



CHAPTER 2

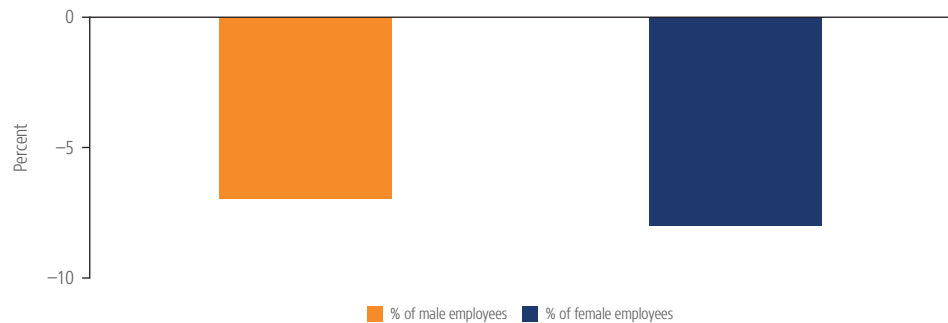
Women and COVID-19

- COVID-19 has largely affected sectors in which the share of female employment is high.
- Since onset of the pandemic, close to 40 economies have introduced leave or benefit policies to help employed parents reconcile their jobs with their newly expanded childcare obligations.
- For women navigating family law issues, justice systems have implemented novel methods of serving their constituents while maintaining safety as a priority, including remote hearings where digital infrastructure allows. At least 72 economies have introduced measures to declare family cases urgent or essential during lockdown, and 88 economies have allowed remote court access.
- The pandemic has had disproportionate impacts on women's health and safety. Many governments have acted to mitigate such effects, including by introducing services dedicated to protecting women from violence.

By early 2020, it had become clear that COVID-19 was not just a public health emergency; it would also have lasting social and economic impacts. Reports suggested that it would affect men and women differently, noting that data collection and analysis could provide valuable insights into the gender dimensions of disease outbreak and response. In particular, strong legal frameworks and justice systems would be critical for maintaining stability, safeguarding citizens' rights, and providing emergency relief during times of crisis. Information about an economy's preparedness in the event of a pandemic and any actions taken after its outbreak could aid in creating effective and equitable policies and interventions in the future.

Indeed, it appears women will bear the brunt of the pandemic's effects on the global economy. Evidence has already begun to emerge on its impacts on their economic opportunity. Although recessions are often associated with a disproportionate impact on male employment, COVID-19 has largely affected sectors in which the share of female employment is high.¹ Data from the World Bank's Enterprise Analysis Unit reveal a larger drop in the proportion of female full-time employees relative to male full-time employees (figure 2.1).² Collection efforts are still ongoing, but the data reveal that more women than men have been forced to take leave from or quit their jobs due to illness, childcare

FIGURE 2.1 | COVID-19 HAS LED TO A LARGER DROP IN FEMALE EMPLOYMENT, SELECTED ECONOMIES



Source: Enterprise Surveys (database), "COVID-19: Impact on Firms," World Bank, Washington, DC, <https://www.enterprisesurveys.org/en/covid-19>.

Note: The figure shows the average change in male and female permanent full-time employees between December 2019 and the end of the month prior to which the survey was conducted. Survey weights, which were rescaled to ensure that each economy is given equal weight, were applied to calculate the averages. The graph presents simple weighted averages and does not account for factors such as the length of time since onset of the pandemic. The following economies are represented: Albania, Belarus, Bulgaria, Chad, Croatia, Cyprus, Czech Republic, El Salvador, Georgia, Greece, Guatemala, Guinea, Honduras, Hungary, Italy, Jordan, Malta, Moldova, Mongolia, Morocco, Nicaragua, Niger, North Macedonia, Poland, Romania, the Russian Federation, Slovenia, Togo, Zambia, and Zimbabwe.

interruptions, or mobility restrictions. They also suggest that the proportion of male and female employees who have been laid off or furloughed is similar.

Figure 2.1 is a mere snapshot of the gendered impacts of the pandemic; continued data collection and evaluation are needed to provide a more complete assessment. To assist in such efforts, *Women, Business and the Law* added research questions related to COVID-19 to its questionnaires (figure 2.2). Questions were not necessarily based on *Women, Business and the Law* indicators; rather, they were chosen in conjunction with the theme of each questionnaire and were based on the ability of local experts in each respondent pool to provide current information. The data, collected between April and October 2020, were verified with secondary sources. The new questions were designed to gather information about measures, both legal and programmatic, provisional and permanent, that governments implemented to address the unprecedented challenges faced by women employees and entrepreneurs during the pandemic.

Three distinct themes emerged during collection and analysis of these data. First, employed parents, and particularly mothers, were facing unprecedented levels of unpaid care work that were incompatible with the demands of most jobs in the labor market. Second, stay-at-home orders and other restrictions may also have been preventing women from safely and effectively accessing justice. And, third, the crisis was disproportionately threatening women's health and safety, making the allocation of resources and services to mitigate any impact vital. Considering measures implemented across themes, the data show that economies with greater gender equality were more likely to address these challenges. The average *Women, Business and the Law* index score for economies that adopted at least one of the

FIGURE 2.2 | SELECT MEASURES INTRODUCED DURING THE COVID-19 PANDEMIC

Childcare	Court systems	Health and safety
<ul style="list-style-type: none"> • Leave and compensation to care for a child • Childcare for essential workers • Childcare assistance 	<ul style="list-style-type: none"> • Access to family courts • Electronic or remote hearings, filing of claims, and protection orders • Automatic extension of protection orders 	<ul style="list-style-type: none"> • Nondiscrimination in health insurance premiums • Services to address violence against women

Source: *Women, Business and the Law* database.

measures tracked is 82.0, compared with 64.5 for economies in which no evidence was found of action taken.

The following sections explore *Women, Business and the Law's* preliminary findings in each area. The data are intended to provide examples of measures that governments may consider implementing should their specific contexts require them during this time. The evidence presented here encourages further research on the impacts of COVID-19 on gender equality, and should be considered together with other data on the subject as they become available.

Responding to the childcare crisis

As the COVID-19 pandemic unfolded, droves of women were being forced out of the labor force.³ This outcome was in part because women are often concentrated in occupations most vulnerable to an economic downturn, such as hospitality and services, and so are subject to greater job losses than men.⁴ Women may also find their childcare responsibilities increased at the expense of paid work if they are the secondary wage earner in the family.

