

**Socio-Economic Impacts
of Covid-19
Movement Control Order (MCO)
on Women's Livelihoods
in Selangor**

Research by

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Socio-Economic Impacts Of Covid-19 Movement Control Order (MCO) on Women's Livelihoods In Selangor. – Petaling Jaya, Malaysia: Institut Wanita Berdaya (IWB) Selangor

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Business unusual. This study has been funded and conducted by Institut Wanita Berdaya (IWB) Selangor in collaboration with researchers from SOLS247. This report summarises the preliminary findings and is a part of an overall body of research that the Institut Wanita Berdaya (IWB) is conducting to understand the full socio-economic impact and the changing faces of poverty caused by the unprecedented Covid-19 pandemic. We are working across different groups of first responders, social-sector players to fully understand the full extent of how this impacts women in Selangor.

Acknowledgement

We would like to express our sincere gratitude to YB Dr Siti Mariah Mahmud, EXCO for Health, Welfare, Women's Empowerment and Family of Selangor for the policy and strategic direction that have led to the production of this report. We are also thankful to our 442 respondents who generously spent their time answering the questionnaires within less than 4 days. Sincere thanks to Dr Leoniek Kroneman (SOLS 24/7) and Lim Su Lin (SOLS 24/7) for their support in development of the survey, and analysis and reporting of the data.

Executive Summary

This study examined the socio-economic impact of the government's Movement Control Order (MCO) due to the Covid-19 pandemic on women's livelihoods. The study was conducted on women in Selangor in the second week after the MCO was announced. We launched an online survey in Bahasa Malaysia, English, Mandarin and Tamil through various social media platforms. The survey comprised 30 questions and took 5 to 10 minutes to complete. A total of 442 women completed the survey within 4 days. On 25 March 2020 the Prime Minister Tan Sri Muhyiddin Yassin announced a further 3- week extension of the MCO, until April 14 2020.

The sample was well distributed across age groups, with a larger representation seen among ethnic Bumiputera groups, households within the B40 category (monthly household income below RM 6,275¹) and employed divorced women when compared to publicly available statistics from the Department of Statistics.

The results showed that 25% of women have lost paid employment during the MCO period owing to termination of employment contracts, business closure or being placed on unpaid leave. Moreover, almost half of the women (43%) report that they have lost income due to the MCO. Vulnerable groups included women in larger households, women with lower monthly household income and women whose household income (partially) depends on daily wages. These groups report loss of income more often and lower levels of financial preparedness. Single mothers, in particular, emerge as a vulnerable group, with one quarter living below the poverty line index and nearly half reporting lost income due to the MCO. Although to a lesser extent, women with a monthly household income in the M40 category are also affected, as 7% of them are either on unpaid leave or have closed their business, and 12% reported having lost household income due to the MCO.

The majority of women have dependents and one third of women reported that their care arrangements had changed due to the MCO. 37% of women did not have any support to take care of their dependents when they are working. Despite the existence of state-funded stimulus aids, there was a percentage of women who responded being unaware of the Selangor Cares Special Stimulus Package (19%), or its eligibility criteria (44%).

With regards to access to financial services, only 25% of women had access to a credit card, 20% could ask for a personal loan and 9% had access to asset backed lending. Three out of five women had no access to any of these financial services. In addition, 14 women reported that either they themselves or their head of household had borrowed money from an *Ah Long* (illegal loan shark), while another 7 women were unsure about this. Although these women make up just 5% of the sample, the findings are concerning since such financial arrangements are risky and threaten women's financial security in the long term. Women who felt more financially prepared were those who either had longer-lasting savings, access to a credit card or access to any form of financial service.

¹ Department of Statistics, Malaysia, 2016

Introduction

The Covid-19 pandemic is not just a health issue. It is a profound shock to our societies and economies. Women may be particularly affected by the MCO initiated on March 18, 2020. Globally, women constitute 70% of workers in the health and social sectors.² As frontliners working in healthcare services, as community volunteers, social care workers, and many more, women are making critical contributions to address the outbreak every day. In addition, the majority of caregivers, at home and in our communities, constitute women.

It is believed that the imminent economic downturn caused by the current COVID-19 outbreak will have a disproportionate negative effect on women and substantial implications for gender equality, both during the downturn and the subsequent recovery.³ Firstly, the drop in employment related to social distancing measures has seen a large impact particularly within job sectors with high female employment shares. Second, the closure of all schools and daycare centers to control COVID-19 transmission has massively increased child care needs, with the consequence of limiting work and economic opportunities for working mothers. Selangor has a high female labour force participation rate (about 70%) compared to the national average being about 55%.⁴

In Malaysia, Selangor is the most affected state by the Covid-19 outbreak. As of April 8, 2020, there were 4,119 reported positive cases with 65 deaths across Malaysia. Of this, Selangor had the highest number of 1078 positive cases, or 26.2% of all positive cases.

This study aims to analyse the impact of the MCO on the livelihoods and socio-economic wellbeing of women residing in the Selangor state, specifically to assist the state government in formulating targeted interventions to address and mitigate the short-term impact of the outbreak and its containment measures on women, and more broadly, to support women during the recovery phase and building resilience for future shocks.

Main Objectives

1. To analyse the impact of MCO due to Covid-19 on the livelihood and socio-economic wellbeing of women residing in the Selangor state; and
2. To propose general as well as (targeted) recommendations on how the state government may meaningfully help key groups of high-risk affected women, in terms of providing assistance to support/bolster their basic needs.

² World Health Organisation (WHO) (2019). Gender equity in the health workforce: Analysis of 104 countries.

³ Alon, Doepke, Olmstead-Rumsey & Terlilt, 2020.

⁴ Breaking Barriers: Toward Better Economic Opportunities for Women in Malaysia, World Bank Group (2019).

Methodology

To explore the impact of the MCO on women's livelihood and socio-economic status in the Selangor state, we developed an online survey aimed at women aged 15 years old and above who are currently residing in Selangor. The survey questions were designed in an easy to follow manner and keeping in mind potentially low(er) levels of literacy. We also ensured the online survey could be completed on a mobile device. After developing the survey in English, we translated it into Bahasa Malaysia (BM) and trialled the BM survey in a substantial sample to assess whether questions were easily understood, whether response categories, layout and sequence were adequate, and whether any questions were considered too threatening or offensive. We encountered no issues or concerns that needed to be addressed. The final survey comprised 30 questions, divided into the following four sections:

- i. Respondents' demographics
- ii. Impact of MCO on occupations and livelihoods
- iii. Selangor Cares Special Stimulus Package to mitigate the impact of COVID-19
- iv. Crisis Recovery and Capacity Building.

It took respondents 5 to 10 minutes to complete the survey for this trial run.

