

Scaling Economic Opportunities for Refugee Women:

Understanding and Overcoming
Obstacles to Women's
Economic Empowerment in
Germany, Niger, & Kenya



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Note to Readers

In 2019 and 2020, the International Rescue Committee conducted exploratory research in Germany, Niger and Kenya to understand the barriers and challenges displaced women face in acquiring human capital and participating in the labor market. This report captures the research methodology that was followed and presents a high level overview of the research findings. [The country specific reports](#) provide additional context and details per country.

Abbreviations

BILLY	Building Income and Leveraging Livelihoods for Youth
CGD	Center for Global Development
DRC	Democratic Republic of Congo
FGDs	Focus Group Discussions
IDP	Internally displaced person
IGA	Income-generating activity
IRB	Institutional Review Board
IRC	International Rescue Committee
KII	Key Informant Interview
NGO	Non-governmental organization
PII	Personally Identifiable Information
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees

Background

Women make up almost half of the global refugee population and face unique risks and challenges along the displacement journey (UNHCR, 2018). Not least of these is finding dignified and empowering ways of supporting oneself and one's family in a new and unfamiliar setting (Gettcliffe & Rashidova, 2019).

Globally, almost all economic indicators show that women are worse off than men, and this economic marginalization is intensified by violence and displacement (International Rescue Committee, 2019). Refugee women are consistently under- or un-employed in greater numbers than other populations. Data show that refugee women tend to have dramatically lower employment rates than refugee men, or host country women, and face major pay gaps (Kabir & Klugman, 2019).

With significant increases in global forced displacement over the past 10 years, it is now more critical than ever to consider the economic prospects of displaced women. Research suggests that improving refugee women's access to decent work (whether formal employment or other income generating activities) provides significant gains for refugee women and their families, as well as the host country's economy (Kabir & Klugman, 2019). However, significant barriers remain for both women and displaced populations, which are compounded in the case of refugee women.

Constraints to Labor Market Participation

According to the literature, there are six main categories of labor market barriers for displaced populations overall (see Figure 1 below). These include macro level barriers, such as legal frameworks, as well as other factors such as skills gaps and limited mobility.



Figure 1: Typical barriers to labor market integration for displaced populations
Source: From "What are the key barriers to labour market integration of displaced populations?" by Prospera Consulting, 2020.

The 2016 *Leave No One Behind* report by the UN Secretary-General's High-Level Panel on Women's Economic Empowerment similarly identifies four main systemic constraints contributing to gaps in women's economic opportunities, including:



adverse social norms



discriminatory laws



unpaid care work, and



lack of access to resources and assets (Klugman & Tyson, 2016)

Displaced women not only face constraints related to their gender, but also to their displacement such as legal restrictions and psychological distress. Recent research by Kabir & Klugman (2019) on the pay and employment gaps specifically faced by refugee women suggests the following to be primary causes:

- Gendered occupational segregation that keeps women in unskilled, low paid sectors of the economy
- Intersecting inequalities and discriminatory social norms in the household and wider society
- Legal barriers to labor market participation for displaced populations
- Concentration of women in the informal economy, with low pay and no legal protection
- Gendered social and business networks, to which women generally have less access
- Lack of resources to promote women's economic empowerment in crisis settings

State of the Evidence on Interventions that Support Women's Economic Empowerment

The Center for Global Development's (CGD) recent review of evidence on interventions to support women's economic empowerment points to a number of interventions that address the range of barriers that displaced women face. These include interventions such as: bundled case management services; affordable and accessible childcare; vocational or business training responsive to labor-market demand; and, interventions supporting access to networks and mentors (Buvinic & O'Donnell, 2016).

Bundled case management services

The evidence suggests that provision of capital transfers combined with technical training, ongoing support, and life-skills coaching is a proven strategy for increasing employment and income among very poor women (Buvinic & O'Donnell, 2016). While this finding reflects strategies primarily implemented in development contexts, the need for such a holistic approach is also supported by research on the most relevant services to facilitate displaced women entering the labor force (Barbelet & Wake, 2017).

Affordable and accessible childcare

According to the CGD's review of evidence, affordable, accessible childcare increases women's opportunities for employment and increased income (Buvinic & O'Donnell, 2016). This is supported by research which specifically identifies high quality and affordable childcare as one of the services most relevant to support displaced women entering the labor force (Barbelet & Wake, 2017).

Vocational or business training responsive to labor-market demand

Vocational or business training programs designed in response to labor-market demand, and that offer transportation and childcare services to participants, are evidenced to support women's increased opportunities, particularly for younger women (Buvinic & O'Donnell, 2016).

Supporting access to networks and mentors

The CGD's review of evidence suggests that access to both formal and informal groups and sustained one on one interactions with supportive mentors or coaches is promising to increase the impact of other interventions for poor women (Buvinic & O'Donnell, 2016). Furthermore, networks and mentors can reinforce ongoing learning and application of new skills and behaviors (Berger & Yudson, 2016).

Access to savings accounts or groups

The value of effective savings mechanisms for women's economic empowerment has been documented by recent rigorous research and are considered a "proven" approach by a recent global evidence review (Buvinic & O'Donnell, 2016).

In addition to the previously mentioned interventions, there is also growing interest in and evidence for promising practices to effectively engage men at the household, community and policy level to support women's economic empowerment (International Labor Organization, 2015). Recent efforts to document the benefits of engaging men in endeavors to promote women's economic empowerment suggest the potential effectiveness of workshops that encourage positive masculinity while promoting more equal gender norms (International Labor Organization, 2015). Other services determined as most relevant to support displaced women entering the labor force include (Barbelet & Wake, 2017):

- information about opportunities for training or employment
- access to finance
- assistance in applying for and navigating opportunities, and
- support for longer-term objectives, particularly children's education and skills improvement

Finally, in humanitarian settings, there is a strong case for starting livelihoods support during the early stages of a humanitarian crisis and building on that over time. This can help refugees to protect their assets, prevent indebtedness and exploitation (Barbelet & Wake, 2017), and increase the likelihood of economic independence for refugees as humanitarian assistance decreases over time. Labor market participation in the first years after arrival has a significant effect on later employment opportunities and wages. Refugees who are employed quickly and continuously after arrival embark on a trajectory that leads to higher incomes later (IDB/The World Bank, 2017).

Study Objective

Although there has been significant progress in understanding and defining women's economic empowerment and the barriers that women and displaced populations face in labor market participation on a structural level, there is limited research at the individual level, exploring how displaced women themselves define economic empowerment and its benefits, and their perception of the challenges that they face in acquiring human capital and participating in the labor market.

To address some of these gaps in knowledge, the IRC conducted a qualitative research study in three varied contexts: Germany, Niger and Kenya, and focused on six key areas of investigation across the three countries:

- 1 How do displaced women define economic empowerment?
- 2 What are displaced women's current economic practices and aspirations and what are the perceived benefits and unintended consequences of women's economic empowerment?
- 3 What are the most binding constraints displaced women face in acquiring human capital and accessing employment?
- 4 To what extent are displaced women participating in support programs and the labor market and what are their views on the available options?
- 5 What are the current gaps in service provision and what are the opportunities to improve women's economic empowerment in each context?
- 6 What role do social norms and support networks play in enabling or restricting women's economic activities?

Context

The three sites of investigation for this research included Germany, Niger and Kenya, each site highlighting the heterogeneity in the refugee population and experience. For a detailed presentation of the country specific findings, refer to the individual case studies for [Germany, Niger and Kenya](#). This report provides an overview of the research methods and highlights the similarities and differences in the research findings across the three sites. Within each country, a number of factors determined the specific geographical location where the research was conducted. The two primary considerations included: (i) a significant refugee population, and (ii) the International Rescue Committee's presence or intention to deliver services in that location.

In the past 5 years, Germany has experienced a significant increase in asylum applications. It currently hosts 970,365 refugees (UNHCR, 2018), with a majority of asylum seekers coming from Syria, Iraq, Nigeria, Turkey, Afghanistan and Iran, and increasingly Eritrea and Somalia (Worbs & Baraulina, 2017; BMFSFJ, 2018; Federal Office for Migration and Refugees, 2019). The research in Germany was conducted in Bonn and Berlin and the vast majority of research participants were Syrian.

Niger is a large land-locked country in the Sahel region of West Africa and has been considerably impacted by the ongoing conflict and displacement in neighboring countries in the wider Sahel region, including Libya, Mali, Burkina Faso, and Nigeria. As a result of these conflicts, there are approximately 380,000 displaced people in Niger, including internally displaced persons, refugees, and returnees (UNHCR, 2019a). The research in Niger focused on Malian refugees in the Tillabéry region of Northwest Niger, home to several refugee camps and large numbers of IDPs.

Of the three locations, Kenya has the longest standing refugee population, though numbers were low prior to 1990. In the last 30 years, the population has grown to approximately 490,000 registered refugees in camp settings and urban areas (UNHCR, 2019b) due to major and protracted conflict and displacement in three neighboring countries: Somalia, South Sudan, and the Democratic Republic of Congo (Manji et al., 2019; Abuya, 2007, in O'Callaghan & Sturge, 2018). A majority of Kenya's refugees and asylum-seekers come from Somalia (~54%), South Sudan (25%), and Democratic Republic of Congo (DRC) (9%) (UNHCR, 2019b). The research in Kenya was conducted in two urban sites – the Eastleigh area in the Kamukunji Sub-county of Nairobi and Rongai in Kajiado County, an urban center approximately 50 miles south of Nairobi – and focused on displaced women from Somalia and the Democratic Republic of Congo.

