



# Gendered Dimensions of The Economic Impacts of Covid-19 In Uganda

## A Technical Brief

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## **Introduction.**

# **The Covid-19 Pandemic in Uganda**

In Covid-19, the world faces its biggest global crisis for decades. This is evident in the cost of lives lost as well as the overstretching of all resources, human and economic in order to counter the spread and to develop a vaccine. By the time Uganda announced its first confirmed positive case of Covid-19 on 21 March 2020, the World Health Organisation (WHO) had already declared the coronavirus a global pandemic. In line with WHO advice, the Government of Uganda on 18 March 2020 joined many others around the region and the world to announce measures aimed at limiting the spread of the virus.

The measures specified for control of the pandemic make it an unprecedented phenomenon in our time with far reaching impacts on nearly all facets of life, health, socio-economic and otherwise. For the first time in the lifetime of most Ugandans, there was mandatory closing schools of school, formal work places, bans on mass gatherings, restrictions on movement of people, night curfew, prohibition on use of public or private vehicles, closure of sporting and leisure facilities, closure of businesses such as shopping malls and arcades, shops, saloons, garages and the international airport - a suspension of 'normal life' as many knew it to be. The only exception were essential service providers such as hospitals and banks, as well as food shops and markets who were permitted to continue to work.

These measures have had profound effect on the well being of many and disproportionately affected various sectors of the economy and the general social set up. And while efforts are now gathering pace in response to the harmful impacts of Covid-19, gendered analysis of the effects and response to the pandemic has been far too little. Experts have warned that the coronavirus crisis will be global and long-lasting, economic as well as medical. The United Nations Conference on Trade and Development coronavirus shock report anticipated that the Covid-19 crisis would trigger an economic recession even more profound than the 2008 financial crisis, the result of which is the disproportionate impact on the income and employment of the most vulnerable, particularly women.

Purely as a physical illness, the coronavirus appears to affect women less severely. However, covid-19 is not just a public-health crisis, but an economic one because of its wide-reaching impact on the welfare and quality of life of many. It should also be noted that pandemics are not gender-neutral. Evidence from infectious disease outbreaks similar to Covid-19 indicates that women and girls can be affected in particular ways, and in some areas face more negative impacts than men. Therefore, any interventions designed to counter the effects of this pandemic should be gender-informed.

This technical brief gives a synopsis of the gendered dimensions of the economic impacts of covid-19 in Uganda, highlighting three main areas; labour and the workforce, domestic work and care and freedom from violence against women. It proposes to mitigate feminized poverty, domestication and violence through legal reforms, enhancement of capacity of criminal justice actors, research, training and economic empowerment, among others.



## **Weathering the Storm; Economic Impact and Government Interventions and Policies on Covid-19**

The Government of Uganda's response like that of many other countries has been to enforce a gradual "lockdown" of the country. Several regulations have been issued to manage the pandemic. Among these are public health regulations issued by the Minister of Health which imposed a nationwide shut down of all academic institutions, enforcement of standard operating procedures which reduced number of essential staff at work stations as well as enhanced hand sanitation practices. Other regulations in force reduced trading activities to essential trade and enforced social distancing measures. For one, the Public Health (Control of Covid-19) (No. 2) Rules 2020 required traders to close their shops for sustained periods of time. The minister responsible for Labour also issued guidelines advising employers not to terminate employees on monthly pay. However, those employed on casual terms could be advised to stay home (P.Mpanga 2020). The result has been a shutdown of all academic institutions as well as businesses and activities that were not considered essential, a reminder that the pandemic is not only a health crisis but actually, an economic one.


The economic effects of the pandemic and measures to counter it are already being felt in Uganda. According to the Ministry of Trade and Cooperatives in Uganda, 4200 companies (with an unknown number of workers) have closed because of covid-19. In another news report, the Uganda Flower Exporters Association said that flower farms had laid off about 30% of their workforce due to inability to sustain salary payments during the pandemic. UHISPAWU, the union that represents workers in the sector said in a press statement that about 4000 employees had been sent home without pay.

As the year rolls by, there are increased redundancies and termination of employees as a result of Covid-19. According to a business survey conducted by Uganda's Economic Policy Research Centre (EPRC), the economy has been severely affected by Covid-19, with 75 percent of businesses having laid off employees as a result of the imposed containment measures, especially in the agricultural sector.