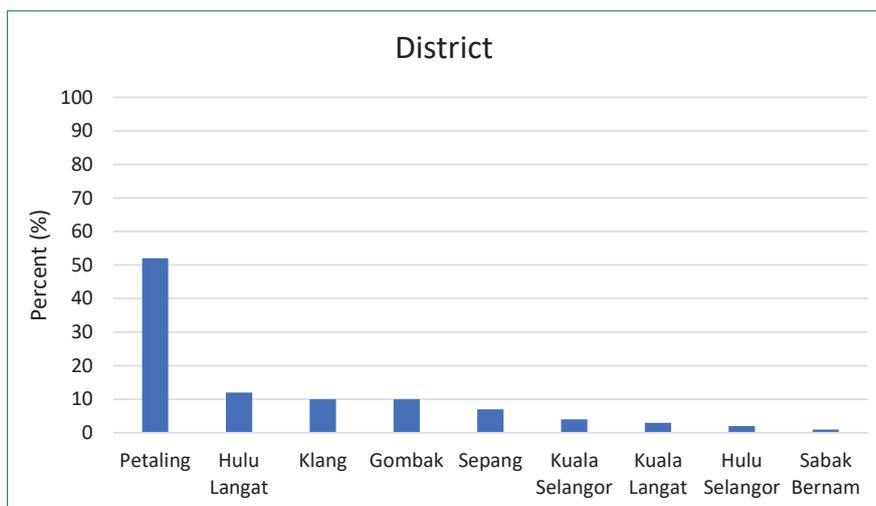
Next, we translated the survey into Tamil and Mandarin, thus developing 4 language versions of the online survey. The online survey was then distributed through IWB's network and online channels, including its website, Instagram and Facebook pages, on March 24, 2020. The first 400 respondents received a RM20 voucher as a token of appreciation. In order to be eligible, participants were asked to provide their contact information. Participants could also opt to not disclose any personal information.

We closed the online survey after four days on March 28, 2020. A total of 449 respondents answered the online survey questions. Of these, 7 women responded negative to the question whether they were residing in Selangor, resulting in a final sample size of 442 respondents. Responses were analysed using Statistical Package for the Social Sciences (SPSS), version 25.

Background of Respondents

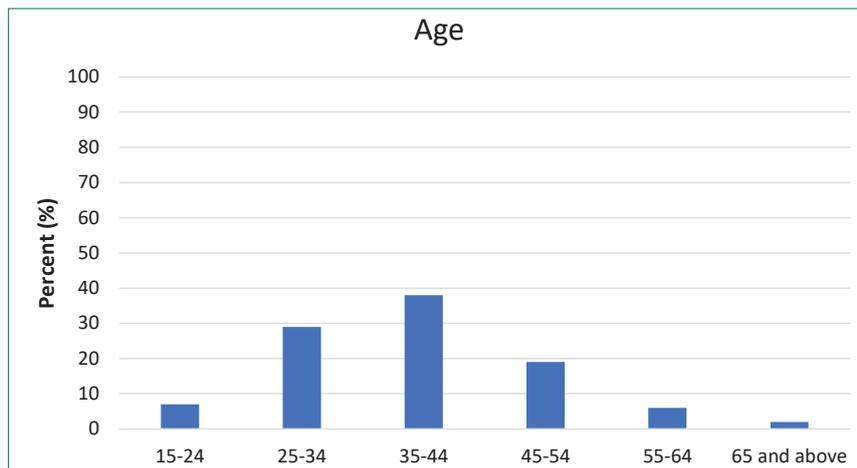
This section provides background information on the survey respondents comprising women living in Selangor. A total of 72% respondents chose to answer the survey online in Malay, 25% chose English, 2% chose Chinese and 1% completed the online survey in Tamil.

Figure 1: Number of respondents by District in the State of Selangor



Selangor comprises 9 administrative districts. Figure 1 shows the proportion of respondents by district. The majority of respondents reside in Petaling (52%), followed by Hulu Langat (12%), Klang (10%) and Gombak (10%). This was followed by Sepang (7%), Kuala Selangor (4%), Kuala Langat (3%), Hulu Selangor (2%) and finally Sabak Bernam (1%). Petaling is Selangor's most populous district with the largest number of households. Distribution of household groups as described in the 2016 Household Income and Basic Amenities Survey report shows that 44% of all T20 households reside in Petaling, along with 33% of all M40 and 31% of all B40 households in Selangor.

Figure 2: Proportion of respondents by Age and Ethnicity



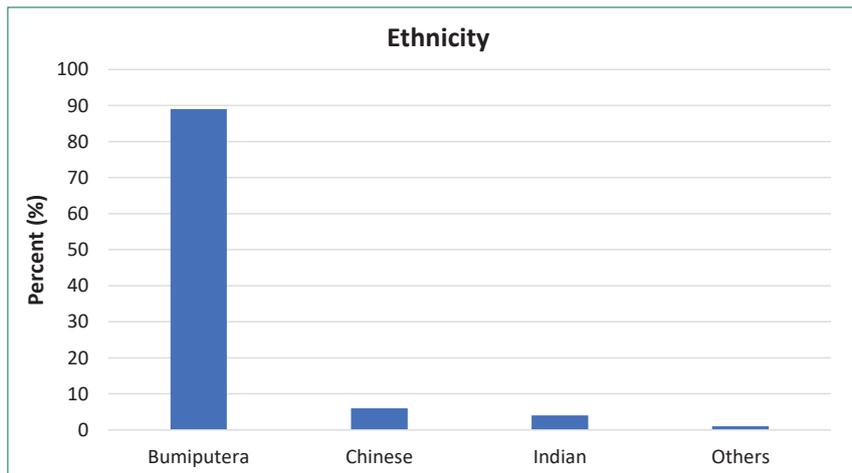
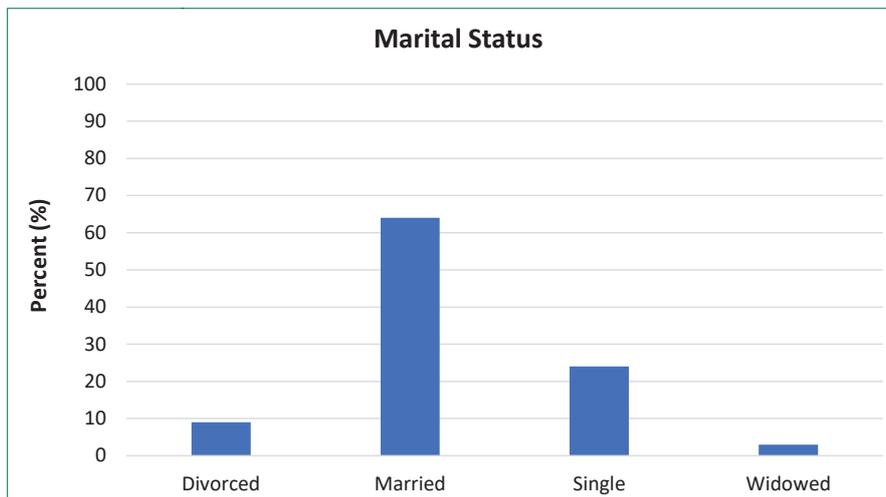


Figure 2 shows that respondents are well distributed across the different age brackets. The largest group consists of respondents aged 35-44 years old (38%), following by 29% in the 25-34 age bracket, 19% from the 45-54 age bracket, 7% aged between 15-24 years old, 6% were between 55-64 years old and finally only 2% aged 65 and above.