Research Sites



Methods

A. Research design

The formative research utilized qualitative research methods, including focus group discussions (FGDs) and semi-structured interviews with displaced women and men, and key informant interviews (KIIs) with relevant stakeholders.

The research instruments are included in Annex A. A purposive sample¹ of 83 displaced women, 27 displaced men and 23 key informants across three countries participated in the research and shared their perspective and experience with the range of topics that this research aimed to cover. See Table 1 below for a breakdown of research participants by country.

Table 1: Breakdown of Research Participants by Country

Country	Displaced Women	Displaced Men	Key Informants
Germany	24	6	10
Niger	32	12	6
Kenya	27	9	7

¹ Researchers use purposeful sampling in qualitative research to deliberately identify and select research participants (groups or individuals) who are able to provide rich information and experiential knowledge on the topic of interest. Purposive sampling can include efforts to reach participants with diversified experiences, backgrounds and viewpoints, so as to gather information from a broad spectrum of those concerned by a phenomenon or issue. It is particularly effective for gathering in-depth information from relatively small sample sizes (Palinkas, L., Horwitz, S., Green, C. et al., 2015. Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health* 42: 533. <https://doi.org/10.1007/s10488-013-0528-y>).

Box 1. Conceptual Framework

Efforts to sustainably promote women's economic empowerment in a systemic way that both leverages economic incentives in local growth sectors while working with and through gendered social norms are gaining traction. However, many challenges remain, especially in applying emerging principles and best practices to a broader range of settings. Recent women's economic empowerment policy initiatives assume a certain level of safety and stability that enables private sector engagement, freedom of movement, and functioning markets, among others key factors. However, they inadequately account for the barriers and risks faced by forcibly displaced women (International Rescue Committee, 2019).

As such, the IRC has recently published a new model for applying women's economic empowerment concepts within contexts of forced displacement and crisis. Within this new framework, economic empowerment is understood as *"the ability for women to safely generate, use and control resources to achieve economic wellbeing"* (International Rescue Committee, 2019).

In order for this to happen, transformations must take place in women themselves, their households, the community and the broader society to both improve women's access to key resources and opportunities (including education, training, financial literacy, capital, networks, employment options), and that increase their agency (the ability to safely and freely make choices about how they control their time and resources) (Markel & Jones, 2014). Experience shows that when these two elements are considered concurrently, the potential for economic empowerment increases (Markel & Jones, 2014).

With this framing in mind, and considering the structural and behavioral changes required for women's economic empowerment, the research results are presented according to both key access and agency constraints, as well as corresponding ways to safely increase displaced women's ability to generate, use and control resources to support their economic wellbeing, and that of their families.

B. Target population and sampling

The target population for this research was working-age refugee women, as well as other adult household members, as relevant (i.e. husbands, fathers, in-laws, etc.), and service providers, policymakers, government officials and businesses that engage with and design programs for this target population². The research utilized purposive sampling to reach a meaningful cross section of refugee women and men who represented a range of characteristics of interest for the research. These characteristics included age, marital status, ethnic background, country of origin, and female and male-headed households.

In all three countries, research participants were primarily recruited through IRC's ongoing and upcoming programs, other non-governmental organizations (NGOs) and IRC's local partners. The research team also made reasonable effort to use snowball sampling³ to expand the sample to include refugee women not proactively seeking support through the IRC or its local partners. See Table 2 for a breakdown of research participants by type of engagement per country.

Table 2: Research Participants by Type of Engagement per Country

Country	Type of Engagement	Refugee Women	Refugee Men	Key Informants
Germany	Semi-structured Interviews	15	6	10
	Focus Group Discussion Participants ⁴	18	N/A	N/A
Niger	Semi-structured Interviews	12	5	6
	Focus Group Discussion Participants	20	7	N/A
Kenya	Semi-structured Interviews	12	4	7
	Focus Group Discussion Participants ⁵	16	5	N/A

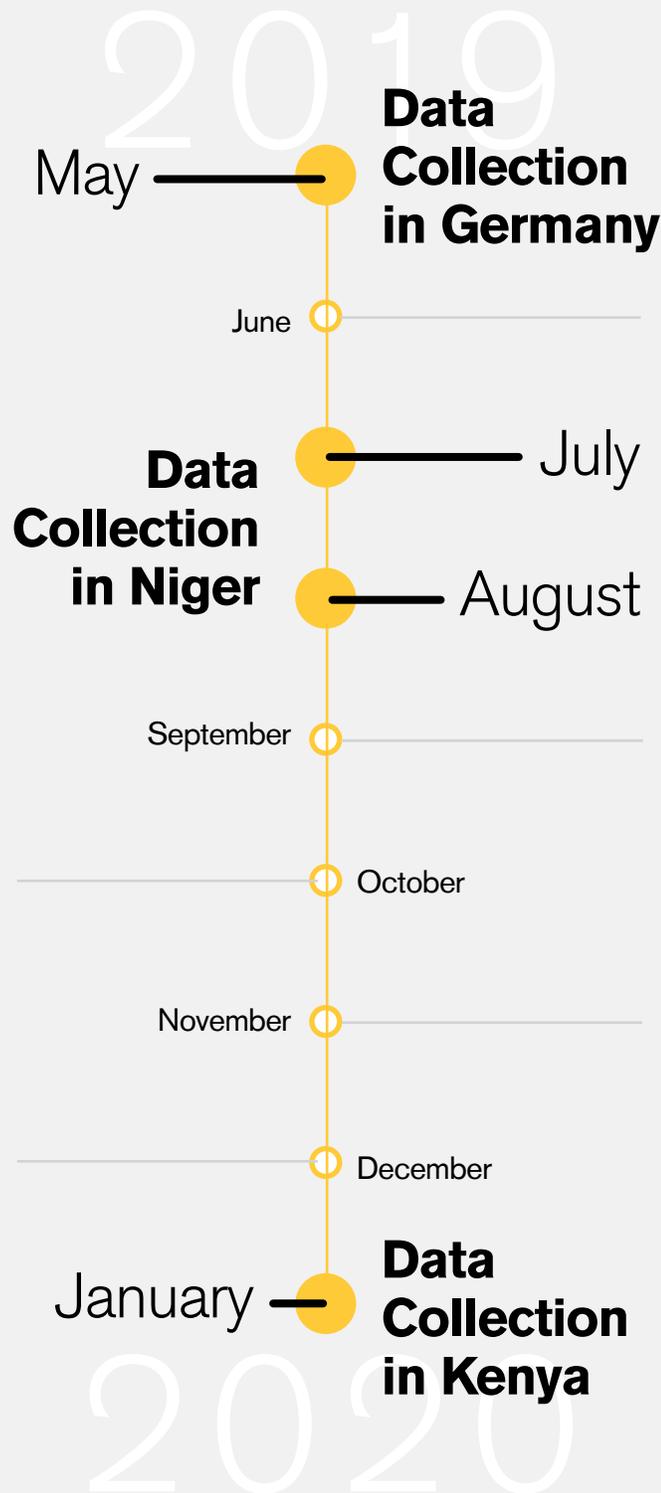
² Refer to each individual case study for more details on the research sample by country

³ Snowball sampling is a method used in qualitative research to reach additional participants by asking an existing participant to recommend and put the researcher in touch with others who may be willing to also participate. This sampling approach can be particularly useful in reaching populations who are marginalized, inaccessible or otherwise unknown to researchers at the start of the research process (Atkinson and Flint, 2001. Accessing hidden and hard-to-reach populations: Snowball research strategies. Social research update, 2001 <http://citizenresearchnetwork.pbworks.com/f/accessing%2Bhard%2Bto%2Breach%2Bpopulations%2Bfor%2Bresearch.doc>)

⁴ Note: Of the 18 FGD participants, 9 also participated in an interview.

⁵ Note: Of the 16 FGD participants, 1 also participated in an interview.

Overall, the research team conducted ten different FGDs in Germany, Niger and Kenya. Eight of these were with women and two with refugee men. In each country, the research was conducted over the course of one week per country between May 2019 and January 2020.



In Germany, ninety percent of the research participants (27 out of 30) for the semi-structured interviews and FGDs were contacted and recruited through IRC country program staff or IRC's local partners. Six women participants were recruited via a connection with a volunteer, two women and one man through an interpreter, and another man through his wife who had been interviewed. Overall, the sample consisted of refugees from the following countries: Syria, Afghanistan, Iran, Tunisia, Iraq, Pakistan and Eritrea. All 10 key informant interviewees were identified and recruited by IRC staff.

The participants for the semi-structured interviews included 15 refugee women from Syria, Tunisia, Eritrea, Iran and Iraq, with the vast majority of participants coming from Syria. The interviews included all working age women, between the ages of 18-54, who were mostly married (10 out of 15 women) and had been in Germany between 3-4 years (13 out of 15 women). The male interviewees included 6 refugee men from Iraq, Syria, Eritrea and Pakistan, between the ages of 18-65, with 5 out of 6 men under the age of 34. Many of the men were single (4 out of 6) and had been in Germany between 3-4 years (4 out of 6). Given the demographic composition of the male participants, notably the average age and marital status, their perception of household dynamics between husbands and wives must be interpreted with caution as they were not speaking from first-hand experience.

