Methodology

Annex to the report *Women's economic empowerment in the face of Covid-19 and displacement : restoring resilient futures*

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Research questions

The research questions for this study are as follows:

1. How have Covid-19 and subsequent lockdowns affected Resilient Futures clients/young refugee and internally displaced women? Do the impact and challenges faced vary based on employment status (salaried employment versus self-employment; employed versus unemployed) and sex (women versus men)?
2. What financial services are displaced individuals accessing during lockdown? What are the major challenges displaced individuals face in accessing these services? How does this vary by employment status and gender?
3. What are the breadth and composition of displaced individuals' financial and social networks in light of Covid-19 economic impacts? How does this vary by gender and employment status?
4. To what extent have recent key policy and financing processes supported the economic empowerment of crisis-, conflict- and displacement-affected women historically, and how would they fare in the context of the Covid-19 pandemic and recovery? How are discriminatory social norms, regulatory/practical barriers (e.g. movement restrictions, legal barriers), safety, employment and income, financial services, and financial and social networks taken into account? What improvements are needed?

Survey methodology

The survey was conducted in Greece, Jordan and Nigeria between February and June 2021, among Resilient Futures clients who were youth/young adults, which the International Rescue Committee (IRC) typically defines as 18–35, and consisted of both women and men. All clients were from conflict-affected areas and included a mix of refugees or internally displaced people (IDPs) and host community members. For analysis purposes, we grouped all participants who reported being a refugee, IDP or holding status as an asylum seeker or migrant under 'displaced'. This allowed us to more meaningfully compare host community and displaced participants across key areas of interest due to sample size constraints.

The main objective of the survey was to provide descriptive evidence of clients' experiences during the pandemic. Although it also tried to some ascertain behaviours prior to the pandemic (e.g. borrowing money, using banks, receiving government aid) and, where possible, locate participants' experiences within the longer-term trajectory of their economic lives, the main focus was to understand clients' experiences at the time of the survey. In all countries, the survey contained sections on demographics, income and employment status, Covid-19 economic impacts, access to and use of financial services, and individuals' financial networks. Most questions targeted individual information as opposed to household information, with a few exceptions. In Nigeria, an additional section was included on economic abuse. (i.e. coercion over women's access to economic resources) that was only administered to female respondents. All surveys were either conducted in person or over the phone; in-person data collection

was not possible in Greece and only made up a small percentage of data collection in Jordan. For all phone surveys, the IRC research team attempted to reach clients two to three times before considering them unreachable and therefore unable to participate in the survey.

Sample

The sample consisted of 725 clients across the three countries, with 201, 238 and 286 from Greece, Jordan and Nigeria, respectively (see also Table 1). These three countries were chosen based on three criteria: (1) the IRC had a presence in-country and was conducting economic programming; (2) the country teams had the bandwidth to take on a research project; and (3) the selected countries were representative of the various economies and contexts in which IRC works. The only exclusion criterion for the research was that all clients must be at least 18 years old to participate.

Table 1   Sample breakdown

	Displaced	Host community	Total
Female	198	176	374
Male	222	129	351
Total	**305**	**420**	**725**

Data analysis

Nine sets of key outcomes were identified for analysis:

1. **Engagement in income-generating activity (IGA):** a series of binary variables capturing both overall IGA engagement and engagement in specific activities such as self-employment and salaried employment. Chi-square tests were used for disaggregation.
2. **Length of time seeking work:** continuous variable with a unit in months. T-tests were used for disaggregation.
3. **Impact on business owners:** a series of binary variables capturing challenges related to self-employment. Chi-square tests were used for disaggregation.
4. **Impact on job-seekers:** a series of binary variables capturing challenges related to searching for work. Chi-square tests were used for disaggregation.
5. **Impact on clients engaged in salaried employment:** a series of binary variables capturing challenges related to salaried employment. Chi-square tests were used for disaggregation.
6. **Covid-19-related challenges faced by clients:** a series of binary variables on the income- and expense-related challenges related to the pandemic and subsequent lockdowns. Chi-square tests were used for disaggregation.

7. **Access to and use of financial services:** a series of binary variables on access to/use of banks, microfinance institutions, village savings and loan associations (VSLAs)/urban saving and loans associations (USLAs) or other savings groups, as well as access to and source of loans. Chi-square tests were used for disaggregation.