With regards to ethnicity, Bumiputera respondents constituted the majority (89%), followed by Chinese (6%), Indian (4%), and Others (1%). Compared with 2019 demographic statistics for the general population of women by ethnic group in Selangor,⁵ our sample shows an overrepresentation of Bumiputera (89% versus 56%) and an underrepresentation of Chinese (6% versus 24%), Indians (4% versus 12%) and Others (1% versus 8%).

Figure 3: Proportion of respondents by Marital Status

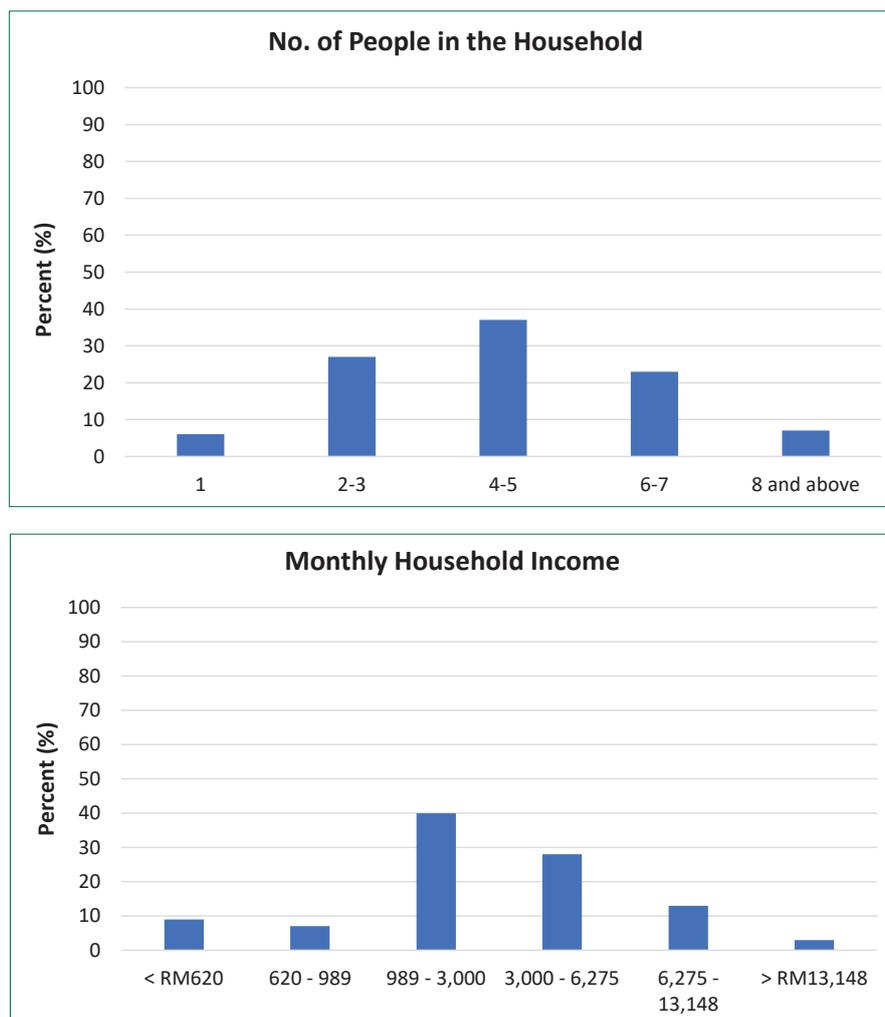


In terms of marital status (Figure 3), the majority of respondents were married (63.8%), followed by single (24%), divorced (8.8%) and widowed women (3.4%). To the best of our knowledge, there are currently no publicly available statistics on women’s marital status of the general female population in Selangor. Compared to the information provided on marital status of employed women in Selangor in the Labour Force Survey Report (2018), our sample had a slight overrepresentation

⁵ Department of Statistics, Malaysia, 2019

of divorced employed women (10% of employed women in our sample versus 3% in Selangor). However, frequencies of married, single and widowed employed women in our sample were largely similar to the state-wide frequencies in Selangor, thus showing a good representativeness of our sample when considering marital status. Twelve percent of the sample (55 women) comprised single mothers. Official statistics from the Department of Women Development show a total of 198 (2016) and 88 (2017) registered single mothers in Selangor. However, these figures are likely an underrepresentation of actual numbers on the ground.

Figure 4: Number of respondents by Number of Household Members and Household Income



The majority of respondents (67%) live in households with 4 or more persons (Figure 4). Of the total households, 6% of households comprised 1 person, 27% had 2 to 3 people, 37% of households had 4 to 5 persons, 23% had 6 to 7 people, and 7% consisted of 8 or more persons.

Figure 4 also shows the distribution range of monthly median household income, with the largest group (40%) earning a monthly household income between RM989 and RM3,000. The majority of respondents (84%) falls into the B40 category earning less than RM6,275 monthly, with 16% having a monthly household income below the poverty line index (below RM989). Although the Poverty Line Index (PLI) is the official national unit used to measure poverty in Malaysia, scholars have argued against using the PLI as a way to measure poverty accurately. Their main argument is that

the PLI sets the “poverty bar” at an unrealistically low threshold, and is not truly representative of a household's actual needs and living standards. About 13% of our sample has a monthly household income between RM6,275 and RM13,148, placing them in the M40 category. On the other end of the spectrum, 3% of respondents had a monthly income of RM13,148 or above. Compared to statistics provided by Department of Statistics Malaysia,⁶ the proportion of B40 households and households with a monthly income below RM3,000 (84% versus 38%, and 56% versus 5.2%, respectively) are much larger in our sample than in Selangor in general.

In addition, over a quarter (26%) of respondents reported that their household income depended (partially) on daily wages. Examples of jobs held by these respondents included making cookies, providing catering, helping other people run businesses, and doing home-based activities such as folding boxes, sewing, washing clothes and ferrying children to school.

