

Strategic Action Plan

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Gender and Inclusive Growth Initiative | September 2020

The COVID-19 Gender Gap

How Women's Experience and Expertise Will Drive Economic Recovery



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Preface

To explore ideas for addressing the policy challenges of COVID-19, including how to build economic and societal resilience while promoting gender equality, the Chatham House Gender and Inclusive Growth Initiative convened a series of events entitled '**Beyond the Pandemic: Designing the Roadmap for a Gender Equal World**'. Five virtual roundtables and a three-day virtual workshop were held between 16 June and 15 July 2020, bringing together more than 80 global thought leaders from international organizations, the public and private sectors, the corporate world, NGOs and academia.

The purpose of the events was to identify innovative gender-related business, finance and policy solutions and incorporate these into a strategic action plan for governments and corporations, in order to harness the economic power of women in driving the recovery from the pandemic.

That strategic action plan is presented here. The recommended actions and examples in this document draw on insights examined and discussed during the roundtables and workshop. The action plan – while technically authored by Elizabeth Isele and Stéphane Dubois – represents the collective voice of the participants, who determined the plan's priorities and generated the examples and proposals elaborated in it. All participants agreed on one point: there is an urgent need for women to be included in COVID-19 recovery taskforces around the world, and at every stage of policy decision-making processes both in government and in the private sector.

Summary

- The COVID-19 pandemic has laid bare the world's social and economic inequalities and vulnerabilities. It has painfully demonstrated once again that in times of crisis women's livelihoods and jobs are more at risk than men's.
- At a time when policymakers need to restore confidence, preserve financial stability and revive growth (while aligning short-term actions to medium- and long-term sustainable objectives), inclusive rebuilding is an imperative, not an option. Catalysing the economic potential of women is one of the most powerful solutions at policymakers' disposal for addressing these challenges. Furthermore, focusing on gender equality now could add \$13 trillion to global GDP by 2030.
- Governments, still predominantly male-dominated, tend to view physical infrastructure as the key to solving the economic crisis. However, in the current circumstances *social infrastructure* is at least equally important. The pandemic has reminded policymakers and business leaders of the importance of healthcare, childcare and education to individuals, societies and the economy. Investing in social infrastructure accelerates job creation: it is estimated that doubling investments in the care economy in order to meet the Sustainable Development Goals (SDGs) by 2030 would create 475 million jobs, of which 117 million would be additional new jobs. Such investment would also remove barriers to workforce participation and provide the foundations for resilient societies and a strong, healthy economy. Now more than ever, our communities need to be 'care-ready' rather than 'shovel-ready'.
- The following **COVID-19 recovery action plan** has been informed by the insights of global thought leaders in a series of events convened by the Chatham House Gender and Inclusive Growth Initiative from 16 June to 15 July 2020. More than 80 experts developed recommendations to help governments and corporations harness the economic power of women in driving the economic recovery from the pandemic, and in supporting sustainable, gender-inclusive growth. The plan advocates action in three principal areas:
 1. Investing in social infrastructure and family-friendly policies;
 2. Accelerating advances in women's workforce competencies through professional and vocational education; and
 3. Investing in the development of women-owned businesses in all countries.
- The plan includes practical examples of successful programmes and strategic policies currently boosting growth in **both developed and developing economies**. Above all, it emphasizes the importance of ensuring that recovery policies create a more gender-equal world in which all – regardless of race, ethnicity, gender, age, education, wealth or geographic region – can benefit.

1. Introduction

It has been well established that gender equality is both a social and human rights issue. In recent years, research has amply demonstrated that it also makes economic sense: according to one estimate, greater gender equality has the potential to add \$13 trillion to global GDP over the next decade.¹ In 2020, the COVID-19 pandemic has made gender equality even more of an economic imperative. As economies struggle worldwide, there is an urgent need for policymakers to restore confidence, preserve financial stability and revive growth, aligning short-term solutions to medium- and long-term sustainable objectives. One of the greatest, but most overlooked, assets in solving these challenges is the empowerment of women.

The vast majority of women around the world want – and need – to work. And they already perform vital roles. According to the World Health Organization (WHO), women account for 70 per cent of workers in the health and social sector.² Were it not for these workers, as well as women performing other essential jobs, it is impossible to imagine how countries would be navigating the COVID-19 crisis. Healthcare workers did not hesitate when the pandemic struck: they were at the forefront of the emergency response and remain so despite the harrowing work and the dangers of contamination for themselves and their families. Moreover, the pressures that the pandemic has placed on women are not confined to high-risk workplaces: when lockdowns have been imposed, women fortunate enough to be able to work from home have often faced additional extraordinary demands, such as having to home-school children and manage the household, all on top of doing their regular jobs.

Other women, many of whom are now out of work due to COVID-19, are eager to start their own businesses – not only to support their families but also to provide employment in their communities. Whether leading a country or village, starting and managing a business in the formal or informal economy, productively engaging in the workforce or overseeing household responsibilities (including budgeting, scheduling, cooking, raising children, caring for elders), women approach tasks with an entrepreneurial spirit. They know how to improvise and make the most out of the resources available. In today's disruptive times, leaders and policymakers ignore women's solution-driven innovations at their peril.

Given high levels of female employment in customer-facing roles,³ women's jobs and livelihoods are more vulnerable to the economic fallout from the COVID-19 pandemic than are men's. Conversely, improving women's working opportunities and incomes – and the quality of jobs available – has the potential to dramatically boost the wider economic recovery.

¹ Madgavkar, A., Krishnan, M., White, O., Mahajan, D. and Azcue, X. (2020), 'COVID-19 and gender equality: Countering the regressive effects', McKinsey & Company, 15 July 2020, <https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects?cid=eml-web>.

² Boniol, M., McIsaac, M., Xu, L., Wuliji, T., Diallo, K. and Campbell, J. (eds) (2019), *Gender equity in the health workforce: Analysis of 104 countries*, working paper, Geneva: World Health Organization, https://www.who.int/hrh/resources/gender_equity-health_workforce_analysis/en/.

³ Such as accommodation, food services and more generally tourism, retail and other services, including public administration, the arts and recreation.

While delivering the 18th Nelson Mandela Annual Lecture on 18 July 2020, UN Secretary-General António Guterres described inequality as an issue that 'defines our time' and risks 'destroy[ing] our economies and societies'.⁴ Based on compelling evidence in recent years that advancing gender equality not only raises corporate profitability but also benefits society more widely, it is not too late to reverse the trend warned of by Secretary-General Guterres. However, **action is required immediately to remove the barriers inhibiting women from entering and fully participating in employment and entrepreneurship.** These barriers are not just limiting women's rights and opportunities; they are severely limiting the recovery at present.

To address the challenges of COVID-19, and build resilience while ensuring the world becomes more gender-equal, the Chatham House Gender and Inclusive Growth Initiative assembled more than 80 global thought leaders from international organizations, the public and private sectors, the corporate world, NGOs and academia for a series of roundtables entitled '**Beyond the Pandemic: Designing the Roadmap for a Gender Equal World**'. Participants in these virtual events collectively developed a gender-inclusive action plan to enable states, the private sector and civil society to implement a faster, fairer and more sustainable economic recovery from the downturn associated with COVID-19.

The conclusion was very clear: now is the time to build resilience by significantly investing in social infrastructure (childcare, education and healthcare), which will boost employment, earnings, economic growth and gender equality.⁵ Such investment would immediately remove some of the barriers that have hindered women's full participation in economic activity, and highlight for investors the ways in which the equitable participation of women is critical to a faster socio-economic recovery.

In the action plan that follows, emphasis has been put on policies, measures and ideas that have demonstrable potential and are immediately implementable in different geographies or business sectors, including in countries at varying levels of economic development.

