



Research Paper

Inclusive COVID-19 Relief Finance

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About the Author

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Amanda's research interests include the political economy of poverty and inequality, the psychosocial determinants of discrimination, anti-discrimination policy and innovations in interdisciplinary research methodologies. She has primary research experience in Burkina Faso, Ethiopia, Ghana, Indonesia, Kenya and Tanzania.

About the Grand Challenge

Inequality and exclusion are among the most pressing political issues of our age. They are on the rise and the anger felt by citizens towards elites perceived to be out-of-touch constitutes a potent political force. Policymakers and the public are clamouring for a set of policy options that can arrest and reverse this trend. [The Grand Challenge on Inequality and Exclusion](#) seeks to identify practical and politically viable solutions to meet the targets on equitable and inclusive societies in the Sustainable Development Goals. Our goal is for national governments, intergovernmental bodies, multilateral organizations, and civil society groups to increase commitments and adopt solutions for equality and inclusion.

The Grand Challenge is an initiative of the Pathfinders, a multi-stakeholder partnership that brings together 36 member states, international organizations, civil society, and the private sector to accelerate delivery of the SDG targets for peace, justice and inclusion. Pathfinders is hosted at [New York University's Center for International Cooperation](#).



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Pathfinders for Peaceful, Just and Inclusive Societies, Inclusive COVID-19 Relief Finance Paper. (New York: Center on International Cooperation, 2021), available at <https://www.sdg16.plus/>

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Table of Contents

Executive Summary	4
1. Introduction	5
1.1 Background on inclusive relief financing	5
2. Methodology	6
3. Findings	7
3.1 Spending to keep the economy going.....	8
3.2 Progress on social protection.....	8
3.3 Little to no targeting of marginalized groups	9
3.4 Sectors ignored: education, protection, and the care economy.....	9
3.5 Overall distributional impacts.....	10
4. Annex	10
4.1 Search strategy	10
4.2 Framework to assess the inclusivity of COVID-19 relief spending	11
Case Study Summaries	12
Canada	12
Costa Rica	15
Indonesia	17
Mexico	20
Sierra Leone.....	22
South Korea	24
Sweden	26
Tunisia.....	28
Uruguay	30
Endnotes	32



Executive Summary

This analysis announces COVID-19 relief spending in ten countries to assess whether governments are investing resources in inclusive programs that will lead to the desired goal of ‘building back better.’ The results of this analysis indicate that current investments are likely to maintain the status quo, and potentially lead to a deepening of inequalities by overlooking urgent needs of marginalized groups affected by the social and economic effects of the pandemic.

Key Findings

- Limited financing of programs to support the poorest and marginalized groups impacted by the COVID-19 pandemic will likely exacerbate pre-existing inequalities in the short to medium term.
- Investments in progressive sectors such as social protection may yield longer term dividends, but their potential equalizing effect could be offset by failures to invest in other key sectors such as education and protection from violence.
- Widespread underreporting of budget commitments and program targets highlight longstanding issues related to budget transparency and accountability.
- Most countries are financing COVID-19 relief packages through long term-loans. COVID-19 relief financing could create an unprecedented debt crisis, posing a serious risk to global inequality in the medium to longer term.
- Despite the mounting global narrative around ‘building back better,’ regressive health, and economic impacts of the pandemic, few countries have made explicit financial commitments to address inequalities as part of their relief programs. There is a real risk that the opportunity to tackle structural failures exposed by the COVID-19 crisis will be missed.

Policy Recommendations

- All countries need to assess the risk of increased inequalities on the basis of income, gender, ethnicity, geography, disability, age, and other forms of marginalization resulting from the social and economic disruptions of the COVID-19 crisis and develop indicators that monitor the progressivity of spending. They must also begin measuring and monitoring financial allocations to address the needs of these groups and making this information publicly accessible.
- Significant resources are being spent to keep economies operating as they were prior to the pandemic rather than investments in equitable and resilient sectors. COVID-19 relief finance could be more focused on sectors and programs that have been proved to effectively address key drivers of inequality.
- The critical role of social protection has never been more palpable. Countries yet to implement universal social protection coverage should draw lessons from those that have successfully expanded coverage in this time of crisis.
- Most national governments are accumulating long-term debts to spend on business-as-usual functions of the economy rather than investing in transformational programs that promote resilience and inclusion. More innovative finance instruments are urgently needed to avoid a future debt crisis.



1. Introduction

The COVID-19 pandemic has turned all countries' attention to mitigating the impacts of the crisis, and with this attention has come a wave of finance to address the immediate health risks of the disease and the indirect effects on economies and on well-being. With this influx of spending on welfare and resilience, many have looked on with hope that this collective effort can be done in such a way that the world can 'build back better.' But, like any building project, the foundation is critical. This paper sets out to investigate whether countries are investing in the foundational social and economic structures that have led to the vulnerabilities currently upending people's lives. Failure to address the structural inequalities embedded within societies and across the global political economic structure will ultimately leave the new structure vulnerable to collapse in the long term, and risks exposing marginalized groups to the harshest impacts of the crisis in the short term.

1.1 Background on inclusive relief financing

The sheer scale of the COVID-19 pandemic and widespread social and economic disruptions due to containment measures means that this disaster is in many ways unprecedented. Anticipating the needs of different social groups and understanding the best approach to promote inclusive relief policies and programs is undoubtedly a challenge no government is fully equipped for. But the extensive literature on past protracted crises relating to smaller-scale pandemics, climatic events, natural disasters, and conflict offers insights into the likely social and economic dynamics of disasters. There are important lessons to be drawn from this evidence regarding the possible pressure crises can have on existing structural inequalities as well as the possibilities for relief finance to tackle these inequalities in an effort to 'build back better.'

We know from past pandemics that inequalities are likely to increase as countries recover from the immediate shock of the crisis. Analysis of pandemics over the last twenty years from the International Monetary Fund (IMF) has shown that the Gini coefficient of countries impacted by recent pandemics (SARS, H1N1, MERS, Ebola, Zika) increased steadily in the aftermath of the immediate crisis.¹ Job losses and shocks to income such as lower remittances are most likely to impact the bottom of the income distribution and those with lower human capital (e.g. education).² Coping strategies to mitigate these effects may also have longer-term negative effects such as the sale of assets or accumulated debt.³

We also know that people at the bottom of the income distribution and those facing exclusion are likely to face a disproportionate burden of the negative consequences of the pandemic in the short term. Evidence from a range of crises shows that women and girls, for example, are unevenly affected by crises, particularly in countries where they have unequal access to social, political, and economic resources pre-crisis.⁴ Women and girls are also disproportionately impacted by indirect effects of disasters including sexual and gender-based violence, child marriage, lost livelihoods, heightened barriers to accessing education, disruptions to sexual and reproductive health services, and increased workloads.⁵ The heightened vulnerabilities of women and girls to the indirect effects of the COVID-19 crisis have already started to show. A recent report from Save the Children estimates that 2.5 million girls are at risk of child marriage over the next five years as a result of the crisis.⁶ There has also been an increase in women reaching out for support to helplines for domestic violence.⁷ Increased caring responsibilities are being reported by women around the world with children out-of-school and heightened care needs of older persons.⁸

Guidance on inclusive disaster relief, based on evidence from previous crises responses around the world, suggests that "the principle of 'building back better' should focus not only on rebuilding and improving infrastructure and restoring systems and livelihoods but also on rebuilding in a way that is inclusive of [all groups]. 'Building back better' considerations should include how restoration, replacement, and compensation of lost assets and damages can decrease, while inequalities and make the sectors more inclusive by considering differentiated needs".⁹



Early in the pandemic, Amartya Sen reminded us that emerging from crisis can be done in a way that improves equality. Reflecting on past global crises such as the World War II, Sen points to a surge in global co-operation as hostilities came to an end with the creation of the United Nations, the IMF and the World Bank in 1944-45. He also noted that progress on equity was made in Britain in the aftermath of the war due to rationing, social support, and increased medical attention for disadvantaged people.¹⁰ History therefore tells us that emerging from a crisis on a more equal footing is possible. Well targeted and adequately financed policies will be needed to move towards more inclusive and just societies as countries emerge from this global crisis.

