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# BRIDGING THE GAP

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

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**WOMEN'S  
EMPOWERMENT  
PRINCIPLES**



# Foreword



The ongoing COVID-19 pandemic has delivered a significant shock to the global economy, provoking deep recessions in many countries and taking an enormous toll on millions of people's lives and livelihoods. The pandemic is hitting women particularly hard, exacerbating risks and threatening decades of gains on gender equality. Women's COVID-19 experience is shaped by rising domestic and workplace violence, higher care responsibilities, precariousness of jobs and a disproportionate lack of access to working capital and digital tools such as mobile phones.

International Finance Corporation (IFC) is working with its clients and investors around the world to respond to the crisis, prevent the gender gap from widening, and strengthen women's participation in the private sector as corporate leaders, employees, entrepreneurs, consumers, and stakeholders.

To better understand and document private sector efforts to address gender gaps during COVID-19, IFC and UN Women conducted a survey to collect examples of innovative measures that companies have taken to support women's empowerment amid COVID-19 in six areas: well-being and mental health; flexibility and

family-friendly policies; equal access and use of digital technologies and platforms; equal access to financial and non-financial services; inclusive supply chains and support for women-led businesses; and addressing and preventing gender-based violence.

Almost 90 companies and organizations from around the world responded to the survey and 41 were selected to be featured in this report. They reflect a diverse range of companies operating in developed and developing countries. This short guide aims to inform other companies on good practices and initiatives for supporting women as employees and entrepreneurs during the pandemic.

Evidence shows that women's full economic participation can help grow a company's competitiveness, solidify its supply base and improve its human capital. Therefore, including women in our recovery efforts is even more critical for a resilient and sustainable economy.

A handwritten signature in blue ink, appearing to read 'HPLankes', written in a cursive style.

**Hans Peter Lankes**

Vice President, Economics and Private Sector Development  
International Finance Corporation (IFC)

# Foreword



COVID-19 is putting past decades' progress on gender equality at risk. It threatens to push 47 million more women and girls below the poverty line. While workplaces are radically transformed by the pandemic, women in the world of work are being disproportionately impacted in a negative way. Barriers to accessing digital technology, disruptions to supply chains, unequal access to financial and non-financial supports, increased care and family responsibilities, and heightened risks of gender-based violence have crippled women's economic opportunities.

As part of the WE EMPOWER G7 Programme funded by the European Union (EU), UN Women has worked with the EU across the private sector, public sector and civil society to offer guidance on the implementation of policies and practices that advance gender equality and women's economic empowerment.

Over the last three years with the support of the EU our work has been guided by the Women's Empowerment Principles (WEPs). Companies are using the WEPs as a global framework to drive change and build gender-responsive workplaces, marketplaces, and communities including during the COVID-19 pandemic.

We are pleased to collaborate with IFC on this report. It provides emerging practices in the response and recovery during COVID-19 that support women's economic participation across the globe. I hope that this report will inspire other companies and organizations to put gender equality at the heart of their COVID-19 responses as we build forward equal.

**Anita Bhatia**

Assistant Secretary General and Deputy Executive Director  
UN Women

# Introduction



The COVID-19 pandemic has worsened existing gender inequalities, exposed fundamental flaws in economic and social systems, and posed a serious threat to the gains made on gender equality. The pandemic has led to a rise in unemployment, more unpaid care work, and unprecedented levels of domestic violence and school dropouts. The pandemic has had a particularly strong impact on women who, prior to COVID-19, were holding insecure employment and living close to the poverty line.<sup>1</sup> The pandemic will likely push 47 million more women and girls below the poverty line.<sup>2</sup>

In some sectors, women have experienced disproportionate job losses and economic insecurity as a result of the pandemic. While women make up 39 per cent of global employment, they account for 54 per cent of the overall job losses due to the crisis.<sup>3</sup> Female job-loss rates resulting from COVID-19 are about 1.8 times higher than male job-loss rates globally.<sup>4</sup> In the U.S., for example, nearly 60 per cent of people who have lost their jobs due to the coronavirus pandemic are women.<sup>5</sup>

Gender gaps in access to finance have created additional challenges for women entrepreneurs to find working capital solutions to navigate liquidity shocks during the crisis. In India, for example, 35 per cent of women entrepreneurs report that they have suffered declining revenues due to COVID-19.<sup>6</sup> In Sri Lanka, 72 per cent of women small business owners reported experiencing difficulties accessing their usual financial services, and 31 per cent borrowed from family or friends to support their business because of COVID-19.<sup>7</sup>

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 – at the direct risk of their own health and well-being.<sup>8</sup>

With school and care facility closures, women around the world are taking on additional care responsibilities, and society's reliance on women and girls in informal and formal care structures has been amplified.<sup>9</sup> A disproportionate number of women 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.<sup>10</sup>

UN Women and IFC have taken action to support companies and women 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.

## UN Women COVID-19 support

A growing number of companies have joined the United Nations Women's Empowerment Principles (WEPs)<sup>11</sup> network over the past year. They have joined to 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, these companies have enjoyed specific guidance on how to respond to COVID-19 to ensure that they can continue to support and empower women employees as well as attract new talent.<sup>12</sup> Building on the WEPs, UN Women and BSR collaborated in developing a COVID-19 and Gender Rapid Self-Assessment Tool for companies. It enables companies to assess their COVID-19 response and ensure they are supporting women during and beyond the crisis with gender-sensitive measures throughout their value chain.