⁴ United Nations Secretary-General (2020), 'Secretary-General's Nelson Mandela Lecture: "Tackling the Inequality Pandemic: A New Social Contract for a New Era" [as delivered]', 18 July 2020, <https://www.un.org/sg/en/content/sg/statement/2020-07-18/secretary-generals-nelson-mandela-lecture-%E2%80%9Dtackling-the-inequality-pandemic-new-social-contract-for-new-era%E2%80%9D-delivered>.

⁵ Sochet, L. (2019), 'The Child Care Crisis Is Keeping Women Out of the Workforce', Center for American Progress, 28 March 2019, <https://www.americanprogress.org/issues/early-childhood/reports/2019/03/28/467488/child-care-crisis-keeping-women-workforce/>.

2. Economic Recovery Action Plan – Immediate Strategies

A prerequisite for the design of any COVID-19 recovery strategy is that women must be included in all COVID-19 recovery taskforces and at every stage of decision-making processes. Without women's active participation, there is a risk that their roles and contributions will be overlooked. Recognition and optimization of women's experience and expertise are essential to economic recovery and long-term prosperity.

Women in the workforce boost productivity and profitability. A report by the Pipeline, a consultancy specializing in workplace diversity, noted that FTSE 350 companies in the UK that have executive committees with at least 33 per cent female representation have a net profit margin more than 10 times greater than do companies with no women at that level – 15.2 per cent versus 1.5 per cent.⁶ In fact, the 2020 iteration of the Pipeline's annual 'Women Count' study found that the gap in net profit margin between companies with executive committee-level women and those without was the biggest recorded in five years of research.

And it is not just female executives or women in the formal economy who boost productivity. Examples highlighted in this paper underline the fact that, with the right tools and support, women earning less than \$2 a day in rural villages or the informal economy can now, even in the midst of a devastating pandemic, successfully develop products and services that raise the social and economic well-being of their communities.

That said, many factors still prevent women from engaging in economic activity to their full potential, and thus from contributing as much as they could to the COVID-19 recovery. Among the most notable barriers are a lack of good, affordable childcare and long-term care, and a lack of collateral or access to finance. These barriers must be removed now if the world is to benefit from the expertise of women ready and eager to help rebuild robust and sustainable economies.

To address these issues, **this paper presents a three-point COVID-19 recovery action plan** for the formal and informal economies. The plan advocates the following principal areas of action:

- 1. Invest in social infrastructure and family-friendly policies.**
- 2. Accelerate advances in women's workforce competencies through professional and vocational education.**
- 3. Invest in the development of women-owned businesses in all countries.**

⁶ McDonagh, M. and Fitzsimmons, L. (2020), *Women Count 2020*, London: The Pipeline, <https://www.execpipeline.com/wp-content/uploads/2020/07/The-Pipeline-Women-Count-2020-FINAL-VERSION.pdf>.

Recommendations for immediate action

1. Invest in social infrastructure and family-friendly policies

Historically, the biggest increases in women's workforce participation have been directly correlated to increased availability of care services, 'family-friendly' policies and income protection.⁷

Affordable, quality and professionalized childcare and long-term care

Investing in quality care will accelerate job creation, promote equity and improve women's employment and productivity, child outcomes, family welfare, firm productivity and overall economic development.⁸ Furthermore, taking a human-centred approach to the COVID-19 crisis is essential, in order to ensure that the most vulnerable – e.g. the poor, older people, those living with HIV, indigenous people, and the physically and mentally impaired – are not left behind.

Recommendation: *Expand/create and fund an integrated framework of care policies for the whole human lifecycle. Both government and private sector policies should cover a range of areas, including childcare, long-term care, and maternity, paternity and parental leave. The framework should be designed to help foster shared responsibility between men and women, between the state and the market, and between families and communities.*

Accessible, affordable, quality healthcare

Providing access to healthcare to protect people's livelihoods as well as their financial resources is a win-win for individuals and the economy.

Recommendation: *States must implement universal, publicly financed health systems that cover their entire population – not only for COVID-19 services but for all essential services, ranging from physical and mental health promotion to disability support, disease prevention, care and cure, sexual and reproductive health, and palliative care.*

Social and income protection

More than 740 million women work in the informal economy.⁹ The pandemic has exposed the sheer volume and vulnerability of this cohort, and how the precarious living conditions of vast communities can quickly deteriorate.

Recommendations: *To protect millions of vulnerable workers, states must urgently expand social protection policies to include all workers, whether in the formal or informal economy. The protection should include domestic and migrant workers.*

Subject to each state's situation, a minimum guaranteed income should be considered. Any such scheme should include a gender impact assessment and should be designed to help the most vulnerable in the community overcome the economic impacts of COVID-19.

⁷ Sochet (2019), 'The Child Care Crisis Is Keeping Women Out of the Workforce'.

⁸ Ibid.

⁹ International Labour Organization (2018), 'More than 60 per cent of the world's employed population are in the informal economy', press release, 30 April 2018, https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_627189/lang--en/index.htm.

Governments must invest in the development of new and innovative ways to increase women's access to domestic-violence prevention services, protection, medical help, shelters and legal services, including hotline systems for reporting and combating domestic violence.

2. Accelerate advances in women's workforce competencies through professional and vocational education

Digital training needs will become ever more pressing. Recent research has concluded that by 2030, given the digital transformation of work, between 40 million and 160 million women working today will need to acquire new technology skills to remain employable.¹⁰

Skilling, reskilling and upskilling

Aligning market needs and training with talented women who want to enter or re-enter the workforce after a COVID-19 lockdown or child-raising presents a win-win scenario – both for companies' recovery in the long term and for women's economic independence.

Recommendations: *Public and private education must ensure women and girls have access to, and participate in, education and training (whether online or otherwise). Special attention should be paid to technical and vocational education, e-skills, financial literacy and lifelong learning opportunities.*

Governments should embed digital, technology and entrepreneurial training as requirements for receipt of unemployment and/or social welfare benefits for women who have become unemployed (or have had to quit their jobs because of lack of care services) in order to upskill or reskill them, and to facilitate their re-entry into the labour force. This is particularly critical for women aged 55 and above, to ensure their continued economic independence and to reduce the burden on social protection programmes.

3. Invest in the development of women-owned businesses in all countries

According to a motion on women's entrepreneurship in small and medium-sized enterprises (SMEs)¹¹ presented to the European Parliament Committee on Women's Rights and Gender Equality, 99 per cent of start-ups in Europe are micro- or small enterprises. One-third of these are started by unemployed people. Micro-enterprises that employ fewer than 10 people make up 91 per cent of European businesses. Given the massive number of women who have lost their jobs due to COVID-19, the potential to promote women-owned business start-ups via seed investment is huge.

Some aspects of women's entrepreneurship – such as lack of access to finance to launch or scale their businesses, or unequal access to procurement tenders – are often depicted as impediments to

¹⁰ Madgavkar, A., Manyika, J., Krishnan, M., Ellingrud, K., Yee, L., Woetzel, J., Chui, M., Hunt, V. and Balakrishnan, S. (2019), *The future of women at work: Transitions in the age of automation*, McKinsey & Company, <https://www.mckinsey.com/featured-insights/gender-equality/the-future-of-women-at-work-transitions-in-the-age-of-automation>.

¹¹ European Parliament (2011), *Report on women entrepreneurship in small and medium-sized enterprises* (2010/2275INI), Committee on Women's Rights and Gender Equity, Rapporteur: Marina Yannakoudakis, <https://www.europarl.europa.eu/sides/getDoc.do?type=REPORT&reference=A7-2011-0207&language=EN>.

closing the gender enterprise gap. However, in certain cases these can be overcome using e-commerce as the business model. For example, younger entrepreneurs are more inclined to adopt technology and adapt it to support business growth. E-commerce (using technologies such as mobile commerce, electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange, etc.) is one of the key enablers for women-led businesses. It also facilitates international trade and promotes environmentally sustainable businesses.

