

SNAPSHOT



# THE IMPACT OF COVID-19 ON RURAL WOMEN AND ENTERPRISES

A RAPID SOCIO-ECONOMIC ASSESSMENT  
IN CAMBODIA BY THE EMPOWER PROJECT



## Context: Why does this matter?

Across the region, communities have been hit hard by the sudden and unprecedented spread of the novel coronavirus (COVID-19). For those at the frontlines of climate change, the pandemic and its associated lockdowns have only had a multiplier effect. The impact of all of this is often borne by women and girls who are already held back by gender and economic inequalities as well as deeply engrained social norms. In the same vein, as countries slowly move from response to recovery, women and girls can be a fountain of solutions in leading green jobs and building back in a climate-resilient way.

The EmPower: Women for Climate-Resilient Societies project, jointly implemented by the United Nations Environment Programme (UNEP) and UN Women and supported by the Swedish Development Cooperation Agency, puts gender equality at the heart of climate action. Through UNEP, the project focuses on harnessing renewable energy to build resilient livelihoods for women in rural Bangladesh, Cambodia and Viet Nam. The project also works on transforming policies and institutions, amplifying evidence and voices and fostering regional commitment in this regard.

With these extraordinary circumstances, the project is conducting a rapid assessment looking to understand the impacts of the crisis on the livelihoods and well-being of rural women (farmers, fisherwomen and entrepreneurs reliant on natural resources). In Cambodia, this survey has been undertaken in Takeo and Pursat provinces. In addition to this, the assessment also considers the impact on renewable energy based businesses and small and medium enterprises.

This study and follow-up feeds directly into UNEP's COVID-19 strategic response- Block 2 (A transformational change for nature and people) and Block 2 (Building back better: Greening fiscal stimulus packages and accelerating sustainable consumption and production). More specifically- the findings and recommendations speak to Block 2B, addressing inequalities with a focus on marginalized and vulnerable groups, in this case being rural women in natural resource sectors and Block 3B and 3C, connecting with broader commitments to climate change and mobilizing support for green jobs.

## Findings: What is the situation?

In understanding the situation for rural women in Cambodia, a purposive sample of 26 respondents in Takeo and Pursat provinces were surveyed. Respondents were between the ages of 20 and over 60, with 65% of the respondents above the age of 40. Additionally informal interviews and discussions with renewable energy service providers helped to corroborate and supplement data emerging from the survey.

This rapid assessment was undertaken with the support of the National Committee for Subnational Democratic Development (NCDD-s) and looked at how the crisis has affected the women's time, livelihood and income, health and well-being and access to social protection, in addition to concerns, needs and challenges that they are facing. The following findings emerged:



## Time

Since the COVID-19 outbreak, time spent on unpaid care and domestic work has increased. Before Covid-19, 50% of respondents spent less than 3 hours/day on unpaid care and domestic work. Since the outbreak, this has increased to 4-5 hours/day with 31% spending more than 6 hours every day on unpaid care and domestic work. Interestingly, respondents also reported that they have more “free time” (more than 4 hours a day), likely due to lockdowns, market closures and closure of garment factories and construction sites.



## Livelihoods

As expected, as a result of the crisis, women are noting a decline in their incomes and employment. 69% of all respondents are the primary breadwinners for their family, earning on average US\$ 8.80 per day and mainly dependent on natural resources. With the exchange rate of the Cambodian Riel falling further, this is likely much lower now. While the main source of income is farming and livestock, all respondents are employed in more than one way- often doubling as shop-owners, teachers, garment workers. This coupled with rising expenditures since the pandemic are the top concerns for women and will further be exacerbated by on-going climate impacts and environmental stressors.



## Other Challenges

While the major concerns remain loss of income and livelihood, women are also preoccupied with rising expenses, inability to repay loans, ongoing water scarcity among others.



## Health

Insufficient access to water for cleaning and sanitation, particularly to protect from COVID-19, seems to be a growing concern in some areas and will presumably be worsened by climatic conditions and drought. Broadly, the women have stable access to water for household consumption, without relying on central water collection stations. Yet 27% of respondents, all from Takeo, have insufficient water to practice frequent hand washing. In general, knowledge about healthcare access and availability of equipment, vaccines and supplies is limited. About 42% of respondents either do not know of or don't have access to a doctor and a health clinic. Only half of the respondents noted that health-care workers have access to personal protective equipment while a majority did not know. Nearly half of the respondents further did not know of how equipped the clinic was or didn't think it was adequately so. 42% of respondents reported that the health clinic has a vaccine refrigerator (all from Takeo province), while 4% said no and 54% said they did not know (mostly from Pursat province).



