

HPG commissioned report

Women's economic empowerment in the face of Covid-19 and displacement

Restoring resilient futures

Clare Clingain and Daphne Jayasinghe with Abigail Hunt and Amanda Gray Meral

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Acronyms

BMZ	German Ministry for Economic Cooperation and Development
DFI	development finance institution
DFID	UK Department for International Development (former)
FCDO	UK Foreign, Commonwealth and Development Office
FFO	German Federal Foreign Office
GAP	Global Acceleration Plan
GBV	gender-based violence
GEAC	Gender Equality Advisory Council
GEF	Generation Equality Forum
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
GLI	gender lens investing
IDP	internally displaced person
ILO	International Labour Organization
IRC	International Rescue Committee
KII	key informant interview
NAP	UK National Action Plan on Women, Peace and Security
NGO	non-governmental organisation
ODA	Official Development Assistance
OECD	Organisation for Economic Co-operation and Development
OECD-DAC	OECD Development Assistance Committee
SDG	Sustainable Development Goal
SMEs	small and medium-sized enterprises
UN	United Nations
UNHCR	United Nations Refugee Agency
We-Fi	Women Entrepreneurs Finance Initiative
WPHF	Women's Peace and Humanitarian Fund

Executive summary

The Covid-19 pandemic has had a devastating impact on the lives and livelihoods of women globally. This research clearly demonstrates that women affected by crisis and displacement have been hit by a ‘triple disadvantage’ of Covid-19, displacement and gender discrimination. Findings from research in Jordan, Greece and Nigeria evidence clear gender differences in the ability to earn an income, be employed in salaried formal work and take on responsibility for unpaid care work throughout the pandemic, with women hit hardest. Key barriers to economic opportunities include restrictions on freedom of movement and access to financial services, formal employment and social protection.

Despite this ‘triple disadvantage’, the specific challenges facing women affected by crisis and displacement are rarely a policy focus. Policy and financing aimed at furthering women’s economic empowerment have gathered pace and made progress in addressing intersecting inequalities in recent years. Yet the pandemic has revealed the shortcomings of current policy approaches, which remain inadequate to meaningfully and comprehensively further economic inclusion for women affected by crisis and displacement who have experienced exacerbated challenges and inequality as a result of the crisis.

In particular, the research highlights that an over-emphasis in policy on supporting women-led businesses and women’s entrepreneurship in stable settings risks neglecting the most marginalised women in countries affected by crisis and displacement. We argue that there is inadequate policy attention to displaced women’s labour market access, inclusive social protection and social norm change to address stigma and discrimination. Women’s rights organisations, including women-led workers’ organisations, are critical partners in an inclusive recovery; yet donors tend to prioritise small and medium-sized enterprises (SMEs) and other private sector partners in programmes focused on economic empowerment.

The pandemic has also highlighted significant gaps in the level and focus of donor financing for the economic empowerment of women affected by crisis and displacement. For example, while the nascent ‘gender lens investing’ (GLI) approach among development finance institutions (DFIs) offers opportunities to mobilise new funding sources, their relatively narrow focus on supporting private sector companies that employ or provide services to women means that – even with improvements to reach women affected by crisis and displacement – they are currently unlikely to deliver comprehensively on the economic empowerment of this group.

Without dedicated action by host nations, donors and multilaterals, women affected by crisis and displacement will struggle to recover from the economic shock of Covid-19 and secure resilient futures. This will set back progress on the gender equality and decent work commitments within the Sustainable Development Goals (SDGs 5 and 8), the refugee self-reliance objectives of the Global Compact on Refugees, and Economic Justice action commitments included in the recent Generation Equality Global Acceleration Plan.

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Restoring resilient futures for women in crisis and displacement settings relies on multi-stakeholder action and inclusive economies. The Covid-19 global recovery presents an opportunity for renewed attention to a comprehensive and inclusive approach to women's economic empowerment, rebuilding economies by prioritising the right to safe and decent economic opportunities, financial services, social networks, social protection, redistributed unpaid care and laws supporting refugee inclusion and gender equality.

1 Introduction

The Covid-19 pandemic and its associated lockdowns have had a particularly detrimental impact on women's jobs and livelihoods (McKinsey, 2020), with women's jobs 1.8 times more vulnerable than men's globally, accounting for some 54% of overall job losses (ibid). Unpaid care work has disproportionately been borne by women, with school closures leaving families in need of additional childcare, which has often fallen to women due to social norms and expectations that women take on this work. Women's over-representation in employment sectors impacted hardest by lockdowns, including the food industry, retail and entertainment (UN Women, 2020), has only increased the expectation that they take on this additional childcare.

Different women experience the economic impact of Covid-19 in different ways. Gender intersects with other factors, including age, class, disability, race, ethnicity, religion, sexual orientation and gender identity, to deepen marginalisation and widen inequalities. Conflict and crisis magnify these intersecting inequalities, heighten the risk of violence and compound women's economic marginalisation (IRC, 2019a). For example, young women may be particularly affected, with a survey from ILO (2020e) showing that the impact of the pandemic on young people has been 'systematic, deep and disproportionate'. The survey also found the pandemic has 'been particularly hard on young women, younger youth and youth in lower-income countries' (ibid.).

While refugees and internally displaced people (IDPs) face many of the same challenges as members of their wider host communities, in terms of work and the impacts of Covid-19 on their livelihoods, they experience additional challenges linked to their legal status, including restrictions on their freedom of movement and on the right to work. This, as well as the physical and mental impacts of their forced displacement, can intersect to create further challenges for this specific population. Constraints on formal labour market access also make it more difficult to secure decent and reliable work and access to social protection.

The effect of displacement is compounded by gender. While the negative impacts are well documented (trauma, sexual exploitation and gender-based violence (GBV)), the potential positive opportunities, including 'conditions for socio-economic and cultural transformation, and reconfiguration of power relations', are often overlooked (Holloway et al., 2019: 9). These include 'shift[s] in the gendered division of labour: violence, flight and disruption provide spaces and opportunities for the reversal of conventional economic roles, with women taking on increased economic responsibilities and often becoming the primary earners' (ibid; see also Ritchie, 2017). While these economic opportunities are often taken out of necessity rather than choice, the outcome may be that women become the principal family economic provider, even if male family members work too. For example, IRC research found Syrian women were more likely to be in paid employment in Jordan than before the Syrian crisis, while men's role as the main income-earner was considerably reduced (IRC, 2019b).

The Covid-19 pandemic and associated containment measures have significantly exacerbated gendered inequalities; this report explores how this has played out. The gendered impacts of Covid-19 on women's

economic inclusion, alongside the challenges to and opportunities for economic empowerment created by crisis and displacement, highlight the importance of economic empowerment interventions that are responsive to displaced women's needs. The years preceding Covid-19 saw some welcome gains in policy surrounding women's economic empowerment (IRC, 2019a; Holloway et al., 2019), such as a target to value and recognise unpaid care in the SDGs (target 5.4), and global attention to the issue galvanised by the United Nations (UN) Secretary-General's 2016 High-Level Panel on women's economic empowerment. However, despite this increased attention, bilateral and multilateral policies and initiatives have often proved unfit to meet the complex needs of women affected by crisis and displacement (OECD, 2017), or help women withstand shocks, including as a result of the Covid-19 pandemic (IRC, 2020).

1.1 Research aim and report structure

This research aims to address a gap in the evidence by specifically seeking to better understand the economic impact of Covid-19 on women affected by displacement. This includes displaced individuals and vulnerable host community members. The report explores their experiences of employment and income, financial services, and the financial and social networks known to be a key source of support for many during the pandemic in Greece, Jordan and Nigeria (see Boxes 1 and 2). The analysis also assesses key global policy and financing initiatives, shedding light on the extent to which they support those aspects of economic empowerment most relevant to women affected by displacement in the Covid-19 context, and what lessons can be learnt about how policy measures can deliver improved support during future shocks and crises.

Chapter 1 presents the country-specific findings. We find that the Covid-19 pandemic has been especially difficult for women impacted by displacement in these three countries between February and June 2021, providing an original snapshot of the recent effects of the pandemic on the focus groups. These women have experienced the 'triple challenges' of Covid-19, displacement and gender.

Box 1 Survey overview

This research focuses on 725 IRC clients participating in the Resilient Futures Youth Entrepreneurship programme in three countries: Greece, Jordan and Nigeria. In Jordan and Greece, IRC clients came from the urban centres of Amman and Athens; in Nigeria, clients were from urban and peri-urban areas in the north-eastern state of Adamawa. The survey sample speaks to the youth experience, which IRC broadly defines as individuals aged 18 to 35, and to the most vulnerable among both displaced and host communities. In determining the geographical locations for this research there were two primary considerations: a significant refugee population; and the IRC's delivery of programmes. After identifying countries that met these criteria, the IRC then selected three that would represent varied contexts in terms of displacement and geographical spread.

Box 2 Overview of country contexts

Greece

Greece hosts a large number of asylum-seekers and refugees from Africa, Asia and the Middle East. In 2015, it was the main entry point for more than 1 million people. According to the UN Refugee Agency (UNHCR), in 2019 it was hosting 186,200 people of concern (UNHCR, 2019b). Many live in dire poverty as they navigate Greece's asylum process and access protection services. As Covid-19 spread across Europe in early 2020, the Greek government announced the full lockdown of all non-essential movement throughout the country. Restrictions on movement and business activity have since been lifted and reimposed at national and local levels. Greece has a rating system to dictate the level of school and business closures across districts. Lockdown measures have collided with long-standing economic inequalities, creating additional challenges for refugees, asylum-seekers and migrants. The pandemic has significantly affected the tourism and hospitality industries, which are a major source of employment for migrant and local youth. Since many migrants and refugees work informally, they were excluded from public assistance measures targeting employees whose contracts had been suspended due to the closure of businesses.

Jordan

When Covid-19 hit, the Jordanian government instituted one of the strictest nationwide lockdowns in the world. All non-essential businesses and international borders were closed, and inter-city travel was banned. Movement within cities was limited by a walking-only curfew (just prior to nightfall), and night-time curfews were in effect. As vaccination efforts have increased, people who have received the vaccine have been exempt from the night-time curfew. Over the last year, the Jordanian government has relaxed and then reimplemented strict lockdown. Although some of the more severe restrictions have been lifted, others remain in place, including school closures, night-time curfews, public mask mandates and capacity restrictions on public transport. While Jordan explicitly included refugees in Covid-19 policy from the beginning of the pandemic response, both refugees and disadvantaged host community members remain economically vulnerable as many typically seek work in the informal economy, which has been impacted by lockdown measures.