The case for increased investment in women-owned businesses is further supported by the fact that women tend to be relatively good credit risks. For example, members of the Financial Alliance for Women (a network of financial organizations dedicated to championing women's role in the economy) confirm that their respective institutions have better-performing debt portfolios from women entrepreneurs than they do from men.

One of the least recognized – but potentially most effective – economic engines consists of senior women entrepreneurs. Research from Global Entrepreneurship Monitor (GEM)¹² has demonstrated the following:

- a) The highest rate of entrepreneurship worldwide has shifted to the 55–64 age group.
- b) Entrepreneurial activity among the over-50s has increased by more than 50 per cent since 2008, with more than 60 per cent of such entrepreneurs being women. These senior entrepreneurs are twice as likely to establish successful companies as are those aged 20–34.
- c) Five years after start-up, 70 per cent of ventures established by senior entrepreneurs are still in operation, compared with just 28 per cent of enterprises launched by younger entrepreneurs.

Business support, access to finance, and digital literacy

With the right tools and support, women entrepreneurs can have a dramatic positive effect on economies locally, nationally and even globally. However, they often lack basic elements – such as access to digital tools, computer knowledge, business and marketing skills, financial literacy and access to loans – that would allow them to develop and scale their businesses. Finding innovative solutions to counter cultural and regulatory barriers such as ownership rights would also level the playing field and provide a better business environment for women.

Recommendations: Governments and private sector investors must develop and fund action plans to stimulate unemployed women's participation in entrepreneurship and innovation ecosystems by supporting women-owned business start-ups, particularly in e-commerce and the digital economy.

Governments and private sector corporations must develop transparent targets and tracking mechanisms to ensure that funds which local and national governments are dedicating to the support of micro-enterprises and SMEs also go to women-owned

¹² Global Entrepreneurship Monitor (2020), 'Entrepreneurs Worldwide Motivated to Make a Difference', press release, 3 March 2020, <https://www.gemconsortium.org/latest-global-reports>.

businesses – in proportion to their prevalence in the market. The same should apply for credit lines.

Governments and private sector corporations must review public and corporate procurement policies and practices to make them gender-inclusive – including, if necessary, establishing affirmative action measures to create a 'diversity dividend' through increased job creation and economic growth.

Governments and private sector corporations should implement entrepreneurship training programmes designed for senior women about to retire from public or private sector jobs, to help them translate their experience and expertise into developing business start-ups that will generate jobs for others, as well as secure their economic independence.

Access to ICT and digital tools to support financial inclusion and e-commerce

Recommendation: *Governments (local and national) need to create and/or support fully integrated platforms for unemployed women to build businesses from home. Features should include online marketplaces, access to micro-finance, payments systems, and self-help mechanisms to encourage women to learn entrepreneurial skills.*

Innovative financing mechanisms

Recommendation: *The investment community should be incentivized to incorporate a gender lens in its decision-making across all asset classes. It should foster the development of gender-responsive business loan officers, with a view to increasing women's access to capital.*

3. Where Change Can Happen Now – Examples

Each of the examples in this section was contributed by one or more of the thought leaders who participated in the roundtables. The interventions listed here are not intended to be exhaustive. Rather, the aim has been to identify effective programmes or policies which, in the experience of the relevant roundtable participant(s), can be customized to meet a variety of social, geographic and sector needs in respect of the recovery from COVID-19. The list is intended to provide ideas for boosting both developed and developing economies by bringing women in all their diversity into the labour force.

1. Invest in social infrastructure and family-friendly policies

Affordable, quality and professionalized childcare and long-term care

- According to an International Labour Organization (ILO) macroeconomic simulation, significantly increasing investments in the care economy in order to meet the Sustainable Development Goals (SDGs) by 2030 would create 475 million jobs; of these, 117 million would be additional new jobs that would not exist if the current level of funding were to be maintained.¹³
- While free or subsidized childcare programmes are in operation in many parts of the world, a successful initiative in Québec, Canada has served as a blueprint for a number of innovative interventions around the world.¹⁴ The initiative was launched more than 20 years ago. It has not only raised the workforce participation rate of women aged 26–44 to 86 per cent but has also succeeded in paying for itself. The increased tax revenue collected from working women, combined with a corresponding reduction in the number of families receiving social benefits, more than covers the costs of the programme – in fact, there is even a net gain in government savings.
- *Tackling Childcare: The Business Case for Employer-Supported Childcare*,¹⁵ a report published by the International Finance Corporation (IFC), highlights 10 case studies from around the world to demonstrate the value of employees, employers and communities working collaboratively to boost economic prosperity for all stakeholders.

¹³ Addati, L., Cattaneo, U., Esquivel, V. and Valarino, I. (2018), *Care work and care jobs for the future of decent work*, Geneva: International Labour Office, https://www.ilo.org/global/publications/books/WCMS_633135/lang--en/index.htm.

¹⁴ McCuskey, M. (2018), 'The Global Legacy of Quebec's Subsidized Child Daycare', Bloomberg CityLab, 31 December 2018, <https://www.bloomberg.com/news/articles/2018-12-31/affordable-daycare-and-working-moms-the-quebec-model>.

¹⁵ International Finance Corporation (2017), *Tackling Childcare: The Business Case for Employer-Supported Childcare*, Washington, DC: International Finance Corporation, https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/priorities/employment/tackling_childcare_the_business_case_for_employer_supported_childcare.

Work–life balance policies to promote shared responsibility for care work

- The EU 2019 Directive on Work-life Balance for Parents and Carers¹⁶ and the OECD’s Toolkit for Mainstreaming and Implementing Gender Equality¹⁷ propose actionable policies and strategies which make paid work compatible with family responsibilities by promoting co-responsibility. In addition, the OECD Toolkit shows more specifically how such policies have been implemented in Sweden and New Zealand.
- In April 2020 ‘The List’ – developed by an industry advocacy group/collective bringing together advertising, marketing and media leaders in the US – celebrated the ‘Ten Companies that Get Family Leave Right’.¹⁸ The family leave criteria can be customized to meet the customs and cultures of companies worldwide.
- The pandemic has made flexible remote working the norm rather than the exception. On the positive side, ‘flexiwork’ has lost the stigma that it once had when almost exclusively requested by women. When women are unable to take advantage of teleworking, however, it is important to understand why this is the case in order to find the appropriate solution. Is it because of insufficient infrastructure/technology (e.g. lack of access to broadband, digital devices, etc.), or insufficient digital skills training and/or literacy? Is it a combination of both? Or is it a question of safety? Once the reasons are identified, they can be addressed through a portfolio of solutions, especially for problems involving infrastructure or digital skills. The question of safety (see next paragraph) is more difficult to solve.
- For many women, the workplace provides a safe environment, whereas moving the workplace in effect to the home may present serious threats to personal safety. The sharp increase in domestic violence reported during the pandemic¹⁹ makes it critical to apply existing rules protecting women and children more stringently, and to develop new ones if necessary to hold to account those responsible for abuse. For example, Futures Without Violence,²⁰ a US non-profit, and SafeLives,²¹ a UK charity, have extensive lists of resources for those experiencing domestic violence, whether during the COVID-19 crisis or beyond. Nevertheless, the increased demand for services to those experiencing or at risk of domestic violence during lockdowns left many of the institutions and organizations that would normally step in to protect women incapable of doing so. While instituting vital public health measures to fight the pandemic, governments around the world failed to assess the possible devastating consequences of home isolation on households. Governments must put in place measures to efficiently combat domestic violence and protect victims, both during a crisis such as the COVID-19 pandemic and in normal circumstances.

¹⁶ European Commission (2019), ‘EU Work-life Balance Directive enters into force’, 22 August 2019, <https://ec.europa.eu/social/main.jsp?catId=89&furtherNews=yes&langId=en&newsId=9438#navItem-1>.

¹⁷ OECD (2018), ‘Toolkit for Mainstreaming and Implementing Gender Equality’, <https://www.oecd.org/gender/governance/toolkit/public-administration/gender-sensitive-employment-systems/work-life-balance/>.

