



BRIDGING THE GAP

in the Arab States

Emerging Private Sector Response and
Recovery Measures for Gender Equality
amid COVID-19

**WOMEN'S
EMPOWERMENT
PRINCIPLES**



Introduction



In recent years, Arab States have made progress in advancing women's economic empowerment, with important headway made in terms of achieving gender parity in education. Women's tertiary education enrolment rates have significantly increased to reach 50 per cent in 2018,¹ exceeding regional rates for men by 20 percentage points.² However, for most women, this progress has not been translating into stronger economic empowerment. The regional labour force participation rate of women at around 18 per cent³ is the lowest worldwide. Additionally, youth unemployment rates are high, especially among women – with 19.9 per cent compared to 7.7 per cent for men⁴ – making young women particularly vulnerable in the labour market.

The COVID-19 pandemic is not only putting an unprecedented and significant strain on the global economy and public health systems but is also highlighting and magnifying inequalities along many axes including gender, with women and girls disproportionately affected.⁵ The pandemic has moved beyond a global health crisis and

has morphed into a social and economic crisis, posing a serious threat to women's employment and livelihoods, especially in precarious informal and non-essential sectors. This is particularly consequential for the Arab States, where gender gaps are among the widest in the world. The World Economic Forum's Global Gender Gap Report of 2021 ranks the region last globally in the overall index and second-to-last, ahead of only South Asia, on the Economic Participation and Opportunity subindex.⁶

Globally, the pandemic will likely push 47 million more women and girls below the poverty line.⁷ The Arab region's economy is expected to contract by at least 5.7 per cent and the ranks of the poor are estimated to rise by 14.3 million people, swelling to more than 115 million. That is one quarter of the total Arab population.⁸ Looking at the recent trends, McKinsey finds that if no action is taken to counter the effects of the pandemic on gender (in)equality, the estimated global Gross Domestic Product (GDP) growth could be US\$1 trillion less in 2030 than it would be if women's unemployment simply tracked that of men in

each sector.⁹ Conversely, taking action now to advance gender equality could be valuable, adding \$13 trillion to the global GDP in 2030 compared with the gender-regressive/take-no-action scenario. A delayed action, taken after the crisis, would cost a reduction on the growth potential of more than \$5 trillion, meaning an amount equivalent to three-fourths of the total global GDP would be lost to COVID-19 in 2020.¹⁰

The pandemic has turned the world of work itself upside down. It is having a dramatic effect on the jobs, livelihoods and well-being of workers and their families as well as on enterprises across the globe. While certain sectors and industries have successfully moved online, pointing the way towards exciting innovations in the world of work, small and medium-sized enterprises (SMEs) – the engine of the regional economy and major employers of women – have struggled significantly, and many may not recover.

In a region where 14.3 million people were already unemployed, the International Labour Organization (ILO)

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estimated losses equivalent to 17 million full-time jobs in the second quarter of 2020 alone. On average, women in the Arab region earn 78.9 per cent less than men on a per capita basis and they stand to lose 700,000 jobs, particularly in the informal sector where they constitute 61.8 per cent of workers.¹¹ Just three months into the pandemic, some estimates anticipated that women would bear 41 per cent of job losses in the Arab world, even though they constitute no more than around 18 per cent of the workforce.¹²

While women across non-essential sectors have experienced disproportionate job loss, many women working as front-line responders, health professionals, community volunteers and employees in the food, retail, hygiene and sanitation industries have continued to make critical contributions to meet the needs of consumers and communities, often at the direct risk of their own health and well-being.¹³

Arab women perform on average 4.7 times more unpaid care work than men,¹⁴ the highest ratio in the world, and their burden has only increased as schools and care services have experienced closures during the pandemic. Moreover, a disproportionate number of women in the region are being negatively impacted by the shadow pandemic as work closures and calls for physical distancing and isolation come with a heightened risk of domestic violence and abuse.¹⁵

Critically, women's participation at every level in companies contributes significantly to business performance. There is a large evidence base showing that increased women's presence in business leads to a rise in financial performance, and, more specifically, raises return on investment, market share, capital and stock.¹⁶ Women's economic empowerment improves economic growth, financial performance, and organizational effectiveness through diversity.¹⁷

UN Women's COVID-19 Response

A growing number of companies from the Arab States have joined the [Women's Empowerment Principles \(WEPs\)](#) global network. With over 200 gender champions in the Arab region, companies have joined to advance gender-responsive action and receive guidance from UN Women on how to promote gender equality and women's empowerment in the workplace, marketplace and community. Since the outbreak of the COVID-19 pandemic, UN Women has provided these companies with specific guidance on how to respond to COVID-19 to ensure that they can continue to support and empower women employees, mitigate the negative impact of the pandemic on their operations and attract new talent. Through tools such as the COVID-19 and Gender Rapid Self-Assessment Tool for companies, thematic knowledge products and knowledge sharing, as well as through technical assistance and outreach, companies can assess their COVID-19 response and ensure they are supporting women during and beyond the crisis with gender-sensitive measures throughout their value chain.

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IFC's COVID-19 Response

Multilateral and bilateral development finance organizations and the private sector have a key role to play in addressing the challenges posed by the pandemic. The International Finance Corporation (IFC) is working with companies and international development partners to respond to the crisis and prevent the gender gap from widening. Under its social bond program, IFC has issued a cumulative \$3.8 billion through 60 social bonds since the program's founding. In FY2020 alone, the social bonds totaled \$1.6 billion,¹⁸ supporting communities at a time of global challenge due to the pandemic. The programme supports projects that aim to achieve positive social outcomes – they include basic infrastructure facilities, such as drinking water, or access to essential services, such as health and vocational training. In the advisory space, IFC's COVID-19 and gender response includes guidance for the private sector: actionable strategies on improving gender equality; solutions for employer-supported childcare; insights on

how to increase financial inclusion; [lessons learned from interviews and surveys with women leaders on managing through crisis and recovering stronger](#); and ways to address and prevent gender-based violence. Furthermore, IFC has published a number of knowledge products and tools to better understand and guide private sector efforts to address gender gaps during COVID-19.

UN Global Compact's COVID-19 Response

The COVID-19 pandemic is threatening to reverse the limited progress that has been made on gender equality and women's rights; however, the current crisis could also provide a rare chance to disrupt gender stereotypes and build back more gender-inclusively. To help companies navigate the sustainability challenges magnified by COVID-19, the UN Global Compact has compiled a [series of COVID-19 issue area briefs](#) that detail the pandemic's impact on a range of sustainability issue areas including gender equality. The gender equality brief outlines key statistics, provides examples of company responses and

equips businesses with tools and resources to ensure gender-sensitive and gender-inclusive responses to the pandemic. The UN Global Compact also created the [Target Gender Equality COVID-19 Quiz](#), a 10-question assessment that companies are encouraged to take on their road to recovery from the pandemic, as well as a webinar on how businesses can support women in times of crisis.

