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FROM HANOI TO HYDERABAD

THE IMPACT OF COVID-19 ON WOMEN AND MARGINALIZED
GROUPS IN ASIAN CITIES

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Welcome to Issue 1.4 of GovAsia. Published four times a year, GovAsia provides a platform for The Asia Foundation and its partners to examine critical social, economic, and political issues faced by citizens and governments across Asia, drawing on the Foundation's daily engagement with the region's development challenges. GovAsia aims to facilitate thoughtful debate and build consensus for solutions to the most pressing governance issues facing the region today.

This issue looks at the multidimensional impacts of the COVID-19 pandemic in eight cities across Asia. It draws on research conducted between October 2020 and April 2021, in partnership with **Kore Global**, that focused on the perspectives and experiences of those who receive the fewest benefits of urbanization due to a range of intersecting marginalized identities and experiences, such as their gender, ethnic identity, low remuneration levels, and insecure employment status. We explore the drivers of current inequalities before and during the COVID-19 pandemic, which will likely contribute to future and more rapidly growing inequalities. We hope to encourage government officials and development practitioners to look beyond reductive economic indicators and apply a multi-dimensional lens to better recognize and address the pandemic's impacts on human and financial capital and capacity, now and in the future.

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COVER IMAGE: Construction worker, Hanoi. Photo by JunPhoto

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SUMMARY

The COVID-19 pandemic has spread through Asia's cities with particular ferocity, complicated by high population density, large numbers of urban poor, and the scale of the informal workforce. Within those cities, the pandemic has worsened a range of pre-existing inequalities along lines of class, ethnicity, gender, and other marginalized identities. This study documents the impact of COVID-19 through the eyes of Asia's marginalized urban workers, primarily women, and unpacks the complex and multidimensional relationship between the pandemic and rising inequalities. It does so through in-depth interviews with 80 people in eight cities across the region, discussing their pandemic experience, ability to cope, and thoughts about the future.

All of our interviewees experienced a financial shock during early periods of government containment measures (or lockdowns); for many, that impact is ongoing. Some interviewees described a severe loss of financial capital, plunging them below the poverty line and forcing them to make difficult choices between paying their rent, meeting their children's needs, and buying medicine. For those with insufficient income before the pandemic, the complete loss of income was especially devastating.

Although government-led support measures were introduced to mitigate the effects of the pandemic, marginalized groups were often unable to access this support. In the absence of government assistance, many relied heavily on their family and friends – their social capital – for loans, new jobs, childcare, or help keeping microenterprises afloat. Yet their social capital was not always sufficient, and many urban workers have reached their wits' end. Many interviewees discussed their intense anxiety and stress, including a prolonged sense of hopelessness.

Most of our respondents were women. Many women spoke about their exhaustion from juggling job seeking, current businesses or workloads, and the sharp rise in care work and domestic responsibilities caused by the pandemic. They explained that a combination of increased time poverty and mobility restrictions during lockdowns had made them less able to offer or receive help from their networks. An absence of safety nets, formal support, and limited social capital meant people quickly resorted to short-term coping strategies, such as borrowing money, selling assets, and foregoing health insurance. These strategies are unsustainable and will likely worsen their long-term situations.

The increase in caring and domestic responsibilities on women risks further long-term implications, beyond financial insecurity: old-fashioned labor divisions between male breadwinners and female homemakers have reemerged even in families where women are or were employed outside the home. Some women have had to disrupt their careers and now experience reduced influence in their households. Combined with other negative impacts, such as lost jobs or paused education, long-term impacts may include the decrease of women's hard-fought autonomy and independence.

This analysis and its concluding policy recommendations hope to encourage more inclusive, equitable, and comprehensive policy responses to the pandemic's far-reaching impacts on working women and marginalized groups in urban areas.

1. INTRODUCTION

RISING INEQUALITIES IN ASIA'S CITIES

Cities have historically provided people with better job opportunities, increased access to services and goods, and fostered greater cultural and social diversity. However, the benefits of urban life in many Asian cities tend to be unequally distributed according to class, caste, ethnicity, gender, and other identity markers. Many poor and marginalized populations across the region are excluded from the benefits that cities provide.

That was true before COVID-19 struck in early 2020. The pandemic has spread through Asian cities with particular ferocity. Globally, an estimated 90 percent of reported cases have been in urban areas.¹ Cities especially facilitate the spread of COVID-19 because of their dense populations and within these cities, marginalized populations often bear the brunt of the pandemic's negative impacts on livelihoods. According to the United Nations, "COVID-19 is widening existing spatial, social, and economic inequalities in cities, making the virus more harmful in a self-perpetuating negative spiral."² In some cases, pandemic-related containment measures have not only exposed inequalities but have also exacerbated them – potentially for years to come.

The dominant narratives about the pandemic tend to gloss over a conversation about inequalities. Instead, they tend to focus on the effectiveness of national government responses, measures implemented to contain the spread of the virus, and efforts to secure and distribute vaccines. In contrast to an emphasis on national responses, the main impacts of the pandemic have been primarily

local. Meredith Weiss observed, "National plans, directives and statistics matter, but individuals have experienced this pandemic on the ground, where central regulations meet local implementation."³

This report documents the local impact of COVID-19 through the eyes of Asia's marginalized urban workers, primarily women, and unpacks the complex and multidimensional relationship between the pandemic and rising inequalities. It seeks to understand how marginalized identities influenced people's pandemic experience, ability to cope, and future prospects. We grounded our research in cities because the COVID-19 experience is especially complex in urban areas compared to rural areas, largely due to higher population density, increased levels of poor-quality housing, and greater scale of informal workers, which makes managing the virus' spread challenging.

In many parts of lower middle-income Asia⁴ – as well as other parts of the Global South – rapid and unplanned urban development resulted in densely populated areas with poor conditions, including inadequate water and sanitation services. Strained living and working conditions go hand in hand with greater exposure to disease and accident risks, economic difficulties, and limited access to services.⁵ Therefore, many impoverished city residents were unable to access healthcare and other services needed when they contracted COVID-19. Others were unwilling to use existing services out of fear of the repercussions of doing so, because business closures and the policing of movement restrictions have generally been stricter in Asia's cities than in rural areas. The latter is frequently the case

for millions of internal migrants who moved from rural to urban areas and lack the proper residence papers to access basic city services. Others also lack the requisite literacy levels or skills to access technology, such as mobile phones, which could otherwise provide them with that access.

Low incomes, precarious livelihoods, and an absence of safety nets have exacerbated the pandemic's financial impact on those who contracted COVID-19 and were unable to work and those affected by containment measures, such as lockdowns and social distancing. For many, the type of employment determined the extent to which they could maintain their livelihoods. The urban poor include self-employed workers, those employed in micro-businesses, informal laborers, and those who work on a piece-meal basis, making them extremely vulnerable to losing work.⁶ Additionally, workers who commute to cities from peri-urban settlements or rural areas, as well as many service sector and gig economy workers, such as ride-hail drivers, were often unable to work remotely and consequently lost a significant proportion of their income. People in these situations likely face a long road to financial recovery.