Nigeria

As the Covid-19 pandemic spread across Nigeria and the crisis-affected north-east, national and state governments introduced various mitigation measures and restrictions, including banning inter-state movement (with limited exceptions, for instance for health workers and journalists), banning mass gatherings, school closures, banning international and domestic flights, issuing lockdown orders, nationwide curfews and public mask mandates. The impacts on economic activity are likely to be greater on already crisis-affected and vulnerable populations in the north-east, including IDPs, many of whom work in the informal economy. Despite the easing of lockdown measures and movement restrictions in most areas, the economic impact is far from over as many businesses have closed and thousands of livelihoods have been affected.

Chapter 2 then analyses the extent to which policy and financing initiatives aimed at furthering women's economic empowerment are effective in meeting the needs of women affected by displacement, the effects of Covid-19 and the responsiveness of policy and financing initiatives to the needs created by the 'triple disadvantage' experienced by such women (see [Annex](#) for full methodology).

We find that significant gaps remain in the policy and financing frameworks ostensibly aimed at supporting the economic empowerment of women affected by crisis and displacement. In light of the enormous economic shifts brought about by the pandemic – for host, refugee and displaced populations alike – it is critical to ensure that key policy and financing initiatives are fit for purpose to respond to the needs and priorities created by the crisis, and we propose a set of policy recommendations to this end.

1.2 Conceptualising the economic empowerment of women affected by crisis and displacement

The economic empowerment of women impacted by crisis and displacement has drawn increasing attention globally in recent years, galvanised by the UN Secretary-General's appointment of a High-Level Panel in 2016 mandated to accelerate progress globally.¹ Various definitions and practical approaches to women's economic empowerment have been developed by academics and practitioners, although there is no universally agreed definition. Yet certain core elements are common, including recognition that empowerment can be a long-term, incremental process; that women's individual and collective empowerment requires the creation of conducive structural conditions; that context and experience matter – there is no 'one size fits all' approach; and that identifying and supporting 'enablers' or building blocks that can have pivotal, positive effects can be a fruitful approach in practice (see Hunt and Samman, 2016).

Recognising the need to tailor responses, focused efforts have been made to understand how the enablers of and constraints to economic empowerment play out in the lives of women affected by crisis and displacement, often based on the experiences and learning of practitioners working in this area. Drawing on key literature (notably Buvinic and O'Donnell, 2016; Klugman and Quek, 2018; Gettliffe and Rashidova 2019; IRC, 2019a; Kabir and Klugman, 2019; Gettliffe and Khan 2020), the following are seen as critical:

- Access to quality economic opportunities and stable income.
- Access to resources, including information (including on rights), immigration, education, training, skills development and financial literacy.
- Access to financial services.
- Access to financial and social networks.
- Safety from violence, discrimination and harassment, including in homes, communities, at school and work and during movement/migration.
- Laws and policies supporting crisis-affected and displaced women's rights to gender equality, assets, property, enterprise and work, as well as safe movement.

¹ See <https://hlp-wee.unwomen.org/en>.

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- Social and gender norms which recognise women's contributions to the household, society and the economy and enable them to generate, use and control resources.
- Recognition and redistribution of unequal unpaid care and domestic workloads.
- Collective action and meaningful participation in decision-making.

Increasing access to labour markets is a critical piece of the puzzle – for example, evidence suggests that engagement in decent work (notably formal employment or other quality income-generating activities) can bring significant gains for refugee women, their families and the host country's economy (Kabir and Klugman, 2019). Yet it is clear that a more comprehensive approach is critical for transformative change in women's lives, in recognition of the multifaceted nature of empowerment.

A nuanced approach is also vital to overcome stereotypes of and stigma against women affected by displacement, which often sees them as 'vulnerable and/or victims' or 'remarkably resilient', thereby limiting understanding of the complex, multiple factors shaping their realities and preferences – including hugely varied experiences of displacement (including urban/rural location, length of displacement, and available resources or opportunities) and power differentials linked to intersecting inequalities including gender, age, racialisation, caste, ethnic identity, faith, disability status and socioeconomic class (Holloway et al., 2019).

2 Impact of Covid-19 on economic opportunities for women affected by crisis and displacement

Refugees and IDPs experience many of the same Covid-19-related negative impacts on their livelihoods as vulnerable workers in host communities. However, these challenges are compounded for refugees and IDPs by restrictions on their freedom of movement and access to formal labour markets, as well as practical limitations such as identity requirements and eligibility for social safety nets. Economic opportunities are further constrained by gender, with discriminatory social norms particularly impacting women's economic opportunities and increasing the burden of unpaid care work.

Some of the labour market impacts of Covid-19 and lockdowns imposed to reduce the spread of the virus have had a particularly damaging impact on displaced workers and a disproportionate impact on women. Moreover, given the legal and practical barriers displaced people face accessing the formal labour market, they also overwhelmingly rely on informal work (IRC, 2019d). As the Organisation for Economic Co-operation and Development (OECD) notes, '[M]ost female refugees and migrants also work informally when they have access to work. These women are facing an increasingly precarious situation as confinement measures jeopardising their ability to work may reduce them to impoverishment, with especially high risks for female-headed households' (OECD, 2020b: 8). Early on in the pandemic, the International Labour Organization (ILO) estimated that 42% of women workers, compared to 32% of men, were in segments of the informal economy significantly impacted by Covid-19 containment measures (ILO, 2020f). Disproportionate reliance on the informal economy also means refugees and other displaced people are more liable to be laid off during periods of economic downturn, without recourse to legal protection (Dempster et al., 2020). As the ILO (2020b: 1) notes, 'these factors exacerbate the effects of the pandemic on them, while reducing their access to the coping strategies that may be available to nationals'. This includes access to social safety nets, such as social insurance schemes and social security, often linked to formal paid work or citizenship.

This chapter sets out research findings on displaced and vulnerable host women's experiences of securing employment and income and access to financial services during the pandemic. Drawing on the conceptual framework for displacement and crisis-affected women's economic empowerment, it assesses the relevance of financial and social networks and laws and policies impacting displacement-affected women's rights to assets, property, enterprise and work, as well as safe movement.

2.1 Employment and income

2.1.1 Gender, displacement status and labour market challenges pre-dating Covid-19

Evidence pre-pandemic highlights gender pay and labour market participation disparities between displaced women of working age and other groups. A study of the six countries² hosting the largest numbers of refugees shows that refugee women are less likely to be engaged in paid work than women and men of the host country, and gender pay gaps exist between refugee women and men, as well as (and more significantly) between refugee women and host women and men (Kabir and Klugman, 2019). In Turkey, according to the ILO, prior to the pandemic Syrian refugee men earned 95% of the minimum wage, while Syrian refugee women made only 77% (ILO, 2020a). The latest Women, Peace and Security Index 2021/22, looking at Ethiopia, Nigeria, Somalia, South Sudan and Sudan, finds that, in all five countries, female-headed refugee/IDP households are more likely to be poor than male-headed households (GIWPS and PRIO, 2021).

More recent evidence points to the pandemic exacerbating pre-existing challenges refugees face in the labour market. In Turkey, 69% refugees surveyed by the Turkish Red Crescent had experienced loss of employment as a result of the crisis (Turkish Red Crescent and the International Federation of Red Cross and Red Crescent, 2020). In Lebanon, 60% of Syrian refugees were permanently laid off as a result of Covid-19 measures, compared to 39% of Lebanese (ILO, 2020d). Syrian refugees were also less likely to have a contract of employment prior to the crisis, and so experienced greater loss of income and were twice as likely as Jordanian workers to lose their jobs permanently (ILO, 2020c). The majority of Syrian and non-Syrian refugee respondents in one study had lost their incomes overnight due to the lockdown imposed by the government, and were still out of work after restrictions had eased (IRC, 2020). Given the additional gender impacts on displaced women's economic lives, it is reasonable to anticipate negative additional gendered impacts during the pandemic as well.

The research for this study found that, overall, the economic situation for displaced and vulnerable host communities across the three countries had worsened since the start of the pandemic. The impact was greatest in Jordan, with more than 97% of respondents noting a negative impact on their economic situation. In Greece, 76% of respondents reported being negatively impacted, and in Nigeria it was more than half. Across the three countries, almost all respondents reported finding it harder to find work than prior to the pandemic (Greece: 96%; Jordan: 84%; Nigeria: 65%). While the economic impact was felt by both men and women, women had 47% lower odds than men of having earned income during the pandemic, as well as 45% lower odds than men of being employed or self-employed (see Figure 1 and Table 1 for a country-specific breakdown).

Displacement has exacerbated the negative impact of the pandemic on economic opportunities. In Jordan and Nigeria, 82.5% of displaced women stated that their economic situation had worsened, compared to 72.6% of women in the host community. More displaced men reported a worse economic

2 Germany, Jordan, Lebanon, Turkey, Uganda and the US.

situation (85.5%) than their male host community counterparts (67.7%). In Greece and Jordan, more women than men (Greece: 20% versus 7.6%; Jordan: 36% versus none), as well as more displaced women than host community women (29.0% versus 10.0% across both countries), cited personal and household responsibilities as challenges to finding employment.

2.1.2 Loss of income and business challenges

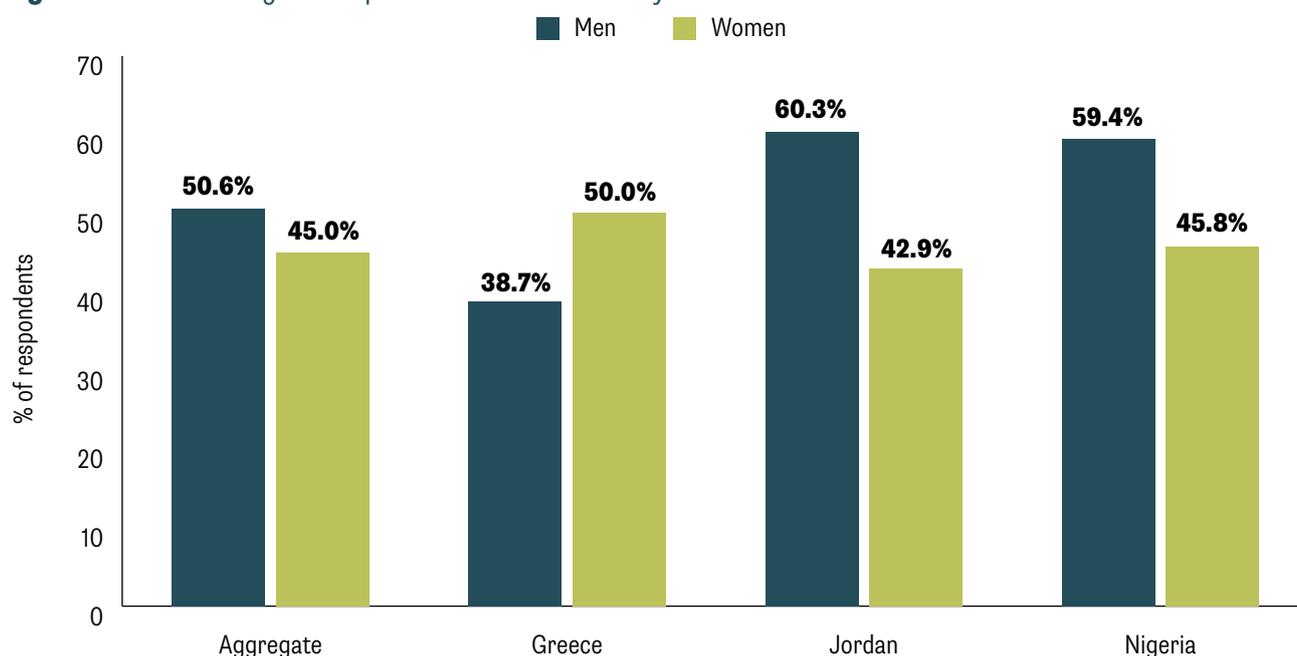
Previous IRC research on women's economic empowerment in Germany, Kenya and Niger (IRC, 2019c) shows that women are more likely to engage in self-employment/microenterprise, with a smaller percentage of women engaged in salaried employment. Rates of salaried employment are low compared to self-employment among respondents in all three countries in this study. In Jordan and Nigeria, prior to Covid-19, most respondents had been either engaged in self-employment (37% and 44% respectively) or looking for work (32% and 47% respectively). Significant numbers of women in displacement noted a loss of income as an impact of the Covid-19 pandemic (69.75% in Jordan, 43% in Nigeria and 33.83% in Greece).