8. **Size of social network:** continuous variable where the unit was the number of people. T-tests were used for disaggregation.

9. **Incidence of economic abuse:** categorical variable of husband or family member's control of women's economic resources. These questions were only asked to women. Chi-square tests were used for disaggregation.

Descriptive statistics were generated on sample demographics, while a mix of Chi-square tests and t-tests were used to determine any statistically significant differences by gender and displacement status within each country. For all hypothesis testing, alpha was set to 0.05 for statistical significance. Linear and logistic regressions were used to examine trends across the three countries; that is, data were pooled across the three samples and country-level fixed effects were used in order to examine differences by gender, displacement status, and their interaction on key outcomes. The following regression equations were used:

(1) Linear

$$Y_i = \beta_0 + \beta_1 * Female_i + \beta_2 * Displaced_i + \beta_3 * GenderXDisplaced_i + \beta_4 * Jordan_i + \beta_5 * Nigeria_i + \varepsilon_i$$

(2) Logistic

$$log\left(\frac{Y_i}{(1-Y_i)}\right) = e\{\beta_0 + \beta_1 * Female_i + \beta_2 * Displaced_i + \beta_3 * GenderXDisplaced_i + \beta_4 * Jordan_i + \beta_5 * Nigeria_i + \varepsilon_i \}$$

where i is the individual in the sample; female is a binary indicator where 1 = female and 0 = male; displaced is a binary indicator where 1 = displaced (refugee, IDP, asylum seeker, migrant with permit) and 0 = host community/citizen.

Ethics and consent

Ethics approval was obtained from IRC's Institutional Review Board on 9 December 2020. Additional local ethics approval was sought from the Ministry of Planning and Cooperation in Jordan and from the National Health Research and Ethics Committee in Nigeria. Approvals were obtained on 11 February and 14 March 2021.

Two oral consent forms existed to capture the different procedures and consent processes for in-person and remote data collection. For any remote data collection, the IRC research team asked participants to confirm their consent by either allowing the enumerator to sign on their behalf or sending a voice note or text message with the appropriate consent statement. All consent forms

were translated into Arabic, French and Farsi. The consent form described the purpose of the study, expectations around participation, the voluntary nature of participation, any risks and benefits, as well as confidentiality of all information collected by the research team. All participants were told that they could skip any questions and could stop the survey at any time without penalty. The form also informed clients that refusal to participate in the research would have no impact on any services they receive from IRC. All enumerators were trained in how to obtain meaningful and informed consent.

Timeline and procedures

Prior to data collection, all survey questions were reviewed, translated and contextualised by members of the research team in each country. Due to this process, there were minor differences in the answer choices and questions across the three contexts. Data were collected electronically using Kobo on a rolling basis due to the waiting time for obtaining local ethics approvals. In Greece, data were collected between early February and March 2021; in Jordan, between March and April 2021; and in Nigeria, between May and June 2021. At the end of each day, enumerators would upload the surveys to a server, which were then run through a quality check by a member of the research team.

Enumerators conducted all phone surveys from a private location in an IRC office or from their home (due to work-from-home policies related to Covid-19). All in-person surveys were conducted either at clients' residences or points of business as these were determined as the safest places to meet clients and conduct the interviews. For both survey modalities, enumerators ensured that clients were able to speak privately and comfortably from their current location. In the event that another person entered the interview space, whether virtual or in person, the enumerator paused the interview and waited for privacy in order to continue. Enumerators also asked clients if they were comfortable answering questions in their current environment at the start of each survey section.

Note on employment questionnaire

The research team adapted IRC's Economic Well-being (EWB.020) working days indicators for this survey (see survey section 2). Currently, both the US Agency for International Development (USAID) (Office of Foreign Disaster Assistance (OFDA) Bureau for Humanitarian Assistance (BHA), Bureau of Population, Refugees, and Migration (PRM) and Office of Food for Peace (FFP)) and the United Nations World Food Programme (WFP) use these indicators, which IRC adapts to its contexts. One advantage of this module is that it does not require an elaborate employment/category system such as the UN's International Classification of Activities for Time Use Statistics (ICATUS), which has proven difficult for IRC to use since the categories do not align with clients' portfolios of work. The original indicators ask for time spent engaged in each income-generating activity for the last 30 days, but due to the likely variability of employment related to Covid-19, the research team decided to ask about employment since the pandemic began.

