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**SPEAKING OUT, REACHING OUT:**

African Youth and the Pandemic,  
Gender Report 2022



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# Executive Summary

The impacts of crises are not gender neutral. COVID-19 has brought to light and amplified the deep inequities that women throughout the world continue to face. In Sub-Saharan-Africa, women are bearing the brunt of the social and economic challenges wrought by COVID-19. The pandemic is poised to potentially roll back decades of economic gains that young women in Africa have achieved, and contribute to the worsening of gender-poverty gaps.<sup>1</sup>

Young women left the labour force during COVID-19 lockdowns to care for children and family members. Many of them have not yet returned. Young women entrepreneurs, who often start businesses in informal, low-profit sectors, were particularly affected by the economic downturns caused by the pandemic, and have struggled to regain their footing. Investing in young women is more important now than ever. Young women are critical not only to the post-pandemic recovery of economies and societies in Sub-Saharan-Africa, but also to their transformation. Young women's leadership must to be at the forefront of COVID-19 recovery to ensure that they contribute to reimagining their countries based on a renewed vision of equality.

DOT, in partnership with the Mastercard Foundation, sought to better understand how gender inequality is coming to bear on the effects and drivers of resilience among young women in five African countries during COVID-19. Grounded in a commitment to enabling young women to tell their own stories in their own ways, DOT and the Mastercard Foundation supported a youth-led investigation conducted from October to December, 2020 in Ethiopia, Kenya, Ghana, Rwanda and Uganda. The investigation explored how young people in these countries are navigating and responding to the social and economic impacts of COVID-19. Importantly, since this investigation was conducted during the lockdown phase in each country, the results reflect the way young women and men navigated the initial shocks.

This report synthesizes the results of this effort as it relates to gender equality and the full and equal participation of young women in the countries of focus. The findings of this investigation offer development agencies, policymakers, funders, community-based organizations and financial institutions firsthand evidence of what young women want and need, not only to cope with the impacts of the pandemic in the short-term, but also to increase their resilience for the future.

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<sup>1</sup>Azcona, G., Jessamyn, A.B. Plazaola-Castaño, E.J., Seck, P., Staab, S. and Turquet, L. (2020). From insights to action: Gender equality in the wake of COVID-19. New York: UN Women. <https://www.unwomen.org/en/digital-library/publications/2020/09/gender-equality-in-the-wake-of-covid-19>



## KEY FINDINGS

**More than 90% of young women surveyed are worried about the negative effects of the COVID-19 pandemic on their lives and livelihoods.**

The high levels of anxiety young women are experiencing points to their high level of vulnerability to shocks, inability to access social safety nets to help weather the storm in times of crisis and the toll of such shocks on their mental health and wellbeing.

**73% of women are vulnerable to the secondary effects of the COVID-19 pandemic.** The vast majority of young women in the investigation are experiencing reduced quality of life, a worsened financial situation that is creating new hardships, and fewer income-generating opportunities.

**The unpaid care burden and economic downturns wrought by COVID-19 lockdowns have taken some young women out of the labour force altogether,** a worsened financial situation that is creating new hardships, and fewer income-generating opportunities. 30% of women surveyed report that they lost their jobs and have yet to find new employment, while 25% of women entrepreneurs closed their businesses altogether as a result of the pandemic. Women have been less successful than men in replacing lost income.

**Young women entrepreneurs who managed to stay in business are experiencing reduced revenues resulting in increased household financial strains.** Women entrepreneurs have been less successful than men in pivoting their businesses to new market conditions, relying primarily on remedial strategies such as using

savings to keep operations running, or decreasing their hours of operation. Few young women are employing longer term coping strategies that could help them increase their resilience to future shocks.

**The COVID-19 pandemic has revealed the critical importance of digital platforms and technologies, but young women are not optimizing them at the same rate as men.** The investigation confirms that the well-documented gender digital divide remains, and that young women in the countries of focus are significantly less likely than young men to own internet-enabled devices or to use digital tools to improve their businesses or enhance their job prospects.



## RECOMMENDATIONS

### Young women's voices must be at the forefront of the COVID-19 response.

The needs of this group are largely absent from the design of pandemic recovery policies and services. For this reason, such supports often miss tackling the root causes of livelihood disruption for women, such as the unpaid care burden many face, or the social and cultural norms that relegate women to vulnerable economic sectors. As their situation is not homogenous, both within and across the countries of focus, effective policy and program design must include young women from the diverse groups they aim to serve.

### Young women require holistic support that takes into account their mental and physical well-being.

Women in the investigation are worried about the effects of the pandemic on their safety and security, and on their ability to access essential reproductive health services. Governments and non-profits serving young women must ensure that psychosocial support and gender-based violence services are integrated into all pandemic recovery programs and policies.

### Young women need to be supported to effectively leverage the power of digital technology.

Given the digital disruption occurring in numerous labour and market sectors throughout Sub-Saharan-Africa, which has been amplified and accelerated by COVID, it is critical that women gain the access, confidence and skills to optimize their use of digital technologies and improve their chances at economic recovery.

### Governments, youth-serving organizations and the private sector must incorporate a gender lens when developing response strategies to help women entrepreneurs recover from COVID-19.

COVID-19 has brought to light the extreme gender inequalities in entrepreneurship enabling environments across investigation countries. Policies and programs that are designed to ensure women and men have equal opportunities can lay the groundwork for a quicker recovery, and a more resilient future after the crisis ends. Young women entrepreneurs need urgent access to non-recoverable forms of finance and debt relief to help their businesses survive over the short term, while tailored business development services will help them to adapt and thrive.



## YOUTH SPOTLIGHT

Adwoa is the founder and CEO of Women's Haven Africa (WHA), a female tech and innovation hub focused on increasing the participation of women in entrepreneurship, leadership, and technology in the Ashanti region of Ghana. WHA is a thriving social enterprise that had trained more than 100 women in entrepreneurship and technology prior to the COVID-19 pandemic.

When the government implemented strict lockdowns in Ghana, WHA had to adapt its in-person delivery system to the new reality and shifted all of its programs online. This adaptation has proven successful, with WHA training more than 200 young women in coding, data analytics, leadership, and enterprise start-up through Google Meet and Zoom.

**- Adwoa (25), Ghana**

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# Introduction

According to an analysis commissioned by UN Women and UNDP, by 2021 around 435 million women and girls will be living on less than \$1.90 a day — including 47 million pushed into poverty as a result of COVID-19. Globally, female job-loss rates resulting from COVID-19 are about 1.8 times higher than male job-loss rates. This translates into a higher unemployment rate for women at 5.7 percent, versus 3.1 percent for men.<sup>2</sup> Young women bear the brunt of growing care burdens, disruptions in income and education, and poor access to health and other essential services. Women are also more likely to experience domestic violence during the pandemic due to shelter-in-place regulations, limited access to support networks, and closures of community-based organizations.<sup>3</sup> For women already living in poverty or vulnerable to falling into poverty, these shocks affect their overall economic stability, and can be extremely difficult to recover from.<sup>4</sup> In Sub-Saharan-Africa, COVID-19 has brought severe economic shocks to both formal and informal labour sectors, and women have been hit particularly hard.<sup>5</sup> Women have less access to

social protections and are less able than men to absorb shocks.<sup>6</sup> By some estimates, more than 70 percent of women face economic insecurity, largely as a result of the fact that women typically work in heavily affected sectors such as domestic work, market trading, and service and hospitality industries.<sup>7</sup>

Amidst this troubling picture, young women are proving resilient. As this investigation<sup>8</sup> and other studies demonstrate, female entrepreneurs are pivoting their businesses to respond to changing market conditions, and developing solutions to help their communities recover from the effects of COVID-19.<sup>9</sup> Women who lost their employment as a result of the pandemic are also finding new opportunities to supplement lost income by starting home-based businesses that enable them to balance caring for loved ones. Young women are creating community initiatives on the frontlines of the pandemic, helping their communities respond to and recover from its enormous health, social and economic effects.<sup>10</sup>

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<sup>2</sup> Madgavkar, A., White, O., Krishnan, M., Mahajan, D., and Azcue, X. (2020). COVID-19 and gender equality: Countering the negative effects. <https://www.empowerwomen.org/en/resources/documents/2020/07/covid-19-and-gender-equality-countering-the-regressive-effects?lang=en>

<sup>3</sup> Ibid.

<sup>4</sup> Coalition for women's economic empowerment and equality (2021). COVID-19 and women's economic empowerment: Background guide for policymakers.

<sup>5</sup> The Elders (2020). COVID-19 and the impact on African women: all responses must address the gendered impacts of the pandemic. <https://theelders.org/news/covid-19-and-impact-african-women-all-responses-muast-respect-gendered-impacts-pandemic>

<sup>6</sup> Ibid.

<sup>7</sup> Byanyima, W. and Kende-Robb, C. (2021). 5 ways women are driving Africa's transformation and contributing to a global reset. Brookings: <https://www.brookings.edu/blog/africa-in-focus/2021/03/05/5-ways-women-are-driving-africas-transformation-and-contributing-to-a-global-reset/>

<sup>8</sup> Caroline Kyimiza, a member of DOT's Street Team initiative in Rwanda, quickly adapted her youth empowerment center in Rwanda to provide emergency food supplies and health information to youth during the initial COVID-19 lockdown

<sup>9</sup> Cherie Blair Foundation for Women (2020). Women entrepreneurs struggling & innovating in the face of COVID-19. <https://cherieblairfoundation.org/women-entrepreneurs-covid19-research/>

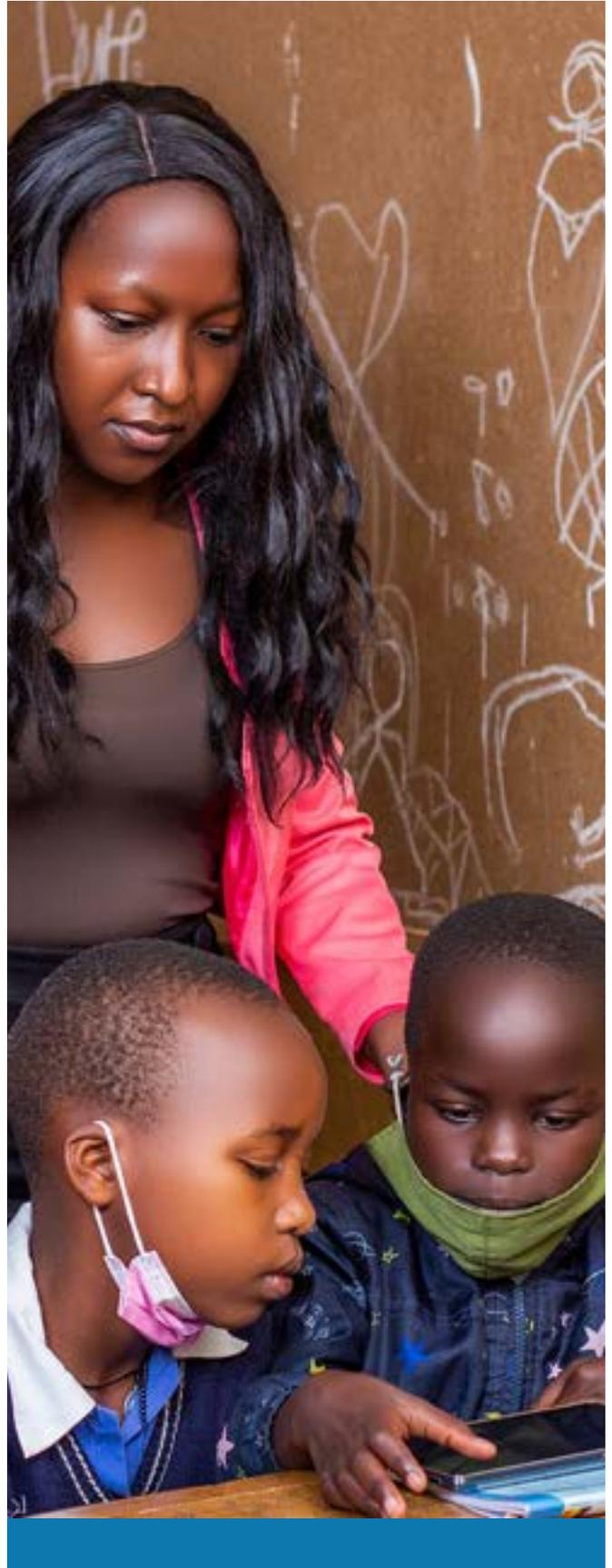
<sup>10</sup> Ibid

Urgent action is needed to stop the backsliding in gender equality that is occurring as a result of COVID-19, and to protect the gains young women in Africa have made over the past several decades, including economic progress, increased education and literacy levels, and greater entry into the workforce.<sup>11</sup> The faster policymakers, youth support organizations, and international funders act, the better the recovery will be, not just for gender equality but also for economic recovery and growth in Africa. Young women in Africa have tremendous creativity and entrepreneurial drive, but they often lack supportive enabling environments to be successful social innovators and entrepreneurs. Deeply entrenched social norms continue to limit young women's economic participation and restrict their leadership potential, making them more vulnerable to shocks and less likely to be involved in developing solutions for recovery.<sup>12</sup>

**"Deeply entrenched social norms continue to limit young women's economic participation and restrict their leadership potential, making them more vulnerable to shocks and less likely to be involved in developing solutions for recovery."**

<sup>11</sup> Murthi, M., Ghanem, H., and Diagana, O. (2021). Why investing in women and girls matters now more than ever. World Bank Blogs: <https://blogs.worldbank.org/nasikiliza/why-investing-women-and-girls-matters-now-more-ever>

<sup>12</sup> Madgavkar, A. et al. (2020).



#DOTYouth Rebecca Ranono

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# The Impact of COVID-19 on Women in Sub-Saharan-Africa

Because of the complex, intersecting vulnerabilities they face, the impacts of the pandemic are having an outsized effect on young women.<sup>13</sup> Young women often shoulder the burden of unpaid domestic work and childcare, which is exacerbated during the pandemic due to school closures, limiting the time they have available to pursue income-generating or educational opportunities.<sup>14</sup>

Business closures and restrictions on movement are also limiting young women's access to public services, including access to sexual and reproductive healthcare and products.<sup>15</sup> As a result, some young women are facing the additional stress of unplanned pregnancies.<sup>16</sup> Given household financial pressures and rising inflation, young women indicate that growing their families at this point will push family finances to the breaking point. Further, once pregnant, young women face discrimination while trying to secure already scarce work opportunities as employers make assumptions about the capacity and availability of pregnant women to perform on the job.

Women in Sub-Saharan-Africa are also disproportionately affected by the economic shocks a crisis can bring. Given that women are more economically vulnerable than men, crises like COVID-19 tend to hit them harder. Women typically work in lower income and less secure employment sectors, often in the informal economy. Women have fewer savings, and less access to social protection and formal financial products, like loans, that could help them weather the storm during economic volatility. African women also take on the lion's share of unpaid care and domestic work. As a result, they were more likely to drop out of the workforce altogether during COVID-19 to take care of ill family members or shoulder the burden of homeschooling.<sup>17</sup>

While the financial impacts for women are dire, the effects of COVID-19 on gender equality extends beyond economic considerations. Access to sexual and reproductive services have decreased as health resources shifted to pandemic response, and the escalating crime rates that have accompanied increased levels of poverty have left women more vulnerable to increased violence.<sup>18</sup>

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<sup>13</sup> ActionAid. (2020, November 30). The impact of COVID-19 on young women. Retrieved February 2021 from ActionAid: <https://actionaid.org/publications/2020/impact-covid-19-young-women>.