The survey found that the pandemic was having a clear negative impact on business owners, including a lack of capital (Greece: 75%; Jordan: 41%; Nigeria: 10%) and containment measures related to Covid-19, such as movement restrictions, curfews and limits to hours of operation or in-person operation of business (Greece: 75%; Jordan: 28%; Nigeria: 15%). In all three countries, business owners reported having fewer customers. In Greece, more women than men reported challenges operating their businesses during the pandemic, while in Jordan more men reported challenges than women. This may reflect the fact that the most common business sector for women is in Jordan food and beverages, which were allowed to operate during lockdown. In Greece, this research found the main sectors were cleaning services, clothing production and cosmetics sales or services, which may have been more affected by closures during lockdown.

Women were more likely than men to cite their personal or household responsibilities as a challenge to finding work in Greece and Jordan (more than twice as likely in Greece and three times as likely in Jordan). Unpaid care work has been noted as a key barrier to economic opportunities for women during the pandemic: in June 2020, 23% of women business owners surveyed worldwide reported spending six or more hours per day on care work, compared to 11% of men (Facebook et al., 2020).

Globally, during the pandemic women-owned firms have been more likely to close (Goldstein et al., 2020, cited in O'Donnell et al., 2021). One survey of businesses in Jordan (Kebede et al., 2020) found that women lacked savings or reserves to survive beyond a month. A survey of 1,300 women SME owners in 30 African countries found that 80% had had to close at least temporarily. For the businesses that were able to remain open, '41 percent had reduced work hours, 34 percent had laid off workers, and 25 percent had reduced employees' pay' (UN Women et al., 2020, cited in O'Donnell et al., 2021).

Figure 1 Percentage of respondents who earned any income



Note: Aggregate is the average across the three countries and is calculated by the average across all respondents.

Table 1 Percentage of respondents who earned any income, by sex

	Greece			Jordan			Nigeria		
	Women	Men	P-value	Women	Men	P-value	Women	Men	P-value
% of respondents who earned any income	50.0%	38.71%	0.18	42.9%	60.3%	0.02	45.8%	59.4%	0.02

2.1.3 Lack of government support

While many countries have extended social protection for workers during the pandemic, access has been limited for refugees. This is a consequence of requirements such as nationality, having a valid work permit or being formally employed, which effectively excludes refugees. Women refugees are particularly at risk given that they are less likely to be registered, and by the nature of their jobs (in sectors more likely to have high rates of informality) (ILO, 2020a).

In Jordan, while the government has taken measures to ensure access to national health provision for refugees who are not covered by national social protection mechanisms, reports from IRC field staff indicate that refugees have been significantly affected by the pandemic’s economic impacts, especially as they are not included in social protection mechanisms and social safety nets. The Jordan Emergency Cash Transfer Covid-19 Response Project, which provides temporary cash support to

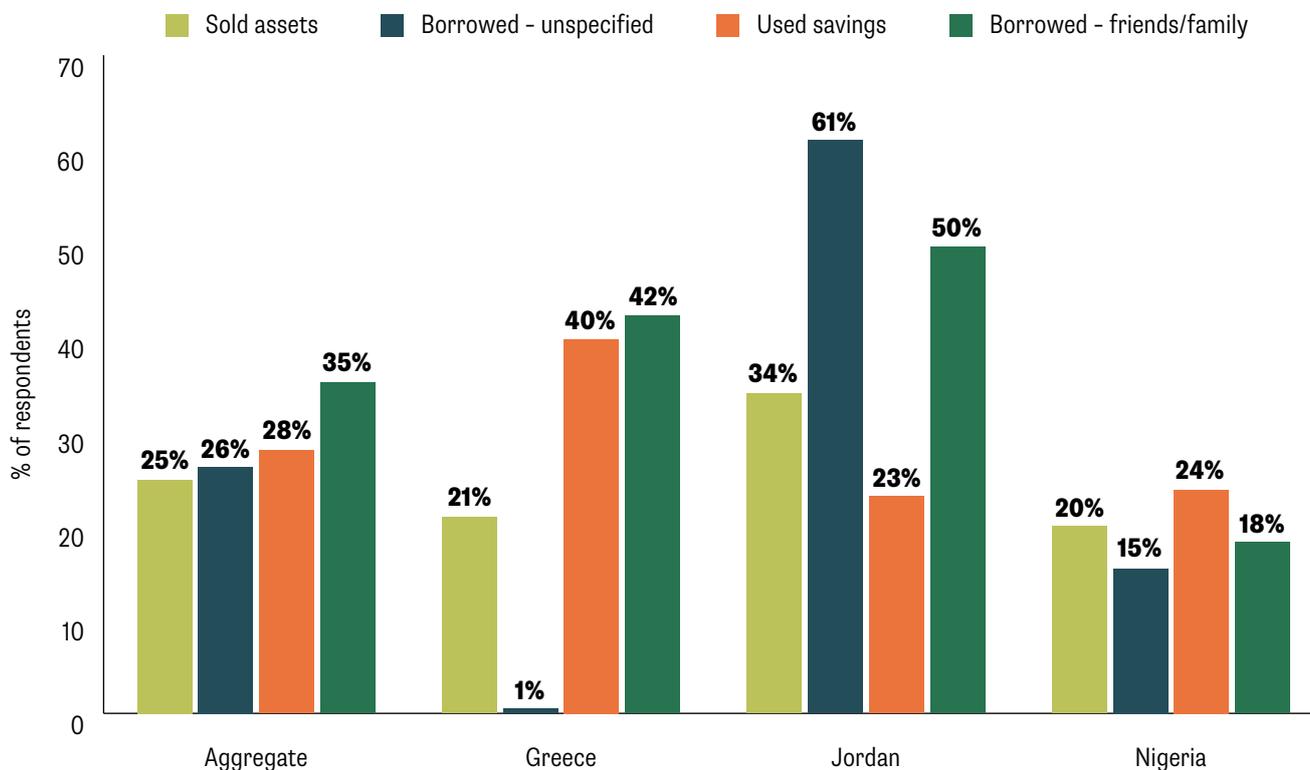
poor and vulnerable households, is not inclusive of refugees. Poor female-headed households are targeted for cash assistance by the National Aid Fund and the national Takaful welfare programme, but these benefits do not cover non-Jordanian or refugee women, although the Takaful social insurance programme was extended with refugees encouraged to register for social security access (Hagen-Zanker and Both, 2021).

The study found little evidence of women (whether displaced or host community) receiving any additional support. This includes state and non-state cash assistance or social protection, as well as remittances. The most frequently mentioned support was from family and friends, or other forms of informal, locally based help. However, fewer displaced women reported receiving financial support from family or friends than host community women, although displaced individuals in Greece and Jordan were more likely to have borrowed money compared to host community members in response to the economic challenges they faced during the pandemic. Additionally, a higher proportion of host community members than displaced individuals reported receiving state cash assistance in Greece (30% versus 15.2%) and in Jordan (8.3% versus 1.3%). Only in Jordan were displaced women more likely than host community women to report receiving state cash assistance (9.7% versus 1.8%).

2.1.4 Meeting basic needs and coping mechanisms

The reduction in income and limitations on the ability to earn have left people struggling to meet their basic needs. From the survey results, women in Nigeria were most likely to have difficulties covering their basic needs since the start of the pandemic, with nearly 73% reporting problems. In Greece almost 60% reported problems covering basic needs, and in Jordan it was just below 50% of women. Issues included being unable to pay rent or utility bills. Although respondents generally reported selling assets, borrowing money or using savings, displaced women were more likely to report having to borrow money to meet expenses (see Figure 2). Displaced women in Nigeria were nearly twice as likely to report having to pay for healthcare in comparison to non-displaced women.

Figure 2 Selling assets, borrowing and using savings in response to the Covid-19 pandemic



2.2 Financial services

The research found large differences between countries in terms of access to financial services. Women impacted by displacement in Nigeria reported higher use of banks (70%) than in Greece and Jordan, where only 37% and 3% of respondents, respectively, reported using a bank. In Nigeria, nearly three-quarters had access to banks, though it is possible that participants also interpreted banks as including mobile money services in addition to traditional banking.

Displacement status had a key impact on women’s ability to access banks and other financial services. Displaced individuals (both men and women) had a 75% lower chance of having access to a bank compared to host community members. Some of the barriers noted in Greece included language and discrimination. Commonly mentioned challenges in Nigeria included lack of internet for mobile banking, lengthy waiting times to access banks, transactional and documentation issues and discrimination. Displaced individuals 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.

In all three countries there were divisions according to gender. Despite using banks more than women in Jordan and Greece, women in Nigeria still had less access to banks than men. While less than half of respondents reported having access to a bank in Greece, and 7% in Jordan, women (displaced and host) still had a 64% lower chance of having access to a bank compared to men across the three countries.