However, even before the advent of the pandemic, tangible adverse effects on the Ugandan economy had already been recorded. The 2018 Gini Coefficient (a measure of inequality) paints an unappealing picture as disparities between the "haves" and "have nots" gape wider. Furthermore, cracks in the edifice have widened in the past decade as growth slumped to 4.5 per cent (EPRC). These fissures are compounded by inherent flaws such as limited inclusion into the financial sector, a stunted tax base, energy generation and low human capital development indicators (supra).



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The start of the year in February 2020 evidenced an eight percent drop of exports in that month. These findings came long before the country – and indeed, most of the world – entered into lockdown. This dire situation is not helped by the fact that the rate of unemployment and under employment in Uganda was already high. The World Bank had reported in January 2020, that Uganda has the second youngest population in the world and a high unemployment rate. The report demonstrated that there is enormous pressure for the existing jobs and that the country must adapt quickly to create more productive jobs in order to benefit from its demographic dividend (Mpanga, supra). With Covid-19, widespread layoffs can only lead to a spike in the country’s already high unemployment rate.

In addition to this, the prevailing legal framework governing the provision of social security benefits provides a limited range of benefits. The benefits are limited to age, invalidity, survivors, withdrawal, exempted employment and emigration. It is important to mention that these benefits are accessible mostly for workers in the formal sector with only about 1.5 million contributing members). This means that the social security legal framework did not envisage the redundancies which have been triggered by the Covid-19 pandemic where many young persons will go without an income as a result of unemployment. Additionally, the country’s social protection system fails to guarantee state sponsored safety nets to protect workers from shocks arising from challenges such as Covid-19. To mention, there are no unemployment benefits programs and the majority of Uganda’s workers do not have health insurance (Mpanga, supra). This state of events can only result into extreme economic circumstances when further impacted by covid-19.

There have been several interventions by the Government of Uganda (GOU) to meet the needs arising from the pandemic. These include a supplementary budget for funding for health, security and information dissemination, among others. Notably, there has been a significant budget dedicated to procurement and distribution of food to families impacted by the slowdown in business activity.

The Uganda Revenue Authority (URA), Uganda’s tax body put in place measures of a tax administration nature to support taxpayers in meeting their obligations during this unprecedented time. These include grace periods through extension of time within which to file tax returns; by two months for the period within which to file corporation tax returns from 31 March 2020 to 31 May 2020; by two weeks from 15 April to 30 April within which to file the March 2020 monthly returns of Pay As You Earn, Value Added Tax, Local Excise Duty, Withholding Tax and Lotteries and Gaming returns; deferment of tax payments due in March and April 2020 under installment arrangement MOU’s to May 2020; waiver of penalty and interest upon voluntary disclosure and payment of the principal tax, and the encouragement of use of online services.

With regard to social security, the National Social Security Fund (NSSF) has put in place measures to ease the cash flow burden of affected employers/ businesses in the private sector, allowing Ugandan businesses facing economic distress to reschedule their NSSF contributions for three months from 31st March 2020 without accumulating penalty.

On the monetary front of the economy, the Bank of Uganda (BOU) through a communication issued on 20 March 2020 titled ‘Measures to mitigate the economic impact of COVID-19’ committed to ensure smooth operation of financial institutions under its supervision by necessitating them to develop contingency plans to guarantee the safety of customers and staff as well as provide exceptional liquidity assistance for a period of up to one year to those that needed it. BOU further undertook to take steps to cushion the foreign exchange market to smoothen out excess volatility arising from the global financial markets. It has also strived to engage Mobile Network Operators (MNOs) and commercial banks to further reduce fees on mobile money transactions and other digital payment charges in order to limit the use of cash and bank branch visits. This worked out in the first two months following the lockdown but the said charges have since been reinstated.

Generally, these interventions by government are welcome. They attempt to ease the economic impact of the pandemic for workers and employer institutions generally. However, the majority target the formal sector and bigger entities and leave out the informal sector and individuals where many workers

live hand to mouth, mostly women. It is clear through this that the development of these strategies and interventions were not alive to that fact that the pandemic would affect women and men differently. Therefore, their bearing on increasing resilience and aiding recovery from the pandemic is minimal.



