

Women's economic empowerment and COVID-19: the case of vulnerable women with intersectional identities in Indonesia and Vietnam

Christine Ebrahim, Adrienne Jack, and Linda Jones

Abstract: *In recent decades, ASEAN has seen significant progress in gender equality and women's empowerment. However, advances have not been even and vulnerable women with a range of intersectional identities have not benefited to the same extent as more privileged women or their male counterparts. Moreover, despite ASEAN's much-lauded success in COVID-19 prevention and containment, the economic gains that had been achieved for women and girls are rapidly losing ground. Disruptions in the tourism sector, labour migration, and international trade have had a devastating economic impact on vulnerable populations, while innovations and new implementation approaches have provided some relief for low-income communities. This paper describes the COVID-19 economic fallout for women homeworkers and labour migrants engaged in informal jobs in Indonesia and low-income ethnic minority women in agriculture and tourism sectors in north-west Vietnam. It discusses early experiences and learning on pivoting projects, funded by the Government of Australia, to be COVID-19 responsive and contribute to longer-term recovery.*

Keywords: COVID-19, vulnerable women, women's economic empowerment, gender, Vietnam, Indonesia

Introduction

THE ASSOCIATION OF SOUTHEAST ASIAN NATIONS (ASEAN) has seen significant progress in gender equality, disability, and social inclusion (GEDSI) and women's economic empowerment (WEE) in recent decades. Advances have not been even and vulnerable women with a range of intersectional identities (e.g. status as informal or migrant workers, members of an ethnic minority) have not benefited to the same extent as more privileged women and their male counterparts. Moreover, despite ASEAN's much-lauded success in COVID-19 prevention and containment, economic gains that had been achieved for women and girls are rapidly losing ground. The tourism sector, labour migration, and international trade have been particularly hard hit, and this has had a devastating economic impact, especially on economically vulnerable women who are often informally engaged in the supply chains of these sectors.

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Cowater International has been programming in ASEAN for 35 years with a significant body of work in GEDSI/WEE. Over the past year, flexible financial and technical support from Australia's Department of Foreign Affairs and Trade (DFAT) have enabled Cowater to pivot programming to cushion the economic fallout from COVID-19 on women workers and enterprise owners. This paper describes the situation for women homeworkers and labour migrants engaged in informal jobs in Indonesia and low-income ethnic minority women in agriculture and tourism sectors in north-west Vietnam. The paper explores the benefit of engaging with existing project partners and local structures to rapidly facilitate new approaches that respond to COVID-19 with the aim of contributing to long-term recovery and more resilient economic livelihoods.

Background

The impact of the pandemic on women, men, youth, and children in the developing world is staggering. In *Reversals of Fortune* published in late 2020 (World Bank, 2020), the World Bank identified *the new poor*, a category which includes up to 150 million people who have reversed into extreme poverty (less than US\$1.90 per day). The report notes that poverty is largely among the young, rural, uneducated, and female (World Bank, 2020: 9), although COVID-19 is increasing poverty across all groups including urban populations.

Before COVID-19 hit, ASEAN had become an economic powerhouse comprising 10 nations: Indonesia, Thailand, Malaysia, Vietnam, Singapore, Philippines, Brunei, Myanmar, Cambodia, and Laos. When ASEAN turned 50 in 2017, it was the seventh largest economy in the world (when compared as a single country) and was projected to be the fifth largest economy by 2020 (Wood, 2017). However, because of the 2019 US–China trade war, economic growth slowed across ASEAN, although with less severe impacts in Indonesia and Vietnam (Vu, 2020). The COVID-19 crisis inflicted much greater economic damage which saw GDP growth in the two target countries shrink significantly from 2019 to 2020 – Indonesia's GDP growth fell from 5 per cent to 0.5 per cent and Vietnam's from 7 to 2.7 (Vu 2020). Tourism, labour migration, and international trade, especially agriculture and garments, have been particularly affected by the pandemic (ASEAN Secretariat, 2020).

