POSITION PAPER

LEAVE NO ONE BEHIND: How to include Crisis-Affected Populations in the Generation Equality Action Coalition on Economic Justice and Rights

Summary and key asks

If the Generation Equality Forum is to deliver on its promise for game-changing results for all women and girls and support the Sustainable Development Goals' (SDGs) promise to Leave No One Behind, the Forum as a whole, and the Economic Justice and Rights Action Coalition specifically, must include dedicated commitments for displaced women and girls, including refugees, IDPs and others affected by conflict and crisis who are at risk of exclusion.

The Action Coalition members should:

- Sign on to the Women Peace and Security and Humanitarian Aid Compact and seek meaningful links and synergies between Compact and Action Coalition Commitments.
- Ensure commitments include actions for women affected by conflict, crisis and displacement in each of the four areas for action identified in the Global Acceleration Plan, including dedicated and costed funding opportunities.
- Ensure commitments align not only with the SDGs but also with the key objectives of the Global Compact on Refugees (GCR) and Grand Bargain.
- Support financial inclusion and economic self-reliance for women affected by conflict and displacement through transformative interventions, addressing the root causes of gender disparities and ensuring displaced women's right to work, safety and agency.
- Enhance accountability for crisis-affected women by disaggregating indicators and improving data collection to show progress for refugee women compared to nationals.

Women and girls living in fragile and conflict affected states face additional barriers to their economic wellbeing, yet global economic empowerment initiatives often neglect their particular needs. Governments, UN agencies, civil society and the private sector have a unique opportunity through the Generation Equality Economic Justice and Rights Action Coalition and the Women Peace and Security and Humanitarian Aid Compact to make bold commitments and mobilize resources to achieve economic inclusion for all women and girls, including those affected by conflict, crisis and displacement.

Image: IRC/Esther Mbabazi in Yume, Uganda. Jemimah Sadia, founded Togoletta women's group after seeing a need in the settlement for refugee women to come together and care for each other. When she's not doing activist work with the group, she runs a small shop in Zone II where she bakes short cakes and sells tea.

Image: IRC/ Kellie Ryan. Women in Goma, North Kivu, Democratic Republic of Congo participate in a village savings and loans association (VSLA) organized by the International Rescue Committee.

Conflict, Displacement and Economic Justice and Rights

The recent Global Gender Gap Report 2021 revealed that the COVID-19 pandemic has set back progress to gender equality worldwide and that gender-inclusive recovery plans will be critical. Nine out of ten countries ranking lowest on gender equality are also affected by fragility, conflict and displacement. Structural gender inequalities are intersecting with other factors including age, class, disability, race, ethnicity, religion, migration status, sexual orientation and gender identity. Displaced women and girls face a higher risk of all forms of gender-based violence and economic marginalisation and are frequently excluded from government responses. Refugee women suffer particular barriers to livelihood opportunities, including cash and voucher assistance, as a result of multiple, intersecting factors affecting their rights, agency and access to economic opportunities.

With displacement becoming increasingly protracted, humanitarian resources tightening and aid budgets shrinking it is vital that initiatives designed to support women's economic justice and rights recognize and respond to the particular needs of women affected by conflict and displacement.

Opportunities for action

The Generation Equality Forum (GEF) in Paris in June 2021 offers a key opportunity for the international community to advance economic empowerment and build gender equal economies. The first conference in Mexico provided an important space for governments, activists, and allies to exchange ideas, but we are concerned that millions of women and girls living in conflict and crisis settings are largely absent from the draft blueprints released in Mexico, and will once again be left behind.

It is crucial that commitments taken at the Paris Forum align with other relevant global frameworks under review in 2021 such as the Global Compact on Refugees (GCR), the Grand Bargain and G7 Whistler Declaration on Gender Equality and the Empowerment of Women and Girls in Humanitarian Action. One of the GCR 's key objectives is to enhance refugees' self-reliance and take measures to promote women's economic empowerment. The GCR indicator framework tracks the proportion of refugees accessing decent work, enjoying freedom of movement, and living below the poverty line. The Grand Bargain, an international agreement between the world's largest aid donors, UN agencies and humanitarian organisations to drive efficiencies in humanitarian assistance is expected to continue after its original five-year mandate ends in June 2021, and is moving to prioritise localisation as one of the most transformative paths to change. This should include increased support and funding for frontline responders, including women's groups, to lead humanitarian action.