In large part, however, it was widespread gender inequality in the home and lack of childcare that continued to affect women's work.⁵ With almost every economy temporarily or indefinitely shutting down schools and childcare centers, mothers were bearing the brunt of increased childcare, often having to choose between their jobs and their families.⁶ For frontline workers who cannot work from home—the majority of whom worldwide are women⁷—school closures and childcare shutdowns were particularly challenging. Even when both parents were fortunate enough to be able to work from home, men were still not performing the same amount of childcare and unpaid work as women.⁸ Furthermore, many employers were discriminating against mothers and failed to or could not accommodate their childcare needs.⁹

Although exacerbated, this unequal distribution of care work within households and lack of childcare support for working parents are nothing new. In the prepandemic world, women were spending 4.5 hours a day on unpaid work, whereas men were spending less than half of that time.¹⁰ Although men were doing more care work than before lockdowns began, COVID-19 simply exposed, more than ever, the childcare crisis across the world that is escalating gender inequality.

Women, Business and the Law has explored how policy makers addressed this crisis during the pandemic through social protection measures and changes to labor and employment law. Specifically, it has investigated three categories of new childcare measures: (1) childcare leave policies, (2) childcare measures for essential workers, and (3) other forms of childcare assistance available to parents during the pandemic.

Before the onset of COVID-19, less than a quarter of all economies legally guaranteed employed parents any time off for childcare. These policies are almost exclusively found in Europe and Central Asia and among the high-income member economies of the Organisation for Economic Co-operation and Development (OECD). Although the exact details and even the titles of these leave policies differ considerably from one economy to another, they all provide parents of young and school-age children with time off for childcare purposes.¹¹

With the widespread closure of schools and care facilities, however, close to 40 economies from all regions, except East Asia and the Pacific and South Asia, ushered in leave or benefit policies to help employed parents reconcile their jobs with newly expanded childcare obligations. More than three-fourths of these economies are classified as high-income. Approximately three-fifths introduced temporary policies during school closures, while the remaining economies changed existing ones.

The COVID-19 childcare leave and benefit policies examined here vary widely. For eligibility, the right to leave as well as to any compensation is almost always tied to formal employment. For example, in Switzerland parents applying for childcare benefits must be covered by the Swiss social security insurance program and must be employed or engaged in self-employment. Parents working in the informal sector are not eligible. In lower-income economies where women are largely working informally, governments considering childcare leave or benefit policies should ensure they have access to any programs implemented in response to the pandemic.¹²

In some economies such as Cyprus and Romania an employee must be unable to work from home to receive childcare leave. In others, such as France, anyone affected by lack of regular childcare is eligible. Some governments also limit eligibility based on the age of the child. In Chile and Poland, only parents of children under the age of eight are eligible, whereas in Bulgaria and Portugal parents with children up to age 12 can take childcare leave. In a few economies, including Algeria, only mothers are entitled to childcare leave.

The duration of COVID-era childcare leave and benefit policies can also fluctuate. In economies such as Argentina and North Macedonia, the duration of childcare leave or of the payment of benefits is based on the duration of the state of emergency or school closure. Meanwhile, other economies have established a maximum duration ranging from about three days (Greece) to three months (the United States). In at least one economy, Fiji, leave was shortened to maintain the stability of jobs and businesses. The Employment Relations (Amendment) Act 2020 reduced both paternity and family care leave from five to two business days.

When it comes to wage compensation for income lost because of childcare obligations, benefits are typically based on a percentage of the parent's income. In Italy, between March and July 2020 parents were jointly entitled to 30 days of leave paid at 50% of the parent's salary. In France, workers with children affected by school closures

were entitled to up to 70% of wage compensation until they reopened. Leave can also be unpaid, such as in Canada, or in rare cases, be fully paid, such as in the Seychelles.

In most economies providing such compensation, cash benefits are funded by the government. In Malta, parents unable to work from home but who had to take care of their children under 16 years of age were eligible for a cash benefit during school closures. Portugal offered an allowance to parents who had children under the age of 12 and who had to miss work because of the closure of schools and day cares. In Japan, the government offered to partially compensate employers for the special paid leave they gave employees unable to work because of the closure of their child's care or education facility. In other economies such as West Bank and Gaza employers must pay for all or part of childcare leave.

Many governments also took specific measures to provide childcare for essential workers on the frontline of the COVID-19 pandemic. Some 20 economies introduced such measures once the pandemic spread. New Zealand funded home-based childcare for children of essential workers unable to find alternative care arrangements during the lockdown. Similarly, Singapore required preschools to stay open for parents who provide essential services, with priority given to health care workers unable to work from home and low-income essential workers.

Other forms of childcare assistance have also proved critical. Although leave and benefits are essential, many parents left without childcare during COVID-19-induced lockdowns were not eligible or simply could not afford to take leave without full pay or stopping work. To address these challenges, some economies introduced innovative childcare assistance measures, such as free childcare or compensation specifically designated for childcare (table 2.1). Such measures are heavily concentrated among OECD high-income economies.

Supporting the childcare industry itself was also key to ensuring it did not collapse during and after the pandemic. Some governments provided support to childcare providers, including allocation of funds and tax relief. In the United Kingdom, eligible

TABLE 2.1 EXAMPLES OF CHILDCARE MEASURES INTRODUCED DURING THE COVID-19 PANDEMIC		
Economy	Type of measure	Description
Argentina	Paid childcare leave	Parents were entitled to paid leave for purposes of childcare while schools were closed.
Australia	Free childcare	Childcare was free for all workers between April 6 and July 12, 2020.
China	Childcare support for essential workers	The government provided childcare support, such as home-based teaching, if the parents or other guardians were unable to fully perform their care duties because of needs stemming from pandemic prevention and antipandemic work.
Estonia	Exemption from paying kindergarten fees	In Tallinn, kindergartens remained open, and the city government suspended payment of fees until the end of April 2020.
Italy	Babysitting vouchers	Employees and self-employed persons received support to pay for babysitters via a childcare voucher of up to €1,200 for families with children under age 12.
United Kingdom	Tax credits	Parents who had to reduce their working hours were still eligible to offset childcare costs through tax credits.

Source: *Women, Business and the Law* database.

childcare centers will not have to pay any business rates, a type of property tax, from 2020 to 2021. Similarly, in Hong Kong SAR, China, qualified childcare centers are eligible for a Child Care Centre Special Grant administered by the Social Welfare Department to help manage financial difficulties arising from suspension of their services due to COVID-19.

