Women’s Economic Empowerment in the face of Covid-19 and displacement

November 2021
Economic empowerment of women impacted by crisis and displacement

- Access to quality economic opportunities and stable income
- Financial services
- Resources, information and training
- Safety from violence, discrimination and harassment
- Laws supporting gender equality, right to work and safe movement
- Financial and social networks
- Positive social and gender norms
- Recognition and redistribution of unequal unpaid care work
- Collective action and participation in decision-making

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# How do women in crisis define economic empowerment

<table>
<thead>
<tr>
<th>Germany</th>
<th>Kenya</th>
<th>Niger</th>
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<tbody>
<tr>
<td><strong>Definition</strong></td>
<td><strong>Balanced work with family</strong></td>
<td><strong>Well dressed</strong></td>
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<tr>
<td>Able to work</td>
<td><strong>Self-sufficient</strong></td>
<td><strong>Takes care of children</strong></td>
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<tr>
<td>Financial Independence</td>
<td>educated</td>
<td><strong>Clean household</strong></td>
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<tr>
<td>Support</td>
<td></td>
<td><strong>Different from others</strong></td>
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<td></td>
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<td><strong>Well respected</strong></td>
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<tr>
<td><strong>Benefits</strong></td>
<td></td>
<td><strong>Helps others</strong></td>
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<tr>
<td>Support the economy</td>
<td>More financial stability</td>
<td>Help women create small businesses</td>
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<tr>
<td>Support the family</td>
<td>Children are educated</td>
<td>Provide startup capital</td>
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<tr>
<td>Good for society</td>
<td></td>
<td>Help children</td>
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<tr>
<td>Freedom to explore options</td>
<td>Can support others</td>
<td>Contributed to household income</td>
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<tr>
<td>Improve self-confidence</td>
<td>Increased social engagement</td>
<td>Take care of self</td>
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<tr>
<td>Improve a sense of security</td>
<td>Have a better life</td>
<td>Less suffering</td>
</tr>
<tr>
<td>Improve a sense of security</td>
<td>Be able to start/ grow business</td>
<td>Help women create small businesses</td>
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<tr>
<td>Girls are educated</td>
<td>Benefit for the family</td>
<td>Provide financial capital to households</td>
</tr>
<tr>
<td>Support</td>
<td>Independence</td>
<td>Help husbands</td>
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<tr>
<td>Balanced work with family</td>
<td>Can support others</td>
<td>Create jobs</td>
</tr>
<tr>
<td>Independent</td>
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</table>
Access and Agency related barriers to economic empowerment

**Access-related barriers**
- Lack of access to capital (working capital and start-up funds)
- Lack of documentation or legal status for work
- Lack of language skills
- Non-transferrable skills or qualification
- Lack of information about market opportunities

**Agency-related barriers**
- Unpaid care work and other household responsibilities
- Men’s opportunities prioritized over women’s opportunities for work
- Family members preventing women from obtaining work or restricting type of work
- Risk of gender-based harassment and violence
Reduced access to economic opportunities during the Covid-19 pandemic

Percentage of respondents who found it **harder to get work** last year than pre-pandemic:

- **96%** in Greece
- **84%** in Jordan
- **65%** in Nigeria

Across all countries, **women had 47% lower odds than men of having earned income** during the pandemic....

...and **45% lower odds of being employed** or self-employed.
Access to financial services

Displaced people (men and women) had a **75% lower chance of having access to a bank**, compared to host community members.

Women (displaced and host communities) had a **64% lower chance of having access to a bank**, compared to men.

Displaced people were more likely to get loans from family and friends...

...while host community members were more likely to get loans from banks or community groups.

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International Rescue Committee
Policy responses

- Progress in addressing intersecting inequalities

- Shortcomings remain:
  - over-emphasis in policy on supporting women-led businesses and women’s entrepreneurship in stable settings
  - inadequate policy attention to displaced women’s labour market access, inclusive social protection and social norm change
  - Prioritisation private sector partners (SMEs) in programmes rather than women’s rights organisations, women-led workers’ organisations
Donor financing

- Gender equality within economic and productive sectors increased to 47% of bilateral aid in these sectors, only 2% of this aid as a principal objective
- Nascent ‘gender lens investing’ approach among development finance institutions – 2X Challenge
  - opportunities to mobilise new funding sources
  - BUT narrow focus on supporting women’s links with the private sector means that– even with improvements to reach women affected by crisis and displacement – they are currently unlikely to deliver
Advancing the economic empowerment of women affected by crisis and displacement

Host national governments and municipalities
Establish gender equal laws, build inclusive economies and expand social protection

Humanitarian and civil society practitioners
Economic empowerment programming supporting women's rights and economic inclusion

Quality financing to frontline responders including women-led organisations, and accountability for global policy commitments
Build evidence for gender lens investing in crisis and displacement contexts and track the level and impact of spending

International community, bilateral and multilateral donors
Development finance institutions

A multi-stakeholder response

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Thank you.