Image: IRC. Rhama in Hasaka, Syria.

Action Coalition on Economic Justice and Rights (EJR)

If the GEF is to deliver on its promise for game-changing results for all women and girls and support the SDG promise to Leave No One Behind, the Forum as a whole, and the EJR Action Coalition specifically, must include dedicated commitments for displaced women and girls, including refugees, IDPs and others affected by conflict and crisis who are at risk of exclusion.

Enhancing synergies with the Women, Peace and Security and Humanitarian Aid Compact

The EJR Action Coalition should further use the opportunity to collaborate with the Women, Peace and Security and Humanitarian Aid (WPS-HA) Compact set up under the GEF. Including a WPS-HA lens in the work of the EJR Action Coalition necessitates looking at the gendered impact of conflict and fragility and ensuring the participation of women and girls in relief and recovery efforts and access to livelihoods.

In the design of its action commitments, the EJR Action Coalition members should:

- Seek a meaningful link between its planned activities and the work of the WPS-HA Compact;
- Collaborate between the EJR Action Coalition and the Compact on the joint thematic priority of economic justice;
- Leverage humanitarian expertise, highlight opportunities for integrated financing and foster policy synergies across the humanitarian, development and peacebuilding nexus.
- Sign onto the Compact and the Action Coalition and ensure commitments reflect the Compact commitments.

The draft Global Acceleration Plan launched at the Mexico Forum in March includes four areas for action for Economic Justice and Rights:

1. By 2026, increase the number of countries with a comprehensive set of measures including through investments in gender-responsive public and private quality care services, law and policy reforms and the creation of up to 80 million decent care jobs to recognize, reduce and redistribute unpaid care work and reward and represent care workers, while guaranteeing their labour rights.

Challenges displaced women face related to unpaid care work and access to care services

IRC's research with refugee women in urban contexts in Germany, Kenya and Niger showed that unpaid care work and other household responsibilities were a key barrier to economic opportunities, especially due to social and familial expectations. These responsibilities influenced whether women could engage in work at all and the type of work they were able to engage in. Some women faced additional burdens arising from their displacement, for example increased chores due to poor living conditions; inadequate supplies for cooking and cleaning resulting in these activities taking more time; and increased income needs in order to provide for children. The combined burden of household responsibilities and restricted mobility severely limits the economic possibilities and income earning potential of refugee women and negatively impacts future generations.

IRC's global Watchlist of humanitarian crises finds that in conflict affected countries, public services including health care are often disrupted or restricted. In fragile and crisis-affected contexts, states often lack the resources to fully address needs on their own - or are unwilling to provide essential public services for all those in need. Women in these settings have further reduced access to services such as healthcare compared to men as was exposed by the COVID-19 pandemic. The pandemic exacerbated existing inequalities for women, especially displaced women who are often left out of national response plans and services like social safety nets and health services.

Recommendation

Ensure all investments and measures to create quality care services, reduce and redistribute unpaid care work and job creation, address the additional burdens facing women affected by fragility, conflict and displacement in accessing economic opportunities, childcare and other services, particularly in the absence of readily available and accessible public services.

2. Create an enabling legal and policy environment and engage women to expand decent work in the formal and informal economy to reduce the number of working women living in poverty by 2026.

Challenges facing women affected by crisis and displacement in accessing decent work

Increasing access to decent work is particularly important in contexts of fragility, conflict and displacement, particularly for refugee women outside the formal economy who face discrimination and legal barriers to the labour market both based on their gender and their displacement status. Challenges arising from their displacement can include legal restrictions, safety risks, psychological trauma, social stigma and racial discrimination. Recent, pre COVID-19 research on refugee gender pay and employment gaps found refugee women's labour market participation rate to be as low as 6% in high refugee hosting countries Germany, Jordan and Lebanon; the pay gap between refugee women and host men was found to be as high as 94% (Turkey).

UNHCR estimates that 70% of refugees live in countries with restricted right to work. In an assessment of the legal framework for refugees' participation in the economy in four different contexts – Ethiopia, Germany, Jordan and Uganda – that looked at the legal environment for refugee women specifically, IRC found a complex set of rules and requirements affecting refugees' opportunities such as onerous requirements for work permits, limitations on freedom of movement and constraints on the ability to establish a business. These laws affect men and women refugees differently and refugee women suffer economic exclusion and marginalisation as a consequence.