Overall, *Women, Business and the Law* found that pandemic-related childcare measures were few and far between. They were also likely insufficient to tackle the motherhood penalty and solve the childcare crisis. Even before the pandemic, fathers' uptake of paid parental leave compared with mothers' was abysmally low in the majority of the 44 economies guaranteeing it.¹³ In Japan, only 7.5% of eligible fathers took paid parental leave in 2019, despite having one of the most generous policies in the world.¹⁴ And in the United Kingdom, it is estimated that only 2–8% of eligible couples made use of shared parental leave benefits in 2016.¹⁵

Long-term strategies to build robust childcare infrastructure, encourage fathers to share equally in unpaid care work, and reconcile the demands of both childcare and the workplace are critical to achieving gender equality. To promote fathers' uptake of leave and help redistribute unpaid care work in the home, some governments are designing parental leave policies that are highly compensated, include specific nontransferable allocations for fathers, or provide sharing bonuses.¹⁶ Other interventions, such as strengthening nondiscrimination laws, are also needed to ensure that a basic legal framework enabling women's economic inclusion is in place. The private sector can also play a role by allowing flexible work arrangements to support parents.¹⁷ Finally, investments in the childcare industry, which also benefit children's cognitive development,¹⁸ are critical to boost gender equality and improve women's labor force participation.

Accessing the court system

Globally, women initiate the majority of family law cases, including formalizing marriage or divorce, seeking custody of children, and requesting protection from violence. Access to court is therefore an important component of women's security, voice, and agency. Family courts worldwide have taken several approaches to enabling women to access the justice system during the pandemic. Even and especially during a state of emergency, it is important to declare certain cases as "urgent" or "essential" ones that must be addressed. Procedures that offer women a safe alternative to in-person hearings must also be introduced or expanded.

Although the pandemic has altered the functioning of many economies' judicial systems, governments responded to these challenges by enabling women to access justice in several innovative ways. At least 72 economies introduced measures to declare family cases urgent or essential during lockdown. Slovenia's judiciary enacted a decree in March 2020 calling on courts to hold hearings only for a limited number of urgent cases, including those related to the upbringing and care of children and maintenance obligations. In South Africa, which has one of the highest rates of gender-based violence in Sub-Saharan Africa,¹⁹ the chief justice authorized all heads of court and magistrates in the superior and lower courts to enable access for urgent matters such as bail applications, maintenance, domestic violence, and children-related cases.²⁰

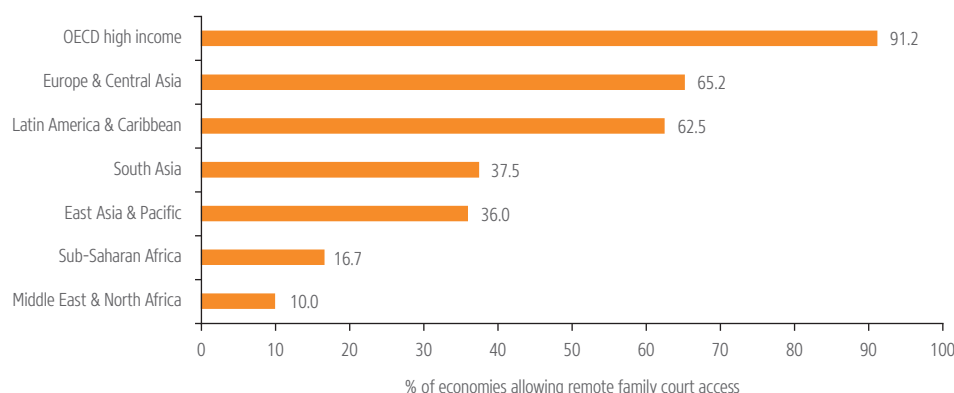
Together with Ethiopia, South Africa also treated domestic violence cases as urgent, with courts continuing to hear cases.

Procedurally, 88 economies across all regions allowed remote court proceedings for family law matters. Such measures were most common in the OECD high-income region, followed by Europe and Central Asia and Latin America and the Caribbean (figure 2.3). The form and extent of these measures vary, encompassing fully digital court databases and electronic filing procedures, as well as virtual hearings conducted via videoconference, phone, or a social media platform. Sometimes, small adjustments to existing procedures can go a long way toward easing women's access to justice. Norway dedicated a phone line to urgent requests for mediation in divorce proceedings while family welfare offices were closed. In addition, 12 economies—Argentina, Brazil, France, Greece, India, Ireland, Kenya, Portugal, Puerto Rico (US), Trinidad and Tobago, the United States, and Uruguay—automatically extended protection orders as a direct response to the health crisis.

At times, it became essential to create new online portals to meet demands. As part of their COVID-19 emergency plan, Puerto Rico's judicial branch launched an online platform for the submission of protection order applications so the applicant would not have to go in person to the court or police headquarters. The Barbados judiciary introduced virtual courts and began conducting hearings by videoconference for urgent cases, which included violence against women and girls.²¹ China also launched online platforms to facilitate the application process for protection orders. In the Middle East and North Africa, Lebanon was the only country to introduce hearings to obtain protection orders via video call. The attorney general of the Court of Cassation also issued a circular that included an updated procedure for public prosecution of domestic violence cases.²²

Although some economies were already equipped to conduct remote proceedings, others enacted new laws to respond to the crisis. At least 79 economies introduced

FIGURE 2.3 | ECONOMIES ACROSS ALL REGIONS ALLOWED REMOTE ACCESS TO FAMILY COURTS DURING THE COVID-19 PANDEMIC



Source: *Women, Business and the Law* database.

Note: OECD = Organisation for Economic Co-operation and Development.

laws or policies on remote access to courts because of COVID-19 and after lockdowns were launched worldwide (table 2.2). In Mauritania, the public prosecution office created a digital platform via WhatsApp where citizens could file complaints and submit pictures and documents related to cases. In India, the Delhi High Court allowed family courts to record evidence via videoconferencing during the pandemic. Finally, Ghana accelerated its program on electronic filing and remote case access for judges. However, it is not yet fully functional countrywide because of a lack of internet access and network issues.

Marginalized groups, including women and the poor, have faced higher barriers in accessing the technology and infrastructure they need to receive services during the pandemic. In developed economies, nearly 87% of people have access to the internet, whereas in developing economies only 47% benefit from such access.²³ Worldwide, 58.3% of men and 48.4% of women have internet access—a gender gap that is especially prevalent in low-income economies.²⁴

Flexible approaches can be helpful when addressing multiple gaps such as these. New technologies and mobile services have proved essential to guaranteeing access to justice for women during the COVID-19 crisis. For example, because the internet infrastructure in Guinea-Bissau is not strong enough to support videoconferencing, court procedures related to child custody and alimony can be carried out by phone.