In Niger, research participants were recruited from all five neighborhoods in the Abala Refugee Camp in Tillabéry through an NGO, "Action Pour le Bien Etre" (APBE), tasked with managing the camp. APBE contacted neighborhood chiefs, who in turn reached out to a woman leader for the neighborhood, who then recruited the female FGD and interview participants. The research team specified the selection criteria prior to the recruitment process, as described above. A similar process was followed for recruiting the men, with the neighborhood chief identifying participants available within the research period. However, most of the younger men were participating in training at the time, and the sample of men was more heterogeneous in terms of marital status and age.

The participants for the semi-structured interviews included 12 refugee women from Mali between the ages of 25-65. Half the women (6 out of 12) were married, while the others were divorced (4 out of 12) or widowed (2 out of 12), and the vast majority of the women (11 out of 12) had spent 5+ years in Abala camp. Fifty-eight percent (7 out of 12) did not complete any education and a quarter (3 out of 12) attended Koranic school.

Only 5 male interviewees from Mali participated in the research, all of whom had been in Niger for 5+ years. The male interviewees were all married and were between the ages of 25-65, with 3 out of the 5 interviewees in the 55-65 age range. The majority of male interviewees (3 out of 5) had completed no education and one participant each had completed elementary and middle school. Among key informants, the majority represented NGOs serving refugee and displaced populations (4 out of 6), with the other two representing Niger's Community Development Agency. All key informants were men.

Finally, in Kenya, research participants were recruited through IRC's Building Income and Leveraging Livelihoods for Youth (BILLY) project infrastructure. Drawing on a list of displaced men and women who have participated in IRC programming previously, or who have registered to receive services in the future, the research team contacted individuals to gauge their interest in participating in the research. Participants were recruited at the IRC program sites in Pangani, Kawangware and Rongai areas of Nairobi.

The female participants for the semi-structured interviews included three Somali women and one Ethiopian woman living in Eastleigh, and 8 Congolese women living in Rongai. The interviews included all working age women, between the ages of 18-44, most of whom were either divorced, single or separated (7 out of 12 women). The Somali and Ethiopian interviewees had been in Kenya for seven years or more, and the Congolese women interviewees between two and seven years. The male interviewees included 4 refugee men from Somalia (1), Ethiopia (1), and the DRC (2) between the ages of 25-44. Three out of the four male interviewees were married and they had been in Kenya for a period of between five and ten years.

The qualitative methodology was designed to generate in-depth information on the relevant population to capture their perspective in particular, which is under-represented in the literature.

However, the research did not capture a representative sample of all refugee women living in these three countries or the specific sub-localities. The sampling techniques (purposive and snowball sampling) utilized can lead to a biased sample. In the case of this research, the majority of participants were recruited with the support of the IRC and therefore were likely to share key characteristics, such as willingness to work. This may not be reflective of the female refugee population as a whole and may have skewed results to reflect the perspectives and experiences of people more likely to reach out for NGO support or to seek out labor market opportunities. In Niger, participant recruitment occurred through connections with neighborhood leaders, who followed the purposive sampling method, but who may also have their own biases that may have influenced who in the camp they recruited to participate in the research. It is possible that only those participants were recruited to participate who were already known to neighborhood leaders or alternatively were more vocal in their neighborhoods. Overall, our ability to generalize from these results is limited, instead this study captures refugee women's perspective on economic empowerment from a range of contexts.

The research instruments were translated into a number of languages including: German, French, Swahili, Somali, Arabic, and Tigrinya. However, given the diversity of research participants across the three countries, the research team still faced some challenges in communication with specific research participants. The research team tried to mitigate this issue by simplifying questions as much as possible, and sometimes skipping more abstract questions that could lead to miscommunication or confusion.

Finally, in Kenya, IRC staff members served as translators and were already known to some of the research participants. This could have potentially led to response bias where interviewees modified their answers to fit what they thought might be more socially acceptable, or met the desires of the IRC staff person.

C. Limitations

The objective of this research was to develop a better understanding of women's economic empowerment from the perspective of refugee populations, primarily women, and document the challenges that refugee women face in acquiring human capital and participating in the labor market.



Germany

90% of the research participants for the semi-structured interviews and FGDs were contacted and recruited through IRC country program staff or IRC's local partners.



Niger

Research participants were recruited from all five neighborhoods in the Abala Refugee Camp in Tillabéry through an NGO, "Action Pour le Bien Etre" (APBE), tasked with managing the camp.



Kenya

Research participants were recruited through IRC's Building Income and Leveraging Livelihoods for Youth (BILLY) project infrastructure and at the IRC program sites in Pangani, Kawangware and Rongai areas of Nairobi.

D. Ethics and Data Collection

The IRC's Institutional Review Board (IRB) approved the research protocol for all three countries. In addition to this, Le Comité National d'Éthique de la Recherche en Santé and the Kenya Medical Research Institute's IRB approved the research protocol for the research in Niger and Kenya, respectively.

Prior to starting data collection, the recruitment script, consent form and research instruments were all translated from English into German, Arabic, French, Tigrinya, Swahili and Somali. Translations were checked for consistency of meaning between the English and translated versions by IRC staff. For the research in Niger, the research instruments were only translated into French, even though the interviews and discussions took place in local languages. Given this, and security restrictions that prevented the research team from traveling to Abala camp, during the enumerator training, all participants practiced asking questions in local languages and agreed among each other on the best translation for key terms. This was followed by a field test of the FGD guide in Niamey, Niger, prior to actual data collection in the Abala camp. Data collection activities were carried out by three Nigerien IRC staff members (two women and one man).

All semi-structured interviews and FGDs in all three countries were conducted in private spaces and took approximately an hour to complete.

- In Bonn, Germany, interviews took place either in the interviewee's home with the request that other adult family members not be present, or in a rented meeting space at a local partner's office (MIGRAPolis). One interview was conducted with a volunteer mentor present at the request of the interviewee. Two FGDs were conducted in the IRC's conference room on a Saturday when the IRC offices were otherwise empty. In Berlin, Germany, interviews were conducted in the offices of a local partner (Jobs4Refugees), where a secluded seating area was used for interviews, and the training room used for the FGD.
- In Niger, semi-structured interviews with women and FGDs with women and men were conducted under covered shelters in the Abala camp provided by UNHCR, which were far enough from individual homes to provide privacy. Individual interviews with men took place in their homes, and other household members were asked to provide privacy for the duration of the interview.
- In Kenya, all semi-structured interviews and FGDs were conducted in private spaces within the IRC Livelihoods Centers in Eastleigh (Pangani Livelihood Resource Center) and Rongai (Rongai Livelihood Resource Center).

Key informant interviews were conducted in person or on the phone and took approximately 60 minutes to complete, depending on the interviewee's availability and interest. Before the interview or discussion, the researcher communicated all the information on the informed consent statement to the research participants and answered any additional questions they had. Where interviews were done in person, participants were offered a paper copy of the consent form to take with them, which included contact information for the local IRC point of contact in case of any future questions.

In order to avoid capturing additional personally identifiable information (PII) and to take into consideration illiterate populations, only oral consent was required for participation in the study. Interviews and discussions were recorded if participants gave consent for the recording. The recording was only started after any PII was already captured to minimize the risk of having PII as a part of the recording.

To minimize risk to participants, names, ids and contact information were captured in a separate word document and all field notes and interviews used participant ids instead of names for tracking. All notes and recordings of the interviews and discussions were stored in a Box folder that could only be accessed by the research team. Any PII was stored in a separate box folder, also only accessible to the research team. The Nigerien IRC data collection team was asked to delete all electronic records of the interview data, once it had been transferred to the research team.

Although the research instruments did not include particularly sensitive questions focusing on violence, trauma or abuse, there was a risk that these topics might come up during discussion. To address this potential risk, the IRC developed a mapping of relevant referral services that could be shared with research participants, if necessary.

Qualitative analysis was led by the research team with support from IRC staff. Interview and FGD responses were transferred into excel spreadsheets according to the type of interview or FGD (i.e. refugee women, refugee men, key informants, etc., with basic demographic information) and the questions addressed. Responses were then coded and analyzed according to key themes that emerged, and how these related to responses from different types of research participants. Findings and themes were then translated into a detailed outline, before final drafting of the report. In Niger, after four days of data collection in Abala, the data collection team returned to Niamey, where a debrief session was held to discuss key themes and findings. From here on the same process of coding and analysis was followed as described above.

Research Findings

This research explored refugee women's own understanding of women's economic empowerment and the challenges they face in acquiring human capital and participating in the labor market.

Unless otherwise indicated, the findings refer to insights shared by refugee women themselves. Insights shared by refugee men or key informants are clearly noted as such. This report presents a summary of the overall findings across the three countries. More detailed, country-specific results can be found in the three accompanying case studies.⁶

A. Women's Desires and Aspirations

Understanding women's desires and aspirations based on their current situation is fundamental to identifying opportunities for increasing positive economic engagement. This was a key goal of the current research, as very little to no existing research explores this topic with refugee women in Niger and urban Kenya. Research from Germany shows that a vast majority of displaced women aspire for more education and show motivation to obtain employment (Fendel, 2019; Pallmann et al., 2019). Some of the motivating factors for displaced women in Germany to enter employment include: a self-determined life, a better position in the household, and to be a role model for their own children (BMFSFJ, 2018).