Most of us have heard the phrase that COVID-19 has 'disproportionately affected women and girls' globally. In concrete terms, the social and economic impacts are daunting: increased gender-based violence, loss of informal jobs held mainly by women, shouldering the unpaid care burden, a lack of social protection, reduced access to sexual and reproductive health services, girls less likely to return to school when they reopen, a resurgence in child marriage and teen pregnancy, and so much more. These are not new challenges for women and girls. In fact, the 2019 Human Development Report (HDR) (UNDP, 2019) had highlighted a slowing of progress towards gender equality and the Sustainable Development Goals, increased bias and backlash, and a 200-year horizon to close the economic gender gap. The 2019 HDR stressed the need for policies that address underlying biases, social norms, and power structures, while introducing a new social norms index. But COVID-19 made the

prognosis for women and girls even worse, and by August 2020 the Secretary-General of the United Nations, António Guterres, declared ‘we risk losing a generation or more of [gender equality] gains’ (UN News, 2020).

The situation is made more complex when comparing Indonesia and Vietnam, as the two countries are different in terms of history, society, economy, and development. Indonesia is a large and dispersed archipelago with the fourth highest population in the world (267 million; CIA, 2020) and a dominant Muslim population. Vietnam is a mainland country and predominantly Buddhist with a smaller population – Vietnam is 15th in the world with a population of 99 million (CIA, 2020). In terms of development, the recently released 2020 HDR (UNDP, 2020) reports that both Indonesia and Vietnam enjoy a high level of human development, ranking 107 and 117 respectively out of 190 countries reporting data. However, according to the HDR gender inequality index, which captures the inequality women face in reproductive health, education, political representation, and the labour market, Vietnam has a much higher overall gender equality ranking than Indonesia at 65 overall compared to Indonesia at 121.

Globally, we do not have full evidence on the gender divide, with glaring data gaps on intersectional aspects of gender inequalities and challenges. Even in reporting on COVID-19, health data is often not sex-disaggregated (Global Health 50/50, 2020; WHO, 2021), and many of the non-health gendered statistics presented are based on supposition and projections (for example, Women Deliver, 2020). Nevertheless, the impacts on women and girls are real as Cowater has learned in its programming in ASEAN.

GEDSI/WEE projects in Indonesia and Vietnam

Cowater International has been implementing multiple GEDSI/WEE initiatives in ASEAN in recent years, utilizing a partnership model that aims to build the capacity of government, civil society, and private sector entities to achieve desired outcomes. The two featured here are funded by Australia’s DFAT. First, the Australia-Indonesia Partnership for Gender Equality and Women’s Empowerment (MAMPU) was an eight-year AU\$107.6 m initiative, that wrapped up at the end of 2020. MAMPU was implemented in cooperation with the National Planning and Development Ministry (BAPPENAS) of the Government of Indonesia and in partnership with civil society, particularly women’s organizations. MAMPU aimed to contribute to gender equality and women’s empowerment in Indonesia by supporting project partners to influence policies, regulations, and services in multiple areas including the economic sector. Vulnerable populations targeted by MAMPU include, among others, homeworkers and migrant workers, the focus of this paper.

In Vietnam, Cowater is implementing the Gender-Responsive Equitable Agriculture and Tourism (GREAT) programme, which is a four-year, AU\$33.7 m initiative (2017–2021). The initiative’s goal is to promote GEDSI/WEE in the ethnically diverse provinces of Son Lan and Lao Cai in north-west (NW) Vietnam through: the integration of ethnic minority women into mainstream sectors; promoting inclusive business partnerships; and improving sector governance and policy. GREAT aims

to improve the socio-economic status of ethnic minority women living in NW Vietnam through increased participation in, and incomes derived from, growing agriculture and tourism markets, and supported by civil society, government, and business partners.

In the following, we describe the specific country contexts and the economic impacts of the pandemic on women in Indonesia and Vietnam. We then explore adaptations and innovations of Cowater's Australia-funded GEDSI/WEE programming and discuss experiences, early results, and lessons learned.

Indonesia

COVID-19 prevalence

The World Health Organization COVID-19 Dashboard (WHO, 2021) reported that by the end of 2020 Indonesia had over 730,000 confirmed cases of COVID-19 and more than 22,000 deaths. Although this is high compared to Vietnam and other ASEAN countries, this is still relatively low globally, ranking 115th in the world for COVID-19 death rate.

