

HPG commissioned report

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

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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

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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.

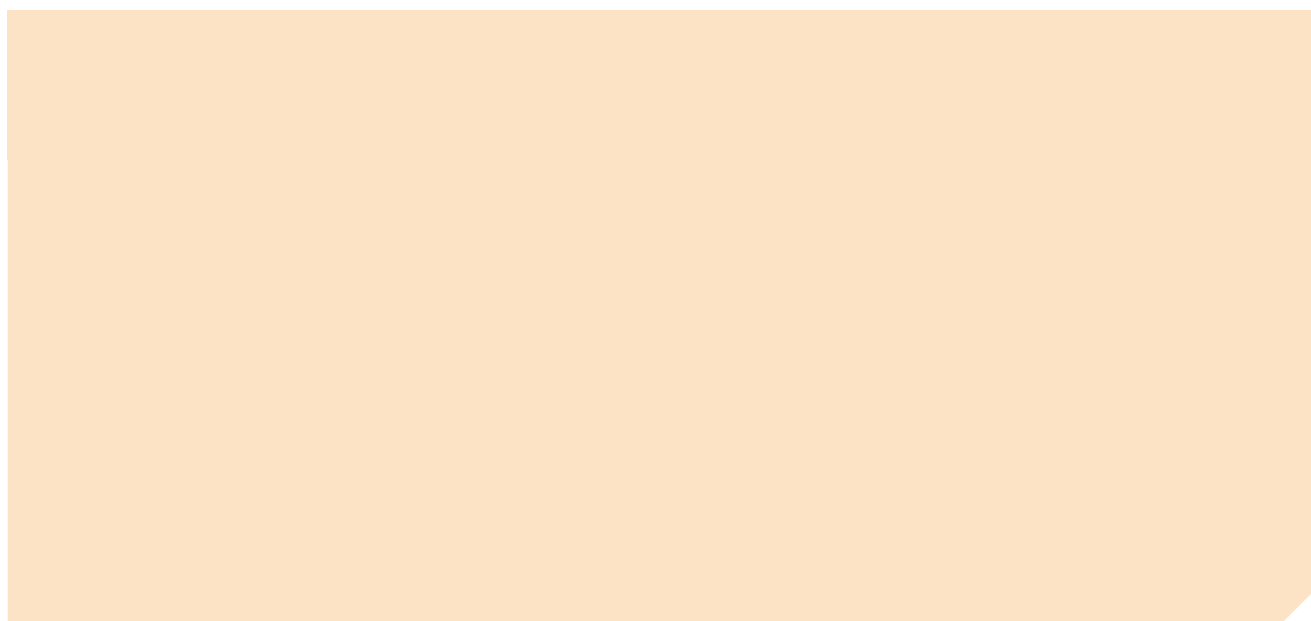
Different women experience the economic impact of Covid-19 in different ways. Gender intersects with other factors, including age, class, disability, race, ethnicity, religion, sexual orientation and gender identity, to deepen marginalisation and widen inequalities. Conflict and crisis magnify these 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 divisi[(r)10ar(eat)5 uolenced otvid-emennd intortunities, efug (s) (erloostr)

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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





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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

2.1 Employment and income

2.1.1 Gender, access and labour conditions - a n C -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 Lack of business capital

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.

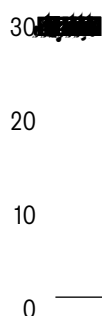
Table 1 Percentage of respondents who earned any income, by sex

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 M n b a c n a n c n c a n

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.



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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

Box 3

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 B a a n c a n a

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

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). KII's 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/>.

3.1.2 M a a / b a c a n n a

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



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 G n a n E a F

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

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

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 B a a n n n a n c n n' c n c n

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

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/gendert tracker/>. 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 Human and social

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:

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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

- **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 D e m o n s t r a t i n g

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.
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