These findings support existing research showing how gender impacts access to financial services. In the Middle East and North Africa, for example, one study found that 38% of women had access to a bank account, compared to 57% of men (OECD, 2020b). Being a refugee poses additional barriers to accessing financial services (IRC, 2020), with refugees excluded either by national policies or by service providers' practices (Isaacs et al., 2018; IRC, 2020). In Jordan, according to government figures from 2017, only 7.5% of registered refugees have a bank account and 1.5% borrow formally. Banks require a valid passport, among other documents, to satisfy Know Your Customer requirements, as well as additional checks and management approval before gaining access to an account. Refugees must also be able to make a minimum deposit, which is a barrier for many (Central Bank of Jordan, 2017). The Central Bank of Nigeria has aimed to address this limited access by issuing guidance to all commercial banks to accept refugee IDs for opening bank accounts.³

Access to other financial services, such as microfinance institutions and savings groups, was low across all three contexts. In Jordan, displacement had a significant impact on the ability to access a loan. Eighty-five per cent of those displaced reported that they would source a loan from family or friends, with only 2.5% saying they would source one from a bank. This was in contrast to 30% of host community respondents saying they would source a loan from a bank. In Jordan there were higher numbers of displaced individuals reporting challenges with legal restrictions related to refugee status (around 20%) and not knowing where to obtain a loan (around 20%). Legal restrictions based on refugee status (18%) and not knowing where to obtain a loan (also 18%) were also reported in Greece.

Displaced people had much lower household savings (see Table 2 and Figure 3). In Jordan only 5% of respondents reported that someone in their household was currently saving money, compared to 16% in Greece and 77% in Nigeria. Across all three countries, host communities had higher savings.

People affected by displacement had small networks primarily consisting of relatives and people in the local neighbourhood, perhaps as a result of restrictions on movement imposed during Covid-19-related lockdowns. Particularly for displaced women, social networks play a critical role in promoting financial health, confidence and employment opportunities (Mehta Dhawan and Zollmann, 2020). Prior to Covid-19, women's groups – such as village savings and loan associations and other community-based networks – provided support against shocks and supported women's economic empowerment. They provided access to information and helped women to improve their business practices, profits and savings, which encouraged women to take greater financial risks (Buvinic and O'Donnell, 2016; Buvinic et al., 2020). The longer-term impacts of the Covid-19 pandemic could disrupt face-to-face engagement, making it more difficult for these groups to support each other, provide advice, build savings and provide loans.

3 See <https://tbiafrica.com/2021/02/11/cbn-instructs-banks-to-accept-permissible-ids-for-refugees/>.

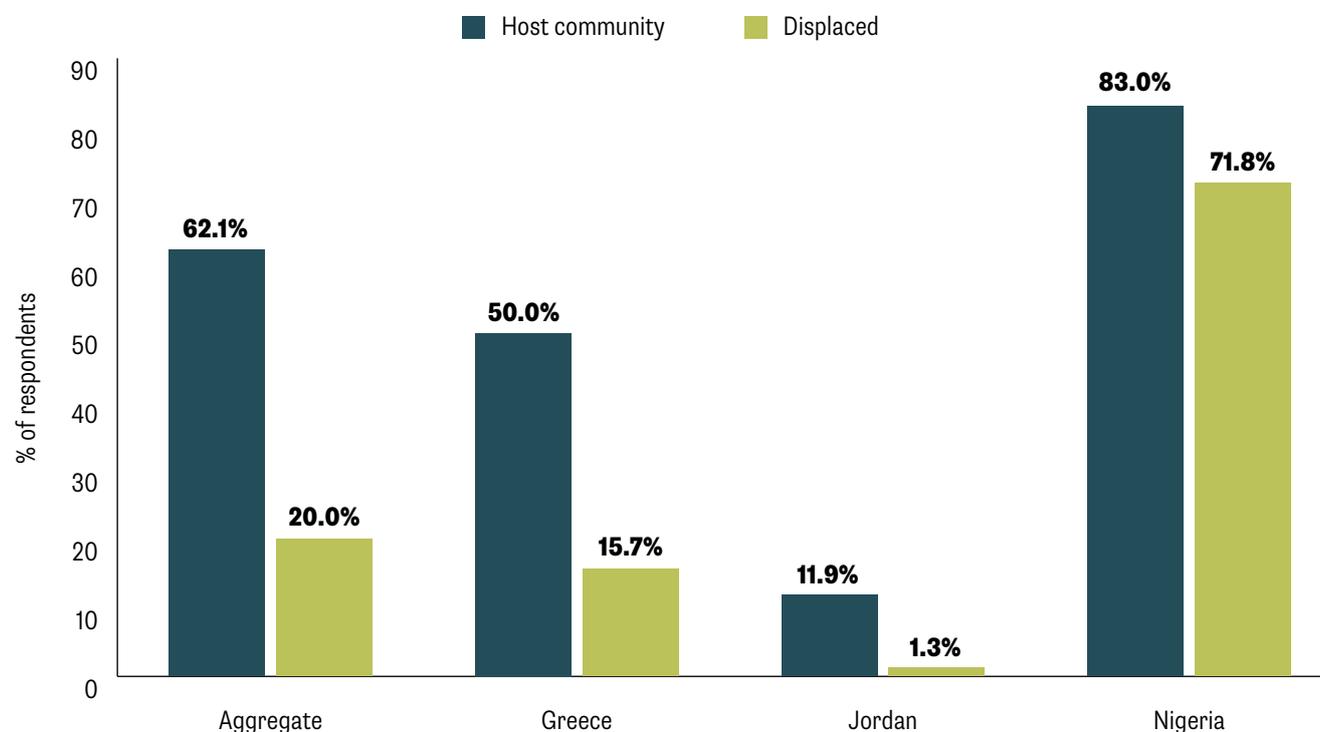
21 HPG commissioned report

Business uncertainty and repeated closures during lockdowns may hinder risk-taking and make business owners more reluctant to take out loans. In Nigeria, members of savings groups showed reluctance to take out loans when their businesses closed as they were unsure that they would be able to repay them (Agene and Onyishi, 2020).

Table 2 Saving rates by household displacement status

	Greece			Jordan			Nigeria		
	Displaced	Host community	P-value	Displaced	Host community	P-value	Displaced	Host community	P-value
% of respondents who stated someone in household is saving money	15.18%	40.00%	0.01	1.30%	11.90%	0.00	68.00%	81.04%	0.04

Figure 3 Percentage of respondents' households saving money at the time of the survey



Box 3 Control over economic resources: the example of Nigeria

In Nigeria, the research team asked questions concerning women's experiences of economic coercion since the start of the pandemic. Specifically, women were asked:

1. if they had to give all or part of their cash to their husband or another family member;
2. if their husband or another family member had refused to spend money for household necessities; and
3. if their husband or a family member had taken money against their will.

Twenty-nine percent of female participants reported experiencing at least one of these. Among those, 66.77% reported only one behaviour. The most commonly reported behaviour was having to give all or part of their cash to their husband or another family member.

This chapter has set out how the Covid-19 crisis has brought about a triple disadvantage for women as a result of their gender, displacement status and the impacts of the virus itself. Addressing this triple disadvantage demands urgent attention. While in recent years there have been some policy efforts made to support the economic empowerment of women affected by crisis and displacement, Covid-19 presents an opportunity to reflect on the effectiveness of those policies – it is critical to ensure that policy and financing are fit for purpose in responding to the acute needs generated.

3 Policy and financing for women's economic empowerment

This chapter explores recent global, multilateral and bilateral policy and financing instruments designed to support the economic empowerment of women affected by crisis and displacement, assessing key initiatives in this area while also considering their responsiveness to the critical impacts of Covid-19 discussed in Chapter 1. This analysis is based on a policy trajectory mapping, providing a snapshot of the evolution of women's economic empowerment policy as well as analysis of key policy and finance commitments made since the onset of the Covid-19 crisis. The aim is to assess the extent to which these measures have supported the economic empowerment of women affected by crisis and displacement within the context of the pandemic.

This analysis complements the discussion in Chapter 1 on how the national policy and regulatory environment impacts on economic opportunities for women in displacement. The analysis focuses on bilateral donors (the UK and German governments) and multilateral initiatives (G7, Generation Equality Forum (GEF), Global Compact on Refugees) that have played a significant role in progressing the global women's economic empowerment agenda. Because any realisation of bilateral and multilateral ambition relies on financing, we have assessed the reach and responsiveness of key bilateral donor and development financing initiatives in relation to the needs of women impacted by displacement. A more detailed methodology for this analysis can be found in the [Annex](#).

3.1 Policy

3.1.1 Bilateral donor policy and initiatives

UK Foreign, Commonwealth and Development Office

The UK Foreign, Commonwealth and Development Office (FCDO, formed in 2020 from the merger of the Foreign and Commonwealth Office (FCO) and the Department for International Development (DFID)) has two 'flagship' policy documents relating to gender equality and women's rights: the Strategic Vision for Gender Equality (2018–2030) and the UK National Action Plan on Women, Peace and Security (2018–2022) (NAP). The evolution of both the Strategic Vision and the NAP reflects an increasingly inclusive and comprehensive approach to women's economic empowerment. However, the significant reduction in the UK aid budget in 2021 risks undermining the progress made to date, as well as the UK's global leadership of this agenda.

The current (2018–2030) Strategic Vision builds on DFID's 2011 Strategic Vision for Girls and Women, and a subsequent 'refresh' in 2013. The overall trajectory of the Vision is towards an increasingly comprehensive focus on women's economic empowerment, moving from a focus on control of assets (2011 version) to 'removing barriers that prevent girls and women from contributing to and benefiting from economic development, including through business, jobs and incomes' in the 2013

refresh (DFID, 2014: 4). The 2018 version goes further still, which is perhaps a positive legacy of DFID's key supporting role in the work of the UN High-Level Panel on Women's Economic Empowerment.⁴ It recognises the role of unequal power structures and discriminatory social norms in driving gender inequality, and highlights the interlinked nature of key issues, including economic empowerment (DFID, 2018). Aspects of women's economic empowerment in this version include access to and choice over jobs in high-growth sectors, improved working conditions and access to assets, and addressing laws and social norms contributing to unequal unpaid care work, harassment, violence and discrimination (ibid.: 13).

The Strategic Vision's other high-level ambitions, including 'protect[ing] and empower[ing] girls and women in conflict, protracted crises and humanitarian emergencies' and 'leav[ing] no girl or woman behind', implicitly reference the role of intersecting inequalities in slowing progress for some groups 'because of multiple discrimination or disadvantage'. Conflict settings are identified as particularly contributing to unequal progress, with increasing girls' and women's access to 'skills, networks and assets they need to engage in these new economic opportunities through jobs and trade' identified as critical. Yet references to the challenges faced by women and girls in conflict or crisis settings tend to relate to experiences of GBV, education and healthcare services – with economic factors narrowly linking 'refugees and those on migration routes' to 'violence, trafficking and modern slavery'. The Strategic Vision also does not address the specific barriers to economic inclusion and empowerment faced by women affected by crisis and displacement and exacerbated by Covid-19, as identified in Chapter 1, including tackling restrictions on freedom of movement and barriers to accessing the formal economy and social protection.