Image: Nepal © WRC/Lauren Helle

Image: IRC/ Jessica Wanless. Alia lives in Khanaquin central Iraq, where she took part in IRC business training and received a grant.

Legal restrictions are among the reasons that refugee women rely on self-employment to generate an income, often in the informal economy. Other reasons given by refugee women for a preference for self-employment were safety and flexibility to balance paid work with unpaid care. Work in the informal sector can be insecure, without access to social protection or benefits, as well as increased exposure to gender based violence (GBV). What is more, the informal sector was hit hardest by COVID-19. In an analysis of the impact of lockdown on refugee livelihoods, refugees are found to be more likely to work in the informal sector than the host population in the high refugee-hosting countries assessed, with women refugee workers also more likely than male refugees to work in sectors highly impacted by COVID-19.

Recommendations

- Review, assess and revise national laws and policies to achieve gender equality for all women and enhance economic opportunities for refugee women in particular, in consultation with refugee women, civil society and employers, by ensuring the legal right to work and equal pay, and enabling rights including freedom of movement, protection from violence and exploitation, housing, land, education, justice and property rights.
- Use financing and "beyond aid" tools to incentivise policies that will improve gender equality and increase economic opportunities for refugee women in host countries, through providing funding and technical assistance, and linking financing to refugee hosting governments to progress towards specific policies on the right to work.
- Establish effective partnerships between the private sector and humanitarian organisations to support women's access to work and accommodate refugee women's rights and protection needs in the labour market.

3. Expand women's access to and control over productive resources through increasing access to and control over land, gender-responsive financial products and services, and the number of firms owned by women by 2026.

Crisis-affected and displaced women face particular barriers to economic empowerment, i.e. their ability to safely generate, use and control resources. IRC's model for women's economic empowerment outlines the preconditions that need to be in place in the market, workplace, community, household and at the individual level, to expand access and control over productive resources for crisis-affected women. This requires addressing the heightened threats they face of GBV, economic exploitation, discriminatory social norms, and particularly onerous regulatory barriers. COVID-19 has exacerbated these threats – the shadow pandemic of GBV is significantly impacting women affected by conflict and displacement, increasing risks of violence and economic exploitation.

Access to land and housing

Displaced persons face particular difficulties in housing and land rights, and women are further disadvantaged.

Existing inequalities on land rights -globally, less than 15% of landholders are women- are often exacerbated by displacement, conflict and fragility, and overwhelming institutional and host community capacity, which all impede inclusive development. Environmental degradation and dispossession of agricultural assets due to conflict, instability and displacement can limit women's access to natural resources. Crisis-affected women may have had their land confiscated by armed actors, sold by family members, or occupied illegally with impunity.

Moreover these women live in inadequate accommodation under inhumane circumstances, and may have been denied shelter assistance which is often allocated to male heads of household. The Finance in Displacement research finds that urban refugees face particular housing challenges, with rent being the number one worry and major expense, and refugees often living in poor and overcrowded housing in Uganda, Mexico, Jordan and Kenya. Displaced women are particularly affected as their income is generally smaller- especially women-headed households with children.

Access to finance

Financial inclusion in general is low in conflict-affected countries, at only about 1 in 10 women. For displaced women, proof-of-identity requirements and other regulatory constraints often hinder access to financial services—digital or otherwise.

IRC's research in Jordan, Kenya, Uganda, Ethiopia and Mexico finds that refugees have some form of access to mobile money in theory, if they have a refugee or humanitarian programme ID. But these services are either restricted in functionality for refugees, or the markets are nascent, with few mobile money agents and limited service options. Moreover it is extremely challenging or impossible for certain refugees to even obtain the required ID, especially for women who may face additional gender discrimination in nationality laws and in many contexts need the permission of their male family members to obtain identification.

Refugees, especially women, continue to suffer limited access to mobile phones and the internet. Refugees are 50% less likely than the general population to have an Internet-enabled phone, and 29% of refugee households have no phone at all. The gender gap in digital access, with women in low and middle income countries 23% less likely to use mobile internet than men, is even starker in refugee contexts.