However, a lack of available resources and insufficient infrastructure may make implementation difficult. In 68 economies, the justice system has not responded to the crisis, meaning that remote access to family courts is not possible and family cases were not declared urgent. And in 18 economies where physical access to courts was

TABLE 2.2 EXAMPLES OF FAMILY COURT SYSTEM RESPONSES TO THE COVID-19 PANDEMIC		
Economy	Type of measure	Description
Canada	Greater use of electronic filing and remote hearings for family law cases	Although both the Ontario Court of Justice and Superior Court allowed electronic filings and hearings by phone and videoconferences before onset of the COVID-19 pandemic, including when filing for divorce, family lawyers noticed an uptake in the use of these means during the crisis.
India	Issuance of ruling on use of technology for child custody arrangements	In April 2020, the Supreme Court of India prescribed guidelines for the functioning of the courts through videoconferencing in matters related to family law (among others), and high courts throughout the country followed suit. The high court in Mumbai also directed a woman to arrange for videoconferencing between her two children and their father during the lockdown, having held that the lockdown should not prevent a father from seeing and talking to his children.
Japan	Declaration of urgency for family matters	Although courts limited their activities to help prevent the spread of COVID-19, in April 2020 the Tokyo Family Court announced that urgent family cases, including urgent child custody cases, would be processed as usual.
Nigeria	Launch of remote hearings and electronic document submission for divorce and child custody proceedings	In May 2020, the Lagos judiciary in Nigeria approved hearings via electronic platforms such as Skype or Zoom for urgent cases related to divorce proceedings and child custody cases. Documents could be submitted via both email and WhatsApp.
United Kingdom	Issuance of protocols on remote hearings of family law matters	In March 2020, the family law division of the courts published detailed protocols on how to conduct hearings remotely via teleconference, Skype, email, and other means of electronic communication.

Source: *Women, Business and the Law* database.

completely restricted, seven did not provide any remote proceedings. Such measures should be introduced and not remain temporary; they should be implemented beyond the pandemic. Policy makers also need to address gaps in digital literacy and access to information technology for marginalized groups. Remote access to family courts will help to alleviate an undue burden on women who are juggling work, mobility constraints, childcare, and other family responsibilities for years to come.

Protecting women's health and safety

As new findings continue to emerge about the effects of the coronavirus, its secondary impacts on the health and safety of women and girls become clearer. Easier access to health care and equalization of health insurance premiums paid by women and men have become especially important as women try, with increasing difficulty, to access vital services in a pandemic.

To combat these disparities, governments and insurance companies could adopt gender-sensitive responses to meet the needs of women during the COVID-19 pandemic, including by taking into account barriers to women's digital and financial inclusion, acknowledging their increased caretaking responsibilities, and providing resources to help them cope with the multifaceted challenges of the crisis.²⁵ For example, insurers often incorporate information on several factors when determining premium rates: health status, age, gender, geographic location, occupation, and family size, among others.²⁶ Such factors can be used to justify higher premium rates, especially for women.

Although these rates need not be motivated by a pandemic, a prohibition of discrimination in this area could protect women when such situations arise. In the United States, data reveal that women paid more than men for the same health insurance coverage until 2014 when the Affordable Care Act (ACA) was enacted and enforced a prohibition on gender rating in the calculation of health insurance premiums at the federal level.²⁷ After its enactment, the percentage of women ages 19–64 who reported delaying or skipping necessary care because of health insurance costs fell to an all-time low (38%) versus nearly half of women (48%) in 2010.²⁸ Such a law could be a helpful tool in preventing gender-based discrimination when accessing health insurance.

Forty-four out of the 190 economies measured by *Women, Business and the Law* legally prohibit discrimination based on gender when calculating health insurance premiums. The Civil Code of the Czech Republic states that an insurer may not use pregnancy or maternity “as an aspect in determining the amount of the insurance premium or in calculating the insurance benefit.” Cabo Verde's Decree-Law No. 35 of 2010 stipulates that “in the signing, execution and termination of the insurance contract, discriminatory practices based on ancestry, sex, race, language, territory of origin, religion, political or ideological beliefs, education, economic situation, social condition or sexual orientation, as well as for people with disabilities or aggravated health risk, are prohibited.” Iceland uses its gender equality law to eliminate discrimination “when deciding the amount of benefits due to insurance contract or under other related financial service.” Such protections against discrimination can ensure that women remain both healthy and financially resilient during this time.

Some economies have also acted to reduce the impact of the pandemic on women's access to family planning and reproductive health services. In June 2020, the World Health Organization (WHO) recommended prioritizing access to sexual and reproductive health services, which can be severely disrupted during virus outbreaks, disempowering women and girls and exposing them to health risks.²⁹ Economies have been acting promptly on these recommendations. Guidelines released by the Indian Ministry of Health recommend the continuation of routine reproductive health services, including walk-ins for family planning services.³⁰ In the United States, the Centers for Disease Control and Prevention (CDC) recommended that health care providers offer quality family planning services while minimizing in-person contact between patients and providers, including through digital health services.³¹

For women facing threats to their safety, governments have also allocated resources and services to mitigate the impact of violence. Forced coexistence, job loss, and escalating stress and anxiety about the future can lead to greater tension in the household, turning many partners into abusers or exacerbating existing abuse. Indeed, the pandemic has contributed to a rise in both the severity and frequency of gender-based violence.³² Ensuring the provision or continuity of services, including access to health care, psychological assistance, legal aid, shelters, dedicated police resources, livelihood support, and hotlines, as established by international legal standards,³³ has therefore been of paramount importance for survivors of gender-based violence throughout the pandemic. Without such support, the stretched capacity of response services could contribute to larger losses for women and a heightened perception of impunity among perpetrators.³⁴

Preliminary research finds that since early 2020 economies around the world have introduced about 125 new measures to facilitate women's access to services protecting them from gender-based violence (table 2.3). These measures, which take different forms, may include emergency services provided by justice or women's affairs ministries, emergency decrees or protocols issued by governments, or approval of additional budget for the establishment of new services or enhancement of existing ones, among other things. Such services either complement and support existing programs or introduce new ones.

Of the services measured, hotlines were the most frequent, accounting for about one-fourth of all services introduced. Emerging data indicate a spike in calls to domestic violence hotlines in many economies after outbreak of the pandemic.³⁵ For example, after acknowledging a fivefold increase in the rate of violence against women over the same period last year, the Tunisian Ministry of Women, Family, Children and Seniors launched a toll-free phone line to enable women to report exposure to domestic violence during the period of isolation. This 24/7 hotline service provided psychological, social, and legal counseling services. Similarly, to protect women at risk of gender-based violence, Jamaica's Ministry of Health and Wellness established a hotline staffed by volunteers to help people seeking information and guidance. As part of their orientation, the hotline operators received training in gender-based violence awareness and prevention.³⁶

For some families, heightened health anxieties coupled with economic pressures have exacerbated already combustible domestic relationships, which has increased victims' mental stress. To combat this situation, the Arab Republic of Egypt launched the "Our Mental Health Is a Priority" initiative in May 2020. With the help of psychologists and professional institutions, this initiative has supported the mental health of