In stark contrast, the wealthy within Asia's cities tended to sustain their wealth during the pandemic or even managed to increase it. Wealth, social, and spatial inequalities in Asian cities will likely skyrocket as millionaires and billionaires become richer, primarily through gains in capital,⁷ and the professional and managerial classes protect their relatively high incomes by working from home. Meanwhile, small business owners and middle-class workers struggle to bear the cost of pandemic-related closures, and the working poor, unemployed poor, and near-poor plunge deeper into poverty. Ironically, while the pandemic has highlighted the plight of the heretofore largely invisible urban informal

workers who serve as the backbone of Asian cities, economic and social lockdowns have left these same people out in terms of access to food rations, housing, and social safety nets.

Gender inequalities exposed by the pandemic are also likely to become more pronounced. Among those living in poor urban areas, women often suffer additional deprivations as a result of working in insecure or gig employment, such as piece-rate workers, or as members of traditionally marginalized groups, such as ethnic minority populations. At these intersections, women rarely hold positions of power and have limited opportunities to influence formal and informal decision-making processes. This results in unequal access to education, health, and financial services, negatively impacting their livelihood opportunities and wellbeing, and subsequently curtailing their economic and societal contributions, which is ultimately detrimental to economic growth.⁸ The ILO estimates that, in 2021, in Asia and the Pacific region, men's employment figures will surpass their pre-crisis level, while women's will remain below the 2019 level.⁹ Pandemic-related school and office closures, combined with longstanding patriarchal norms that demand women adopt the care work of children, relatives, and communities, has led to women taking on greater unpaid work responsibilities. This increased the burden on both paid female workers and traditionally unpaid female homemakers, and it risks reigniting the inequities of traditional male-female divisions of labor.



Some people say bad things about people from ethnic minorities... They make me uncomfortable and don't want to hire me."

(Female ethnic minority migrant worker, Hanoi)



EXPERIENCES FROM HANOI TO HYDERABAD

From October 2020 to April 2021, our research team interviewed individuals online, by telephone, and in-person in eight cities in five developing Asian countries: Bangladesh, Lao People's Democratic Republic (PDR), Mongolia, Pakistan, and Vietnam. The research explores how people coped in the early phases of the pandemic and their prospective futures.

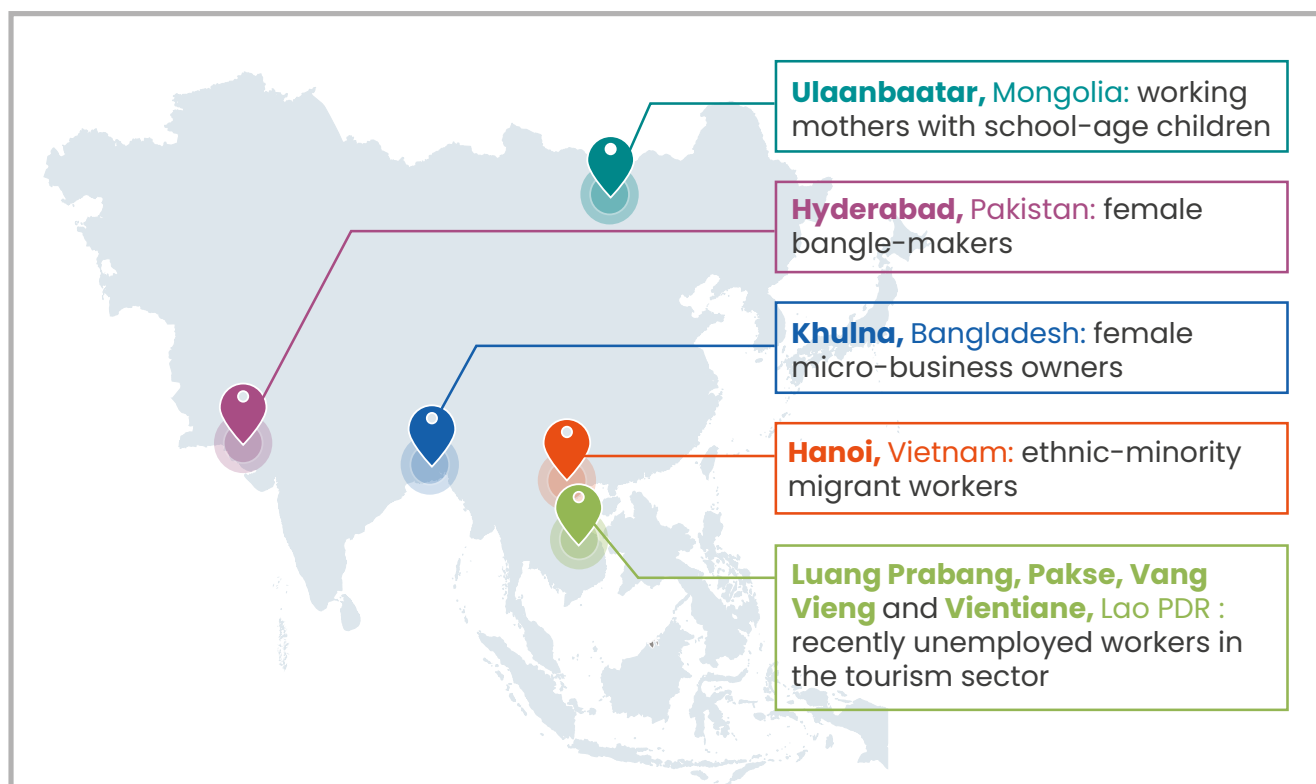
In **Lao PDR**, we explored the challenges faced by workers who lost their jobs in the tourism sector in the capital, Vientiane; in Pakse, the second largest city (population 120,000); in Luang Prabang, the former capital and UNESCO world heritage listed city in the north of the country (population 55,000); and in Vang Vieng, the small but highly tourist-oriented city in central Lao PDR (population 25,000). Most interviewees were informal employees.

In **Vietnam**, we interviewed 15 ethnic-minority migrant workers in Hanoi, the country's capital (population 8 million). All interviewees had

migrated to the city from rural areas in the country's north before the pandemic and were working informally in unstable and sometimes dangerous jobs, often in the construction industry.

In **Pakistan, Bangladesh, and Mongolia** we focused on the experiences of women who performed wage work inside or outside the home, and unpaid care and domestic work. Interviewees represented the very poor, micro-entrepreneurs, and the middle-class, with incomes ranging from very low piece-work rates to reasonably comfortable middle-class salaries.

Hyderabad (population 6.8 million) is home to Pakistan's glass bangle-making industry, which employs approximately 350,000 women and children in the manufacturing, trading, production, and transport of glass bangles.¹⁰ Despite the enormous popularity of the bangles throughout South Asia, the work is hard, poorly paid, frequently dangerous, and the artisans are often poor or at risk of poverty. We interviewed 15 female bangle-makers – some



working from home and some unemployed – none of whom were covered by existing labor laws.