2. Methodology

To measure the extent to which countries are investing in inclusive COVID-19 relief programs, this paper conducted a case study review of announced spending on COVID-19 relief in nine Inequality and Exclusion Grand Challenge priority countries: Canada, Costa Rica, Indonesia, Mexico, Sierra Leone, South Korea, Sweden, Tunisia, and Uruguay. These countries represent a wide geographic, income, and disease prevalence spread—and therefore offer a diverse range of finance strategies. However, caution should be taken in generalizing findings across countries, given the complexity of factors determining finance volumes and targeting. Trends in relief finance are drawn from these case studies, but results are only representative of the limited sample included in the analysis. *(Note that in the absence of measures of actual spend, this paper relies on public announcements of planned spending. It is likely that actual spend will deviate from announced spend, highlighting the urgent need for greater budget transparency and accountability.)*

Data on announced public finance for COVID-19 strategies were drawn from a range of online public sources (see *Annex 1*). A key challenge for this analysis, and a critical area in need of urgent action, is the lack of transparency of COVID-19 relief finance and public access to financial reporting. Most data available for this study is drawn from public announcements and news reports, much of which does not include detailed figures on project allocations or targeting for different social groups. These sources are also unlikely to offer the data required to monitor actual spend as relief packages are rolled out, leaving a major gap in the information needed to hold governments to account for these commitments. National governments and donor agencies are urged to begin measuring and monitoring financial commitments, actual spend on COVID-19 relief, the breakdown of spending by programme and sector, and the targeting of funds to support the poorest and marginalised groups most at risk from the negative consequences of the pandemic.

This paper uses the Chronic Poverty Advisory Network's (CPAN) framework on policies to promote sustained escapes from poverty to measure priority policies to address in inequality (see *Table 1, Annex 1* for the full framework). The approach to inequality adopted by this framework emphasises the role of political settlements, territorial disparities, intergenerational transmission of poverty, the threat of uncertainty, and conflict and social norms that perpetuate discrimination against marginalised groups. The broad policies areas identified by this framework, and their relevance to the current exercise, are:

- **Social Assistance**, which “brings the poorest people closer to a decent standard of living, provides a safety net for them in tough times, and encourages them to make the investments and take the risks that could propel them out of poverty, and keep them out of poverty”.¹¹ Social assistance has been the most widely discussed, and monitored, policy intervention area throughout the COVID-19 pandemic.



- **Education**, which “enables escapes from poverty and sustains the climb away from it, also has the advantage of being a ‘portable asset’ that is resilient to crises.”¹² The impacts of containment measures on education have been widespread, with concerns raised about the potential for a ‘lost generation.’¹³
- **Pro-poorest economic growth**, which “ensures that the benefits of increasing national prosperity reach the very poorest people.”¹⁴ With economies suffering reduced growth rates or contractions due to disrupted economic activity, this might alternatively be considered ‘pro-poorest economic safeguards and support.’

3. Findings

There is wide variability in the total amount of spending announced by governments to address the direct and indirect impacts of the COVID-19 pandemic. The IMF has tracked total announced spending by country as a percentage of 2020 GDP (Figure 1). While there is likely to be some association between relief spending and COVID-19 prevalence, there also appears to be a strong relationship between announced relief spending and country income level. Comparing above-the-line COVID-19 relief spending on health and non-health related sectors to GDP per capita, we find that there is a strong relationship between a country’s existing wealth and their announced spending in response to the crisis (Figure 2). Based on data collected by the IMF for 180 countries, we find a correlation of $r = .489$ between GDP per capita and above-the-line relief spending, $p < .001$.

“Based on this finding, we observe that global economic inequalities appear to be influencing total available funds to respond to the COVID-19 crisis.”

This global disparity in countries’ abilities to invest in shorter- and longer-term recovery efforts is likely to exacerbate ongoing global inequalities.

Figure 1: Correlation between COVID-19 relief finance and GDP per capita

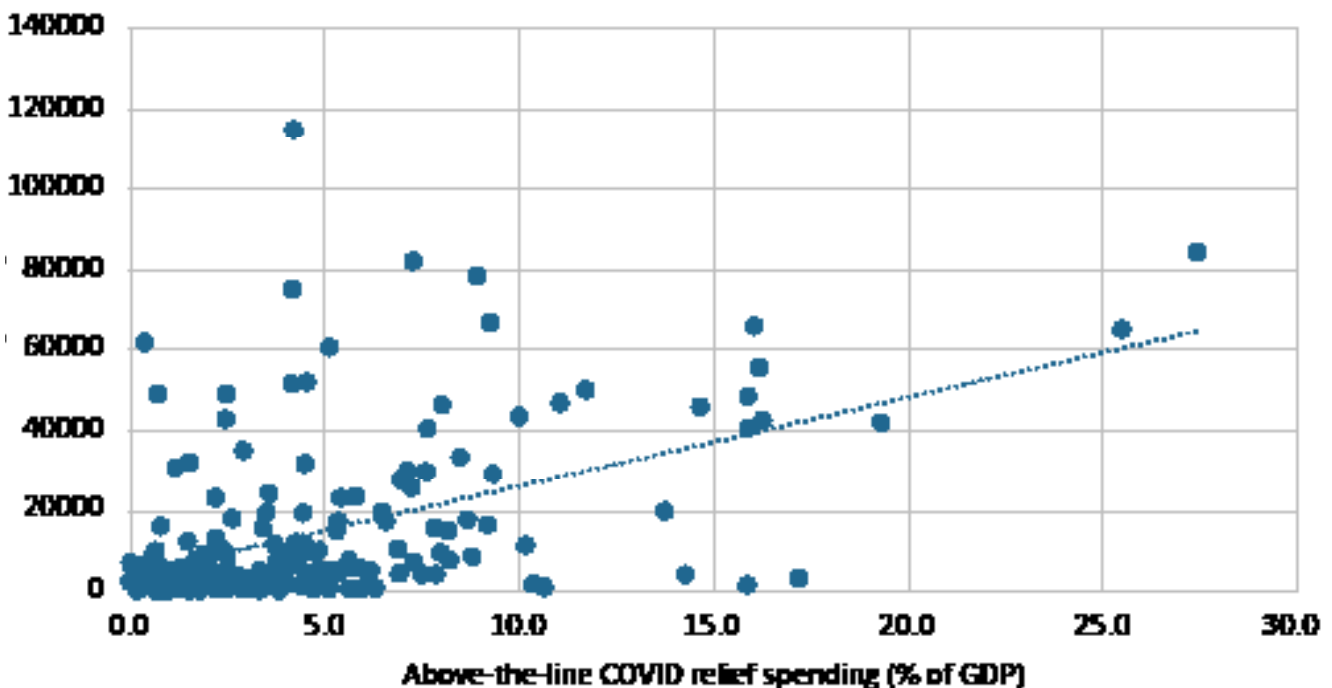


Figure 1 calculations based on IMF Database of Country Emergency Responses to COVID-19 and World Bank Development Indicators



Drawing on evidence from countries in our sample we can see this global disparity between low-, middle-, and high-income countries announced COVID-19 relief packages irrespective of disease prevalence. Mexico—ranking 14th globally by reported COVID-19 cases—has committed less than 0.7% of GDP on COVID-19 relief, in comparison to Canada (23rd) which estimated spend 14.6% of their GDP on COVID-19 relief. Relief finance is not perfectly correlated with income levels though, as demonstrated by Sierra Leone and Ethiopia who are among the lowest in total finance (3.3% and 2.5% respectively) but remain above or near the level of finance of middle-income countries like Mexico despite having lower income per capita.