## IFC COVID-19 support

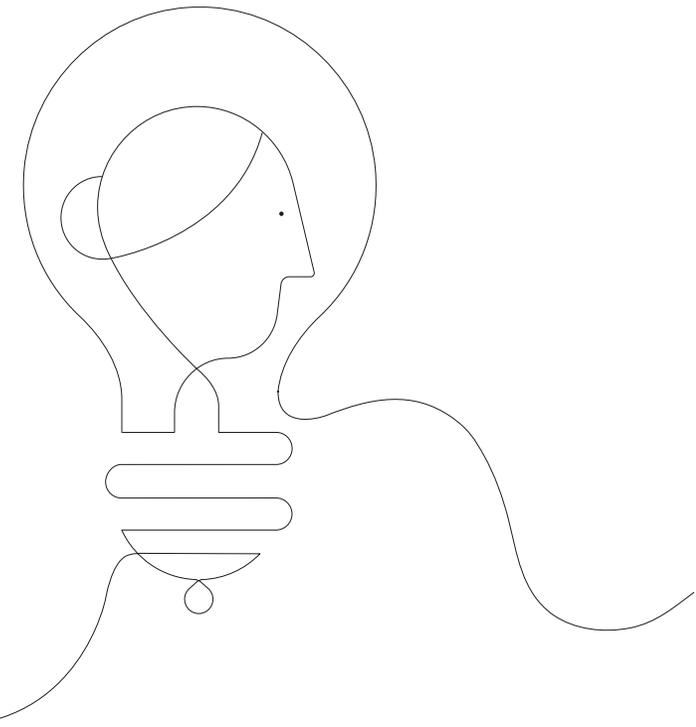
IFC, a member of the World Bank Group and the largest global development institution focused on the private sector in emerging markets, is working with companies and investors to respond to the crisis, prevent the gender gap from widening, and strengthen women's participation in the private sector<sup>13</sup> as corporate leaders, employees, entrepreneurs, consumers and stakeholders.<sup>14</sup> IFC's COVID-19 and gender response includes an internal operational guidance note for staff providing investment and advisory services to private sector companies in emerging markets, as well as external guidance notes for companies that outline solutions on employer-supported childcare and family-friendly policies during COVID-19,<sup>15</sup> gender-based violence and workplace risks and responses,<sup>16</sup> and women's access to insurance.<sup>17</sup>

# Collaboration



As COVID-19 widens global gender gaps, IFC and UN Women have partnered to showcase a growing number of companies and organizations around the world that are taking action to ensure the economic inclusion and social well-being of their employees, customers, and suppliers, as well as local communities.

This report aims to inform companies around the world on emerging practices and initiatives for supporting women employees, entrepreneurs and those in value chains amid the pandemic. It is structured according to the six areas of action or pillars, as listed below. Each thematic pillar provides a short introduction, examples of what companies are doing to further progress, and practices and takeaways that other companies can apply.



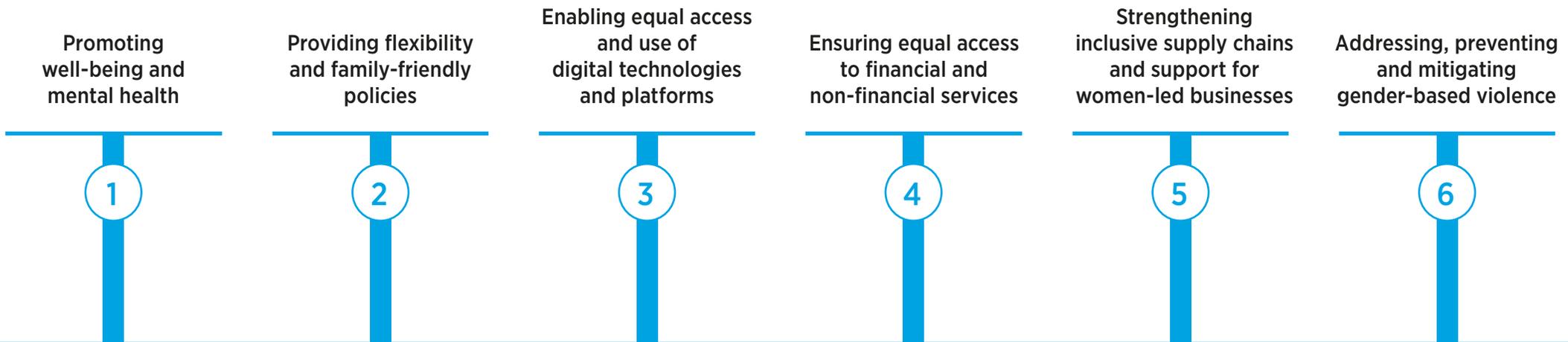
# Thematic pillars



To continue to support women in the workplace, marketplace and community, companies and organizations can adopt emerging practices from others who are working to support women amid the 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, com-

panies and organizations can achieve better business outcomes, including lower absenteeism and turnover, more innovation and employee engagement, access to new markets and investors, stronger reputation 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 is interactive.  
Click a pillar to visit its specific page



# Methodology



To understand company and organization initiatives to support women along the six thematic pillars, UN Women and IFC developed a survey that was disseminated globally via social media, newsletters and targeted outreach. Over 80 companies and organizations from around the world responded to the survey. For more details see company and organization descriptions in the annex.

Each company and organization shared key themes, case studies, examples of their initiatives and policies, as well as lessons learned. The information from the survey was supplemented with additional desk research.

The criteria below were used to select emerging company and organization examples that are supporting women's empowerment amid COVID-19. The company initiatives had to meet one or more of the following criteria:

- **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, location of HQ, and region(s) of operation.**
- **Implemented during COVID-19 for inclusive response and recovery.**
- **Exhibit emerging, innovative, comprehensive and/or extensive actions.**
- **Evidenced with clear business, social, and/or economic impacts for women and their families, employers, communities, and economies.**

# Promoting well-being and mental health



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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 for companies to 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.<sup>18</sup> In Canada, nearly a quarter of women indicated experiencing moderate to severe anxiety compared to 17.9 per cent found among men.<sup>19</sup> Across Asia and the Pacific, 66 per cent of women said their mental health had been affected since the pandemic outbreak compared to 58 per cent of men.<sup>20</sup> 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 to virus exposure.<sup>21</sup> Companies that provide mental health supports benefit from increased productivity and lower absenteeism,<sup>22</sup> and ensure that workers are adequately supported when coping with stress during unprecedented times.