<sup>14</sup> ibid

<sup>15</sup> Campbell, A. M. (2020). An increasing risk of family violence during the Covid-19 pandemic: Strengthening community collaborations to save lives. Forensic Science. International: Reports, 2, 100089. <https://www.sciencedirect.com/science/article/pii/S2665910720300384>.

<sup>16</sup> UNFPA (2021). Impact of COVID-19 on family planning: What we know one year into the pandemic. [https://www.unfpa.org/sites/default/files/resource-pdf/COVID\\_Impact\\_FP\\_V5.pdf](https://www.unfpa.org/sites/default/files/resource-pdf/COVID_Impact_FP_V5.pdf)

<sup>17</sup> Citation: UN Women. COVID-19 and its economic toll on women: The story behind the numbers. September, 16, 2020. <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>.

<sup>18</sup> World Economic Forum (2020). The COVID-19 pandemic could have huge knock-on effects on women's health, says the UN. WEF blogs: <https://www.weforum.org/agenda/2020/04/covid-19-coronavirus-pandemic-hit-women-harder-than-men/>.

There are reports of higher rates of domestic violence against women because of lockdown protocols, and women with decreased earnings are more likely to turn to menial labor or sex work out of desperation, where there is a heightened risk of exploitation and abuse.<sup>19</sup>

Beyond lost incomes and deepening poverty, the COVID-19 pandemic has also exacerbated the “time poverty” that many young women in Africa face because of unpaid labor and domestic work. During public health crises, care burdens exponentially increase to include caring for the sick and elderly and caring for children during school closures.<sup>20</sup> As a result of social norms in the investigation countries, women take on an unequal share of this unpaid work, reducing the time they have available to earn an income, operate a business, or participate in other economic activity.<sup>21</sup>

Women are not only much more vulnerable to the secondary impacts of COVID-19, but they are also less likely to be included in developing policy responses and identifying the supports and services needed for recovery. Women, particularly young women, are often on the sidelines of response and recovery efforts, and their voices are typically excluded from discussions on how to survive and thrive - becoming more resilient through transformative change. The exclusion of young women from discussions on recovery

risks deepening gender equality fault lines and widening the gender-poverty gap as recovery priorities are identified and response programs rolled out.

## COVID-19'S EFFECT ON WOMEN'S EMPLOYMENT

Youth are less likely than older generations to have savings and assets at their disposal to overcome economic shocks like loss of employment<sup>22</sup> and they are also overrepresented in less protected job sectors.<sup>23</sup> Young women in Africa are doubly impacted as they often work in jobs that put them more at risk of economic insecurity than men. During economic crises, women are much more likely than men to lose their livelihoods. Women typically work in sectors more vulnerable to economic shocks, such as the service industry and sales, informal economy, and domestic work.<sup>24</sup> These sectors are much more affected by COVID-19's secondary impacts than professional and skilled labour sectors due to suppressed economic activity, reduced consumer demand, and lockdown and quarantine protocols.

In addition to the economic insecurity of female dominated work sectors, women also tend to work in jobs that are low paying, impacting their ability to save, and have few worker protections like paid sick leave. They are also more likely to be working on the frontlines of the health and social

<sup>19</sup> *ibid.*

<sup>20</sup> CARE and the International Rescue Committee (2020). Global rapid gender analysis for COVID-19.

<sup>21</sup> Parsitau, D. (2021). Invisible lives, missing voices: Putting women and girls at the center of post COVID-19 recovery and reconstruction. Brookings: <https://www.brookings.edu/blog/africa-in-focus/2021/01/28/invisible-lives-missing-voices-putting-women-and-girls-at-the-center-of-post-covid-19-recovery-and-reconstruction/>

<sup>22</sup> OECD (2020). Youth and COVID-19: Response, recovery and resilience. <https://www.oecd.org/coronavirus/policy-responses/youth-and-covid-19-response-recovery-and-resilience-c40e61c6/>

<sup>23</sup> World Bank (April, 2021). Africa's Pulse: COVID-19 and the future of work in Africa: Emerging trends in digital technology adoption. Washington D.C.: World Bank. <https://openknowledge.worldbank.org/handle/10986/35342>

<sup>24</sup> Byanyima, W. and Kende-Robb, C. (2021).

care workforce, putting them at higher risk of being exposed to or contracting COVID-19 as they are more likely to continue to work in the absence of a safety net, often sacrificing their health for their economic security.<sup>25</sup>

## COVID-19'S EFFECT ON FEMALE ENTREPRENEURS

With formal employment growth sluggish at the best, countries are pinning their hopes on entrepreneurship. This is especially true when it comes to young people.<sup>26</sup> But enabling environments for young entrepreneurs in Africa have largely failed to keep pace with this momentum, and youth struggle to find the support they need to succeed. As a result, younger entrepreneurs are on average more likely to fail, and older entrepreneurs' firms tend to perform better.<sup>27</sup>

This is often due to underdeveloped market conditions and support ecosystems for youth. Banks do not have information about the quality of enterprises owned by youth, who often lack collateral. Governments often do not have robust financial support mechanisms, such as low interest loans for unbanked youth without collateral or grants to support youth entrepreneurship. As a result, many young women and men fail to obtain start-up and growth financing for their ventures. Youth also struggle to gain the business skills

needed to start and scale successful ventures. These weak enabling conditions are exacerbated for young women, who face additional barriers to business entry.

Young women in Africa struggle more to gain a firm foothold in entrepreneurship and are less likely than men to start businesses in growth-oriented sectors due to long standing social and cultural norms about female labour. As a result, women commonly start businesses in less profitable and informal sectors, such as small retail sales and food preparation, that have lower barriers to entry. Women, and young women in particular, are also typically unable to grow their businesses beyond small-scale subsistence operations.<sup>28</sup> Further, women in Africa tend to turn to entrepreneurship rather than wage work out of economic necessity and do not intend, nor do they possess the skills, capital, and networks, to build large companies.<sup>29</sup> Women are more likely than men to be unbanked, and often do not possess the collateral necessary to secure financing to start or scale their businesses. Moreover, many entrepreneurship training programs are not designed in a gender-responsive way, limiting the ability of such initiatives to be truly inclusive. Despite this, women make up almost 60% of Africa's self-employed workforce, they are granted less funding, and receive less training and mentorship than men.<sup>30</sup>

<sup>25</sup> Azcona et al., 2020.

<sup>26</sup> Naude, W. (May, 2021). How COVID-19 is likely to slow down a decade of youth development in Africa. In: The Conversation. <https://theconversation.com/how-covid-19-is-likely-to-slow-down-a-decade-of-youth-development-in-africa-159288>.

<sup>27</sup> Azouzlay, P., Jones, B., Kim, D.J., and Miranda, J. (2020). Age and high-growth entrepreneurship. *American economic review* (2)1, 65-82. <https://www.aeaweb.org/articles?id=10.1257/aeri.20180582>.

<sup>28</sup> World Bank Group. 2019. *Profiting from Parity: Unlocking the Potential of Women's Business in Africa*. World Bank: Washington, DC. <https://openknowledge.worldbank.org/handle/10986/31421>.

<sup>29</sup> Ibid.

<sup>30</sup> Appiah, R. 2021. How Covid-19 disproportionately affected women-led businesses. *The Africa Report*. Bill and Melinda Gates Foundation. <https://www.theafricareport.com/102008/how-covid-19-disproportionately-affected-women-led-businesses/>.

As a result of these broader conditions, COVID-19 is exacerbating existing gender inequalities in the investigation countries, and female entrepreneurs are unequally affected by the economic contraction wrought by COVID-19. Across Sub-Saharan-Africa, 43% of women-owned businesses were closed in the early months of the pandemic, compared to 34% of those owned by men.<sup>31</sup> This unequal impact is likely attributable to gender differentials related to the impact of government lockdowns, the different sectors men and women entrepreneurs operate in, the unpaid care burden women face, and unequal access to financial support and COVID-19 cash transfer programs.

Women-owned MSMEs in the countries of focus tend to be smaller than those owned by men, having less of a financial cushion to absorb shocks and lower capacity to capture uptick opportunities to overcome revenue loss.

<sup>31</sup> World Bank (2020). The global state of small businesses during COVID-19: Gender inequalities. World Bank blogs: <https://blogs.worldbank.org/developmenttalk/global-state-small-business-during-covid-19-gender-inequalities> Data from UNDP/UN Women



## POLICY RESPONSES

Countries in Africa lag behind other regions in developing gender-sensitive policy measures to tackle the pandemic and help societies recover from its social and economic knock-on effects.

**TABLE 1:**  
Gender-sensitive policy measures across regions<sup>32</sup>

Region	All Measures	Gender Sensitive	Unpaid Care	Violence Against Women	Women's Economic Security
Africa	539	212	10	117	85
Americas	752	360	42	223	95
Asia	770	281	25	184	72
Europe	908	361	91	242	28
Oceania	143	85	12	66	7

UNDP and UN Women’s COVID-19 Global Gender Response Tracker, which analyzes the extent to which a government’s policy measures address women’s economic and social security, including unpaid care work, the labour market and violence against women, shows that the gender response has been uneven across the investigation countries. Where gender-sensitive measures do exist, they tend to focus on addressing violence against women and women’s economic security, but in most cases completely fail to address unpaid care.<sup>33</sup>

**TABLE 2:**  
Gender-sensitive policy measures across investigation countries<sup>34</sup>

Country	Women's Economic Security	Unpaid Care	Violence Against Women	Total Gender Sensitive Measures
Ethiopia	3	0	2	5
Ghana	1	0	0	1
Kenya	2	0	1	3
Rwanda	2	0	3	5
Uganda	2	0	9	11

<sup>32</sup> Global Gender Response Tracker <https://data.undp.org/gendertracker/>

<sup>33</sup> UNDP/UN Women (2020). Fact sheet: COVID-19 global gender response tracker Sub-Saharan-Africa. <https://www.undp.org/publications/covid-19-global-gender-response-tracker-fact-sheets>

<sup>34</sup> Data from UNDP/UN Women Global Gender Response Tracker <https://data.undp.org/gendertracker/>

**Out of the 287 economic, social protection and labour market measures that African governments have launched in the wake of COVID-19, less than 16% specifically address women's economic security.**

Of the few policy responses supporting women to recover economically from the pandemic, the majority fall under social protection measures, such as cash transfers, food assistance, or other types of emergency assistance that prioritize women as the main recipients. The second highest number of measures in Africa target feminized job sectors, and the fewest number of policy responses address labour market conditions for women.<sup>35</sup>

Examples of social protection measures targeting women have been developed in Kenya, Rwanda, Uganda, and Ethiopia. In Kenya, the government expanded its National Safety Net Program from existing priority populations to include beneficiaries living in informal settlements, who have suffered massive job losses due to COVID-19.<sup>36</sup> The program, which disburses cash transfers of KSH 8,000 (approximately \$74), prioritizes women in beneficiary households.<sup>37</sup> The Government of Rwanda is also targeting women in its social protection program. Directed towards women head of households, the Rwandan

government is delivering food and other essential goods to families in need of emergency assistance.<sup>38</sup> In Uganda, the government distributed food, and later cash, in subsequent lockdowns to urban and per-urban households whose income was affected by government restrictions. Meanwhile in Ethiopia, the government expanded its Rural Productive Social Net Program from July – December, 2020 to provide emergency cash transfers and food assistance to female-headed households.<sup>39</sup>

All the investigation countries other than Ghana have developed measures to address the increased risk of violence women have experienced during COVID-19, which include opening up additional shelters, conducting awareness campaigns, training health workers to do door-to-door wellness visits, and setting up hotlines. None of the investigation countries have developed gender sensitive measures to address the additional unpaid care burden women have faced as a result of the pandemic. Policy responses to address this that are being implemented in other regions include the provision of paid family leave, cash-for-care programs, flexible and shorter work-time arrangements, and provision of childcare services. Such measures are extremely scarce throughout Sub-Saharan-Africa.<sup>40</sup>

<sup>35</sup> *ibid.*

<sup>36</sup> Rateng, V. (August, 2020). Improving Kenyans' Access to Cash Transfers for Covid-19 Response. MIT Gov Lab: <https://mitgovlab.org/updates/improving-kenyans-access-to-cash-transfers-for-covid-19-response/>.

<sup>37</sup> UNDP/UN Women (2020).

<sup>38</sup> *ibid.*

<sup>39</sup> Jones, L. and Amdeselassie, T. (December, 2020). Assessment of the Gender Responsiveness of Measures for COVID-19 Prevention, Response and Recovery in Ethiopia. Addis Ababa: UN Women. <https://africa.unwomen.org/en/digital-library/publications/2020/10/publication-assessment-of-the-gender-responsiveness-of-measures-for-covid-19-prevention#view>.

<sup>40</sup> UNDP/UN Women (2020).

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# Methodology

This study involved several components. The data collection component was a two-phased, youth-led investigation from October – December 2020 that involved a quantitative rapid survey of youth, followed by qualitative inquiry with youth and representatives from youth-serving organizations and institutions that was used to deepen and triangulate the quantitative results. Data analysis involved disaggregating the dataset by gender, and performing several statistical tests to evaluate the differences between women and men. Where possible, gender data was also disaggregated by age group and country.

Data collection, analysis and synthesis was led by 60 Decibels (60db)—a lean data organization that was engaged as a research partner. Under the guidance and supervision of the youth team leader, small teams of youth investigators in each country were trained in data collection techniques and conducted a rapid survey with other youth. Given government lockdown measures and the health and safety risks posed by the pandemic, surveys were conducted over the phone.

## GENDER LENS DESIGN AND DATA COLLECTION APPROACH

Youth from each country were involved in critical stages of the investigation, including the initial design of the investigation questions, data collection and data validation. Gender considerations were mainstreamed across the investigation design, planning, and implementation. DOT ensured that the majority (54%) of youth and lead investigators were female, and provided training for all investigators on gender equality concepts and gender-sensitive data collection methods. The investigation aimed

for at least 50% of respondents to be female across all countries, though this was not fully achieved in every country of focus. Nonetheless more than 50% of respondents were women across the investigation as a whole.

During data collection, female respondents were paired up with female investigators where possible in order to enhance safety and comfort, particularly when discussing sensitive topics such as income, mental health, and personal wellbeing. DOT's Gender Specialist supported the development of the quantitative and qualitative tools, and specific questions designed to assess the differential impacts of the pandemic on young women and men were included in qualitative data collection tools. Validation and recommendation sessions held with select youth investigators included both young women and young men, and particular focus was given to reviewing and interpreting results that differed by gender.

By using a gender-lens approach, the investigation was rooted in a commitment to empowering young women to articulate their needs and identify the solutions that would help them not only cope with COVID-19's social and economic shocks, but thrive despite them. Young women were engaged in design and data collection processes, and their safety and security was prioritized in all stages of the investigation.

Incorporating in-depth interviews and focus group discussions also helped to shed light on the unique impacts COVID-19 is having on young women, and how they are adapting. Finally, qualitative data collection allowed for greater flexibility in how questions were posed, allowing for gender-sensitive adaptations.