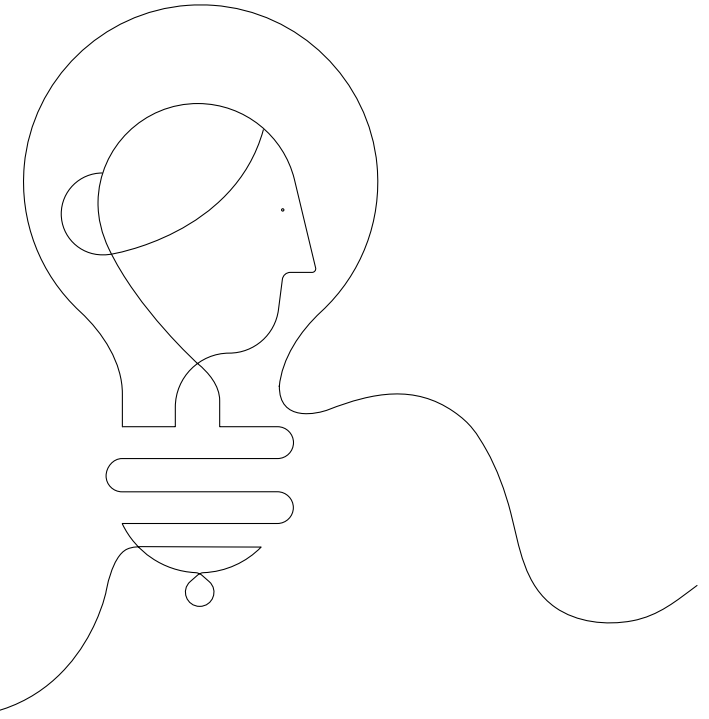
Collaboration



UN Women, the IFC and the UN Global Compact have taken action to support companies and women in the Arab States during COVID-19, recognizing that eliminating barriers to women's economic participation and empowerment drives the growth of businesses and economies and improves the lives of families and communities.

This publication showcases examples of good practices from a growing number of businesses in the Arab States that are taking gender-responsive action to ensure the economic inclusion and social well-being of their employees, customers and suppliers, as well as local communities. As a regional companion piece to the global publication of UN Women and IFC ['Bridging the Gap -](#)

[Emerging Private Sector Response and Recovery Measures for Gender Equality amid COVID-19 \(2020\)'](#), this regional report aims to inform companies in the Arab region and around the world on emerging practices and initiatives for supporting women leaders, employees, entrepreneurs and those in value chains amid the COVID-19 pandemic.



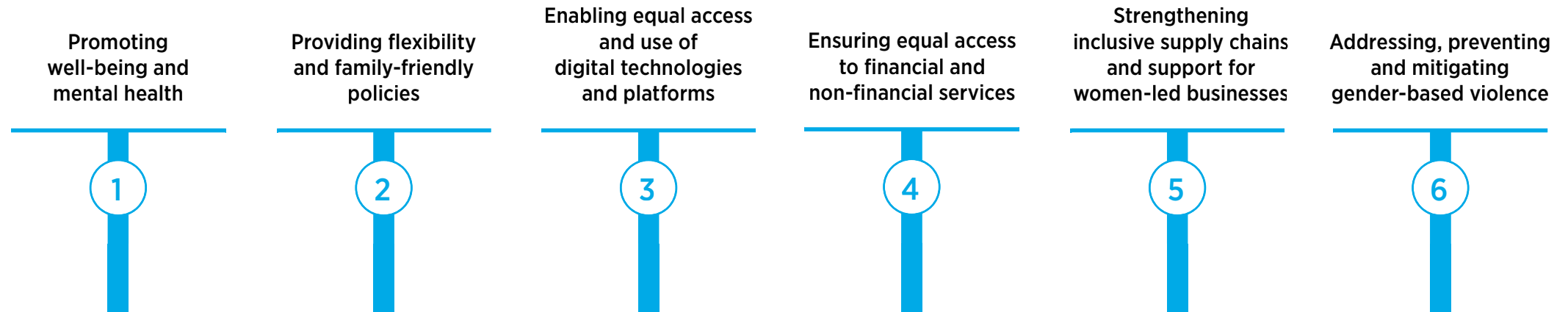
Thematic pillars



To support women in the workplace, marketplace and community, companies and organizations can adopt best and emerging practices from others working to support women amid the COVID-19 pandemic. When implementing initiatives, programmes and policies to support women, an intersectional lens is crucial to capture the diverse experiences of women from different backgrounds, identities and abilities.

By fostering diversity and inclusion, companies and organizations can achieve better business outcomes, including lower absenteeism and turnover, more innovation and employee engagement, access to new markets and investors, stronger reputations in the community and higher productivity and profitability – ultimately contributing to the economic and social well-being of communities as well as overall economic growth.

This publication presents good practices in these 6 thematic pillars:



Methodology



To compile private sector company and organization initiatives to support women's empowerment in the workplace, marketplace and community amid the ongoing COVID-19 pandemic along the six thematic pillars, UN Women, IFC and UN Global Compact developed a self-reporting survey that was disseminated through private sector networks in the region. Over 30 companies and organizations from the Arab region responded to the survey.

Each company and organization shared key themes and case studies, examples of their initiatives and policies and challenges and lessons learned. The criteria below were used to select emerging company and organization examples supporting women's empowerment amid COVID-19 presented in this report:

- **Focus on gender equality and diversity and inclusion.**
- **Reflect a diverse range of companies in terms of, for example, company size, workforce composition and demographics, industry or sector, or geographic distribution.**
- **Implemented during COVID-19 for inclusive response and recovery.**
- **Exhibit emerging, innovative, comprehensive and/or extensive, and replicable and scalable actions.**
- **Contribute to positive business, social and/or economic impacts for women and their families, employers, communities and economies.**
- **Completeness and adequacy of information presented.**

Promoting well-being and mental health

1



COVID-19 has led to heightened stress and anxiety, and physical distancing measures have caused many people to feel isolated. With new work-from-home models being adopted by some employees, along with longer working hours, personal and family responsibilities, and potential risks of exposure for those working in essential industries, it is important that companies take active steps to promote the health and well-being of workers.

