



INTERNATIONAL
RESCUE
COMMITTEE

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



How do women in crisis define economic empowerment

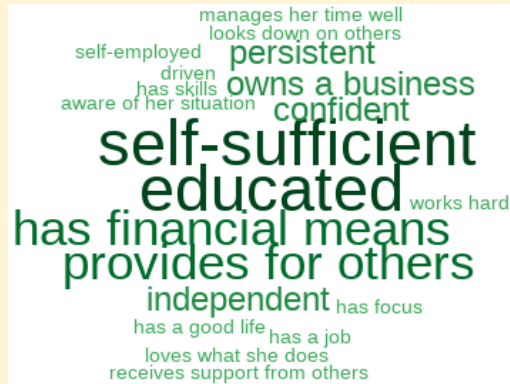
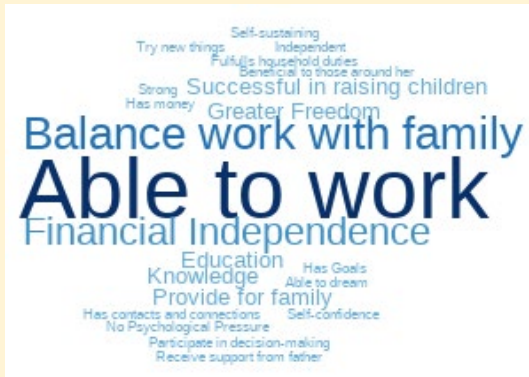


Germany

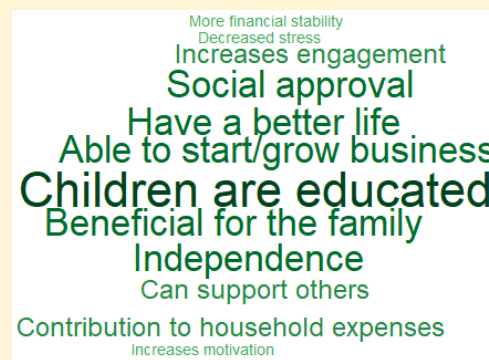
Kenya

Niger

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

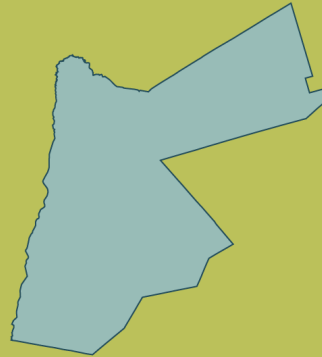
- Unpaid care work and other household responsibilities
- Men's opportunities prioritized over women's opportunities for work
- Family members preventing women from obtaining work or restricting type of work
- Risk of gender-based harassment and violence

Reduced access to economic opportunities during the Covid-19 pandemic

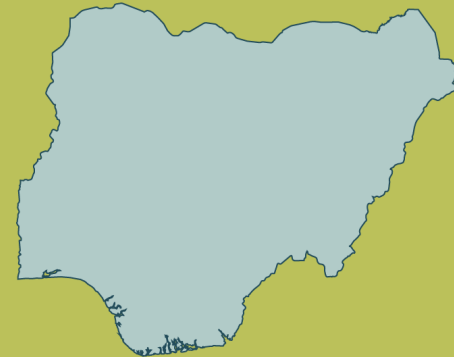
Percentage of respondents who found it **harder to get work** last year than pre-pandemic:



96%
in Greece



84%
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**



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

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



International community, bilateral and multilateral donors



Development finance institutions

Thank you.