TABLE 2.3 **EXAMPLES OF SERVICES PROVIDED TO SURVIVORS OF GENDER-BASED VIOLENCE DURING THE COVID-19 PANDEMIC**

Economy	Type of measure	Description
Argentina, Bolivia, China, Portugal	Hotlines	<ul style="list-style-type: none"> In Argentina, Bolivia, and Portugal, national hotlines, WhatsApp, and SMS numbers allowed women to report cases of violence and request assistance. In China, the eight-hour domestic violence hotline is now a 24-hour operation.
Indonesia, New Zealand, Paraguay, Ukraine	Psychological assistance	<ul style="list-style-type: none"> Indonesia launched psychiatric health services (Sejiwa) through which the Ministry of Women Empowerment and Child Protection (MoWECP) provided assistance to women and child survivors of domestic violence who were affected by COVID-19. New Zealand offered counseling services through nongovernmental organizations (NGOs) that receive recognition and funding from the government. In Paraguay, the government adopted a protocol that includes the provision of emergency numbers for survivors of violence to obtain psychological support. In Ukraine, six mobile teams provided psychosocial assistance through Skype, Viber, phone, and online support groups.
France, Montenegro	Shelters	<ul style="list-style-type: none"> In France, as shelters exceeded capacity, alternative accommodations were found in hotels for domestic violence survivors. In Montenegro, the Women's Safe House rented private apartments to accommodate victims of violence and enable them to comply with social distancing requirements.
Marshall Islands, Spain	Legal aid	<ul style="list-style-type: none"> The Marshall Islands offered free legal aid to female survivors of violence through NGOs that receive recognition and funding from the government. In Spain, gender-based violence survivors could contact 016, a toll-free service providing legal advice around the clock.
India, Lithuania	Dedicated police resources	<ul style="list-style-type: none"> In India, police in the state of Odisha called women who had earlier reported domestic violence to inquire about their condition during the lockdown. Lithuanian police joined with the Lithuanian Women's Rights Association to provide through the police information line contact details on the specialized assistance centers in victims' places of residence. The association also maintains connections with previous victims of domestic violence living in remote rural areas, giving them information on protective measures.
Malta	Livelihood support	<ul style="list-style-type: none"> In Malta, domestic violence victims could apply to the Private Rent Housing Benefit Scheme. Applicants received the full benefit if they were also in a zero-income scenario.
Peru	Health care	<ul style="list-style-type: none"> Peru enacted Legislative Decree No. 1470, which stated that health establishments should guarantee urgent and emergency health care and personal safety for all women and other family members who were victims of violence, especially rape.

Source: *Women, Business and the Law* database.

Egyptian women and has raised the public's awareness of mental health during this challenging time.³⁷

In view of the adoption of social distancing measures and the lower budgets of civil society and women's organizations (the main operators of shelters), it is not surprising that only 17 economies introduced dedicated shelters during the pandemic. Canada's federal government approved a financial aid package to support people experiencing homelessness and women facing gender-based violence. Funds were allotted specifically to women's shelters to address their immediate needs and support indigenous women and children escaping violence.³⁸ Similarly, the Danish government opened 55 new

emergency shelters in five cities that guaranteed abused women and children safety and provisions for their basic needs.³⁹

Although in most economies police and legal aid actors focused on enforcing quarantine and social distancing measures, those in some economies continued to provide support for women in abusive relationships. After witnessing a spike in domestic violence cases, the Singapore Police Force referred survivors to social services such as legal assistance or shelters, even when no explicit request was made.⁴⁰ In India, the National Legal Services Authority began providing online legal assistance services through a panel of women lawyers in each district who aid survivors of domestic violence and child abuse.⁴¹

For many women suffering from physical abuse, fear of contracting the coronavirus was a deterrent from seeking medical care, a situation exacerbated by the burden of financial insecurity and the risk of job loss. Access to dedicated health care and livelihood services therefore became fundamental. In Uzbekistan, women entering the Center for Rehabilitation and Adaptation of Victims of Violence received food, medicine, and hygiene products.⁴² However, as health care systems became overburdened and prioritized COVID-19 cases, specific medical support for survivors of violence became the least offered. Just four economies were providing such health care-related services during the crisis.

Finally, a range of exceptional services were also introduced. In Thailand, Twitter launched a new search prompt with the hashtag #ThereIsHelp to redirect users experiencing gender-based violence to local hotlines.⁴³ In the United Kingdom, the home secretary announced a new national communications campaign with the hashtag #YouAreNotAlone to reach out to those at risk of abuse.⁴⁴ Spain also implemented an effective measure, the AlertCops app, which provides violence survivors with timely assistance. The app sends an alert to the police with the victim's GPS location.⁴⁵ In Italy, the State Police app YouPol was updated to receive domestic violence complaints, not only from survivors themselves but also from neighbors or other family members, including anonymously. Montenegro, Pakistan, and the Philippines also created online platforms or apps to assist women seeking help. In Argentina, Belgium, Cabo Verde, Chile, France, Italy, Spain, and the United Kingdom, pharmacies provided antiviolence measures and advice to survivors. They also activated emergency police protocols through the use of code words such as "masque-19" and "mascherina 1522" (box 2.1).

Diverse responses to domestic violence such as these are fundamental, but prevention measures, which are equally essential, are largely absent. Governments still have room to enact measures and policies aimed at addressing the roots of this epidemic of violence. National plans targeting education, supporting healthy relationship skills, questioning gender roles and social and cultural norms, and creating protective environments are some of the long-term measures that could mitigate the emergence of domestic violence under any circumstances.

Setting the agenda

The continuing effects of COVID-19 on gender equality will surely contribute to the research agenda in this field going forward. One area of further exploration is economies' expanded use of digital technology to implement government-to-person

BOX 2.1 USING CODE WORDS TO ESCAPE VIOLENCE AT HOME

The Mask-19 initiative originated in Spain's Canary Islands to respond to the higher number of cases of violence against women expected during the lockdown announced on March 14, 2020. The director of the Canary Institute of Equality (ICI), Kika Fumero, had noted spikes in abuse in earlier periods of confinement, when women were forced to spend more time with their partners during floods or holidays, and came up with a unique way of seeking help.

In a pandemic, there is no privacy for most victims of domestic violence, and so making confidential phone calls to a helpline is almost impossible. Because the many pharmacies were among the few places that remained open during the lockdown, Fumero realized they would be an accessible and effective tool for ensuring rapid intervention in violent situations.

On March 16, 2020, the government of the Canary Islands launched the Mascarilla-19 (Mask-19) campaign, in cooperation with the association of pharmacies of Las Palmas and Santa Cruz de Tenerife. A woman experiencing violence at home could go to the nearest pharmacy and request "mascarilla-19." Hearing this request, pharmacy staff knew they must discreetly call the police. Pharmacists were not meant to replace shelter staff or support workers, but they were able to quickly activate a care protocol for women subjected to violence at home.