Defining women's economic empowerment

Understanding refugee women's definition of economic empowerment is necessary not only for appropriate delivery of services to enhance empowerment, but also for measuring success. This, however, is a challenging task, given the great heterogeneity among refugee women across and within countries in terms of country of origin, socio-economic status, skill level, years of displacement, etc. This came out clearly in the responses provided by the research participants in describing what they saw as important for a woman's fulfillment and in the key informant interviews in Germany and Kenya.



Several key themes emerged across the three contexts to varying degrees

Work and the ability to work and earn a living emerged as a central theme in Germany and Kenya. Interviewees described this as being important for a range of reasons primarily centered on financial independence, self-sufficiency and being able to provide for and contribute to the household. Less frequently mentioned reasons included how working or earning a living allowed for and enabled:

- independence and freedom, more broadly, to make own choices
- participation in household decision-making
- improved confidence and communication skills
- connecting with people outside the immediate family
- ongoing learning and personal development
- demonstrating intellectual equality with men

⁶ The accompanying case studies are available here.

In Niger, some research participants spoke about economic activity, i.e. buying and selling goods, as a part of economic empowerment, but within the constraints of what is deemed acceptable in their environment. The vast majority of participants, however, talked about the presentation of an economically empowered woman, her children and her environment, alluding to access to financial means or resources but not work specifically. For example, those interviewed mentioned being well-dressed and well-fed as a key indicator of empowerment. They further talked about having a clean home or environment and having children that are well-cared for.

In Niger and Kenya, research participants also described personality traits or attributes of economically empowered women and how they were perceived by others. For example, in Niger, interviewees referred to an economically empowered woman as being a determined fighter ("battante" in French) and someone who is working all the time. Similarly, in Kenya, there was a recurring theme of persistence in the definition of economic empowerment where several women spoke to empowered women starting small with their businesses and building them over time through hard work and dedication. In fact, the primary form of work that research participants in Kenya referenced (in terms of current practice and what is desirable) was owning and running a business.

In both these countries, part of the definition of an empowered or fulfilled woman also included how she was perceived by others and how she contributed to or provided for others within her household and the community. In Niger, women spoke to how an economically empowered woman was well-respected by others; seen as having confidence and being tough; and, someone who contributed financially to others.

Among Congolese refugee women in Kenya and research participants in Germany, there was also an emphasis on education and knowledge leading to greater fulfillment, awareness and empowerment. Finally, in describing fulfillment, some research participants in Germany mentioned the ability to balance work with child-rearing, time spent with family, and other household duties.

Across the three countries, there was variation in whether respondents could identify economically empowered women that they knew of. Respondents in Germany and Nairobi were able to identify empowered women in their communities or in other communities, but Congolese refugees in Kenya mostly pointed to examples of other Kenyan women and the majority of research participants in Niger said that they did not know of any women in the camp who fit the description.

Perceived benefits of economic empowerment

When asked about the benefits of women's economic empowerment, responses fell into three categories: benefits to women themselves, benefits to their families, and benefits to society more generally. In Germany and Kenya, the vast majority of women spoke of benefits to women themselves, followed by benefits to the family and society. In Niger, women primarily highlighted benefits to the family or to society.

Benefits to women

In both Germany and Kenya, women mentioned greater freedom and independence (or not being dependent) as a benefit to women themselves. They also spoke of greater fulfillment, happiness and other psycho-social benefits such as having more confidence and self-worth, feeling less anxiety around meeting needs, and being more motivated and satisfied.

In Germany, individual women also mentioned the added benefit of having new experiences and connections and of knowing their equal rights as women. Women with prior work experience also spoke of how work becomes an important part of one's identity; offers greater confidence and dignity; facilitates contact with others; and, contributes to progress towards future goals.

In Kenya, individual women spoke about how the perception of the community towards economically empowered women was an additional benefit, for example, economically empowered women being more appreciated and admired by others in the community or having more respect from men.

Only a few women interviewees in Niger spoke about how economic empowerment benefits women themselves. They primarily spoke about how an economically empowered woman was better able to care for herself, which aligns with the definition of empowerment provided by the women that focused on being well-dressed and well-fed.

Benefits to the family

In all three countries, women spoke about benefits to the family of women's economic empowerment and in all the settings the benefits mentioned included:

- a financial component, for example, an increase in economic resources for the family
- building household resiliency
- improved living conditions for the family, and
- paying for children's schooling and fees, etc.

In Germany women also spoke of how an economically empowered woman role models open-mindedness and self-pride for children in the household.

Benefits to society

In Kenya and Germany, a small minority of the research participants spoke about the benefits of women's economic empowerment to society. In Germany, benefits included women contributing their intellectual abilities and influencing a new generation with a more open mindset, as well as broader economic gains to the society and country. In Kenya, Congolese refugee women who mentioned this primarily only referred to helping others in need.

In Niger, the vast majority of interviewees mentioned benefits to the community, primarily mentioning things that indicated helping others in need. For example, offering start-up capital to other women to start their businesses; giving food to the hungry; creating jobs in the community; and, serving as a role model for other women.

In all three countries, some male interviewees also described the benefits of women's economic empowerment. Some responses overlapped with and echoed what women had already mentioned around additional financial support for the family and building household resilience in case the male head of household loses his job.

In Germany and Kenya, men also surfaced some additional benefits, for example, women knowing their rights and value in society and increased awareness about gender equality. In Germany, one man spoke of how he thought it could counteract an anti-immigrant stereotype among Germans that refugee women want to depend on state welfare and are a burden to the economy. At a more individual level, a Congolese man spoke about how it might result in women being at a lower risk of harassment and exploitation if their working conditions improved.

Potential unintended consequences of women's economic empowerment

In all three countries, women identified potential risks of women's economic empowerment. The following risks were identified by some women in all three countries:

Being overburdened, with consequences for both women and children

Women in Germany and Niger both mentioned the risk of women becoming overburdened by their work and home responsibilities and not receiving adequate support to manage. In Kenya, this risk was also raised, but more in relation to children not receiving adequate care while women are working.

Relationship challenges

A minority of women in all three countries spoke about the potential impact of women's economic empowerment on their relationship with their partners.

These challenges included:

- an increase in household conflict
- men feeling more insecure in their role as provider as women gain more independence and financial resources
- jealousy on the part of the husband due to increased independence or greater earning or exposure to new opportunities, and
- women overriding her partner's preferences and at an extreme choosing to leave her partner

Harassment and violence

Women in all three countries mentioned this risk, though the perpetrator in each case was different. In Germany, women interviewees spoke of how anti-immigrant sentiment and fear could lead to harassment in the workplace or even attacks in the street for Muslim women, particularly when wearing a hijab. In Kenya, women discussed how police asking for business permits may harass or extort women, as well as sexual harassment and insecurity that women may face more generally. Finally, in Niger women noted the security risks associated with women working and being targeted.

In Kenya and Niger, women also mentioned a **financial risk** of women's economic empowerment. In fact, this was the most prevalent risk that was mentioned in both settings. This included things like: the financial risk of starting a business and not earning a profit; women getting discouraged and wanting to close their business because of low returns or lack of customer base; and, the risk of people borrowing money (or buying from her on credit) and not repaying what she has loaned them.

Finally, in Niger women interviewees also mentioned **jealousy or resentment between women** and in Germany women spoke about a **potential tension between women's newfound freedoms and their cultures of origin**.

Changes in perspectives on women working since coming to host country

Changed perspective

Some displaced women in Kenya and Germany reported that their perspective had changed since coming to their current host countries, though referring to different things. In Germany, both men and women mentioned the difference in culture between their countries of origin and Germany, in terms of women having more freedom, rights and being able to pursue a career. The exposure was mostly described as positive, though sometimes destabilizing for some of the reasons mentioned in the previous section.

In Kenya, for the Congolese and Somali women, the change in perspective came from the additional financial responsibilities they had to take on to survive in Kenya, i.e. the change in perspective was due to financial necessity and a need to take on income generating work. This change in perspective was perceived by some as a negative experience and by others as positive. On the negative side there was the additional financial responsibility, but on the positive side, women mentioned that they felt motivated by the new economic opportunities available to them and by seeing other women open businesses in Kenya. Male interviewees in Kenya mentioned similar things and highlighted the necessity for women to work in some cases and the exposure to a culture where women work and contribute economically to the household.

In Niger, the vast majority of women (and men) did not report any change in perspective, although one woman did mention having greater financial resources in Mali to support her income generating activities.

Unchanged perspective

The displaced women in Germany who reported that their perspectives had not changed were more likely to be educated women who had worked in their country of origin and so pursuing economic activity in Germany was not an anomaly for them. Similarly, the women in Kenya who reported that their perspective had not changed also seemed to have been inclined towards economic activity, citing the need for some financial independence in case things did not work out as planned.