Khulna (population 2.9 million) is Bangladesh’s third-largest metropolitan area, after Dhaka and Chittagong. There, our team interviewed 16 female micro-business owners. Most operated boutiques and tailoring services or were part of the retail supply chain. Their enterprises employed between 5 and 25 employees and were mostly run from home, with just a few operating from shopfronts.

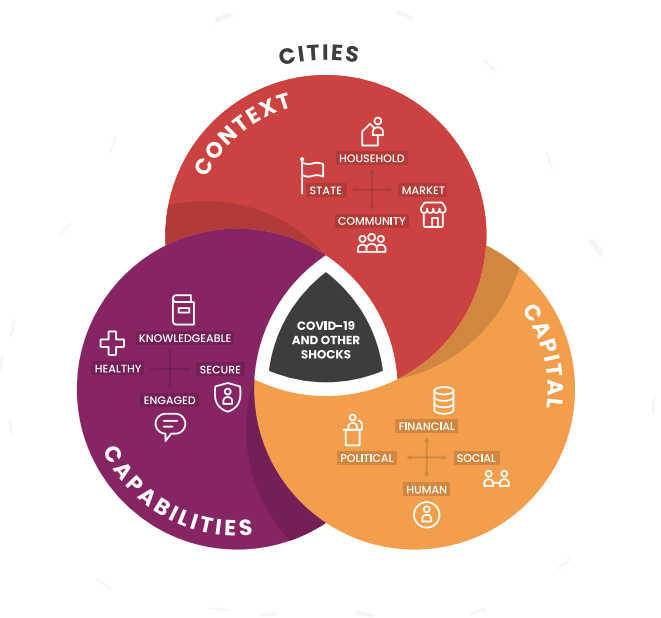
In Mongolia’s capital, Ulaanbaatar (population 1.5 million), we sought to understand the experience of mothers working in both the public and private sectors, some of whom had lost their jobs. We discussed the various challenges they faced in balancing waged work with unpaid care work, and in navigating other inequalities in families and at home. Interviewees included sales assistants in a bakery and a pharmacy, a hotel cleaner, the owner of a beauty salon, the manager of a small manufacturing company, and an employee at a travel agency.

Despite vast variations in social, political, and economic contexts, we found comparable experiences in all eight cities. All our interviewees were deeply affected by containment measures governments introduced to combat the spread of COVID-19. In this report, we analyze those profound impacts. Our aim is to encourage more inclusive, equitable, and comprehensive policy responses to the far-reaching impacts of the pandemic on working women and marginalized groups in urban areas. We also hope to encourage government officials and development practitioners to widen the lens they use to understand COVID-19 impacts. By looking beyond reductive economic indicators and applying a multi-dimensional lens, decision makers may better recognize

and address the pandemic’s impacts on both human and financial capital and capacity.

THE 5 CS: CONTEXT, CAPITAL AND CAPABILITIES IN CITIES DURING COVID-19

Although the specific focus of the research varied across locations, in each it was underpinned by the same conceptual framework.¹¹



This framework focused on three areas: First, we looked at key ways in which COVID-19 altered the urban contexts in which our interviewees live. Beyond health impacts, the **context** of COVID-19 was largely defined by government-implemented containment measures, such as social distancing regulations, school and business closures, and the various government-led programs implemented to reduce the pandemic’s negative impacts. We looked at how state level policies and programs interacted with household power relations and dynamics, community attitudes and norms, access to services, employment, and business opportunities.

Secondly, we saw that people’s tangible and intangible resources (**capital**) have markedly reduced in light of those contextual changes, particularly in terms of their finances (financial capital), their social network and relationships (social capital), and their building of knowledge and skills (human capital). Our research explored the impact of the pandemic on multiple resources, including paid employment, savings and insurance, mental and physical health and wellbeing, and informal – often familial – social support networks.

Thirdly, the depletion of people’s resources influenced their immediate and long-term ability to cope. We explored the strategies people used to address these challenges. Their strategies, together with their future prospects, provide us with an view of the pandemic’s impact on people’s **capabilities**: particularly their ability to secure employment, pursue careers, and have independence outside the home. The potential long-term impacts of the pandemic will depend largely on the effects it has on those capabilities.

The causal relationship between these three levels of analysis – context, capital, and capabilities – is neither simple nor linear: the context tends to impact capital and capabilities, but those, in turn, contribute to further changes in the context.

STRUCTURE OF THE ANALYSIS

Section 2, below, provides an overview of the findings across all eight cities. These are mapped onto the conceptual framework that links the individual country studies. Section 3 focuses on the experience of changes in **context**: the non-health related impacts of the pandemic, including state-level restrictions aimed at controlling the spread of the virus, the resulting shocks to markets and employment, and the state-led support schemes that aimed to mitigate impacts on individuals, businesses,

and the economy. Section 4 highlights the impact pandemic containment measures had on the financial, human, and social **capital** of individuals and their families. Section 5 traces these immediate effects to illustrate the long-term impacts on people’s **capabilities** that will affect their future opportunities and recovery. Section 6 presents a set of recommendations for policymakers in light of the research findings.

Using the conceptual framework as a starting point, in-country research teams tailored research questions, sample selection, and interview guidelines to their specific city or cities. They drew on their existing knowledge and conducted rapid literature reviews, which enabled them to focus on gaps in existing research and identify overlooked populations. As a result, there is significant variation between each of the cities in terms of research questions and participants. This was to allow space for locally conceived research ideas, relevant to local policy contexts.

In each city, the research teams conducted a set of qualitative semi-structured interviews, either remotely or in-person, depending on Covid-19-related restrictions. In total, we carried out 80 in-depth, one-on-one interviews of 70 women and 10 men. These interviews were largely – but not entirely – conducted with women, in order to focus on the gendered impacts of the pandemic as well as the intersections between gender and other forms of discrimination and marginalization. The underpinning conceptual framework enabled us to combine diverse local research into a collective, regional piece.

2. OVERVIEW OF RESEARCH FINDINGS

1

Before COVID, many **markets were unregulated**, enabling businesses to hire flexible labor at low cost, with few legal obligations. Such workers – often ethnic minorities, migrants and women – received little government protection.

2

Pre-existing **gender inequalities** meant that female micro-enterprise owners already had **lower access to loans and start-up capital** than men. Their businesses were often smaller, with fewer reserves and less likely to be registered.

3

Pre-existing **gender inequalities** also meant women undertake a **disproportionate amount of domestic and caring work**, often juggling these with paid jobs or business ownership.

4

When COVID hit, government containment measures led to an **inability of businesses to operate normally**, causing severe shocks to many urban markets.

5

The informal nature of markets meant that **workers could be dismissed, or their hours reduced** without warning.