We also explored whether women had received any form of government welfare aid. In the sample 12% (52 women) had received financial assistance through welfare schemes provided by both federal (Public Welfare Department; JKM) and state government bodies such as Zakat, Baitulmal, Selangor Smart Mothers (KISS), State Assembly Aid, State Government Aid or other assistance. Four women reported having received two forms of aid. Of the types of assistance received, the majority consisted of some form of financial assistance (58%), followed by food-based assistance (23%), training-based assistance (8%) and other assistance (11%; including rental assistance, school and festival assistance, an industrial oven and medical assistance).

Taken together, the sample is well distributed across age groups, with a larger representation coming from ethnic Bumiputera groups, households within B40 category (monthly household income below RM 6,180⁷) and employed divorced women, as compared to publicly available population statistics from the Department of Statistics. With 16% of women having a monthly household income below the poverty line index, and a quarter (26%) whose household income (partially) depends on daily wages, the sample is skewed towards the lower end of the income distribution range. The sample included women from all the nine Selangor state (9) administrative districts.

⁶ Department of Statistics Malaysia: Household Income and Basic Amenities Survey, 2016: Percentage of households by monthly gross income class Selangor.

⁷ Department of Statistics, Malaysia, 2016.

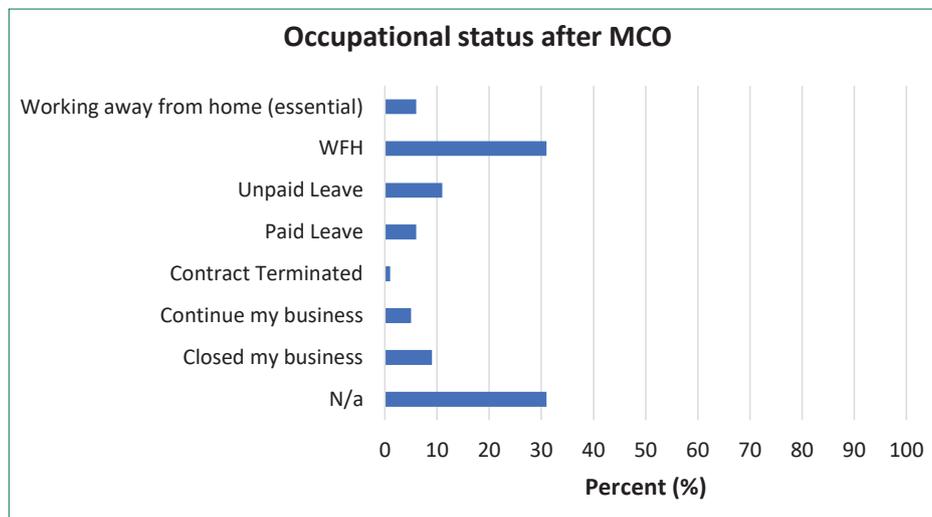
Key Findings

The Impact Of MCO On Occupations and Livelihoods

This section examines the impact of the MCO on women's livelihood and socio-economic status in the Selangor state.

Figure 5 shows women's reported occupational status after the MCO. A total of 69% reported their occupational status, whilst the remainder 31% included for example students and housewives. 5% reported multiple occupational statuses, for instance having their contract terminated and running a business from home. The most common occupational status was working from home (31%), followed by women who had closed their businesses (9%) and women on unpaid leave (11%). 1% women had their contracts terminated due to the MCO (Figure 5).

Figure 5: Occupational status after MCO



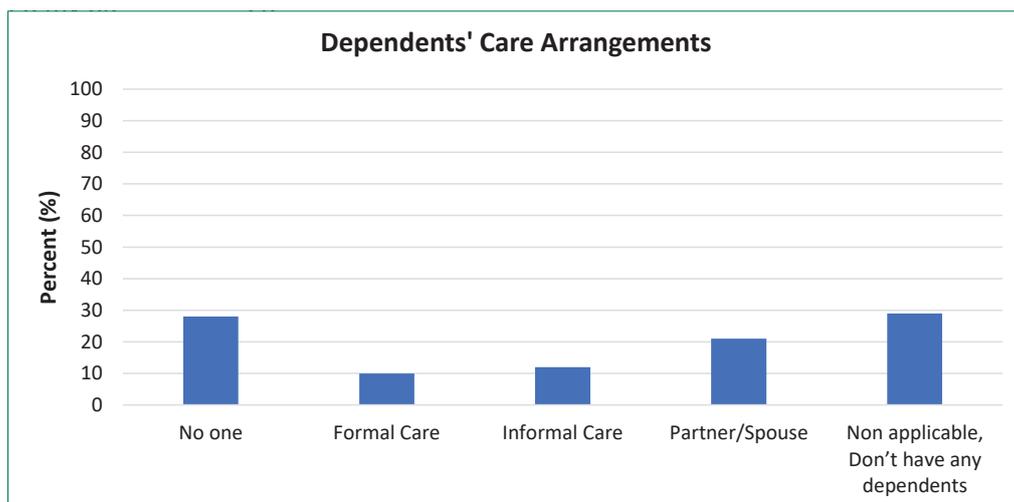
A sizable percentage of respondents had lost their income source due to MCO. The results show that 25% of women experienced partial loss of income through unpaid leave, business closure, or their work contract terminated, whilst 75% continued to earn an income. Moreover, 43% of women reported to have lost household income due to the MCO.

Having lost income is significantly correlated with monthly household income ($\beta = -.415, p < .01$) and the income being (partially) reliant on daily wages ($\beta = .356, p < .01$), indicating that higher monthly household income and less reliance on daily wage were associated with less loss of income. In other words, **women with a lower monthly household income and those whose monthly**

income (partially) relied on daily wages, reported having lost income more often. Having lost income was also significantly correlated with household size ($\beta = .164, p < .01$), indicating that larger household sizes reported having lost income more frequently. Loss of income was not associated with age, nor with being a single mother ($\beta = .088$ and $.083$ respectively, $ps > .05$). Although to a lesser extent, women with a monthly household income within the M40 category, were also impacted by the MCO, with 7% of them being on unpaid leave or having closed their business and 12% having lost household income.

Women need greater support for their care responsibilities whilst working during RMO. 71% of women have dependents including children, elderly or disabled family members. From this group, over one third (39%) reported having no one else to take care of their dependents when they are working or running their business during RMO, thus having to juggle professional and care duties. With schools being closed during the MCO, these competing duties prove even more challenging. On the other hand, 21% of respondents have a partner/spouse to help take care of the dependents, while others make use of informal (12%) or formal (10%) care. Slightly over one third (38%) of respondents stated that their dependents' care arrangements have changed due to MCO (Figure 6).