## Government Support

Respondents noted that the most vulnerable members of their communities were receiving external support from the Government. 77% of respondents reported that their community members have received food handouts from the government, while 23% (all from Takeo province) noted their communities are not receiving any support. However, the biggest expectations among communities was receiving a subsidy on electricity rates. 96% of respondents stated they are not aware of any financial incentives or loan concessions being taken up by community members.

# Impact on renewable energy businesses

- Willingness among communities to invest in renewable energy equipment is very low since the pandemic. Their main priority is to save cash for essential needs given their own incomes have reduced and taking loans from commercial markets is not feasible.
- Sale and distribution activities are more expensive and time-consuming currently as door-to-door marketing strategies are incurring higher transportation costs post the lockdown.
- Some technology providers are facing difficulties in importing material components such as solar panels or batteries (from China, for example) and prices of imported goods are increasing significantly.
- Overall, sales have been going down but fixed costs still have to be covered.
- Investors are also experiencing a great deal of uncertainty and are being prevented, for example, from doing site visits, opting to “see what happens” and delay any investment commitments. For companies with ambitious scale-up strategies this means putting major investments on hold, which in water and energy supply could end up having a significant impact in the communities that would otherwise benefit from these investments.
- Multi-million dollar government disbursement through the Rural Development and Agriculture Bank offers a competitive interest rate (6%-6.5%), but demands for collateral remain significant, meaning that all of those that were not accessing bank loans (or that are already highly leveraged) will remain out of the scope of this financial instrument.

## What are the Opportunities?

- Supporting women dependant on natural resource-sectors like agriculture, fisheries etc to adapt- in terms of technology, skills and access to markets, thereby creating new avenues to earn incomes. This can not only help in leveraging “free time” available for women, but also support in creating alternate livelihoods.
- Enabling access to stable energy and electricity for household consumption but also for essential needs such as water, sanitation and healthcare.
- Adapting supply chains in natural resource sectors to go online
- Creating financial mechanisms for small and medium enterprises to continue running- either by easing collateral needs, extending moratoriums on loans or providing subsidies to continue
- Providing more information to women and girls and building awareness about health-care access and availability of services



# Solutions: What are the next steps?

While this sample is not representative of the various challenges across Cambodia, extrapolations can be made. This is a starting point to engage actors across the spectrum to support women in climate-sensitive communities like in Takeo and Pursat who are hardest hit. There are a number of opportunities that the study presents; however it is essential that the role of women is emphasized in the economic recovery and their roles in climate mitigation and adaptation alongside this crisis are promoted.

## Government partners

- Establish and implement COVID-19 recovery policies at the provincial and local levels that help SMEs build back better
- Prioritize green jobs for women in employment schemes and in skill development in the recovery period
- Establish the appropriate institutional frameworks, technological infrastructure and digital platforms for renewable energy business owners to promote online sales

## Private sector: Technology

- Prioritize clean-energy innovations for services like water supply, irrigation, sanitation, healthcare refrigeration and mobile clinics responding to the needs of the community
- Initiate partnerships with multilateral financial institutions, banks and development partners and establish end-user financial mechanisms

## Private sector: Finance

- Ease the eligibility criteria and requirement for collaterals for borrowers running SMEs
- Extend moratoriums on the repayment of loans for smallholders
- Provide financial incentives for entrepreneurs and SMEs in agriculture, enterprises, renewable energy products to continue running businesses, expand demand and supply chains online
- Build awareness about existing financial schemes and initiatives at the district and local levels

## Civil Society

- Reach women and girls in remote and climate-vulnerable communities with information about healthcare facilities
- Prioritize awareness building and support communities to understand and access government hand-outs and schemes
- Advocate solutions and work with partners across the spectrum including energy and natural resources to address interconnected issues like access to water

EmPower: Women for Climate-Resilient Societies is a partnership between:



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