6

With a sudden loss of income, **people's financial capital was severely affected**. Some were plunged below the poverty line, forced to make difficult choices between essential purchases.

7

For **those not earning enough to save** before the pandemic, the complete **loss of income was devastating**.

8

Access to **emergency support programs** was difficult for many due to complicated administrative procedures, a lack of clear guidance, misinterpretation of policies by local governments and requirements that businesses be formally registered.

9

Those unable to access government support **turned to their social networks to help them cope**, relying on family and friends for loans, to help find new jobs and to assist with childcare. Yet their social capital was not always sufficient and not everyone has networks to lean on.

10

People described **intense and constant stress and anxiety**, not only about COVID but about their financial situation.

11

Women experienced a sharp rise in time-consuming caring and domestic labor, combined with the challenge of working or keeping businesses going. They were feeling a **compounded sense of stress and exhaustion**.

12

For **women**, increased **time poverty and mobility restrictions** meant they were less able to offer or receive help from others, **weakening social bonds and increasing a sense of isolation**.

13

Rather than 'bouncing back' as restrictions lifted, **people found it difficult to recover** from the initial shock.

14

People quickly **resorted to short-term 'coping' strategies** such as borrowing money and selling assets to pay for rent, school fees, food and other daily expenses, putting them in a **more precarious position**.

15

Some were **no longer able to make payments on pre-existing debts** for purchases such as a motorbike or mobile phone that their low but previously consistent wages had allowed them to do.

16

Some who had previously taken out health insurance had decided to cancel it, putting them in an extremely vulnerable position if they become ill.

17

Some women had indefinitely **postponed future career development plans**.

18

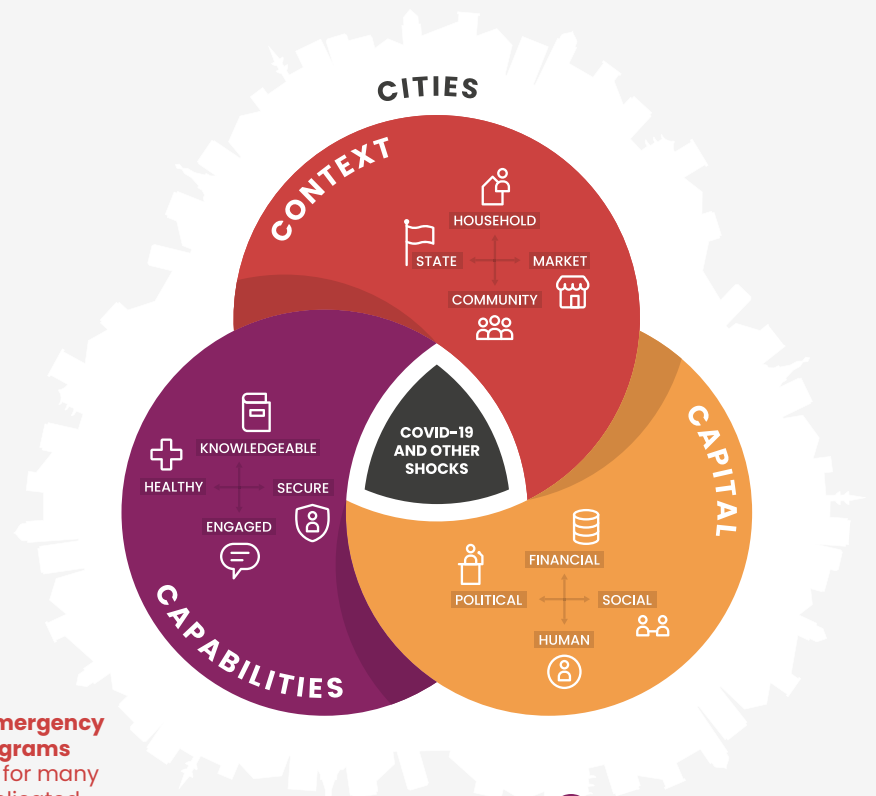
The increase in domestic responsibilities is reviving old-fashioned divisions of labor between male breadwinners and female homemakers, **limiting the space in which women can engage in life beyond the domestic sphere**.

19

Some women spoke about becoming **more financially dependent on their husbands**.

20

For some women, reduced abilities to make or influence household decisions, combined with the shock of COVID, may see a **longer-term loss of autonomy and opportunities**.



3. CONTEXT: RESPONSE TO THE COVID-19 SHOCK

In early 2020, as COVID-19 was first detected across Asia, many governments imposed strict movement restrictions to prevent local virus transmission, leading to the closure of international borders, most businesses, schools, public spaces, and non-essential government offices, and a ban on large gatherings. Many governments also announced relief packages to reduce the harm caused by these strict measures.

EFFORTS TO CURB INFECTION SPREAD

During the early months of the pandemic, in the absence of more sophisticated tools now available for rapid testing and contact tracing, governments implemented blanket restrictions. These were often combinations of bans on international and domestic travel and local movements, including national or local lockdowns, social distancing, and limiting economic activity to 'essential' commodities and services. In Mongolia, national measures began in January 2020, even before the World Health Organization (WHO) declared COVID-19 a pandemic. Mongolia's restrictions included temporary closures of all public and private educational institutions, curfews, and limits on business operations, including closures of restaurants, museums, hotels, beauty and hair salons, among others.

Often, nationwide lockdowns such as this prompted a sudden economic shock. In many sectors, closures and lockdowns immediately impacted revenue, which, in turn, affected consumers and shrank demand for goods and

services. Bans on international and domestic travel had a dramatic impact on the tourism sector in many countries. In Lao PDR, within the first six months of the pandemic, a 60 percent drop in tourist arrivals led to an estimated loss of USD 400 million.¹² In Pakistan, lockdowns included a ban on wedding and festival celebrations and industries, such as bangle manufacturing, took a major hit.

In most countries, relatively short initial lockdowns were later extended. In Lao PDR, a lockdown announced in March 2020 continued until the end of May that year, and international travel restrictions persist at the time of writing in November 2021. A national lockdown in Vietnam, initially set for April 1-15, 2020,¹³ was extended to April 30 in Hanoi and provinces with high infection numbers.¹⁴

Later in 2020, in order to partially reopen economies, governments began to tailor their containment measures according to the scale of local transmission and government priorities. For example, in Pakistan – after a country-wide lockdown in March 2020 – the government shifted to “smart lockdowns” in June, which targeted virus hotspots.¹⁵

These various forms of lockdowns devastated the commercial and personal economies of millions across Asia, hitting those who could least afford it the hardest. For example, already marginalized Vietnamese ethnic-minority households saw their incomes drop by a staggering 75 percent in the first few months of the pandemic.¹⁶

STATE SUPPORT SCHEMES FOR BUSINESSES AND INDIVIDUALS

By April 2020, governments in all five countries announced a series of financial support schemes to ease the pandemic's economic impact. This financial aid included loans, tax cuts, and debt relief packages to businesses in core sectors. Governments also supplemented lost income through direct cash transfers and tax relief; they also mandated flexible working hours. Although many of COVID-19's economic issues were localized within urban areas, the support systems came from a range of government levels. Often, these were policies devised at the national level and implemented through the subnational bureaucratic arms of national ministries. Generally speaking, municipal authorities had a limited role in designing COVID-19-related health or socioeconomic support, despite their proximity to city residents, and were more commonly involved in the coordination or distribution of various forms of support.