Limitations

Given the urgency in ensuring that policy is fit for purpose to respond to the crisis, we decided to focus on the most critical aspects in relation to basic economic security and survival, and those which were feasible to explore robustly within the limited scope and timeline of this study. Full exploration of the wider factors enabling or constraining women's economic empowerment (WEE) remain outside the remit of the study, and are an important area for further investigation.

Due to the sampling frame – IRC's Resilient Futures clients – the sample only contained youth and thus the findings do not speak to nor do they seek to compare the challenges faced by older populations. The sample contained both displaced and host community women and men impacted by displacement. In some of the findings, gender determined the impact more than displacement status; nonetheless the host community women in the sample are some of the most vulnerable in their own society, as IRC serves vulnerable individuals across both groups. Although this survey aimed to conduct a census of all Resilient Futures clients, the research team was only able to reach a subset of clients, which may not be entirely representative of all Resilient Futures clients. In addition, the sample does not have equal numbers of host community members and displaced community members, which may have made it more difficult to detect differences between the two groups.

This is also linked to the remote nature of a majority of the data collection. Due to Covid-19 prevention measures, the research team was limited to phone surveys in Greece and Jordan, though was able to carry out most surveys in person in Nigeria. Many participants of the research were unreachable by phone – the research team attempted to reach participants two or three times before they were considered unreachable – which minimised the pool of clients from which to recruit participants for this study, and places limitations on generalisability of findings. Phone surveys may have limited the ability of women to answer some of the survey questions, compared to answering the survey in person. In Nigeria, the enumerators had only a limited amount of time for face-to-face data collection due to Covid-19 prevention and safety measures.

Due to the economic volatility linked to Covid-19 prevention measures, the research team decided to expand the recall period for key economic indicators from one month to one year. This allowed the team to better understand the economic situation of clients and to have more data that could be disaggregated by key demographics. However, it may also have led to greater recall errors by participants.

Finally, as with any data analysis, it is possible that confounding variables may account for some or all of the relation between the independent and dependent variables of interest. However, the research team was limited in the number of questions it could include in the survey due to the need to maintain a reasonable survey length for phone interviews, and thus could only collect limited demographic information from respondents. Upon examining balance across key demographics in the sample, the research team decided not to include having attended any schooling or highest level of education attained as a control variable due to homogeneity in the sample.

Policy analysis methodology

The research team explored a selection of policy and financing initiatives to see how they have responded to WEE, notably the focus areas of WEE covered in the survey. The main focus of the analysis was understanding the extent to which policy measures are likely to be adequate for crisis- and displacement-affected women in the Covid-19 pandemic context, given that response and recovery in the context of the Covid-19 crisis is at the core of most policy debates, and is likely to remain so for several years to come.

To do this, we focused on a selection of key policies and financing initiatives, and took a dual approach:

1. Policy trajectory mapping, to understand the evolution of WEE in key policy forums and provide a snapshot overview of the extent to which key economic policy and finance initiatives responded to crisis- and displacement-affected women in the years immediately preceding the Covid-19 pandemic.
2. Analysing selected policy discussions and resulting policy and finance commitments since the onset of the Covid-19 pandemic, to provide insights into the extent to which they have responded to the economic empowerment of women affected by crisis and displacement within the Covid-19 context and as policy focus turns to recovery and 'building back better'. This forms the main focus of the analysis. The selected policy areas were led by bilateral donors devoting leadership and dedicated initiatives to WEE, as well as multilateral initiatives.

This dual strategy assesses policy based on the key literature on WEE in conflict, crisis and displacement settings pre-Covid-19, while also recognising that some policy measures were put in before/during the pandemic, and there is an argument that, while those policies are still in place, many types of policy cannot reasonably be expected to fully respond to a crisis as unprecedented as this pandemic.[1] Yet policy measures taken since the onset of the pandemic have been developed with the crisis in full view, meaning an exploration of their adequacy in the current climate is both intrinsically critical, to understand how they respond to women's rights, and reflective of current policy debates, as well as being analytically sound as a focus for robust and relevant policy-focused research.