## Actions to support well-being and mental health

Several companies have instituted helplines or enabled access to professional psychologists to support the mental health of employees, such as **Grupo Bimbo** and **Grupo Danone Mexico**. **Compartamos Servicios** has provided mindfulness webinars and **Sanofi Aventis** has provided meditation, stress management, and online sport courses. **Orange Moldova** has developed a well-being programme with virtual yoga and stretching exercises, as well as three individual consultations with psychologists for each employee, and online meetings with psychologists on issues requested by employees including family relationships amid COVID-19 and the importance of work-life balance. **Sodexo** Colombia developed a training focused on fostering diversity and inclusion and responding to the various psychosocial and physical effects of the pandemic, as well as a psychosocial care route where the company follows up with each employee who has tested positive to provide a care kit to highlight the importance of emotional care during isolation.

**AXA Group** has implemented programmes on preventing stress at work, and promoting mental health and well-being. This includes launching awareness campaigns, providing resilience training for managers and senior executives, and developing employee resource groups (ERGs) that increase diversity and inclusion. In order to support the mental health of employees during the pandemic, AXA set up a 24/7 a week hotline with an external vendor that provides phone counselling and, when needed, face-to-face sessions with a clinical psychologist. AXA has also initiated an Employee Assistance Programme (EAP) that offers services such as tele-counselling and telemedicine. The company has designed back to office protocols that include health checkups via third-party entities, conducting well-being awareness campaigns, and offering provisions for work-related stress assessments to preserve mental health.

**Ferring Pharmaceuticals** developed a wellness committee to define and implement actions to improve the emotional and physical health of all employees. Initiatives to boost employee health include mindfulness, emotional intelligence, nutrition, physical activity, energetic balance, yoga virtual pauses to manage stress, virtual family day, and wellness bi-monthly newsletters and communication campaigns. This initiative is coupled with a flexibility policy to implement flexible work and staggered schedules for all employees to meet their personal and professional needs.

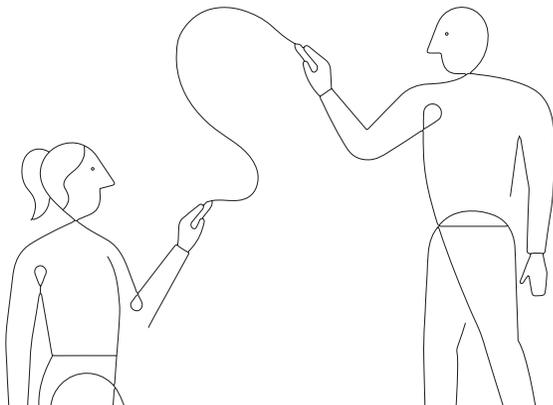
# Promoting well-being and mental health



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**VNDLY** supported workers with care responsibilities navigating school and childcare closures by transitioning away from the standard 9-5 work day and empowering managers to work with their teams to best support their direct reports during the pandemic. VNDLY has been proactive in promoting employee well-being and therefore created a pandemic support group designed to share the available mental and physical health options (such as Teladoc, a virtual health-care company) available to the team. The company started regular personal and team virtual check-ins, and team yoga to remain connected.



## 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 devices after the workday is complete to ensure that those working from home have a healthy work-life balance, and 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 to develop a greater sense of social connection among staff.
- Provide inclusive team-building initiatives, efforts for diversity and inclusion, opportunities for continuous learning, taking into account the differentiated needs of women.

# Providing flexibility and family-friendly policies

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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.<sup>23</sup> Among the population working from home in Germany, UK, and USA during the lockdown, women spend significantly more time caring for children as well as homeschooling relative to men.<sup>24</sup> 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

Several companies have taken steps to accommodate the changing schedules of workers and provide flexibility, especially for those with care responsibilities. **DBL Group** formed a COVID-19 committee for worker safety with a focus on pregnant and lactating mothers and used UNICEF's RapidPro app to provide working mothers with regular messages on maternity protection. **McCann Yerevan** initiated individual one-to-one meetings with employees

with children to review their schedule and provide them with flexible work schedules, as well as offering five flexible working hours a day to employees with full salary compensation, based on their personal schedules.

**Artistic Milliners** followed the recommendations in IFC's guide for employers on COVID-19 and family-friendly policies such as childcare,<sup>25</sup> and decided to open its childcare centre free of charge to the children of health-care, law enforcement and other essential workers, while putting in place all necessary health and safety protocols.

**IBM Argentina** launched a new paid care leave allowance of 20 working days for clients amid the pandemic. IBM Argentina also promoted co-responsibility of home, care and homeschooling chores, and promoted a local version of the IBM Work from Home Pledge urging workers to stay connected while remaining respectful of the different work-from-home experiences of co-workers and to share what actions they implemented in their teams to promote collaboration and manage home and care responsibilities. IBM Argentina developed a social media campaign #IBMersEnCasa about continuing to care for ourselves and others while working from home.

**Intesa SanPaolo** developed Mamma@Work, a highly subsidized financing solution meant to support new mothers in their work-life integration. Introduced in June 2020 to support parents amid the pandemic, the economic support programme is available to all working mothers with children up to three years old. Ownership of the loan itself can also be shared with a partner, if present. The programme's duration can span between three and five years, based on the child's age at the time the loan is taken out. Key factors of the programme include a low fixed rate and a repayment time of up to 20 years with no guarantee required.