The NAP lays out the UK government's strategy and approach to furthering the global women, peace and security agenda, with its cross-government focus marking an important step towards linking development, humanitarian, peacebuilding and other spheres.⁵ The NAP calls for support to livelihoods and income generation as part of humanitarian responses, and links economic empowerment and related issues including GBV and social norms. However, while other key building blocks of women's economic empowerment are mentioned, there is little substance on how these will be addressed. A recent call via the NAP-linked Conflict, Stability and Security Fund (CSSF) for funding under a new Gender, Peace and Security (GPS) portfolio includes innovative projects 'supporting women's rights organisations' in conflict-affected states and 'intersectional approaches to conflict programming' (FCDO, 2021a). This expansion of funding to women's rights organisations could support increased access to financial and social networks.

FCDO's flagship women's economic empowerment initiative, the Work and Opportunities for Women (WOW) Programme (2016–2024), focuses predominantly on partnerships with businesses: only

4 The former DFID Secretary of State Justine Greening was a member of the High-Level Panel on Women's Economic Empowerment, and DFID provided significant coordination, logistical, technical and financial support to the Panel's core work.

5 As per UN Security Council Resolution 1325 on Women, Peace and Security, adopted in 2000, and its associated Resolutions.

7.31% of project spend to date has been received by ‘women’s rights organisations and institutions’, and the specific focus on conflict, crisis or displacement settings appears limited (DevTracker, 2021; FCDO, 2021b).⁶ Activities largely delivered by women’s rights organisations and institutions are those funded under WOW component four, a Work and Opportunities for Women Fund, which offer a more comprehensive approach to economic empowerment. For example, intended outcomes include strengthened individual and collective agency of women to advocate for change, the redistribution of unpaid care work between women and men, increasing women’s decision-making power in the household, and strengthening alliance-building between women workers’ unions and civil society for improved voice and representation (FCDO, 2021b).

Support for self-employed women and businesses run by displacement-affected women are critical in the Covid-19 pandemic context. Key informants report a narrow focus on supporting economic opportunities through limited support for enterprise development and other initiatives targeted towards business and multinational companies. In practice this approach is seen as less suited to complex conflict settings, and often does not reach the most marginalised women. Instead, the approach focuses on supporting women in better-off positions, who are able to develop formal ‘accumulation-oriented enterprises’ (Kabeer, 2012: 24), and ‘tends to reach women already more established in the business space’ (key informant interview (KII)). Yet many women affected by crisis and displacement are engaged in self-employment (also known as own-account work or ‘microenterprise’) in the informal economy in ‘survival-oriented income-generation’ (ibid.) activities or other forms of informal wage work. As one key informant explained: ‘the current approach is of entrepreneurship, small and medium-sized enterprises, etc., which doesn’t [always] translate well to conflict settings with few structures, financial services and so on. These approaches target women “in the middle” in terms of status, who maybe can start businesses – this is flawed anyway but more so in any conflict or humanitarian setting where structures fail’.

The primary findings of this study underline the significant barriers faced by women in these settings and highlight that an increased focus on ensuring that business development-focused initiatives address these barriers. Furthermore, ample evidence demonstrates the need for more comprehensive approaches to economic empowerment – including by supporting women in the informal economy and complementing access to financial services with programmes to expand social networks and access to information and transform discriminatory social norms, including those which limit women’s control of their income and other economic resources. This approach embraces a wide-ranging view of the types of labour market engagement preferred by women affected by displacement, moving past stereotypes of ‘suitable’ forms of work and supporting access to diverse forms of income generation – both in terms of employment type (including by moving past ‘entrepreneurship’) and occupation/sector.

Therefore, despite certain strengths, there remains a need to ensure a comprehensive approach – in policy and practice – across the board. The forthcoming International Development Strategy presents

6 Spend data accessed 29 July 2021.

an opportunity for the FCDO to outline a clear approach to women's economic empowerment in crisis settings, informed by the increasingly inclusive policies and initiatives outlined above, as well as the lived experience of refugee women.

German Federal Foreign Office, Ministry for Economic Cooperation and Development and implementing arm

The German government's development policy and programming is delivered through the Ministry for Economic Cooperation and Development (BMZ) and its implementing arm, the Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ). Humanitarian policy is delivered through the Federal Foreign Office (FFO) in collaboration with partners.⁷

Key gender-focused policy commitments within these institutions include BMZ's 2014 'Gender Equality in German Development Policy' (BMZ, 2014). This is due to undergo changes as part of BMZ's 2030 reform process. BMZ is also a central Ministry involved in the development and implementation of the third German Federal Government Action Plan for the Women, Peace and Security Agenda (2021–2024). The 2019 GIZ Gender Strategy focuses on GIZ's internal approaches and places operational emphasis on gender mainstreaming throughout GIZ's work (GIZ, 2019). KIIs confirmed that key guiding policy frameworks related to women's economic empowerment tend to be global or regional (as is the case with other thematic focus areas), including the European Union Gender Action Plan II and III, the GEF commitments, UN Security Council Resolution 1325 and associated Resolutions and the 2030 Agenda for Sustainable Development, with the UN Refugee Agency (UNHCR) Global Compact on Refugees and pledges at the Global Refugee Forum 2019 serving as the main point of orientation for displacement-focused work.

The German government places significant emphasis on dedicated flagship initiatives and programmes as a means to further women's economic empowerment. Recent headline investments focus on women's entrepreneurship, such as new commitments announced during the GEF in June 2021 including €25 million for the World Bank-hosted Women Entrepreneurs Finance Initiative (We-Fi) (We-Fi, 2021). While a We-Fi strategic goal is to direct 'at least 50% of its resources to programs for women-owned/led SMEs in low-income and IDA-eligible countries as well as fragile and conflict-affected situations', a goal recently surpassed with 65% of funding meeting these criteria (ibid.), it remains unclear what share of this funding benefits women affected by crisis and displacement specifically.

Major initiatives more clearly aimed at supporting economic empowerment of women affected by crisis and displacement include technical support to the Women's Peace and Humanitarian Fund (WPHF) (Germany was the Fund's largest donor in 2020) (WPHF, 2020).⁸ Another notable example is the Action Network on Forced Displacement – Women as Agents of Change, a joint BMZ and WPHF

7 Including the UN, the International Red Cross and Red Crescent Movement and non-governmental organisations (NGOs).

8 The WPHF is a multi-stakeholder partnership that aims to galvanise support for and finance women's rights organisations and other women-led initiatives working on conflict prevention, crisis response and community peacebuilding. For more information, see <https://wphfund.org/>.

initiative aimed at supporting forcibly displaced women and girls globally.⁹ The Network is part of BMZ's 'Tackling the root causes of displacement, (re-)integrating refugees' initiative (commonly known as the 'Special Initiative on Displacement'), which includes cross-cutting issues such as gender and a funding mechanism focused on crisis and displacement settings.¹⁰

The German government's approach, primarily based on implementation of global/regional frameworks, is operationalised through various relevant programme initiatives. KIIs from BMZ and GIZ suggest each institution's programmes take into account several key 'building blocks' for the economic empowerment of women affected by crisis and displacement, such as supporting women working in the informal economy, education/training and supporting access to legal, quality work, although the approach differs significantly by country context. As one KII noted, 'I don't think we have a specific policy paper on the economic empowerment of displaced or refugee women but in practice it is there'. Nonetheless, it was noted that a full picture of the range of women's economic empowerment components covered across all programmes, and ensuring strong links between policy and programmes, can be challenging due to limitations in tracking and internal knowledge management processes.

Notwithstanding this, stipulations and/or guidance in economic empowerment-related funding calls for proposed projects to show how they address intersecting inequalities in displacement contexts, and point to a 'gender transformative approach', which includes specific attention to multiple and overlapping inequalities. Examples include the annual BMZ call under the Special Initiative on Displacement, with gender-transformative projects receiving increasingly strong weighting in funding award processes, and a recent BMZ-funded call for proposals on forced displacement within the WPHF, which suggests the inclusion of indicators disaggregated by type of displacement (if safe for programme participants to report) and age group, as well as disability, female-headed households and other context-relevant intersecting inequalities (WPHF, n.d.).

A second emerging trend is an increased focus on the participation of women directly affected by crisis and displacement in policy and programme development – most recently through the Action Network on Forced Displacement, which fosters a network of women directly affected by forced displacement, enables them to set their own agenda for the Network's activities, and involves them in decisions on funding awarded through the WPHF. One KII noted that a longer-term aspiration is to have Network members involved in drafting new policies or strategies.

9 For more information, see <https://wphfund.org/2021/01/27/global-new-network-launch-accelerates-action-for-women-in-forced-displacement/>.

10 See: www.bmz.de/resource/blob/23686/2f49e1cb7f6cacc82c822742ac9d2d75/Materialie315-Helping%20refugees%20build%20a%20future.

3.1.2 Multilateral/global policy and initiatives

G7

In recent years the Group of Seven (G7) countries have included gender equality and women's economic empowerment specifically on the agenda. The G7 presents a potential opportunity to negotiate resourced commitments among the world's largest donors to end gender discrimination, including in humanitarian settings, and to focus on recovery from Covid-19, including for those suffering the combined effects of Covid-19, conflict and displacement.¹¹ This sub-section explores whether this opportunity has been realised in practice. To that end, we explore process and outcomes during the Canadian (2018), French (2019) and UK (2021) G7 presidencies.¹²

Canada (2018)

The Canadian government, which held the G7 presidency in 2018, set the bar high ahead of time with promises of an unprecedented emphasis on women and girls – later selecting the advancement of gender equality and women's empowerment as one of the presidency's main themes; launching a new Gender Equality Advisory Council (GEAC) comprising women's rights champions from around the world; and supporting the first feminist Women Seven (W7) Summit, with delegates including feminist activists from G7 as well as lower- and middle-income countries (ICRW, 2018).

Specific economic empowerment-related language was agreed across the key policy outcome documents.¹³ The main G7 Communique committed to the 'promotion of women's full economic participation' (para. 10), and there was reference to root causes of gender inequality, the need to create quality jobs and decent work for all, and a call to focus on the most economically marginalised and recognise and support unpaid care (Charlevoix Commitment on Equality and Economic Growth). The 2X Challenge gender finance initiative was also launched. However, commitments focusing on conflict and humanitarian settings were missed opportunities: the G7 Women, Peace and Security Partnerships Initiative did not make clear links to women's economic empowerment, while the Whistler Declaration's economic focus is limited to 'innovations that can reinforce social and economic resilience for those in fragile states' (Government of Canada, 2019). This suggests that economic empowerment was a lower priority in the framing of measures to support gender equality in conflict and humanitarian contexts, with the focus instead on a narrower set of issues, including improving access to healthcare and strengthening prevention and response to GBV.