Economic impacts of COVID-19 on women homeworkers and migrant workers

With rapid economic growth, Indonesia achieved middle income status in 2004 along with a drop in poverty from 23 per cent to 11 per cent from 1999 to 2016 (AIPEG, 2017). However, there remains a significant gender gap in economic status, with McKinsey projecting that Indonesia could raise annual GDP by 9 per cent (US\$135 bn) in the following five years if gender equality were prioritized (McKinsey Global Institute, 2018). Moreover, there is considerable diversity by region in Indonesia, with poor areas, particularly those outside of Java, exhibiting lower economic and gender outcomes. Although Indonesia scores well in some gender indicators compared to other countries in ASEAN, it lags behind in labour force participation and leadership positions for women. The McKinsey report notes that Indonesia's high level of girls' education could contribute to greater participation even among lower-income women, but the burden of women's unpaid work and lower average age at marriage have ongoing negative impacts on economic engagement. For example, in poorer regions of the country, women experience a range of challenges: West Java and North Kalimantan have lower levels for women in labour force participation; Bali includes fewer women in professional jobs; Papua exhibits the greatest gender gap in secondary school attendance; and access to the internet is low in Papua and West Kalimantan (McKinsey Global Institute, 2018).

COVID-19's widespread disruption of supply chains has devastated employment and impacted already vulnerable groups. All MAMPU partners working across Indonesia in the women's economic empowerment space have reported negative impacts due to loss of income (Cowater, 2020a). Homeworkers have been especially vulnerable to economic upheavals as their work is informal, largely unregulated, and susceptible to market shifts. The ILO (ILO MAMPU Project, 2015)

found that homeworkers in Indonesia share characteristics that are common globally: typically, homeworkers have achieved a lower level of educational attainment than the general population; they do not usually understand their rights, with a limited awareness of gender equality; and most are married with husbands in informal jobs as low- or un-skilled workers. Moreover, engagement as homeworkers means low incomes on a piece-rate basis, few opportunities for negotiation, and lack of networking with other organizations that might promote improved rights and services such as health insurance. On the positive side, women often prefer piecework as it allows them to stay at home, take care of the family, and carry out their housework.

In general, project clients have confirmed that their income as market traders, food vendors, labourers, and domestic workers has decreased substantially while prices have increased in the market due to the scarcity of staple food and other needed products. Women working from home have seen their wages further impacted due to the departure of intermediaries who provided critical market linkages and delivery of work, and who in many cases did not settle accounts for previous completed work. A MAMPU project partner, Komnas Perempuan, noted that female homeworkers not only have reduced income due to social restrictions but are also becoming more vulnerable to various forms of exploitation and violence (Cowater, 2020a).

Another highly vulnerable segment of women in Indonesia are migrant workers. Based on data from the World Bank, there were around 9 million Indonesian citizens (over 60 per cent women) working overseas as migrant workers in 2016 (World Bank, 2017). Remittances from migrant workers both directly support families and contribute to the national economy. Even before the pandemic, migrant workers, especially women, were vulnerable to illegal recruitment, human trafficking, long working hours, low wages, extortion, violence, and sexual harassment. Village recruitment practices and difficulty accessing accurate information results in low awareness of legal rights, risks, and protections (MAMPU, 2020).

As a result of the pandemic, many migrant workers returned to Indonesia. For example, in 2019 almost 142,000 informal caregivers and domestic workers had been deployed from Indonesia to various countries in the region, whereas in 2020, fewer than 5,000 were (AHWIN, 2020). Prior to the pandemic, repatriated migrant workers participated in income-generating cooperatives which facilitated their social and economic reintegration into their home communities. More recently, many returned women migrant workers have been forced to slow or stop their business activities during the pandemic. Project partner, Migrant CARE, undertook a targeted analysis of 185 enterprises across eight districts operated by women returnees in April and May 2020. The study showed almost all had been impacted by COVID-19 with a range of specific challenges: 36 per cent of the businesses reported facing problems related to market access; 22 per cent faced decreasing production; 18 per cent encountered supply chain shortages; and 6 per cent reported that their business had been forced to close because of the pandemic (MAMPU Gender Observatory, 2020: 4).