¹⁸ Ad Age Studio 30 (2020), ‘Ten Companies that Get Family Leave Right’, 20 April 2020, <https://adage.com/article/list/10-companies-get-family-leave-right/2250801>.

¹⁹ Bettinger-Lopez, C. and Bro, A. (2020), ‘A Double Pandemic: Domestic Violence in the Age of COVID-19’, Council on Foreign Relations, 13 May 2020, <https://www.cfr.org/in-brief/double-pandemic-domestic-violence-age-covid-19>.

²⁰ Futures Without Violence (2020), ‘Resources for Safety and Support during COVID-19’, https://www.futureswithoutviolence.org/get-updates-information-covid-19/?gclid=CjoKCQjw6575BRCQARIsAMP-ksPqjYk_xHZiBmZaTHUghBao98ZLAB3GzIBLd5iQxm6HNRPO7spXaJwaAukzEALw_wcB.

²¹ SafeLives (undated), ‘Resources’, <https://safelives.org.uk/knowledge-hub>.

Accessible, affordable, quality healthcare

- Countries such as Ireland,²² Cyprus²³ and South Africa²⁴ are fast-tracking universal health reforms designed not only to address current needs and challenges but also to protect against future pandemics.
- While global universal healthcare does not yet exist worldwide, government programmes such as the US Affordable Care Act can reduce 'job lock' (a reluctance to change jobs because of fear of losing employee benefits), thus indirectly bolstering entrepreneurship²⁵ by providing the peace of mind that comes with health insurance coverage.
- COVID-19 has created massive disruption in the insurance industry.²⁶ Private companies, particularly in emerging markets, are finding that they need to transform their business models to address the weaknesses exposed in national healthcare systems. In Egypt, for example, AXA is expanding its range of services, with a particular focus on protections for micro- and small business owners and their families.²⁷ The insurer is also working to build coalitions between governments and the private sector to cover the diverse and massive risks associated with pandemics, in much the same way as natural disasters are covered.

Social and income protection

- Even before the pandemic, the need for all countries to invest in a minimum level of social protection was urgent. A landmark 2011 report by the International Labour Organization (ILO) found that investing in social protection systems pays off in the short term by mitigating crises, and in the long term by nurturing human development and productivity.²⁸ COVID-19 has shown that in most countries the administration and design of social safety nets, the operation of the tax system and access to housing, for instance, are inadequate for supporting diverse segments of the women's population during a crisis. Adequate social protection responses will have to reconsider how societies conceptualize work and value care and other essential services, as employment in these sectors currently offers limited or no social protection and relies on market wages.

²² Burke, S., Barry, S., Siersbaek, R., Johnston, B., Fhallúin, M. and Thomas, S. (2018), 'Sláintecare – A ten-year plan to achieve universal healthcare in Ireland', *Health Policy*, 122(12), December 2018, pp. 1278–82, <https://www.sciencedirect.com/science/article/pii/S0168851018301532>.

²³ World Health Organization (2019), 'Cyprus. Leaving no one behind – Cyprus puts universal health coverage in place, 2019', <https://www.euro.who.int/en/about-us/networks/small-countries-initiative/key-resources/participatory-approaches-to-reaching-the-sdgs-policy-briefings-2019/cyprus.-leaving-no-one-behind-cyprus-puts-universal-health-coverage-in-place-2019>.

²⁴ Lauerman, J. and Kew, J. (2020), 'Universal Health Care, the South African Way', Bloomberg, 22 January 2020, <https://www.bloomberg.com/news/articles/2020-01-22/south-african-wants-to-nationalize-health-care-by-2026>.

²⁵ United States Senate (2014), 'In Search of a Second Act: The Challenges and Advantages of Senior Entrepreneurship', testimony at the US Senate Special Committee on Aging Hearing, 12 February 2014, <https://www.aging.senate.gov/hearings/in-search-of-a-second-act-the-challenges-and-advantages-of-senior-entrepreneurship>.

²⁶ Accenture (2020), 'COVID-19: Navigating the human and business impact for insurance carriers', 9 April 2020, <https://www.accenture.com/us-en/insights/insurance/coronavirus-human-business-impact-insurance>.

²⁷ AXA (2020), 'In Egypt, strategic partnerships to expand inclusive insurance', 23 January 2020, <https://www.axa.com/en/magazine/in-egypt-strategic-partnerships-to-expand-inclusive-insurance>.

²⁸ International Labour Office (2011), *Social protection floor for a fair and inclusive globalization*, report of the advisory group chaired by Michelle Bachelet, Geneva: International Labour Office, https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_165750.pdf.

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- Proposals for moving towards a universal basic income or a minimum guaranteed income to overcome the devastating economic effects of the pandemic have been presented by a number of organizations, including the Economic Commission for Latin America and the Caribbean (ECLAC). In a report entitled *The social challenge in times of COVID-19*,²⁹ ECLAC proposes immediate implementation of an emergency ‘basic income’, with the possibility of keeping such an income in place over the longer term – depending on each country’s situation – given the understanding that overcoming the pandemic will take time.
 - Hawaii’s Department of Human Services has created a ‘Feminist Economic Recovery Plan for COVID-19’,³⁰ which recommends two simple and immediate protective actions:
 - a) Banning rent increases for six months; and
 - b) Providing ICT technologies and smartphones (with unlimited data plans) to poor families, so that they can access educational and economic opportunities and make online applications for public assistance.
 - Protection of women workers in the informal economy requires not only enhancement of relevant ‘hard’ laws, but also awareness-raising in the international sphere so that the development of ‘soft laws’ in the form of international principles, declarations and guidelines can be increased. Examples include adding a gender lens to the UN Guiding Principles on Business and Human Rights,³¹ and to the OECD Guidelines for Multinational Enterprises.³²

2. Accelerate advances in women’s workforce competencies through professional and vocational education

Skilling, reskilling and upskilling

- Barefoot College International, a Tilonia, India-based, not-for-profit social enterprise, developed a rural community training programme to support the installation and maintenance of solar power systems in villages around the world. The ‘Solar Mamas’ scheme targets illiterate or semi-literate older women, using sign language and colour codes to provide instructions on wiring, installing and repairing solar systems. Students communicate across regions and countries via the ‘Barefoot Tablet’, a specially designed device that functions as a cross between a mobile phone and a textbook, featuring speech-to-text and low-bandwidth capabilities. Over the past 10 years, the programme has enabled women to install solar systems in more than 18,000 houses in 93 countries. It has had the added benefit of reducing kerosene use and thus carbon emissions.³³ In August 2020, 13 lead women engineers who had been trained at Barefoot College in Zanzibar,

²⁹ Economic Commission for Latin America and the Caribbean (2020), *The social challenge in times of COVID-19*, special report, 12 May 2020, https://repositorio.cepal.org/bitstream/handle/11362/45544/1/S2000324_en.pdf.

³⁰ Hawai’i State Commission on the Status of Women, Department of Human Services, State of Hawai’i (2020), *Building Bridges, Not Walking on Backs: A Feminist Economic Recovery Plan for COVID-19*, <https://humanservices.hawaii.gov/wp-content/uploads/2020/04/4.13.20-Final-Cover-D2-Feminist-Economic-Recovery-D1.pdf>.

³¹ United Nations Human Rights Office of the High Commissioner (2019), ‘Gender lens to the UNGPs’, <https://www.ohchr.org/EN/Issues/Business/Pages/GenderLens.aspx>.

³² OECD (undated), ‘Responsible Business Conduct: OECD Guidelines for Multinational Enterprises’, <http://mneguidelines.oecd.org/>.

³³ Barefoot College (undated), ‘At Barefoot, we harness the power of the sun’, <https://www.barefootcollege.org/solution/solar/>.