In Mongolia, in addition to instituting flexible working hours, the national government and mayor of Ulaanbataar both encouraged employers to provide additional leave to parents and guardians working in the private sector, including those whose children fell ill. When the government closed schools, it increased the monthly child allowance and other social welfare benefits; it also issued food vouchers to impoverished households. In addition, Mongolia deployed tax incentives and exemptions for businesses in the private sector.

In Vietnam, the government launched a fiscal package to support enterprises and a loan program with a zero-interest rate for employers to pay workers' salaries. The government also reduced the consumer and commercial price of electricity, lowered interest rates for enterprises, and introduced a credit package for banks.¹⁷ It also launched two social protection packages,

known as the "26 Trillion Dong Program" (July 2021) and "38 Trillion Dong Program" (October 2021). The former covered unemployed informal workers for the first time in the country's history, while the latter focused on those who lost jobs in the formal sector. Additionally, the government announced a social protection package, known as the "62 Trillion Dong Program" (USD 2.6 billion), to ease the impact of the pandemic on other vulnerable groups.¹⁸

By March 2020, the Government of Pakistan approved a stimulus package of PKR 1.2 trillion (approximately USD 7 billion) and a supplementary grant of PKR 100 billion (approximately USD 579 million) to a "Residual/Emergency Relief Fund." These packages provided cash assistance to beneficiaries of existing government support programs and included emergency cash assistance to additional households for a period of four months. The government also approved a PKR 200 billion cash assistance scheme for daily wage workers who had been laid off from the formal industrial sector. These measures were supplemented with subsidies on essential food items, tax refunds, and a reduction of taxes and duties, especially on food items.¹⁹ In April 2020, the government introduced a social safety net program called the Ehsaas²⁰ (Emergency Cash Program²¹), which provided emergency financial assistance to 12 million families living below the poverty line.²²

By April 2020, the Government of Bangladesh announced four stimulus packages worth BDT 727.5 million (USD 8.573 million and nearly 2.5 percent of Bangladesh's GDP) in response to the economic losses incurred in the early months of the pandemic. From March to October 2020, the government provided a stimulus package of BDT 200 trillion (USD 2.35 billion), targeting women entrepreneurs in the small and medium-size enterprise (SME) sector. This was followed by another package of BDT 300 billion (USD 34.9 million) in January 2021.²³

In Lao PDR, the government introduced tax exemptions or extensions to support household consumption. These included an income tax exemption for households earning less than LAK 5 million (USD 550) every month. The government also reduced electricity, water, garbage collection, and internet fees for three

months and removed tariffs on imported items. Additionally, it provided loans to help finance the SME sector. Direct support to individuals and households was largely limited to the distribution of protective equipment, such as masks and sanitizer.²⁴



Silk weaver, Luang Prabang, Lao PDR, photo by Det-anan

4. CAPITAL: IMMEDIATE IMPACTS

Our research interviews indicate that COVID-19-related movement restrictions and market shocks had multiple direct impacts on city dwellers. These exacerbated pre-existing inequalities and exposed the insufficiency of government support for the economic and social wellbeing of urban residents.

FINANCIAL CAPITAL: INCOME AND BENEFITS

All eight cities experienced negative financial impacts because of the pandemic. Many people experienced an immediate and devastating reduction of financial capital. For example, in Ulaanbaatar, middle-class women who had worked in the private sector before the pandemic described a dramatic or complete loss of income soon after the pandemic began. This was often because of job losses and businesses' inability to operate normally under government-imposed restrictions. Many businesses had to significantly reduce hours of operation or close operations completely.

In Khulna, several female micro-business owners described the lockdown as setting off a chain reaction. As shops, businesses, and markets closed, many business owners reported an immediate drop in sales and orders. As sales declined, they experienced a severe decrease in income, which, given their roles as the main or joint breadwinners in their families, significantly affected family finances. Many interviewees had to lay off employees or significantly reduce staff salaries. Some women business owners recounted that many of their employees were forced to return to their village homes during the lockdown because of the financial difficulties they faced in the city.

In Lao PDR, workers in the tourism industry in Vientiane, Pakse, Luang Prabang, and Vang Vieng described similar hardships. Some explained that their sudden loss of income plunged them below the poverty line. For example, a self-employed driver described how his monthly income had gone from LAK 1,500,000 (approximately USD 157) to LAK 750,000 (approximately USD 79), well below the minimum wage of USD 110 a month. In many cases, reduced incomes and intense financial shocks occurred very early in the pandemic, even before lockdowns had been announced and activities restricted. The lockdowns subsequently caused even greater financial strains.

Interviews with ethnic minority migrants in Hanoi suggest that even short lockdowns had a drastic impact on people's financial capital. The initial one-month lockdown created an immediate shock for some ethnic minority migrants. The story was similar in Hyderabad, where the sudden announcement of lockdowns resulted in closed factories that put female bangle-makers out of work for several months. Most received no support from the factories where they had been employed.



They [the government] explained that [the benefits] were only for workers who had formal labour contracts.

(Female informal construction worker, Hanoi)





It was really bad, at first. The factories were closed. We were not getting paid... The factories were opened for a while from October to December, but they were closed again in January. Now we do not know when they will open again. No pay for closed days.

(Female bangle maker, Hyderabad)



At that time, I could not go out because of the government restrictions. My business was completely shut down.

(Female dress maker, Khulna)



Many female micro-business owners in Khulna said they had had little time to prepare for the lockdown's financial impacts, such as making critical arrangements to store products or materials, meet pending orders, prepare their employees, and so forth. Many faced difficulties reviving their businesses after the forced closures. In particular, many emphasized an inability to meet with clients, source raw materials, seek support from contacts and networks, and find alternative means of keeping their businesses afloat. Pre-existing gender inequalities meant that female business owners often started up and ran their businesses with less capital and access to credit than their male counterparts; this meant their businesses were often smaller, less likely to be formally registered, and held fewer capital reserves.

Cuts in basic spending

In some cases, the financial impact of the pandemic affected households' ability to buy

basic items, such as food. In Ulaanbaatar, interviewees described cutting back on all unnecessary spending. Cutbacks were more extreme for workers who had lost their incomes, but even those who kept their jobs spent less and saved more, either to cope with the additional costs of working from home or to protect themselves from the risk of future losses.