## GENDER-SENSITIVE QUANTITATIVE ANALYSIS

The analysis presented in this report was conducted by 60db, and consists of descriptive statistics, including a variety of statistical tests that were used to assess the relationship between variables, in particular the differences between women and men respondents.

The types of statistical tests used were contingent on whether the variables were categorical vs numerical, as well as the sample size in order to meet the minimum assumptions for the statistical tests. Given the categorical nature of most variables in the investigation survey, contingency tests, such as Chi-Square tests and Fisher’s Exact Test, were most commonly used to help determine if there were any non-random associations between the categorical variables.<sup>41</sup>

## GENDER-SENSITIVE QUALITATIVE ANALYSIS

Investigation partner Fuata Africa led qualitative data analysis which involved identifying emerging themes and patterns through thematic analysis of the qualitative data sets. Thematic analysis is a widely used analytical method for minimally and systematically organizing and interpreting qualitative data. It provides a framework for making sense of seemingly unrelated material by identifying and coding themes.<sup>42</sup> The emerging themes were disaggregated by gender and country, where applicable.

<sup>41</sup> All tests were for a 0.1 significance level which corresponds to a 90% confidence interval.

<sup>42</sup> Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101.



# Investigation Questions

The investigation framework was designed according to the Mastercard Foundation's Resilience Framework (MRF). Defined as "the capacity of individuals, communities, institutions and systems to survive, cope and thrive in the face of shocks and stresses", the Mastercard Foundation views resilience as a multi-layered concept.

There were several questions that guided the analysis of COVID-19's impact on women in the investigation countries:

1. **How has COVID-19 impacted gender equality and young women's quality of life?**
  - a. How have the impacts differed from the effects of COVID-19 on young men?
  - b. What are the main concerns and challenges women are facing as they navigate the social and economic shocks brought on by COVID-19?
  - c. How are women coping with the secondary effects of COVID-19, and how does this compare to men's coping strategies?
  - d. What gender-sensitive supports and services are available to help young women recover from these shocks, and what are the challenges to accessing these?
2. **How has COVID-19 impacted young women's livelihood?**
  - a. Have women maintained or lost employment due to COVID-19, and how does this compare with men?
  - b. Have young women found new employment opportunities. If so, what kinds of opportunities, and how does this compare to men's ability to find new opportunities?
3. **How has COVID-19 impacted female entrepreneurs?**
  - a. What have been the effects of COVID on female run businesses?
  - b. How have entrepreneurs adapted their businesses in response?
  - c. What supports do female entrepreneurs need to recover, and what services are available to them?
  - d. Have young women identified new business opportunities or other ways to diversify their incomes?

## Limitations

This investigation has a number of limitations. Youth were selected from the Mastercard Foundation, DOT and partner programs, and as such are not necessarily indicative of the broader population of youth in each country. Due to the geographic locations where these programs are implemented in each country, as well as the entry requirements for each program, the sample is skewed toward urban youth, and those with higher levels of education. Youth in this investigation therefore may be more economically and socially advantaged than average. For this reason, the findings should not be considered representative, but rather indicative of larger trends.

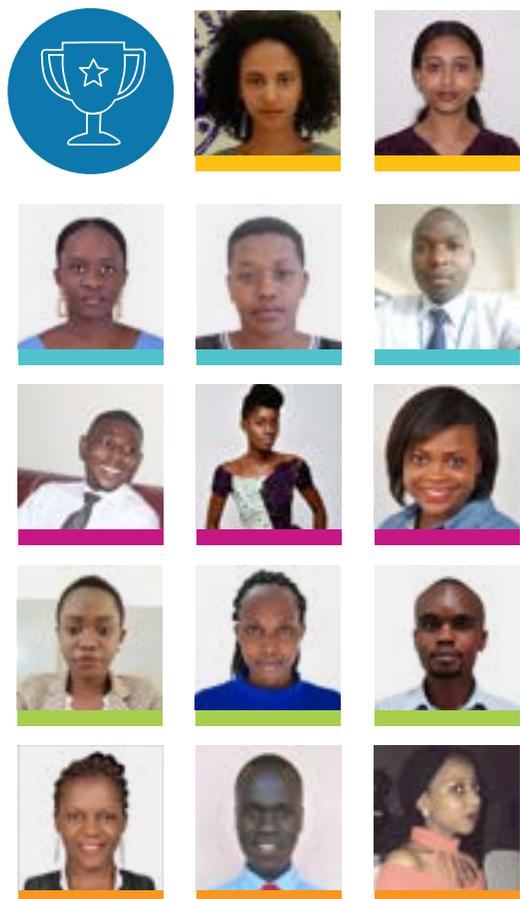


#DOTYouth Street Team Member Sarah Iranzi

# Who is Speaking Out?

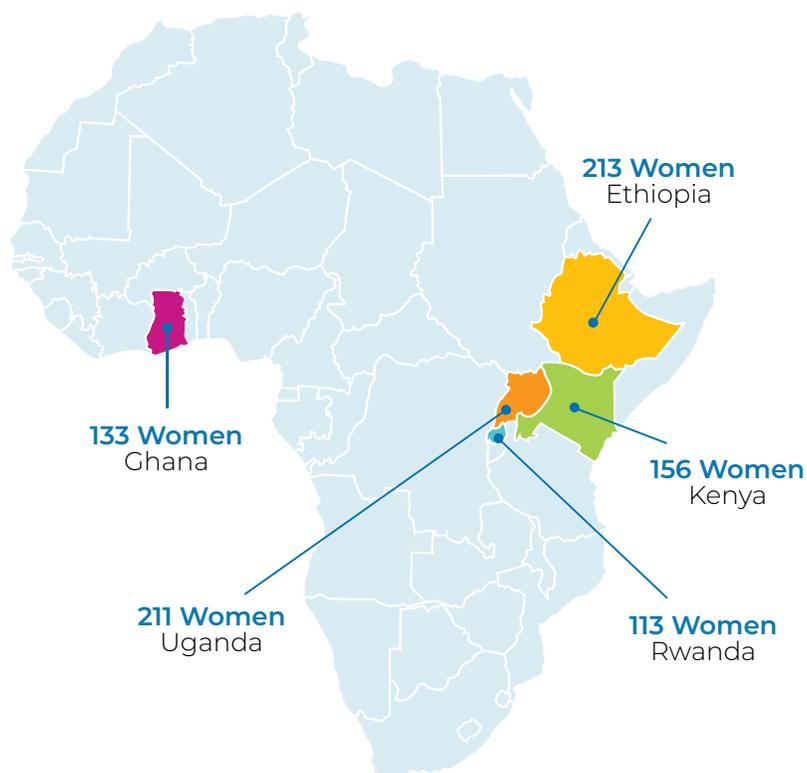
In line with the investigation's commitment to raise the voices of young people, data collection was conducted in each country by a youth team leader and investigation teams of six to nine young women and men. Team leaders were DOT alumni, and youth investigators had prior experience with DOT or other similar research initiatives. In Ghana and Uganda, youth were selected in collaboration with community-based partners the GhanaThink Foundation<sup>43</sup> and the Youth Equality Centre (YEC)<sup>44</sup> in Uganda. All youth participated in training on qualitative and quantitative research techniques.

Using mobile phones and tablets, 25 young women researchers conducted phone-based surveys using a standard questionnaire with 826 young women ages 18 to 35 who have participated in the Mastercard Foundation, DOT or community partner programs in Ethiopia, Ghana, Kenya, Rwanda and Uganda. A subset of these young women also participated in focus group discussions or in-depth interviews.



Representatives of the 46 Youth Investigators

FIGURE 1: Youth respondents at a glance



<sup>43</sup> [www.ghanathink.org/](http://www.ghanathink.org/)

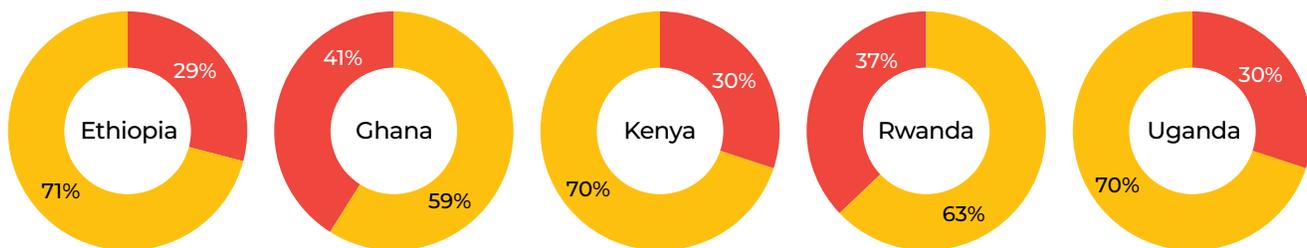
<sup>44</sup> <https://yecuganda.org/>

## SAMPLING STRATEGY

To recruit survey participants, a purposive, quota-based sampling strategy was used to select youth who had participated in Mastercard Foundation, DOT programs or community partner programs. The investigation aimed to recruit an equal or greater proportion of female respondents in each country to ensure adequate representation of women’s voices. Overall, 54% of survey respondents were women. 61 young women and 19 young men were selected from the survey population to participate in mixed-gender and female only focus group discussions<sup>45</sup> and in-depth interviews.

**FIGURE 2:** Breakdown of women and men survey respondents per country

- Women
- Men

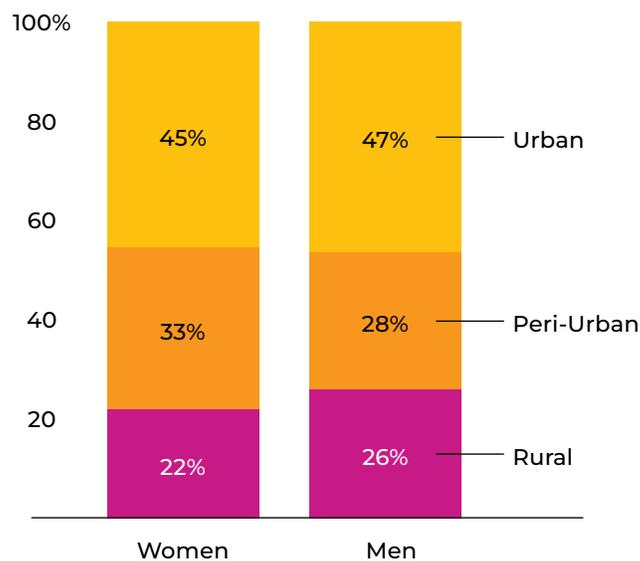


## DEMOGRAPHICS OF FEMALE SURVEY RESPONDENTS

The average age of female survey respondents was 28 years old, with the majority living in urban locales (45%) vs peri-urban (33%) or rural (22%) areas (Figure 3).

Slightly less than half (46%) of women surveyed are the primary income earners in their households, compared to 68% of men, and a large proportion of them were unmarried (61%). Women surveyed were statistically more likely than men to be married and to be caring for children under the age of 18.

**FIGURE 3:** Area of residence for women and men<sup>46</sup>



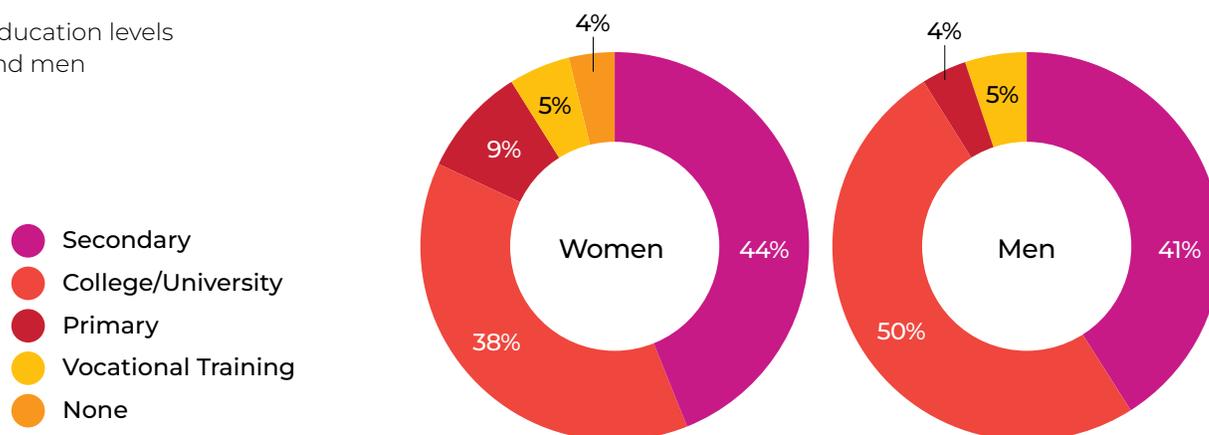
<sup>45</sup> In each country, one mixed gender and one female only focus group was held to capture the views and perspectives of young women and men

<sup>46</sup> Values are rounded to the nearest percentage and therefore may not sum to 100%.

## WHO IS SPEAKING OUT?

The vast majority of women surveyed have completed secondary education (44%), vocational training (5%), or college and university (38%) as the highest level of education achieved (Figure 4). Female respondents were statistically less likely to have completed tertiary education compared to males but have higher levels of educational attainment than the national average in each country.<sup>47</sup>

**FIGURE 4:** Education levels of women and men



To capture a cross-section of different vulnerabilities, the investigation aimed to be inclusive, recruiting a diverse group of young women that considered gender, rural and urban divides, employment status, level of education and household dynamics (Table 3). As a result, young women representing different social and economic contexts participated, including young mothers, women with disabilities, and refugees.

**TABLE 3:** Proportion of survey respondents who are vulnerable per category

	Women	Men
Deceased Parents	38%	45%
Living with a Disability	13%	8%
Internally Displaced	4%	6%
Refugee	3%	4%
Live in Informal Housing	2%	4%

<sup>47</sup> Faria, Julia (2021). Distribution of young people in Africa 2000-2040, by educational level. Statista: <https://www.statista.com/statistics/1233376/distribution-of-young-people-in-africa-by-educational-level/>.