Tanzania were recognized by the Tanzanian president for their excellent work in installing solar lighting in 950 rural households. The president, Ali Mohamed Shein, has directed government authorities to employ the women. Today, the Tanzanian Solar Mamas are also being trained to produce face masks to mitigate the spread of COVID-19.³⁴

- In the UK, the mayor of London is allocating £9 million from the city's adult education budget to launch the Skills for Londoners COVID-19 Response Fund.³⁵ This initiative is designed to respond to the needs of London's adult learners in light of the educational challenges posed by the COVID-19 epidemic. The fund aims to ensure that Londoners can continue to access learning opportunities while classroom settings are closed, by supporting education providers to expand and enhance their online services and equipping them to reach learners at risk of digital exclusion. The fund will allow students to:
 - Develop skills necessary to take advantage of new employment opportunities;
 - Gain confidence in digital skills as online working and learning increase; and
 - Benefit from the wider social and economic gains from participation in learning.
- Initiatives that offer women seniors an alternative to retirement have been implemented in various countries. These capitalize on the experience accumulated by women over their working lives, and are built on the principle that experience is both a currency and a competitive advantage. Programmes such the Intergenerational Incubator in Iota, Japan seek to leverage experience across generations in boosting individual self-reliance and economies locally and globally. The Intergenerational Incubator programme is underpinned by the assumption that entrepreneurship is a mindset, and that no one is too old to be an entrepreneur.

3. Invest in the development of women-owned businesses in all countries

Equitable and inclusive procurement

- The World Bank estimates the public procurement market to be worth the equivalent of approximately one-fifth of global GDP.³⁶ Regrettably, according to the International Trade Centre (ITC), a joint agency of the United Nations and the World Trade Organization (WTO), women entrepreneurs have access to only 1 per cent of this market.³⁷ There is an opportunity for governments to increase the number and value of procurement contracts offered to women-owned businesses, for example by establishing transparent quotas for such work. This was the

³⁴ *Daily News* (2020), 'ENGAGE 13 FEMALE ENGINEERS – SHEIN', 9 August 2020, <https://dailynews.co.tz/news/2020-08-095f2f8f5d851df.aspx>.

³⁵ Mayor of London/London Assembly (2020), 'Skills for Londoners COVID-19 Response Fund', <https://www.london.gov.uk/what-we-do/skills-and-employment/skills-londoners/skills-londoners-covid-19-response-fund>.

³⁶ World Bank Group (2016), *Benchmarking Public Procurement 2016: Assessing Public Procurement Systems in 77 Economies*, Washington, DC: World Bank, <https://elibrary.worldbank.org/doi/pdf/10.1596/978-1-4648-0726-8>.

³⁷ International Trade Centre (2014), *Empowering women through public procurement*, Geneva: International Trade Centre, <http://www.intracen.org/uploadedFiles/intracenorg/Content/Publications/Women%20procurement%20guide-final-web.pdf>.

approach taken by ChileCompra,³⁸ a public agency supervised by Chile's Ministry of Finance. Realizing that inclusive public procurement represented a unique tool for making progress on several of the SDGs – notably SDG 1 (poverty reduction), SDG 5 (gender equality), SDG 8 (economic growth) and SDG 10 (reduced inequalities) – ChileCompra developed a comprehensive action plan to redesign its public procurement criteria to include social impact. As a result, the proportion of women-owned businesses receiving public procurement funds rose from 21.9 per cent in 2013 to 27.4 per cent in 2017, corresponding to an increase of US\$300 million in business.

- South Africa's president, Cyril Ramaphosa, announced a number of policy changes³⁹ to advance women's equality as the country celebrated Women's Day on 9 August 2020. Top of his list was setting a 40 per cent minimum procurement target for public entities to source goods and services from women-owned businesses. In addition, he committed to making financial services more accessible and affordable to women, as well as to fostering female ownership of assets such as land.
- Private sector corporations are taking steps to ensure that they are increasing their sourcing from women-owned businesses. This can include making commitments to spend a fixed amount on sourcing from women-owned enterprises in emerging markets.⁴⁰ It can also involve working with partners around the world to identify potential women-owned firms, or building capacity at such firms by providing them with access to education, mentoring and training.⁴¹

Business, financial and digital literacy

- Learning entrepreneurship from ideation to business launch is key to economic self-reliance and should be a standard part of the curriculum in schools – the earlier it is taught, the better. One tool of particular interest is the Innovation Sandbox,⁴² which applies design thinking and technologies such as blockchain to build innovative concepts and solutions.
- The teaching of entrepreneurship is another essential component to empowering the workers of the future, both female and male. One successful programme in the US is Lemonade Day.⁴³ It helps young people (from the age of 10) to understand what it takes to start a business of their own. With a curriculum designed to teach business skills, responsibility, financial literacy, goal-setting, teamwork, advertising and marketing, the programme works with schools, a variety of local community organizations such as Girl Scouts and boys' and girls' clubs, and local

³⁸ ComunidadMujer - ChileCompra (2018), *SISTEMATIZACIÓN: Compras públicas inclusivas en Chile: Fomentando la vinculación exitosa de micro y pequeñas empresas propiedad de mujeres en ventas al Estado* [SYSTEMATIZATION: Inclusive public procurement in Chile: Fostering the successful linking of micro and small businesses owned by women in sales to the state], <https://www.chilecompra.cl/wp-content/uploads/2018/03/CompraspublicasinclusivasenChile.pdf>.

³⁹ Isilow, H. (2020), 'South Africa vows to empower women to ensure equality', Anadolu Agency, 10 August 2020, <https://www.aa.com.tr/en/africa/south-africa-vows-to-empower-women-to-ensure-equality/1937265>.

⁴⁰ White, J. (2017), 'EY pledges to spend \$100 million with women owned businesses by 2020', Medium, 7 October 2017, <https://medium.com/supplierty-news/ey-pledges-to-spend-100-million-with-women-owned-businesses-by-2020-b51a3b1c9140#:~:text=During%20the%202017%20Global%20Citizen,over%20the%20next%203%20years.>

⁴¹ Citi (2020), *Environmental, Social and Governance Report 2019*, pp. 77–81, <https://www.citigroup.com/citi/about/esg/download/2019/Global-ESG-Report-2019.pdf?ieNocache=949>.

⁴² Cal Poly Center for Innovation & Entrepreneurship (undated), 'Learn: Innovation Sandbox', <https://cie.calpoly.edu/learn/innovation-sandbox-2/>.

⁴³ <https://lemonadeday.org/>.

businesses to help young people build and operate a lemonade stand. Each year, cities establish one day as 'Lemonade Day' to support the programme. More than 1 million young people in the US, Canada and Bermuda have taken part since its founding in 2007.

- Peace Through Business⁴⁴ is a business training and mentorship programme for women entrepreneurs in Afghanistan and Rwanda. Operated by the Institute for Economic Empowerment of Women (IEEW), a US non-profit, the programme has three major components: in-country education, leadership development, and a mentorship scheme known as 'Pay It Forward'. According to the IEEW, these components 'combine to create a continuing program to educate women, promote their business and leadership skills, build a strong public policy agenda in the women's business community, and to help build stable democracies'. The programme's impact is amplified through partnerships with private corporations such as EY, which provides volunteers who support women entrepreneurs in developing skills in financial literacy, accounting and business strategy.
- The Network for Teaching Entrepreneurship (NFTE)⁴⁵ is a global educational non-profit focused on bringing the power of entrepreneurship to young people in low-income communities. Since its founding more than 30 years ago, NFTE has educated more than a million young people worldwide. Its programmes (in-person and online) operate in 25 states across the US and in 10 other countries. This year, NFTE has announced a new direction that will involve customizing its curriculum for entrepreneurs or would-be entrepreneurs aged 55+.
- A good example of a company providing access to information for entrepreneurs is Goldman Sachs. The bank put all of its training materials online for free to help the 95–97 per cent of women-owned businesses in its '10,000 Small Businesses' programme⁴⁶ that are negatively affected by COVID-19.
- As highlighted by the successful Girls with Impact programme,⁴⁷ educational benefits from support for 'STEM' skills (science, technology, engineering, maths) may be enhanced by expanding the model to 'STEEM' – i.e., including an extra 'E' for entrepreneurship. Lockdowns and related home-working/home-schooling measures in response to COVID-19 have underlined the efficacy of virtual learning opportunities. Girls with Impact teaches girls aged 11–18 financial literacy, business skills and entrepreneurship through online programmes, including introductory innovation and entrepreneurship workshops and multi-week 'mini-MBA' courses – all supported by virtual coaches and mentors from the business world. Girls also learn that entrepreneurship is about more than creating a business; it is a mindset for life and work.