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**ORGANIZATIONS IN ACTION:** Recognizing that a main concern for parents amid the pandemic is keeping children occupied during school closures, **Kidogo** created a digital caregiving work stream. Through a combination of weekly SMS text messages, WhatsApp and community radio, they have given parents the knowledge and tools to provide playful experiences for their children during school closures, as well as monthly play packs to keep children occupied so that parents can continue to work from home. Additionally, for childcare centre operators (known as Mamapreneurs) who are experiencing difficulty sustaining their businesses given school closures, Kidogo has provided a monthly cash transfer to help keep their micro-businesses afloat.

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# Providing flexibility and family-friendly policies

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## Good Practices:

- Through 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

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In the new COVID-19 work environment, having access 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 Middle East and North Africa, 37 per cent in sub-Saharan Africa and 51 per cent in South Asia,<sup>26</sup> and women in rural communities often experience less access to technologies.<sup>27</sup> 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

Many companies have shifted to working online and thus have supplied workers and employees with digital technologies and platforms, while also extending this technology to those in their communities. **Coverfox** has moved its call centre to a Cloud-based system, which has enabled its employees, including women, to work from home without a laptop or even Wi-Fi, by using only their mobile phones.<sup>28</sup> Within just three days, the company was able to restore more than 95 per cent of its call centre operations, while also maximizing accessibility and inclusion.<sup>29</sup>

To address women's lack of participation and to engage in digital capacity building, e-commerce companies such as **Elo7** are leveraging sex-disaggregated data to draw insights about how women use platforms; to inform the gender-inclusive design of platforms; and provide relevant digital skills training.

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**ORGANIZATIONS IN ACTION:** **BSR's** HERproject has put together an essential training package for female workers during the COVID-19 crisis, called HERessentials. HERessentials is an app and in-factory intervention that covers critical resources for supply chain workers, especially women, and managers, in response to COVID-19. The goal of HERessentials is to support women workers to build their adaptive capacity and resilience in the face of crisis. The app includes games, animations and quizzes to make learning interactive and participatory. The self-directed digital training includes six modules: hygiene and general health, family health, digital financial services, managing money, building harmonious relationships, and stress management.

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*“The COVID-19 crisis has caused companies across the globe to reassess their business strategy and make critical decisions about how to best support their workforce. The impacts of the crisis and businesses' response will be felt differently by women, potentially exacerbating existing inequalities and threatening business performance and resilience. BSR is committed to working with its members during this time to identify ways to mitigate the risks to women and respond appropriately. We believe this can be a unique opportunity for businesses to reinforce their commitments to gender equality through targeted gender-responsive measures.”*

– Aditi Mohapatra, Managing Director, BSR –

# Enabling equal access and use of digital technologies and platforms



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**Kipco** created the ALAAN mobile application, a digital hub where users can interact with one another, stay informed on current events in Kuwait, and view original content in one seamless app. The app is divided into four sections: awareness, interviews, entertainment, and news. One of the main goals of this application is to empower women by making sure they are represented in content creation. To ensure this, Kipco invited women to film a series of episodes that discussed mental health and the evolving situation of COVID-19. Producing these materials is the start of using the platform to amplify women's voices on key issues.



## 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 global 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 to engage in STEM curricula, activities, and competitions.
- Support suppliers and entrepreneurs, especially women-led micro, small to medium-sized enterprises or WSMsEs, through training and subsidized digitalization efforts including access to e-commerce platforms.
- 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.<sup>30</sup>
- Collect sex disaggregated data on goods, service 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.<sup>31</sup>

# Ensuring equal access to financial and non-financial services



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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.<sup>32</sup> When emergency costs arise, women tend to rely on their savings.<sup>33</sup> In many countries, women do not have the same inheritance rights as men,<sup>34</sup> 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 non-financial 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

Several companies have taken action to provide financial assistance to those in need, especially women. To support financial institutions in responding to the pandemic, IFC has offered new incentives for financial institutions to provide loans to SMEs in the poorest countries, and to women entrepreneurs across all emerging markets.<sup>35</sup> As part of IFC's Banking on Women programme, IFC is providing performance-based incentives to financial institutions that agree to earmark at least 20 per cent of their working

capital loan proceeds for lending to women customers and women-led enterprises. **Banregio** made significant changes amid the pandemic to their mentoring programme for SMEs to offer an express version of the traditional 14 sessions, helping small businesses in diverse activities such as digital marketing, strategic planning, finances, and legal advice. Banregio's online platform *Clara Banregio* promotes financial education with a gender perspective and holds financial courses in Mexico. **Kopo Kopo** offers digital payment access to merchants through M-PESA, and then applies big data analytics to merchant payment transaction data to offer SMEs a range of value-added services, such as unsecured, short-term loans.<sup>36</sup>

Banks have also taken action to provide access to capital amid the pandemic. **BRAC Bank** provided a moratorium on loan repayments, reduction of interest rates, provision of a working capital facility, and webinars to provide strategic guidance for businesswomen.<sup>37</sup> **Banco Santander** in Argentina has implemented a robust programme for women, based on four pillars: delivering online training and improving financial literacy, 2) creating networking opportunities, 3) providing unique financial products – including loans and insurance, and 4) offering a credit card with special discounts.<sup>38</sup> **Bancolombia** fast-tracked their sustainable gender credit line, which provides credit dedicated to financing sustainable projects of companies either fully or partially owned by women.

Other companies have expanded non-financial services amid the pandemic. To expand access to information for women entrepreneurs, **Lonadek** Global Services paid for the Harvard Manage Mentor premium collection program so that all staff are encouraged to skill-up amid the pandemic. Lonadek also offered free COVID-19 Business Audit services to Women in Business and STEMpreneurs. Lonadek, the Cedar STEM and Entrepreneurship Hub, and the Vision 2020 Career Counselling Initiative have hosted free webinars on topics like innovation and entrepreneurship, partnership, collaboration and strategic alliances for the new norm, and others to support those who are unemployed, Girls in STEM, youth, STEM teachers and career counsellors.