B. Constraints for women's economic empowerment

This section separates out the access and agency related constraints faced by displaced women. However, it is important to note that these constraints interact with, influence, and in some cases exacerbate one another. For example, social norms may restrict a woman's ability to access training (even if it is affordable, high-quality and available to her) if it requires her to spend relatively long amounts of time far from her home. For this reason, these are important to consider as distinct, but concurrent, types of constraints.

Access-related constraints

Access-related constraints are externally imposed limits or barriers to the resources (financial, material, informational, educational, or legal) that women can use to promote their economic empowerment. In the case of Germany, the primary barriers mentioned represent structural and institutional factors that make it difficult for women to engage economically. In Kenya, the issues highlighted focused primarily on constraints women face in owning and growing a business and similarly, in Niger, focused on challenges women face in pursuing informal work.

The following constraints were raised in at least two of the three countries:

Capital

In **Kenya and Niger**, across women interviewees, focus group discussion participants and key informants, lack of access to capital was raised as a significant constraint for refugee women. In both countries, women spoke about a lack of start-up funds and working capital as a primary constraint to engaging in income-generating activities (IGAs). Women mentioned this constraint in relation to starting up a business or other IGA, but also as a resource that was necessary to ensure the survival or growth of their business/economic activity.

In **Kenya**, one key informant highlighted this lack of access to capital as a particular constraint for Congolese refugees because they are a more recently displaced population in Kenya and may not yet have had the opportunity to establish themselves. In addition to a lack of access to capital, one refugee woman and one key informant in Kenya also mentioned a lack of access to formal financial services, such as mobile money, as a constraint.

Legal status, documentation and the right to work

This was one of the main constraints mentioned by women interviewees in **Kenya** and was corroborated by several key informants. A lack of documentation was also linked to harassment by the police, and served as a deterrent for women to enter the labor market and caused stress among those who were running a business already. A couple of key informants also highlighted challenges around renewing refugee IDs and the implications of that on business registration. In **Germany**, key informants mentioned that employers were more hesitant to offer jobs to refugees if there was uncertainty about their ability to stay in the country. This was a bigger challenge for those with “Tolerated Stay” or “Halted Deportation” status.

Skills, language requirements and education

Key informants in **Kenya and Niger**, as well as a couple of women interviewees, spoke to the specific constraints women faced related to skills and education. These included things like:

- literacy level and ability to speak local language
- new technical skills that are necessary for engaging in IGAs and a lack of financial resources to access them, and
- how diplomas from the DRC (for Congolese refugees) were not recognized in Kenya

Similar issues were raised in **Germany**, but at a more institutional and structural level in terms of **language requirements, labor market structure and certification requirements**. A majority of the research participants in Germany highlighted the challenge of meeting **language requirements** as a major barrier to working. The challenge was with:

- the way the information was taught
- the prioritization of formal grammar and written requirements over the ability to speak, and
- the fact that limited outside contact with native German speakers likely limited opportunities to practice speaking the language in informal settings

Similar to challenge of diploma recognition in Kenya, research participants in Germany spoke about the **rigid structure of the labor market** and how the German **certification requirements** did not recognize practical experience, or degrees from other countries, preventing refugees from quickly accessing work.

Access to information about training, the market, and labor market opportunities

This constraint was raised in **Germany and Niger**, and although it presented itself in different ways, it may have similar mobility and access constraints at its roots. In **Germany**, research participants mentioned this more in terms of accessing information about training and work opportunities and how the current ways of reaching women were ineffective. Whereas, in **Niger**, key informants talked about a lack of access to market information, i.e. market demand, input costs, etc. that prevented women from effectively engaging in business activities and often led to market saturation.

Other constraints that were only mentioned in one of the three countries included:



Access to childcare being a significant constraint for refugee women in **Germany** in accessing training or work



Discrimination in **Germany** of various kinds including against foreigners; women more generally; women who wear the hijab; and, older women



Insecurity in **Niger** that constrained movement and inhibited the proper functioning of markets more generally, but also made risks associated with women's economic activities more pronounced, for example, the fear of theft of animals that may be purchased for IGAs related to animal husbandry or animal fattening



Thin markets that affected everyone in the Tillabéry region of **Niger**, but also presented a particular challenge for women due to gendered social norms, household responsibilities, and added security concerns limiting mobility and economic activities. For example, women struggled to make a profit because they were unable to travel to the market to liquidate their goods and had to sell within the local community on credit and were subsequently not repaid on time



Lack of access to inputs for IGAs for women in **Niger**. This was mainly mentioned by women interested in animal fattening who lacked access to feed, and women interested in starting a restaurant stand

Agency-related constraints

Agency-related constraints are social and psychological factors that limit a woman's ability to make and act on her own choices about the economic activities she would like to engage in, and how she makes use of her resources (including her time, skills, and material resources).

Across the three countries, there were a number of common agency-related constraints faced by displaced women. However, it is critical to note the heterogeneity of experiences and perspectives regarding the constraints faced by women within and across countries. It is our intention in this section to surface all the constraints raised without making an assertion that they apply across all displaced women in these settings. In fact, in all three countries, the research team received contradictory information based on the lived experiences of individuals coming from different backgrounds and life circumstances. The agency-related constraints raised during interviews and focus group discussions with refugee women and men and key informants included:

Social Norms

Social norms can strongly influence women's opportunities because of expectations (self-imposed or otherwise) about how women should spend their time and what activities are deemed acceptable or not within a given cultural context. Several interrelated norms and expectations around women's role in the household; men's responsibilities towards the family and prioritizing opportunities for men; and, men's preferences around women's work were raised in interviews in all three countries.

Unpaid care work and other household responsibilities

In all three countries, research participants identified social and familial expectations about women's household responsibilities as a major constraint. This included childcare and other household responsibilities, such as cooking, cleaning, etc. These responsibilities influenced whether women could engage in work at all and the type of work they were able to engage in.

Although not highlighted as a challenge by the women interviewees in **Niger**, several men who did not see a problem with women working nuanced their response by saying that it would only be acceptable if the work was close to the home. The prevalence of this view was confirmed by a key informant and in a FGD with men. According to a key informant, this was primarily because of women's household responsibilities. A few women interviewees described experiencing an additional burden since they had been displaced. This included things like: additional chores due to the living conditions; having inadequate supplies for cooking and cleaning which resulted in these activities taking more time; and, finding ways to earn money in order to feed the children. This combined burden of household responsibilities and restricted mobility severely limited the economic possibilities and income earning potential of refugee women in this setting.

Prioritizing men's work and opportunities for men at the expense of women

In **Germany and Kenya**, research participants gave examples of how it was assumed that childcare and other household responsibilities would primarily fall on women. For example, a refugee woman in Germany discussed how childcare responsibilities resulted in her family prioritizing opportunities (like language training) for her husband over her. Similarly, in **Kenya**, a Somali woman spoke of having to quit her business (rather than receiving childcare support) when her circumstances changed. However, some Congolese women in Kenya mentioned that since their arrival in Kenya, their husbands were helping them more within the household, though this support had its limits. Key informants in Kenya described how, in their experience, the general expectation was that women would not pursue economic activities.

Men's and family preferences

In all three countries, several male and female interviewees expressed that men's (or the family's) preference around women working greatly influenced women's choices about whether or not to work. In **Germany**, research respondents expressed that some refugee men did not want their wives to work and prevented them from doing so. The reasons for this preference varied and included things like: husbands not wanting their wives to engage with Western culture; jealousy, i.e., husbands not wanting their wives to work in a place where they interacted with men; and, fear of women becoming more successful or smarter than them. In **Kenya**, Somali research respondents indicated a similar preference amongst men though did not offer specific reasons other than the husband not wanting his wife to work and wanting her to be dependent on him. Similarly, in **Niger**, interviews with women and men suggested that men or the community might not find it acceptable for women to work. Reasons presented for this position included: childcare responsibilities; cultural and religious customs that restricted women's activities; risk of persecution if people saw that women were earning money; and, the perception that the community might have that women who went away from their homes to work were prostituting themselves. Key informants in Niger elaborated on what would be deemed (un)acceptable work for women. For example, one key informant described that any work considered physically demanding would be considered unacceptable for women (among men and women). Others mentioned activities that required women, particularly younger women, to be in contact with others outside the home.

In contrast to the experience shared by Somali research participants and those in Germany and Niger, Congolese women interviewees in Kenya described men's perspectives as an enabling factor to them pursuing economic activities rather than a hindrance. However, a couple of women also spoke to the financial necessity of women working and the expectation that they would have to work or would otherwise be abandoned by their husband for someone who could contribute financially to the household.

Gender based harassment and violence

Key informants in **Germany and Kenya** raised the issue of violence in the household and gender-based harassment and/or exploitation for women working in the streets or in the workplace. Refugee women interviewees did not directly raise this issue in Germany and only one interviewee discussed it in Kenya. In Germany and Kenya, research participants described that husbands might use violence to discipline their wives or to prevent their wives from working. This created serious psychological barriers for women to enter the workforce.

Decision-making

This was raised as a constraint in **Germany and Niger**, though with reference to different types of decisions. In Germany, key informants and a focus group participant indicated that some women are expected to ask for their husband's permission to work, as most refugee households are still male dominated. In Niger, this was raised by married women who described that they made decisions jointly with their husbands about how to use the money that they earn, but that their husbands had the final say. The divorced or widowed women who participated in the research who described household decision-making all said that they had full autonomy to decide how to spend their income.

