Coronavirus doesn’t discriminate, but inequality does

Beating the pandemic means dealing with inequality

San Juan de Miraflores is one of the poorest districts in Lima, Peru. Much of the population lacks access to basic services such as running water or electricity. Photo: Pablo Tosco / Oxfam.

Hold until 00:01, Mexico, 31/03/2020

We can face the pandemic and minimize its impact if we deal with inequality

COVID-19, known as the coronavirus, is growing rapidly through the region of inequality: Latin America and the Caribbean. The virus does not discriminate who it infects, but in societies as fragmented as those in Latin America, social conditions do indeed discriminate. Health system access and quality, level of savings, labor conditions, care burdens, the abandonment of rural areas, access to safe water, educational attainment, overcrowding in poor neighborhoods, and lack of access to technology can increase exposure to contagion and limit protective factors.
The consequences of this pandemic will also be unequal, disproportionately affecting the vulnerable if appropriate action is not taken. It is essential that we understand: as long as one person is infected, all of us will be at risk. Aid and support must thus be urgent, and prioritize those who need help the most by addressing cumulative inequality.

Data show the expansion of COVID-19 transmission moving faster in countries in this region than in Italy or Spain over the same period\. This is alarming, especially given the under-reporting that is likely much higher than in Europe, where information and record-keeping systems are more robust. We should not be surprised by the speed of infection, as contagion is likely stimulated by some key conditions.

Basic measures such as hand-washing or avoiding physical contact are difficult for the 21% of the urban population in Latin America living in poor marginal neighborhoods, informal settlements, or inadequate housing. It is important to remember that 81% of the population in this region lives in the urban setting\. Basic services are a luxury in poor marginal neighborhoods; many homes lack even household access to running water. In 2018, 13.5% of Latin American households did not have access to water in their homes. In the rural areas, this ratio climbs to 25%. Over-crowding is inevitable in these settlements, with an average of over three people per bedroom. Contagion will be further accelerated if steps are not taken to protect these populations and ensure basic services and care such as access to safe water, garbage collection, access to food, and access to clear educational tools and information.

Most of the governments in the region are beginning put drastic steps in place to take control, similar to the measures in China and Europe, such as suspending classes, restricting movement, prohibiting large events, shutting businesses, and closing borders. Restrictions on movement and activities must be temporary. They must not be an excuse to reduce civic spaces and democracy. The IAHC has written that “states may not suspend or prohibit rights and freedoms in a blanket fashion and must specifically refrain from limiting the freedom of the press or restricting social or political organizations or leaders from seeking and disseminating information via any means. The IACHR [also] calls on states and human rights institutions to ensure access to mechanisms for reporting possible unlawful limitations on or violations of human rights that derive from such measures. These mechanisms must guarantee transparency, access to information, personal data protection, informed consent, access to justice, and reparation.”\5

The scope of the consequences is difficult to pin down: loss of life is irreparable, but the impact of the economic crisis as a result of the pandemic should not be underestimated, with the ranks of the poor growing, rising unemployment, and a geo-political reconfiguration as well. Coronavirus shows us the raw outlines of the system in which we live, the inequality that we had hoped to ignore, and the urgent need to revalue and strengthen our sense of what is public, common, and collective.

A pandemic cannot be resolved individually nor following the rules of the market. Only collective action in the public sphere, with shared responsibility and solidarity will enable a solution.

Our fates are not predestined. If we take appropriate measures, we can slow the pandemic and minimize its socio-economic effects. Oxfam is recommending a series of possible public policies and concrete measures for the governments of Latin America and the Caribbean, described below.
A. AN EMERGENCY PLAN TO STRENGTHEN UNDERFINANCED PUBLIC HEALTHCARE SYSTEMS

Solid public healthcare systems in which access to quality care and treatment is not based on ability to pay, rather available to all, will be better prepared to withstand the pandemic.

Sadly, public, universal, and quality healthcare systems are notably absent in Latin America and the Caribbean. **Public investment in healthcare in the region accounts for an average of 2.2% of GDP**, about half of the spending levels recommended by the World Health Organization. Governments spend approximately $600 (US) per capita per year to provide healthcare for the population of Latin America, just 21% of what OECD member countries invest. It should come as no surprise that the public systems are not prepared to deal with a crisis of this magnitude. **The region has approximately 23 hospital beds and 18 physicians for every 10,000 inhabitants**, around half of the averages in OECD countries. With these numbers, it is likely that undersupplied public hospitals will collapse if urgent steps are not taken, allowing the infection to spread even further.