**BMO Financial Group** provided webinars and podcasts for women-owned businesses facing COVID-19 challenges on subjects including access to capital and cash management, economy, business planning, and tax implications, as well as podcasts specific to COVID-19 and online workshops for women entrepreneurs. BMO partnered with Black Moms Connection in support of their Rent Bank, assisting Black mothers struggling to afford rent due to loss of income caused by COVID-19. BMO also allocated CAD 100,000 to create the BMO Celebrating Women Grant programme, providing a CAD 10,000 grant to 10 woman-owned businesses in Canada that have shown resilience and innovation to continue generating revenue amid the pandemic.

# Ensuring equal access to financial and non-financial services

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**Citi and Citi Foundation** have committed more than USD 100 million to date in support of COVID-19-related community relief and economic recovery efforts globally, including expanded support for Community Development Financial Institutions, which play a vital role in expanding access to safe and affordable financial products and services in underserved communities. Citi also partnered with the National Banking Association to create a purchasing facility to assume up to USD 50 million in Paycheck Protection Program loans from Minority Depository Institutions in the U.S. The firm's USD 200 million Citi Impact Fund makes equity investments in double bottom line U.S.-based private sector companies that are applying innovative solutions to help address some of society's most pressing challenges and has allocated funds specifically for businesses that are led or owned by women and minorities.

**Insular Life (InLife)** developed a fully digital sales system called the Virtual Business Enabler (ViBE) which has allowed InLife to continue reaching women customers. By using the ViBE platform, InLife's financial advisers have been able to complete insurance sales with no face-to-face contact with their clients, but still enable them to buy the important insurance products they need. InLife, with IFC's help, also re-aligned its gender-sensitivity training programme<sup>39</sup> for its agents into a virtual format during COVID-19 so that the agents can continue engaging with women customers.

InLife Healthcare, the health maintenance subsidiary of InLife, extended coverage for COVID-19-related claims across all of their health-care products including the affordable pre-paid health-care emergency cards, which are primarily purchased by women customers for themselves, their family and children. To further support women, the Sheroes Programme developed online content that advises women in the Philippines on how to maintain their physical, psychological and financial well-being in response to COVID-19. To support WSMs, Sheroes also organizes virtual webinars that equip Filipina business owners with the tools to face their financial challenges.

**Vietnam Prosperity Joint Stock Commercial Bank (VPBank)** offered *Households Business Academy*, a series of virtual trainings for women- and family-owned businesses on the advantages of e-commerce platforms for their business and how businesses can pivot to working online amid the pandemic. *The Households Business Academy* reached over 300,000 viewers online – 60 per cent women. The series connected small business owners to the most popular e-commerce platforms. VPBank worked with IFC to deliver a business continuity course for SMEs to help customers mitigate the financial crisis, maintain financial access, and run their businesses successfully during the pandemic.

*“More than ever, business owners have had to adapt over the past several months, and those lucky enough to be entering this season with their businesses intact are left with increased uncertainty. At WEC, we’re taking this time to pause, reflect, focus on our strengths, and to create new models and new possibilities to deepen support for business owners through recovery.”*

- Jill Earchy, CEO, Women's Enterprise Centre (WEC) -

# Ensuring equal access to financial and non-financial services

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**ORGANIZATIONS IN ACTION: Women's Enterprise Centre (WEC)** has taken various impactful actions to ensure the long-term success of women entrepreneurs, including capital, advisory support, mentorship and training. Given the pandemic's effect on small business owners, WEC made several relief measures available to its loan clients including options to defer principal and/or forgive interest for the initial three months. As it pivots to COVID-19 recovery, WEC has made more options available to help women entrepreneurs endure the pandemic, including extending interest-only payments. WEC is also providing access to loans up to CAD 40,000 for women entrepreneurs across British Columbia as part of the Regional Relief and Recovery Fund, thanks to funding from the Government of Canada, through Western Economic Diversification Canada. WEC has encouraged women business owners to utilize its complimentary business advisory services if they need an understanding person to talk to about their particular situations. To support women entrepreneurs after the onset of COVID-19, WEC offered full bursaries to all women who joined one-to-one mentoring and peer mentoring groups. In addition, WEC has hosted free online training and a series of 'Strength in Numbers' webinars that offer resources, guidance and hosted experts on a variety of topics to answer women business owners' questions.

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## 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.<sup>40</sup>
- 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

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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.<sup>41</sup> 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.<sup>42</sup> 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.<sup>43</sup> On the other hand, the absence of substitute suppliers can cause severe business disruptions.<sup>44</sup>

Women-led SMEs (WSMEs) are the hardest hit. A worldwide survey of nearly 600 small to medium-sized enterprises (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.<sup>45</sup>

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.<sup>46</sup> The constriction of capital markets during the pandemic has further reduced the amount of working capital available to SMEs.<sup>47</sup> 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](#)

**The Responsible Jewellery Council (RJC)** issued special COVID-19 guidance on labour and human rights in order to protect at-risk groups amid the pandemic. RJC actively supports gender equality throughout the entire global watch and jewellery supply chain through the implementation of the Code of Practices with over 1300 companies from mining to retail and in May 2020 RJC joined the NGO call to action to protect vulnerable workers in artisanal scale mining.

**Edelman** increased focus on diverse suppliers and updated their vendor management system to improve tracking and analysing U.S. spend data in priority categories. Further, Edelman's Chicago office implemented the Donate Your Commute programme, based on the idea of using money typically spent on commuting, such as bus fare or parking fees to re-invest in small businesses in one's community. Edelman partnered with the Chicago Minority Supplier Development Council and the Women's Business Development Center to establish the programme. Through the Chicago Minority Supplier Development Council Small Business COVID-19 Emergency Relief Fund and the Women's Business Development Center COVID-19 Emergency Relief Fund, individuals can make a monetary donation supporting furloughed or laid-off Chicago small business employees to pay utility bills, pay their rent or mortgage, or buy food or medicine.