Within a week, the initiative reached 200,000 contacts in the ICI network alone, and the code word "mascarilla-19" went viral on social media throughout Spain. The ICI immediately received requests from other administrations in Madrid, Valencia, and Andalusia to use the same campaign material, which was then made available on the ICI website. Following the example of the Canary Islands, the Mask-19 initiative was quickly adopted not only across Spain, but also by Argentina, Belgium, France, Germany, Italy, and Norway.

Sources: BBC; European Youth Ideas; Gobierno de Canarias; United Nations.

(G2P) payments to limit the risks of in-person interactions and rapidly disburse funds.⁴⁶ Evidence indicates that direct government cash transfers to low-income women increase their control over financial decisions, enhance their empowerment and prospects for economic recovery, and improve their resilience in the long run.⁴⁷ The use of mobile money platforms to deliver COVID-19 relief can therefore empower women financially.⁴⁸

Sustained and wide-ranging data collection on these and other topics will be needed to effectively measure the impacts of the pandemic on women's economic empowerment. Areas of additional analysis could include the impact of COVID-19 on women's mobility and access to property, women's decision-making in disease prevention and response, and girls' education during and after the pandemic. Efforts are already under way with the assistance of organizations such as the United Nations Development Programme and UN Women (box 2.2). At the World Bank, the Gender Innovation Lab has published evidence 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. Projects responding to COVID-19 will also consider the pandemic's differing impacts on men and women. To aid in this effort, the World Bank's Gender Group has issued guidance for health response projects during the pandemic.

Confronting the gendered effects of COVID-19 will require a concerted effort from a variety of actors, including governments, international organizations, and civil society. *Women, Business and the Law* recognizes the nuances in the extent of the pandemic and the ideal provision of services by different sources in different economy contexts.

BOX 2.2 UNDP–UN WOMEN GLOBAL COVID-19 GENDER RESPONSE TRACKER

Across the globe, the economic and social fallout of COVID-19 is reinforcing gender inequalities. To understand how governments are addressing these challenges, the United Nations Development Programme (UNDP) and UN Women created the Global COVID-19 Gender Response Tracker, which by September 2020 had collected and analyzed over 2,500 government measures across 206 economies and territories. Sources of the tracker's data include databases on COVID-19 responses, such as the World Bank's Real-Time Review of Country Measures of the Social Protection and Jobs Responses to COVID-19; a global survey of UN Women and UNDP regional and country offices on violence against women; self-reporting by member states in their submissions for the UN secretary general's report on violence against women; and desk research.

Gender analysis

Measures in the sample were classified into four policy categories: social protection, labor markets, fiscal and economic policies, and violence against women and girls. Of the 2,500 measures, a subset of 992 measures across 164 economies and territories were identified as gender-sensitive in that these measures seek to directly address the specific risks and challenges that women and girls face from the pandemic. These measures include those dealing with violence against women, which are categorized as gender-sensitive by default; social protection and labor market measures that target women's economic security or address unpaid care; and fiscal and economic measures that support female-dominated sectors of the economy.

Findings on gender-sensitive measures

The first iteration of the tracker data was launched in September 2020. They will be updated on a quarterly basis and will expand into new policy areas in 2021. Findings from the data include the following:

- Over 70% of all gender-sensitive measures (704 in 135 economies) address violence against women and girls, including by strengthening helplines and other reporting mechanisms, shelters, and police and judicial responses.
- By contrast, the global social protection and labor market responses have been largely gender-blind, with only 10% of these measures targeting women's economic security (177 in 85 economies) and 8% providing support for unpaid care (111 in 60 economies).
- Among the most important economic security measures are cash transfers, food assistance, or in-kind benefits that give women priority as the main recipients, as well as support for female entrepreneurs and female informal workers.
- To support unpaid care, 36 economies have expanded family leave provisions, while others have launched "cash-for-care" programs that compensate parents for school and childcare closures. Only 12 economies kept their childcare services open during lockdowns to support essential workers with children.
- Similarly, few actions have been taken to cushion the COVID-19 shocks to businesses and sectors with large shares of women; only one in 10 fiscal and economic measures channel resources to female-dominated sectors of the economy.

By pointing to gaps and challenges, the tracker is an important advocacy and accountability tool when in the hands of gender equality advocates. It also provides an array of positive examples from which policy makers can draw inspiration. The tool is being used in global, regional, and national policy dialogues geared toward driving forward a gender-equitable crisis response and recovery.

Source: This box was drafted by Silke Staab, Esuna Dugarova, and Constanza Tabbush. See <https://data.undp.org/gendert Tracker/> for tracker and methodological note.

As the world continues to feel the effects of COVID-19, more data will become available on both its impacts on gender equality and best practices to counter any negative consequences.

For women everywhere, the secondary effects of the pandemic on their livelihoods, economic security, and safety require immediate and sustained attention. Targeted measures that recognize the unique difficulties women are facing during this time, but also foster a legal environment that supports their equality of economic opportunity, can help close the gap in existing and exacerbated inequalities. This will ensure that women, and as a result their communities and economies, are both prepared for and resilient in meeting unexpected challenges.

Notes

1. Alon et al. 2020.
2. Enterprise Surveys (database), "COVID-19: Impact on Firms," World Bank, Washington, DC, <https://www.enterprisesurveys.org/en/covid-19>.
3. Masterson 2020; McKinsey & Company 2020.
4. Alon et al. 2020.
5. Fuchs-Schündeln, Kuhn, and Tertilt 2020.
6. Collins et al. 2020.
7. ILOSTAT (International Labour Statistics). 2020. "COVID-19 and Labour Statistics." Geneva. <https://ilostat ilo.org/topics/covid-19/>.
8. Del Boca et al. 2020; Farre et al. 2020.
9. Amnesty International 2020; WTO 2020, citing Coffman, Exley, and Niederle 2017.
10. OECD (Organisation for Economic Co-operation and Development). 2020. "Employment: Time Spent in Paid and Unpaid Work, by Sex." OECD Statistics, Paris. <https://stats.oecd.org/index.aspx?queryid=54757>.
11. *Childcare leave* is a leave policy generally available to both parents to provide care for their children. It is distinct from maternity, paternity, and parental leave because it is unrelated to the birth of a child or the first years of life. However, it may have strong similarities or even overlap with parental leave in some economies. Childcare leave is also distinct from leave to care for children who are ill or have disabilities. Typically, laws establishing childcare leave do not explicitly list school closures or the unavailability of regular childcare as a permitted reason to access childcare leave. Still, such laws are often worded broadly to allow for a variety of childcare-related purposes.
12. De Paz et al. 2020.
13. Koslowski et al. 2020.
14. Japan, Ministry of Health, Labour, and Welfare 2020.
15. O'Brien, Atkinson, and Koslowski 2019.
16. Brandth and Kvande 2018; Marynissen et al. 2019; Patnaik 2014.
17. IFC 2020a.
18. Datta Gupta 2018.
19. Onyejekwe 2004; South Africa, Parliament of the Republic of 2019.
20. UNDP (United Nations Development Programme). 2020. "COVID-19 Global Gender Response Tracker." New York. <https://data.undp.org/gendertracker/>.
21. ICC-CCS 2020; UNDP 2020.
22. Abdelbaki 2020.
23. ITU 2020.
24. UNDESA 2020.
25. IFC 2020b.
26. American Academy of Actuaries 2010.
27. NWLC 2012; Pear 2012.
28. Gunja et al. 2017.
29. WHO 2020b.
30. Vora, Saiyed, and Natesan 2020.