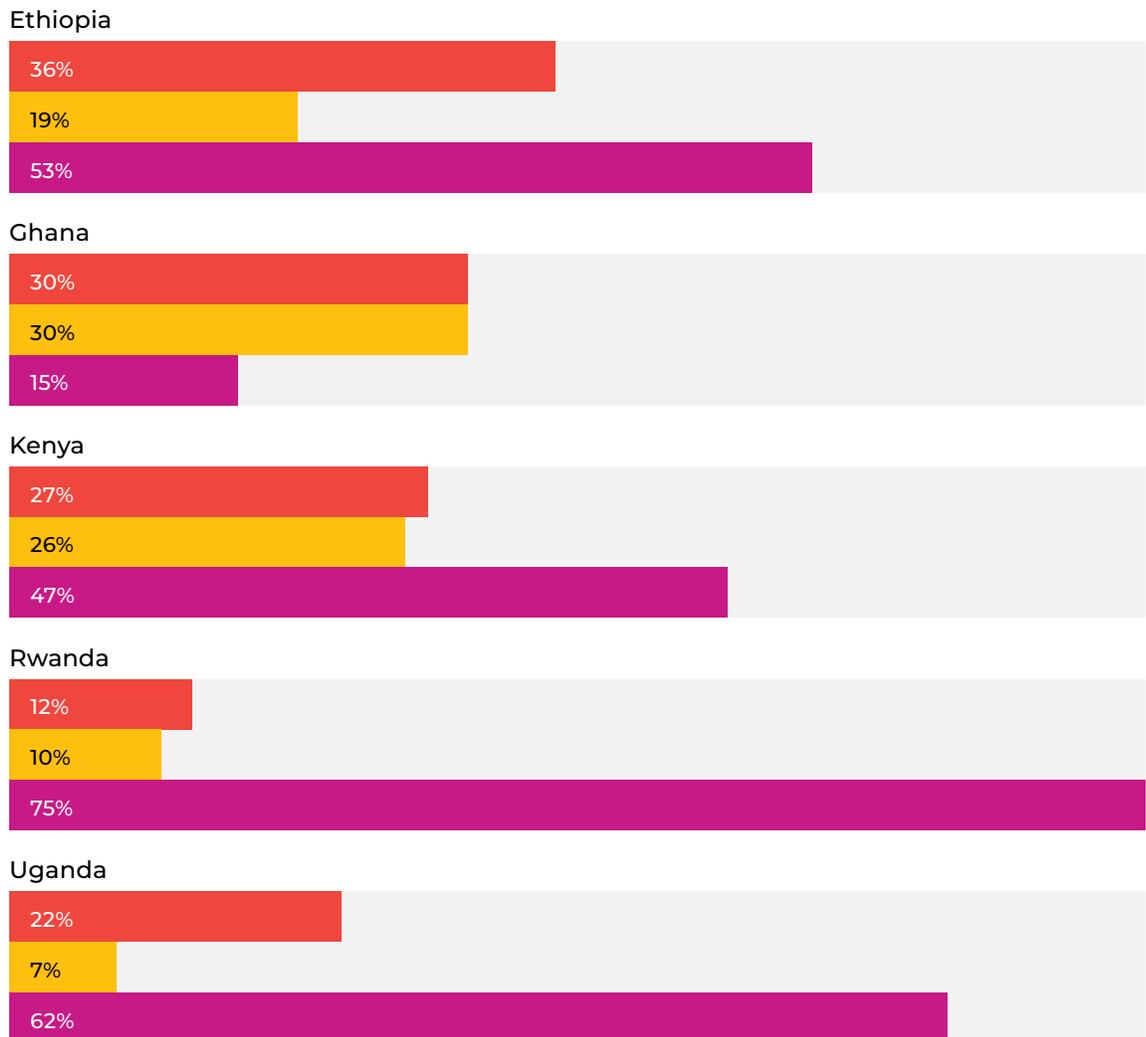
## WHO IS SPEAKING OUT?

Using the poverty probability index,<sup>48</sup> the proportion of the sample living on less than \$3.20/day was compared against the national average in each country. In all countries except Ghana, the sample on average underrepresents low-income populations at the national level, suggesting that female respondents in this study are not representative of the most economically disadvantaged. Women in the sample were statistically more likely to live on less than \$3.20 than men surveyed, particularly in Ethiopia and Uganda (Figure 5).

**FIGURE 5:**

Proportion of survey respondents living on less than \$3.20 compared to national averages

- Women
- Men
- National Average



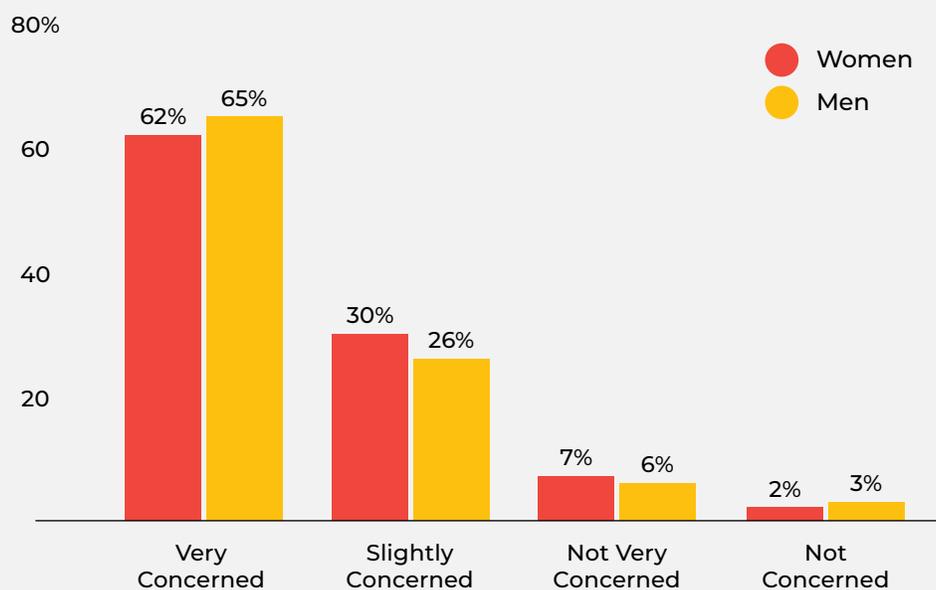
The inclusion of women that are above average on the poverty probability index can be explained by the fact that respondents skewed towards urban areas where incomes tend to be higher, and were selected from alumni networks of DOT's, the Mastercard Foundation's, and partners' livelihoods programs. For this reason, the sample population may have more advantages in their respective labour markets than young women who are from more rural areas, or have not had access to economic empowerment support and services.

<sup>48</sup> Poverty Probability Index: <https://www.povertyindex.org/>.

# Investigation Results

This investigation revealed that COVID-19 is having a profound impact on the lives and livelihoods of young women in all five countries, with more than 90% of young women surveyed reporting they are worried about the impact of the pandemic on their lives and livelihoods (Figure 6). There is no statistically significant difference between men and women, suggesting the pandemic weighs heavily on both

**FIGURE 6:** Concern over COVID-19<sup>49</sup>

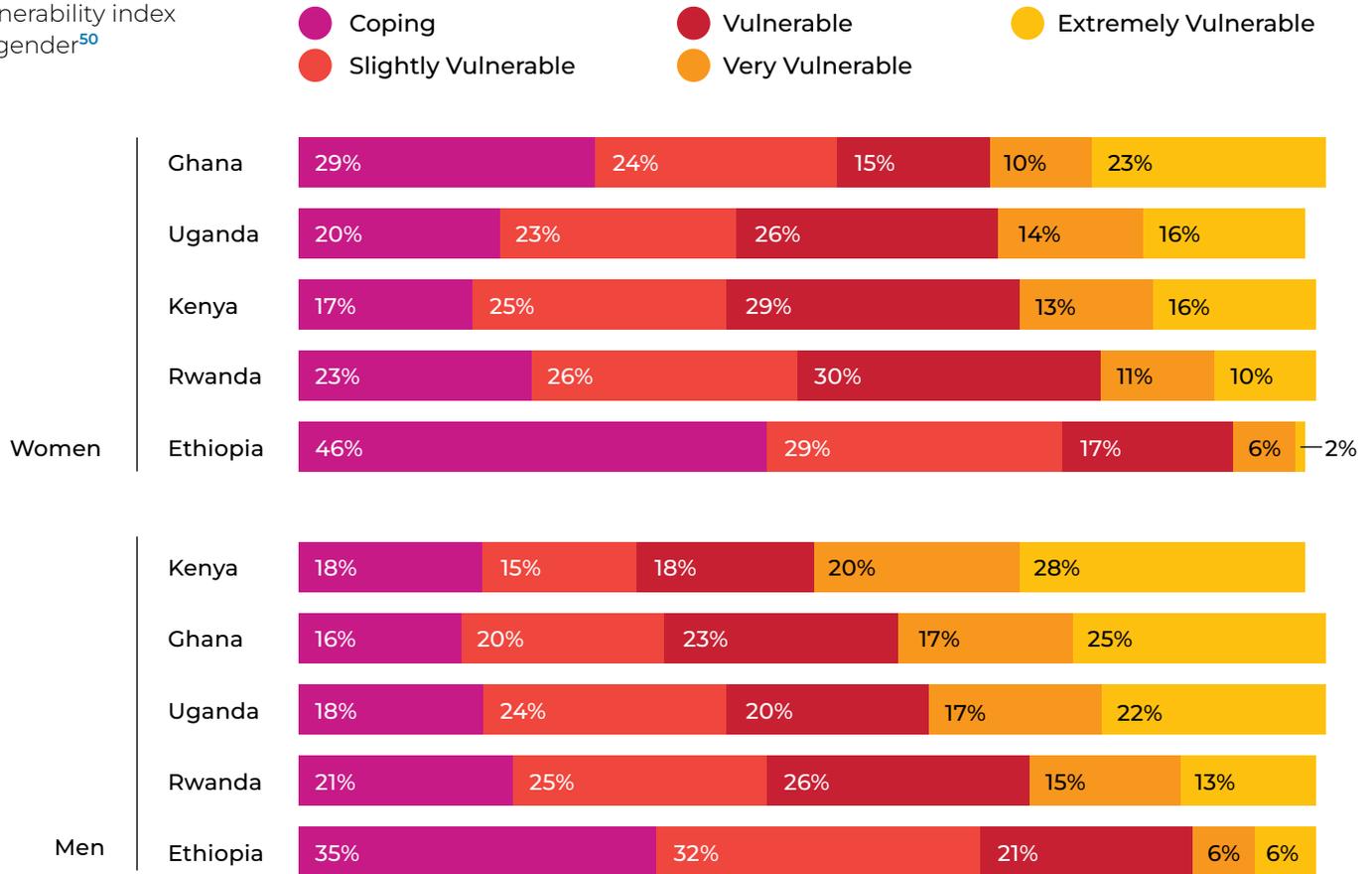


13% of women were categorized as “extremely vulnerable” to the secondary shocks of the pandemic according to 60db’s vulnerability index, which assesses poverty level, change in financial situation, coping mechanisms, and change in food consumption to produce an aggregate score. According to the index, women are faring better than men, with 27% of women classified as coping compared to 20% of men. According to regression analysis assessing gender by vulnerability score, men are likely to have a vulnerability score that is on average 2.8% higher than women (Figure 7). As the vulnerability score is based on the degree of change in individuals’ situation, it is also possible that while women experienced less changes to their financial situation and food consumption, they are still in a worse situation in terms of income and food security than men.

<sup>49</sup> Values are rounded to the nearest percentage and therefore may not sum to 100%.

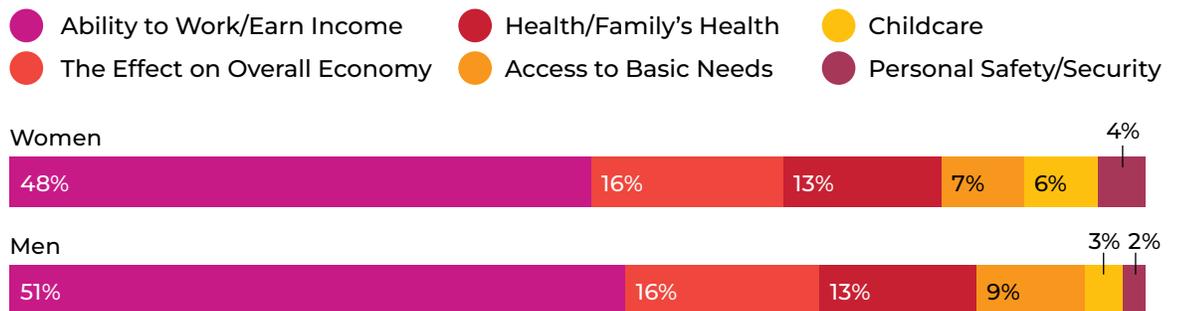
INVESTIGATION RESULTS

**FIGURE 7:**  
Vulnerability index  
by gender<sup>50</sup>



Both women and men survey respondents indicate their top concern is their ability to work and earn an income (Figure 8).

**FIGURE 8:**  
Top concern  
by gender

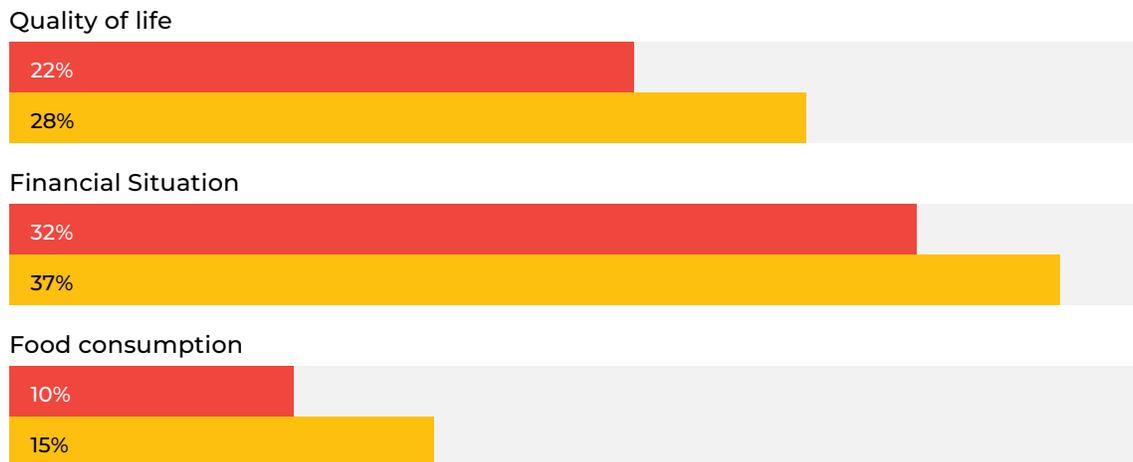


Despite similar concerns, young men in the investigation countries are statistically more likely to report that their lives became much worse because of COVID-19 than young women across several variables examined: overall quality of life, food consumption, and financial situation (Figure 9).

<sup>50</sup> Values are rounded to the nearest percentage and therefore may not sum to 100%.