**State Bank of Mauritius (SBM Bank)** offered over 2,000 women business owners capacity-building support, and advised customers on what bank facilities are available to them, such as loan restructuring options for sectors hard hit by the pandemic (including on how to effectively manage their cash flows). SBM Bank

# Strengthening inclusive supply chains and support for women-led businesses



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digitized e-procurement procedures to ensure fairness and inclusivity of all genders. During COVID-19 the bank revised its payment timelines to suppliers from 90 days to 30 days to help SMEs weather the pandemic and support their recovery. SBM Bank started a campaign dubbed Merchants of Hope, which is used to showcase MSMEs owners whom the company helped to migrate their businesses online to accelerate their sales. Following many months of lock down, the International Trade Centre team and the She Trades Commonwealth developed a Crisis Management Toolkit and facilitated Virtual DIY trainings for SBM Customers helping cushion their Women Owned Businesses (WOBs) assess the impact of the crisis on their businesses, define a new path, draw an adaptive action plan to manage change and restructure their businesses to achieve sustainable profitable levels.

**ORGANIZATIONS IN ACTION: VSO Tanzania** established a COVID-19 response programme focusing on empowering women business owners and their access to markets. Specific objectives included strengthening micro and small businesses' resilience and adaptive ability and supporting them to meet new market demands, among others. This programme resulted in 69 per cent of women-led SMEs meeting new market needs, a 32 per cent increase in income, and 107 new jobs for women. In partnership with the Small Industry Development Organization (SIDO), VSO Tanzania provided a range of business development services based on SME needs. These services included: group advisory and individual mentoring in business continuity, business management, cash flow, health and safety and market. To enable access to markets, VSO strengthened an existing online market

platform, increasing its membership and usage by 200 per cent. VSO Tanzania also connected women and their business groups to local stakeholders who could provide additional services, such as financial stress testing and relief loans. VSO Tanzania worked with SIDO to adapt their technical training, and the Tanzanian Bureau of Standards (TBS) to enable MSMEs to meet the additional/new market demands for soap, hand-wash stations, sanitizers and facemasks, in turn creating jobs for other women and youth. Recognizing both the additional stresses faced by women during COVID-19 and their vital role in catalysing community changes, VSO worked with women's business groups and networks to raise awareness on good practices and convene gender-focused meetings, providing a safe space for women to share their issues and problem solve together amid the pandemic.

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**ORGANIZATIONS IN ACTION:** **EarthEmpower**, a hybrid NGO and social enterprise has taken action to support women farmers who are unable to deliver crops to their factories because public transport has been suspended. EarthEmpower established remote mini-factories in two communities near farmers in their supply chain in order to encourage purchasing from small-scale female farmers. EarthEmpower expanded purchases to farmers and farmer groups using a loan received for business growth to ensure the farmers in supply chains that have experienced economic shocks due to the pandemic have continued income during the crisis. EarthEmpower began no-cost transport routes to include purchases from remote communities to ensure continued income. EarthEmpower's commitment to ensuring continued income for small-scale farmers and rural women amid the pandemic has led to an increase in purchases from female farmers and groups by 35 per cent as compared to 2019.

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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. Absa Bank in Kenya took action to reduce payment terms, and announced that they would pay all supplier invoices within 14 days to help businesses maintain their cash flow and working capital.<sup>48</sup>
- 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

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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.<sup>49</sup> GBV takes many forms including physical, sexual, psychological, and economic harm<sup>50</sup> and it can include customer and client aggression, workplace bullying and sexual harassment (especially quid pro quo), sexual exploitation and abuse connected to the workplace, as well as domestic violence.<sup>51</sup>

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.<sup>52</sup> Since lockdowns started in France, cases of domestic violence have risen by 36 per cent.<sup>53</sup> In China and Somalia, GBV emergency calls have increased by 50 per cent; in Colombia calls have risen by 79 per cent; and in Tunisia and Fiji calls have increased by over 400 per cent.<sup>54</sup>

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. 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.<sup>55</sup>

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

Many companies have dedicated efforts to GBV awareness raising during the pandemic. **Mtavari Channel LLC** has used its broadcasting channel to guide survivors on using legal measures against violence. Mtavari Channel dedicated special programs to violence and femicide and indicated detailed information about available legal, psychological, social and medical services for survivors of violence, including state and non-governmental organization services. Other companies like **WhiteSwan Consulting** have provided online counselling initiatives to mitigate domestic violence.

**Avon** launched the *Isolated Not Alone* campaign with a message for those experiencing domestic violence: you may feel isolated, but you are not alone. The campaign aimed to raise awareness on the issue, signpost help for those who need it, and call on governments around the world to ensure frontline services had the resources to support survivors. The campaign built on pre-existing awareness raising initiatives and by working with their global network of partner NGOs, the Avon Foundation announced USD 1 million in grants to 50 frontline organizations and services in 37 countries to equip them with the support they needed to keep going. To encourage government action, Avon and its sister brands – The Body Shop, Natura and Aesop – shared an open letter calling

on governments to keep survivors front of mind and ensure frontline services remain open by expanding funding and resources to tackle the increase in domestic violence. Avon has also ensured more localized efforts: in Mexico, funds from the Avon Foundation helped the National Shelter Network provide access to resources and immediate protection for around 3,000 women and children. In India, the Family Planning Association received USD 40,000 from Avon allowing them to provide essential services in rural communities across the country, including counselling for vulnerable women and children affected by domestic abuse. In the UK, Avon donated £ 150,000 to domestic abuse charity Refuge to support them in running their helpline and online chat service from home