Results from a global study conducted by CARE during the pandemic highlight that women are almost three times as likely as men to report suffering from significant mental health consequences including anxiety, loss of appetite, inability to sleep and trouble completing everyday tasks.¹⁹ Stress during the pandemic can be largely associated with concerns of economic instability, the increase of care work responsibilities placed on women given school and day care closures, and women's employment in front-line positions that increase their risk of virus exposure.²⁰

Companies that provide mental health supports benefit from increased productivity and lower absenteeism,²¹ and ensure that workers are adequately supported when coping with stress during unprecedented times.

Actions to support well-being and mental health

With its Headquarters located in the United Arab Emirates, **Tristar** is an energy logistics business serving the downstream oil and gas industry in 21 countries worldwide. As a signatory of the WEPS, Tristar strengthened its support for the health and well-being of women employees during the pandemic. The company facilitated well-being webinars and online meditation sessions for employees, established a helpline for all employees and their families to address the added mental stress and gave employees the flexibility to balance work and family commitments during the various lockdown regulations by allowing most of the workforce to work from home. Tristar also established

a COVID-19 Steering Committee which oversaw prevention, testing and treatment to ensure the safety of all employees and their families and proactively monitored the health of everyone through a tracking register from the beginning of the pandemic.

Bank Audi is a Lebanon-based financial services company. The company created a set of COVID-19 countermeasures to ensure staff health and safety and to help minimize the risks of the pandemic, starting with closing public spaces such as the cafeteria and reducing risky activities including punch-in and -out attendance services. Alternate teams were established to work on a split-shift basis from multiple locations, staff that were at higher risk due to severe illnesses or chronic health conditions, age or pregnancy were allowed to stay home, and self-isolation measures were implemented for employees returning from international trips.

Promoting well-being and mental health

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Integrated Diagnostics Holdings (IDH) is a consumer healthcare company in the Middle East and Africa. IDH supported their women employees by giving pregnant women and women with chronic diseases or conditions leave to stay at home with the objective of maintaining their health and that of their families. IDH also provided support to its entire workforce throughout the pandemic through its COVID-19 Committee, composed of 75 per cent women.

Pharmamed (Hanan Akram Saab & Co.) SAL is a Lebanon-based medical supply and pharmaceutical company. With several of its employees contracting COVID-19 as healthcare workers, the company responded quickly by redistributing workload, checking on the status of its employees daily and providing guidance through consultations with specialists to facilitate care for complications at home, negating hospitalization when

possible. The company also invested in a comprehensive cloud-based Enterprise Resource Planning system to facilitate working remotely, enabling Pharmamed to sustain its activities – particularly important given that its portfolio includes products for hospitals critical for COVID-19 response.

Raya Holding for Financial Investments is an investment conglomerate headquartered in Cairo, Egypt. The company updated its work-from-home policy, enabling flexible work arrangements and providing resources to help employees effectively perform their jobs under the new arrangements. Raya's Human Resources-related services – designed to be gender-sensitive – were largely conducted online, including recruitment, trainings and internships. The company created a COVID-19 hotline to facilitate medical assistance in coordination with the company's medical insurance provider for employees and family members and provided

online stress management and wellness support for employees.

Egypt's **Al Mansour Holding Company** is a food manufacturing and retail company. The company introduced a 24/7 hotline for its employees and immediate family members to ensure their well-being and mental health and offered confidential sessions with specialized psychologists for employees that experienced difficulties and mental health issues resulting from working from home. Al Mansour furthered employees' wellbeing by introducing more flexible working hours to allow adequate time for family commitments during the pandemic and taking significant COVID-19 safety precautionary measures in response to the rise in consumer turnover resulting from the fear of food supply shortages such as sanitizing the stores regularly, providing facemasks to staff and customers and ensuring social distancing.

Promoting well-being and mental health

1



Egytrans is an Egypt-based company providing integrated transport services. The company introduced work-from-home arrangements and provided employees – vulnerable groups with pre-existing conditions, pregnant women, and mothers with young children in particular – with the necessary resources to effectively and safely perform their work from home. Egytrans also adopted new protocols on social distancing, disinfecting work areas and providing employees with personal protective equipment (PPE) and implemented a campaign to raise awareness and provide up-to-date information on the pandemic and various means of protection.

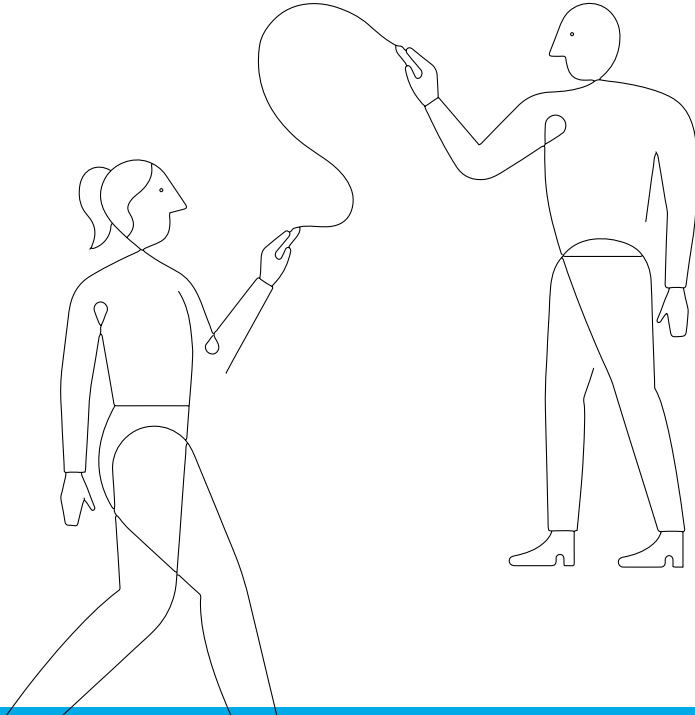
Beesline is a natural cosmetics lab based in Lebanon. The company worked to protect employees by holding meetings online and developing new office seating designs to facilitate social distancing and avoid crowding.

KristiesLab is a Lebanese company that provides brand experiences and digital solutions in the service industry. In addition to taking significant steps to maintain its high percentage of female staff (90 per cent) during the pandemic, the company supported its women employees by organizing numerous meetings, trainings and forums extending emotional and mental support during the challenging COVID-19 lockdown periods.

Promoting well-being and mental health



1



Good Practices:

- Offer wellness initiatives that are accessible to all employees with different lifestyles, locations, and health needs, providing holistic solutions.
- Provide various tools to support all employees' mental health, including access to telemedicine, digitally delivered self-diagnostics, psychological therapy, guided meditation, and the creation of virtual support groups.
- Create employee resource groups (ERGs) to reduce the stigma around mental health by promoting social contact, peer support, and education about mental illnesses such as depression and anxiety.
- Promote disconnecting from technological devices after the workday is complete to ensure that those working from home have a healthy work-life balance. Establish expectations on working hours to ensure that there are clearly defined times for work and for rest that are tailored to worker schedules and needs.
- Where internet bandwidth permits and employees feel comfortable, request video rather than audio meetings with remote workers so that managers can check on the physical and mental well-being of their staff, and develop a greater sense of social connection among staff.
- Provide inclusive team-building initiatives, efforts for diversity and inclusion, opportunities for continuous learning, while considering the differentiated needs of women.