COVID-19 programme response

As COVID-19 was spreading in early March 2020, 14 existing MAMPU partners realized how uniquely placed they were to respond to the economic and social impacts of the pandemic on low-income households with their substantial presence at the village level, covering 27 of Indonesia's 34 provinces. In response to a request from Cowater, DFAT rapidly approved direct grant funding for partners towards COVID-19 response efforts. By April, project partners were implementing activities such as the development of revolving funds, interest-free loans and stimulus funding, online training, development of alternative market channels, and the establishment of new economic activities for homeworkers who had lost their jobs or returnee migrants who were attempting to establish new enterprises (MAMPU, 2020).

For example, MAMPU connected *Jahitin*, a social enterprise, to homebased women tailors and regional markets where some of the project partners work. *Jahitin.com* is an on-demand service that enables the tailors who join to be freelancers who manage the projects that they accept or decline. Thus, homeworkers can organize their own schedules and carry out work from home allowing women tailors to take care of domestic/family duties. With *Jahitin.com*, tailors can save costs while accessing new market opportunities because they do not need to have premises or a shopfront to expand their business. These linkages also provided homebased women tailors with the opportunity to shift their activities to the production of COVID-19 protective personal equipment, which would then be distributed according to market demand by partners across regions: BITRA in Medan, Yasanti in Yogyakarta, Migrant CARE in Jember, and Aisyiyah in Sambas. In addition, these homeworkers were able to receive online technical support, providing guidance as needed.

Another innovation was led by the partner organization Kopernik which had already started working with a women-led homebased business group in Cirebon, West Java in 2019 to fill orders placed by factories and resellers. Previously, these homeworkers produced chairs, motorbike seats, sofas, and other items for their supply chains, but profit margins were low. In an effort to increase profits for informal women workers, online sales of their products were piloted through Tokopedia, a direct-to-consumer platform. The online profit margin rose to more than four times higher than the earlier offline profit margin, since women entrepreneurs were reaching consumers directly and selling the products at retail prices.

Similarly, female migrant workers were able to pivot their productive activities with support of MAMPU partners. For example, through the partner Migrant CARE, 239 enterprises registered in eight districts received support for returnee women migrant workers to adapt their businesses. Through this initiative some good practices and innovative responses to building community resilience and strengthening village economies during the pandemic have emerged: for example, a number of groups of returnee women migrant workers have pivoted their businesses to make and market face masks and herbal medicines or *jamu*. However, better coordination among the central, regional,

and village governments is needed to further enhance the protection and livelihood activities for migrant worker communities in order to encompass all stages of migration and return for women migrant workers.

The promptness of the response and ability to implement these initiatives in Indonesia would not have been possible without the local-to-national structure of MAMPU's partner network which was a key factor in the rapid response. According to programme monitoring records, by mid-April, the contribution of the MAMPU programme to COVID-19 economic response could be linked to 1,137 target villages throughout Indonesia.

Indonesia-specific learning

- The incomes of women migrant workers and homeworkers were hardest hit because of the informality of their employment, lack of job security, and no social service or benefits.
- Women migrant workers became unable to help other vulnerable family members as they used to when they were working overseas.
- The unique position of civil society organizations (CSOs) at the community level means they have the needed relationships with and knowledge of the target clients and local government to support COVID-19 response and recovery, utilizing the right approaches and delivery models.
- There is no one type or size of grant that fits all vulnerable women. COVID-19 response and recovery interventions were successful because the community partners were able to tailor them to the specific issues and the varying contexts across Indonesia.
- Capacity building is important – and significant time and resources need to be devoted to this. Capacity building can be from an international NGO to CSO or from the CSO to the community level.
- Even the most vulnerable communities can be flexible and adaptive when they are given a chance to build their resilience.
- Contrary to expectations, adoption of technology has been embraced and widespread, and digital innovation has been important for the adaptation of low-income women workers.

Vietnam

COVID-19 prevalence

In terms of prevention and containment, Vietnam has performed extremely well in comparison to most countries in ASEAN and globally. The total number of cases in 2020 was 1,441 with deaths reaching just 35 (WHO, 2021). Vietnam's low infection and death rates are attributed to government action and citizen solidarity (Le, 2020). According to Le, the Government of Vietnam employed war rhetoric from the beginning of the pandemic and emphasized solidarity which led to a successful 'fight' against the pandemic.