The policy analysis consisted of a keyword search and text analysis based on the core components of economic empowerment identified as relevant to women affected by crisis and displacement. The keyword search parameters are outlined in Table 2.

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1 This is arguably not the case for social protection or some forms of humanitarian policy, which should be inherently adaptive/shock-responsive.

Table 2   Keyword search parameters

Key population groups	AND	Women's economic empowerment 'building blocks'	AND/OR	Other key terms
Youth		Work		Intersect*
Young		Job		Gender
FDP		Labour		Age
Displac*		Labor		Empowerment
		Economic*		Individual
Refugee		Income		Collective
Host		Education		Covid
Conflict		Training		
Crisis		Right*		
Asylum*		Financial*		
Humanit*		Network*		
		Safety		
		Violence		
		Abuse		
		Harassment		
		Law		
		Policy		
		Norm		
		Care		
		Domestic		
		Collective		
		Group		
		Organi*		

To complement and deepen the desk-based policy analysis we carried out key informant interviews with experts holding specialisms in the economic empowerment of women affected by crisis and displacement and/or focus policy/finance initiatives. Representatives of the following organisations participated in key informant interviews:

- Expert in humanitarian financing, ODI
- Gender and economic development adviser, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)
- Two policy advisers, GIZ
- Policy expert, Women's Refugee Commission
- Two policy and advocacy experts, Care International UK
- Two policy and advocacy experts, Gender Action for Peace & Security (GAPS)
- Women's economic empowerment expert, Center for Global Development (CGD).

Survey questionnaire

Note: Although the overall structure of the survey was similar across the three countries, certain questions or answer choices were modified in order to be context appropriate. The version below represents a combined version across the three countries.

Section 1. Background information

Now I will ask you some basic questions about yourself. If you are not alone, are you comfortable answering these questions?

1. Respondent gender
    a. Male
    b. Female

2. Respondent age

3. Respondent marital status
    a. Single/never married
    b. Married – monogamous
    c. Married – polygamous
    d. Civil union
    e. Divorced
    f. Widow(er)
    g. Separated
    h. Prefer not to answer

4. Have you ever attended school?
   a. Yes
   b. No

5. (*If yes to the above*) What is the highest level of education you've completed?
   a. Primary school
   b. Secondary school
   c. High school
   d. Undergraduate degree
   e. Graduate degree
   f. Vocational or other technical school
   g. None
   h. Prefer not to answer

6. Respondent residency status
   a. Citizen/host community
   b. Refugee/IDP
   c. Asylum seeker
   d. Returnee

7. Respondent country of birth
   a. *Note that each country had separate context-specific drop-down lists*

Section 2. Individual income and employment status

Now I will ask you about your income. If you are not alone, are you comfortable answering these questions?

1. Since the Covid-19 pandemic started, have you earned any income?
   a. Yes
   b. No

2. Are you currently working?
   a. Yes
   b. No

3. Did you engage in any of the following activities:
   a. Agricultural work for self or livestock rearing
   b. Salaried employment (paid regularly, with consistent wage and work schedule (e.g. shop assistant, hairdresser in a salon, etc.))
   c. Daily labour (paid daily but with inconsistent wage or work schedule (i.e. worker at construction site. Note: this excludes seasonal work))

    d. Seasonal labour (wage and work depends on the time of year (agricultural, labourer, tourist guide, teaching during summer))

    e. Self-employment (e.g. family business, trader, tutor, tailor, food maker, etc.)

    f. Paid volunteer work (paid work for local community organisation or non-profit not funded by the IRC or other international NGOs)

    g. Other work (specify)

4. *If selected b/c/d,* was this work formal (with contract)?
   a. Yes
   b. No

5. Per activity: were you engaged in this type of activity before the start of the Covid-19 pandemic?
   a. Yes
   b. No

6. Are you receiving any income from other sources)?
   a. Remittances
   b. Non-state cash assistance
   c. State cash assistance
   d. Informal loans
   e. Friends or family
   f. Other (specify)

7. If yes, how much?

8. Are you currently looking for a job?
   a. Yes
   b. No
   c. I want to but don't know how to look for a job

9. For how long have you been looking for a job? _____ years ____ months ____ days

10. *If self-employment is selected:* do you operate your business out of your home?
    a. Yes
    b. No
    c. Did not start business yet

11. *If 'did not start business yet is selected':* Do you plan to start a business in the future?
    a. Yes
    b. No

12. *If self-employment selected:* In what sector is your business activity? (What are the key goods or services that you provide?)
    a. Produce/prepared food/restaurant
    b. Artisan trade (specify)
    c. Mobile credit or POS Vendor
    d. Transportation services
    e. Produce retailers
    f. Other

Section 3. Covid-19 economic impact

Now I will ask you about how Covid-19 has impacted you economically. If you are not alone, are you comfortable answering these questions?