Providing flexibility and family-friendly policies

2



Work-from-home strategies during the pandemic pose difficulties in achieving work-life balance, as employees try to meet their work and family obligations under new circumstances. The loss of childcare options and school closures presents a parallel crisis for working parents. Working mothers are particularly impacted by the crisis as they absorb more care responsibilities.²² Among the population working from home in Germany, United Kingdom and United States during the lockdown, women spend significantly more time caring for children as well as homeschooling relative to men.²³ To mitigate this, companies and organizations can promote work-life balance strategies, and offer flexible working arrangements and access to child and dependent care through services, resources and/ or information.

Actions to support flexibility and family-friendly policies

Careem is a vehicle-for-hire company based in the United Arab Emirates and a signatory to the WEPs. During the pandemic, Careem adhered to a “remote first” policy, giving its employees across 36 offices around the Middle East the option to work from home on a permanent basis, supporting the well-being of working women by giving them the space and time to care for family while balancing work obligations.

BLC Bank is a Lebanese financial institution offering banking, insurance and asset management services. During the pandemic, the company supported employees in different ways such as facilitating working from home, implementing flexible office working hours and providing free virtual training covering several topics on maximizing productivity and the benefits of working from home. The

company also developed a corporate awareness campaign to minimize the impact of the spread of the virus, provided disinfecting and sanitary products, and encouraged employees to abide by the necessary measures in sanitation, elevator capacity and social distancing.

Information Technology Group (ITG) is a Lebanon-based information and communications technology company. ITG responded to the pandemic and other challenges in Lebanon at the time by encouraging working from home and providing online education, which has helped women employees care for their families while still being able to advance their career paths.

MetLife Egypt is a life insurance company incorporated in Egypt. The company supported its women employees to stay home and take care of their families during the closures of schools and nurseries. It also continued its women’s empowerment and gender diversity efforts

Providing flexibility and family-friendly policies

2



throughout the pandemic, monitoring its progress to ensure that results achieved by its gender equity working group and gender equality action plans were not lost.

New City Developments is an Egyptian real estate developer. The company promoted flexible working arrangements for women employees and made platforms such as Zoom and Microsoft Teams available to make working from home possible, allowing women to care for their children while continuing their careers. The company also ensured job security for women at times when their domestic burden increased and provided opportunities for them to continue on their career path during the crisis.

Umniah is a telecommunications company based in Jordan. The company introduced flexible and remote work for all staff besides essential workers to help employees navigate care and educational service closures. Remote working allowed all employees to work on all shifts

irrespective of gender, as certain shifts that were generally considered socially unacceptable for women were no longer an issue when done from home, enabling women to engage in projects they could not have otherwise.

Providing flexibility and family-friendly policies

2



Good Practices:

- Through an anonymous survey, or formal/informal conversations, ask employees, especially those caring for children, ill or older family members, what they need to ensure work-life integration during the pandemic.
- Establish an environment of trust and transparency and have senior leaders and supervisors communicate openly and often to employees.
- Develop an interdisciplinary and diverse team bearing in mind that people experience the pandemic differently. Have a comprehensive approach for branches of large corporations with an understanding that solutions vary across contexts.
- Remind leaders and staff to be kind and compassionate and demonstrate that they understand that these are unprecedented times.
- Offer family-friendly policies to all employees and encourage care uptake among men to help shift traditional attitudes and redistribute care. Consider the cultural context when advocating for these shifts.
- Shift to a results-based work environment rather than measuring productivity based on hours worked.

Enabling equal access and use of digital technologies and platforms

3



In the new COVID-19 work environment, having access²⁴ to reliable, affordable digital services is essential to ensuring livelihoods and stimulating economic growth for companies, organizations and those at all levels of the supply chain as commercial activity has largely shifted online. Yet, a digital divide persists between women and girls, and men and boys. As of 2019, the gender gap in mobile Internet use is at 21 per cent in the Middle East and North Africa,²⁵ and women in rural communities often experience less access to technologies. COVID-19 has widened existing digital divides, as business, schooling and daily interactions move online. Ensuring widespread access to digital technology allows employees and women business owners to remain productive while working from home as well as helping entrepreneurs future-proof their businesses.

Actions to support equal access to and use of digital technology

The Commercial International Bank (CIB) is a private-sector bank based in Egypt and a signatory to the WEPs. The company implemented a range of measures in response to COVID-19, including establishing a 24/7 hotline to advise staff, launching COVID-19 awareness campaigns and e-learning for employees and activating its work-from-home plans, which prioritized those at greatest risk such as individuals with medical conditions, pregnant women and mothers with childcare needs. It also booked a floor in a hotel with dedicated resident doctors available on a 24/7 basis for staff who were otherwise unable to self-isolate without putting their family members at risk. In addition to this employee support, CIB also supported its SME clients in managing the crisis by easing their financial

obligations, connecting SMEs with relevant stakeholders in key sectors, providing women-led businesses with discounted business consultancy services and the possibility of free mentorship sessions, and ensuring all SME clients, including women-led businesses, can apply online for any product. Furthermore, in 2020 CIB partnered with Visa in the “She’s Next” global event, focusing on women entrepreneurs and providing educational insights, expert guidance and tangible tools to help them manage their businesses. Recognizing the increased role of digital channels and services during the crisis, CIB has been encouraging its customers to use electronic payments, online transfers, its Smart Wallet and its credit and debit cards to conduct their daily financial transactions. CIB is further promoting digital financial literacy by publishing tutorial videos on its public website and social media that explain how to access and use digital channels.

Enabling equal access and use of digital technologies and platforms

3



DMG/Mountain View Group is an engineering, real estate and investment group in Egypt whose commitment to gender balance is illustrated at every level from its executive committee and IT team to the emergency group it formed early on to guide the company's response to COVID-19. Throughout the pandemic, DMG used digital communication channels, ensured that its IT infrastructure was fully operational and provided support that enabled all employees to work remotely both efficiently and effectively.

Al Hamra Real Estate Company is based in Kuwait. Al Hamra implemented flexible working arrangements to ensure the safety and wellbeing of their employees and their families and enabled seamless connectivity through the provision of high-end tools, IT functionality and equipment. Additionally, to address some of the challenges it encountered during the pandemic, the company adopted a versatile business model that included online communications with counterparts and suppliers and transitioning from physical to digital processes.