As long as people are infected, whether they are rich or poor, we are all at risk. A public and universal healthcare system must work for all. During a pandemic, private healthcare systems must pitch-in as well. Private facilities must be made available for coordination under Public Health Ministries in function of collective needs.

Additionally, further resources are needed to strengthen the public systems. The “Privileges that Deny Rights” report compared the extreme wealth in our countries with the low investment in public healthcare, revealing alarming figures. For example: in Honduras, the 225 Hondurans with fortunes in excess of 30 million dollars hold wealth equivalent to 38 times the public spending on healthcare in their country. If these fortunes contributed more taxes, and if these taxes were used to strengthen public health systems, we would be better prepared for what we are seeing today.

**We need measures to strengthen public health systems in the immediate term, during the emergency, and over the course of a recovery process.**

- **Mass recruitment of public healthcare workers** to help slow the spread of the virus and to provide appropriate care to the people affected.
- **Appropriate personal protection equipment** must be available for all healthcare personnel; failure to provide this carries a risk of losing the very people who are essential to facing this pandemic, and transforming them into vectors of contagion.
- **Ensuring procurement of the necessary equipment and supplies** to care for the sick and ensure their proper isolation.
- Governments must **eliminate all of the financial barriers** for people to access medical care, and provide free testing and treatment for all who need it.
- Governments must **deploy** all of their capacity for medical care in their countries, ensuring that all facilities - public and private - are available to combat the virus.
- Deliberate increases in public spending in healthcare will be needed, coming as close as possible to the 4% of GDP number, according to the conditions in each country, making all possible resources from the current budgets available as well as seeking the ways to mobilize new internal and external resources as soon as possible.
- A global agreement must be sought for vaccines and treatment, once available, to be a public good, available for all who need them at no cost. Wealthy countries should provide public funds for research and contribute sufficient funding for treatments and/or vaccines, once available, to be rapidly accessible for all humanity.
B. ENSURING MINIMUM INCOME, PROTECTING JOBS, AND STIMULATING DEMAND AND ECONOMIC GROWTH

The economic recession produced by the coronavirus could leave 35 million new poor in its wake, according to estimates from ECLAC. Some 22 million, 65% of this increase, would fall into extreme poverty, that is, households without sufficient income to cover the cost of basic foods.

According to ECLAC, this spike in poverty would be the result of an economic contraction of -1.8% in the year 2020, and an estimated 10% increase in the unemployment rate.

The virus does not discriminate, but it's economic impact does, and that is why it is important to build public policy in pursuit of three priorities:

- Minimum income for the most vulnerable people in the crisis
- Protecting employment
- Stimulating consumption and demand, and thus production and economic growth

Possible public policies to address the crisis and its unequal impact during the emergency stage and a subsequent recovery phase are described below.

EMERGENCY ACTIONS

1. Temporary non-conditional cash transfers to the most vulnerable population (population with no income, low, income, and informal workers in or at risk of poverty)

In Latin America and the Caribbean prior to the coronavirus pandemic, 30% of the population was already living in poverty. Of this total, 11% were in conditions of extreme poverty. Unstable job conditions and exclusion mean that a significant number of people in Latin America live on their earnings from each day. 53% of the working population in the region, the majority of whom are women, have employment in the informal sector. Although there is fear of contagion, many people cannot stop working to put food on the table for their families each day. Enabling compliance with quarantine measures in the short term will mean ensuring income for the poorest population, so that these individuals are not forced to leave their homes to work.

Conditional transfer programs in the region already cover around 130 million poor or vulnerable people, around 20% of the population. These programs could be used for cash transfers to rapidly ensure income for the population who needs it the most in an efficient and targeted way, without leading to crowds. These transfers could provide unconditional supplemental income for those that already receive aid, over the course of the quarantine.

The information systems created for the conditional transfer programs will be useful to evaluate whether coverage should expand to other groups during this crisis period. There is a significant segment of the population in the region that has low income but does not fall under the poverty line (26% of the population), plus the lower-middle income strata (21% of the population). That is, 47% of the population is classified as low or lower-middle income, and many of these households depend on work in the informal sector. During the quarantine, these households may lapse into poverty if they do not receive some temporary protection from the effects of the crisis. For this reason, the information systems associated with conditional transfer programs can be used to extend aid coverage to groups working in the informal sector at risk of falling into poverty, to ensure temporary minimum income through electronic cards.