Mental health and confidence

Several interviewees in **Germany** and a key informant in **Kenya** mentioned the stress that refugees might have endured during their journey or are currently experiencing due to family separation, particularly separation from their own children, who may still be stuck in other countries or in unsafe situations.

In both countries women also talked about the stress of the job search process or starting their own business and the lack of confidence and fear they felt about their own abilities and about not being accepted in or being harassed at the workplace.

Prospect of resettlement

In **Kenya**, two key informants spoke to how the prospect of resettlement can be a disincentive to work, specifically for recently arrived refugees.

Changes in agency-related constraints due to displacement and resettlement

For the research in **Germany**, when asked about how expectations of men and women had changed since their arrival in Germany, female interviewees and FGD participants generally indicated that:



Overall, men had fewer responsibilities since they were no longer solely responsible for supporting the family and women had more responsibilities. Women may take on more tasks outside the home and contribute equally (thanks to Jobcenter welfare payments) to cover household expenses.



There were some marginal shifts in unpaid care responsibilities, with men helping more with household tasks, childcare, and appointments. However, women still did a majority of the household work, despite having more equal responsibilities outside the home.



Women were afforded more legal protection in Germany and this was a new concept for some families. Women knowing their legal rights made it easier for them to pursue greater independence, although this could result in the family breaking up making it difficult for women to decide whether to recognize and act on these rights. Research participants also discussed the divorce rate among Syrian families and identified a stark choice for some refugee women in more conservative marriages.

The findings suggest that even though women experienced marginal changes in household dynamics and in their perceptions of what is possible for them, more substantial changes in agency-related constraints may come with difficult consequences for them and their families.

C. Refugee women's current economic engagement

The vast majority of refugee women interviewed in Kenya and Niger were engaged in some kind of income generating activity and sometimes in multiple IGAs at the same time. In contrast, at the time of the research, almost none of the refugee women interviewed in Germany were working. This reflects the official statistics in Germany on refugee women's low employment rates, but is also likely a result of the fact that the research recruited participants through work training programs.

In **Kenya**, among women who reported having an income generating activity, the vast majority owned a microenterprise that they were operating informally. A small minority of women were engaged in wage employment (working in a restaurant or a salon) or did domestic chores, like cleaning, doing laundry or working as a nanny. Some women reported having small shops, but most of the women reported selling their goods on the street. The kinds of goods that the women were selling included: food, drinks, cosmetics, and clothing or wax print. FGD participants, as well as key informants, confirmed that women in these communities typically participated in the same kinds of IGAs as mentioned above. According to one key informant, selling kitenge (wax print) is a common activity undertaken by Congolese women, along with some tailoring. Key informants also mentioned a prevalence of sex work among young refugee women in order to feed their families.

In **Niger**, refugee women's work was primarily concentrated in informal, low-earning work. Similar to the refugee women interviewed in Kenya, the vast majority of women interviewed in Niger were engaged in some form of microenterprise or petty trade. Items sold included: moringa; peanuts; cakes and cookies; traditional women's skirts; and, clothes for children. Approximately half of the women interviewed were also participating in cash-for-work programs offered by NGOs serving the camp. Women frequently did this work in addition to their petty trade activities. A small minority of women reported doing domestic work for Nigerian families; farming; and, animal fattening. Key informants reported many similarities in the small-scale trade done by Malian refugee women and Nigerian women in the region. However, there were notable differences in access, for example: refugee women and men in camps did not have access to land for agricultural activities or refugees were not allowed to hold professional jobs, such as teaching.

The majority of women interviewed in Niger had found or started their current work activity with the support of NGOs serving the camp. Those who did not find work through the NGOs found it through their social network or through their own initiative. Women who were not working either relied on their husband's income or on food and/or cash assistance from humanitarian organizations.

In **Germany**, almost none of the women interviewed reported working and multiple key informants mentioned that they knew of very few refugee women who had taken up work. A majority of the women were still in language classes (as language proficiency tended to be a requirement for most jobs and apprenticeships), others were on maternity leave, and still others were completing their middle school degree or looking for work. According to a key informant, those who were working tended to be younger, academically oriented, and did not yet have children. Key informants also described how efforts to support women's access to the labor market were largely focused on jobs where women could learn by doing, for example, work in hospitality, super-markets, retail, elder care, and child care. On the one hand, this focus can be problematic in terms of limiting the economic possibilities for women to sectors stereotypically considered as most appropriate for refugee women, but on the other hand some of these were types of work that fit better with the current life situation of many refugee women (i.e. those still learning German, caring for children, and remaining responsible for other household duties), and were of interest due to greater flexibility and alignment with the current social norms in many refugee households. Furthermore, these sectors also overlapped with where there is market demand and could result in refugee women finding paid work faster.

Demographic differentiators

In **Kenya**, the primary demographic differentiators that emerged in the interviews and FGDs around forms of work were nationality and time since arrival in Kenya. These two were also interlinked as Congolese refugees were more recent arrivals in Kenya as compared to Somali refugees. In this research, these differences presented themselves in things like: likelihood of selling goods on the street versus having a fixed point of sale, and men's preference with regards to their wives working. Congolese refugee women were more likely to be selling goods on the street and Congolese refugee men appeared to be more amenable to their wives working.

In **Germany**, a key informant described language and age as the most significant demographic differentiators for women's access to work. She explained that it was much harder for women above the age of 40 to get placed into qualified employment, even if they had prior degrees and professional experience because of certification requirements in Germany. Furthermore, age could make it harder to learn the language, and courses were not designed for adult learning. Other factors that were mentioned by one or more key informants included: educational background and legal status.

Women's preferences around type of work

Despite current statistics on employment rates for refugee women in **Germany**, interviewees generally expressed a strong desire to work though preferences for types of work differed based on women's family situations, and educational and professional backgrounds. For example, women with children expressed a strong preference for part-time or home-based work that allowed flexibility in caring for children. On the other hand, some women described their desire to pursue a career that fit their educational background, which proved to be particularly difficult for older women in Germany.

When asked about the specific kind of work they wanted to pursue, the majority of the women interviewed described wanting to work in sectors considered "traditionally female" such as daycare, teaching, retail, hairdressing, or event planning. This preference may be indicative of refugee women's true preferences or of their perception of the options available to them. It could also be a reflection of the particular sample for this research which was recruited through the IRC or through programs offered by IRC partners, which are designed in part based on market demand and opportunities for women to work in the care sector.

In **Kenya**, the vast majority of women described wanting to have their own business for several reasons including:

- safety, i.e. lower likelihood of being exploited by others
- greater flexibility, particularly in terms of working hours, and
- being able to bring money into the household on a daily basis

Key informants in Kenya corroborated this information and explained that refugee women typically find a six-month wait period (as would be required if they first did vocational training or an apprenticeship) too long before they can start earning an income and find starting a business a quicker way to do so. Current business owners in Kenya also expressed a desire to grow their businesses, not just in terms of size but also to improve their own security by having a fixed point of sale or a legally registered business. These expressed preferences and objectives for starting and growing their own businesses reflect important contextual factors faced by refugee women in Kenya, including:

- balancing work with unpaid care responsibilities
- safety
- financial necessity
- perceived limitations around the type of work women can (or should) engage in, and
- a restrictive legal and policy context in which refugee families are attempting to make a living

Similar to the refugee women interviewed in Kenya, refugee women in **Niger** expressed a preference for having this own business as the preferred type of work. Reasons for this included:

- independence, including the ability to decide how to spend the money
- familiarity with the economic activity, and
- the possibility of using business items for household needs when necessary

In addition to having or growing their own business, several women also described an interest in fattening small ruminants (sheep, goats). One research participant expressed a preference for her husband to work so that she could focus on child-rearing. Finally, several women shared how they found relying on humanitarian assistance or doing nothing unsatisfying because they knew external assistance was only temporary.

D. Networks of support

Access to networks of support

In **Germany**, there was a mixed response from the women interviewed about the strength of their social circles: some described feeling very alone or isolated in Germany with limited connections outside of their households, while others described having built strong social connections. One woman who said she felt isolated described living in a neighborhood with few Arab families and where she felt Germans were not interested in getting to know her. Those who said they had strong social connections, primarily made these within the refugee/immigrant community, having met people through their language courses or while volunteering at the Mosque or Church, having relatives who lived nearby, and meeting others through those connections.

Some refugee women interviewed also spoke about positive connections they had made with Germans in a variety of ways. A minority of women had actively sought out opportunities to socialize with Germans, finding groups or events on Facebook. These women were Christian, which may have facilitated making such social connections due to lack of perceived barriers of religious difference. Others had met Germans who were volunteering at the asylum centers, or churches, or who had offered to be a host family for refugees.

In **Kenya**, a majority of women interviewees felt they had a strong social circle which they had cultivated by making friends with customers, meeting people through the choir at church, and making friends with neighbors. Congolese women interviewees spoke of having developed supportive relationships with both Congolese and Kenyan people and some also mentioned receiving financial support through these social networks. A minority of Congolese women described feeling that they only had weak social connections and did not feel like they could rely on them if needed. According to a key informant, Somali refugees generally had larger and stronger social networks than their Congolese counterparts, which also translated into better business networks. However, Somalis mainly traded among themselves due to more significant language barriers (poor Swahili or English). Conversely, in her view, Congolese refugees could leverage a better mastery of Swahili to establish thriving businesses.