**FIGURE 9:**  
COVID-19's  
impacts on  
young women  
and men

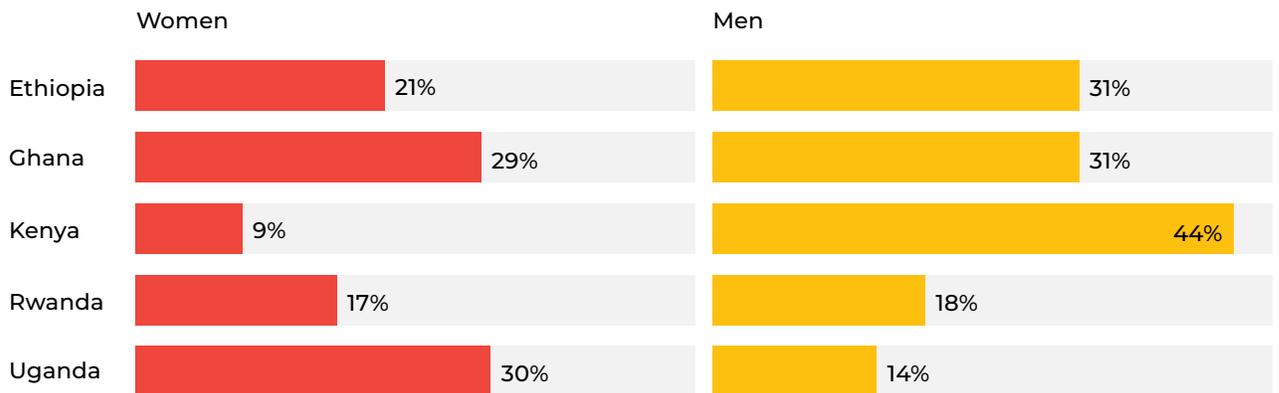
- Women
- Men



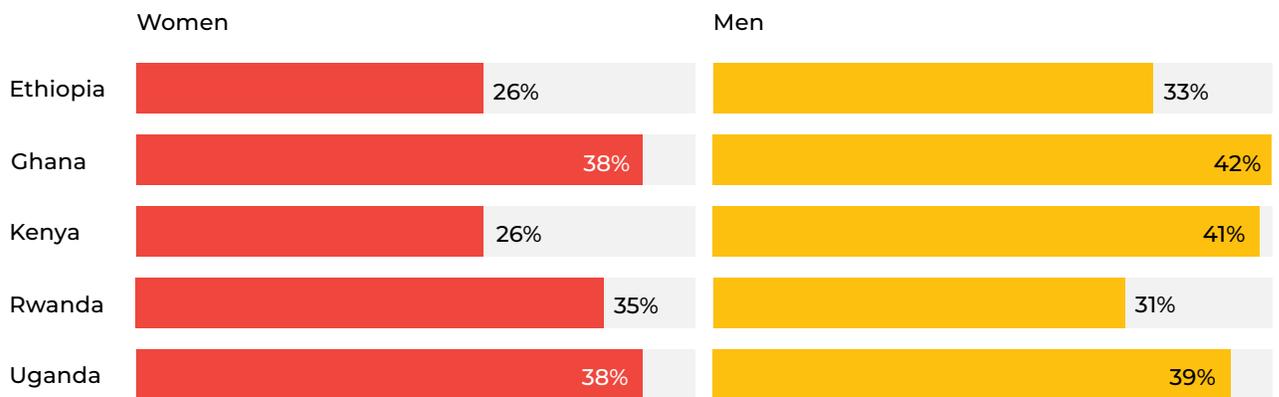
The gender differences in these variables are most pronounced in Ethiopia and Kenya, where significantly more men than women report their quality of life, financial situation, and food consumption became much worse as a result of the pandemic (Figures 10, 11, and 12). Given that most respondents are based in urban areas, which were hardest hit by policies intended to curb the spread of COVID-19, it is not surprising that almost one third of respondents report substantial declines in their quality of life and financial situation. Young men in Ethiopia and Kenya likely experienced more profound effects due to the fact that they are expected to financially support their families and extended families during a crisis and may have numerous people relying on them for economic and emotional support. Youth investigators noted that men in their communities are more likely to take on higher risk, such as larger debts to finance their businesses, making them more vulnerable to market shocks. This may account for the much larger proportion of male respondents reporting greater negative impacts on quality of life and financial stability than women in these countries. Women are also more likely to work in the informal sector, where they have more flexibility to start new home-based income generating opportunities that were less impacted by COVID-19 mitigation protocols.

Conversely, in Uganda, substantially more women than men indicate they have a much-worsened overall quality of life post-COVID (Figure 10), yet reported impacts on household financial situation was similar between genders (Figure 11). Youth investigators from Uganda noted that due to lockdown requirements, many businesses required staff to sleep on site, which is not perceived as a safe nor viable option by young women, particularly mothers. Decreased quality of life among young women in Uganda compared to men may also mean that women are experiencing higher household burdens, such as unpaid care, reducing their overall quality of life.

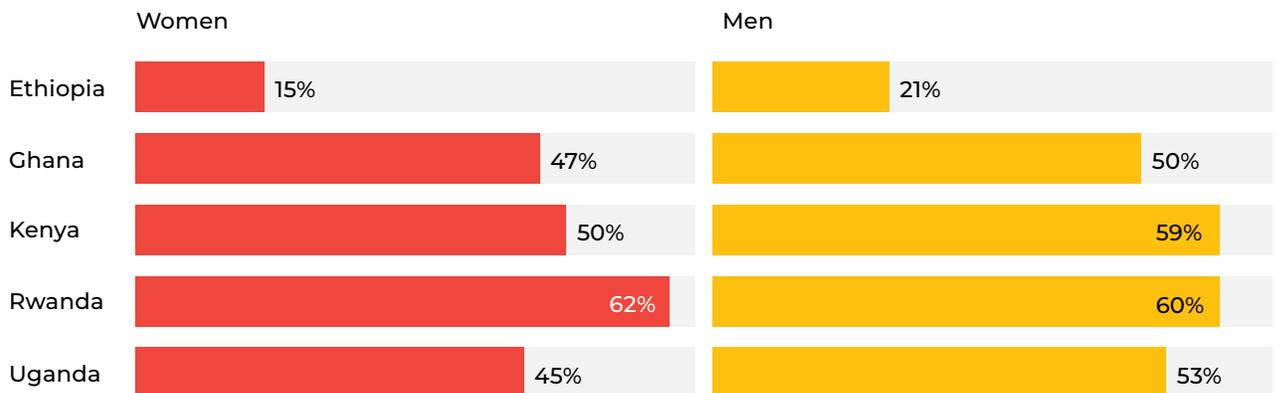
**FIGURE 10:** Much worsened quality of life



**FIGURE 11:** Much worsened financial situation



**FIGURE 12:** Decreased food consumption



## MAIN CHALLENGES WOMEN ARE FACING

Across all of the investigation countries, young women are experiencing substantial financial strains as a secondary impact of COVID-19, with more than a third of females surveyed indicating that the financial situation of their household has become much worse. Survey respondents were asked to describe in their own words how COVID-19 is affecting their quality of life, and 39% of women report increased financial stress due to lockdown protocols as their primary concern.



**39%**

Report financial constraints/ lack of liquidity, make it difficult to make ends meet

**“Since I lost my job, I am constantly thinking of ways to earn extra income to help me survive in this situation.”**

**25%**

Report reductions in income causing hardships

**“It is really hard to take care of my children because COVID-19 has really affected my ability to earn some money.”**

**10%**

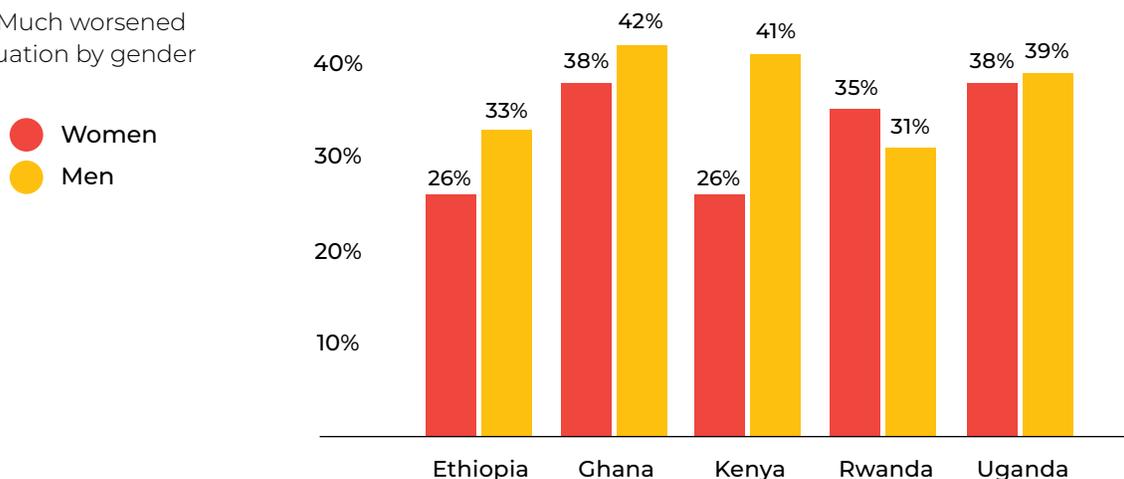
Report reductions in number of opportunities for work

**“It got much worse because I was working before but now due to COVID-19, there is no work and no movement.”**

A small proportion of women also report decreased quality of life as a result of restrictions inhibiting movement (5%) and anxiety and stress (4%).

Young men are statistically more likely to report their financial situation had gotten ‘much worse’, while women are statistically more likely to say their financial situation had ‘stayed the same’ (Figure 13). According to youth investigators, men were more likely to report a much worse financial situation because they often economically support several family members, and cultural norms dictate that they should be the primary breadwinners. For this reason, economic effects may have been felt more acutely by young men than young women.

**FIGURE 13:** Much worsened financial situation by gender

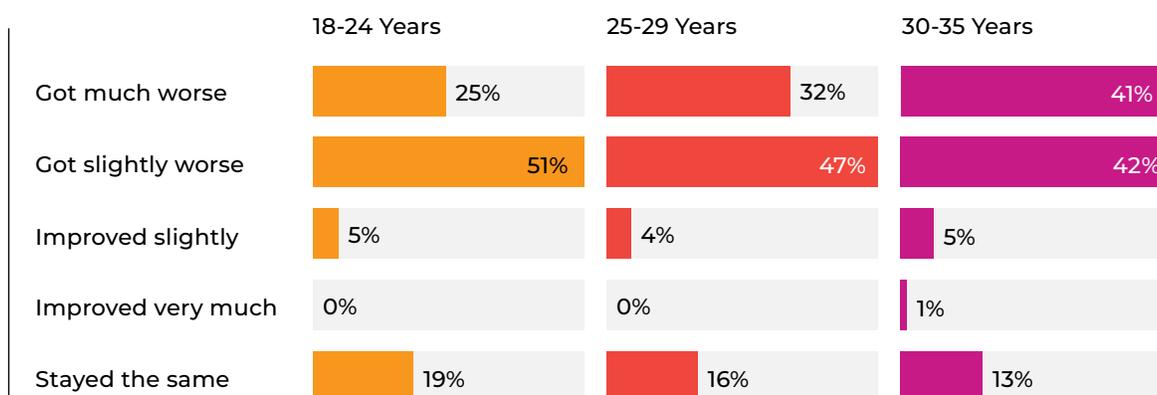


## INVESTIGATION RESULTS

Despite this difference, the investigation reveals that financial stressors are the biggest concern for both genders. Among women who report a worsened quality of life due to COVID-19, secondary financial impacts such as reduced financial liquidity, reductions in income, and a decrease in work opportunities were the most reported negative outcomes among female respondents in all countries. While not statistically significant, descriptive analysis demonstrates that women between 30-35 years of age are more likely to experience greater financial impacts due to COVID-19 than women younger than 30.

**FIGURE 14:**

Change in financial situation among females by age group<sup>51</sup>



The greater financial impacts experienced by women between the ages of 30 and 35 years old may be due to the fact that women in this age group are more likely to have dependents under the age of 18 than younger women. 61% of female respondents between the ages of 30 and 35 have dependents under 18 years old, compared to 48% of women aged 25-29 and 33% of women under 24 years of age. These additional household responsibilities likely make women in this age group more vulnerable to economic shocks. Further, according to youth investigators, younger women, particularly those in the 18 – 24 age range, are more likely to have financial support from parents and still be living at home, meaning they may not personally feel the financial effects as much as older women with dependents.

Young women were earning significantly less income monthly than men pre-COVID due to the fact that women in all countries tend to work in less profitable sectors. As a result, women experienced less of a decline in monthly earnings on average, with men experiencing an approximately 61% decline in earnings on average and women experiencing a decline of 58% in monthly earnings.

**FIGURE 15:**

Average decline in earnings by gender (USD)

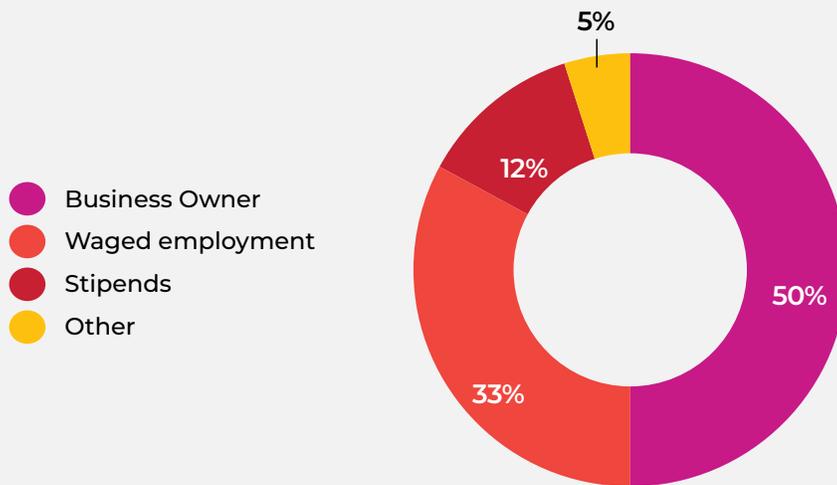
	Women	Men
Average earning pre-COVID	\$111.53	\$203.99
Average earning during COVID	\$65.02	\$123.86
Average decline in monthly earning	\$46.35	\$80.96

<sup>51</sup> Values are rounded to the nearest percentage and therefore may not sum to 100%.

## IMPACT OF COVID-19 ON WOMEN'S EMPLOYMENT

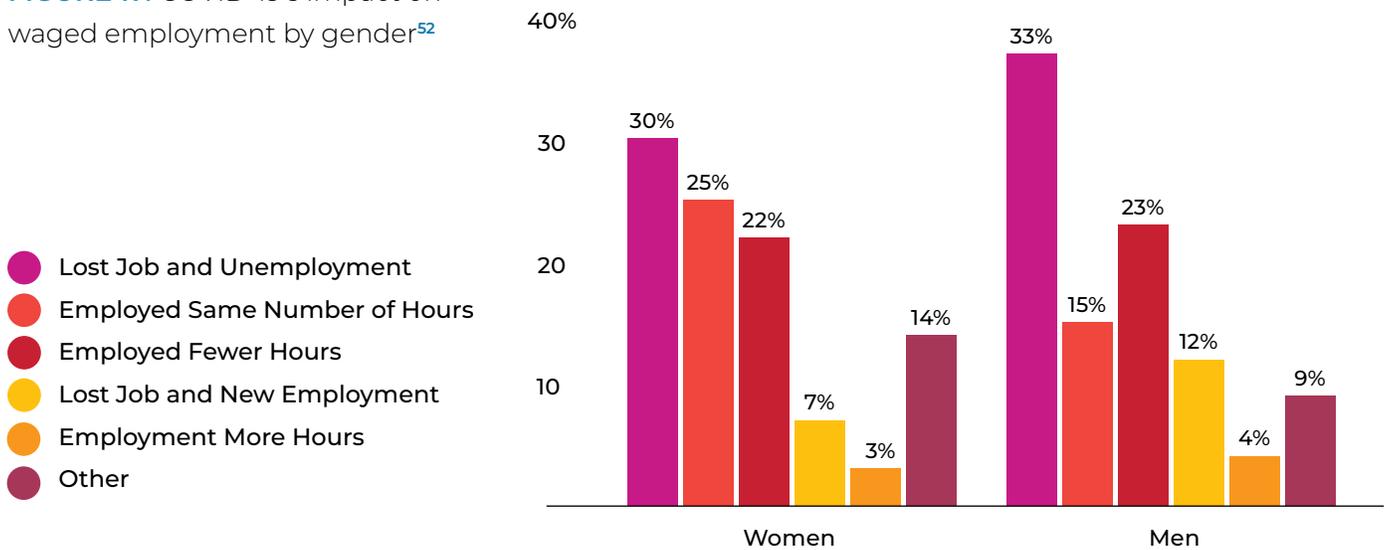
Half of women surveyed report that their primary source of income pre-COVID was business-related activity and self-employment. 33% of women surveyed had waged employment – both in formal and informal sectors before COVID, and approximately 17% were unemployed, relying on government grants, stipends or support from family and friends (Figure 16).