In Hyderabad, interviewees were forced to choose between paying rent, meeting their children's needs, or buying medicine. Many women sacrificed their personal needs to meet those of their families. Similarly, many interviewees in the four cities in Lao PDR had to make difficult decisions about what to prioritize. They bought necessities, such as shampoo, in smaller amounts; decided which utilities to leave unpaid; and reduced spending on children's healthcare and education. Some interviewees also changed the types of food they ate, forgoing milk, fruit, and meat, and others foraged for food. Ethnic minority migrants in Hanoi described cutting back on household expenses to the extent that they survived on nothing but rice and noodles during the initial 30-day lockdown.

In Ulaanbaatar, even workers who kept their jobs in the early stages of the pandemic described negative impacts on their finances. Public sector employees, in particular, spoke about additional costs incurred through sharp increases in work-related telephone calls and Internet costs when working from home. Some also described reductions in take-home pay, with a loss of additional benefits, such as travel or food allowances.

Trouble accessing government support

Many interviewees in Bangladesh, Mongolia, Pakistan, and Vietnam were aware of their governments' economic relief measures.²⁵ Despite some positive state-led support

measures, many respondents noted that measures had limited benefits in practice or were designed with only a specific set of needs and experiences in mind.



It's impossible to work from home. If you don't have internet or money to buy mobile data, you have no choice but to go to the office."

(Female university professor, Ulaanbaatar)



Recently, we would work every day. We worked around the clock. We were always ready to work at a moment's notice. We used to patrol the streets during the day, and the next day I would go out again for another 24 hours.

(Female civil servant, Ulaanbaatar)



In Ulaanbaatar, most government employees were ineligible for tax incentives and exemptions. Self-employed women, such as small business owners, did not pay any tax prior to the pandemic, so tax breaks were irrelevant. Public sector workers described an increase in workloads with no flexible work options. In Hanoi, the majority of interviewees had heard about the 62 Trillion Dong relief program through word of mouth, and some had also heard about it through the radio, public loudspeakers,²⁶ or community authorities. However, interviewees

highlighted their limited access to state-led relief measures, complicated by complex administrative procedures; a lack of clear information and guidance for applicants, including how to certify that their income was below the poverty line; a lack of city residence papers; and policy misinterpretations by local governments that limited how many individuals could access relief.

In Hyderabad, the few female bangle-makers who were aware of government relief programs decried complicated and inconvenient enrollment procedures. The women's lack of literacy was also a serious impediment to accessing relief, as was their lack of free time beyond domestic responsibilities. Furthermore, the Ehsaas scheme involved an enrollment system that required a National Identity Card (NIC) number to access financial aid. The majority of female bangle-makers interviewed did not have a NIC and therefore could not access the scheme. Societal restrictions on women's mobility compounded their plight by making it harder for them to go outside their homes to avail of government support. Some also expressed a lack of trust in the government and formal authority. Even other schemes that supported daily wage and piece-rate workers and people living below the poverty line were challenging to access. Family honor and negative views about needing aid also influenced women's willingness or ability to access support.



"Yes, we heard about the support programs. We went a few times to receive support, but we were turned away. I had my NIC and they would photocopy it, but they would not give me anything."

(Female bangle-maker, Hyderabad)



In Khulna, most female interviewees operated their businesses without formal business licenses or bank accounts; therefore, they were unable to access government business-support services or schemes. Respondents also felt discouraged from accessing government support because of unfavorable loan repayment terms, high interest rates, and the high level of documentation required by banks and financial institutions. Single women found it more difficult to access loans because they were often perceived as lacking the necessary male familial support to enable reliable repayments.

In general, although governments implemented programs to provide support, the procedures were often too complex and required affordable access to the Internet or mobile phones and basic literacy, numeracy, and digital literacy. These are devices and skills that many impoverished and marginalized groups did not have. Our research consistently indicated that, without effective outreach, many people missed out on government support for these reasons. Moreover, the flow of rapidly changing regulations and containment measures made it even harder for people to comprehend and access support programs, not to mention the potential health risks of standing in long queues or unventilated spaces when applying for support.

The role of pre-existing vulnerabilities

Pre-existing inequalities amplified the severity of the lockdowns' impact on people's financial capital. In Hanoi, as elsewhere, the financial impact of the initial lockdown was extreme and immediate for low-earners who had little or no savings to fall back on, including many ethnic-minority migrants. Moreover, many workers had been employed under verbal or trust-based agreements before the pandemic, with no benefits or formal entitlements. This meant their

earnings were interrupted from the moment lockdowns were announced. A lack of social protection measures led some migrant workers to leave cities to return to their village homes.

In Pakistan, the informal sector accounts for 72 percent of non-agricultural employment and employs 67 percent of all female urban workers.²⁷ Such workers received little government support or protection under labor laws prior to the pandemic.²⁸ Lockdowns disrupted the precarious employment situation of the workers we interviewed: female bangle-makers who were already earning below minimum wage before the pandemic. They were left with no earnings or paid leave and limited access to formal support of any kind from their employers. Most noted that they were unable to work for several months after factory closures. The interviewees, mostly illiterate, could not obtain government benefits because they did not have the required mobile phone or Internet access; many were not even registered as residents eligible for benefits or relief.

Similarly, in the tourism-centered cities in Lao PDR, interviewees working in the tourism sector could be dismissed the instant the pandemic hit. By the end of February 2020, tour guides and other freelance workers were out work. Most interviewees did not have unemployment insurance paid for by their employers and received no severance pay.

HUMAN CAPITAL: MENTAL HEALTH AND WELLBEING



It was a period characterized by hardship, stress, and sadness.

(Female dressmaker, Khulna) 

Interviewees often drew explicit links between the impact of the pandemic on their financial

capital and the impact on their mental health and wellbeing. In Hanoi, ethnic minority workers described the stress and exhaustion they experienced and their hopelessness due to the sudden loss of income. In Hyderabad, female bangle-makers described their constant worry over money. In Khulna, most interviewees talked about the pandemic's effects on their and their families' mental and physical health, with an overall sense of declining wellbeing. One interviewee described how hardship, stress, and sadness characterized the pandemic. Many small business owners expressed a deep sense of anxiety about their financial situation and the future. Their mental depletion often led to physical depletion, as well.



You know, before, I looked healthier, but now I've lost nine kilograms. My massage business is not going well. There are few customers. I think about what I will do in the next five years. I can't sleep well.
(Female former tour guide, Luang Prabang)



In Khulna, our research revealed that women's increased care responsibilities left them exhausted. Women talked about juggling additional household responsibilities, especially home schooling, and feeling guilt about not being able to meet familial expectations and fully support the needs of others. On top of that, they worried about the health and wellbeing of family members. With schools closed and relatives feeling alone and vulnerable, women micro-business owners bemoaned the pressure to keep their businesses running to make ends meet while also managing their households.