1. How has Covid-19 impacted your income or employment?
    a. Loss of job
    b. Loss of income source
    c. Wages withheld or paid late
    d. Unable to operate business due to lockdown
    e. Had to close business permanently
    f. Had to quit job to care for children or family member(s)

2. How has Covid-19 impacted your expenses?
    a. Had to borrow money
    b. Had problems covering basic household needs
    c. Had to pay for healthcare or treatment
    d. Unable to pay rent and/or utilities
    e. Had to quit job to care for children or family member(s)

3. What steps did you or your household take to prepare for Covid-19? (Select all that apply)
    a. Purchased cleaning materials like soap, hand sanitiser
    b. Increased your food purchases
    c. Sold assets
    d. Borrowed money from an institution
    e. Used savings to purchase items
    f. Saved money to use in the future
    g. Received food or non-food items (NFI) assistance
    h. Received benefits linked to Covid-19 pandemic
    i. Borrowed money from family or friend
    j. Moved to a new house/neighbourhood/city
    k. Other (specify)

4. *If selected c/d/e/h,* did you [*sell assets/borrow money/use savings to purchase items/ask friends and family for financial support*] for other reasons prior to Covid-19?
   a. Yes
   b. No

5. Did you receive any benefits or additional aid linked to the Covid-19 pandemic?
   a. Yes (specify)
   b. No

6. Has your economic situation has gotten worse since the start of the Covid-19 pandemic?
   a. Yes (*If yes:* on a scale of 1–10, how much worse?)
   b. No
   c. No change

For entrepreneurs/self-employed individuals only: Please indicate how much you agree with the following statements

7. I have had fewer customers since the start of the Covid-19 pandemic
   a. Strongly agree
   b. Agree
   c. Neither agree nor disagree
   d. Disagree
   e. Strongly disagree

8. I am at risk of closing my business
   a. Strongly agree
   b. Agree
   c. Neither agree nor disagree
   d. Disagree
   e. Strongly disagree

9. I have faced challenges closing deals with suppliers or business partners since the start of the Covid-19 pandemic
   a. Strongly agree
   b. Agree
   c. Neither agree nor disagree
   d. Disagree
   e. Strongly disagree

10. What are some of the challenges you face in starting or maintaining your business? (Select all that apply)
    a. Lack of capital
    b. Legal restrictions on starting a business (e.g. government permission, access to credit, etc.)
    c. Legal restrictions related to Covid-19
    d. Lack of documentation/ID
    e. Hard to find shop space
    f. Few customers
    g. Difficulty stocking products
    h. Childcare challenges due to school closures
    i. Personal/household responsibilities
    j. Economic uncertainty due to Covid-19
    k. Other (specify)

11. *If 'f' is selected:* What are the stocking difficulties you've experienced? (Select all that apply)
    a. Increased wholesale prices
    b. Suppliers went out of business
    c. Supply routes were interrupted
    d. Decreased product quality
    e. Other (specify)

For jobseekers only: Please indicate how much you agree with the following statements:

12. It has been more difficult to look for work since the start of the Covid-19 pandemic
    a. Strongly agree
    b. Agree
    c. Neither agree nor disagree
    d. Disagree
    e. Strongly disagree

13. Fewer businesses are hiring people due to the start of the Covid-19 pandemic
    a. Strongly agree
    b. Agree
    c. Neither agree nor disagree
    d. Disagree
    e. Strongly disagree