**FIGURE 16:**  
Proportion of women surveyed who own a business



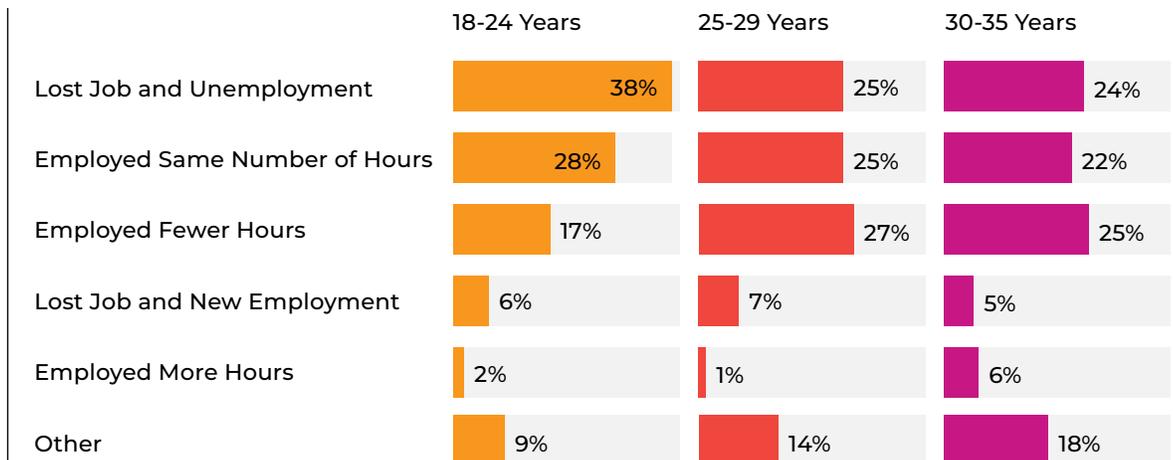
Among the 381 women who had waged employment pre-COVID, the pandemic is having a tremendous impact. 30% of women surveyed report that they lost their jobs and have yet to find new employment. Only 7% of women who lost employment have successfully found a new job. An additional 22% of women surveyed maintained their employment, but with fewer hours. Just one quarter of women across the five countries maintained the same level of employment during the pandemic that they had before. Men surveyed experienced significantly greater negative impacts than women, with 37% reporting they lost their job and have yet to replace their lost employment, and 23% remaining in the same job with fewer hours. Men were statistically more successful at replacing their lost income with new employment, with 12% of men finding new jobs compared to 7% of women (Figure 17). The more pronounced impact of the pandemic on young men's livelihoods likely has to do with the fact that female-dominated sectors in the investigation countries are often informal, and in many cases home-based. For this reason, women may have been more able than men to continue working, where male dominated industries were likely more affected by government quarantine and lockdown measures.

**FIGURE 17:** COVID-19's impact on waged employment by gender<sup>52</sup>



Women between the ages of 18 – 25 years old have experienced the greatest decline in waged employment, with 28% reporting that they lost their jobs and remain unemployed because of COVID-19. Women between the ages of 30 – 35 who possessed waged employment pre-COVID are slightly less affected than young women between 18 – 29. However, the pandemic is having a profound negative effect on young women’s employment across all age groups (Figure 18).

**FIGURE 18:** COVID-19's impact on women's waged employment by age group<sup>53</sup>



<sup>52</sup> Values are rounded to the nearest percentage and therefore may not sum to 100%.

<sup>53</sup> Values are rounded to the nearest percentage and therefore may not sum to 100%.

## IMPACT OF COVID-19 ON FEMALE-RUN MSMEs

Since more than 50% of women surveyed are business owners, this investigation provides unique insights into the struggles female entrepreneurs are facing and how they are coping and adapting their businesses to changing market conditions.

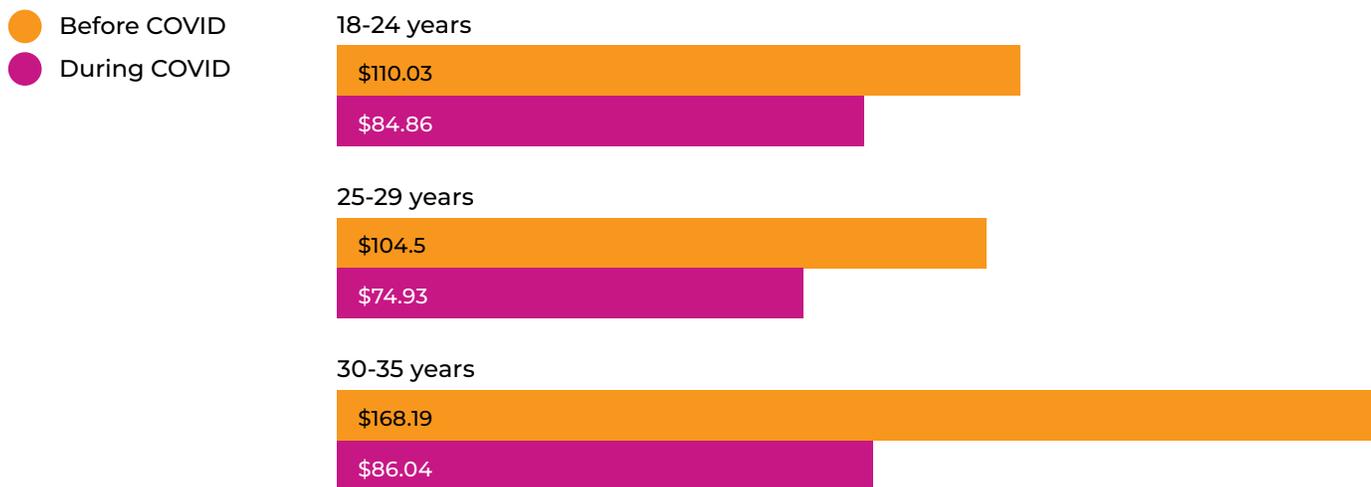
The vast majority of youth entrepreneurs surveyed struggled to keep their MSMEs afloat during the pandemic, with men and women entrepreneurs closing their businesses at roughly the same rate. 25% of women business owners and 26% of men across the investigation countries closed their businesses to cope with the economic effects of the pandemic (Figure 21). Women entrepreneurs earn significantly less income from their ventures than men, and both genders are experiencing reductions in business income as a secondary effect of COVID-19. Prior to the pandemic, women business owners were earning on average approximately \$126 per month, compared to \$237 for men business owners. During COVID-19, average earnings per month among women business owners fell to \$82 per month, and earnings for men entrepreneurs fell to an average of \$154. Interestingly, this represents an average 35% decrease for both genders, suggesting that the pandemic is having a similar effect on the revenues of men and women-owned businesses (Figure 19).

**FIGURE 19:** Average income from entrepreneurship before and during COVID by gender (USD)



Among women, the decrease in earnings was most extreme between the ages of 30 – 35 years old, who reported an average decrease of 48%, compared to an average 28% decrease for women aged 25 – 29 years old and 22% decrease in income for women aged 18 – 24.

**FIGURE 20:** Average income from entrepreneurship for women before and during COVID by age group (USD)



Despite the challenges they are facing, young women entrepreneurs in Africa are demonstrating their resilience in the face of shocks. 75% of women surveyed managed to stay in business during the pandemic by employing various coping strategies to diversify their products and services or reduce their operating costs to weather the storm. Among women who continued their business activity during COVID-19, 23% relied on savings to support their businesses and an additional 18% borrowed money to keep their ventures open. 14% of women entrepreneurs reduced their business hours to address reduction in sales, and 5% let go of some employees to reduce operating costs (Figure 21).



## YOUTH SPOTLIGHT

Wathira is a woman entrepreneur in Kenya. During COVID-19, with few other opportunities available, she developed an interest in hatching and selling chicks in her home village. With the little money she had in savings, she invested in purchasing chickens and started selling the eggs to

build up her financial reserves. In September 2020, Waithira returned to Nairobi and was able to revive her online business with the income she made selling chickens and eggs. With the business at home generating income, she felt comfortable bouncing back to her online business.

**-Waithira (26), Kenya**

## INVESTIGATION RESULTS

Some women entrepreneurs employed creative coping mechanisms, such as changing the product or service, increasing home sales, moving their business to their home, or started a completely new business that responded to changing market conditions and demands, however these tactics were more commonly reported by men. Given the men operate larger businesses than women and typically have better access to formal financial products, they likely have the ability to take greater risks. 31% of women kept their businesses open by finding additional income generating opportunities to replace lost income. Men were statistically more likely at the 90% confidence level to find additional income generating opportunities to help their businesses survive, with 50% of male entrepreneurs reporting doing additional work during COVID-19 that they were not doing before.

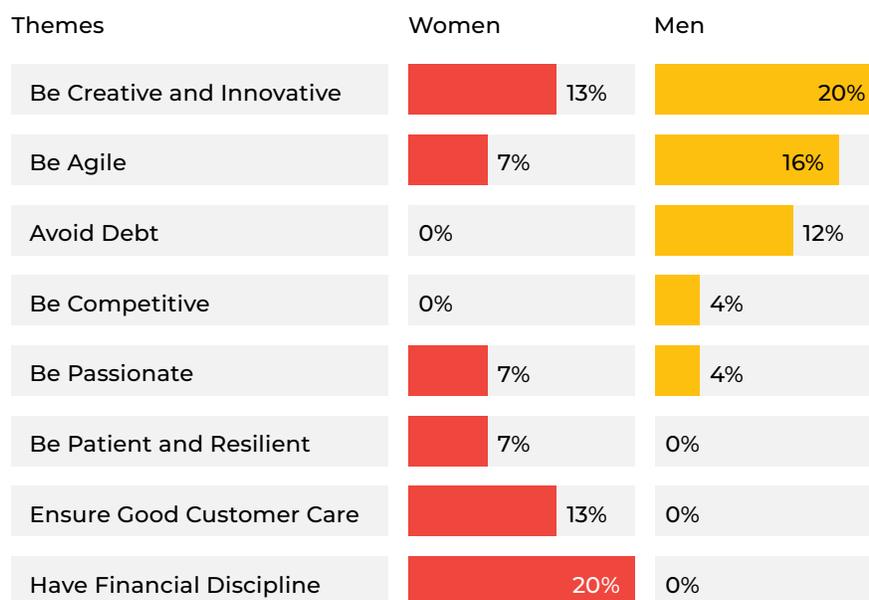
**FIGURE 21:**

Coping mechanisms among business owners by gender

	Women	Men	Whether Relationship is Statistically Significant at 90%
Used Savings to Support the Business	23%	39%	Yes
Shut Down Business	26%	24%	No
Borrowed Money	18%	24%	Yes
Started a New Business	10%	24%	Yes
Decreased Business Hours/Days	14%	20%	Yes
Let Go of Employees	5%	20%	Yes
Changed Product/Service	11%	16%	Yes
Moved Business Online	8%	12%	Yes
Increased Sales Via Home-Delivery	8%	9%	No
Moved Business to Home	8%	8%	No
Sold a Business Asset	3%	8%	Yes
Stopped Making Loan Repayments	5%	8%	No
Increased Working Hours	4%	6%	No
Increased Online Sales	5%	5%	No
Moved Business to a Physical Location	3%	3%	No

Qualitative analysis demonstrates that young women are more likely than men to emphasize financial discipline and good customer care as strategies for helping their businesses survive the pandemic. Conversely, men are more likely to emphasize innovation, competitiveness, and agility as strategies entrepreneurs need to employ to adapt in the face of shocks (Figure 22).

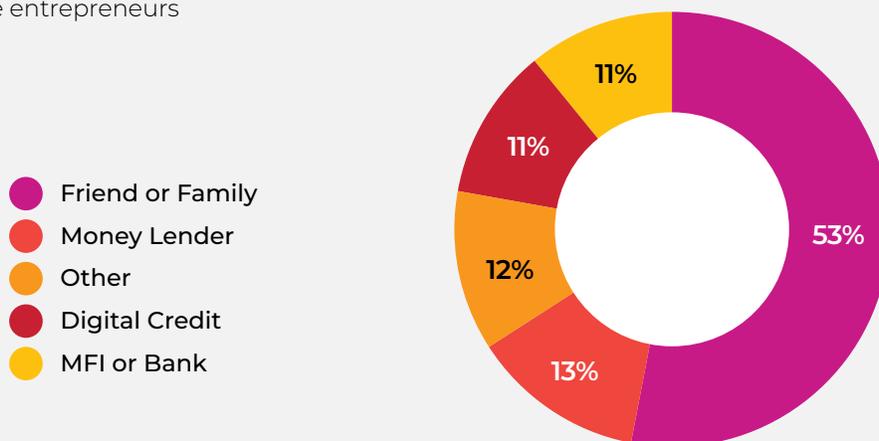
**FIGURE 22:** Peer recommendations for entrepreneurs to cope with COVID-19



Both men and women demonstrate financially resilient behaviors to address the economic effects of the pandemic. Lacking other forms of financial access, MSMEs commonly dipped into personal cash reserves, sought support from friends and family, or adjusted business operations in response to the pandemic. However, men are statistically more likely to report a reliance on saving, suggesting that men typically have more of a financial safety net to fall back on during shocks than women. Men are also statistically more likely to report borrowing money from formal lenders compared to women, who primarily relied on loans from family and friends, pointing to men’s higher level of financial inclusion. However, women entrepreneurs are statistically less likely in average to cut costs by laying off staff, a finding that echoes other studies.<sup>54</sup>

<sup>54</sup>International Finance Corporation, 2021. COVID-19 and women-led MSMEs in Sub-Saharan-Africa: Examining the impact, responses, and solutions. Washington, D.C.: IFC. [https://www.ifc.org/wps/wcm/connect/industry\\_ext\\_content/ifc\\_external\\_corporate\\_site/financial+institutions/resources/covid19-and-women-led-firms-in-africa](https://www.ifc.org/wps/wcm/connect/industry_ext_content/ifc_external_corporate_site/financial+institutions/resources/covid19-and-women-led-firms-in-africa).

**FIGURE 23:** Source of borrowed income by female entrepreneurs



Even though women entrepreneurs are showing extraordinary resilience to survive the secondary impacts of COVID-19, the majority of women and men are employing necessity-based remedial strategies, such as reducing hours, laying off staff, or relying on savings to address the short-term fallout of economic declines on their businesses. Both genders are less likely to report employing creative or innovative strategies that could help them build back better and prepare for the future though men are slightly more likely to start a new business, move the product or service online, or diversify the business offering than women (Figure 21).