⁴⁴ Institute for Economic Empowerment of Women (undated), 'What We Do', <https://ieew.org/our-impact/what-we-do/>.

⁴⁵ Network for Teaching Entrepreneurship, <https://www.nfte.com/>.

⁴⁶ Goldman Sachs (undated), '10,000 Small Businesses', <https://www.goldmansachs.com/citizenship/10000-small-businesses/US/>.

⁴⁷ <https://www.girlswithimpact.org/>.

Access to ITC and digital tools/platforms to support financial inclusion and e-commerce

- In India, technology is being harnessed in the informal sector to benefit women. This is an issue of particular importance considering that an estimated 94 per cent of Indian women work in the informal economy.⁴⁸ The Self-Employed Women's Association (SEWA), active in western Gujarat, is collaborating with Airbnb to train women⁴⁹ from villages how to host guests and list their homes on the short-term home/room rental service. The initiative has become a source of income and independence for women living in rural villages, as the listing provides employment for women and girls in the travel and tourism sector. This has both social and economic benefits: old traditions and cultures are being revived to engage and entertain guests; and new skills – including languages, digital commerce, e-retailing and data analytics – are building self-reliance among the women and girls.
- In Egypt, technology and mobile telecommunication companies, in collaboration with the Egyptian Banks Company,⁵⁰ have made significant advances in financial inclusion by creating secure cash wallets for millions of people. As a result, Egyptian women can now use their mobile phones to pay bills, send or transfer money, deposit or withdraw cash from any ATM, make payments to select merchants and access a number of government services. Most of all, the collaboration creates further opportunities for unbanked Egyptians to join the financial mainstream and increase their economic mobility.
- Standard Chartered bank, discussing some of the opportunities created by instant-payment schemes,⁵¹ highlights the government-led 'Digital India' initiative and the ways in which this intersects with India's Unified Payments Interface (UPI) to facilitate real-time, cash-free money transfers. The initiative is an example of how mobile money is enabling banks to expand their consumer bases, and empowering consumers and owners of small or micro-businesses – especially in emerging markets where many are still unbanked – to take advantage of economic opportunities.
- A project initially focused on India involved a partnership between three non-profit social enterprises (Barefoot College International, Fundación Capital and Dimagi) and Federico II University Naples (Apple Developer Academy) to develop a financial literacy and inclusion curriculum. The programme will prepare users of a transactional digital technology application that is expected to reach 25,000 women in India in the next three years. The B.Barefoot app suite was created with illiterate and semi-literate women in mind, and its designers consulted potential users to ensure that the end product provided appropriate solutions. Field-testing was conducted with 1,800 women, with a first-time user success rate of 98 per cent. Given the

⁴⁸ Geetika, Dr., Gupta, A. and Singh, T. (2011), 'Women Working in Informal Sector in India: A saga of Lopsided Utilization of Human Capital', 2011 International Conference on Economics and Finance Research, IPEDR vol. 4, 2011, Singapore: IACSIT Press, <http://www.ipedr.com/vol4/106-M00051.pdf>.

⁴⁹ Gupta, P. (2018), 'SEWA Helps Rural Women Enlist Homes For Guests On Airbnb', ShethePeople.TV, 10 January 2018, <https://www.shethepeople.tv/news/sewa-helps-rural-women-airbnb/>.

⁵⁰ MasterCard (2016), 'MasterCard and Vodafone Collaboration: A Milestone Step in Scaling Egypt's Mobile Wallets', press release, 26 June 2016, <https://newsroom.mastercard.com/mea/press-releases/mastercard-and-vodafone-collaboration-a-milestone-step-in-scaling-egypts-mobile-wallets/>.

⁵¹ Standard Chartered (2019), 'Payments innovation for financial inclusion', 16 September 2019, <https://www.sc.com/en/feature/ccib-payments-innovation-for-financial-inclusion/>.

impact of the COVID-19 crisis, a series of learning and knowledge trees have been developed using virtual assistants and chatbots as well as an interactive voice response (IVR) platform, to support the financial resilience of those most affected by the economic downturn. Further development plans include testing a similar set of applications within the rural agriculture sector over the coming year and reaching out to other parts of the world.

Innovative financing and business support mechanisms

- A World Bank programme in Jordan increases access to finance for micro-businesses and SMEs. The \$70 million line of credit is designed to help scale up new and existing businesses, 73 per cent of which are managed by women.⁵²
- The technology around crypto currencies offers a potentially transformative tool for empowering marginalized economic actors, democratizing lending and amortizing risk across a broader network of individuals. US legislators, for instance, have been assessing the opportunities potentially offered by Blockchain in helping women – 42 per cent of whom worldwide still lack access to banks – to take advantage of banking services.⁵³
- The Innovative Small and Medium Enterprises (iSME) project for early-stage SME finance, launched by the World Bank in Lebanon in 2019, focused on providing access to funding for women-owned businesses. As of August 2019, the \$10.23 million fund had secured \$25.47 million in co-financing. In turn, 60 grantees leveraged their iSME funding to raise a total of \$13.1 million at a leverage ratio of 5.3.⁵⁴
- A World Bank project in Nigeria targets micro-businesses and SMEs to provide development finance using eligible financial intermediaries and credit guarantees. The scheme is supported by a new wholesale Development Finance Institution (DFI), and also provides technical assistance and support with capacity-building. As of May 2019, the Development Bank of Nigeria had disbursed \$243.7 million through banks and microfinance banks, reaching nearly 50,000 borrowers (70 per cent of whom were women).⁵⁵
- In Bangladesh, the Access to Finance for Women SMEs Project is designed to address a \$2.8 billion financing gap that currently leaves 60 per cent of the financing needs of women-owned SMEs unmet. The project seeks to overcome women's lack of collateral by establishing credit guarantees to help women entrepreneurs sustain and grow their businesses.⁵⁶
- Due to a lack of collateral, women in developing countries are often unable to obtain bank loans to run and scale up their businesses. In an effort to counter this problem, Mastercard and

⁵² The World Bank (undated), 'Small and Medium Enterprises (SMES) Finance: Improving SMEs' access to finance and finding innovative solutions to unlock sources of capital', <https://www.worldbank.org/en/topic/sme/finance>.

⁵³ U.S. House of Representatives (2020), 'Building Blocks of Change: The Benefits of Blockchain Technology for Small Businesses', Committee on Small Business hearing memorandum, 4 March 2020, https://smallbusiness.house.gov/uploadedfiles/03-04-20_hearing_memo.pdf.

⁵⁴ The World Bank (undated), 'Small and Medium Enterprises (SMES) Finance: Improving SMEs' access to finance and finding innovative solutions to unlock sources of capital'.

⁵⁵ The World Bank (undated), 'Development Finance Project', <https://projects.worldbank.org/en/projects-operations/project-detail/P146319?lang=ar>.

⁵⁶ The World Bank (undated), 'Small and Medium Enterprises (SMES) Finance: Improving SMEs' access to finance and finding innovative solutions to unlock sources of capital'.