31. CDC 2020.
32. De Paz et al. 2020.
33. COE 2018; UN Women 2015.
34. De Paz et al. 2020.
35. UN Women 2020.
36. WHO 2020a.
37. *Egypt Forward* 2020.
38. Canada, Government of 2020.
39. Lev Uden Vold 2020.
40. Yahoo News Singapore 2020.
41. Mahapatra 2020.
42. Nemolchi.uz. 2020.
43. *Nation Thailand* 2020.
44. United Kingdom, Parliament 2020.
45. Spain, Ministry of Equality 2020.
46. Gelb and Mukherjee 2020.
47. Zimmerman et al. 2020.
48. Davidovic et al. 2020.

References

- Abdelbaki, Sandra. 2020. "NAYA, COVID-19: Addressing Domestic Violence in Lebanon." *Annahar*, April 4, 2020. <https://www.annahar.com/english/article/1168309-naya-covid19-addressing-domestic-violence-in-lebanon>.
- Alon, Titan, Matthias Doepke, Jane Olmstead-Rumsey, and Michèle Tertilt. 2020. "The Impact of COVID-19 on Gender Equality." NBER Working Paper 26947, National Bureau of Economic Research, Cambridge, MA.
- American Academy of Actuaries. 2010. "Health Reform Implementation: Understanding the Terminology." American Academy of Actuaries, Washington, DC. <https://www.actuary.org/sites/default/files/files/publications/Health%20Reform%20glossary%20080310.pdf>.
- Amnesty International. 2020. "Hungary: Women Face Stark Increase in Discrimination and Job Insecurity in the Workplace due to COVID-19 Crisis." Amnesty International, London. <https://www.amnesty.org/en/latest/news/2020/06/hungary-women-face-stark-increase-in-discrimination-and-job-insecurity-in-the-workplace-due-to-covid19-crisis/>.
- Brandth, Berit, and Elin Kvande. 2018. "Fathers' Sense of Entitlement to Ear-Marked and Shared Parental Leave." *Sociological Review* 67 (5): 1154–69.
- Canada, Government of. 2020. "Canada Announces Support to Those Experiencing Homelessness and Women Fleeing Gender-Based Violence during the Coronavirus Disease (COVID-19) Pandemic." News release, April 4, Employment and Social Development Canada, Gatineau, Quebec.
- CDC (US Centers for Disease Control and Prevention). 2020. "Ensuring Access to Family Planning Services during COVID-19: A Summary of CDC's Family Planning Recommendations for Healthcare Providers." CDC, Atlanta, GA. <https://www.cdc.gov/reproductivehealth/contraception/covid-19-family-planning-services.html>.
- COE (Council of Europe). 2018. *Mapping Support Services for Victims of Violence against Women in Line with the Istanbul Convention: Standards Methodology and Tools*. Strasbourg: COE.
- Coffman, Katherine B., Christine L. Exley, and Muriel Niederle. 2017. "The Role of Beliefs in Driving Gender Discrimination." Working Paper No. 18-054, Harvard Business School, Cambridge, MA.
- Collins, Caitlyn, Liana Landivar, Leah Ruppner, and William Scarborough. 2020. "COVID-19 and the Gender Gap in Work Hours." *Gender, Work, and Organization* 2020:1-12. <https://doi.org/10.1111/gwao.12506>.
- Datta Gupta, Nabanita. 2018. "Maternity Leave versus Early Childcare—What Are the Long-Term Consequences for Children?" *IZA World of Labor* 438 (1). <http://dx.doi.org/10.15185/izawol.438>.
- Davidovic, Sonja, Soheib Nunhuck, Delphine Prady, and Herve Tourpe. 2020. "Beyond the COVID-19 Crisis: A Framework for Sustainable Government-to-Person Mobile Money Transfers." IMF Working Paper WP/20/198, International Monetary Fund, Washington, DC.
- Del Boca, Daniela, Noemi Oggero, Paola Profeta, and Mariacristina Rossi. 2020. "Women's and Men's Work, Housework and Childcare, before and during COVID-19." *Review of Economics of the Household* 18: 1001–17.
- De Paz, Carmen, Miriam Muller, Ana Maria Munoz Boudet, and Isis Gaddis. 2020. "Gender Dimensions of the COVID-19 Pandemic." Policy note, World Bank, Washington, DC.