11 The UK presidency treated climate change as a policy priority in the context of its leadership of COP26; see: www.g7uk.org/policy-priorities/.

12 The 2020 G7 Summit due to be hosted by the US was cancelled due to the Covid-19 pandemic.

13 These include the Charlevoix G7 Summit Communiqué (which had a dedicated section on advancing gender equality and women's empowerment); the Charlevoix Commitment on Equality and Economic Growth; the Whistler Declaration on Gender Equality and the Empowerment of Women and Girls in Humanitarian Action ('Whistler Declaration'); the G7 Women, Peace and Security Partnerships Initiative, by G7 foreign ministers; and the Charlevoix Commitment to End Sexual and Gender-Based Violence, Abuse and Harassment in Digital Contexts.

France (2019)

Following Canada's lead, France declared gender a priority focus of its G7 presidency, promising to mainstream gender throughout the process, and building on the previous year by reestablishing the GEAC. However, although women's empowerment and gender equality are mentioned extensively throughout the G7 outcome statements, concrete policy commitments, funding pledges or reinforced G7 accountability for past or present promises were lacking (Ruthrauff et al., 2019).¹⁴

In the area of women's economic empowerment, the focus appeared to be largely on supporting women's entrepreneurship, with policy wording to this effect accompanied by calls to increase financing through initiatives from DFIs, including the 2X Challenge, the African Development Bank's Affirmative Finance Action for Women in Africa (AFAWA) initiative and We-Fi (G7, 2019). References to conflict were largely linked with calls to tackle GBV and support girls' education (see Declaration on Gender Equality and Women's Empowerment).

UK (2021)

The UK presidency continued the GEAC and W7 engagement forums and put 'building back better' from the Covid-19 pandemic at the heart of its agenda. Despite unprecedented attention during the pandemic to its disproportionately negative effects on women, including in relation to curtailed economic opportunities and loss of income, the summit outcomes did not reflect the gravity of the situation for the most marginalised women in crisis contexts.

The main G7 Communique briefly references unpaid care, intersectionality and the disproportionate impacts of Covid-19 on women and girls and, as in preceding years, women entrepreneurs were foregrounded through the 2x Challenge. Yet a clear direction on how to secure progress was lacking, aside from a commitment to a 2x Challenge target to 'help address the disproportionate barriers that women face to access capital, leadership roles, quality employment and affordable care' (G7, 2021: 25). References to conflict and gender focused on GBV, with additional reference to the significant impacts of Covid-19 on conflict-affected countries, but economic control and abuse commonly reported by respondents to the survey for this study – notably women being required to give all or part of their cash to a husband or other family member (see Box 3) – are not mentioned. Critically, the Summit failed to bring more funding for gender equality (GADN and GAPS, 2021), and provided little clarity on how commitments related to women and girls would be monitored within the overall G7 accountability framework.

G7 assessment

While there have been policy commitments to furthering critical elements of women's economic empowerment, including access to quality work and supporting unpaid care, links with conflict, crisis and displacement are almost entirely absent. Furthermore, G7 financial commitments have largely

14 Key commitments include the G7 Ministers' Declaration on Gender Equality – France 2019; G7 Social Communique, Ministries of Labour, 7 June 2019; and the Joint Paris G7/G5 Sahel Communique, 4 July 2019. The full range of policy commitments made during the French presidency can be found at: www.elysee.fr/en/g7/2019/01/01/official-documents.

been through development finance initiatives, which aim to mobilise private finance to invest in women entrepreneurs. Overall, while recent years have seen significant improvements in the formalisation of gender expert inputs to the process through the GEACs, and the participation of gender advocates through the W7 forum, this has not led to tangible outcomes that could see the G7 claim itself as a leading global forum in supporting the economic empowerment of women affected by crisis and displacement.

3.1.3 Generation Equality Forum

The Generation Equality Forum (GEF), convened by UN Women and co-hosted by the governments of Mexico and France, provided an important global policy forum for governments, activists and allies to exchange ideas and recommit to gender equality. The Forum culminated in July 2021 with a five-year Global Acceleration Plan (GAP) spanning six thematic Action Coalitions and laying out priority actions, against which a wide range of stakeholders are invited to make commitments.¹⁵ Some donors have foregrounded women's economic empowerment in their commitments, as in the case of Germany and Canada, which made financial and technical commitments to tackling gender inequalities in unpaid care.¹⁶ The second policy outcome was a Women, Peace and Security and Humanitarian Action Compact ('The Compact'), largely aimed at securing progress on existing global commitments under the Women, Peace and Security agenda and gender-responsive humanitarian action. Signatories can select actions from the Compact framework to be taken by 2026.¹⁷

The Global Acceleration Plan

The Global Acceleration Plan (GAP) was developed through efforts from the six Action Coalitions, although significant critique emerged in relation to the opaqueness of the process and the sidelining of civil society throughout (see e.g. Women in Dev, 2021).¹⁸ The final GAP references principles of feminist leadership, transformative/structural change and intersectionality – although the recognition of the effects of multiple, intersecting forms of discrimination stops short of providing significant analysis of how and why different groups are affected, including women affected by crisis and displacement. The Economic Justice and Rights Action Coalition's comprehensive understanding of women's economic empowerment and references to women most at risk of exclusion from decent work and economic opportunities and support for financial inclusion were welcomed by specialist refugee organisations (KII, Women's Refugee Commission). Major collective commitments announced by the Action Coalition include a Global Alliance for Care and the 2x Collaborative. The clearest reference to fragile and conflict contexts relates to a call to increase the number of women-led businesses in these settings. Across the GEF, the strongest

15 For more information, see: <https://forum.generationequality.org/home>.

16 See: <https://donortracker.org/policy-updates/generation-equality-forum-canada-pledges-us146-million-address-global-inequality>.

17 For more information, see: <https://forum.generationequality.org/women-peace-security-and-humanitarian-action-wps-ha-compact>.

18 The six Action Coalitions were thematically organised, focused on (1) GBV; (2) economic justice and rights; (3) bodily autonomy and sexual and reproductive health and rights; (4) feminist action for climate justice; (5) technology and innovation for gender equality; and (6) feminist movements and leadership.

integration of women and girls affected by crisis is found in the GBV Action Coalition, which calls for improved prevention and response to GBV ‘including in humanitarian settings’ and has targets specific to humanitarian action (UN Women, 2021).

The Women, Peace and Security and Humanitarian Action Compact

Development of the Women, Peace and Security and Humanitarian Action Compact (‘the Compact’) was led by UN Women, and included a specific thematic focus on economic security.¹⁹ The final Compact promises to galvanise action to further the UN Security Council’s foundational Women, Peace and Security agenda. It also promotes multiple ‘building blocks’ of economic empowerment as most relevant to women affected by crisis and displacement, such as promoting access to decent work including through supportive legal frameworks, access to financial services, tackling harmful norms and access to networks and information.

Suggested commitments for ‘new’ stakeholders are far narrower, for example calls on the private sector to ‘Increase financial resources allocated to developing and enhancing women-led social and economic enterprises’ (UN Compact, 2021: 8). Opportunities to increase support for key multi-stakeholder mechanisms supporting women affected by crisis and development appear to have been missed – for example the Women’s Peace and Humanitarian Fund is listed as a ‘Catalytic Member’ of the Compact, but is absent as a potential investment focus for commitment-makers, which is surprising given its role as a multi-stakeholder fund specifically targeted at supporting women, peace and security-focused initiatives, including those delivered by specialist women’s rights organisations.²⁰ While the process to agree the Compact was ostensibly participatory, as with the GEF there has been criticism that the process was not sufficiently inclusive to ensure the needs and priorities of marginalised women and girls were fully taken into account (KIIs).

Critically, links between the Compact and the GAP are weak, which undermines the overall potential of the two to further progress in this area, for example where tackling unpaid care is strongly referenced in the GAP but unmentioned in the Compact. The ‘twin track’ approach, therefore, risks undermining and isolating the strengths of each, particularly as there is no explicit reference to the Compact in the GAP. Further weaknesses include the commitment system, under which it is so far unclear whether pledges are ‘new’ or reinstated intentions to implement previous commitments. At the time of this research, signatories to the Compact were made public, but not their specific commitments.

19 These included: (1) financing the WPS Agenda and gender equality in humanitarian programming; (2) women’s full, equal and meaningful participation and inclusion and gender-related provisions in peace processes; (3) women’s economic security, access to resources, and other essential services; (4) women’s leadership and full, equal and meaningful participation across peace, security and humanitarian sectors; (5) protecting and promoting women’s human rights in conflict and crisis contexts.

20 See: <https://wphfund.org/>.

The Global Compact on Refugees

The 2018 Global Compact on Refugees (UNHCR, 2018) includes an objective to enhance refugee self-reliance and promote women's economic empowerment through multi-stakeholder policy and practice commitments. Governments and other stakeholders have committed to a variety of initiatives to implement the Global Compact, most notably at the first Global Refugee Forum organised by UNHCR in December 2019. December 2021 marks the third anniversary of the Global Compact, as well as the first opportunity to take stock of progress against its commitments and Global Refugee Forum pledges at a High-Level Officials Meeting.

The Global Compact indicator framework (UNHCR, 2019a) tracks the proportion of refugees accessing decent work, enjoying freedom of movement and living below the national poverty line of the host country (IRC and WRC, 2021). However, indicators on decent work and freedom of movement are not gender-disaggregated, making it difficult to track the progress of women's economic empowerment attributable to the Global Compact. Similarly, there is currently little or no information available on how the Global Compact has impacted the range of durable solutions put in place by key states in their roles as donors, hosts or countries of origin. This limits the international community's ability to determine whether the Global Compact is making a difference in government policy or practice – and, ultimately, whether it is improving refugee inclusion, protection and well-being (DRC et al., forthcoming). The High-Level Officials Meeting presents a critical opportunity to consider how the pandemic has compromised the Global Compact objective to progress refugee self-reliance and define a means of implementing relevant Global Compact commitments and tracking progress.