Prior to the pandemic, these programs cost around 0.33% of the GDP in the region per year, a modest budgetary burden compared with other areas of government. If cash transfers supplementary to the existing programs are temporary for the quarantine period, their cost -
albeit significant - could be accommodated in most countries by reorienting resources in the 2020 budget from other lower-priority items. Another advantage of these disbursements, rather than direct food aid, for example, is that they avoid crowds and allow families to decide what type of foods to consume. These programs would also decentralize stimulus for producers and sellers; once the resources are transferred to the households, they will be used in businesses spread across the countries, thus redistributing the stimulus.

2. Direct support for people to ensure subsistence and stimulate demand

Other measures to ensure subsistence consumption for people and stimulate the necessary demand for economic recovery can come from financial, monetary, and regulatory sectors.

- Control over supply and prices of basic goods and services to avoid speculation
- Guarantees for telephone and internet services, prohibiting service suspension for lack of payment
- Deferring payment for public services and utilities with no penalties (water, electricity, garbage collection, etc.), as well as bank and rental payments
- Lowering interest rates to stimulate consumption and reduce the cost of credit

3. Support for workers who are under-employed or working with little job security

In recent years, labor conditions have grown more precarious and job security has wavered, especially for a number of workers with temporary or part-time labor contracts, temp labor through agencies, and other forms of sub-contracting. This includes new formats such as work in the gig economy through internet applications such as UBER or GLOVO, where workers are almost always considered as “independent contractors”. These workers will be the first to lose their contracts as many companies suspend operations, and they will suffer the most direct impacts of the crisis: the majority of this workforce does not have paid sick leave, unemployment insurance, or other protections.

Women working in private homes, cleaning and caring for children and older adults deserve special attention; most of these workers do not have formal contracts. In Latin America and the Caribbean, nearly 10% of employed women work in private homes. Their labor rights are not effectively protected in most countries in the region.

Governments should take necessary steps including:

- Developing a fund to pay for temporary minimum income for people who find themselves unemployed as a result of the new measures around coronavirus.
- Reducing or temporarily deferring contributions to social protection systems and tax payments, prioritizing small businesses and independent workers.
- Families and states should protect domestic workers in private homes, maintaining their salaries as they stay in quarantine, and upholding their right to paid sick leave in case of illness.
- Governments and companies should ensure employment for the most vulnerable workers, limiting layoffs, respecting labor rights, facilitating paid leave, and supporting and respecting collective bargaining rights. States should assess which sectors will need public subsidies to maintain jobs and salaries, clarifying what percentage may be covered by the state and what will be covered by the company.
- Companies that receive subsidies to cover salaries must comply with provider and sub-contractor contracts to ensure that workers down the supply chain are not negatively affected.

4. Prioritize micro and small businesses to guarantee employment

Micro and small business account for 67% of jobs in the region. These companies also have lower margins than large companies, and thus have less financial muscle to overcome
this crisis. For these two reasons, micro and small businesses should be prioritized over large corporations in times of economic deceleration and possible job losses.

With the forced labor stoppage associated with measures to contain the spread of COVID-19, some companies have announced layoffs in an attempt to cut their costs during this period. Given this scenario, measures to hold job losses to a minimum will be essential, and subsidies should be directed to companies and workers that attempt to bridge the inequality gap and protect the most vulnerable.

Big businesses already receive important tax benefits, including the tourism sector and free trade zones that will be affected by the crisis. Even before the crisis, the tax revenue lost due to fiscal incentives provided to companies in some countries in the region could have increased public investment in healthcare by up to 50%. In Peru, for example, the tax breaks given to big businesses represent lost revenue each year equivalent to the cost of hiring 100,630 doctors. The necessary sanitary and economic measures to address the pandemic challenge Latin American states to find more resources than what they currently have. In this regard, tax breaks are not a recommended stimulus or incentive policy.

Some measures to consider to protect employment, particularly in micro and small businesses:

- Deferring and restructuring tax payments without penalties, rather than eliminating them.
- Temporary exemptions for the most vulnerable companies from paying employer contributions to social benefits, for these contributions to be taken on by the government for the duration of the quarantine period.
- Deferring loan payments without commissions and penalties, as well as commercial rentals without penalty.
- Opening soft lines of credit on favorable terms.
- Subsidizing the cost of salaries during the period of temporary suspension of operations.