- Egypt Forward*. 2020. "National Council for Women, UN Women Launch 'Our Mental Health Is a Priority' Initiative to Support Women's Mental Health." May 6, 2020. <https://egyptfwd.org/Article/99/1682/National-Council-for-Women-UN-Women-launch-%E2%80%9COur-Mental-Health>.
- Farre, Lidia, Yarine Fawaz, Libertad Gonzalez, and Jennifer Graves. 2020. "How the COVID-19 Lockdown Affected Gender Inequality in Paid and Unpaid Work in Spain." Discussion Paper No. 13434, Institute of Labor Economics, Bonn, Germany.
- Fuchs-Schündeln, Nicola, Moritz Kuhn, and Michèle Tertilt. 2020. "The Short-Run Macro Implications of School and Child-Care Closures." Discussion Paper No. 13353, Institute of Labor Economics, Bonn, Germany.
- Gelb, Alan, and Anit Mukherjee. 2020. "Digital Technology in Social Assistance Transfers for COVID-19 Relief: Lessons from Selected Cases." Policy Paper 181, Center for Global Development, Washington, DC.
- Gunja, Munira, Sara Collins, Michelle Doty, and Sophie Beutel. 2017. "How the Affordable Care Act Has Helped Women Gain Insurance and Improved Their Ability to Get Health Care: Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2016." Issue brief, Commonwealth Fund, New York.
- ICC-CCS (International Chamber of Commerce Commercial Criminal Services). 2020. "Country: Barbados Report Questionnaire." Document No. 515958 (1), ICC-CCS, London.
- IFC (International Finance Corporation). 2020a. "Childcare in the COVID-19 Era: A Guide for Employers." IFC, Washington, DC.
- IFC (International Finance Corporation). 2020b. "COVID-19 and the Insurance Industry: Why a Gender-Sensitive Response Matters." IFC, Washington, DC.
- ITU (International Telecommunication Union). 2020. "ITU-D Digital Inclusion." ITU, Geneva. <https://www.itu.int/en/ITU-D/Digital-Inclusion/Pages/about.aspx>.
- Japan, Ministry of Health, Labour, and Welfare. 2020. "Basic Survey on Equal Employment in the First Year of Reiwa: Summary of Results." Tokyo. <https://www.mhlw.go.jp/toukei/list/71-r01.html>.
- Koslowski, Alison, Sonja Blum, Ivana Dobrotić, Gayle Kaufmann, and Peter Moss eds. 2020. *16th International Review of Leave Policies and Related Research 2020*. http://www.leavenetwork.org/lp_and_r_reports/.
- Lev Uden Vold. 2020. "Corona Crisis: Shelters Provide 55 Emergency Rooms for Abused Women and Children." Lev Uden Vold, Fredericksburg, Denmark. <https://levudenvold.dk/2020/03/coronakrise-krisecentre-faar-55-noedpladser-til-voldsudsatte-kvinder-og-boern/>.
- Mahapatra, Dhananjay. 2020. "Legal Aid Widened as Domestic Violence Rises amid Lockdown." *Times of India*, June 7, 2020. http://timesofindia.indiatimes.com/articleshow/76240313.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst.
- Marynissen, Leen, Eleonora Mussino, Jonas Wood, and Ann-Zofie Duvander. 2019. "Fathers' Parental Leave Uptake in Belgium and Sweden: Self-Evident or Subject to Employment Characteristics?" *Social Sciences* 8 (11): 312.
- Masterson, Victoria. 2020. "Why COVID-19 Could Force Millions of Women to Quit Work—and How to Support Them." World Economic Forum, Cologny, Switzerland. <https://www.weforum.org/agenda/2020/10/women-work-gender-equality-covid19/>.
- McKinsey & Company. 2020. "Women in the Workplace 2020." McKinsey & Company and LeanIn.Org, New York.
- Nation Thailand*. 2020. "Twitter Launches #TherelsHelp Hashtag for Women, Girls Trapped in Violent Situations during Lockdown." June 16, 2020. https://www.nationthailand.com/news/30389721?utm_source=homepage&utm_medium=internal_referral.
- Nemolchi.uz. 2020. "How to Deal with Domestic Violence during Isolation: Experience of Other Countries and Recommendations for Uzbekistan." April 15, 2020. <https://nemolchi.uz/>.
- NWLC (National Women's Law Center). 2012. *Turning to Fairness: Insurance Discrimination against Women Today and the Affordable Care Act*. Washington, DC: NWLC. https://nwlc.org/wp-content/uploads/2015/08/nwlc_2012_turningtofairness_report.pdf.
- O'Brien, Margaret, Jamie Atkinson, and Alison Koslowski. 2019. "United Kingdom." In *15th International Review of Leave Policies and Related Research 2019*, edited by Alison Koslowski, Sonja Blum, Ivana Dobrotić, Alexandra Macht, and Peter Ross. International Network on Leave Policies and Research. https://www.leavenetwork.org/fileadmin/user_upload/k_leavenetwork/annual_reviews/2019/2_2019_Compiled_Report_2019_0824-.pdf.
- Onyejekwe, Chineze. 2004. "The Interrelationship between Gender-based Violence and HIV/AIDS in South Africa." *Journal of International Women's Studies* 6 (1): 34–40.
- Patnaik, Ankita. 2014. "Making Leave Easier: Better Compensation and Daddy-Only Entitlements." Working paper, Cornell University, Ithaca, NY.
- Pear, Robert. 2012. "Gender Gap Persists in Cost of Health Insurance." *New York Times*, March 19, 2012. <https://www.nytimes.com/2012/03/19/health/policy/women-still-pay-more-for-health-insurance-data-shows.html>.
- South Africa, Parliament of the Republic of. 2019. "Violence against Women in SA Comparable to Countries That Are at War—Ramaphosa." Cape Town. <https://www.parliament.gov.za/news/violence-against-women-sa-comparable-countries-are-war-ramaphosa>.

- Spain, Ministry of Equality. 2020. "Guía de actuación para mujeres que estén sufriendo violencia de género en situación de permanencia domiciliar derivada del estado de alarma por COVID-19" [Action Guide for Women Who Are Suffering from Gender-Based Violence at Home during the State of Alarm due to COVID-19]. Madrid.
- UNDESA (United Nations Department of Economic and Social Affairs). 2020. *Use of the Internet and Mobile Phone Ownership among Women and Men*. New York: UNDESA.
- United Kingdom, Parliament. 2020. *Home Office Preparedness for Covid-19 (Coronavirus): Domestic Abuse and Risks of Harm within the Home*. London: Parliament Publications.
- UN Women (United Nations Entity for Gender Equality and the Empowerment of Women). 2015. *Overview and Introduction: Essential Services Package for Women and Girls Subject to Violence: Core Elements and Quality Guidelines*. New York: UN Women.
- UN Women (United Nations Entity for Gender Equality and the Empowerment of Women). 2020. "UN Women Raises Awareness of the Shadow Pandemic of Violence against Women during COVID-19." Press release, May 27, 2020, New York.
- Vora, Kranti Suresh, Shahin Saiyed, and Senthilkumar Natesan. 2020. "Impact of COVID-19 on Family Planning Services in India." *Sexual and Reproductive Health Matters* 28: 1.
- WHO (World Health Organization). 2020a. "Jamaica: Training in Gender Based Violence for COVID-19 Helpline Responders." WHO, Geneva. <https://www.who.int/news-room/feature-stories/detail/jamaica-training-in-gender-based-violence-for-covid-19-helpline-responders>.
- WHO (World Health Organization). 2020b. "Maintaining Essential Health Services: Operational Guidance for the COVID-19 Context." Interim guidance, WHO, Geneva.
- WTO (World Trade Organization). 2020. "The Economic Impact of COVID-19 on Women in Vulnerable Sectors and Economies." Information note, WTO, Geneva. https://www.wto.org/english/news_e/news20_e/info_note_covid_05aug20_e.pdf.
- Yahoo News Singapore*. 2020. "Spike in Family Violence Cases during COVID-19 Circuit Breaker." May 14, 2020. <https://sg.news.yahoo.com/spike-in-family-violence-cases-during-covid-19-circuit-breaker-074630483.html>.
- Zimmerman, Jamie M., Maria A. May, Elizabeth Kellison, and Jeni Klugman. 2020. *Digital Cash Transfers in the Time of COVID 19: Opportunities and Considerations for Women's Inclusion and Empowerment*. Bill & Melinda Gates Foundation, World Bank Group, Women's World Banking, CGAP, and Stanford University.