3.2 Financing

While most public donors increased funding in 2020 to meet increasing humanitarian need as a result of the Covid-19 pandemic, substantial reductions in assistance from the UK and Saudi Arabia meant that the volume of international humanitarian assistance from the largest 20 public donors in 2020 was static at \$23.1 billion (Development Initiatives, 2021). Some G7 donors made increased contributions, with the European Commission increasing assistance by 16% compared to 2019 (ibid). Germany increased its humanitarian assistance by 29% between 2019 and 2020 (ibid.) and met the target of 0.7% of gross national income for the first time, and the US is expected to increase its foreign aid budget for its fiscal year 2022 (IRC, 2021). In contrast, UK contributions fell substantially, by 29%, from \$2.9 billion in 2019 to \$2 billion in 2020 (ibid.). Despite a substantial increase in humanitarian need, funding of humanitarian appeals fell short of targets. In total, the proportion of requirements met fell to a record low (52%), resulting in a shortfall of \$18.8 billion (Development Initiatives, 2021).

3.2.1 Bilateral donor development financing for women's economic empowerment

Significant gaps persist in donor financing for the economic empowerment of women, including those affected by crisis and displacement. Most recently reported OECD data on development financing for women's economic empowerment generally signals that, while aid targeted at furthering gender

equality within economic and productive sectors has increased steadily over the past decade, recently totalling 47% of OECD Development Assistance Committee (OECD-DAC) members' bilateral aid in these sectors, only 2% of this aid counts gender equality as a principal objective (OECD, 2021).²¹

Precisely ascertaining the extent of financing remains challenging; while overall insufficiency of funding is the main story, the true picture of where the money is spent remains unclear. It is well documented that those concerned with tracking gender equality aid spending face significant barriers in finding detailed information about initiatives and 'who is spending what, where, and to what effect to address gender inequality' – notably programmatic data (Holton and Lewis, 2021: 9).²²

3.2.2 Challenges and opportunities with development finance institutions and private sector financing

A number of donors are shifting bilateral aid towards development financing in support of women's economic empowerment. However, the *focus* of financing is of concern, and the potential to meet the challenges identified in this study appears limited under current approaches. Much attention among DFIs²³ and private sector investment advocates has been given to GLI, defined as 'an investment approach that incorporates a gender lens into the investment cycle in order to provide women with improved access to entrepreneurship, leadership opportunities, decent and skilled employment, finance, as well as products and services that enhance their economic participation' (Attridge, 2021: 18). The GLI approach is relatively new, and therefore its underpinning concept and thinking, as well as measurement impact metrics, are under development – with impact often narrowly conceptualised as 'counting inputs' (such as financing levels) instead of capturing outcomes and impacts in women's lives (ibid.).

In spite of this trend, the development financing discussion remains largely gender-blind. For example, there is emerging evidence of successful deployment of innovative financing investments in infrastructure in fragile and conflict contexts, including in facilities such as electricity, water supply or post-conflict rehabilitation centres, but analysis of the ways in which they may be developed to be of most benefit to women (such as by alleviating unpaid care loads associated with fetching water from distant sources) is scarce (Attridge, 2021). There is significant potential to further transform women's economic empowerment while offering wider returns. For example, it has been shown that investment

21 See OECD (2021) for further information on the 11 economic and productive sectors included in this analysis.

22 For example, OECD data is notoriously patchy – non-OECD members can be unwilling to use the OECD Common Reporting Standard system; members are not obligated to report non-Official Development Assistance (ODA) data (e.g. DFI, humanitarian and philanthropic funding) to OECD; and, even where ODA is reported accurately, there remains a significant time lag in it being publicly available or reported in OECD's periodic updates (Holton and Lewis, 2021).

23 'National and international development finance institutions (DFIs) are specialised development banks or subsidiaries set up to support private sector development in developing countries. They are usually majority-owned by national governments and source their capital from national or international development funds or benefit from government guarantees.' See: www.oecd.org/development/development-finance-institutions-private-sector-development.htm.

of 2% of gross domestic product in care and physical infrastructure in emerging economies would generate economic growth of up to 3.2% and create more than 40 million new jobs, many of which would be taken up by women – with further stimulus of up to 4% in men’s employment (ITUC, 2017). Yet DFI investments in the care sector have been limited; increased understanding of the challenges related to women’s exacerbated care loads during the Covid-19 crisis, including in this study, provides a new opportunity to increase awareness among DFIs of the potential of approaching investments from a gender and care lens (Espinoza Trujano and Lévesque, 2021). Evidence from the survey for this study supports an increased focus on displacement-affected women, given the negative impacts of care loads on the income of this group during the Covid-19 crisis.

2X Challenge

The 2X Challenge was launched at the 2018 G7 Summit in Canada, where G7 countries committed their DFIs to collectively mobilising \$3 billion in DFI and private investment in businesses by the end of 2020 to ‘provide women in developing country markets with improved access to leadership opportunities, quality employment, finance, enterprise support and products and services that enhance economic participation and access’ (2X Challenge, n.d.). In 2021, G7 leaders committed an additional \$15 billion investment in 2X and a new ‘2X Collaborative’ was launched at the GEF.

The 2X Challenge has been credited with significantly increasing collaboration and commitment among the DFI community to invest in gender equality and women’s economic empowerment, and helping them to assess the extent of gender-sensitivity of their investments over time (Uusihakala et al., 2021). As one key informant explained: ‘In best case scenario the 2X Challenge deploys capital and shifts private sector investment towards gender, it can help shift risk from another investment on gender, help document that if a bank diversifies and targets women they will be great customers – it’s a kind of proof of concept. We have so few investors that invest in women and don’t see them as risk, and this is where DFIs and initiatives like these can help make the case that investing impact can have financial and social return?’

Significant challenges remain. The evidence base on DFI investment in reducing gender inequality is weak, and the 2X Challenge reporting system has not significantly captured whether or how its investments can reduce gender inequality (Attridge and Gouett, 2021). While GLI investment reporting has typically been limited to individual case studies, work is under way among researchers to articulate an investment-related theory of change, and a learning report of the first round of the 2X Challenge (2018–2020) is due later this year (Espinoza, 2021).

Tracking spending is also difficult – while a harmonised set of indicators for what ‘investing in women’ means has been developed by the 2X Challenge, it is largely quantitative, and better insights into how the products, programmes or services facilitated through the initiative function in practice and benefit women are needed (Uusihakala et al., 2021). Externally linked tracking is similarly nascent: only a minority of 2X Challenge members report to the International Aid Transparency Initiative or clearly reference 2X Challenge projects in their open-access databases (Holton and Lewis, 2021). Some efforts to improve tracking are in hand, including a new initiative to harmonise 2X Challenge spend data with OECD-DAC’s Common Reporting Standard codes.

The 2X Challenge can be considered a work in progress, and offers some potential – in theory at least – to address key challenges experienced by women during the Covid-19 crisis. Yet to date the emphasis of projects appears to skew towards stable and wealthier country contexts, neglecting the challenges identified by women in crisis and displacement participating in this study. The difficulties identified by respondents in accessing formal economy markets and institutions, as well as financial services such as bank accounts and mobile money, in crisis and displacement settings appear to be themes neglected by the 2X Challenge. As one key informant noted, ‘The gender investment world is quite new. That’s not to say there haven’t been investments in practice but we need to closely interrogate what they have invested in. We need more transparency about what qualifies as a project and what is funded, so we don’t know the groups of women [receiving support], data is not out there. These [recipient organisations] have to demonstrate financial impact and this seems to skew toward middle-income countries, so if you think about where conflict maps on there is probably less being done, the investments are seen as risky’.

This study found lack of access to credit to be a significant barrier to women’s economic inclusion, alongside limited access to social safety nets and social networks. Extensive existing literature on women’s economic empowerment questions the extent to which providing credit as a standalone intervention – the core approach of a number of DFI initiatives – can be considered a valuable mechanism of support for women’s economic empowerment (Banerjee et al., 2013; Grown, 2014; Hunt and Samman, 2016). This is supported by a comprehensive review of programme evaluations, which argued that ‘joint/mixed or integrated interventions providing economic services and skills alongside life skills and other training services (including gender training) appear to deliver the best results’ (Taylor and Perezniето, 2014: 35). Especially in crisis settings, economically empowering women requires a holistic approach, of which access to finance is only one aspect – women also need access to information and skills, safety and social networks. Challenges relating to discriminatory social norms and laws, including women’s ability to access formal economies, control income and financial resources, and unpaid care, will not be solved by access to credit alone.

Indeed, the jury appears out among gender experts on the overall contribution of the 2X Challenge to the economic empowerment agenda. One key informant saw potential in the initiative – particularly support for entrepreneurs – but stressed that it may not be the most suitable intervention, especially in crisis and conflict-affected contexts, and emphasised that the focus is narrowly defined, neglecting interventions suited to the most marginalised:

Entrepreneurship should continue to be a part of the conversation but needs to be nuanced and intentional about who we are talking about and who that involves ... [DFIs] do still have an opportunity to be more intersectional [about] who they reach and benefits they bring, but on the other hand it’s critical to say that there is no silver bullet. They work to invest for social impact and profit. DFIs need to invest within an ecosystem of actors – they should not be exclusive actors in economic empowerment, we also need social protection schemes, for example, which may be best suited for lower-income and challenging contexts. DFIs are perhaps not the best place to do cash transfers, they have their place and role but need to come alongside government, civil society and others who don’t need to turn a profit.

Others were more critical of the underpinning assumptions of the approach involved in entrepreneurship investment within the women's economic empowerment agenda:

The focus on businesses and idea of free trade being a path to freedom is based on the idea that if you give money to a business there is some accountability or measures to track, with the idea that if you give people money, e.g. cash transfers as part of programming, it won't be spent right. Lack of trust is core to many women's economic empowerment approaches ... funds go not to people but to training or to set up businesses.

In summary, then, significant gaps persist in the level and focus of donor financing. Targeted initiatives such as the WPHF remain small-scale, and while the GLI approach among DFIs promises to mobilise new funding sources, it remains nascent. While the flagship 2X Challenge initiative is an important opportunity to build knowledge and progressively good practice on women's economic empowerment among the DFI and private sector communities, evidence on its effectiveness in achieving gender-transformative outcomes and impacts remains limited. Furthermore, its relatively narrow focus on supporting women's links to the private sector means that – even with improvements to reach women affected by crisis and development – it is unlikely to deliver comprehensively to further economic empowerment, and can at best be seen as one element of a wider ecosystem of holistic support.

4 Conclusions and recommendations

This research has demonstrated that women affected by crisis and displacement have been hit by a triple disadvantage of Covid-19, displacement and gender-related challenges. Yet policy and financing has not yet stepped up to the mark to ensure the economic empowerment of this group. Our findings evidence clear gender differences in women's ability to earn income, be employed in salaried, formal work, access financial services and take on responsibility for unpaid work throughout the pandemic. However, the barriers faced by this group, including restrictions on freedom of movement, access to labour markets and social protection, are rarely a national, bilateral or multilateral policy focus in crisis and displacement settings.

