Mahmoud Mohamed Bari – President of the Foundation	Life Wissam Foundation	Private sector	B	F2F

No	Date	Names and position	Affiliation	Sector	Focus*	Mode
C1	6/9	Abdul-Bari Daghish	Member of the Public Health and Population Committee in Parliament	Parliament	C	F2F
C2	12/9	Sadiq Al-Hamdani	Deputy Head of the Media and Public Relations Committee	Parliament	C	F2F
C3	3/9	Amal Abdullah Al-Kahali	Gender Specialist, United Nations Development Programme, Sana'a	International organization	C	Virtual
C4	3/9	Rehab Al-Sanabani	Gender Specialist, United Nations Development Programme, Sana'a	International organization	C	Virtual
C5	4/9	Muhammad Al-Makradi	Associate Professor of Economics at Dhamar University	Academia	C	F2F
C6	6/9	Abdullah Al-Aady	Associate Professor of Economics at Amran University	Academia	C	F2F
C7	28/9	Nada Hussein Alfakih	Project Officer, Small and Medium Enterprise Projects	NGO	C	F2F
C8	28/9	Expert Khalid Almasany	Executive Director National Consultancy Company – private sector and civil society	Private sector	C	F2F
C9	28/9	Mubarak Alshibami	Monitoring and Evaluation Coordinator – Yemen Microfinance Networking	NGO	C	F2F

* Focus of interviews:

A: The interviews focused on the effect of COVID-19 on women's empowerment and economic participation.

B: The interviews focused on the response of the government, the private sector, civil society and international organizations.

C: Interviews focused on policies and recommendations to respond to the pandemic.



ازدهار البلدان كرامة الإنسان