Figure 6: Dependents' care arrangements

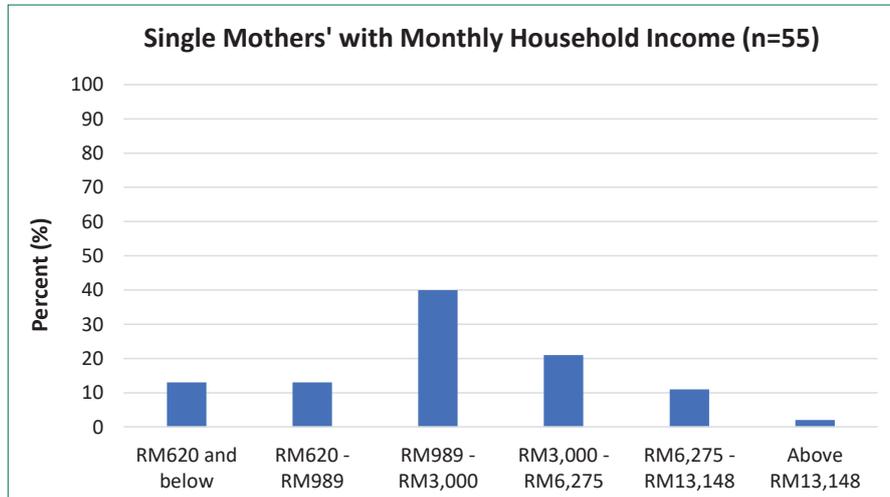


The majority of single mothers (84%) are employed, the remainder 16% are retirees and housewives. Regarding their occupation, the largest group (37%) of working single mothers is private sector employees, followed by self-employed with no employees (30%). Nearly half of single mothers (49%) rely on daily wages for their household income.

A particular subgroup of respondents are single mothers, comprising 12% of the sample (55 women). These women are believed to be particularly vulnerable to the impact of the MCO as a result of their sole breadwinner and primary caretaker status. Regarding marital status, about two thirds of single mothers (64%) were divorced and 27% widowed. Three single mothers reported being married and two being single. Additional analyses into this subgroup showed that the majority of single mothers fall into the B40 category (87%), with a larger proportion living below the poverty line, i.e. earning a monthly income of RM989 or lower, compared to the total sample (26% of single mothers versus 16% of all respondents). About 11% of single mothers fall within the M40 category and one single mother earns more than RM13,148 monthly (Figure 7). One third of single mothers

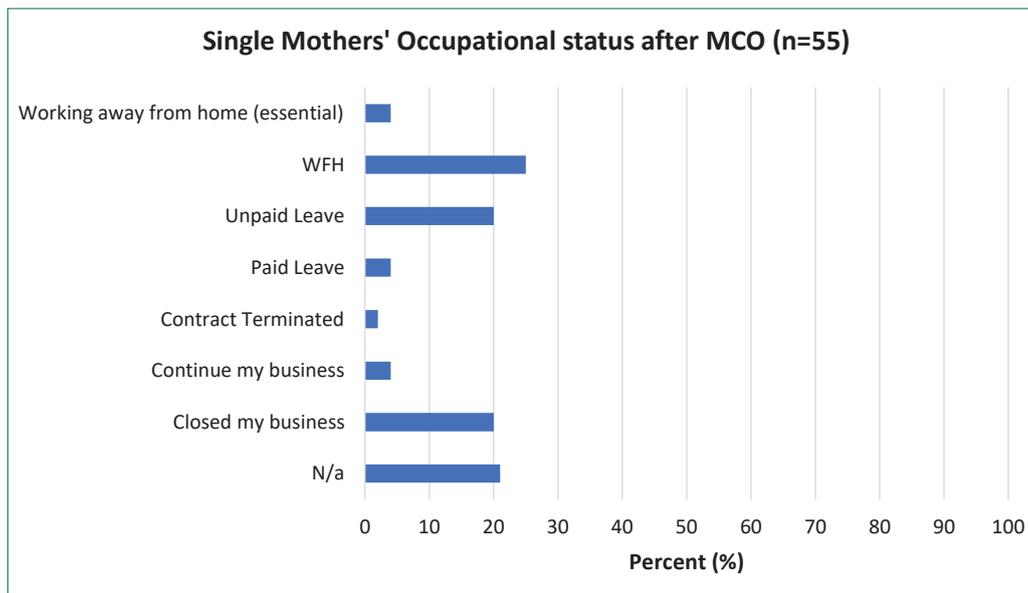
(33%) had received assistance (such as Zakat, KISS, State government aid etc.), while two thirds (67%) had not.

Figure 7: Single mothers’ Monthly Household Income



Single mothers’ were among the worst affected by the MCO. Results showed that 42% of single mothers have lost (part of) their income (unpaid leave, contract terminated, closed business), while 37% continue to earn an income (Figure 8). Moreover, 45% of single mothers reported that they had experienced loss of income due to Covid-19.

Figure 8: Single mothers’ occupational status after MCO



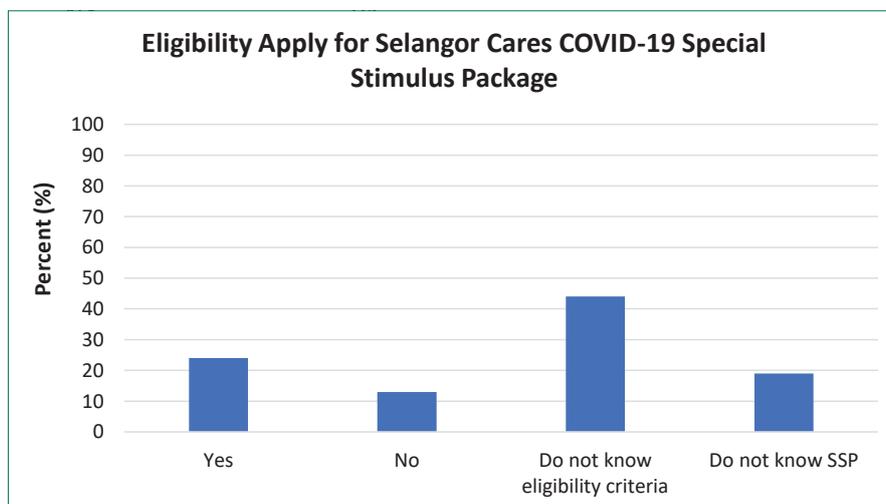
Nearly half of all single mothers (45%) reported having nobody else to care for their dependents while they were at work. Single mothers relied on formal care (11%), informal care (18%) or on their partners (4%) for their dependents’ care arrangements.