3.1 Spending to keep the economy going

A significant proportion of COVID-19 relief spending has been committed to support the private sector to cope with lost revenues from lockdowns and border closures. For example, around 40% of Indonesia's announced spending (US\$15 billion) has been earmarked for tax incentives and stimulus for industry, namely in tourism, airlines, and property industries. Other countries such as Costa Rica, Tunisia, and Uruguay are also investing a sizable proportion of funds to protect jobs in the tourism sector through direct transfers to businesses or concessions and delays to employee insurance contributions. In all countries studied, the majority of announced programs have been to address economic challenges, with a far smaller allocation to other areas such as non-COVID-19 related health challenges, education, and protection from violence. For example, only Mexico and Uruguay have extended non-COVID-19 health coverage, and Indonesia extended coverage for COVID-19 patients.

All countries studied with the exception of Canada, Sweden, and Uruguay have recently agreed to have sizeable loans with multilateral institutions to help finance COVID-19 relief measures. Uruguay stands out as the only middle-income country studied that has introduced taxes on higher income earners and profits from the state-owned bank to fund COVID-19 relief programs. Since the beginning of the pandemic, eighty-six countries have been supported by the IMF with over \$110 billion in finance.¹⁵ With debt risk having risen over the last decade, debt payments outweighing social expenditures on education, health and social protection combined in many countries, alarms are being raised about a looming debt crisis.¹⁶

3.2 Progress on social protection

The main policy area linked to inclusion that has seen significant investment is social protection. All countries studied have earmarked some COVID-19 relief spending to expanding existing social protection systems either in terms of increased coverage or expanded benefits. There appears to be wide variability in the prioritisation of social protection across countries though, and some countries' existing social protection baselines are likely too low to have a significant impact. Sierra Leone, for example, entered the pandemic with only 3.8% of the population covered by at least one social protection benefit. The government of Sierra Leone has announced a diversion of US\$4 million international development association (IDA) financing from the existing Social Safety Net Project towards emergency cash transfers, but this will not be enough to meet the needs of the country's population that were already living in poverty prior to the pandemic, estimated to be 43% of the total population.

One possible positive outcome of the COVID-19 crisis response may be the extension of social protection coverage to harder-to-reach groups. Costa Rica, Sierra Leone, Tunisia, and Uruguay have all announced measures to extend social protection coverage to informal workers. While these programs are unlikely to reach all informal workers negatively impacted by the COVID-19 crisis, steps taken to identify workers in the informal economy may yield longer term dividends by improving systems to incorporate this hard-to-reach group into social protection systems. Tunisia and Mexico have also announced funding to digitise social protection transfers, making these easier to access for certain groups. In Mexico this program aims to reach people with disabilities, pregnant women and other groups highly vulnerable to COVID-19 infection.



3.3 Little to no targeting of marginalized groups

Few countries studied have earmarked COVID-19 relief spending to support groups at a heightened risk of negative effects from the pandemic, and those that have acknowledged marginalized groups in their relief plans have not provided estimates for the amount of funding targeting these groups. Canada and Costa Rica are the only countries analyzed that have announced a detailed breakdown of support programs for specific vulnerable groups,¹⁷ and only Canada's COVID-19 relief plan includes spending figures attached to these targeted groups.

Targeting by gender is limited but includes the extension of microfinance loans in Ethiopia and Tunisia, digitisation of existing social protection transfers for pregnant women in Mexico, and adapted COVID-19 information for women in Costa Rica. While announced spending will inevitably reach women through other programs, the absence of programs to address inequalities faced by women with regards to unemployment, caring responsibilities, exposure to violence, and other dimensions of wellbeing is an oversight.

Funding to support people with disabilities disproportionately vulnerable to COVID-19 and already confronted by inequalities in access to health, education, and exposure to violence, is a further oversight. Sierra Leone and Costa Rica are the only countries studied that acknowledge explicit measures for disease prevention for people with disabilities. No other measures for people with disabilities were identified.

Canada is the only country to commit to COVID-19 relief support for minority ethnic groups. Under the country's 'Building Back Better Plan,' explicit programs targeting marginalized ethnic groups include finance for early learning and childcare in indigenous communities, a 'black entrepreneurship' programme, and investments in multiculturalism and anti-racism. Costa Rica addressed the need for adapted COVID-19 information for indigenous communities, though no further targeting was identified through relief packages.

In terms of age, older people are recognised by financial commitments in four of the ten countries studied (Costa Rica, South Korea, Tunisia, Uruguay), largely through pension top-ups. Youth on the other hand, only factor into COVID-19 relief packages where cash transfers have been targeted to families, with the exception of Canada where investment in youth employment programming has been announced as part of COVID-19 relief financing.

3.4 Sectors ignored: education, protection, and the care economy

Key sectors linked to structural inequalities such as education, protection, and the care economy, have seen little to no COVID-19 relief funding. Failure to invest in these sectors not only poses the risk that existing inequalities will be exacerbated by disruptions in these sectors but is also demonstrative of a missed opportunity to invest in areas with the potential to promote inclusion.

Children in most countries have spent a prolonged period of time out-of-school due to school closures aimed at preventing the spread of COVID-19. Although many governments introduced some form of distance learning, accessibility has been highly unequal.¹⁸ The education sector appears to be absent from the majority of country relief strategies studied. Canada, Ethiopia, and South Korea are the only countries with announced funding to the education sector in response to the pandemic. In South Korea, this has taken the form of an increase to education grants and subsidies for local government to help them protect K-12 students from infection, and in Ethiopia announced education finance has not been specified. Canada's announced financing for education appears to be one of the few programs aimed at addressing structural inequalities through COVID-19 relief finance by targeting education access and quality in indigenous communities.



Despite evidence of increased rates of domestic violence,¹⁹ teenage pregnancy and child marriage²⁰ in multiple contexts around the world, no funding targeting protection was identified in any of the countries studied. Aside from increases to existing child benefit programmes (Mexico, South Korea), no explicit programmes to address increased caring responsibilities for children out-of-school or care for vulnerable people were identified in the study. There is however some programs that recognize the added stress ensuring by health workers (Mexico) and care home workers for older people (Sweden).

3.5 Overall distributional impacts

The combination of spending and COVID-19 policies to date may have helped to mitigate some of the hardship created by the pandemic but failed to stem the tide of inequality. This outcome was made more inevitable because of the lack of explicit attention paid to inequality in response plans. These sobering findings mean that in too many places, progress on equality and poverty reduction in recent years will be quickly undone. Furthermore, the lack of action on education, protection and group-based inequalities means that rather than ‘building back better,’ we will be building back unevenly, and hence unsustainably. Significant borrowing to pay for this recovery further undermines the sustainability of COVID-19 recovery efforts, posing the risk that global inequalities will deepen as low- and middle-income countries accrue further debts to maintain these unequal systems. Governments must now look again at recovery plans and start building in clear equality targets to ensure money is spent on addressing structural issues rather than returning to business-as-usual.