Economic impacts of COVID-19 on ethnic minority women in NW Vietnam

Despite phenomenal growth in Vietnam over the past 20 years, not all its citizens have benefited equally, with high poverty rates among minority groups, ranging from 27 per cent for the Sán Dìu to 88 per cent for the Mông (World Bank, 2019). NW Vietnam has the poorest region, exhibiting low socio-economic development indicators. In particular, ethnic minority women in NW Vietnam face intersectional inequality due to their combined ethnic minority status and sex identity which both contribute to increased poverty, lower socio-economic indicators, limited access to opportunities and service, economic disadvantage, and increased gender-based violence (UN Women, 2015).

The GREAT project focuses on tourism and agriculture sectors. Tourism has seen a dramatic downturn, to the point where project participants have stopped or reduced their investments and participation in the sector.

While less disastrous impacts occurred in agricultural sectors, the vegetable sub-sector was severely affected as market demand declined. For example, Mai Anh, a Sapa-based vegetable cooperative, was impacted by COVID-19 as well as inclement weather, resulting in only 27 per cent of targeted revenue achieved. However, 51 per cent of partners indicated their intention to maintain the same or increased levels of purchases from farmers. There are also some examples of partners meeting or exceeding targets, such as Bac Ha Tea Company, which increased revenues by purchasing tea from households that could not sell to traders, due to COVID-19 restrictions, and, through the development of new markets, grew their profits by 5 per cent. The company is supporting project women to produce higher quality tea, and expand engagement in organic tea and herbal raw materials supply chains.

COVID-19 programme response

GREAT works with approximately 50 partners in the private, public, and civil society sectors. Partners have received a range of support from GREAT to contribute to the strengthening of tourism and agriculture sectors through skills building, linkages, policy reform, and business upgrading. Partners have implemented a range of strategies in response to COVID-19 including assistance to pivot to new markets, interest-free loans, support to apply digital technologies, connections with other partners for cross-pollination and collaboration, and improving access to quality inputs. In addition, GREAT partners have undertaken a range of activities to respond to the health, safety, and economic impacts of COVID-19. Table 1 details how GREAT partners are adapting to the changing market conditions due to COVID-19 (Cowater, 2020b).

In addition, civil society and government partners developed a range of communications and awareness tools in multiple languages: the mitigation measures for COVID-19 aimed at tourism operators were developed by the Sapa Department of Culture, Sport and Information; a COVID-19 radio awareness campaign on gender equality, targeting ethnic minority groups in Bac Ha and Bat Xat districts of Lao Cai was done in Mong, Dao, Tay, Ha Nhi, and Vietnamese languages by Helvatas;

Table 1 Choice of adaptation method to changing market conditions due to COVID-19

<i>Adaptation method</i>	<i>Percentage (%)</i>
Created a new product or service	49
Developed or pivoted to new target markets	54
Applied technology to reduce costs	53
Increased collaboration to reduce logistics costs	62
Applied technology to expand markets and sales	63

and CARE contributed to the development of postcards to raise awareness on the available support for victims of gender-based violence.

On the tourism side, with the help of the NGO Action on Poverty, the slowdown provided an opportunity for Moc Chau villages, Vat and Doi, ‘homestay’ owners to adjust their approach and improve their services, receive training in cooking, guest services, and hygiene measures, and improve their homestays’ appearance. GREAT partners working in Sapa joined a workshop held by Sapa’s People’s Committee to examine solutions for the recovery of the tourism sector from COVID-19. The sector’s dependence on international visitors is still causing serious challenges, and opportunities are being explored to build the domestic market, promote eco-tourism attractions, and offer more distinctive tourism products. Additionally, to support the development of the domestic tourism market and create the Bac Ha Flower Valley, GREAT partner Viet Tu provided free flower seedlings to homestays of the Bac Ha Tourism Association to increase the attractiveness and visibility of participating homes. Furthermore, with support from GREAT, Lan Rung, a business focusing on brocade products, has recently refocused its targets to attract domestic customers through the establishment of an exhibition house. There, local women can demonstrate the traditional processes of weaving brocade and creating handicraft products. More than 50 per cent of Lan Rung’s clientele are normally international tourists who are interested in the traditional cultures of Vietnam’s ethnic minorities. With its turnover significantly reduced, by pivoting to the domestic market, the hope is to recoup losses in income.