## Locating Women within Uganda's Covid Economy

Gender is often an ignored factor during health emergencies. However, because of deep-rooted inequalities and traditional gender roles of women and men, women and girls are bound to be left behind in the emergency responses to covid-19. This section will highlight the gendered dimensions of the economic impacts of the covid-19 with a focus on women. The discussion is guided by the principle of gender equality spelt out in Sustainable Development Goal (SDG) 5 which is clearly reflected in Uganda's legal framework. The constitution of Uganda in article 21(1) stipulates that all persons are equal before the law in all spheres including economic and social life. Furthermore, article 33 protects the right to full and equal dignity of women and men, as well as the right to equal treatment and equal opportunities in political, economic and social activities. Be that as it may, the reality for women in Uganda is far from the legal ideal just painted, and unfortunately, their circumstances aggravate the effects of the pandemic on their health and general wellbeing.

### a. Labour and the Workforce

#### i. Formal Work

One of the biggest areas impacted by covid-19 is women's labour and role in the workplace. Already, women in Uganda start on a weak note. Although they are the majority in the country's population, only a minority of them are represented in the formal sector. A 2017 analysis by the Uganda Bureau of Statistics (UBOS) indicates that there were more unemployed women (11%) than men (8%). Furthermore, the formal sector exhibits gendered divisions of labour with women being more present in certain jobs and absent in others. This gender segregation leads to differential economic impacts over the short, medium and long term and the impact on women vis-à-vis men depends on whether their jobs will be sustained during the containment phase. For instance, women are concentrated in client-facing roles while men concentrate in logistics or security. Women are also over represented in the leisure, travel and hospitality business. On the other hand, male dominated sectors such as construction and manufacturing were allowed to continue after a short period of cessation during the lock down. Thus, during the time of the covid-19 containment when only essential staff and jobs have to be retained, it is most likely for men than women to retain their employment. Additionally, travel restrictions associated with the outbreak may keep women from reaching or leaving their jobs, thereby affecting their performance and job security. The result of all these is more loss of jobs and therefore dwindling incomes and growing poverty for women in the formal sector, a growing feminization of poverty due to covid-19.

#### ii. Informal Economy

Women in the informal sector are not spared either. The term 'informal economy' refers to "all economic activities by workers not covered by formal arrangements" (ILO, 2002a, para. 3). Most female workers in Uganda are disproportionately and increasingly represented in the informal economy at all levels, in agriculture or as self-employed small business owners.

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Among the Covid-19 management measures taken by the government was the closing of all workspaces including shopping malls, small shops, hair salons and other smaller businesses with the exception of food selling stores and markets. This has specific gendered connotations with negative effects on women's economic welfare resulting from the removal of means of survival for these daily-wage earners. Additionally, women in agriculture have also been hit by the pandemic. Prices of staple and other foods have gone down tremendously during this time (Farm Grain Africa, May 2020). This is bad news for women who make up more than half of Uganda's agricultural workforce – 76% (Aslihan Kes, 2011).

Fruit and food vendors are another category of workers in this sector. This form of trade, mostly done by women, comes with demands on mobility. Restrictions of movement of persons and confinement in homes during the lockdown adversely affected these women's incomes since sales were low. However, these women also suffered further harm. In one widely reported incident, three women vending fruits on the streets of Kampala suffered violence when they were beaten up by security agents on 24 March 2020. This of course was incorrect, seeing that the women were within the permitted parameters of food sellers and not just loitering around in breach of covid related movement restrictions. The Army Chief has since made a public apology to these women but this does not erode the fact that the government violated Article 24 of the constitution which guarantees the freedom of every Ugandan citizen from any form of torture, cruel, inhuman or degrading treatment or punishment (Nampewo, 2020).

It should further be noted that informal employment normally covers situations where there are neither legal and regulatory frameworks, nor applicable labour standards, and thus no obligations to be filled or rights to be respected or demanded. In general, work in the informal economy is far less secure and more poorly paid than work in the formal economy, and the influence of the state and formal labour market institutions is often weak. It also lacks coverage of social protection mechanisms. The consequence for women is less pay and decent work deficits.