4. Annex

4.1 Search strategy

Through consultation with experts in development finance and budget transparency and a search of the Oxford [Supertracker](#), it has been concluded that there is currently no database systematically measuring either COVID-19 relief expenditure by policy area or need by social, economic, or geographical groups. There are, however, a number of multi-country policy trackers and household data sets that can be triangulated to develop a ‘best-guess’ estimate of inclusive financing for COVID-19 relief. It is expected that there will be significant data gaps, and there may be a need to develop a qualitative indicator of group targeting and coverage (see below). The primary data sources used to estimate financial commitments for COVID-19 relief for this report were:

- [IMF Database of Fiscal Policy Responses to COVID-19](#)
- [ISSA Coronavirus Country Measures](#)
- [OCED COVID-19 Action Map](#)
- [ESCWA COVID-19 Stimulus Tracker](#)

A limited search (in English and Spanish) of government ministry and multilateral websites was conducted to obtain further details on announced spending, however this yielded little additional evidence.



4.2 Framework to assess the inclusivity of COVID-19 relief spending

Table 1 summarises the policies identified in the Chronic Poverty Report to address poverty and promote inclusion. In light of the global scale of the crisis and risk of broad-based impoverishment around the world it is proposed that the right-hand column of the table be applied in this exercise.

Table 1: Policy priorities to prevent impoverishment and promote inclusion

	Impoverishment Index: Low	Impoverishment Index: High
High Poverty Incidence (>50%)	<ul style="list-style-type: none"> Promote labour intensive sectors/industries Infrastructure investments, particularly rural roads Improve education quality Increase access to sexual and reproductive health care 	<ul style="list-style-type: none"> Social protection targeted to the poorest Improve access to primary health care Legal reforms to tackle impoverishing social norms Disaster risk reduction Changes to the political settlement to make conflict unlikely
Medium Poverty Incidence (20%-50%)	<ul style="list-style-type: none"> Develop, monitor and enforce labour legislation Promotion of value-chain interventions to include the poorest Substantial investments in post-primary education linked to the labour market Affirmative action to include the poorest in society 	<ul style="list-style-type: none"> Development of social protection systems Land policy reforms Insurance against major risks (e.g. weather, asset loss) Develop savings instruments for the poorest. Disaster risk reduction Changes to the political settlement to make conflict unlikely
Low Poverty Incidence (<20%)	<ul style="list-style-type: none"> Infrastructure to promote value-added activities (processing) Progressive regional development policies Life-cycle approach to education investments Achieve universal access to sexual and reproductive health care 	<ul style="list-style-type: none"> Social insurance Universal health care including targeted interventions for the poorest Improve fiscal space to respond to global crises Disaster-risk reduction



Case Study Summary: Canada



Inclusivity of COVID-19 relief spending

The government of Canada’s announced COVID-19 funding is the highest proportion of spending to GDP among the sample of countries studied, with 14.6% of GDP for above-the line non health sector spending. Canada is also the only country sampled with a comprehensive COVID-19 relief spending framework that details commitments to groups at disproportionate risk of the immediate effects of the pandemic due to inequalities and with measures to address longer term structural inequalities exposed by the crisis. The government’s ‘Building Back Better’ plan, announced in November 2020, includes costed programs to address inequalities on the basis of gender, ethnicity, age, sexual orientation and disability.


Status of COVID-19 in Canada

The first confirmed case of COVID-19 in Canada was announced on January 27, 2020, six weeks before the WHO had declared a pandemic. Testing of COVID-19 was delayed in Canada by comparison to other countries due to supply shortages and health facilities were reportedly underprepared to respond to the crisis.²¹ The first wave of infections saw an average of around 1000 cases per day between April and June 2020, with a second wave started around September 2020 lasting until February 2021, followed by a third wave emerging in March 2021.


Inequality Prior to COVID-19

Canada ranks among the mid-range of OECD countries on inequality measured by the Gini Index. Horizontal inequalities are comparatively low in Canada, though concerns remain, particularly around ethnicity, religion, and the intersection of gender and other identities subject to exclusion.


Gini Index: 30.3 (2018)

 16th of 162 countries on Gender Inequality Index. Strong institutional systems on gender; challenges remain, particularly with intersections of gender and other forms of exclusion.²²


Gender

 99.8% of the total population covered by at least one social protection benefit; 40% of unemployed people receiving unemployment benefits.²⁴


Economic or other status

 Insufficient data on the fulfilment of social and economic rights by ethnicity; concern around hate crimes and racial profiling of Muslims, indigenous peoples, and African Canadians.²³

Ethnicity

 100% of persons above statutory pensionable age receiving a pension in latest year.²⁵

Age

 67% of persons with severe disabilities collecting social protection benefits.²⁶

Disability



Announced relief funding

US\$201 billion (12.3% of GDP) announced in above-the-line measures in areas other than health including emergency response benefits, enhanced employment insurance, wage subsidies and support to vulnerable groups. An additional US\$241 billion (14.6% of GDP) has been announced in above-the-line finance for the health sector.

Announced funding sources

As part of an effort to reduce the government's deficit that has increased during the pandemic, new taxes on yachts, luxury cars, private aircraft, e-commerce warehouses, online platforms and vacant foreign homes have been announced.²⁷

Policy area	Relief description	Target group
Social Assistance	Emergency cash benefit (Canada Emergency Response Benefit) for employed and self-employed people that have lost their job or have reduced income.	Economic
	An automatic one-time cash benefit (US\$270-420) through tax credits to low and modest-income households.	Economic
	A one-time payment to people eligible for the Disability Tax Credit.	Disability
	One-time payment to older people eligible for the Old Age Security Pension.	Age
	Increase of child benefit payments by US\$200 per child and a benefit of US\$350/week for people unable to work due to childcare or care for a family member requiring supervised care.	Age
	Support to a national umbrella charity (United Way) to provide support to older people.	Age
	US\$700,000 support to national disability organisations to adapt information, communications and engagement.	Disability
	Support to address food security of indigenous elders.	Age, Ethnicity
	Financial support to services supporting homeless people to purchase beds, containment measures, and reduce overcrowding.	Economic
Health	Expanded eligibility for free childcare for essential workers in the province of Alberta	Economic
	Mental health assistance and emergency response services for indigenous communities.	Ethnicity
	Support in the amount of US\$70 million to primary healthcare facilities in indigenous communities.	Ethnicity
	Subsidised training and the creation of 10,000 long-term care attendant positions in the province of Quebec.	Age
Education	Funding for three projects to support access to care for people living with chronic pain	Economic
	Educational and other support for indigenous children including a five-year plan to invest in education access and quality in indigenous communities.	Age, Ethnicity
	School meals for at-risk students in the province of British Columbia.	Age