Regarding financial resilience, the majority of single mothers (75%) report their savings would last a maximum of 4 weeks. If the MCO were to be extended, 67% of single mothers believed that they would not be prepared financially.

Selangor Cares Special Stimulus Package to Mitigate The Impacts of Covid-19

This section examines the eligibility to apply for the Selangor Cares Covid-19 Special Stimulus Package and eligibility based on the category.

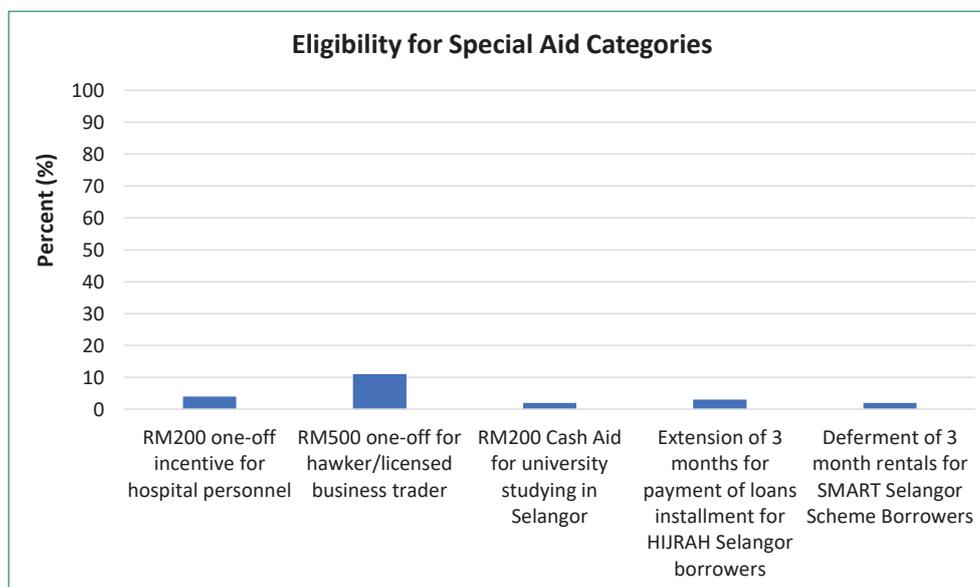
Figure 9: Eligibility to apply for the Selangor Cares COVID-19 Special Stimulus Package



From the sample, 24% of respondents were eligible to qualify for the state government’s economic stimulus package, Selangor Cares COVID-19 Special Stimulus Package , whilst 13% reported that they were not eligible. A relatively large group (44%) were uninformed about the eligibility criteria, and 19% of respondents were not aware of the Special Stimulus Package at all (Figure 9).

Some women (3% of the total sample) are eligible for two types of aid. Regarding the types of aid, 11% of women were eligible to apply for a RM500 one-off incentive for hawker/licensed business traders. 4% of respondents could apply for RM200 one-off incentive for hospital personnel and 3% were able to apply for extension of 3 months for payment of loan instalment for HIJRAH Selangor borrowers. 2% of women were eligible to apply for a 3-month deferment of rental payment under the SMART Selangor Scheme Borrowers and 2% of respondents were eligible to receive the state government’s RM200 Cash Aid for university students studying in Selangor (Figure 10).

Figure 10: Eligibility for Special Aid Categories from the Selangor Cares COVID-19 Special Stimulus Package



Recovery and Resilience Building

This section aims to examine the level of resilience during and recovery in response to the pandemic. Respondents were asked nine questions related to their financial situation, access to financial services and training needed.

There appeared to be a high level of general optimism among respondents, in terms of their ability to overcome the crisis. The respondents rated their general level of optimism about overcoming the impact of the MCO at 7.55 on a scale of 0 to 10 (range 1-10; sd = 2.2). Half of the women scored 8 or higher and 29% of women reported they were very optimistic (scoring maximum score of 10).

However, a large majority harboured doubts over their financial resilience. When asked to rate the following statement: *If the Movement Control Order is extended further, I am confident I am financially prepared*, only 12% of women agreed. Approximately one third (33%) rated the statement as neutral, whilst over half of the women (55%) reported that they did not feel confident about being financially prepared. Financial preparedness was significantly negatively correlated with being a single mother ($\beta = -.157, p < .01$) and having a household income (partially) reliant on daily wages ($\beta = -.195, p < .01$), indicating that women from these households felt less financially prepared. On the other hand, financial preparedness was significantly positively correlated with household income ($\beta = .256, p < .01$), suggesting that women living in households with higher monthly income had higher levels of confidence with regards to financial preparedness.

Taken together, the results show that although a majority of women felt generally optimistic about recovering from the MCO, they had serious concerns about their financial preparedness, if an extension of MCO were to take place.

Figure 11: Respondents' confidence levels related to financial preparedness if the MCO is extended further

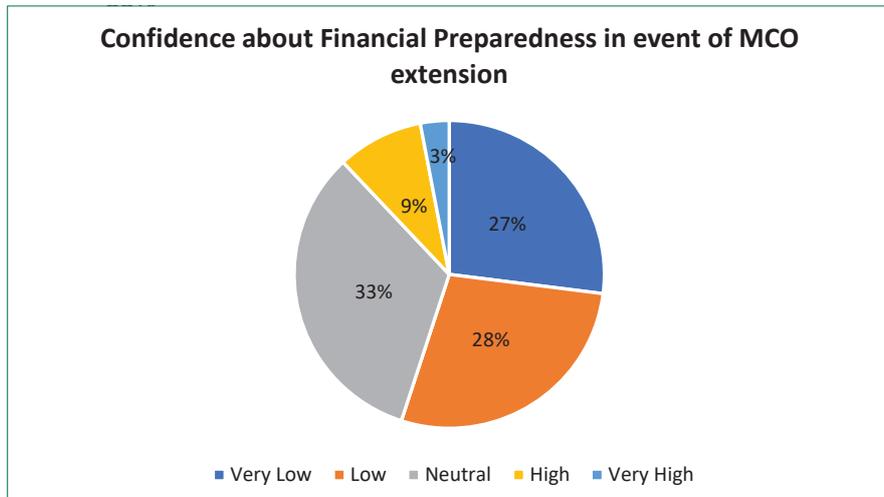


Figure 12: Respondents' estimated duration of savings if the MCO is extended further