*“We believe a better world for women is a better world for all. That’s why we speak out against gender-based violence and support survivors. We cannot allow those experiencing domestic violence be forgotten during the coronavirus pandemic. The Isolated Not Alone campaign aimed to signpost vital resources for survivors as well as support frontline services. As the pandemic continues, we’ll continue to raise awareness of this important issue and support survivors of gender-based violence.”*

– Natalie Deacon, President Avon Foundation –

# Addressing, preventing and mitigating gender-based violence

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**ChevyPlan** has executed awareness campaigns and implemented a policy targeting harassment, discrimination, and violence in the workplace. Chevyplan has created a channel for alerts on violence to help collaborators with psychological or family support. Women workers can receive psychological or family support if they experience family or workplace violence. Training is provided on issues of prevention of gender violence, female empowerment, the role of men in household activities and childcare, crisis management and tools to obtain work and family life balance. The training has been aimed at all personnel from commercial advisors to middle managers. Further, Chevyplan signed the WEPs in June, making frontal commitment to the development and defense of the rights of equality.

**L’Oreal** announced the creation of a social and environmental solidarity programme in June 2020 called L’Oreal for the Future through the creation of a philanthropic endowment fund of € 150 million. A third of this endowment will be devoted over the next three years to support associations working with women in highly vulnerable situations, who were the first to be impacted by the COVID-19 crisis. L’Oreal factories and distribution centres were also mobilized to set up funds to support health-care personnel and

NGOs. In France, substantial donations were made to 20 nursing homes and 15 hospitals, largely benefiting women in front-line positions, and an awareness and fund-raising media campaign on domestic violence during confinement with the One in Three Women business network. Actions targeting gender-based violence, particularly in the pandemic context, were undertaken by various additional L’Oréal subsidiaries including Spain, Italy, Israel, Chile, Mexico and Brazil.

**Unilever** has created online domestic violence training modules. The modules contain information geared towards debunking myths of abuse, how to spot signs of abuse and how to approach a conversation of disclosure, specific training for someone living with their abuser, and how to create a leaving plan. The modules have different features embedded to ensure the safety of employees whilst reading the content. Safety features include ensuring that training modules have a quick exit feature on every page, links to the Employee Assistance Programme, and downloadable safety plan templates that can be saved under different names to erase traces of user usage. These safety features ensure that users are able to safely and inconspicuously access the provided online resources.

*“The safety pathways are a great example of how Unilever take gender equality and safety of its people seriously. These modules were in response to Covid-19 and specifically lockdown and shows our commitment to this incredibly important topic. As Chief D&I Officer I am proud of this work we have done on domestic violence and that we will continue to do.”*

– Aline Santos, Chief D&I Officer, Unilever –

# Addressing, preventing and mitigating gender-based violence

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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.<sup>56</sup>
- 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.<sup>57</sup>
- 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.<sup>58</sup>

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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.<sup>59</sup>
- 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.<sup>60</sup>

## 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.<sup>61</sup>
- 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.<sup>62</sup>
- 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.<sup>63</sup>

# A Call to Action



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



- Encourage senior leadership to internally and externally highlight the importance of addressing gender gaps and the business, social, and economic 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 KPIs 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, social and economic 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.

# Annex

## Company Submissions Worldwide

### Africa



- Daltex for Agricultural Development, Egypt, Agriculture
- ElleSolaire, Senegal, Renewable Energy
- Food Concepts Plc, Nigeria, Food
- International Climate Change Development Initiative, Nigeria, Climate and Sustainability
- Jireh Microfinance Ltd, Ghana, Finance
- KCB Group PLC, Kenya, Uganda, Tanzania, Rwanda, Burundi, South Sudan, Banking & Finance
- Kidogo, Kenya, Early Childhood Development
- Kopo Kopo, Kenya, Technology & Services
- LiveWell Initiative LWI, Nigeria, Healthcare
- State Bank of Mauritius, Kenya, Financial & Banking
- VSO Tanzania, Tanzania, Development



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## Company Submissions Worldwide

### The Americas



- Abstracta, Uruguay, with presence in Chile and the United States, Technology
- Anglo American, Global, Mining
- Banco Bradesco, Brazil, Banking & Finance
- Bancolombia, Colombia, Banking
- Banco Santander, Argentina, Banking
- Banregio, Mexico, Finance
- Bioita Ecubiertos, Argentina, Manufacturing
- BMO Financial Group, Canada, Finance
- Chevyplan, Ecuador, Automotive
- Compartamos Servicios, Mexico, Finance
- Disrupdiva, Brazil, Consulting
- DSM Nutritional Products, Brazil and Latin America, Nutrition and Health
- EarthEmpower, Guatemala, Consulting and Manufacturing
- Elo7, Brazil, Information Technology & Services
- Evoltz Participações, Brazil, Energy
- Ferring Pharmaceuticals, Mexico, Pharmaceuticals
- Grupo Bimbo, Mexico, Food producers
- Grupo Danone, Mexico, Food
- IBM Argentina, Argentina with locations globally, IT
- Ingredion, South America, Manufacturing & Food
- Natura Cosméticos, Colombia, Beauty and Personal Care
- Nirsa, Ecuador, Food
- Novartis Pharmaceuticals, Mexico, Pharmaceuticals
- OMG, Dominican Republic, Sales
- PC275 Realty Brokerage, Canada, Real Estate
- Sanofi Aventis, Mexico, Pharmaceutical
- Sempertegui Abogados, Ecuador, Legal Services
- Sodexo Colombia, Colombia, Services
- Vita-Activa.org, Latin America, Mental health
- Vital Voices, United States, Women's Economic Empowerment
- VNDLY, United States, Software
- YoungShip Colombia, Colombia, Maritime Sector



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## Company Submissions Worldwide