Employment	One week waiting period for sick pay benefits waived for claimants in quarantine.	Economic
	Expanded work sharing program to support employers and workers and flexible tax arrangements.	Economic Economic
	Subsidy of 100% of employer contributions for eligible programs related to employment insurance, pensions, parental insurance, and leave with pay.	Economic
	A temporary top-up to the salaries of low-income workers in hospitals, care homes and long-term care facilities and other workers in essential services.	Gender, Ethnicity, Age, Disability
	Wage subsidies to companies employing women in STEM, indigenous students, recent immigrants, students with disabilities, and first year students.	Economic Economic
	Grants for apprentices to purchase tools and protective equipment in the province of Ontario	
	Financial support to post-secondary students unable to find work or ineligible for the Canada Emergency Response Benefit	Economic Ethnicity, Economic
	Canada Emergency Rent Subsidy for small businesses and charities with lost revenues.	
	New Black Entrepreneurship Programme to support Black business owners and entrepreneurs recovering from the COVID-19 crisis and government procurement opportunities for black owned/operated businesses.	
Protection	Support in the amount of US\$35 million to shelters and sexual assault centres supporting women and children fleeing violence, including support to indigenous communities.	Gender, Ethnicity, Age
Social Norms	Funding to support various new initiatives to promote diversity and tackle exclusion including promoting diversity on corporate boards, improving diversity in government workplaces, a government-wide action plan on diversity and inclusion in public services, anti-racism initiatives, and funding to combat hate-crimes.	Ethnicity, Economic



Case Study Summary: Costa Rica



Inclusivity of COVID-19 relief spending

Early in the pandemic the government of Costa Rica announced a detailed breakdown of support to specific vulnerable groups, making the Costa Rican government’s plan one of the most visible in its attempt to address inequality. Announced programmes target support to women, people with disabilities, older people, indigenous communities, homeless people, and families living in poverty. The breakdown of services does not include budget allocations or coverage rates.

Status of COVID-19 in Costa Rica

Costa Rica was the first Latin American country to confirm a COVID-19 case on March 6, 2020). Despite being one of the first countries hit in the region, Costa Rica has been lauded for its early response to contain the spread of COVID-19, having a similar infection and recovery rate to New Zealand by May 2020. Success in containment has been attributed to early action, broad compliance with emergency measures, and universal health coverage; Costa Rica spends a higher % of GDP on health than the OECD average.²⁸ Cases rose in June 2020, remaining around 1,000 cases per day until January 2021, though Costa Rica maintains one of the lower-case rates in the region.

Inequality Prior to COVID-19

Costa Rica has one of the highest rates of inequality in the Latin America and the Caribbean region and is the only country in the region with available data that has seen an increase in the Gini Index between 2000 and 2019. Social protection coverage is the second highest in the region, and initiatives to address horizontal inequalities have recently been introduced, indicating a positive momentum to address inequality.

Gini Index: 48.2 (2019)



Gender

62nd of 162 countries on Gender Inequality Index. Information and economic barriers to women’s fulfilment of their rights.²⁹



Economic or other status

72% of the total population covered by at least one social protection benefit; 17.7% of households receive child and family cash benefits.³⁰



Ethnicity

Discrimination faced by people of African descent and indigenous peoples, though government initiatives to combat ethnic disparities have reduced gaps.



Age

68.8% of persons above statutory pensionable age receiving a pension in latest year.³¹



Disability

5.5% of people with disabilities have never been to school; 58% aged 15 to 35 were unemployed in 2010 (latest year available).³²



Announced relief funding

A US\$1.5 billion economic package including loans, assistance for micro-, small-, and medium sized businesses.

No funding estimates were identified for other relief programmes.

Announced funding sources

Costa Rica requested emergency financial assistance under the IMF's Rapid Financing Instrument, with US\$508 million approved in April 2020. An additional loan of US\$1.78 billion was agreed in March 2021.

The World Bank approved a US\$300 million loan to support Costa Rica's COVID-19 relief and post pandemic recovery

The Latin American Development Bank (CAF) approved a US\$500 million loan

The government introduced a temporary relaxation of spending limits under the Law on Strengthening of Public Finance.

Policy area	Relief description	Target group
Social Assistance	<p>One-off benefit of US\$223 to 33,000 households living in poverty who do not receive other social transfers.</p> <p>25% reduction in health and pension base salary contributions.</p> <p>Strategic actions were taken for the containment, prevention and attention of the COVID-19 emergency in the twenty-four indigenous territories of Costa Rica. The government developed a Comprehensive Recovery Plan for indigenous territories in consultation with indigenous communities.</p> <p>Food and hygiene packages provided to indigenous communities and households living in poverty.</p> <p>COVID-19 prevention in long-stay homes and the expansion of the home care network so that it can serve over 14,800 older beneficiaries.</p>	<p>Economic</p> <p>Ethnicity</p> <p>Ethnicity, Economic</p> <p>Age</p>
Primary Health Care	<p>Adapted information on COVID-19 prevention for specific groups—indigenous communities, women, older people.</p> <p>Hygiene and disease prevention packages distributed to people with disabilities, people living in residential or group homes, and homeless people.</p> <p>All women of legal age without health coverage provided state protection to access health services</p>	<p>Gender, Ethnicity, Age</p> <p>Disability, Age</p> <p>Economic, Gender</p>
Education	<p>"Aprendo en casa" reached one million children with support to access education by distance and education materials were posted on social media and television.</p>	Age
Economic	<p>Plan Proteger was introduced to provide temporary income relief to workers who are laid off, reduced working hours, had suspended contracts, and informal and temporary workers affected by COVID-19. Expected to cover 612,000 people and 68,000 households in poverty.</p>	Economic
Protection	None Identified	



Case Study Summary: Indonesia



Inclusivity of COVID-19 relief spending

Unlike many other countries, the government of Indonesia’s announced COVID-19 relief spending included financial commitments for large relief programs and extensions of existing programs. These figures show that around 40% of announced COVID-19 relief spending is targeted to large businesses, particularly in the tourism sector, and broad economic development. Only one quarter of relief spending has been earmarked for social support to poor families, and there appears to be no targeting or adapted programming for vulnerable groups other than by geography.

Status of COVID-19 in Indonesia

The government of Indonesia has been criticised for delaying actions to contain the spread of COVID-19 in to protect the country’s economy.³³ The first confirmed case was announced on March 2, 2020, but a report from Harvard in February 2020 indicated cases were going undetected.³⁴ Containment measures were delayed until April 2020, considered to be lax by international standards, involving temporary suspension of foreign arrivals, limits on social gatherings in Jakarta, and school closures.

Inequality Prior to COVID-19

Indonesia ranks relatively high among countries in the East Asia and Pacific region on inequality as measured by the Gini Index, and the index has been increasing over the last ten years (from 35.1 in 2009 to 38.2 in 2019). Limited data on group identities means horizontal inequalities are difficult to measure for Indonesia.

Gini Index: 38.2 (2019)



Gender

121st of 162 countries on Gender Inequality Index. Adverse norms, practices, attitudes on roles, responsibilities, identities of women and men in the family.



Economic or other status

Comprehensive data on social protection coverage not available, but evidence of large coverage gaps for the poorest.³⁶



Ethnicity

Data on ethnicity unavailable; the definition of ethnicity and indigeneity in Indonesian law and policy is unclear.³⁵



Age

14% of persons above statutory pensionable age receiving a pension in latest year.³⁷



Disability

28% of children with disabilities have never been to school compared to 72% of children without disabilities.³⁸





Announced relief funding

Above-the-line COVID-19 relief spending on areas other than health is estimated to be around US\$29 billion (2.7% of GDP), and an additional US\$48 billion (4.5%) has been accounted for above-the-line health sector support.

Around 40% of announced spending (US\$15 billion) targeted to tax incentives and stimulus for industry, namely tourism, airlines, and property industries.