When it comes to agriculture, the on-site team of Fresh Studio conducted training on VietGAP vegetable growing techniques in small groups, to continue the implementation of activities in alignment with the government’s advice that limits gatherings to 20 people. One partner, FAVRI, also took the opportunity to apply the Internet of Things (IoT) technologies at six cooperatives. This includes introducing smart agricultural software to control the auto irrigation system via smart phones and computers for reductions in labour costs and helping women and men’s farmer groups to improve the management and monitoring of their production processes. In addition, training and hands-on guidance was provided to help farmers access this new technology; new fabric technology for leaf vegetable production was also introduced, removing the need for pesticides and reducing fertilizer costs and weeding. This technology has the potential to increase production yields by over 20 tonnes per hectare.

Finally, as part of the response to COVID-19, GREAT developed a Response and Recovery Plan to help partners and beneficiaries rebound from the negative economic impacts. To measure the impacts of COVID-19, the plan has incorporated indicators on project effectiveness and efficiency which includes traffic light reporting, business performance revenue and profit data, percentage of delayed activities versus planned activities, and qualitative assessment on impacts of COVID-19 and its challenges.

Vietnam-specific learning

- In certain sectors – such as tourism – local markets become more important as international consumers are no longer available.
- At the same time, strong international value chains for certain commodities may keep functioning and provide much-needed jobs and/or markets for local women.
- As with Indonesia, CSOs at the community level have established relationships with and knowledge of the target clients and are therefore well-situated to support COVID-19 response and recovery.
- Technology has been critical in production, processing, marketing, and communications, and vulnerable women have embraced and benefited from new technologies.
- Training of CSOs is important to support the upgrading of service provision at the community level.
- Strong communication was fundamental in the delivery of appropriate supports, and shifting or upgrading economic activities to meet the changed environment.
- Varying adaptation methodologies or techniques appealed to different clients, enabling them to select the ones that suited them and their line of work.

Discussion and conclusions

A review of the context and programming in Indonesia and Vietnam reveals the economic fragility of vulnerable women including homeworkers, migrant workers, and ethnic minority women. At the same time, this review highlights the extent and type of the work that needs to be done on GEDSI/WEE to mitigate risks and prepare for a range of potential disasters including climate change. Progressive Government of Australia COVID-19 aid programming policies, commitments of national governments, and networks of capable civil society and business partners throughout Indonesia and Vietnam allowed programming to pivot, respond, and work towards recovery of economically vulnerable women.

Although we are in the early days of learning around the pandemic and the approaches and innovation required for recovery and resilience in the face of future crises, we have identified key factors that support successful COVID-19 interventions:

- If an organization has already adopted an adaptive management style, this approach supports rapid and effective pivoting of programmes to meet the needs of clients.

- A partnership model, particularly with established relationships, enables the shifts needed at the community level, tailored to the different needs of women, communities, and regions.
- A partnership model not only provides relevance but it is also cost-effective and delivers value for money.
- Collaboration with donors is critical in sharing learning and gaining approval for changes in activities and budget allocations.
- COVID-19 has underscored the level, type, and extent of gendered economic inequality particularly for vulnerable women with multiple identities that increase risk.
- There is a need to integrate risk and resilience into all economic programmes, not only to recover from COVID-19 but to prepare for future crises – pandemics, climate change, financial crises, and so on.
- Supply chain fragility has been a key factor in women’s reduced ability to continue earning during the pandemic through loss of inputs, consumers, services, and market linkages.
- The role of digital innovation has proved critical even for the most vulnerable women in areas of information sharing, training, marketing, and sales.
- COVID-19 has uncovered the potential for greater efficiencies and innovations to integrate vulnerable women into mainstream markets.
- Diversification of products and markets reduces risk and allows for more efficient pivots.

The COVID-19 pandemic has highlighted gaps and risks and as a result has paved the way for new development opportunities with a focus on innovation and resilience. For example, digital transformation and exploitation of new markets will allow women in ASEAN countries to secure increased and more stable incomes, to be empowered economically and socially, and to actively participate in and contribute to the economic sphere.

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