Enabling equal access and use of digital technologies and platforms

3



“Kuwait has seen the rise of many women leaders in the private sector across several fields that have contributed to socio-economic growth in the past years and is growing - this is proof enough that women signify a monumental change in the corporate landscape. Just as we affirm that a gender-balanced agenda should enable equal opportunities, we believe that equal measures and considerations should be adopted during a crisis. Unfortunately, this was not the case during the pandemic in terms of layoffs. Women were not considered an essential breadwinner, which caused a negative impact on families.”

- Al Hamra Real Estate Co.

Good Practices:

- Provide digital tools and related training to enable all employees to stay connected and engaged through regular communications.
- Ensure that the technology provided can reach and work within the communities being served, noting that challenges such as affordability and privacy will disproportionately impact women.
- Invest in and harness technology to expand hiring capacity and find the best talent through virtual job fairs, workplace tours, and outreach to underrepresented communities.
- As part of a long-term community engagement and future talent pipeline development approach, increase outreach to schools and universities and provide opportunities for girls and young women to engage in STEM curricula, activities, and competitions.
- Support suppliers and entrepreneurs, especially women-led micro, small to medium-sized enterprises (WMSMEs), through training and subsidized digitalization efforts including access to e-commerce platforms.

Enabling equal access and use of digital technologies and platforms

3



Good Practices:

- Use existing technologies such as the Cloud, rather than developing new applications that may be costly and could require new staff and/or extensive staff training.
- Address the digital gender divide, tailor solutions that are relevant for women, and ensure that recovery strategies do not limit women's ability to realize equitable gains. It is critical that the shift to digital delivery and payment solutions does not widen the economic gap between women and men.²⁶
- Collect sex disaggregated data on goods, services and payment platforms to bridge gender gaps.
- Design online platforms with all users in mind ensuring accessibility for all genders and individuals with different abilities.
- Provide digital financial services such as contactless and flexible payment arrangements.²⁷

Ensuring equal access to financial and non-financial services

4



The negative economic impacts of COVID-19 are felt disproportionately by women and girls, who are generally earning less, saving less, and holding insecure jobs or living close to poverty.²⁸ When emergency costs arise, women tend to rely on their savings.²⁹ In many countries, women do not have the same inheritance rights as men,³⁰ therefore if their husband dies from COVID-19, they can lose their joint assets and be pushed into poverty. As a result, COVID-19 is likely to affect women's risk profile and exacerbate their protection gap. Providing insurance coverage for all women, particularly women entrepreneurs, in addition to value-added nonfinancial services such as mentorship, financial literacy, and education on business sustainability, is crucial for supporting women economically during the pandemic and beyond.

Actions to support equal access to financial and non-financial assistance

Hashem Brothers is a producer and exporter of essential oils, concretes and absolutes based in Egypt. The company is a signatory of the WEPs and has continued its commitment to gender equality in times of crisis. During the pandemic, in addition to introducing flexible working arrangements, the company conducted several awareness sessions – targeting mainly women, as employees or as wives of supply chain partners – on health safety measures around COVID-19 that should be implemented at home as well as at work. Furthermore, Hashem Brothers supported women's education by providing fully-funded options for continued education for female employees and the daughters of farmers in the supply chain who would not be able to pursue university education otherwise, particularly in the context of a crisis such as COVID-19.

Bank al Etihad is a Jordanian banking and financial institution. As a signatory to the WEPs, the bank has continued working towards gender equality in the workplace, marketplace and community during the pandemic. In response to COVID-19, the bank provided loans to eligible SMEs, including women-led small businesses, with zero-interest loans up to \$70,000 to help cover their employees' salaries. The bank also provided access to cash across Jordan and collaborated with Careem Cash to ensure that clients – and most notably, women – can use and have full control over their money during challenging times. The bank hosted 55 sessions about COVID-19 covering topics related to HR, finance, resilience and legal elements, with 49 of the sessions dedicated to women-led SMEs (WSMEs). The bank also provided expert and legal consultations to business owners experiencing hardship and launched a campaign with the Women in Businesses Arabia network highlighting 360 women who were on the front lines during COVID-19.

Ensuring equal access to financial and non-financial services

4



as role models. As a result of the company's efforts during the pandemic, its reach among women – those with SMEs and those who are retail clients – has grown.

Raya Holding for Financial Investments, based in Egypt, continued to ensure that its large and diverse portfolio of products and services caters to market needs during the challenging times of COVID-19, with the company's micro-finance services supporting women across different Egyptian governorates.

Qalaa Holdings, an Egypt-based energy and infrastructure company, was an early adopter of the SDGs and serves as co-chair of Egypt's "Closing the Gender Gap Accelerator". The firm's commitment to gender equality is further illustrated through the Qalaa Holdings Scholarship Foundation, with women comprising 46% of its beneficiaries. In addition, in response to COVID-19, the company not only deferred portions of top management's salaries to retain its entire workforce – more than 17,500 employees – without layoffs, but extended financial and non-financial support such as care services and flexible

working hours to thousands of women throughout the pandemic under its subsidiary's "Tamkeen" Economic Empowerment for Women program.

Ensuring equal access to financial and non-financial services

4



Good Practices:

- Adjust products, processes and programmes based on women's specific needs. Meet the needs of customers by creating new solutions deployed through new partnerships and distribution channels, including digital platforms.
- Assist customers facing financial difficulties so they can afford their monthly payments and premiums; for example, by paying smaller instalments or through delayed payments.
- Reach more women as employees, customers, and entrepreneurs by looking beyond traditional networks and tapping into the networks that WSMEs use, as well as the organizations that advocate for them.
- Engage with and leverage networks of women leaders, create opportunities for them to both receive support and share their expertise, knowledge, and time to benefit other women employees and entrepreneurs.
- Educate women about personal and business financial resilience. Companies in the banking, finance and insurance industries can provide resources for women to access credit, manage cash flow, and enable their businesses to become more resilient.
- Provide women customers with resources that build their knowledge about personal and business finance and deal with stress and challenges so that they feel empowered to make good decisions during the pandemic.
- Enable digital banking and online payments of premiums and claims. By partnering with financial technology companies (fintechs), insurers can speed up payment of claims and offer benefits such as premium rebates.³¹
- Understand and address the ways in which women-led and minority-owned businesses experience systemic barriers in access to finance.
- Provide innovative and relevant financial and non-financial resources to WSMEs, tailored to their unique needs. Consider redefining collateral, restructuring loan payments, and reducing interest rates.