Around one third (US\$17 billion) of announced spending targets social safety nets and vaccinations. This includes expansions of existing social protection benefits, cash transfers, food vouchers, low-cost housing, and electricity.

A 'preemployment program' worth \$US1.4 billion announced in 2019 to support unemployed workers develop skills was repurposed to support 5.6 million workers.

Announced funding sources

The Asian Infrastructure Investment bank has co-financed two loans total US\$1 billion with the Asian Development Bank (ADB) and the World Bank.

A US\$1 billion loan was agreed with the government of Australia.

A co-financed loan between the ADB and German state-owned development bank (KfW) of US\$525 million was announced in September 2020.

A US\$458 million loan was agreed with the government of Japan.

Policy area	Relief description	Target group
Social Assistance	The flagship cash transfer programme PKH (Program Keluarga Harapan) expanded from 9.2 million to 10 million households, benefit increased by 25% for 3 months, payments made monthly rather than quarterly.	Economic
	As part of the Affordable Food Program extension, eligible low-income households received an extra US\$4 (US\$14 in total) per month for the first six months of the pandemic.	Economic
	One-off cash transfer of \$US37 was provided to 4.1 million people in the Greater Jakarta area.	Economic
	A US\$41 cash transfer per month was provided over 3 months for taxi drivers and bus operators.	Economic
	The Sembako food voucher programme was extended from 15 to 20 million low-income households, nearly 30% of the population.	Economic
	Government payment of electricity bills for 24 million 'lowest-tier' customers and 50% payment for second-tier customers for three months.	Economic
Primary Health Care	Extension of national health insurance coverage for COVID-19 patients	Economic
Education	None identified	



Employment	The 'Preemployment card' scheme provides a US\$223 cash transfer to eligible workers that have been furloughed, lost their jobs, or to small businesses that have lost customers.	Economic
	Cash for work programme targeting 59,000 workers under the Villages, Disadvantaged Regions and Transmigration Ministry, and 530,000 workers under the Public Works and Housing Ministry.	Economic
	Wage subsidy programme for eligible workers earning less than US\$340 per month to receive US\$170 over four months.	Economic
Protection	None identified	



Case Study Summary: Mexico



Inclusivity of COVID-19 relief spending

The government of Mexico has introduced an austerity programme aiming to limit public debt to finance COVID-19 relief, and therefore announced above-the line spending to support households in the short-medium term that has been low by comparison to other countries in the sample. Total spending (including below-the-line) has been targeted largely to economic activities, advances on existing social protection payments, and concessionary loans for housing. Digital access to social protection payments has been extended to people with disabilities, pregnant women, and vulnerable groups.


Status of COVID-19 in Mexico


In March 2021, a review of excess deaths in Mexico determined that the COVID-19 death rate was 60% higher than previously recorded, leaving Mexico behind only Brazil and the United States in COVID-19 death, with both countries having much larger populations. The country’s epidemiological surveillance system has been criticized as being less effective than mass testing and more relaxed containment measures, such as the continuance of mass gathering and poor implementation of face masks, have been associated with the country’s disproportionately high death rate.³⁹


Inequality Prior to COVID-19


Mexico, like neighbouring countries in the Latin America region ranks among the most unequal countries in the world as measured by the Gini index, though inequality has steadily decreased since the Gini was first measured in 1989. Limited data on group identities means horizontal inequalities are difficult to measure for Mexico.


Gini Index: 45.4 (2018)


Gender
71st of 162 countries on Gender Inequality Index. Insecurity, violence, and organised crime undermining women and girls’ rights and propaganda against gender equality.⁴⁰


Economic or other status
50.3% of the total population covered by at least one social protection benefit; 19% of unemployed people receiving unemployment benefits.⁴²


Ethnicity
Lack of disaggregated data limits information on ethnic inequality; structural and historical racial discrimination against indigenous peoples and people of African descent.⁴¹


Age
1st of 162 countries on Gender Inequality Index. Insecurity, violence, and organised crime undermining women and girls’ rights and propaganda against gender equality.⁴³


Disability
19% of persons with severe disabilities collecting social protection benefits.⁴⁴



Announced relief funding

Above the line fiscal measures in 2020 in response to COVID-19 totalled US\$7 billion (0.7% of GDP); below-the-line measures totalled US\$12.9 billion (1.2% of GDP).

Loans to SMEs, self-employed, domestic workers, family businesses and housing support make up US\$2 billion of above-the line spending.

Frontloaded social pension, procurement processes and VAT refunds make up US\$4.3 billion of above-the line spending.

Announced funding sources

The government of Mexico introduced an austerity approach to financing the COVID-19 crisis, reducing public expenses for non-priority programs. “The government’s plan is financed with savings from the Stabilization Fund of Budgetary Revenues (Fondo de Estabilización de los Ingresos Presupuestarios) and commits to not increase Mexico’s public debt, taxes, or gas prices, or lay off government workers.”⁴⁵

Policy area	Relief description	Target group
Social Assistance	Social assistance payments have been advanced to eligible recipients and payments increased by US\$130.	Economic
	People with disabilities, pregnant women, and vulnerable groups extended access to disability benefits online.	Disability, Gender
	The federal institute for worker’s housing (Infonavit) granted temporary mortgage deferrals for borrowers who lost their job or have reduced income due to COVID-19.	Economic
	A one-time cash transfer of US\$145 provided to people unemployed due to COVID-19 in the state of Mexico (Mexico City) provided	
Primary Health Care	Temporary government support to access health care in private hospitals.	Economic
	The national housing fund (FOVISSSTE) offered financing to health workers to purchase a home.	
	Oaxaca state granted a monthly 20% salary increase to health personnel.	
Education	None identified	
Employment	Loans with optional repayments granted to SMEs, self-employed, domestic workers and family businesses.	Economic
	A simplified instalment plan for employers facing difficulties paying social security contributions.	
Social Norms	None identified	



Case Study Summary: Sierra Leone



Inclusivity of COVID-19 relief spending

Finance to address the social and economic effects of COVID-19 is relatively limited in Sierra Leone by comparison to other countries. Despite the government’s announced US\$166 million Quick Action Economic Response Programme, limited evidence was found of funds being directed towards inclusive policy areas such as social protection, education, and health. Early support to people with disabilities to cope with the health crisis is one area of inclusive spending that stands out for Sierra Leone.

Status of COVID-19 in Sierra Leone

Sierra Leone was the last country in the Mano River Union Basin to record a COVID-19 case. Early containment measures were adopted by the government, including declaring a state of emergency before the first case was reported, restrictions on inter-district movement, a curfew and a three-day lockdown, and school closures. Containment and government coordination has been disrupted due to political conflict around lack of inclusion in response decision-making.⁴⁶

Inequality Prior to COVID-19

Sierra Leone has maintained one of the lower rates of inequality in sub-Saharan Africa as measured by the Gini Index and has seen a reduction in the index from 40.2 in 2003 to 35.7 in 2018. However social protection coverage is very low and human development outcomes for groups such as women and girls, older people, and people with disabilities remain some of the lowest in the world.

Gini Index: 35.7 (2018)



Gender

155th of 162 countries on Gender Inequality Index. Gender discrimination not adequately defined in law. Stereotypes and adverse cultural norms perpetuate discrimination against women and girls.⁴⁷



Economic or other status

3.8 % of the total population covered by at least one social protection benefit;⁴⁹ 43% of the population below the \$1.90 poverty line.