Unilever worked together on a pilot scheme,⁵⁷ combining distribution data from Unilever and analysis by Mastercard, to develop an alternative metric for loan eligibility among shop owners. Rather than relying on collateral or a traditional credit history to evaluate potential borrowers, the scheme was designed to assess the financial activity of each shop based on the amount of inventory it had bought from Unilever over time (the scheme covered 15,000 small shops in Kenya, the vast majority owned and run by women). The objective was to build historical data to allow women to be included in the financial system. On the basis of the data collected, banks were able to make micro-credit eligibility recommendations, even though the women had no collateral. Sales in the shops that received micro-credit thanks to this pilot scheme increased by 20 per cent within a few months.

- In Vanuatu, tourism is one of the sectors hardest hit by the coronavirus crisis, with women (50 per cent of whom are in the informal sector) having seen their incomes reduced to zero since the country's borders closed in March 2020. In an innovative collaboration, the formal and informal sectors are successfully joining forces to apply pressure on the government to create policies to help revive the tourism industry, a key driver of economic prosperity for the country.⁵⁸
- In Sri Lanka, the Lanka Impact Investing Network (LIIN) has developed a comprehensive programme called 'Emerging Women'⁵⁹ to encourage entrepreneurial women and create a more inclusive labour force. It has created an ecosystem to support women social entrepreneurs through education, access to finance and impact investment, as well as coaching and mentoring. LIIN also has a reality TV show, *Ath Pavura*, which connects investors and social entrepreneurs.
- Prior to the pandemic, women of colour had one of the highest rates of starting new businesses in the US. Like other small businesses, these start-ups were hit hard by COVID-19. However, unlike other entrepreneurs, women of colour are typically underserved by traditional banks and so had less access to the rescue funds managed by those banks. Fortunately, the Community Development Financial Institutions (CDFIs) stepped in to extend loans and grants, ensuring equitable financing to help women and other underserved entrepreneurs striving to keep their businesses afloat.⁶⁰

Social norms

One of the roundtables in the series focused on **rethinking social and cultural norms**.

On the path to gender parity, social and gender norms are the most difficult to change because they are tied to individual and social identity. Rooted in cultural beliefs and expected behaviours, they start with early socialization and then become internalized and automatic. They are entrenched in

⁵⁷ Mastercard (2018), 'MasterCard and Unilever Break Down Barriers to Growth for Micro Entrepreneurs', press release, 1 May 2018, <https://www.mastercardcenter.org/press-releases/mastercard-and-unilever-break-down-barriers-to-growth>.

⁵⁸ Naupa, A. (2020), 'A tale of two sectors: Women leaders bridging the formal and informal sectors during Vanuatu's COVID crisis', Griffith Asia Institute, 28 July 2020, <https://blogs.griffith.edu.au/asiainsights/a-tale-of-two-sectors-women-leaders-bridging-the-formal-and-informal-sectors-during-vanuatus-covid-crisis/>.

⁵⁹ Lanka Impact Investing Network (undated), 'About Us', <https://www.liin.lk/about>.

⁶⁰ The Aspen Institute (2020), 'Delivering Credit to Entrepreneurs of Color Impacted by COVID-19: Why Community Financial Institutions Are Essential', <https://www.aspeninstitute.org/events/delivering-credit-to-entrepreneurs-of-color-impacted-by-covid-19-why-community-financial-institutions-are-essential/>.

institutions and, even worse, part of an insidious power dynamic that reinforces the norms. The winners are invested in maintaining the status quo because they do not want to give up their power, and the powerless embody an unconscious bias whereby it is easier to conform to a norm than to challenge it.

Everyone has a role to play in challenging assumptions and stereotypes and asking the uncomfortable questions. This is a very powerful first step that families, the education system, communities, companies and governments can take towards debunking harmful assumptions and negative stereotypes, including those around gender. Some governments and companies have, for example, held effective workshops for managers on unconscious gender and other biases. The simple fact of being aware and having that conversation has proven very powerful.

Media can also change norms and perceptions through advertising campaigns. As an example, when Procter & Gamble asked, 'Is laundry only a woman's job?' with its '#Share the Load'⁶¹ campaign in India – something that no brand had asked before – it created a huge debate. The campaign has been running for five years and has positively influenced the mindsets of millions of men (and women). The result is that attitudes are shifting, from 79 per cent of men in 2015 who thought laundry was only a woman's job to 41 per cent in 2019.

⁶¹ Procter & Gamble (undated), 'The #SharetheLoad Journey', <https://www.ariel.in/en-in/share-the-load/the-share-the-load-journey>.

4. Longer-term Recommendations for Fostering a Gender-equal Economic Environment

Each of the long-term recommendations in this section was contributed by one or more of the thought leaders who participated in the roundtables and three-day workshop. These recommendations complement the recommendations for immediate action in our three-point action plan, and are intended to support a gender-inclusive long-term recovery and build societal resilience. As mentioned earlier, emphasis has been placed on policies, measures and ideas that have demonstrable potential, are implementable in different geographies or business sectors, and will boost economies by bringing more women into the labour force.

General recommendations

The participants urge governments to:

- Take action to ensure the equitable representation of women in politics and policymaking bodies through the implementation of targets or quotas in order to achieve gender parity by 2030. This includes domestic, international, ministerial and other public positions.
- Launch gender-responsive legal framework reforms to:
 - Eliminate all gender discriminatory laws and regulations in respect of access, entry and advancement within the workplace; financial services; entrepreneurship; business; and equitable access to inheritance and property.
 - Develop regulations that include incentives to drive voluntary implementation on gender issues such as wage transparency; but also develop mandatory requirements to take action to correct imbalances – for example through gender action plans, gender impact assessments and so on – with the obligation to report on progress.
- Offer incentives for all employers to achieve gender parity in decision-making positions.
- Work with the private sector and civil society to collect sex-disaggregated data on the course of the pandemic.
- Promote the recognition, reduction and redistribution of unpaid care and domestic work, and reward care work with equitable pay.
- Develop a gender-weighted and fully comprehensive GDP measurement of economic activity that includes the contribution from unpaid domestic and care work.

- Ratify by 2025 ILO Conventions No. 156 on Workers with Family Responsibilities, No. 189 on Domestic Workers, and No. 190 on Violence and Harassment in the World of Work.
- Establish a multinational, open repository of best practice to ensure efficient and cost-effective transfer of knowledge and help countries build on each other's experience and expertise on gender parity issues.⁶²

The participants urge the private sector to:

- Create conditions to increase the number of women decision-makers, including through targets and quotas, to ensure full gender parity on the boards of public and listed companies by 2030.
- Take further action to close gender gaps in income, wages, pensions and other earnings, to align with the SDGs.

Thematic recommendations

1. Investing in social infrastructure and family-friendly policies

The participants urge governments and/or the private sector to:

- Ensure the continued development of long-term social infrastructure plans that will guarantee affordable quality childcare and elder care are available to all women in the workforce (or re-entering the workforce).
- Ensure the continued development of long-term social infrastructure plans so that publicly financed health coverage is accessible to all.
- Take additional action to expand social protection policies for workers in both the formal and informal economies, and consider the introduction of a universal basic income to provide resilience in preparation for future crises.
- Ensure continued investment in programmes and initiatives that efficiently combat domestic violence and increase women's access to prevention services, protection, medical help, shelters and legal services.
- Designate the right to sexual and reproductive health services as essential services, to avoid increases in unintended pregnancies in women and girls.
- Designate healthcare services for older persons as essential services. These services should include physical, mental, palliative and geriatric care.

⁶² Including transparency, quotas, digital and financial inclusion, education, blended finance, public procurement, progression of women and girls in STEM careers, combating sexual harassment and gender discrimination in the workplace, eliminating bias in AI, and other gender-focused economic policies.

- Develop national action plans for the reform of pension schemes, in order to create conditions that will ensure income security for older persons – particularly older women, who often have smaller pensions (if any) yet typically live longer than men.