Strengthening inclusive supply chains and support for women-led businesses

5



The pandemic has disrupted global supply chains, thus affecting women's work at every level along value chains. COVID-19 related shutdowns have led to a slump in demand from both consumers and businesses.³² Secondary effects related to reduced consumer expenditure and consumer confidence, companies selling stocks rather than newly produced products, and lower demand in virus-affected countries across the world have been transferred down the value chain, affecting demand and production levels at each stage.³³ Interdependence in supply chains has become an operational risk where a large number of tier 2 and tier 1 suppliers are dependent on a few buyers, and face demand shocks such as those experienced during the COVID-19 crisis.³⁴ On the other hand, the absence of substitute suppliers can cause severe business disruptions.³⁵

WSMEs are the hardest hit. A worldwide survey of nearly 600 SMEs found that between April and June 2020, 84

per cent of WSME respondents have seen a serious drop in their sales due to the pandemic.³⁶

In addition, extending payment terms including how long it takes for the supplier to be paid, cancelling contracts, and delaying payment for products or services already supplied, have been cited as problems by nearly 50 per cent of women-owned businesses that are experiencing financial challenges due to the pandemic.³⁷ The constriction of capital markets during the pandemic has further reduced the amount of working capital available to SMEs.³⁸ Larger corporates and financial institutions can implement solutions to help WSMEs recover from the pandemic, and in doing so, potentially lower risks within supply chains' ecosystems.

Actions to strengthen inclusive supply chains and support for women-led businesses

Enroot is a development consulting firm focused on supporting inclusive economic growth in Egypt. In response to the COVID-19 pandemic, Enroot expanded its virtual services including the integration of web conferences and a learning management system to deliver its workshops and trainings with an efficient and flexible learning approach. Importantly, Enroot's demand-driven entrepreneurship programme, MASAAR, concluded its first phase with a 60 per cent women participant rate across the board and its second phase, which is currently underway, aims to further increase women's engagement and innovation to support them in launching their own start-ups.

Bank of Palestine (BOP) is headquartered in State of Palestine with representative offices in Chile and the United

Strengthening inclusive supply chains and support for women-led businesses

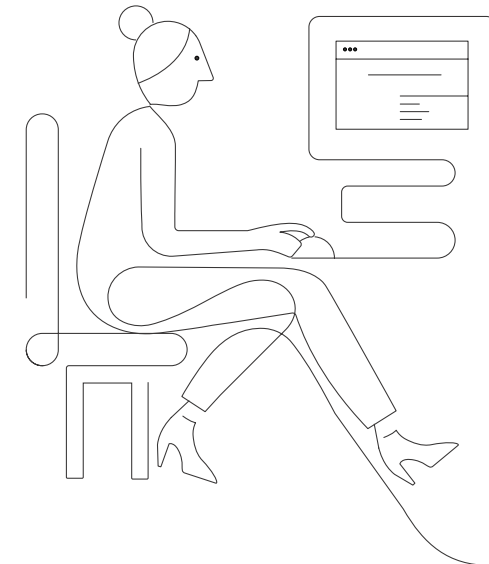
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Arab Emirates. In line with its commitment to gender equality and women's empowerment, the bank launched the Felestineya Women Markets programme, which offers banking products tailored to the needs of women, and a comprehensive Non-Financial Advisory Services (NFAS) programme that increases banking awareness and supports women in starting and/or expanding their businesses. Along with increasing the percentage of female employees from 25 per cent to 42 per cent and the percentage of female board members from zero to 40 per cent, female clients at the bank increased by 90 per cent between the programme's launch in 2014 and the end of 2020. Despite the challenges created by the pandemic, the Felestineya programme remained committed to its goal of women's empowerment, especially among one of the most fragile segments to be hit during the pandemic: women-owned and -led micro SMEs. Felestineya enhanced its educational programme, focusing on banking cards,

e-payment solutions and e-commerce, to support female clients in moving their businesses online by helping them access online banking services and e-payments, especially when their physical businesses were forced to close during lockdowns. The bank also adapted its NFAS programme to become virtual to continue serving women through lockdowns, reaching more than 300 women through 18 virtual banking literacy sessions in 2020 and launching its mini-MBA programme for female entrepreneurs in a virtual format for the first time.

The Egyptian Council for Training and Development, an educational organization, advised a number of women-owned businesses and potential businesses as well as NGOs by providing them with skills required to develop their business and navigate new technology.



Strengthening inclusive supply chains and support for women-led businesses

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Good Practices:

- Influence supply chains through inclusive supply chain codes, policies, and standards as part of a supply chain risk strategy for future pandemics.
- Minimize exposure to shocks by diversifying the supplier base and expanding opportunities for women-owned businesses.
- Preserve supplier networks by providing WSMEs with much-needed liquidity.
- Promote supplier development programmes and work with diverse suppliers to boost their performance through education and mentoring, virtual matchmaking sessions, collaboration between suppliers, and identifying promising suppliers to meet current and future procurement needs.

Addressing, preventing, and mitigating gender-based violence and discrimination

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Gender-based violence (GBV) is violence directed against a person because of their gender or violence that affects persons of a particular gender disproportionately.³⁹ GBV takes many forms including physical, sexual, psychological, and economic harm⁴⁰ and it can include customer and client aggression, discrimination, workplace bullying and sexual harassment (especially quid pro quo), sexual exploitation and abuse connected to the workplace, as well as domestic violence.⁴¹

Domestic violence, in particular, is about power and control, and in many cases, the COVID-19 pandemic has exacerbated existing abuse and control as individuals are confined and isolated during a lockdown.⁴²

While supporting workers and employees amid COVID-19, companies and organizations have a moral and financial imperative to mitigate, address and prevent gender-based violence and discrimination. GBV is associated with high

costs to individuals in terms of lost earnings, missed promotions, absence from work, and overall negative impacts on health, well-being, and productivity.⁴³

Actions to address, prevent, and mitigate gender-based violence

HOLDAL Group is a Lebanese company specializing in retail, distribution, manufacturing and supply chains. The company implemented a variety of measures supporting employees during the pandemic, including providing mental health support, introducing flexible working policies that promote work-life balance, extending training

“Women are on the front line for a new social and economic contract for Lebanon. They are advocates, ambassadors and have the energy to build solid coalitions for the greater good.”

- HOLDAL Group

opportunities and establishing a solidarity fund in support of employees in need. To address the pandemic’s magnifying power when it comes to the incidence of violence and harassment, HOLDAL rolled out a campaign that focused on eliminating gender stereotypes, enforced anti-harassment policies, organized webinars and trainings to increase employees’ awareness on all types of harassment and informed their staff about the company’s standard operating procedures to prevent and address cases of violence and harassment.