Ethnicity

Historically ethnic and religious tolerance has been widespread but appeals to tribalism and divisions have been linked to political interference.⁴⁸



Age

0.9% of persons above statutory pensionable age receiving a pension in latest year.⁵⁰



Disability

63% of persons with disabilities have never been to school and 1.8% are employed.⁵¹



Announced relief funding

The Quick Action Economic Response Programme is projected to cost US\$166 million. US\$400,000 targeted spending on food, water and sanitiser supplies for people with disabilities
 US\$ 4 million IDA financing from the Social Safety Net Project was diverted to emergency cash transfers.

Announced funding sources

A World Bank grant of US\$7.5 million was approved in April 2020 to fill relief funding gaps, primarily for disease prevention and medical supplies.

The IMF approved loans of US\$143 million (June 2020) and US\$50 million (March 2020) under the Rapid Credit Facility to meet balance of payments and fiscal needs.

10% of the Quick Action Economic Response Programme is to be funded by the government's 2020 budget, 30% by the Bank of Sierra Leone.

Policy area	Relief description	Target group
Social Assistance	Distribution of rice, water buckets and sanitizers to people with disabilities in district headquarters towns.	Disability
	Distribution of farm inputs, machinery, and extension services to small scale farmers.	Economic
	Tax deferments to importers and manufacturers of locally consumed goods, support to the private for the importation of essential commodities. ⁵²	
Health	Finance for health largely targeting COVID-19 prevention	Economic
Education	None identified	
Employment	One-off emergency cash transfers of US\$135 for 29,000 households with vulnerable informal workers in Freetown and four regional cities.	Economic
	A special loan facility to businesses as concessional interest rates, guarantees to SMEs and suspended interest rates for SMEs in the tourism sector.	Economic
Protection	None identified	



Case Study Summary: South Korea



Inclusivity of COVID-19 relief spending

South Korea’s COVID-19 relief spending is comparable to other OCED countries in the sample (e.g. Sweden), however with a lower disease burden and more relaxed containment measures, the social and economic implications of the disease are likely to be quite different in South Korea. The majority of announced COVID-19 relief measures have addressed economic issues with little targeting of vulnerable or marginalised groups.


Status of COVID-19 in South Korea


South Korea has been widely observed as an outlier in the effectiveness of the country’s containment strategy, maintaining one of the lowest infections and death rates despite early exposure to the disease. This has been attributed to the country’s rigorous “test, trace, isolate” strategy and regional implementation of strong social distancing measures.⁵³ Following an initial spike of the disease in February 2020, cases lowered to around forty per day between April and August 2020. A second smaller peak occurred in August and September 2020, followed by a higher peak between November 2020 and January 2021. Daily case rates have remained generally above 400 since January 2021.


Inequality Prior to COVID-19


South Korea has one of the lowest income inequality rates in the world as measured by the Gini Index, and the second lowest in the East Asia and Pacific region. South Korea also ranks about the lowest on gender inequality. There is limited data on ethnicity and nationality, but discrimination is reported to be a problem. Programs are in place for people with disabilities, though significant gaps remain.


Gini Index: 28.7 (2014)


Gender
11th of 162 on Gender Inequality Index. Strong institutional systems on gender; challenges remain, particularly with intersections of gender and other forms of exclusion.⁵⁴


Economic or other status
65.7% of the total population covered by at least one social protection benefit; 40% unemployed people received cash benefits in latest year.⁵⁶


Ethnicity
Limited data on ethnicity; discrimination on the basis of race, citizenship status, and ill treatment of foreign workers reported.⁵⁵


Age
99.8% of the total population covered by at least one social protection benefit; 40% of unemployed people receiving unemployment benefits.⁵⁷


Disability
The labour participation rate (35%) for people with disabilities is half the rate for people without a disability; barriers to education access remain.



Announced relief funding

A stimulus package of US\$9.8 billion was announced in March 2020 to fund COVID-19 containment, health system support, childcare, outdoor markets, support to SMEs, and self-employed.

US\$65 billion (4% of GDP) has been announced in above-the-line spending to sectors other than health for consumption coupons of the poor, family care support, support to businesses, household transfers, other labour market support, and support to vulnerable workers.

Announced funding sources

Unspent funds in the budget of the central and local government have been announced as one of the sources of COVID-19 relief funds.⁵⁸

Policy area	Relief description	Target group
Social Assistance	Emergency cash payments of US\$814 provided to households in the bottom 70% income bracket. Vouchers issued for local products 20% raise for seniors in the elderly jobs programme Increased homecare allowance for children moving from day care to homecare. Discounts and temporary postponement of electricity fee payments for low-income families and small businesses	Economic Economic Age Age Economic
Primary Health Care	30% reduction in health insurance fees for those in the bottom 20-40% and pension subscribers can defer upon request.	Economic
Education	Increase education grants and subsidies for local government to help them protect K-12 from infection	Age
Employment	Support to SME through emergency loans, insurance, support to rent cuts, Support for SMEs to reopen and promotion of online markets. Increase of job seekers allowance for young adults and low-income households. Expanded employment support to promote employment retention and job training.	Economic Economic Economic Economic
Social Norms	None identified	



Case Study Summary: Sweden



Inclusivity of COVID-19 relief spending

Financial support to COVID-19 relief is relatively high in Sweden by comparison to other countries in the sample. A significant portion of announced relief finance is targeted to VAT relief and other support to companies to maintain employment, with limited targeting of areas outside of employment. Limited targeting for potentially marginalised groups was identified in announced COVID-19 relief spending, though Sweden is the only country studied with policies to address social norms, particularly around violence against women.


Status of COVID-19 in Sweden


Sweden’s COVID-19 containment experience has been debated extensively, with the government’s approach being labelled as an ‘outlier’ or an ‘enigma.’⁵⁹ In April 2020, voluntary public health advice was issued which has been assessed by many international observers as being more relaxed than other countries, while the approach has been explained by the Director of the Public Health Agency of Sweden as more realistic.⁶⁰


Inequality Prior to COVID-19


By many measures, Sweden has maintained one of the lowest rates of inequality in the world. With a Gini Index of 30 in 2018, Sweden ranked among the lowest twenty countries by this measure, however this marks an increase from 2008 (28.1) and above the previous ten-year average (28.5). Horizontal inequalities are comparatively low in Sweden, though concerns remain, particularly around ethnicity, religion and refugee status.


Gini Index: 30 (2018)

 **Gender**
3rd of 162 countries on Gender Inequality Index. Declared a ‘feminist government;’ challenges remain, particularly with intersections of gender and other forms of exclusion.⁶¹

 **Economic or other status**
100% of persons above statutory pensionable age receiving a pension in latest year.⁶³

 **Ethnicity**
Insufficient data on the fulfilment of social and economic rights by ethnicity; concerns around hate speech against afro-Swedes, Jews, Muslims and Roma.⁶²

 **Age**
100% of people with severe disabilities receiving a disability cash benefit.⁶⁴

 **Disability**
100% of the total population covered by at least one social protection benefit and all poor persons covered by social protection systems.⁶⁵



Announced relief funding

US\$22 billion (4.2% of GDP) announced for health system support to improve testing and tracing, medical training and other health system operating costs.

US\$18 billion (3.4% of GDP) announced for non-health spending including wage subsidies, sick leave payment, funding for media, cultural and sports sectors, rent and housing subsidies, expanded labour market policies, support to businesses, support to the transportation sector, and infrastructure investment.⁶⁶

Announced funding sources

There is limited information on funding sources for Sweden's COVID-19 specific response, however many appears to be financed through national budget reallocations.