From another angle, it is commendable that the Covid-19 prevention measures by the government of Uganda allowed some categories of women in the food business to continue working and thereby earn a livelihood. As laudable an intervention as it is, it continued with a lot of difficulty for many, considering that business was generally low and most of these women relied on public transport to get to and from work, an almost impossible task at a time when movement of vehicles was restricted. In mitigation of this hurdle, and as a means to limit unnecessary movement and transmission of the virus the government went on to require these women to sleep in their places of work. This however came with challenges in regard to safety and hygiene, as well as a further burden for breastfeeding women or those with very young children who had to carry the children along with them, contrary to international labour standards. Article 3 of International Labour Organisation (ILO) Convention No. 183 (Maternity and Work) mandates states to adopt appropriate measures to ensure

that pregnant or breastfeeding women are not obliged to perform work prejudicial to the health of the mother or the child. Without proper sanitation and sleeping arrangements, it was clear that the government directive for women in markets to sleep at their workplaces was ignorant of the law. Regrettably, this treaty has not been ratified by Uganda.

Furthermore, the requirement for women to work as well as sleep at their work stations in markets also raises contentions of decent work. Decent work is a fundamental objective of all the ILO's work. As the ILO Director-General reiterated on International Women's Day (8 March), 2006, "Decent work is built on respect for fundamental principles and rights at work". It aims to achieve productive work for women and men, carried out in conditions of freedom, equity, security and human dignity (Hepple, 2001). With this in mind, the requirement by the government for women to work and sleep at their work stations in markets in conditions less than appropriate for human dignity and security came very close to contravening this international work standard.

Overall, the economic impact of Covid-19 in Uganda has resulted into reduced incomes and opportunities to earn a livelihood for both women in the formal and informal sector. In the present circumstances, it is expected that both women in the formal and informal sectors will be pushed deeper into poverty. Therefore, in the absence of mitigation in the form of gender informed strategies, women are likely to face heightened tensions, financial uncertainties, vulnerability to poverty and other pressures which may intensify their vulnerabilities to aspects such as sexual exploitation as a means for survival (Nampewo, 2020).


### **b. Domestic and Care Work**

Increased loss of work for women in both the formal and informal sector will translate into amplified domestication of women. In Uganda, there is a large disparity in the way that women and men view and represent their contribution to household labour. Differential valuing of men and women's contribution to household labour is a major factor influencing the unequal gendered distribution of labour, with women carrying the burden of housework. As a result, women in formal and informal employment not only work outside the house but also return home only to continue with domestic chores. In this sense therefore, women's work is a continuous shift - from work in the public sphere, to more work in the private sphere, leading to a continuum with no meaningful break and little time for rest and leisure. Men on the other hand mostly work outside the home, and come home to rest.

As a result of the covid-19, women will experience a significant burden of increased workload through unpaid care and housework in light of school closures and home confinement measures. Care work may be very broadly defined as the work of looking after the physical, psychological, emotional and developmental needs of one or more other people. Care recipients are generally identified as infants, school-age children, people who are ill, persons with a disability, and elderly people. Housework on the other hand involves household chores necessary to facilitate the running of domestic life and the meeting of personal needs including cooking, cleaning and gardening.



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With the onset of Covid-19, the pleas for social distancing and working from home are unlikely to give women time to catch up on other things but rather, are blind to the fact that women will have to continue with their routine gender roles. In fact, the pandemic adds even more work to the already high pile, resulting into a continuous double shift. Predictably, pandemic patients require looking after, as do self-isolating members of the family as well as children home from school. All this looking after—this unpaid caring and home labor— falls more heavily on women.

Unfortunately, household and care work is difficult to conceptualize for policy-making and regulatory purposes. It is done invisibly and informally in the home, unremunerated and varies widely in intensity and effort: it may involve little more than watching and monitoring, or it may mean almost constant physical and emotional attention to a person in intimate and stressful circumstances and involving serious responsibilities of a paramedical nature. The emotional input it demands is much greater than in many other forms of work.

Furthermore, household and care work is a continuation of the gender-based inequalities between the sexes. It is also an extreme manifestation of both horizontal and vertical occupational segregation by sex. Women continue to be mainly responsible for the “care economy” as an extension, or an integral part, of domestic labour. As noted in an ILO Global Report: “There is a danger that work/family policies, which are often aimed implicitly or explicitly at women in particular, may end up reinforcing the image of women as ‘secondary earners’ and accruing to the double burden of working women” (ILO, 2003, p. 77). The implication for women will be more work on their shoulders, a combination of that which occurs outside the home in the formal or informal sector, as well as domestic and care work mandated by the Covid-19. Nevertheless, it is important to recognise that household and care work is real work, whatever the setting in which it is performed and should be regulated and compensated.