It is important that the brunt of the crisis rests on those who have the capacity to withstand it by reducing their profits, rather than those who can only survive by reducing their rights.

RECOVERY ACTIONS

Pandemic response stimulus packages should promote reforms in the medium and long term that accelerate a fair and progressive transition toward a more human and sustainable economy, beyond just emergency actions. Governments have the power and responsibility to act at this time and seed deep changes to enable our economy to also adapt to face the climate crisis, keeping the possibility of limiting global warming to 1.5°C in sight.

The priority should be to give urgent support to individuals and small businesses. Bailouts for large corporations should not be free, rather they should be conditioned to assurances for greater transparency and compliance. It is important for big businesses that are able to take on their share of the crisis, especially sectors that will be benefited by extraordinary results. Only large companies and multinationals that are facing bankruptcy should be able to ask for bailouts. Additionally, companies with direct links to individuals in high-ranking positions in governments should not receive emergency aid.

Bailouts approved for big businesses and multinationals should have conditions attached to ensure the adoption of sustainable businesses practices:

- Companies that receive financial support from the public treasury should be required to commit to transformative action to reduce their greenhouse gas emissions, in line with the Paris Accords and the 1.5 degree temperature target.
- Any bailout should be given on the condition that dividend payments are suspended and upper executive pay is frozen.
• A maximum executive director-to-worker salary ratio of 1:20 should be established. Companies should be required to publish their wage scales and gaps, and their strategies to meet this target.
• Company boards of directors should include at least 33% worker representatives.
• Companies should increase women’s representation in decision-making spaces, even through compulsory gender parity at the highest levels (boards of directors and executive committees), closing the gender wage gap.
• Companies should establish living wages for workers and adopt policies to promote and guarantee living wages down the value chain.
• Companies should ensure schedules and policies to promote greater harmony between paid work and care work by their employees.
• Companies that receive bailouts should be periodically accountable for how the money has been used, the number of workers and salary and labor conditions, and pay fair effective tax rates on their profits.

C. ENSURING THE NEEDED RESOURCES: FISCAL MEASURES

The volume of tax collection determines a state’s capacity to face deal with inequality and poverty through its public policies, and therefore also shapes its ability to respond to pandemic. As a reference, the United Nations has determined a threshold of at least 20% of GDP in tax revenue is necessary to meet the SDGs. Nine countries in the region fall short of this minimum standard. Economic recession will also reduce tax collection; it is essential for states to take fiscal measures to ensure additional resources to deal with the pandemic and enable economic reactivation. The cost of the measures needed to address the coronavirus pandemic cannot be repaid later with austerity measures that disproportionately affect the most vulnerable population. The cost must be covered by elevating fiscal contributions from the wealthiest individuals and corporations, and ensuring clean and effective use of resources by also tackling corruption.

Additionally, it is essential for developing countries to use all of their existing resources to deal with the health crisis and economic recession. The most rapidly available funds are already in public budgets, The suspension of bilateral, multilateral, and private debt that comes to term in 2020 should also be considered as a measure to make additional resources available to respond to the pandemic.

EMERGENCY ACTIONS

Some measures that should be taken for immediate response to the sanitary and socio-economic needs from the pandemic are listed below:

• **Reorienting lower-priority public spending toward urgent response policies**, ensuring exceptional measures to guarantee appropriate procurement and hiring processes to avoid use of the funds for corrupt or political ends, as well as accountability and transparency mechanisms.
• **Enabling greater flexibility in public deficit targets**.
• **Immediate suspension of all repayment for bilateral, multilateral or privately-held debt that comes to term in 2020**, especially in countries such as Argentina and Ecuador with IMF loan payment programs.
• **Renegotiating the conditions for public debt for bonds and sovereign debt with international financial institutions**, including the options to defer, restructure or even cancel debt payments due to the national emergencies from COVID-19.
• Expedited revenue collection through temporary taxes to make the necessary investments in healthcare and socio-economic stimulus.
• Adopting a zero-tariff or deferring tariffs for urgent importation of medicines or health supplies.

