

# 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



Resources, information and training



Financial services



Financial and social networks



Safety from violence, discrimination and harassment



Laws supporting gender equality, right to work and safe movement



Positive social and gender norms



Recognition and redistribution of unequal unpaid care work



Collective action and participation in decision-making



HPG
Humanitarian
Policy Group





# How do women in crisis define economic empowerment



#### <u>Germany</u>

Try new trings Self-sustaining Independent Fulfulls Inquisehold duries Sering Successful in ratising children Has money Greater Freedom Has money Greater Freedom Has money Greater Freedom Family Able to Work With family Able to Work Financial Independence

Education Has Goals Knowledge Able to dream Provide for family Has contacts and connections Self-confidence No Psychological Pressure Participate in decision-making Receive support from father

Support the economy
Role model for children
Equal model and propriating
Educate children and cultivate more open mindset
Have a routine Independence
Equal standing as men
Capable of living fulfilled lives
Improves self-confidence
Freedom to explore options
Become self-sufficient
Good for society
Support the family
Allows women to understand their rights
Exposure to new experiences
Able to earn own money
Able to make own decisions
Grees words and the confidence of the confiden

#### <u>Kenya</u>

manages her time well looks down on others self-employed persistent driven has skills owns a business aware of her situation confident

Self-sufficient educated works hard has financial means provides for others independent has a good life has a job loves what she does receives support from others

More financial stability
Decreased stress
Increases engagement
Social approval
Have a better life
Able to start/grow business
Children are educated
Beneficial for the family
Independence
Can support others

Contribution to household expenses

#### <u>Niger</u>

Norking this time
Head of household
Influence in household
Able to buy and sell things
At peace with others
Has means Works non-stop
Has a better life Helps others
Well liked
Well fed Determined
Well dressed
Takes care of children
Clean household
Different from others
Well respected
Contributes to managing household
Akie to newgate thisleries
Responsible
Responsib

Take care of self.
Less suffering
Help women create small businesses
Help children
Help others
Provide start-up capital
Contribute financially to household
Help husband
Create jobs



Definition

Benefits

# 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

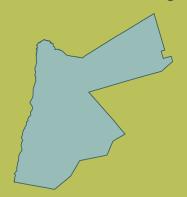


## Reduced access to economic opportunities during the Covid-19 pandemic

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



96% in Greece



84%



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 acess to a bank, compared to host community members











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









### **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 <u>bilateral aid</u> 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

A multi-stakeholder response

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



Development finance institutions







## Thank you.