## **c. Violence Against Women; Right to Bodily Integrity and Security of Person**

### **i. Violence against Women**

As women lose incomes as a result of Covid-19 and become more domesticated, they also become more vulnerable to underlying inequalities in the country’s socio-economic set-up, of which Gender Based Violence (GBV) or violence against women (VAW) is a primary one of them. The United Nations’ 1993 Declaration on the Elimination of Violence Against Women defines violence against women as “any act of gender-based violence that results in or is likely to result in physical, sexual, or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivations of liberty, whether occurring in public or private life.” This definition of violence against women is important because it recognizes the responsibility of the state to address VAW as a human rights issue. Additionally, Target 5.2 of SDG 5 obligates the elimination of VAW in both the public and private spheres.

Violence against women is one of the most widespread human rights abuses worldwide, affecting one third of all women in their lifetime. It violates the right to bodily integrity and security of person, and is the leading cause of death and disability of women of all ages. GBV exists because of the differences in power between males and females and is rooted in cultural norms regarding masculinity and femininity, male honor, female chastity and obedience, and male sexual entitlement, an ideology that supports the idea that females are considered to be subordinate to males and that wives are expected to obey and satisfy their husbands. As a result, a large proportion of GBV is aimed specifically at women and girls.

VAW remains a human rights, public health and economic concern in Uganda. According to the Uganda Demographic Health Survey 2016, Women in Uganda are more than twice as likely to experience sexual violence as men. Likewise, thirteen percent of women and 4 percent of men reported experiencing sexual violence in the 12 months preceding the survey. The economic cost of VAW to the Ugandan

economy is extremely high. A study by the Centre for Domestic Violence Prevention (CEDOVIP) and Economic Policy Research Centre (EPRC) found that individual citizens spend up to 15 billion Uganda shillings annually (5.8 million USD) to address domestic violence and that domestic violence costs the tax payer another 37 billion shillings annually (14.3 million USD) which is spent by state institutions like the judiciary, police and health sectors (CEDOVIP, 2012).


Mandatory Covid-19 lock down measures demand persons to stay home, away from work or leisure centres. This involuntary confinement and resultant financial uncertainty have increased stress for many people, oftentimes resulting into negative expressions of anger and violence. Since the onset of the corona virus, Uganda has registered several deaths due to domestic violence. For example on 31st March 2020, media reports in Uganda indicated that “five people had died due to domestic violence since government imposed ‘stay at home’ measures in mid-March. Additionally, the country has recorded increasing domestic violence caseload against women and children, with at least 3,280 cases of gender-based violence, these statistics being only for the first 5 months of the year (MoGLSD).

At the same time, the restriction of movement of persons and vehicles has in turn reduced access to counseling or social support services for victims, or the inability to escape abusive partners. Even the structures set up to manage Covid-19 containment measures were never prepared to handle cases of GBV. To illustrate this, the powers to regulate movement of persons were vested in the Resident City Commissioners (RCC), Resident District Commissioner (RDC) and sub county chiefs for all those seeking medical and other emergency care. However these essential staff and others in the Covid-19 task-force were not trained to detect or provide psychological first aid in cases of GBV during the lock-down. This left victims with little recourse for assistance, and yet they were already impeded by the limited means of movement to reach police stations. If it is not addressed, violence against women creates a double pandemic for women and girls, one that keeps exponentially increasing and faster than the COVID-19.


## ii. Sexual Abuse against Girls

Violence against Women extends to sexual abuse against girls. Since 20 March 2020, schools in Uganda have been closed for an indefinite period to mitigate the spread of the outbreak. The disruption of school has not only led to an increase in the burden of care-related tasks impacting girls more than boys as they assist other females with domestic chores at home, but it has led to more serious health consequences with the capacity to affect their ability to stay engaged in education in the longer term.