Women entrepreneurs like us have to maintain family and keep the business running. We need financial and mental health support.
(Female business owner, Khulna)



A woman making bangles, Hyderabad 2015, photo by Marvi Soomro, dawn.com



Similarly, female public sector employees in Ulaanbaatar described dramatically increased workloads, often the result of having to enforce national and local government restrictions, such as controlling crowds or cleaning surfaces. Female private sector employees described feeling tremendous pressure to consistently perform well to keep their jobs while absorbing the work of colleagues who had lost theirs. Besides mounting exhaustion, women felt immense guilt for not being able to spend more time with their children. For some, these stresses were compounded by the judgement of others who believed mothers should prioritize their children over paid work.



I would go to work at the factory.... It is tough work, and all the things can harm you: heat, fire, broken glass and what not. I am getting old, so it's not easy, but I have to take care of everything.

(Female bangle-maker, Hyderabad)



SOCIAL CAPITAL: NETWORKS AND INFORMAL SUPPORT

Our research illuminated several impacts on social capital, including a correlation between people's reserves of social capital and their ability to weather the pandemic. The first impact, a lack of time and mobility for all women, made them less able to help others or to accept help, weakening social bonds and increasing feelings of anxiety and insecurity.

Women micro-business owners in Khulna spoke about the lack of social support increasing stress and isolation. In Ulaanbaatar, time-starved women who continued to work outside

of the home spoke about a dramatic reduction in social interactions. They also had fewer childcare options because neighbors and friends were concerned that mothers might transmit the virus to their children. These concerns left many families without childcare, a particularly difficult situation for public sector workers who had higher workloads. Working mothers in Ulaanbaatar often completely depended on one other person for childcare – most commonly an older relative, such as a grandmother. This tended to be the case even for married women. In particular, it was unclear how women could continue to work if the elderly relatives they depended on could no longer look after their children.

Several interviewees in Pakse, Luang Prabang, and Vang Vieng noted that limited finances also constrained their ability to socialize with friends and family. Women business owners in Khulna regretted their inability to interact with clients and customers on a regular basis, which hampered networking opportunities and business growth.

Among the few positive benefits of the pandemic, in some cases, family bonds strengthened during lockdowns. Some women micro-business owners in Khulna expressed joy about spending more time with their families. Similarly, in Ulaanbaatar, previously wage-earning women said they were happy to spend more time at home with their children. A few women in both Khulna and Ulaanbaatar talked about how their sons and husbands were also able to spend more time at home and that they were helping more with domestic and care work.



My family is getting closer, spending more time together, which is such a positive feeling because we were often too busy with work to see each other before.

(Female university lecturer, Ulaanbaatar)



However, the situation was very different in Hyderabad: suddenly idled bangle-makers faced the significant burdens of finding replacement incomes and performing additional domestic work. This led to tension between the women and family members, particularly husbands. Several bangle-makers bemoaned a lack of support from their husbands, in contrast to the support they received from community members, local

charities, and local female support workers, particularly regarding much-needed food rations.

In Ulaanbaatar, immediate family took care of younger family members, enabling many mothers to work outside the home. In Pakse, Luang Prabang, and Vang Vieng, former tourism sector workers relied heavily on family and friends to help them find new jobs. Often these jobs were at businesses run by family and friends and were seen as stop-gap measures.



There was no other support... [just the grandparents -] that's how I got through."

(Female salon owner, Ulaanbaatar)



Young woman small business owner, Khulna, Bangladesh.
Photo by Collected, The Business Standard

5. CAPABILITIES: POTENTIAL FUTURE IMPACT

In the wake of the pandemic's primarily negative impacts on people's economic and social capital, the prevailing question is whether the most profoundly affected will recover in the medium- to long-term. One way to assess their prospective recovery is to examine the sustainability of people's current coping strategies, and the areas that further threaten autonomy, opportunities, and future wellbeing.

ON MAINTAINING FINANCIAL SECURITY

The ongoing negative impact of the pandemic and inaccessibility of government support schemes saw many of our research participants resort to short-term coping strategies which may make the long-term impact on their financial capital even more severe.

Women entrepreneurs in Khulna resorted to selling whatever family or personal assets they could, as well as selling commercial stock at far lower prices than it was worth. One woman explained that she had no choice but to sell her mobile phone. Female bangle-makers in Hyderabad said that they had to sell their jewelry, crockery, and other belongings.



I'm diabetic... I have stopped buying medicines. It has affected my health, but we don't have enough money to spend on medicines. We can hardly buy anything. Everyone is making sacrifices.
(Female house-helper, Hyderabad)



Others borrowed what they could. Ethnic minority migrant workers in Hanoi borrowed money from relatives, friends, or colleagues to meet basic expenses, such as rent, school fees, and food. Some Vietnamese interviewees borrowed so much that they were in a much worse financial position than they had been pre-pandemic. Female business owners in Ulaanbaatar took out loans to pay staff salaries, cover their home or business rent, or meet basic living expenses. Interviewees in Hyderabad asked for loans from relatives and neighbors. Given their subsistence-level wages and the fact that many were the sole breadwinners in their families, it will likely take them a very long time to repay loans and replace assets.

Some interviewees took on lower-paying employment or multiple jobs. Ethnic minority migrant workers in Hanoi said they were forced to return to work with reduced hours. Others who had lost their jobs found only lower-paying jobs: one woman said that she earned half as much as before the pandemic. Many interviewees who had lost their job between March and June 2020 now worked multiple poorly paid jobs to survive. This meant they had less time to pursue alternative work that might set them up for financial success in the medium- to long-term. Many also struggle to overcome the immediate and long-term emotional toll on their families.



Because I need income to feed my family, I really felt pressure when I lost my job... I felt guilty. I put pressure on myself.
(Male former hotel receptionist, Vang Vieng)



However, some business owners developed coping strategies that will likely provide them with greater resistance to shocks in the future. For example, in Ulaanbaatar and Khulna, some women small business owners utilized their digital literacy to shift their businesses online. In both cities, some also noted that this allowed them to balance work obligations with domestic responsibilities, especially home schooling. In Khulna, some participants said the sudden loss of income forced them to consider new ways to earn money to support their families. These women showed remarkable resilience in focusing their businesses on new products: for example, switching from selling sarees and bags to masks. Some even transitioned from selling clothing to food items such as homemade pickles.

Yet overall, when we asked women business-owners about the pandemic's potential long-term impacts on their businesses, even the most optimistic worried that it would take several years to recover. Some worried that the impacts would be permanent. In Hanoi, some ethnic minority women had returned to their village homes outside the city and, months later, were unclear whether these moves would also be permanent. In turn, elsewhere, some female micro-business owners complained about labor shortages created by the retreat of migrant workers to rural areas.

ON WOMEN'S AUTONOMY AND CAREER PROSPECTS

Alongside worries about their long-term financial insecurity, some women worried about the potential lasting impact of the pandemic on their careers and individual autonomy. Some described situations in which professional development or career plans had been put on hold in order to maximize present job security. In Ulaanbaatar, female public sector employees postponed their plans for schooling because

of financial difficulties, increased workloads, or withdrawn employer funding support. Others in Lao PDR expressed concerns over whether they had the ability or prospects to re-skill for another occupation.