In **Niger**, the primary networks of support available to women in Abala camp were the friendships they had made with other refugee families, some family ties, connections with neighborhood leaders, and connections made with NGOs serving the camp. When asked about the strength of their social circles, the vast majority of women interviewed described having a strong social circle, but as mentioned above, this was primarily limited to other refugee women. Only a small minority of women reported knowing someone from the host community, despite having lived in Abala for many years. Since Malian refugees are not restricted in their movements within Niger, refugee women's network composition likely reflects the mobility constraints specific to women, making it difficult for them to expand their networks.

However, a majority of refugee men said they had friends in or had made connections with people from the host community. One FGD with men alluded to some of the social fracturing engendered by the conflict, or perhaps reflected the tensions within the camp. Participants described needing to be careful in their social interactions and making good choices about who they made friends with in the camp. This might be indicative of one way in which the ongoing instability and tensions within the region can restrict the creation of new social connections, and the economic opportunities they may give rise to.

Economic empowerment benefits of networks of support

In Germany and Kenya, the stories and experiences shared by refugee women demonstrated the economic empowerment-related and other benefits of refugee women's networks of support. For example, in Germany, women spoke of the support they had received from German volunteers or sponsors in terms of:

- learning about German customs and norms
- improving communication in German
- accessing information about opportunities, and
- navigating the school system and housing

In **Kenya**, refugee women described working in partnership with other women to run their businesses and receiving informal financial support, such as loans or start-up stock, from their networks to start up IGAs. Social networks also appeared to be an important source of support in meeting childcare needs. Some women interviewees described depending partially on neighbors and friends to support with childcare while they worked.

In **Niger**, although women interviewees did not speak directly about it, social networks within the camp appeared to be important and valuable in terms of accessing the resources and opportunities available, particularly through savings groups. According to key informants, relationships with the host community were critical to support refugee integration and increased economic autonomy, and even more so for women who were more likely to remain isolated. One key informant mentioned that those refugees who had connections within the host community were able to borrow money and access other resources. This was exemplified by one female refugee research participants who had an uncle in Abala and was the only interviewee who had access to land, on which she could grow millet to sell and eat.

Women's social networks

Germany

Those who said they had strong social connections primarily made these within:

- refugee/immigrant community
- people in language courses
- people at the mosque or church
- relatives nearby

Kenya

Women felt they had strong social circles which they had cultivated by:

- making friends with customers
- meeting people through the choir at church
- making friends with neighbors

Niger

The primary networks of support available to women in Abala camp were:

- other refugee families
- family ties
- neighborhood leaders
- NGOs

E. Opportunities to improve women's economic empowerment

This section captures information on gaps in service provision and how services could be better delivered to improve women's economic empowerment from the perspective of refugee women and key informants that are involved in program design and delivery for refugees.

The following needs, in terms of new types of programs or changes in the current approach, were identified in at least two out of the three countries:

- 1 Individualized and comprehensive support**
- 2 Access to capital and financial services**
- 3 Increased access to childcare**
- 4 Market responsiveness**
- 5 Sensitizing and engaging men**



Individualized and comprehensive support including appropriate referral services. In **Germany** and **Niger**, research participants described needing more comprehensive support that could address the various different types of barriers that refugee women face. In Niger, this referred to more comprehensive programming, such as training, access to capital, linkages with market actors, etc., to support economic outcomes. In Germany, key informants highlighted the heterogeneity among refugee women and their life circumstances and emphasized the need for one-on-one case management to adequately meet needs, including navigating Jobcenters and the training and work options available to them. One female interviewee and a key informant also highlighted the need for additional training or referral services at the Jobcenters to handle some of the specific situations and needs faced by refugee women.



Access to capital and financial services, including savings mechanisms. In both, **Kenya** and **Niger**, access to capital was identified as one of the biggest constraints for refugee women. In Kenya, existing NGO programs were offering start-up business capital, but the scale of such programs was limited and refugee women were otherwise largely dependent on their informal social and familial networks to access financial services.

In both settings, there appears to be an opportunity to pilot more potentially sustainable and scalable strategies to support ongoing access to financial capital and services for refugee women. One NGO-supported offering in Kenya and Niger includes the guided establishment of savings groups. This intervention type was perceived as valuable by women in both settings and was already largely accepted given similar informal practices that women had previously been exposed to. In Niger, some key informants did express concerns that given the ongoing struggles that refugees face to meet basic needs, it may be premature to support the formation of savings groups. Regardless, there is an opportunity to explore additional options either through NGOs or through partnerships with financial service providers to adapt their services and requirements to the needs and legal status of refugee women specifically.



Increased access to childcare

Interviewees consistently mentioned childcare as a major challenge in **Germany**, where few had seen effective ways of addressing the binding constraint represented by insufficient or inaccessible options. In **Kenya**, although women appeared to have found creative ways of navigating childcare and managing their businesses, some sub-optimal coping strategies also emerged from the research suggesting a need to address such issues and for provision of greater support.

In Kenya, and potentially also in Germany, there may be opportunities to learn from existing positive examples within refugee communities for how childcare can be managed in a safe and affordable way, and to look at opportunities for supporting, leveraging and replicating such strategies. For example, Somali FGD participants discussed being business partners with older women whose children are grown, which gave them flexibility in managing the business and coverage when they need to spend more time at home.



Market Responsiveness

In **Germany**, women indicated that they wanted to spend their time on opportunities (training, internships) that were responding to labor market demand and that had the real possibility of linking them to paid work in the short term. In Germany, the care and service sectors featured prominently in conversations with key informants as ones where there was the highest demand for qualified employees.

In **Kenya**, there also appeared to be an opportunity to offer greater support (whether via training, mentoring or coaching) to women to align their economic activities to market demand. According to a key informant, women's new businesses had a lower likelihood of succeeding due to competition with other similar businesses in the same sectors and their lack of the necessary working capital. Well-conducted market assessments could help identify further areas where refugee women have a legal right to engage, and where growing demand promotes business success and mitigates market saturation.



Sensitizing and engaging men

In **Germany**, refugee interviewees and some key informants spoke of the need to increase awareness around gender issues among refugee men and women. Both men and women stressed the importance of building awareness about women's rights, specifically among men. Similarly, key informants in **Kenya** also spoke to the importance of sensitizing refugee men to women's right to work and the benefits for the family.

Other needs that were only identified in a single country included:

A need for gender-responsive training design that accounts for women's:

- preference for same-sex trainings and female trainers
- childcare needs
- scheduling and mobility constraints, and
- the heterogeneity of educational and literacy levels and interests

to create more accessible and acceptable options for women.

A need for improvement in how German language and cultural orientation courses are taught, by using more practical teaching methods and offering varied ways to practice the language, including:

- songs
- pictures, and
- games

Additionally, many women described challenges in understanding the German culture and called for more effective cultural orientation courses with a greater focus on practical daily concerns related to laws and cultural norms, which refugee women need in order to navigate their new environment and access work.

A need to address stereotypes and discrimination in Germany. One promising example that was described was the effort by the Association for Care and Health Professions in Bonn to implement projects and workshops to reduce misunderstanding and stigma between refugees and German companies.

A need for alternatives to certifications or support with the recognition process in Germany. Several interviewees noted the rigidity of the German certification process and of the possibility of having exams to demonstrate experience and qualifications instead of the requisite certifications. Alternatively, efforts to offer individualized support and guidance to women in navigating the process of having prior qualifications recognized could be a promising solution.

A need for support with advocacy and in accessing licenses to operate legally in Kenya. Although some existing programs support women in accessing appropriate business licenses and by sensitizing local administration officials and leaders to the rights of refugees to work more generally, there remain ongoing barriers for refugee women to operate legally in terms of the license renewal process and annual costs. There may be further opportunity to develop systems of ongoing support in the process of obtaining licenses, and to advocate for administrative processes that are less cumbersome and more streamlined for the needs and barriers refugee women face specifically, given the additional language and literacy constraints they may have.

A need for value chain or market systems development in Niger. Although humanitarian assistance, for example cash transfers, remains essential in this setting, there is also a need for more sustainable options that offer a path to self-reliance. In fact, refugee women interviewees themselves expressed a desire to engage in IGAs. Certain subsectors appear to hold the greatest promise for promoting Malian refugee women's economic empowerment including:

- assistance to women's existing businesses
- cultivating and selling off-season produce, and
- animal fattening

A need for business management and technical training in Niger. Interviews with refugee women revealed a desire for more services that could help them improve their business skills. Women spoke of training in:

- entrepreneurship
- marketing
- managing their IGAs
- managing savings groups, and
- other specific technical skills, like gardening

Needs overview by country

Germany

- one-on-one case management
- additional training or referral services
- childcare
- opportunities that respond to labor market demand
- increase awareness around gender issues
- change how German language and cultural orientation courses are taught
- address stereotypes and discrimination
- explore alternatives to certifications or support with the recognition process

Kenya

- access to capital
- guided establishment of savings groups
- childcare
- alignment of economic activities to market demand
- sensitizing refugee men to women's right to work and the benefits for the family
- advocacy for refugee's right to work and in accessing licenses to operate legally

Niger

- individualized and comprehensive support
- access to capital
- guided establishment of savings groups
- business management and technical training
- value chain or market systems development

Conclusion & Recommendations

There is very little existing research that aims to understand and document how refugee women themselves define economic empowerment and the perceived costs and benefits of economic engagement. This research not only highlights the heterogeneity in the refugee population and how a one-size-fits-all approach might be sub-optimal, but also examines the multiple interrelated external factors that limit refugee women's economic empowerment opportunities in Germany, Niger and Kenya. It further examines opportunities for improving women's economic empowerment based on the aspirations and desires of women and working within the constraints of the complex environments in which women make their choices.