Apparel Group, a global fashion and lifestyle retail company headquartered in Dubai, United Arab Emirates, has been a signatory of the UN Global Compact since 2015 and of the WEPs since 2019. In line with its policy of zero tolerance to all forms of violence at work, the company has confidential grievance, resolution and non-retaliation mechanisms in place. During the pandemic, the company further focused on employee well-being by implementing

Addressing, preventing, and mitigating gender-based violence and discrimination

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flexible working hours and a leave policy to help avoid burnout, organizing health camps, offering health check-up packages through healthcare partners, providing free masks and organizing vaccination drives. The company also conducted extensive communication around well-being during the pandemic, sharing weekly wellness tips and organizing mental health webinars on diverse topics such as how to care for children's mental health during COVID-19.

Aramex is a logistics company based in the United Arab Emirates. In addition to increasing women's representation throughout the company including in the leadership team and board, Aramex also demonstrated its support for women employees by launching a campaign on World Tolerance Day to highlight the company's zero tolerance for harassment, bullying or discrimination and to encourage a speak-up culture within the organization. This came in

addition to efforts to ensure the safety and wellbeing of its employees throughout the pandemic, which included workshops for its senior executives to help them effectively lead their teams through these unprecedented times and interactive communications and engagement campaigns to drive greater awareness of employee emotional and mental well-being, including webinars on building resilience, self-managing in an uncertain situation, managing potential burnout, and supporting and engaging teams remotely. Aramex also launched a global flexible working policy, focusing on fostering a culture that supports employees in balancing work and life without the fear of a career penalty. Recognizing the importance of supporting working parents, Aramex launched a global paid paternity leave allowing male employees a minimum of three days and offered enhanced maternity pay and childcare benefits in specific core markets, including its global HQ in Dubai and Amman.

Abu Auf is an Egyptian specialty foods retailer. With women currently comprising only 20 per cent of its workforce, Abu Auf is dedicated to tackling the root cause of gender discrimination across functions and to illustrating the critical role played by men in advancing women's participation in Egypt's private sector. Abu Auf has taken the first important step towards creating a gender-balanced workforce by appointing its first female board member and positioning gender diversity as a core feature of its workplace culture. In a concerted effort to promote women's economic empowerment, Abu Auf, along with Tanmeya Capital Ventures, is implementing a gender-smart policy guided by the IFC as part of its Women's Employment Program.

Addressing, preventing, and mitigating gender-based violence and discrimination

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Good Practices:

Institutional commitment

- Ensure commitment from senior management to achieve company-wide compliance with policies to ensure workers' rights and protection from any situation of violence or discrimination.
- Put in place a clear, strongly worded policy on gender-based violence, outlining definitions, actions, and remediation measures. Train employees from across the company to implement this policy and be the first point of contact for staff that are affected by GBV.
- Establish an external evaluator/consultancy to evaluate current policies related to gender-based violence and the impact of current solutions.
- Provide employees with information on support services that operate autonomously and are independent from the influence of company management.⁴⁴
- Act promptly to investigate and resolve all issues raised in a safe and confidential manner and ensure that any disciplinary action taken is based on the outcome of the investigation and proportionate to the impacts of harassment.⁴⁵
- Work closely with front-line services and charities to understand the needs of women experiencing gender-based violence and how these needs can be met in a safe, confidential, and sensitive manner.
- Work with partners who are experts in this space in all areas from the language used to the guidance provided, through to the safety features to ensure people can view the content safely. The subject is a very sensitive one, and working with expert institutions can ensure companies are addressing the issue and sensitivities in the right way.
- Provide accessible training on GBV that can be applied to various regional contexts should companies have offices globally.
- On client aggression, communicate to employees, customers and clients that unacceptable and hostile behaviour toward employees will not be tolerated, regardless of tensions produced by the pandemic. Develop and communicate guidelines on how employees and their supervisors should respond to and report customer and client aggression, including what to do during an incident, how to report the incident, and where to seek support.⁴⁶

Addressing, preventing, and mitigating gender-based violence and discrimination

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Sexual harassment and bullying in the workplace

- Promote gender equality and diversity in the workforce and supply chain to counter negative social discourse that is taking place outside a workplace during COVID-19 that may make harassment within the workplace more likely.
- Encourage, train and support bystander interventions so that those who witness an incident of sexual harassment both within and outside of the workplace can take steps to protect or remove the target from the situation, address the harasser or help to defuse a situation.⁴⁷
- Ensure that all decisions about restructuring or downsizing are made by a gender-balanced and diverse committee and are transparent to reduce the discretion of individual managers and thus the likelihood of quid pro quo sexual harassment; ensure the impacts of restructuring or downsizing do not disproportionately affect any group based on race, religion, ethnicity, age, sexual and gender orientation, or disability.⁴⁸

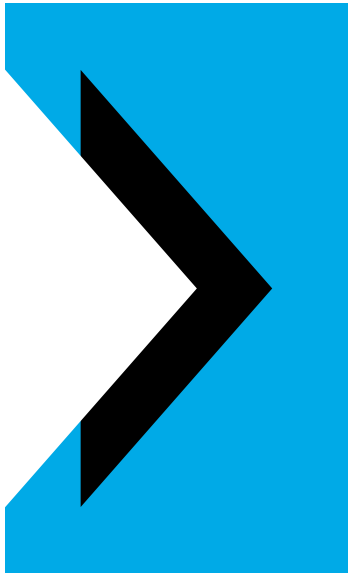
Domestic violence

- Create safe and private spaces in the workplace where employees can contact domestic violence services, and make reasonable adjustments to employees' work locations and schedules to ensure their safety while at work.
- Provide general information to employees via email about employee well-being, including information on healthy conflict resolution and healthy parenting, and advising employees on how to access counselling services. Communication may include reference to domestic violence.⁴⁹
- Adapt existing workplace support and safety measures that may already be provided for a survivor to remote working. For example, introduce a safety code or hand signal as a way to trigger emergency help.⁵⁰
- Provide practical guidance, resources and training to equip managers with the skills and capacity to recognize and respond with support for an employee affected by domestic violence. Ensure that this is prioritized in all communications with managers and ensure that managers are supported and guided in these roles.⁵¹

A Call to Action



Companies in the Arab region can draw inspiration from the emerging practices highlighted to inform the design and implementation of their own policies and initiatives. Companies are further encouraged to:



- Encourage senior leadership to highlight, internally and externally, the importance of addressing gender gaps and the sustainability case for doing so.
- Adopt the WEPs to make a public commitment to gender equality and women's economic empowerment and use the WEPs framework to develop policies, strategies, action plans and programmes to support women during the pandemic.
- Conduct a diagnosis of gender gaps in leadership, workforce, supply chain, and communities of operation, collect gender disaggregated data, and develop an action plan to address gaps. Prioritize the plan's actions and initiatives.
- Establish key performance indicators and monitor and evaluate the various impacts of actions taken to advance gender equality during COVID-19. Refine and restructure policies, initiatives, and programmes if they are not having the desired impact.
- Measure and communicate the business, environmental, social and governance case and share good practices for gender equality during COVID-19 to inspire other companies in the sector and region to take action.
- Apply a gender lens to the operational processes, including how companies manage, market, communicate, sell and use information technology, and how they support their women employees and customers.
- Set gender parity targets for leadership, workforce, suppliers, etc.