Many women spoke about the sharp rise in time-consuming domestic responsibilities as their children, husbands, and other family members were also at home. Pre-pandemic inequities in the distribution of care work, primarily shouldered by women, were exacerbated during lockdowns and school closures. Even the relatively more affluent women interviewed in Mongolia and Pakistan said their loss of income negatively affected household dynamics. In Ulaanbaatar, women who had lost their jobs in the private sector became financially dependent on their husbands, and some suggested that losing their job and income had affected their ability to make or influence household decisions.



It is my husband; we ask him for the final decision on everything. My son lives separately so I have to ask my husband.

(Female bangle-maker, Hyderabad)



6. LOOKING BEYOND 2021

Our research, conducted between October 2020 and April 2021 offers insights on the impacts of the pandemic before the more virulent Delta strain spread through Central, South, and Southeast Asia. It is highly likely that the impacts of the pandemic have since intensified, resulting in further depleted capital and disrupted markets. This study illuminates the disproportionate effect of the pandemic on marginalized groups in urban areas. Women workers, ethnic minorities, informal workers, and other disadvantaged groups have faced a lack of job security, decreased incomes, limited access to government support measures, and additional care work responsibilities because of the pandemic – challenges compounded in contexts that are increasingly depriving women and marginalized people of agency, autonomy, and independence. With recovery expected to be neither linear nor immediate, there is a substantial risk that any recovery efforts will either gloss over or perpetuate current inequalities. Supporting an equitable recovery will require applying several simultaneous policy lenses.

MOVE BEYOND GDP

Meaningful recovery policies must move beyond a narrow focus on economic growth and financial impact. Women, particularly mothers with children at home and their female relatives, bear disproportionate domestic responsibilities during the pandemic with shrinking opportunities to access support from the public and private sectors. The pandemic highlighted the value that both paid and unpaid care and domestic work brings to economies and societies, even though it remains deeply unrecognized. Traditional

economic measures, such as gross domestic product (GDP),²⁹ are deeply flawed because they fail to account for much of the informal and unpaid domestic labor that is relegated to women.³⁰ Instead, policymakers, governments, and international and local civil society partners should refine, fund, and adopt metrics that are multi-dimensional and based on human and environmental wellbeing when assessing the impact of the pandemic, preparing for future crises, and measuring the efficacy of government programs.³¹

ACCESS TO EXISTING SERVICES

Despite available services, our research highlighted multiple areas where women and marginalized groups were either unable to access or ineligible for services. Challenges include a lack of flexibility in eligibility criteria to allow for informal workers or non-residents, complicated procedures, and limited program awareness. The experiences of women business owners in Khulna and Ulaanbaatar highlighted the unequal access men and women have to finance and suggest the need for more targeted support, as well as the reconsideration of loan criteria to reduce the exclusion of women. Additionally, as many countries rapidly move toward the digitalization of public services, our research also details the importance of reducing the digital divide that leaves many without access to Internet, smart phones, bandwidth, and data, and therefore services and benefits intended for them.

Governments should also use the pandemic as an opportunity to pursue global targets for social services spending, such as a minimum

of 15 percent on health and 20 percent on education, and for donors to support these investments.³²

REFOCUS SCHEMES FOR THOSE WHO NEED THEM MOST

Even when respondents were able to access services, many programs provide insufficient support. Given the protracted nature of the crisis, governments should extend and expand measures to alleviate the impacts of the pandemic on people's livelihoods, wellbeing, and opportunities. Noting the multidimensional and disproportionate impacts of the pandemic, governments – supported by development agencies – should begin by replenishing the capital lost by impoverished populations. Social assistance mechanisms, such as unconditional cash transfers, and prospective policy measures, such as universal basic income, should be considered.³³ Moving towards a more universal approach to social protection and standing safety nets would increase the reach and effectiveness of government programs and, in some cases, reduce the costs of cumbersome and largely inaccurate approaches.³⁴

This would be facilitated by a shift from fragmented individual support schemes to more holistic and comprehensive systems³⁵ of social protection that are responsive to the intersecting vulnerabilities experienced by disadvantaged urban communities. Establishing systems of this kind is crucial for protecting communities from shocks and other challenges, ranging from inflation, hospitalization, and old age to environmental disasters, such as flooding, droughts, and future waves of COVID-19 or other pandemics. Comprehensive systems would help governments and other stakeholders respond more swiftly and effectively during crises.

REDUCE INFORMALITY IN THE LABOR MARKET

The urban economy, especially in the global South, heavily relies on the role of informal workers in sectors ranging from infrastructure development to care and service delivery.³⁶ Beyond their precarious economic situation, informal workers often have the lowest levels of political capital in cities. Moreover, our research shows that the poor and marginalized routinely fall outside government assistance schemes, despite their greater vulnerability. More effort needs to be made to implement consistent labor laws and regulations and enhance the legal protections for informal workers.

REDISTRIBUTE WORK IN THE CARE ECONOMY

The deeply gendered inequities in the care economy also require urgent redress. Our study highlighted the extent to which unpaid caregiving by women reduces their autonomy, opportunities, and decision-making power. There are numerous policy options to reduce the burden of unpaid labor on women and girls, such as the expansion of social protection systems, increasing access to childcare, prioritizing access to quality basic services, addressing gender pay gaps, and introducing policies that enable workers to combine paid work and unpaid care.³⁷

Redistributing work in the care economy also requires a focus on transforming the predominantly masculine norms that govern the division of labor within homes; it must also involve actively working with men to incentivize changed behavior. Both public and private sector investment should be increased to reduce, reward, and redistribute care and domestic work.

TOWARDS MORE EQUITABLE AND INCLUSIVE CITIES

Governments and local authorities need to recognize and acknowledge that cities are not homogenous, but, instead, home to diverse individuals, groups, and communities – many of whom live and work on the margins and are integral to cities' socioeconomic lifeblood. As we embark upon the 'new normal,' it is obvious that those already at a disadvantage before the pandemic have borne the brunt of the pandemic's impacts.

Ultimately, the inequalities outlined in this report can be overcome by transforming unequal power relations – between men and women, between ethnic majorities and minorities, and between employers and employees. These

inequalities need to be actively addressed in the public sphere, such as in employment and business, and within families and communities, where women's power and opportunities are greatly limited by the relative immobility of women outside the home and inequalities between men and women in their shares of domestic work and parenting responsibilities.

Unless rising wealth, social, and spatial inequalities are determinedly disrupted, they will negatively impact social cohesion and economic recovery in the long term. Only by understanding and responding to the lived experience of those most profoundly affected by the COVID-19 pandemic and other shocks can policies be designed to respond effectively to the challenges ahead.



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December
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Uuganbayar*

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