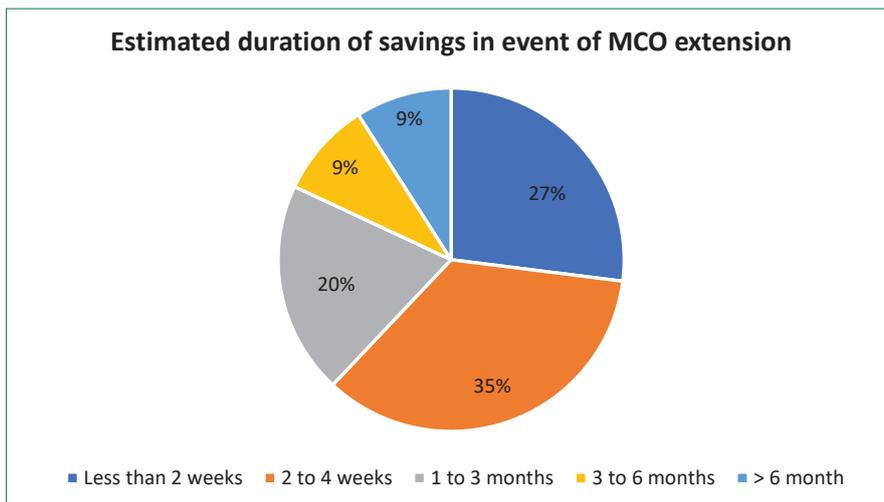
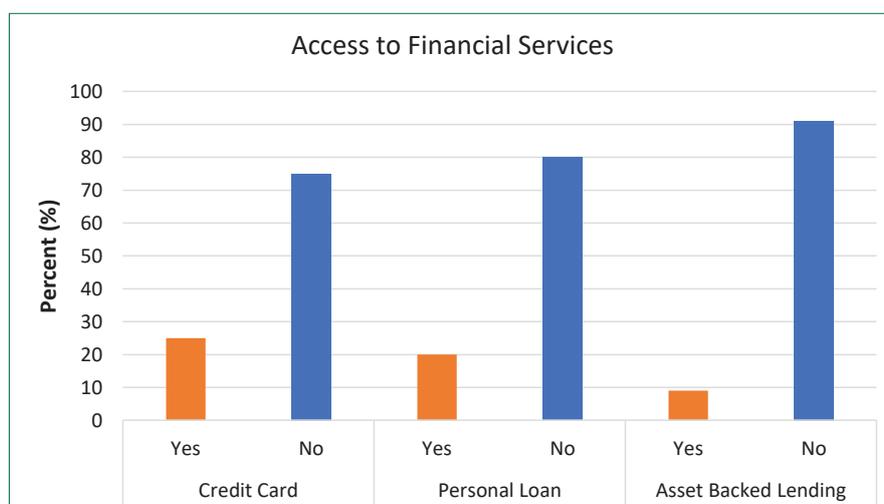


Figure 12 shows that more than half of respondents (62%) felt that their savings could last for a maximum of 4 weeks while 9% of them felt that their savings could last more than 6 months. Women with a household income within the M40 category reported most often (median) that their savings could last 1 to 3 months.

Figure 13: Access to Financial Services



We asked women about their current access to certain financial services, specifically credit cards, financial loans and asset backed lending. We found that **only 25% of women had access to a credit card, 20% could ask for a personal loan and 9% had access to asset backed lending.** Three out of five women had no access to any of the above mentioned financial services (Figure 13).

In addition, **14 women reported that either they themselves or their head of household had borrowed money from an *Ah Long* (illegal loan shark),** while another 7 women were unsure about this. Although these women make up just 5% of the sample, these findings are nevertheless concerning as such financial arrangements are unlikely to be sustainable, and may pose an overall risk to women's financial security in the long term.

We conducted a correlation analysis to examine whether general optimism and financial preparedness were associated with the estimated duration of savings and access to various financial services.

Table 1. Two-tailed correlations (Spearman's) between optimism, financial preparedness and access to various financial services.

	1.	2.	3.	4.	5.	6.	7.
1. General Optimism	1.00	.033	.077	-.024	.019	-.001	.047
2. Lasting of savings		1.00	.391**	.276**	.045	.018	-.262**
3. Financial Preparedness			1.00	.163**	-.015	-.079	-.101*
4. Access to credit card				1.00	.212**	.210**	-.722**
5. Access to personal loan					1.00	.284**	-.619**
6. Access to asset backed lending						1.00	-.399**
7. No access to financial services (general)							1.00

Note. *correlation significant at $p < .05$ (two-tailed); **correlation significant at $p < .01$ (two-tailed)

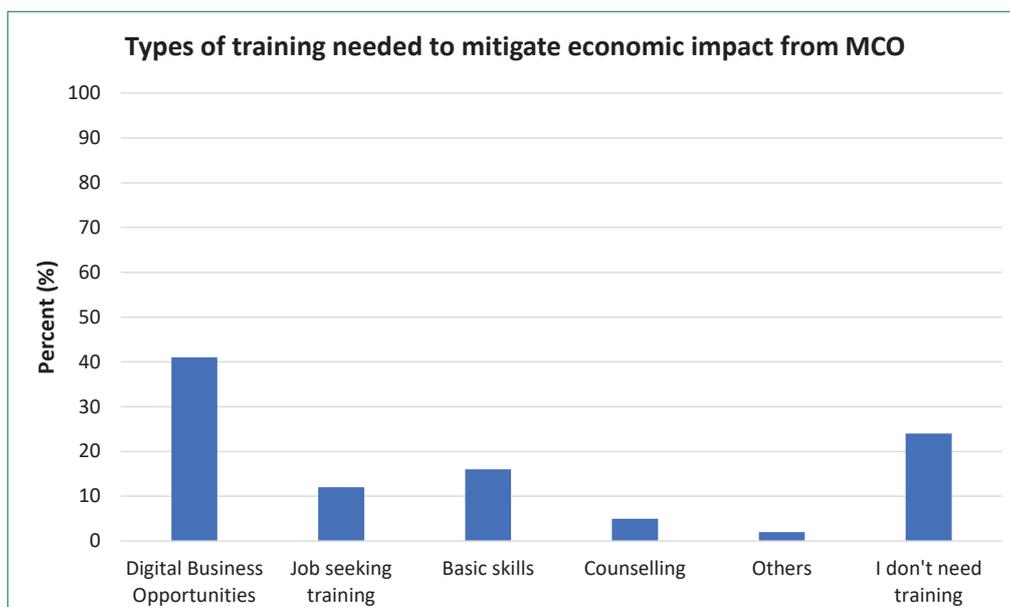
Table 1 shows that general optimism is not significantly related to any of the financial variables such as financial preparedness or access to various financial services. Phrased differently, having access to financial services did not make women more optimistic.

Having access to financial services increases women's financial preparedness. Financial preparedness is significantly positively correlated with lasting savings ($\beta = .391, p < .01$) and having access to a credit card ($\beta = .163, p < .01$), means that women felt more financially prepared when they had savings that lasted longer and when they have access to a credit card. Having no access to any of the three financial services under study is associated with lower financial preparedness ($\beta = -.101, p < .01$). Thus, access to financial services is associated with increased financial preparedness. As expected, having no access to financial services is significantly negatively correlated to all financial services (credit card, personal loan, asset backed lending).