2. Accelerating advances in women's workforce competencies through professional and vocational education

The participants urge the public and private sectors, including educational institutions, to:

- Continue to develop, in partnership with public and private financial institutions and banks, innovative and easily accessible digital financial products to increase women's access to financial services.
- Expand digital access for women and girls by improving infrastructure (broadband and enabling devices), especially in remote and rural areas, and ensure access to STEM education and training to improve digital skills and fluency.
- Engage the public and private sectors in STEM skills education to support the development of women's training and careers, and to ensure the gender-inclusive development of digital technologies, including gender-sensitive ethical guidelines on artificial intelligence (AI).
- Apply a gender lens to measure the digital economy by tracking the impact on women of AI- and tech-led shifts in demand for jobs and skills, and of AI- and tech-led shifts in growth.

3. Investing in the development of women-owned businesses in all countries

The participants urge the public and private sectors, including financial institutions, to:

- Strengthen public and corporate procurement policies and practices to make them gender-inclusive, including introducing measures to create a 'diversity dividend' through increased job creation and economic growth.
- Increase support to blended finance initiatives to provide more funding to social impact enterprises that focus on developing creative and effective solutions for underserved groups in emerging economies; many of these underserved groups consist of women.
- Apply a comprehensive gender assessment to financing decisions, in particular going beyond looking at women in leadership positions to consider the quality of products or services, the quality and composition of management teams, projected outcomes, the quality and number of jobs created, and potential impact.

5. Conclusion

The overwhelming consensus among the 80+ thought leaders at Chatham House's Gender and Inclusive Growth Initiative series of virtual roundtables was that, if we catalyse the economic power of women and act with urgency, we will accelerate the rebuilding of economies in disarray from the COVID-19 pandemic. Appropriate interventions can simultaneously further efforts to create a more gender-equal world in which all people benefit, regardless of race, ethnicity, gender, age, education, wealth or geographic region.

The pandemic has laid bare the world's social and economic inequalities and vulnerabilities. Inclusive rebuilding is an imperative, not an option. The first, most critical step is to significantly increase investment in the social infrastructure necessary to eliminate the barriers to women's equal participation in the economy. Studies have shown that investing in social infrastructure and family-friendly policies will do more to boost individual and community economic self-reliance than any cost-cutting austerity policies.⁶³

Governments, still predominantly male-dominated, tend to view infrastructure from a physical aspect, and often believe the key to solving unemployment lies in construction programmes. Such solutions often place a heavy burden on the public finances yet do not necessarily yield a long-term benefit. In contrast, when governments fund social infrastructure, it provides a productive investment in the community that brings long-term socio-economic benefits. As Chatham House Director Robin Niblett said in the opening session of this series of roundtables, 'We need to change such male-centric language as "shovel ready" to "care ready" to ensure inclusive, long-term recovery from the pandemic and a more gender-equal world.'

Women must have equal access to the resources, skills and education they need to activate their entrepreneurial mindset and thrive as employees or entrepreneurs. This process of skilling, reskilling and upskilling is not a singular endeavour. It is incumbent upon businesses and all levels of government to collaborate to recognize the talent and resourcefulness of women, and to create opportunities and a welcoming environment grounded in inclusive policies for the labour market and workplace. These investments will be rewarded with increased productivity, engagement and profitability.

Interestingly, 'economy' is derived from the ancient Greek word *oikonomia*, meaning household management. Women have been overseeing household responsibilities (budgeting, scheduling, procuring supplies, cooking, raising children and caring for elders) from the earliest times. As mentioned earlier, women know how to improvise and make the most out of the resources at their disposal. No one is better equipped to resolve the social, health and economic challenges of COVID-19 and build a more resilient and equitable world. The time to unleash women's talents is now.

⁶³ UK Women's Budget Group (2016), 'Investing in the Care economy to boost employment and gender equality', <https://www.lse.ac.uk/gender/assets/documents/news/Investing-in-the-Care-economy.pdf>.

6. Additional Resources

1. Investing in social infrastructure and family-friendly policies

Research on tackling childcare across several countries:

International Finance Corporation (undated), 'Tackling Childcare: The Business Case for Employer-Supported Childcare', www.ifc.org/tacklingchildcare.

IFC's latest guide on childcare and COVID-19:

International Finance Corporation (undated), 'Guide for Employer-Supported Childcare', www.ifc.org/tacklingchildcareguide.

Affordable daycare – the Quebec model:

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Social norms

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#LikeAGirl,

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Microsoft's Super Bowl 2020 Commercial: Be The One / Katie Sowers (20,228,370 views), https://www.youtube.com/watch?v=_xPn4DXIj5w.

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Acknowledgments

This paper is informed by insights gathered during the series of virtual roundtables and a workshop held in June and July 2020, under the title 'Beyond the Pandemic: Designing the Roadmap for a Gender Equal World'.

The virtual events brought together multiple stakeholders to discuss the gender challenges presented by the COVID-19 crisis, and to develop a gender-inclusive action plan for states, the private sector and civil society to implement a faster, fairer and more sustainable economic recovery.

The authors are very grateful to the following individuals who generously took part in the dialogue:

Michiko Achilles, Willem Adema, Gorkan Ahmetoglu, Salma Al Rashid, Abdullah Alhassan, Michelle Bachelet, Julie Baker, Janet Balis, Gary Barker, Nicole Bidegain Ponte, Veronica Birga, Sharan Burrow, Ann Cairns, Jane Campbell, Umberto Cattaneo, Ana Helena Chacón Echeverri, Neelam Chhiber, Carol Cooke, Reka Czegledi-Brown, Amanda Devercelli, Madeline di Nonno, Gala Diaz Langou, Sucharita Eashwar, Shereen El Feki, Diane Elson, Vanessa Erogbogbo, Meagan Fallone, Judith Fessehaie, Kate Gibbons, Michelle Harrison, Veda Harrison, Susan Harris Rimmer, Kate Higgins, Rebecca Hill, Stephanie Hines, I. Javette Hines, Jenn Hirsch, Susan Holliday, Kumjoo Huh, Shaheena Janjuha-Jivraj, Angela Joo-Hyun Kang, Charlotte Keenan, Santa Joyce Laker, Sue Lawton, Virginia Littlejohn, Amadou Mahtar Ba, Joanna Maxwell, Sam Mazloum, Koh Miyaoi, Nathalie Molina Niño, Meri Mujica, Ana María Muñoz Boudet, Reema Nanavaty, Rudaba Z. Nazir, Robin Niblett, Thoraya Obaid, Shauna Olney, Stephanie Oueda-Cruz, Anne-Sophie Parent, Maryam Pasha, Josy Paul, Maria Angelica Pérez, Heulwen Philpot, Meredith Preston McGhie, Monika Queisser, Talal Rafi, Pam Rajput, Āsa Regnér, Isabel Sawhill, Simona Scarpaleggia, Greta Schettler, Lisa Schiffman, Michelle Settecase, Shuchi Sharma, Mariam Solaimankhail, Claire Spencer, Rebecca Swift, Elizabeth Tang, Wendy Teleki, Tea Trumbic, Gillian Unworth, Tara Walpert Levy, Lakmini Wijesinghe, Judith Williams, Rob Yates.

Grateful thanks also go to Shereen El Feki, Kate Gibbons, Susan Harris Rimmer, Shaheena Janjuha-Jivraj, Sue Lawton, Claire Spencer and Dorothy Gordon for their contribution to the 'Beyond the Pandemic' project, as well as to the peer reviewers and editors of the paper and colleagues at Chatham House in different departments who helped with the delivery of the events.

Special thanks is due to EY for its generous and unwavering support of the 'Beyond the Pandemic' project. The Chatham House Gender and Inclusive Growth Initiative is especially grateful to the following people: Julie Teigland, EMEIA Area Managing Partner at EY and Global Leader EY's Women. Fast Forward (WFF), as well as EY WFF Co-Leads, Michelle Settecase, Senior Analyst, and Charlotte Biering, Associate Director.

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ISBN 978 1 78413 420 4

This publication is printed on FSC-certified paper.



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Charity Registration Number: 208223