The analysis identified an overall trajectory of increasingly comprehensive policy and programme approaches to supporting women's economic empowerment, including – in some cases – significant progress from 'gender-sensitive approaches' towards more gender-transformative commitments to shift power dynamics and address the underlying structural conditions required for women's individual and collective empowerment. The research also identifies increased policy commitment to addressing intersecting inequalities. However, this still often appears as an overarching principle (as in the GEF's GAP) or is demonstrated through restated commitments to the 'leave no one behind' principle of the SDGs. In practice, policies tend to lack analysis of the specific and highly varied effects of multiple and intersecting forms of discrimination and power differentials experienced by many women and girls. Consequently, focused, tailored support to meet the needs of different groups is often lacking or piecemeal. Critically, this research has shown that the specific needs of women affected by displacement remain sidelined within the wider women's economic empowerment agenda.

It has long been argued that bilateral and multilateral development policy has neglected opportunities to link gender equality support to wider humanitarian efforts, or tackle the impacts of crisis and fragility on gender equality (IRC, 2019a; OECD, 2017). In a similar vein, this research has found that policy responses offering more comprehensive approaches to women's economic empowerment are often de-linked from analysis of the specific experiences, needs and priorities of women affected by crisis and displacement. Comprehensive policy and programming that simultaneously address the multiple inequalities and discrimination faced by women affected by displacement are critical to ensure that their needs and priorities are addressed holistically. Such approaches are also likely to be less stigmatising to target populations than approaches catering to one (or more) of the dimensions of inequality (Samman et al., 2021).

A wealth of evidence confirms that programme quality, including reach, relevance, impact and efficiency, improves by partnering with local actors – particularly women's rights organisations working at the sharp end of crises such as Covid-19 (IRC, 2019a; Feminist Humanitarian Network, 2020). The absence of women affected by crisis and displacement themselves in the development of policy and programming is a key contributing factor to the shortcomings identified in this research, including weak attention to gender-transformative approaches in policy and programming; the organisations best placed to understand and represent their needs and demands are not able to fully participate in

policy development and decision-making. Furthermore, while women's rights organisations (including women-led workers' organisations) are well-placed to design and deliver comprehensive interventions to support women's economic empowerment, this research suggests that they are often neglected as primary programme partners in favour of the private sector.

Promising practice is emerging. Examples include the WPHF, which foregrounds an aim to reach women's rights organisations and other women-led entities, and which provides a strategic and practical intermediary route to donors whose own modalities may not allow them to easily reach smaller – yet locally rooted – organisations.

Global efforts to support women's economic empowerment have gathered pace in recent years, but efforts to fill gaps and ensure a renewed, ambitious and sustained effort towards transformative change are now needed. There are encouraging signs: the Covid-19 pandemic led to unprecedented commitment and political will among governments to rapidly implement far-reaching social and economic programmes – including gender-responsive public social protection and labour market support measures.²⁴ Some government donors are expanding programmes and policies on women's economic empowerment in the wake of the pandemic, as well as reflecting together on the longer-term strategic approaches needed to tackle Covid-19-exacerbated structural gender inequality. This includes social protection schemes, addressing unequal unpaid care and domestic workloads, supporting access to financial and digital services, improving GBV response, and developing women's networks and leadership (OECD, 2020).

Finally, it is clear that the effects of the Covid-19 pandemic and the associated economic, social and health crisis require focused responses; restoring resilient futures for women in crisis and displacement settings relies on multi-stakeholder action and inclusive economies. The Covid-19 global recovery offers an opportunity for renewed attention to a comprehensive and inclusive approach to women's economic empowerment, rebuilding economies by prioritising the right to safe and decent economic opportunities, financial services, social networks, social protection, redistributed unpaid care and laws supporting refugee inclusion and gender equality. This report ends with a set of recommendations to make this happen.

24 The UN Development Programme (UNDP) and UN Women Covid-19 Global Gender Response Tracker provides information on responses taken by governments worldwide to tackle the pandemic; see: <https://data.undp.org/gendertacker/>. For more discussion on national-level responses and the extent to which they have met the needs of marginalised groups including women and refugees, see the 'Social protection response to Covid-19 and beyond: lessons learned for adaptive social protection' series: <https://odi.org/en/about/our-work/social-protection-response-to-covid-19-and-beyond-lessons-learned-for-adaptive-social-protection/>.

4.1 Recommendations

4.1.1 Host governments and municipalities

Review, assess and revise national laws and policies to achieve gender equality and enhance economic inclusion for displaced populations in consultation with affected communities, women's rights organisations, civil society and employers, including measures to:

- **Increase displaced people's free movement** and expand access to labour markets and financial services in ways that meet their needs and preferences around economic inclusion.
- **Ensure access to quality economic opportunities and fundamental labour rights**, including for informal economy workers, e.g. freedom of association and right to representation and collective bargaining and freedom from abuse and harassment, as well as protecting refugee workers from being disproportionately targeted during job cuts and economic slowdowns.
- **Expand access to information** about immigration procedures (e.g. application fees and the asylum process), about how to pursue livelihoods (sources of employment, where/how to start a small business), about financial services (how to get a bank account or make money transfers) and details of any available social protection services, including those expanded to limit the negative impacts of Covid-19 and associated lockdowns.
- **Simplify procedures for obtaining essential documentation** including ID documents, driving licences, work permits, business registrations and licences and qualification re-certification. Many of these are required to access formal work, financial services and other government services such as social protection, health, housing and education.
- **Expand inclusive social protection for all, including people affected by crisis and displacement.**
- **Provide safe, affordable and accessible care services, notably quality childcare provision.**

4.1.2 Humanitarian and civil society practitioners

Ensure that economic programming prioritises feminist approaches, is gender-transformative and designed, rooted in and responds to the realities, priorities and lived experiences of women affected by crisis and displacement, including measures to:

- **Ensure the full and meaningful participation of affected communities and women's rights organisations, including women-led workers' organisations**, in the design, development, monitoring and evaluation of economic empowerment-related programmes.
- **Prioritise the ongoing collection of comprehensive data** to understand the realities and needs of affected populations to monitor programme impact, including gender- and age-disaggregated data, as well as data relating to displacement status where this does not place affected individuals at risk.
- **Ensure programmes simultaneously address the effects of multiple intersecting inequalities** and discrimination faced by women affected by displacement, including those based on age,

disabilities, sexual orientation and race. This can be achieved through donor mandating of consideration of intersecting inequalities – and how they affect specific groups including women affected by crisis and displacement – by potential grantees within funding proposals and eventual programme/project design. Provision of support by donors and other partners can help potential grantees to develop skills in this area, e.g. guides and other technical assistance.

- **Design and implement humanitarian cash programmes that are informed by recipients' preferences and feedback** on the appropriate modality, delivery mechanism, timing and location of cash transfers. Ensure any potential risks associated with the distribution of cash to women and girls and other marginalised populations are assessed and mitigated; strengthen coordination between humanitarian action and social protection.
- **Ensure programmes prioritise a gender-transformative approach**, moving beyond increasing women's access to services towards overcoming the diverse and intersecting barriers to women's economic inclusion and opportunities. This includes integrating a range of interventions including social and other solidarity and movement-building networks, legal, financial and skills development and social and emotional learning and development.

4.1.3 Bilateral and multilateral donors and international financial institutions

- **Direct more multi-year, flexible funding to frontline responders** in fragile and conflict-affected contexts including via international, national and local NGOs and women's rights organisations – including women-led workers' organisations – to support their sustainability and respond effectively to the complex and dynamic nature of conflict, crisis and displacement contexts.
- **Increase coherence** between relevant key policy frameworks, including across gender, development, women, peace and security, humanitarian and economic development policy.
- **Ensure ODA spending is tracked against relevant gender markers**, including by marking development and philanthropic funding against the OECD-DAC Gender Equality Policy Marker.
- **Invest in gender-transformative approaches to economic empowerment** that move beyond only increasing women's access to services towards overcoming the diverse and intersecting barriers to women's economic inclusion and opportunities.
- **Support the expansion of inclusive social protection to women at risk of exclusion** and outside the formal economy, such as those impacted by displacement, particularly in countries affected by fragility and conflict with limited public service and social protection infrastructure.
- **Support host governments to address regulatory and policy barriers to economic opportunities and financial services for women impacted by crisis and displacement.**

4.1.4 International community (including G7 governments, stakeholders in the Generation Equality Forum and the Global Compact on Refugees)

- **Ratify and implement key ILO standards**, including the new Convention 190 on the elimination of violence and harassment in the world of work, and ensuring their application to displaced women regardless of legal/migration status.

- **Upcoming G7 presidencies and G7 policy-makers** should build on the strongest commitments in recent policy declarations and communiqués towards increasingly comprehensive policy commitments and concrete actions for the economic empowerment of women affected by crisis and displacement.
- **GEF GAP and Compact commitment makers should ensure commitments are inclusive and extend to supporting women affected by crisis and displacement.** This includes ensuring actions reach communities affected by displacement, as well as local women’s rights organisations (including women-led workers’ organisations), and developing and implementing a robust monitoring framework to track whether economic empowerment-related commitments reach women affected by crisis and displacement.
- **Global Compact on Refugees stakeholders should consider and realise the potential of Global Compact commitments to empower women and girls and increase their economic inclusion and opportunities for self-reliance.** Monitor and report data disaggregated by gender and displacement status where possible, in addition to age and diversity, to monitor progress, report outcomes and demonstrate the multi-stakeholder impact of the Global Compact.

4.1.5 Development finance institutions

Increase the gender-responsiveness and flexibility of financing initiatives, and their ability to further the economic empowerment of women affected by crisis and displacement, by:

- **Continuing to evidence good and promising practice in ‘gender lens investing’ (GLI).** This includes developing robust means of measuring economic empowerment outcomes and impacts associated with GLI initiatives, and increasing knowledge of and commitments to supporting holistic approaches to empowerment, notably among DFIs and the private sector.
- **Identify means of addressing barriers to economic opportunities and financial services for women impacted by crisis and displacement and incentivise investments in these approaches.**
- **Build commitment, evidence and good practice on how and why to carry out GLI in conflict and displacement settings** in consultation with affected communities, humanitarian responders and local organisations, including women’s rights organisations.
- **Supplement GLI and increase economic empowerment outcomes by funding complementary support packages** to financial investment, including gender discussion groups, social and emotional learning, skills development, training and other life skills critical to economic inclusion for people affected by displacement.
- **Widen understanding of how development financing can support the recognition, reduction and redistribution of gender unequal care loads,** including by supporting investments in care infrastructure.
- Integrate a gender focus across GLI initiatives, recognising that focus on the 2X Challenge alone will be insufficient to achieve women’s empowerment.
- For DFIs investing in the 2X Challenge, label 2X projects using OECD Common Reporting Standard codes and support efforts to develop indicators aligned with the OECD-DAC gender marker.

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