Alternative Economic Opportunities

Access to digital business opportunities are in higher demand due to MCO. When asked what type of training they would need to mitigate the economic impact of the MCO, over one third of women (41%) reported needing digital business opportunities training, while under one fifth (16%) said that they needed basic skills training, and job seeking training (12%) respectively. One quarter reported not to have a need for training (Figure 14).

Figure 14: Types of training needed to mitigate economic impact from MCO



Although a majority of respondents may not have secure access to a stable Internet connection.

Over half of all women (53%) reported having no Wi-Fi connection at home. Of the women without access to Wi-Fi at home, 93% fell within the B40 income bracket and 6.4% within the M40 income bracket. Looking at geographic location, the administrative districts of Hulu Selangor and Sabak Bernam had the highest proportions of no access to Wi-Fi at home, 100% and 70% respectively. Connectivity to the Internet is crucial, given the increasing digitization of work and learning. Having no Wi-Fi may also limit women's ability to network and promote their businesses on popular online peer-to-peer networking platforms such as WhatsApp, Telegram and Facebook.

Conclusion

Changing Faces of Poverty: Women Falling Through The Covid-19 Cracks

Based on the study results, 43% of the respondents had experienced income loss due to the restrictions of the Movement Control Order (MCO). These findings tally with a recently published survey by the Department of Statistics, which showed that almost 50% of self-employed Malaysians have lost their jobs in the wake of the Covid-19 outbreak and MCO measures to contain the disease.⁸ Taken together, the evidence from both studies reinforces the significant impact that the MCO has had on people's livelihood and socio-economic status.

The enforcement of lockdowns to promote physical distancing within populations has been widely endorsed by countries across the world, as an essential move to aid risk mitigation. However, such precautions are more challenging in developing countries. According to the World Bank, the financial impact of the Covid-19 pandemic is expected to prevent almost 24 million people from escaping poverty in East Asia and the Pacific.⁹ Limited movements also mean less potential to continue or embark upon new economic activities, especially for working women; a situation which gravely impacts their sources of income.

Nearly 60 percent of women around the world work in the informal economy, earning less, saving less, and are at greater risk of falling into poverty due to the ongoing Covid-19 outbreak, based on a UN policy brief on the impact of Covid-19 on gender equality and women's rights.¹⁰

Even under normal circumstances, women tend to be one of the most vulnerable groups in society even as they also constitute the majority of the informal economy. Now more than ever, with the ongoing health crisis, it is very likely that a majority of women will be socio-economically impacted in unprecedented ways. In the context of the Selangor state, as the study has shown, a particularly vulnerable group of women whose livelihoods have been affected by the MCO are those who had previously managed to sustain themselves and their families without aid, but are now struggling, having lost their sources of income/business. The state government should be prepared to address these emerging "new faces" of poverty, through enacting policy measures aimed at supporting specific vulnerable groups of women in their time of great need.

⁸ MCO: Almost 50% of self-employed Malaysians lost their jobs, <https://www.thestar.com.my/news/nation/2020/04/09/mco-almost-50-of-self-employed-malaysians-lost-their-jobs-survey-finds>

⁹ World Bank, 2020

¹⁰ https://www.un.org/sites/un2.un.org/files/policy_brief_on_covid_impact_on_women_9_apr_2020_updated.pdf

Recommendations

1. **Specific and targeted cash transfers to ensure different marginalised groups are covered such as single mothers and large households.** There are different facets of poverty and women certainly do not constitute a homogeneous group. To ensure that women with various intersectional needs and realities do not fall through the cracks, there is a need to identify vulnerable women groups that would require specific interventions. For example, employed women within the M40 income bracket with a large number of dependents (some with special needs) may have experienced loss of jobs or business closures due to Covid-19 and have now become vulnerable.
2. **Coordinated effort across all state departments to ensure availability of gender disaggregated data for crisis response.** Moving forward, there should be a more focussed and coordinated effort across all state departments to collect and ensure availability of gender disaggregated data. Understanding the differential economic impact and care burdens faced by women, for example, would require that gender disaggregated data be made available. Availability of gender-experts providing gender lens within critical departments such as Jabatan Kesihatan Negeri for example, would ensure that data related to outbreaks and the implementation of the emergency response are disaggregated for example by sex, age and disability types are provided and analyzed accordingly. This is to understand the gendered differences in exposure and treatment and to design temporary increases in Bantuan Sara Hidup (BSH) benefits for large B40 households and differential preventive measures.
3. **Greater cooperation with existing networks of women-led NGOs and civil society organizations** that have been actively working with on-the-ground communities and have in-depth knowledge of women's specific needs. By getting their assistance to develop and plan for COVID-19 mitigation strategies, the state would ensure that women's needs are equitably and effectively met. In the long term, this approach would also pave the way for greater equal voice for women in decision making in the response and long-term impact planning to mitigate the effects of COVID-19 and its containment measures.
4. **More targeted capacity building training for women to build economic resilience.** Develop mitigation strategies that specifically target the economic impact of outbreak on women as highlighted in the study. For example, with regards to expanding opportunities for women to leverage digital business platforms, and providing incentives for B40 women to have stable WIFI connections in order to embark on more serious e-business ventures. At the same time, to develop recovery solutions to support women-owned small and medium businesses that may have been negatively impacted by the outbreak. Specifically, to focus on developing programmes that build women's economic resilience to face the current outbreak and future shocks, so that they may have the resources needed for themselves and their families.
5. **Boost access to financial services and financial literacy for women.** Inclusive finance strives to enhance access to and usage of financial services for all segments of society including women.

Beyond having a bank account, enable greater access to open and favourable lines of credit for women entrepreneurs, such as access to credit and cash flow management tools and credit cards, which are also useful for online business purchases. Knowing how to better manage cash flows may contribute to building confidence and financial resilience. A more streamlined approach with other banking providers and intermediaries to develop a comprehensive offering not only for large and medium-sized enterprises, but also micro-and small businesses, where women entrepreneurs are relatively more represented.

6. **Dependents' care (elderly & children) support especially for frontliners and those working in essential services.** In the face of closure of schools and childcare facilities, there is a need to provide mechanisms to support women to continue engaging in paid work whilst providing care for children and dependents at home. Children and elderly are always the most vulnerable in any situation. During times of isolation and quarantine, older people and children need safe access to nutritious food, basic supplies, medicine to support their physical health and social care. It is crucial to support through paid work all health and social care workers equally and give special attention to those who provide nursing and social care services for them.

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