Policy area	Relief description	Target group
Social Assistance	Temporary parental benefits for parent who have to stay home to care for children equal to around 90% of the normal daily allowance.	Economic
Primary Health Care	Crisis support for staff in health and elderly care who worked with COVID-19 patient including mental health services, counselling and trauma.	Economic
Education	None identified	
Employment	Sick pay was extended to the first day of illness rather than starting from the second day of illness and covered by the government, including for self-employed persons.	Economic
	Increased subsidies for partial unemployment to 90% of a worker's wage	Economic
	Companies granted a deferral of employers' social security contributions, preliminary tax on salaries, value added tax.	Economic
	Government coverage of 75% of the cost staff's reduced working hours for 2020.	Economic
	Investment in green industries in the absences of foreign seasonal workers.	Economic
	Workers caring for older people offered paid education and training during working hours.	Economic
Social Norms	The National Board of Health and Welfare distributed SEK 100 million to civil society organizations working with children in vulnerable situations, women exposed to violence, children and LGBTQ.	Age Gender
	The Swedish Gender Equality Agency is monitoring the impacts of COVID-19 on gender. The agency was assigned by the national government to develop better working methods to address violence in close relationships.	Gender



Case Study Summary: Tunisia



Inclusivity of COVID-19 relief spending

The government of Tunisia’s announced COVID-19 relief finance is attached to a detailed post-COVID relief program with explicit aims to address “longstanding structural reforms.”⁶⁷ The focus of these reforms are largely around economic competitiveness, resilience, and employment creation, however the government has also committed to “improving public sector performance and transparency as a basis for strengthening public sector management [and] citizen trust.”⁶⁸ These commitments, alongside a relatively inclusive emergency relief financing approach targeting poor households, older people, and women indicate Tunisia’s COVID-19 relief financing is one of the more inclusive approaches among sampled countries.

Status of COVID-19 in Tunisia

This first COVID-19 case was announced in Tunisia on March 2, 2020, and the government has been recognized for taking early actions to prevent spread of the disease and maintained a low infection rate early on in the pandemic. Following an early confinement phase, the country gradually reopened the economy and international borders. Cases began rising in August 2020 following the phased reopening and peaked in January 2021.

Inequality Prior to COVID-19

Tunisia has maintained a relatively low level of inequality by global comparison (the lowest among low-and middle-income countries in the sample), and mid-range among countries in the Middle East and North Africa region as measured by the Gini Index. The country’s Gini Index has also been in decline, from 40.8 in 2000 to 32.8 in 2015.

Gini Index: 32.8 (2015)



65th of 162 countries on Gender Inequality Index. Gender discrimination not adequately defined in law. Stereotypes and adverse cultural norms perpetuate discrimination against women and girls.



14.4% of the total population covered by social assistance (2010)⁷⁰; 3.0% of unemployed people received cash benefits in latest year.⁷¹



Lack of disaggregated data limits information on minority groups. Black Tunisians, reported to represent 10-15% of the population, are absent from public life and employment.⁶⁹



33.8% of persons above statutory pensionable age receiving a pension in latest year.⁷²



5.1% of people with severe disabilities receiving a disability cash benefit.⁷³



Announced relief funding

The government of Tunisia announced a US\$850 million (2.3% of GDP) emergency relief plan in March 2020 to support COVID-19 response and affected sectors.

Announced funding sources

The IMF approved a loan of US\$745 million under the Rapid Financing Instrument “A COVID-19 dedicated fund (“Fund 1818”) financed by voluntary contributions, withheld one day of salary from all economic agents, increased the tax rate on the interest from bank deposits, and introduced an exceptional 2% profit tax surcharge on financial companies for 2020–21.”⁷⁴

Policy area	Relief description	Target group
Social Assistance	Expansion of permanent and temporary cash transfer to cover 36% of the population 60,000 food packages provided to eligible households A temporary top-up of small pensions for 1.2% of the population	Economic Economic Age
Primary Health Care	Announced health funding primarily targeted to COVID-19 prevention and treatment.	Unspecified
Education	Delayed employer pension contributions for three months to protect jobs. A temporary unemployment benefit for up to 2.7% of the population Support to self-employed and informal workers reaching 0.3% of the population Various finance facilities amounting to nearly US\$1 million to support microfinance institutions with a focus on women	Economic Economic Economic Economic, Gender
Protection	None identified	



Case Study Summary: Uruguay



Inclusivity of COVID-19 relief spending

Uruguay’s COVID-19 relief spending is relatively lower than other countries, however the country has maintained a relatively low infection rates and suffered fewer domestic disruptions. Relief programs are largely targeted towards employment, with programs aimed at including informal workers and extending health coverage to unemployed people. Uruguay’s stands out as the only middle-income country studied that has introduced taxes on higher income earners and profits from the state-owned bank to fund COVID-19 relief programmes.

Status of COVID-19 in Uruguay

Uruguay’s early actions to contain the spread of the disease have resulted in lower cases by comparison to neighbours Brazil and Argentina and to similarly sized populations such as Panama.⁷⁵ The President announced the closure of public events and schools following the first confirmed case on March 13, 2020. The country’s border with Brazil was also closed. Early action in Uruguay has been credited with minimising the spread of the disease and allowing the country to prepare hospitals and testing systems.⁷⁶ Cases started to rise in December, peaking in mid-January following the holiday season, however the country’s infection and mortality rates remain lower than neighbouring countries.⁷⁷

Inequality Prior to COVID-19

Uruguay has been recognised as one of the most egalitarian countries in the region, maintaining low levels of poverty and income inequality by comparison to neighbouring countries and those of similar income status.⁷⁸

Gini Index: 39.7 (2019)



62nd of 162 countries on Gender Inequality Index. Inequalities in ownership of resources, labour market, limited representation of women in politics.



94.5% of the total population covered by at least one social protection benefit; 30.1% unemployed people received cash benefits in latest year.⁸⁰



Higher poverty rates, lower education and employment participation for people of African descent and the descendants of indigenous peoples.⁷⁹



76.5% of persons above statutory pensionable age receiving a pension in latest year.⁸¹



Universal access to disability benefits.⁸² Limitations on citizenship, unequal access to education.⁸³



Announced relief funding

Relaxation of rules for claiming the unemployment insurance (0.8% of GDP)

Expanded assistance to the most vulnerable groups (cash and direct provision of food, 0.2% of GDP)

Expanded sick leave benefits, including for older workers, so they do not have to leave home (0.1% of GDP).

Total extra-budgetary support: estimated at \$800 million (1.6% GDP)

Announced funding sources

The salaries of better-paid public officials are being reduced by up to 20%, with savings directed to the Coronavirus Fund

Social Security Assistance Tax

Profits from Banco República and the National Development Corporation (2019)

Donations

Policy area	Relief description	Target group
Social Assistance	Extraordinary cash benefit for vulnerable families and top-up for family allowance beneficiaries	Economic, Age
Primary Health Care	Health insurance extension for unemployed workers.	Economic
Education	Support to maintain primary, secondary and tertiary school classes by virtual means	Age
Employment	Government subsidies for new hires	Economic
	Reintegration of workers unemployed in the tourism sector	Economic
	Extended sick pay for workers over 65 to remain in isolation	Age
	Unemployment insurance extensions	Economic
	Unemployment registration for informal workers	Economic
	Reduced or exempt social insurance contribution rates paid by employees of small firms, self-employed and cooperatives	Economic
Protection	None identified	



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