Additional resources

to support the implementation of gender-sensitive policies during COVID-19



Policy Briefs and Data

- UN Secretary General's Report: [Shared Responsibility, Global Solidarity: Responding to the Socio-Economic Impacts of COVID-19](#)
- UN Secretary General's Policy Brief: [The Impact of COVID-19 on Women](#)
- UN Secretary General's Policy Brief: [The World of Work and COVID-19](#)
- UN Secretary General's Policy Brief: [The Impact of COVID-19 on the Arab Region: An Opportunity to Build Back Better](#)
- World Bank Group's Policy Note: [Gender Dimensions of the COVID-19 Pandemic](#)
- UNDP and UN Women: [COVID-19 Global Gender Response Tracker and COVID-19 Global Gender Response Tracker Fact Sheets](#)
- UN Global Compact: [Gender Equality COVID-19 Impact Brief](#)

Additional resources

to support the implementation of gender-sensitive policies during COVID-19



Platforms and Good Practices

- UN Women and UN Global Compact: [The Women's Empowerment Principles \(WEPs\)](#)
- UN Women and IFC: [Bridging the Gap - Emerging Private Sector Response and Recovery Measures for Gender Equality amid COVID-19](#)
- UN Global Compact: [Target Gender Equality Programme](#) and [Target Gender Equality COVID-19 Quiz](#)
- UN Global Compact: [COVID-19: How Business Can Support Women in Times of Crisis](#)
- WE EMPOWER G7: [COVID-19 and Gender Equality: A Call to Action for the Private Sector](#)
- IFC: [COVID-19 and Gender Equality: Six Actions for the Private Sector](#)
- IFC: [Insights and Lessons Learned from Women Business Leaders on Managing through Crisis, Resilience and Recovery](#)

Additional resources

to support the implementation of gender-sensitive policies during COVID-19



Knowledge Products and Toolkits for the Private Sector

- UN Global Compact and UN Women: [WEPs Gender Gap Analysis Tool](#)
- UN Women: [COVID-19 and Gender Rapid Self-Assessment Tool](#)
- UN Women: [Attracting and Retaining Talent through Inclusive Family-Friendly Policies](#)
- UN Women: [The COVID-19 Shadow Pandemic: Domestic Violence in the World of Work - A Call to Action for the Private Sector](#)
- UN Women: [Tackling Sexual Harassment in the World of Work](#)
- UN Women: [Gender-Responsive Procurement](#)
- UN Women: [Strengthening Support for Women Entrepreneurs in COVID-19 Response and Recovery Advocacy Tool](#)
- UN Women and UNICEF: [COVID-19: Promoting Positive Gender Roles in Marketing and Advertising](#)

Additional resources

to support the implementation of gender-sensitive policies during COVID-19



- ILO, UN Women and UNICEF: [Family-friendly policies and other good workplace practices in the context of COVID-19: Key steps employers can take](#)
- IFC: [Enhancing Employee Productivity & Well-Being in Challenging Times: A Gender-Smart Guide to Remote Work for Employers & Managers](#)
- IFC: [Childcare in the COVID-19 Era: A Guide for Employers, a companion to IFC's Global Guide for Employer-Supported Childcare](#)
- IFC: [Guidance Note for Employers on COVID-19 and Gender-Based Violence: Workplace Risks and Responses](#)
- IFC: [COVID-19 and the Insurance Industry: Why a Gender-Sensitive Response Matters](#)

Endnotes



About WEPs

The Women's Empowerment Principles (WEPs) are a set of seven principles offering guidance to businesses on how to promote gender equality and women's empowerment in the workplace, marketplace and community. Jointly established by UN Women and the UN Global Compact, the WEPs are informed by international labour and human rights standards and grounded in the recognition that businesses have a stake in, and a responsibility for, gender equality and women's empowerment.

With over 280 private sector members in the Arab States as of the Spring of 2021 and close to 5,000 signatories globally, the WEPs are a primary vehicle for corporates to deliver on gender equality dimensions of the 2030 agenda and the Sustainable Development Goals, and one of the most important global initiatives aimed at empowering women and ensuring that women have an increasing role in economic life, in all sectors and at all levels. The WEPs

are the entry point for private sector companies to ensure that their policies and practices are gender sensitive and support women and men equally at this critical time, including through providing flexible and remote work arrangements for women, protecting their jobs and having anti-harassment policies in place where possible.

For more information and to join the global community, visit <https://www.weps.org/>

About IFC

IFC—a member of the World Bank Group—is the largest global development institution focused on the private sector in emerging markets. We work in more than 100 countries, using our capital, expertise, and influence to create markets and opportunities in developing countries. In fiscal year 2021, IFC committed a record \$31.5 billion to private companies and financial institutions in developing countries, leveraging the power of the private sector to end extreme poverty and boost shared prosperity as

economies grapple with the impacts of the COVID-19 pandemic. For more information, visit www.ifc.org.

Acknowledgements

The contents of this report are the sole responsibility of the authors and do not necessarily reflect the views of the United Nations, their member States and IFC.

This publication was jointly prepared by the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) Regional Office for Arab States, the International Finance Corporation (IFC) and the United Nations Global Compact (UNGC). The publication was supported by the country teams of UN Women, IFC and Local Networks of UN GC in the MENA region. The publication was led by Yllka Gerdovci Cancel, Shatha Mahmoud, David Svab and Miquel Vidal Bover of UN Women, Yehia El Husseiny of IFC and Alexandra Tarazi of UN Global Compact.



Editing and proofreading by A. Maya Casagrande.

Published in July 2022. Design adapted from the global publication of UN Women and IFC “Bridging the Gap - Emerging Private Sector Response and Recovery Measures for Gender Equality amid COVID-19 (2020)” by Farah Hesham, UN Women Regional Office for Arab States.

This publication was supported by the UN Women and ILO joint programme “Promoting Productive Employment and Decent Work for Women in Egypt, Jordan and Palestine”, generously funded by the Swedish International Development Cooperation Agency (SIDA).

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