## YOUTH SPOTLIGHT

Prior to COVID-19, Linet was a chemistry lecturer at one of the TVET institutions in Nakuru, Kenya. The government closed all learning institutions across the country to stop the spread of COVID-19, and Linet lost her job. She had little success in finding a new job and decided to take matters into her own hands. She noticed a new market opportunity with the increased focus on hygiene products among consumers.

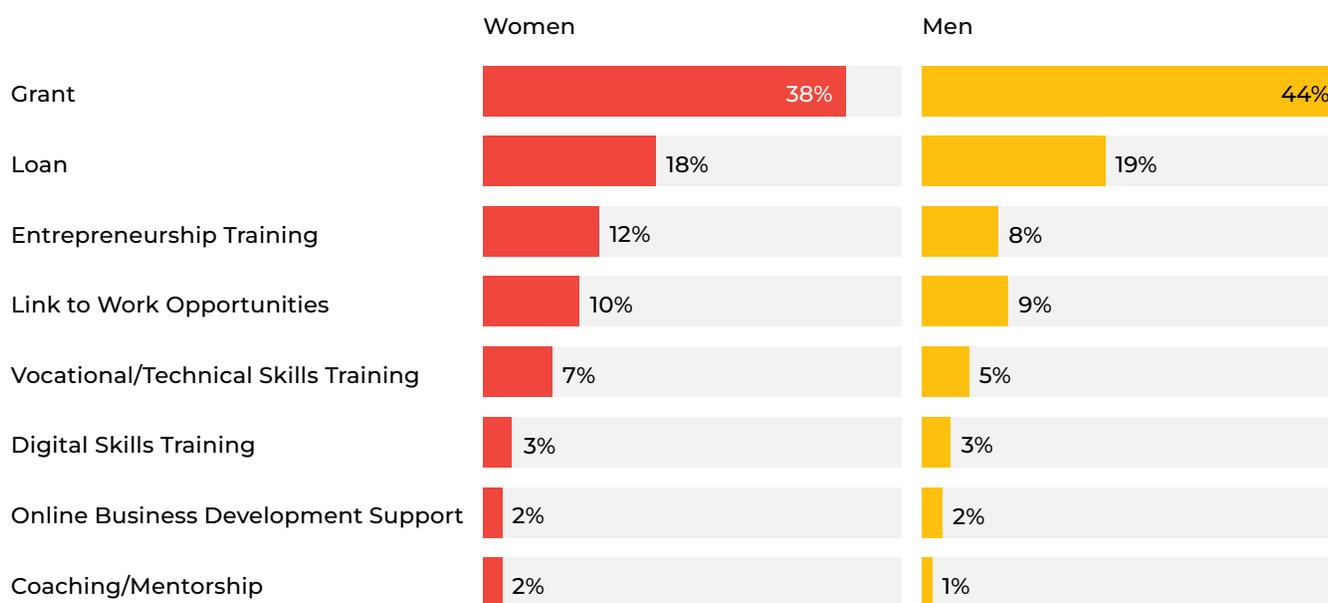
Using her chemistry knowledge, she started making disinfectants and soaps at home with the help of YouTube tutorials and got her business off the ground by relying on savings to cover start-up costs. Now she has opened a shop and has a steady stream of clients purchasing her products. Despite losing her job, Linet is still able to pay her bills and support her family.

**- Linet (27), Kenya**

## RESOURCES AVAILABLE TO HELP COPE WITH SHOCKS

Both women and men report that they primarily need financial support in the form of grants or loans to help them survive the financial shocks brought on by COVID-19. Women were slightly more likely than men to identify entrepreneurship training, vocational skills training, and links to work opportunities as necessary supports. However, the difference between men and women is not statistically significant, and neither gender appears to prioritize these longer-term assets over more immediate financial needs. This suggests that young men and women in Africa are very much in a survival mindset as they navigate economic shocks and are less likely to prioritize adapting for longer term resilience.

**FIGURE 24:** Support needed to cope with COVID-19 by gender

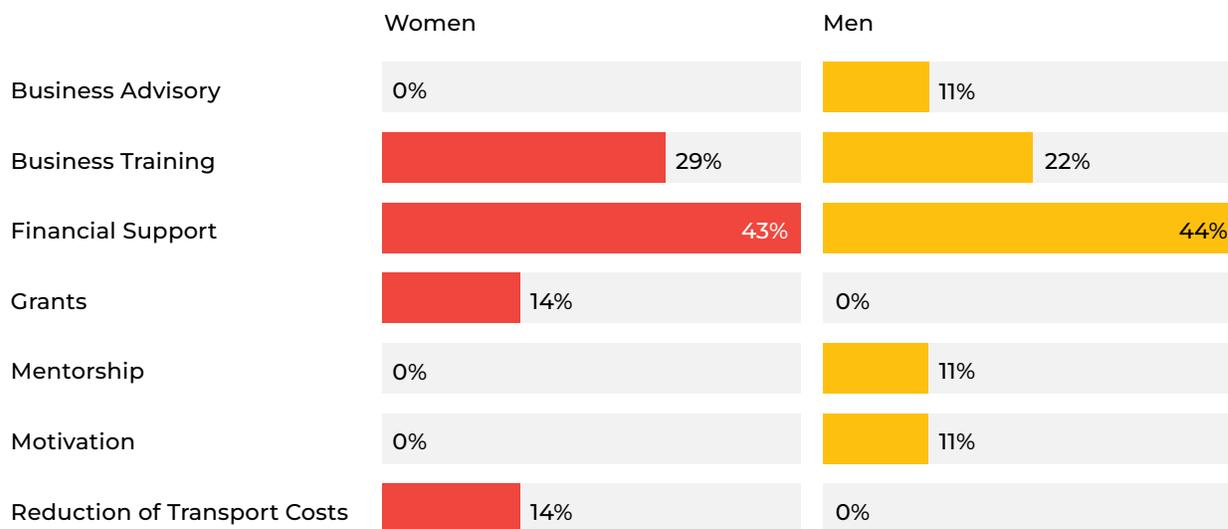


Qualitative thematic analysis also shows financial support as the theme most discussed with regard to support needed among young female and male entrepreneurs. However, men were more likely than women to point to mentorship and motivation as support needed, while both genders also emphasize the importance of business training to help their businesses recover from COVID-19.

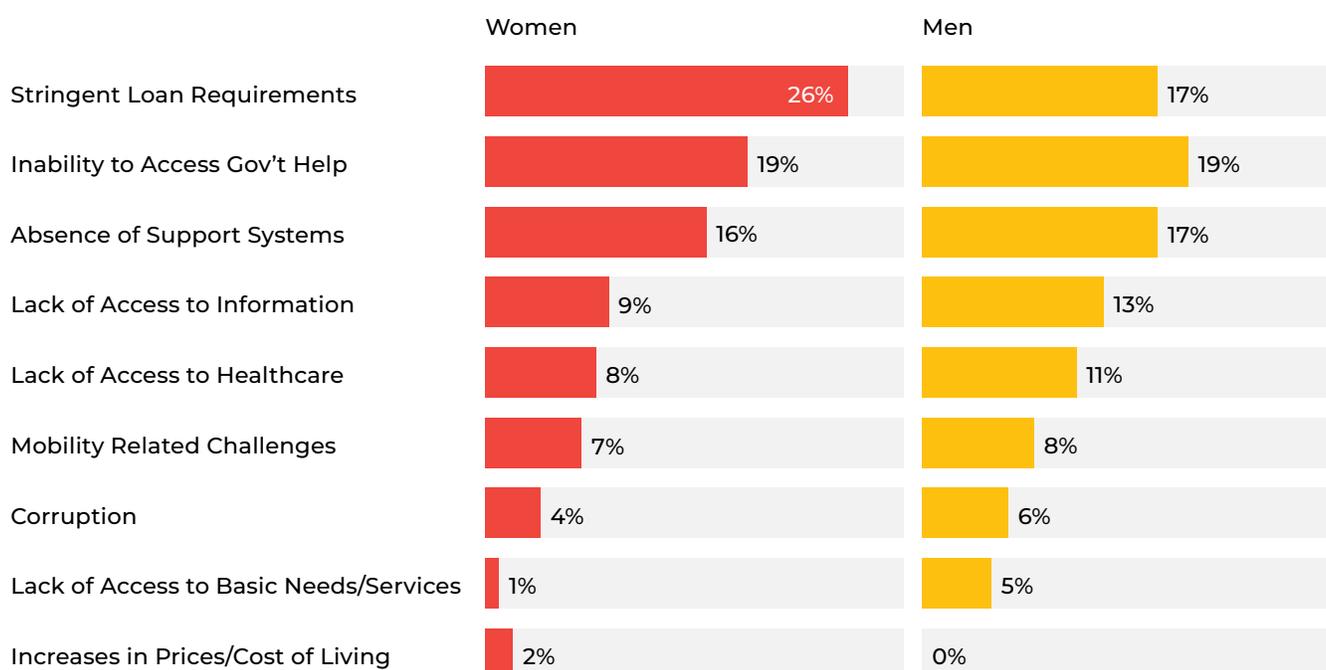
Surprisingly, 76% of survey respondents indicate they have not had any difficulty accessing COVID-19 supports (83% of women and 69% of men). Men were more likely to report having difficulty accessing resources in all countries except Ethiopia, where women are statistically more likely than men to report a challenge. Out of the 26% of respondents experiencing a challenge accessing support, the majority report difficulty

accessing loans from formal institutions due to stringent loan requirements, followed by challenges in accessing government help, including food aid and emergency grants, and a lack of a community support system to rely on. The primary challenge women are reporting is lack of access to formal loans, and the primary challenge men report is difficulty accessing government sponsored support.

**FIGURE 25:** Support needed to cope with COVID-19 by gender – thematic analysis<sup>55</sup>



**FIGURE 26:** Challenges accessing COVID-19 supports by gender



<sup>55</sup>The 7 most prominent themes emerging from the thematic analysis have been included in Figure 25.

## ACCESS AND USE OF DIGITAL TOOLS

The COVID-19 pandemic has revealed the critical importance of digital platforms and technologies to provide and access essential services and consumer goods, facilitate remote working, connect with family and friends, facilitate new income generating opportunities, and access educational and training opportunities. Some studies suggest that COVID-19 has accelerated digital adoption globally by several years.<sup>56</sup> Across Sub-Saharan-Africa, the effects of the pandemic could accelerate digital transformation in certain sectors, such as health, financial services, retail, education, and government.<sup>57</sup> As such, there is tremendous opportunity to leverage new consumer demand for fintech, e-learning, e-health, remote collaboration, and teleconferencing services. Already, building on recent growth in the ICT and tech start-up sectors in many countries, African youth have created digital solutions to help communities respond to the pandemic by raising awareness of health protocols, tracking, and responding to rumours, conducting contact tracing, and setting up mobile delivery services. Young women and men in the investigation countries are also using digital tools to pivot their businesses online by leveraging e-commerce or using social media apps for marketing.

<sup>56</sup> McKinsey & Company (2020, October 5). How COVID-19 has pushed companies over the technology tipping point—and transformed business forever. Retrieved February 2021, from McKinsey: <https://www.mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/how-covid-19-has-pushed-companies-over-the-technology-tipping-point-and-transformed-business-forever#>.

<sup>57</sup> Binda, T.L. (2020, September 24). New Voices in Africa - Covid-19 As a Catalyst for Digital Transformation. Retrieved February 2021, from Instiut Montaine: <https://www.institutmontaigne.org/en/blog/new-voices-africa-covid-19-catalyst-digital-transformation>.



### YOUTH SPOTLIGHT

Eyerusalem had a thriving business selling handmade jewelry, bags and wallets at different markets. Even though she never had a shop, she was able to be a successful entrepreneur through her connections. When COVID-19 hit, all of the markets in the country were closed, and she no longer had a venue to sell her products. She had to think hard and fast to stay in the

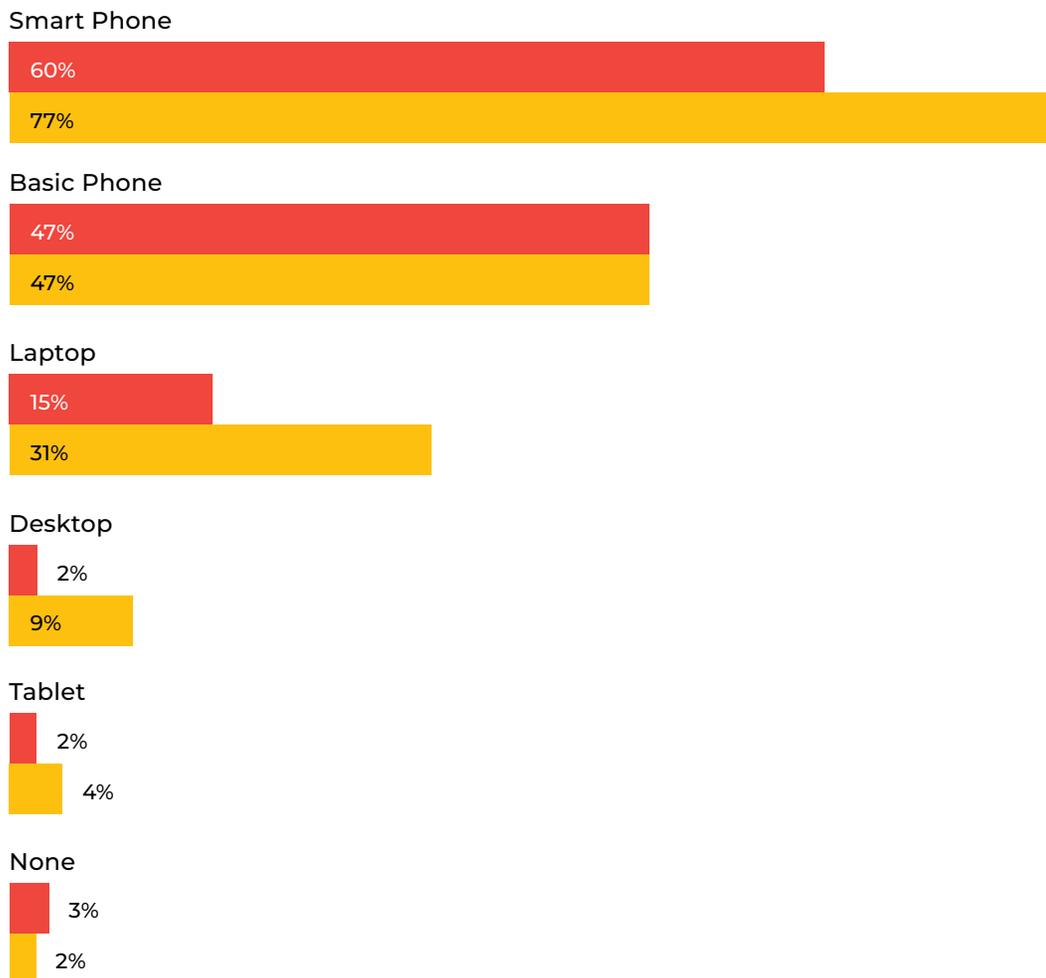
game. She started making face masks to sell online, and also started selling her jewelry and other products by marketing them on social media and delivering them to customers. Her digital pivot has proven successful, and she was able to secure a loan from the government to scale up her new online business.