RECOVERY ACTIONS
Currently, 50% of tax revenue in Latin America and Caribbean countries comes from taxes on consumption, which make no distinction between rich and poor, increasing the inequality gap. By way of comparison, this type of tax accounts for only 33% of tax revenue in OECD countries. Increasing collection of income and property taxes to ensure that tax contributions are more fair, and promoting reforms that have been postponed for decades are now urgent measures. It is time to try to correct the imbalances in the tax system to recover citizens’ trust and help to develop a new social compact. Some recommendations for this goal are listed below.

• Shifting the tax burden from work and consumption to capital, and adopting ecologically-focused taxes.
• Evaluating the tax privileges granted to businesses and eliminating tax breaks that are not producing collective benefits. The tax forgiveness that the governments of Latin America and the Caribbean give to companies amount to around 1% of GDP. This money could be used to increase public investment in healthcare in the region by 50% per year, to cite an example.
• Adopting an extraordinary solidarity wealth tax on large fortunes, as well as a tax on extraordinary profits in the case of big businesses and sectors that will not be affected by the general stoppage of business.
• Enhancing taxes on financial activities and controls on offshore transfers, as well as additional taxes on large technology platforms that are currently under-taxed.
• Tax evasion and avoidance should be stopped to ensure that wealthier corporations and individuals pay their fair share of taxes. ECLAC calculates that the cost of tax evasion and avoidance in Latin America amounts to 6.3% of GDP. This commission also calculated the illicit financial flows leaving the region as a consequence price manipulation in international trade at 85 billion dollars in 2016, equivalent to 1.5% of the GDP of Latin America and the Caribbean.

D. A SOCIAL SAFETY NET FOR ALL, WITHOUT EXCLUSION

1. Protection and aid for migrants
The current situation cannot be addressed appropriately without ensuring that all people, whether implicated in human movement (migrants, refugees, displaced persons, and asylum-seekers) or not, are taken into account in preparedness and response efforts. Additionally, governments should ensure adequate access to correct and updated information for all, including for migrants. Governments should ensure that measures do not discriminate against migrant and mobile populations:

• There should be no forced returns based on real or perceived fears of transmission of coronavirus
• Stigmatization and political manipulation that could give force to xenophobic attitudes and narratives and promote restrictions of freedoms or rights must be avoided.

Oxfam respects the sovereignty of the countries where it works, and follows the emergency protocols defined in each nation. In the case of the Colombia-Venezuela border closing, Oxfam recognizes that this is a measure which may reduce the probability of infection. Nonetheless, a definitive closure will increase the vulnerability of the population attempting to
migrate due to a lack of health conditions and access to basic services. This vulnerability can put their lives at risk even more than the virus would. One of the drivers of this migration is the lack of access to medical services and medicine. As a result, migrants crossing the border often seek emergency care. At the Colombia-Venezuela border, Oxfam and other organizations are advocating that the humanitarian space remain open, and movement restrictions be lifted for humanitarian actors.

2. The impact on women and the need to support and protect them

In any dimension, women continue to be the group facing the greatest discrimination. The impact of the pandemic and the crisis it provokes will thus be more severe for women. There are more women in poverty than men, more women without income, and more women with informal and unstable employment, as women take on the majority burden for paid and unpaid care activities. More women also migrate. It is thus a clear priority to take measures to address these gender inequalities and intentionally reduce women’s vulnerability. Sanitary measures, job and income protection, subsidies for companies, tax and public spending measures, and service for migrant populations should all incorporate proposals to reduce, transform, and above all not exacerbate gender inequalities.

There is also an area requiring especially urgent action:

**Trapped with their aggressors**

Confinement is one measure that all of the governments are taking to reduce the risk of contagion. Sheltering at home is a prevention action for coronavirus, but for many women, home is a high-risk area: many women will quarantined with their aggressors. In 2018, over 3,250\(^{23}\) feminicides were reported in Latin America and the Caribbean. In this emergency context, the risk of violence against women and girls increases as tensions at home rise, and women may become increasingly isolated. It is urgent for governments to develop strategies to guarantee support for this vulnerable group during the period of obligatory confinement.

- Support to develop action protocols adapted to this specific context. Women should have the possibility of leaving their aggressors despite this state of emergency.
- Development of instructional materials on how to handle situations of violence and dissemination of these materials in mass media and digital channels during the emergency.
- Alternate channels with civil society organizations on a national level to ensure that the information reaches the majority of women facing violence.
- Telephone hotlines, WhatsApp numbers, and emails for reporting.
- Deliberate protocols to serve women victims of sexist violence during the quarantine.
- Strengthening shelters and women’s centers with appropriate preparation and sanitary conditions as required, without excluding sexual and reproductive health needs.