Across the three settings, refugee women expressed a desire to work and described financial, social and personal motivations for doing so. In parallel, however, some women expressed a preference for focusing on child-rearing instead or a need to balance work with raising children. Inadequate or absent childcare or expectations around women's role in the household were consistently raised as a challenge that limited women's mobility and economic opportunities. In Niger, women spoke to how unsatisfying it was for them to do no economic activity or to rely on assistance, reinforcing women's desire to provide for themselves and be independent. In Kenya, some Congolese women spoke to how the experience of working for the first time was not necessarily an empowering experience given the risks of harassment and exploitation involved with working on the streets out of financial necessity. In contrast, others found the range of opportunities available to them inspiring.

In all three settings, though to varying degrees, women and men spoke of the benefits of women's economic empowerment for women themselves, for their families and for the communities that they live in. Many refugee women and men highlighted the financial benefits to the household of women working. Though women also spoke to how paid economic engagements were in addition to, and not a substitute for, their household and care responsibilities. In fact, in most cases, with displacement, refugee women maintained their existing responsibilities and had an additional burden of generating an income out of financial necessity. With some exceptions, refugee men did not appear to adequately share the load of household responsibilities even as women took on this new role. This dynamic calls for a need to carefully understand and account for women's personal situations when designing economic programs or promoting economic engagement and also highlights the need to engage and bring men along in the design process.

Other constraints to economic empowerment that were highlighted through the research findings, and generally align with the existing literature, included:

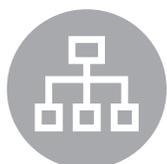
- challenges associated with documentation and the implications of that for economic opportunities, like finding employment or registering a business
- limited access to capital and formal and informal financial services
- gendered social norms and how they interact with unpaid care responsibilities and constraint mobility
- security and harassment concerns for refugees, and women in particular

Refugee women's preference for type of work varied based on their educational background; their personal situation; and, the opportunities available to them. In most cases, however, women expressed a preference for options they had prior experience with, were flexible and could lead to paid employment in the short term, in the case of women in Germany, or would generate income on a daily basis, in the case of women in Kenya and Niger. In Germany this presented itself as women expressing a preference for the care, education or service sectors and in Kenya and Niger for owning their own small businesses. Although these preferences exist for very valid reasons, it is also important to recognize that the number of constraints (financial, social, material, educational, and legal) that refugee women face limit the economic possibilities that women can envision for themselves. In order to expand the opportunities that women can envision as available to them, there is a need to increase exposure to these new opportunities and to address and alleviate the constraints that refugee women face.

Finally, findings from all three settings revealed the potential psychological and economic benefits of networks of support and a need to cultivate these networks through programming if they do not already exist. Current social network composition varied greatly based on gender, religion, and ethnic group. These benefits included:

- 1 Social support**
- 2 Support in navigating the new environment (including norms and institutions)**
- 3 Access to resources such as land or start-up capital**
- 4 Business linkages**
- 5 The potential to reduce discrimination against refugees through increased exposure and connections with the host community**

Overall, there are a number of recommendations from this research for practitioners and policy makers who are responsible for designing and implementing programs and shaping policy for refugee women that apply across all three settings. For country specific recommendations, refer to the country specific reports for Germany, Niger and Kenya.



Organizations (NGOs, donors, private sector, etc.) designing and implementing programs for refugee women should:



Provide individualized and comprehensive support services that are responsive to the needs of different groups of women based on economic interests and time constraints



Increase market responsiveness when evaluating skills-building trainings on offer to refugee women for employment opportunities and when counseling women on business opportunities



Create and promote opportunities for engagement with home and host community members that not only serve an economic purpose, but also enable refugee women to build and expand their social support networks and reinforce ongoing learning and application of new skills and behaviors. This could include:

- Exploring opportunities for peer mentorship or apprenticeships with successful refugee and host community women engaged in various economic activities, particularly micro-enterprise
- Exploring the possibility of mixed host community and refugee savings groups



Create opportunities and safe spaces to intentionally train men and women in understanding gender roles, norms and rights. Engage men in the design and delivery of livelihoods interventions for refugee women.



Work with influential individuals, such as community and religious leaders, in both refugee and host communities to highlight the importance of women's economic activities and contribution.



Research and pilot interventions to address childcare as a critical issue.



Advocate with both government and private sector on refugee rights.

- Work closely with local authorities, city officials and the private sector to sensitize key stakeholders on refugee rights, as well as the ways in which refugees benefit the local economy and host community.
- Continue advocacy efforts with government authorities on refugees' right to work, especially through more accessible implementation of policies in practice.
- Explore and develop partnerships with local businesses, private sector organizations, or other market-focused institutions and organizations who share an interest in streamlining business licensing processes and renewals.
- Advocate with private sector actors and businesses to promote hiring and supporting refugee women employees and entrepreneurs, and the particular challenges and barriers they face.



Continue to invest in, design and implement research on what works in supporting women refugees' economic empowerment with a focus on the following questions:

- How can we develop new thinking around the types of work that women can engage in, that is both aligned with women's own preferences and desires and cognizant of environmental constraints?
- How do mobility constraints differ across different groups of refugee women, and how can greater mobility and autonomy among some women support improved economic engagement among others?
- To what extent can mechanisms, such as mixed savings groups or trainings, improve refugee women's social connections within the host community? Do such efforts contribute to economic outcomes and/or prejudice reduction among the communities?
- How can we effectively incorporate refugee and host community leaders (men and women) in efforts to promote refugee women's economic empowerment?
- What are successful methods for incorporating greater market responsiveness in skills training and business-start support?
- How can service providers better facilitate women's improved access to sustainable financial services?
- What are effective methods for addressing agency-related constraints associated with social norms and unpaid care responsibilities?
- How can programs and services reach more displaced women and what private sector incentives expressly support economic opportunities that are well-adapted to displaced women's life circumstances (i.e. offering flexibility, safe and dignified work) and offer potential for long-term advancement and growth?



Host governments should:



Expand economic opportunities for and support the integration of refugee women by:

- eliminating mobility constraints faced by refugee women
- revising policies and laws that create barriers for refugee women to access economic activities and financial services
- addressing obstacles that impede refugee women's access to childcare and other services
- revising policies and laws that contribute to gender inequality in any form for both national and refugee women



Improve women's protection and empowerment and prevent gender-based violence by:

- increasing access to justice and awareness of legal recourse options when faced with harassment or other forms of sexual and gender-based violence

This applies to violence in the home as well as to harassment and exploitation related to their income generating activities that women may face while working or traveling to and from their places of work.



Support local authorities to promote economic integration of refugees by:

- streamlining and ensuring the accessibility of labor market integration processes, such as skill certification, business registration, work permits, etc., that facilitate refugee women's economic inclusion
- promoting the economic benefits of refugees' economic inclusion for the host economy and community



Support facilities and initiatives for building social networks including refugee and women's organizations.

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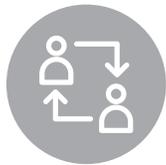
Annex A: Research Questions

The following research themes and questions guided the development of the research instruments:



Women's desires and aspirations

- How do women themselves define women's economic empowerment?
- What do women and men see as the potential positive and negative results of women's economic empowerment?
- How has displacement shaped their views of women's economic empowerment?



Women's economic engagement

- What constraints do displaced women face in taking on livelihood activities, and in entering and participating in the labor market?
- What supports do they have for taking on livelihood activities or entering the labor market?
- To what extent do women want to participate in the labor market or work?
- Ideally, what would they like this participation to look like (types of activities, timing, etc.)?
- What strategies have women used to contribute to household income?
- What do displaced women identify as services they need, to access and participate in livelihood activities? (i.e. public services, such as improved health care, private sector services, such as financial services, humanitarian services, etc.)
- What do displaced women identify as products they need to access and participate in livelihood activities?
- What information do women rely on to access livelihoods and how available is it?



Social norms

- How are gendered social norms structuring men and women's decision-making related to livelihood activities?
- How has conflict/displacement influenced social norms among displaced populations to either enable or restrict women's economic empowerment in post-crisis settings?
- What mitigation strategies have been used against negative results and what helped in supporting positive results in terms of economic engagement?
- What elements of identity intersect with gender to influence women's power to make decisions about livelihoods e.g. marital status, ethnicity, age, disability, sexuality, religion, etc.



Networks of support

- What groups or social circles are women part of, and how do these contribute to income and empowerment outcomes for women? What is their role?
- What role do social networks have regarding women's access to markets (as consumers or producers/sellers, depending on the context relevance)?
- How do women adapt financially in displacement/emergency contexts? What are their strategies to access support? How are networks built and utilized? What are the differences depending on length of displacement?

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