### Asia



- Artistic Milliners (PVT) Ltd, Pakistan, Personal Goods
- Baldha group, Bangladesh, Media
- Bangladesh Garment Manufacturers and Exporters Association, Bangladesh, textiles
- Beauty Connection Spa, UAE, Leisure
- BRAC Bank, Bangladesh, Banking
- BSR, Asia, NGO
- Busy Bees Asia, Singapore and Vietnam, Early childhood education
- Coverfox, India, Insurance
- DBL Group, Bangladesh, Textiles
- Eco Couture Ltd, Bangladesh, Textiles
- FELTA Multi-Media Inc, Philippines, Technology
- Insular Life, Philippines, Insurance
- Interloop, Pakistan, Bangladesh and Sri Lanka, Textiles
- Kipco, Kuwait and MENA Region, Investment
- Manorama Industries Limited, India, Food Industry
- National Foods Limited, Pakistan, Foods
- Nestle Pakistan, Pakistan, Food & Beverage
- Vietnam Prosperity Joint Stock Commercial Bank, Vietnam, Banking
- WhiteSwan Consulting Group, India, Management Consulting



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## Company Submissions Worldwide

### Europe



- Avon, Global Personal Products
- Diageo, United Kingdom, Food and Beverage
- Genesis College, Romania, Education
- Guipup, Spain, Sales
- Gyana Limited, United Kingdom, Big Data & Artificial Intelligence
- Intesa Sanpaolo, Italy, Banking and Insurance
- L'Oreal, France, Cosmetics and Personal Products
- LAB LT, Georgia, Information Technology
- McCann Yerevan, Armenia, Advertising
- Mtavari Channel LLC, Georgia, Broadcasting Media
- Orange Moldova, Moldova, Telco
- Responsible Jewellery Council, United Kingdom, Jewellery
- Sparta Global, United Kingdom, Technology
- Tbilisi Transport Company LLC, Georgia, Transport
- The Do Good Only Company, the Netherlands, Technology
- Unilever, United Kingdom and the Netherlands, Consumer goods
- Women Entrepreneurship Platform, Belgium, Entrepreneurship



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## Company Submissions Worldwide

### Global / Multi-Region



- AXA, Global, Insurance
- Bridge International Academies, Kenya, Nigeria, Uganda, Liberia, India, Education
- Citi, Global, Finance, (including Citi Foundation)
- Edelman, Global, Marketing and Communications
- Includovate, Australia and Ethiopia, Development
- Lonadek Global Services, United Kingdom and Nigeria, Energy
- ONET/NGO, Tunisia and EU, Education
- Siemens, Global, Technology



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## Additional resources

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



- UN Women. [COVID-19 and Gender Rapid Self-Assessment Tool](#)
- UN Women. [Attracting and Retaining Talent through Inclusive Family-Friendly Policies Guidance Note](#)
- UN Women. [Strengthening Support for Women Entrepreneurs in COVID-19 Response and Recovery Advocacy Tool](#)
- UN Women. [The COVID-19 Shadow Pandemic: Domestic Violence in the World of Work - A Call to Action for the Private Sector](#)
- UN Women. [COVID-19 and Gender Equality: A Call to Action for the Private Sector](#)
- UN Women. [Gender-Responsive Procurement](#)
- UN Women. [Tackling Sexual Harassment In the World of Work](#)
- UN Women and UNDP. [COVID-19 Global Gender Response Tracker Fact Sheets](#)
- Gender Finance Collective and 2X Challenge, 2020. [2X Challenge and Gender Finance Collaborative response to the COVID-19 pandemic](#)
- 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 GBV Workplace Risks and Responses](#)
- IFC. [COVID-19 and the Insurance Industry: Why a Gender-Sensitive Response Matters](#)
- IFC. [COVID-19 and Gender Equality: Six Actions for the Private Sector](#)

# Endnotes



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12. See: <https://www.weps.org/resource-category/covid-19-resources>
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14. IFC's approach is guided by the World Bank Group Gender Strategy with four pillars of engagement: 1) improving human endowments – health, education and social protection; 2) removing constraints for more and better jobs; 3) removing barriers to women's control over assets; and 4) enhancing women's voice and agency and engaging men and boys.
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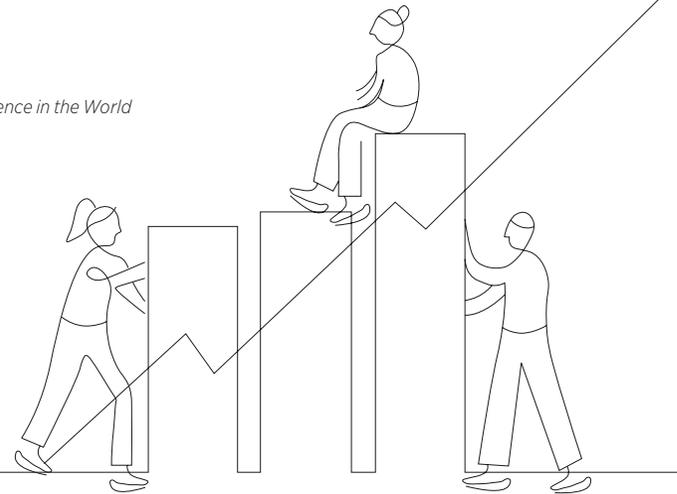


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The contents of this report are the sole responsibility of the authors and do not necessarily reflect the views of the European Union, the United Nations and their member States, and IFC.

## Acknowledgments

This publication was jointly prepared by the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) under the WE EMPOWER – G7 Programme and the IFC. The publication was led by Stephanie Dei, Anna Fälth and Nancy Mitchell of UN Women and Henriette Kolb, Rudaba Zehra Nasir, and Evangelia Tsiftsi of IFC.

Design: Oliver Gantner

Editing: ProseWorks