**- Eyerusalem (24), Ethiopia**

Despite this promise, the investigation reveals that the well-documented gender digital divide remains, and that young women in the countries of focus are significantly less likely than young men to own internet-enabled devices and optimize digital tools to improve their businesses or enhance their job prospects. The finding echoes other research on digital inclusion in Sub-Saharan-Africa, which shows that COVID-19 is exacerbating pre-existing inequalities related to digital access and use.<sup>58</sup>

**FIGURE 27:** Digital device ownership by gender

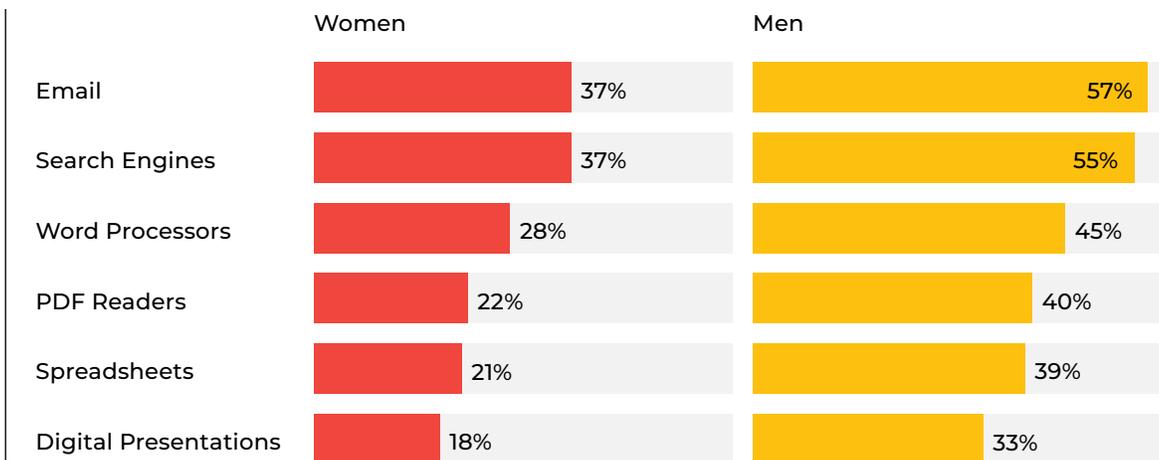
- Women
- Men



<sup>58</sup> Johnson, A. (2021). Human rights and the gendered digital divide in Africa's COVID-19 era. Global campus of human rights: <https://gchumanrights.org/preparedness/article-on/human-rights-and-the-gender-digital-divide-in-africas-covid-19-era.html>.

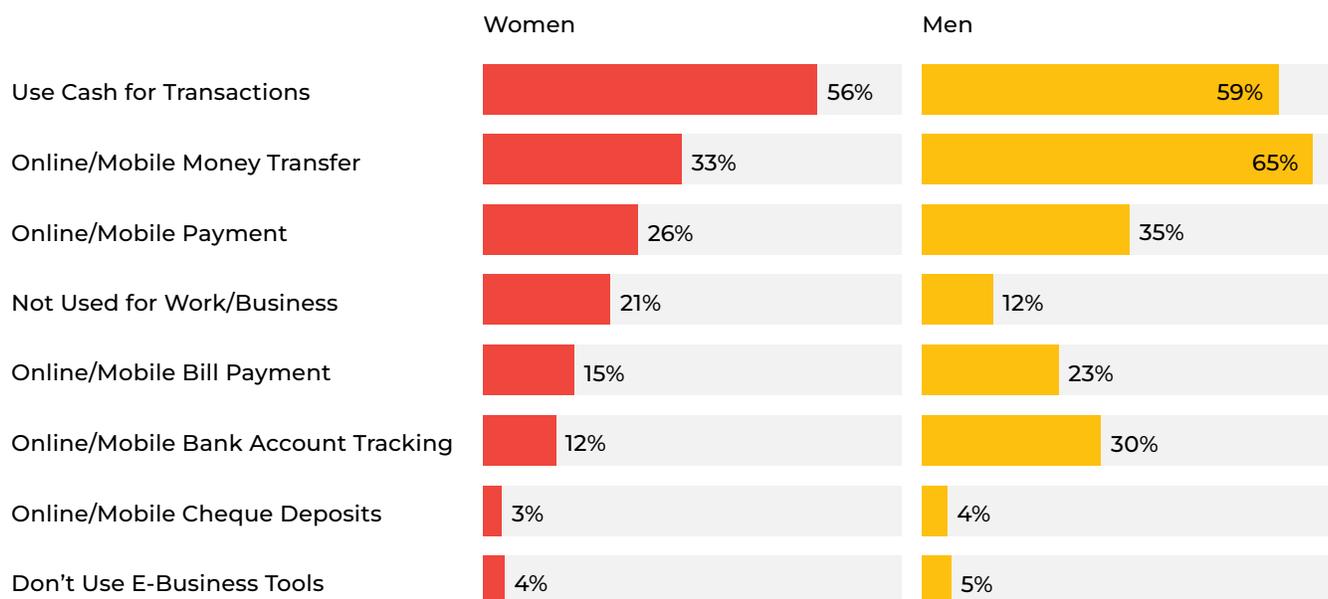
Women are significantly less likely than men to use digital tools such as email, spreadsheets, and search engines for their work, school, or businesses (Figure 28). When correlated with education, women with higher levels of education were more likely to use these applications for professional purposes than women with lower education levels. This finding may also reflect that women are more likely to be employed or start businesses in female dominated sectors where barriers to entry are lower, and the use of digital tools is less essential. Finally, youth investigators highlight the skills gap that exists among young women, who may not be familiar with using digital tools for work and business, and more accustomed to using devices for social purposes.

**FIGURE 28:**  
Digital tools used for work and business by gender



Women are also less likely than men to use fintech tools to manage their personal or business finances, suggesting that these innovations may be widening the gap between genders in terms of improving access to formal finance structures (Figure 29). Men are more likely than women to use mobile money to transfer funds, however both genders still rely heavily on cash for day to day transactions. Youth investigators highlight that this is due in part to the costs associated with using fintech products, many of which charge per transaction. For this reason, cash is more convenient and does not incur additional costs.

**FIGURE 29:** Fintech tools used for work and business by gender



The pandemic has exposed alarming, gendered inequalities for the world of work, especially related to connectivity. Women’s unequal access to, control over, and use of technology substantially limits their ability to take advantage of new digitally transformative opportunities. Young female entrepreneurs are leveraging technology to adapt to the shocks of the pandemic at lower rates than men, which means they have less opportunity to adapt their businesses to the future, which will be more dependent on online sales and services.<sup>59</sup> For many female wage earners and entrepreneurs in the formal and informal sector, the well-documented barriers to device ownership and access, coupled with the lack of knowledge and skills to effectively use digital tools to support their livelihoods and business operations has led to lost income during COVID-19, further exacerbating inequalities compared to men.<sup>60</sup> Where technology is available and women have access to digital tools, the increased care burden due to COVID-19 lockdowns has further limited their ability to effectively leverage these tools to adapt to changing livelihood dynamics.

<sup>59</sup> African Union (2021). Framework document on the impact of COVID-19 on gender equality and women’s empowerment: African Union guidelines on gender-responsive responses to COVID-19. Addis Ababa: African Union.

<sup>60</sup> International Finance Corporation (2020). COVID-19 and Gender equality: Six actions for the private sector. IFC: Washington, D.C. [https://www.ifc.org/wps/wcm/connect/topics\\_ext\\_content/ifc\\_external\\_corporate\\_site/gender+at+ifc/resources/covid+and+gender+actions+for+the+private+sector](https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/resources/covid+and+gender+actions+for+the+private+sector).

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## Conclusions and Recommendations

The COVID-19 pandemic has amplified the generational and gendered inequalities that exist in countries across Sub-Saharan-Africa. Young women are most impacted by the secondary impacts of the crisis, and are also the most likely to be left out of policy conversations on how best to rebound and recover from it. **As this investigation illustrates, the pandemic's impacts have alarming potential to widen existing gender inequalities and economic opportunities for women across Africa.**

Rising demand for care has unequally affected young women's participation in the workforce in Sub-Saharan-Africa, as women take on the additional unpaid care burden brought on by school closures, eldercare, and caring for the sick. This reduces their ability to carry out paid work and to find opportunities to supplement lost incomes. As a result, **young women in the investigation countries are having less success in replacing lost work with new income-generating opportunities than young men.**

This situation is compounded by unequal access to and use of digital technologies, which have proven to be critical livelihood tools, and will likely be instrumental to helping youth bounce back better. **Women are less likely than men to access and use the internet and mobile phones, limiting their ability to use these technologies to facilitate remote work or continue self-employment activities from home.**

This investigation provides unique insight into the challenges that young female entrepreneurs in Sub-Saharan-Africa are facing in light of COVID-19. Given the high proportion of women on the continent engaged in entrepreneurial activity, their success is paramount in driving economic growth and development. **However, the pandemic is having disproportionately negative impacts on the business activity of women.** This is largely due to well-documented differentials in the types of businesses women own compared to men, which are often in informal and less profitable sectors, smaller in size, and have less assets that could be used to weather the storm during economic shocks. Furthermore, the pandemic makes long-standing challenges with access to finance for female entrepreneurs even more as lenders become more risk-adverse amidst economic contractions.

**There is evidence in the investigation that young women are using their entrepreneurial drive, creativity and innovation to overcome the challenges the pandemic has wrought on their lives and livelihoods.** And there is evidence that this resilience is paying off, with young women who participated in the investigation retaining their employment more successfully than men, and keeping their businesses open at higher than average rates in their countries. Despite this promise, there is also evidence that young women in particular struggle to move beyond "absorptive capacity" – i.e., the ability to anticipate, plan, prepare, cope and recover from specific shocks and short-term stresses. Their ability to respond to the effects of the pandemic



with the kind of adaptive and transformative resilience that would enable them to thrive and reduce their vulnerability to future shocks is limited. Support available is often short-term and focused on remedial rather than transformative strategies for bouncing back. Youth investigators highlight that this focus on survival has to do with the fact that young women are likely to turn to entrepreneurship out of necessity, which makes it more difficult for them to identify and pivot to changing market conditions and economic downturns. Further, **women are less likely to have access to business training that could help them develop the skills necessary to move into opportunity-based entrepreneurship.** Finally, their limited access to business services, in particular to formal financial products, mean they are less able to take the kinds of risks necessary to implement more transformative strategies, such as changing a product or service or starting a new business.



## RECOMMENDATIONS

**Design with us, not for us: Involve young women when planning and designing pandemic recovery efforts.** Young women are largely absent from the design of pandemic recovery policies and services. For this reason, such supports often miss tackling the root causes of livelihood disruption for women, such as the unpaid care burden many face, or the social and cultural norms that relegate women to vulnerable economic sectors. Including women in COVID-19 task forces and ensuring that economic recovery packages are gender-focused can help ensure that women not only survive the pandemic but adapt and transform in ways that make themselves and their societies more resilient and more equitable in the future. As their situation is not homogenous, both within and across the countries of focus, effective design must include young women from the diverse groups they aim to serve.

- + Ensure that young women are included in research and needs assessment efforts as COVID-19 recovery programs are designed.
- + Encourage governments to develop social protection mechanisms specifically for young women, including flexible work-time arrangements, provision of childcare services, and cash-for-care programs. Existing social protection measures target the most vulnerable and families, and is often temporary, small scale, and does little to benefit women in need.
- + Encourage governments to take into account the gendered impacts of COVID-19, and in particular the intersectional impacts young women face.
- + Ensure that young women's voices are represented on COVID-19 task forces, where policies and programs are designed so that solutions are designed by them, for their diverse and unique needs.

**We are whole people, and we need holistic support that takes into account our mental and physical well-being.**

Women's limited access to psychosocial support, family planning and services to address gender-based violence is another vector of vulnerability making it difficult for them to withstand social and economic shocks. Women in the investigation are worried about the effects of the pandemic on their safety and security, and on their ability to access essential reproductive health services. Governments and non-profits serving young women must ensure that psychosocial support and gender-based violence services are integrated into all pandemic recovery programs and policies. Greater collaboration and coordination at the national, regional and grassroots level is required to leverage resources and expertise to better support young women.

**The digital divide is very visible to us, among us, and in our communities. Access to and use of digital opportunities is unequal and needs to be addressed.**

The pandemic is accelerating digital transformations across all sectors, creating new demands for digital tools and services among women. However, the gender digital divide remains, and young men are optimizing new digital opportunities at rates much higher than young women. Given the digital disruption occurring in numerous labour and market sectors throughout Sub-Saharan-Africa, it is critical that women optimize the use of digital technologies at rates higher than men in order to close this gap, and to help improve their success in entering male-dominated professional sectors. Improving access, ownership, and use of digital tools among women will equip them to take advantage of new market opportunities that are emerging through digital disruptions.

- + Provide training and coaching for young women to equip them with the skills and confidence to effectively use digital tools and innovative solutions that advance their employment and entrepreneurship aims. Engage secondary and post-secondary institutions to integrate digital skills training into curricula as a critical 21st-century skill.
- + Remove barriers to the uptake of digital tools, such as financial barriers. Work with mobile network operators, local Internet service providers, and other digital technology companies, such as app developers, to demonstrate the business case for inclusive connectivity and digital tools.

**We need an entrepreneurship ecosystem that understands and responds to our unique situations and needs as young female entrepreneurs.**

COVID-19 has brought to light the extreme gender inequalities in entrepreneurship enabling environments in the investigation countries. Shrinking capital markets have affected young women more than young men. Despite relatively low levels of business closure among female entrepreneurs, the investigation reveals that many women are necessity-based entrepreneurs, barely scraping by at the best of times. Targeted efforts among governments and support organizations are needed to incentivize and encourage young women to engage in opportunity and innovation driven entrepreneurship that is more responsive to changing market dynamics and more resilient.

Men have much greater access to business training and advisory services than women, and this gap is even more extreme for young women. When young women are able to access business training, it is not designed in a gender sensitive

## CONCLUSIONS AND RECOMMENDATIONS

way, and does not take into account the unique barriers they face, including balancing home responsibilities, navigating social norms that make it difficult to enter growth sectors, and moving from informal to formal business sectors. Governments, support organizations and the private sector must incorporate a gender lens when developing response strategies to help MSMEs recover from COVID-19. Policies and programs that are designed to ensure women and men have equal opportunities can lay the groundwork for a quicker recovery, and a more resilient future after the crisis ends.

- + Government loan programs and lenders must develop products specifically for unbanked young women, so they can access capital without collateral. This is critical to enabling them to take the risks necessary to transform their businesses to respond to changing market conditions or adapt to shocks.

- + Provide young women entrepreneurs with access to non-recoverable forms of finance and debt relief to help their businesses survive over the short-term.
- + Develop gender sensitive programs for women that take into account the unique barriers they face and their views on how these can be tackled. This is particularly true for women entrepreneurs, who lack the skills necessary to enter more competitive market sectors such as the tech sector.
- + Support women to formalize their businesses so they can better access government services, such as business loans and training.
- + Design business accelerators specifically for women, tailored to help them rebuild and reimagine their business models and identify and access new networks, in order to move from necessity-based to opportunity-based entrepreneurship.



#DOTYouth Street Team member Hiqmat Sungdeme Saani

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