



## [SDDirect COVID-19 Pandemic Blog Series](#)

### **The cost of leaving women and people with disabilities behind during the COVID-19 global economic downturn**

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**The COVID-19 pandemic continues to illuminate and deepen the economic inequalities that were already a key characteristic of the global economy.** Multiple layers of discrimination based on gender, class, race, disability, age and other identity markers have over many years excluded people from participating in and benefitting from markets, work and economic decision-making on an equal basis, and from accessing and having control over productive resources such as finance, land and their own time. People with intersecting identities often experience compounded discrimination, for example women with disabilities are more likely to live in poverty and be unemployed than men with disabilities and people without disabilities, due to discriminatory social norms surrounding both gender and disability. The pandemic is now making socio-economic exclusion more visible than ever before, with particular social groups forced in to even more precarious situations, either continuing to work in insecure and unsafe conditions out of financial necessity, or experiencing extreme financial hardship.

Many development actors have in the past emphasised the [economic costs of excluding women](#) and people with disabilities from economic participation, or the [opportunity to significantly increase global productivity and growth](#) through their increased economic inclusion. **Social Development Direct's two recent reports on [the impact of the COVID-19 pandemic on women's economic empowerment and subsequent responses](#) in low- and middle-income countries (LMICs) and [the financial and economic impacts of the pandemic on people with disabilities](#) in LMICs** take a human-rights based approach to the issue, highlighting the human costs of further excluding women and people with disabilities during the COVID-19 global economic downturn.

**The immediate financial impacts of the pandemic on women and people with disabilities have been disproportionate and severe.** If women and people with disabilities are left behind in the immediate financial response, this will not only cause severe and immediate harm, but also potentially put decades of progress on [women's economic empowerment](#) and [disability rights](#) at risk.

- Women participate in the paid labour force at [significantly lower rates than men](#), and people with disabilities, particularly women with disabilities, are [significantly less likely to be employed](#) than people without disabilities. In LMICs, [women](#) and [people with disabilities](#) also often have less access to productive resources such as financial services, credit and technologies. **This has significantly limited their capacity to mitigate the sudden financial impacts caused by the pandemic.**
- In low-income countries [92%](#) of employed women work in the informal sector; in lower-middle-income countries [84%](#) of employed women work in the informal sector, and across LMICs, people with disabilities are [more likely to work in the informal sector or be self-](#)

[employed](#) than people without disabilities, which leaves them more vulnerable to sudden loss of work and income. During the pandemic **women informal workers have experienced a disproportionate loss of livelihoods and income** compared to men, and people with disabilities have [lost work at high rates and had their finances severely impacted](#). For example, a survey of 986 people with disabilities in Viet Nam found that [96% of respondents were concerned about their financial security](#) during the pandemic.

- Women make up [70% of the health and social sector workforce](#), which means they may be **more likely to be exposed to the virus as a result of the work they do**. Some people with disabilities are also at [greater risk of developing severe illness or dying from COVID-19](#), and may therefore be particularly at risk if they continue to work during the pandemic out of financial necessity or if their workplaces and economies have opened up despite continued outbreaks.
- **Sectors that employ more women have been more severely impacted by economic shutdowns**. Eg. the ILO estimates that tourism and hospitality industries, in which the [majority of workers are young women](#) who earn on average 15% less than their male counterparts, will contract by [45% to 70%](#) as a result of COVID-19 containment measures, and millions of garment workers, mostly women, have already been [sent home without further pay](#) due to the pandemic.
- In LMICs, women and people with disabilities often have little or no access to social protection. **People with disabilities have reported that the limited social protection that is available during the pandemic has been [inadequate and/or inaccessible](#)** due to communication barriers, physically inaccessible or unsafe collection points, and complex or inaccessible registration procedures.
- Land ownership is often the last safety net available to people in LMICs, and **there is a risk that women and the poorest households, [many of which include people with disabilities](#), will face [pressure to sell, lease out or hand over land assets](#)** to meet their immediate needs.

**If barriers to economic inclusion are not addressed during the pandemic, economic inequalities between women and men, and people with and without disabilities may increase and be prolonged in the long-term.**

- Past health crises have shown that [women's incomes take longer than men's to recover in the long term](#). Women may also be less likely than men to return to the workforce in the long-term due to multiple barriers that have been exacerbated by the pandemic, such as significantly increased unpaid care responsibilities that limit time available for paid work; unaffordable or inaccessible childcare leading to the [prioritisation of the highest-paid job in the household](#) (usually that of a man); increased gender-based violence [at home](#) and [in the workplace](#); and [decreased access to sexual and reproductive health and rights](#).
- [People with disabilities may also experience higher unemployment rates and find it more difficult to return to or find work](#) due to barriers that are exacerbated by the pandemic, such as physically inaccessible transport, workplaces and equipment; negative attitudes and discrimination by employers; and education and training that is not inclusive of people with disabilities.
- **Female children may not return to school** if they are [forced to marry](#), if they [become pregnant](#) during school closures, or if their households [decide to take girls out of school](#). **Children with disabilities may also be missing out on education** during school closures if [remote education is not provided in accessible formats](#), and specific effort may be required to [support children with disabilities to return to school](#).

- Research has shown that **austerity measures following economic crises can disproportionately impact [women](#) and [people with disabilities](#)**, with cuts to public services leading to severe health and economic impacts in the long-term.

**Governments, the private sector and civil society can mitigate these risks and impacts by making deliberate and conscious efforts to integrate gender equality and disability inclusion in all response and recovery activities.** For example they can:

- **Engage women and people with disabilities** in all of their diversity as leaders during planning, implementation, monitoring and evaluation of financial measures and economic initiatives. Conduct sound participatory social analysis, including analysis of the unique barriers and opportunities that women, people with disabilities and other excluded groups experience, and measures to address these.
- **Collect and analyse sex-, disability- and age-disaggregated quantitative and qualitative data** to inform financial measures and economic planning.
- **Protect funding for gender equality and disability inclusion** across all immediate, medium- and long-term financial measures and economic initiatives, and ensure that debt relief measures are not at the expense of basic services such as health, education, social protection and disability services.
- **Support access to childcare** to reduce women's time poverty, and **provide support to carers of people with disabilities** to safely continue care during the pandemic.
- **Provide specific financial relief measures** for women workers, female headed households, and people with disabilities, **working together with women's rights organisations and organisations of people with disabilities**. Expand coverage of social protection programmes to be gender-responsive and accessible to women and people with disabilities, and ensure disability benefits cover all disability-related extra costs.
- **Collaborate to promote decent employment for women and people with disabilities** that is safe, secure, inclusive, and provides flexible working arrangements.
- During the economic recovery **address the longstanding inequalities experienced by women and people with disabilities**, and ensure that they are included in new economic opportunities, including those that address climate change.

Follow [Social Development Direct's COVID-19 blog series](#) for more updates on how the pandemic has impact from a social development, gender and inclusion perspective, and how to ensure an inclusive response.