According to Peace Mutuzo, the State Minister in charge of Gender and Culture Affairs, cases of violence against children in just four months from (January – April 2020) are over 60 percent of all the cases of violence against children reported in 2019. In 2019, 3037 cases of violence were reported of which 76% of them involved girls (Ministry of Gender, Labour and Social Development, 2020). A further worrying fact



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is that fathers were at the forefront of this violence, including sexual violence. One example stands out in emphasis of this dire situation. In June 2020, a leading TV station run a story indicating that over 60 learners between the age of 14-15 years in Luuka and Kalira districts in Busoga, Eastern Uganda were pregnant and likely to miss school. It further indicated that these pregnancies are partly attributed to the Coronavirus lockdown which has exposed young girls to perpetrators both through forceful sexual violence or as negative coping strategy by girls lured into sexual relations in exchange for favours (NBS TV, June 7 2020). And whilst the government has commenced educational programmes both on national television and radio, girls from poorer households who cannot shift to such remote-learning systems are particularly affected.

Thus, as the Covid-19 pandemic rages on necessitating continued school closures, this will have long-term impacts on educational, economic, and health outcomes as girls' life chances are affected by high school drop-outs and teenage pregnancies.

In sum up therefore, the Covid-19 has not only impacted on women's economic welfare but has further exposed them to higher gender specific violations of human rights in the form of VAW.

#### **IV. Call to Action: Policy and Practical Recommendations to Mitigate the Gendered Impact of Covid 19**

Measures that the government of Uganda undertook to minimize the spread of Covid-19 led to the disruption of daily lives of people as well as the economic, social and productive fabric that sustained the Ugandan society. This was evident from the mandatory closures of schools, workplaces, leisure spots and travel restrictions. Gender inequality begets gender inequality and it is clear from the discussions above that the economic impact of the pandemic has exacerbated inequalities between men and women. Not only has it relegated more women than men into poverty through loss of employment, but also higher levels of domesticity bringing with it an increased unpaid care burden. At the same time, Covid-19 has aggravated the levels of violence against women, sometimes resulting into disability, death or even teenage pregnancies.

Going forward, gender perspectives that pay attention to pre-existing conditions of inequality are central to any responses to mitigate the economic impact of the pandemic.



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## In light of the challenges highlighted, the following proposals are suggested.



### Call on Government to:

- Review and expand the existing legal framework on social security to cover unforeseeable circumstances such as job redundancies triggered by the Covid-19 pandemic and allow for partial access or early withdrawal of retirement benefits;
- Review the existing legal framework on social security to cover informal workers;
- Operationalise the Employment Act, including functionalising the Labour Office/rs for better monitoring of conditions of employment in both the formal and informal sectors;
- Enact the National Health Insurance Scheme Bill as a step towards enhancing health for all in Uganda;
- Enact a legal framework to regulate labour standards in the informal sector;
- Implement an economic recovery programme intended to salvage businesses, including tax breaks and waivers to different categories of employers;
- Design protections within the agricultural sector that protect against shocks from the market, such as minimal food prices and subsidies on agricultural implements;
- Ratify the International Labour Organisation (ILO) Convention No. 183 on maternity and work, as well as other work related treaties;
- Strengthen the capacity of institutions in the criminal justice sector (police and courts) to handle cases of GBV, in particular through training, resourcing and facilitation to undertake stronger investigation and prosecution.



### Call on the Private Sector to:

- Design specific programs to support women's return to economic activity, including access to training and credit and direct provision of productive inputs to female farmers.



### Call on AMwA / Civil Society to:

- Undertake household and labour force surveys to profile poor households, including those where women are more at risk of poverty, for purposes of advocacy and guidance to planning;
- Undertake empirical research and refine analysis of the employment of women in the informal economy;
- Undertake research and gather data as a step towards the conceptualisation of domestic and care work as real work for policy-making and regulatory purposes;
- Enhance access to support services for survivors of VAW through counselling and provision of shelters;
- Design innovative reporting mechanisms for survivors of VAW that are easily applicable in times of crisis such as Covid-19;



- Undertake social awareness on VAW in communities as well as with informal support networks, health workers and criminal justice actors especially the police;
- Mobilise community women groups to do self organising for economic empowerment and link them to relevant networks for both social and economic support;
- Build women's leadership through training and mentorship so as to enhance women's agency and capacity to identify their own solutions. This will strengthen women's unity and voice and help them to prioritize decisions that work for them, including those on distribution of food relief.



### **Call on Development partners to:**

- Establish a national GBV basket fund as a vehicle for long-term financing to address VAW.

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