14. Do you know how to look for a job?
    a. Yes
    b. No

15. What are some of the challenges you face in finding a job? (Select all that apply)
    a. Documentation/ID requirements
    b. Legal restrictions on where/how much you can work
    c. Lack of money to search for work
    d. Lack of time to search for work
    e. Lack of digital skills
    f. Lack of language skills
    g. Skills not matched with the job market
    h. Sociocultural norms (gender, discrimination)
    i. Few jobs are available
    j. Personal/household responsibilities
    k. Other (specify)

For employed individuals only: Please indicate how much you agree with the following statements:

16. I fear that I will lose my job due to Covid-19
    a. Strongly agree
    b. Agree
    c. Neither agree nor disagree
    d. Disagree
    e. Strongly disagree

17. What are some of the challenges you face in keeping your job? (Select all that apply)
    a. Lack of flexibility in when I can work
    b. Risk of losing job if I take time off
    c. Lack of long-term work authorisation
    d. Personal/household responsibilities
    e. Working overtime without being compensated
    f. My job is physically exhausting
    g. Other (specify)

18. Are your wages still sufficient to meet your household's needs?
    a. Yes
    b. No

Section 4. Financial services

Now I will ask you about services you may use. If you are not alone, are you comfortable answering these questions?

1. What formal financial services and products do you have access to?
   a. Banks
   b. Microfinance institutions
   c. Mobile money
   d. Savings groups
   e. Government business loans
   f. None

2. In the last six months, have you used any of the following financial services?
   a. Banks
   b. Microfinance institutions
   c. Mobile money
   d. Savings groups
   e. Government business loans
   f. None

3. (*For each service that is **not** used*) What barriers keep you from using this financial service?

4. (*For each service that is used*) What are the challenges you face in using this financial service?

5. (*For each service that is used **and** if the respondent is self-employed*) Has using this service helped you start or grow your business?
   a. Yes
   b. No

6. If you needed to, would you be able to take out a loan? (*Note: this loan could come from banks, family/friends, etc.*)
   a. Yes
   b. No

7. (*If yes*) From who would you obtain this loan?
   a. Family / friends
   b. Bank
   c. Community savings group
   d. Other (specify)

8. (*If no*) Why can't you obtain a loan?
   a. Legal restrictions based on refugee status
   b. Lack of documentation/ID
   c. Do not know where to obtain a loan
   d. Do not own assets to use as collateral
   e. Do not have bank account
   f. Lack of trust towards lending institutions
   g. Fear of being in debt
   h. Other (specify)

9. Do you or any member of your household save money?
   a. Yes
   b. No

10. (*If yes*) Do you currently have enough money saved to cover one month's expenses?
    a. Yes
    b. No

11. Do you **currently** belong to any of the following groups?
    a. VSLA or USLA
    b. Other savings group
    c. Work cooperative
    d. Other work group

12. Did you belong to any of the following groups **before** the Covid-19 lockdown?
    a. VSLA or USLA
    b. Other savings group
    c. Work cooperative
    d. Other work group

13. (*If they previously belonged to a group, but no longer belong to it*) Why do you not belong to this group anymore?
    a. I don't have enough time
    b. Personal or household responsibilities
    c. This group is no longer active
    d. Other (specify)

Section 5. Financial and social networks

Now I want to know about the people you may be able to rely on for financial support, both within your current location and elsewhere in times of need. Think of the people that you could ask for this support who are likely to help you.

1. In total, how many people could you rely on for financial support in times of need?
2. Of these [X] people that you could rely on in times of need, how many live in this district/city?
3. Of these [X] people that you could rely on in times of need, how many live in [Greece/Jordan/ Nigeria], but outside of this district/city?
4. Of these [X] people that you could rely on in times of need, how many live outside of [Greece/ Jordan/Nigeria]?
5. Of these [X] people, how many are relatives/family members?

Section 6. Control over economic assets (Nigeria only)

Now I will ask you some questions that may be sensitive. You do not have to answer them if you do not want to.

1. Since the start of the Covid-19 pandemic, has your husband or other family member taken money against your will?
    a.   Yes
    b.   No
    c.   Refuse to answer

2. Since the start of the Covid-19 pandemic, has your husband or other family member refused spending money for household necessities?
    a.   Yes
    b.   No
    c.   Refuse to answer

3. Since the start of the Covid-19 pandemic, did you have to give all or part of your cash to your husband or other family member?
    a.   Yes
    b.   No
    c.   Refuse to answer