Barriers are even higher for standard financial services such as bank accounts, where refugees, including women, are excluded either by national policies or by service providers' practices. Urban refugee women in Jordan and Kenya had less access to diverse forms of capital than men.

Support for women-led enterprises in humanitarian settings

Women in fragile and conflict affected states face particular difficulties to access support for starting a business. Recent financing initiatives to support women businesses tend to be designed for more stable contexts where there are functioning and accessible labour markets. Displaced and crisis-affected women will not always benefit from these global women's economic empowerment initiatives that focus on increased market access, women's leadership and high growth sectors. They neglect structural barriers to women's meaningful power to choose, use and control economic opportunities. Refugee women may also face particular challenges in accessing business licenses due to official restrictions, onerous administrative requirements or prohibitive fees.

Recommendations

Initiatives to expand women's access to and control over productive resources should:

- Reach the most marginalised women affected by crisis and conflict who face particular barriers, by supporting interventions that focus specifically on women in crisis, are multi-sector and resourced via multi-year, flexible funding, in line with refugee women's preferences (**see yellow Box**).
- Improve laws and policies to enhance access to financial services, land and housing, business registration, and preventing and responding to GBV as a key precondition for women and girls economic empowerment.

Refugee women's preferences for livelihood interventions

Any interventions designed to rebuild more inclusive economies must address the multiple barriers to livelihoods facing refugee women as well as the specific, practical and regulatory constraints affecting refugee women differently in different contexts. Most importantly, they must transform the discriminatory social norms and drivers of gender inequality and respond to refugee women's own preferences to overcome barriers and ambitions. With this in mind IRC's research from urban contexts in Germany and Kenya as well as Niger sought to understand refugee women's own aspirations and perceived barriers showing that refugee women are seeking:

- comprehensive support services responsive to women's diverse needs in different contexts
- skills building and business support responsive to market opportunities
- expanded social networks for information and support
- ongoing learning and skills building such as apprenticeships and peer learning
- safe spaces with training on discriminatory gender and social norms and information on women's rights
- support from influential individuals, such as community and religious leaders, in both refugee and host communities
- pilot interventions addressing childcare as a critical issue.

4. Design and implement gender-responsive macro-economic plans, budget reforms and stimulus packages so that the number of women and girls living in poverty is reduced by 85 million including through quality public social protection floors and systems by 2026.

Refugees and asylum seekers are often excluded from social protection measures due to their displacement status, and the advent of COVID-19 has yet to significantly change this. Many governments have taken steps to introduce or expand social protection to limit hardship in the face of lockdown. However, fragile and conflict affected economies do not always have the capacity, infrastructure or resources to deliver cash transfers at scale or to newly impoverished populations. They may not have a necessary bank account, access to the internet or be registered to receive benefits and are therefore at risk of exclusion. In particular displaced women operating outside the formal economy are at risk of being excluded from these protections by practical and legislative barriers.

Recommendations

- Expand inclusive social protection to women at risk of exclusion and outside the formal economy such as humanitarian populations, particularly in countries affected by fragility and conflict with limited public service and social protection infrastructure.
- This should be done in collaboration with multilateral development banks and in coordination with humanitarian cash providers to reach those at risk of exclusion, especially refugee women, by supporting the alignment of cash with local and national social protection systems to ensure complementarity to reach those at risk of exclusion.

Cross-cutting recommendations for the Action Coalition on Economic Justice and Rights:

- Lay out dedicated and costed funding opportunities for donors to support the economic empowerment of women and girls in fragile and conflict affected states.
- Ensure commitments align not only with the SDGs but also with the key objectives of the GCR and Grand Bargain such as enhancing self-reliance of refugee women and girls and scaling up support for local women's organisations.
- Support financial inclusion and economic self-reliance for women affected by conflict and displacement through transformative interventions, addressing the root causes of gender disparities and ensuring displaced women's right to work, safety and agency.
- Enhance accountability for crisis-affected women by disaggregating indicators and improving data collection to show progress for refugee women compared to nationals. This will feed into progress monitoring for SDG indicators which now includes refugees, and for GCR indicators on decent work, freedom of movement and poverty.

Image: IRC/ Jessica Wanless. Farah*, a refugee from Baghdad in her shop in Khanaquin, central Iraq.