3. A needed life-work balance

School suspensions and remote working conditions are widespread measures taken across the region. All of a sudden, we are all aware that care work takes time and effort. Women are more used to juggling these demands for “simultaneous multifunctionality”. In many countries in Latin America and the Caribbean, women spend almost an entire additional work day performing household work or unpaid care work. This is more than double what men do.

Companies and households should take steps to recognize and consider paid and unpaid care work, to ensure that inequality gaps do not deepen.

- During and after the emergency, it will be necessary to redistribute care work at home, and put the policies in place to modify these roles that until now had disproportionately burdened women.
Companies should review their productivity targets to ensure that they are compatible with half-time schedules, without reducing salaries or vacation time.

Work policies should gain flexibility to include telecommuting and promote wellbeing while working remotely.

Households should continue to pay the wages of their domestic employees, and offer paid sick leave during the quarantine.

This pandemic once more sparks debate around an argument that feminist economists have made for some time: care work and reproductive work must be at the center of our societies, as a collective right and duty, rather than a private matter for women. In the medium and long term, we must rethink the system and economy to ensure that care work is valued, redistributed, and adequately compensated. Subsidies paid to companies should be linked to conditions to drive this transformation.

E. UNITY IS THE ONLY WAY: MULTILATERAL ACTION AND COOPERATION

No country will be able to face this pandemic on its own. As long as there are cases in a country, everyone is at risk. Global and regional cooperation will be needed, and multilateral organizations will have to ensure coordination and exchange of information, technology, and the medical research needed for developing countries to appropriately rise to the challenges that the coronavirus brings.

The G20 should publicly invite the governments of developing countries to declare a moratorium on their bilateral and multilateral debt, and empower them to renegotiate privately-held debt as well. Debt cannot outweigh the health and safety of hundreds of millions of people. The IMF should help to assess the debt situation, eliminate obstacles for these measures, and ensure that the agreements include all parties as good-faith actors: bilateral, multilateral, and private creditors. The Fund should avoid any structural adjustment conditions associated with this exceptional moratorium on debt.

Regional banks such as the Inter-American Development Bank (IADB) and the Latin American Development Bank (CAF) will also be key actors when it comes time to open soft lines of credit and non-reimbursable funds to deal with the crisis.

Donor countries should provide emergency cooperation aid to limit the outbreak and save lives, through multilateral organizations responsible for managing the global response as well as directly in developing countries, focusing their interventions to reduce inequality, strengthen civic spaces and democracy, and enhance public and universal healthcare systems, ensuring access and care for all.

This crisis should be an opportunity to rethink multilateral action and rethink the strategic opportunities that will arise for countries in the region to promote intra-regional and global integration and cooperation.

IN CONCLUSION

It is important to recognize that the coronavirus pandemic will inject tension into our societies. The wave of uprisings that swept across the region in late 2019 showed clear signs of exasperation with the limits of democratic systems as means to address inequality.

The pandemic once again shines a spotlight on inequality in the region as a product of patriarchal and neoliberal systems that have not been resolved. It is now imperative that we act more quickly to address structural problems that have thus far been avoided for the privilege of the few. Now, more than ever, we need solid, efficient, and fair states to
prioritize the common good over individual interests. It is only through public and collective action and solidarity that we can face this pandemic and its consequences, and be better prepared for similar circumstances in the future.

This should alert us all to the need to rethink and modify the system. The virus does not discriminate, and facing inequality must now be a priority for all, even for the privileged among us.
NOTES

2 Cepalstat: https://estadisticas.cepal.org/cepalstat/Portada.html
3 CepalStat : https://estadisticas.cepal.org/cepalstat/Portada.html
4 Idem
6 CepalStat:
8 Idem
11 Idem
17 CEPAL, Acerca de Microempresas y Pymes: https://www.cepal.org/es/temas/pymes/acerca-microempresas-pymes
19 For more information on inequality, public investment, and democracy, see Dataigualdad.org: https://dataigualdad.org
23 Cepalstat: https://estadisticas.cepal.org/cepalstat/Portada.html