

Barriers to economic integration faced by refugee women in OECD countries post-COVID-19

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1. Executive summary

The devastating impacts of the COVID-19 pandemic have been felt across every sector and by every person in the world. Refugee women faced significant challenges to economic integration even before the pandemic and they were some of the first to suffer from the economic downturn.

This report provides information, analysis, and personal accounts of the barriers to integration facing refugee women The report is based on the testimony of 15 refugee women and 10 experts from NGOs supporting refugees in France, Germany, Italy, and the UK. It presents the voices of each refugee and conveys the unique struggles they faced, particularly in finding employment. It draws on their accounts as individuals rather than statistics.

We found that the pandemic increased barriers to refugee women's economic integration.

Disproportionate childcare responsibilities became an insurmountable challenge when school and childcare facilities became unavailable, and many employers didn't accommodate flexible working. Further, the refugee women we interviewed reported that they were omen particularly dependent on language and skills workshops offered at NGOs and community centres. These services were either cut during the pandemic or became difficult to access for those with limited access to technology.

All the refugee women we spoke to reported facing intersectional discrimination, which makes it much harder to find employment. Further, refugee women often suffer from trauma that is unaddressed because

of a lack of psychological support. Many of our interviewees said there was a lack of psychological services tailored to refugee women, and that men could more easily take advantage of opportunities offered to the refugee community. Other systemic difficulties included cultural differences, the difficulty to access free language courses and translation services due to gender roles, inadequate and remote housing, and a lack of early measures to help women integrate. Although some of these barriers were made worse by the pandemic, they will persist even as the public health situation improves.

Finally, the report highlights the key impacts of the pandemic on economic integration for refugee women. Interviewees explained that the many difficulties they faced in finding work resulted in a wage gap between them and men. They often found themselves relegated to the informal economy, in conditions rife for exploitation. All the women we spoke to told us that they'd sacrificed their professional ambitions due to a lack of opportunity.

Our recommendations cover all the actors that can support refugee women in finding opportunities for economic integration: governments, employers, and civil society. We highlight the need to collaborate to provide comprehensive and context-sensitive training and education We also stress the need for increased services for mothers, who were most isolated as a result of the pandemic. We urge all actors to include refugee women in the decision-making processes that affect them and to work with refugee women to understand their particular needs.



2. Methodology

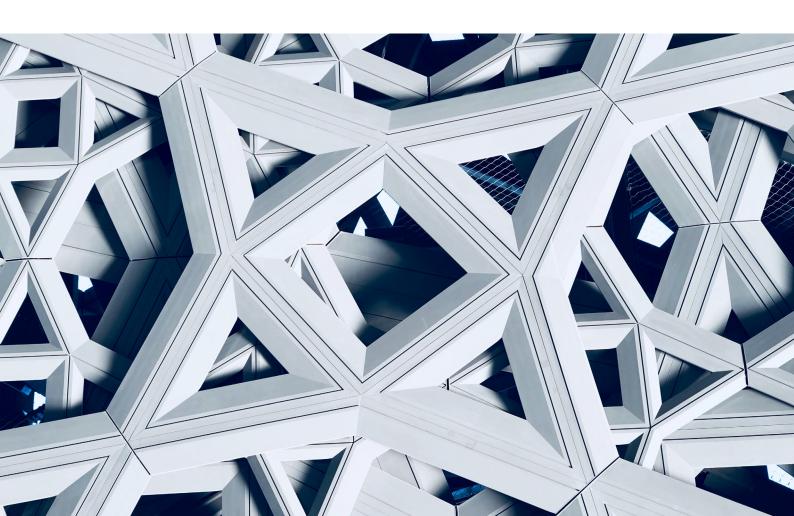
The findings in this report are based on interviews conducted with 15 refugee women from diverse backgrounds. We interviewed Syrian, Libyan, Nigerian, Pakistani, Iranian and Kurdish women who'd worked in a range of fields in their countries of origin, including hospitality, nursing, accounting and teaching. Many participants were mothers with caring responsibilities, while others were single. We also conducted interviews with ten experts from NGOs supporting refugees from France, Germany, Italy and the UK. These countries were primarily chosen as they are four out of five of the top destinations for refugees in 2020 and because of their status as centres for global economic governance. The interview questions focused on determining how barriers for economic integration have changed during the pandemic and what measures can be taken to improve the economic integration of refugee women.

This report builds on work that has been previously done in this area. The OECD working paper *Triple Disadvantage* studied the integration of refugee women. Crucially, it highlighted the lack of data on challenges and trends regarding refugee women's integration. Our report seeks to bring additional data to this under-researched area. The International

Rescue Committee's (IRC) policy paper <u>Locked Down</u> <u>and Left Behind</u> considered the impact of COVID-19 on refugees' economic inclusion. <u>Locked Down and Left Behind</u> indicated barriers to economic integration for refugee women, such as the burden of unpaid work, childcare, and decision-making at household level, harassment and gender-based violence, prioritizing men's workforce integration, social stigma, and limited autonomy in decision-making. Our report seeks to supplement and test these findings on a European level.

This report presents the key trends identified in the interviews. These interviews provide a wealth of qualitative data that is a rich resource for research and advocacy concerning the economic integration of refugee women in a host country. Our findings and recommendations draw on the accounts of refugee women as individuals rather than statistics. Researchers from refugee and migrant backgrounds led the project and were involved in designing the research, and subsequent analysis of the data. They acted as key interviewers and reviewers.

All names have been changed to preserve anonymity.



3. Findings

3.1 Introduction

The COVID-19 pandemic has had a devastating impact on communities worldwide and has changed the way we work in all OECD countries. This report focuses on the challenges faced by refugee women, a particularly vulnerable group that has been disproportionately affected by the pandemic. It relies on interviews with refugees and experts working in NGOs specialising in refugee rights.

This report has two key objectives:

- To provide information, analysis, and personal accounts of the barriers to economic integration faced by refugee women; and
- To inform policies on the economic integration of refugees in OECD countries.

The findings of the report are presented in three main parts. First, we highlight the barriers exacerbated by COVID-19, such as increased childcare responsibilities due to the closing of schools (3.2). Second, we turn to persistent barriers (3.3). Although these barriers, such as discrimination and stigma were affected by the pandemic, they will continue even as the public health situation has improved, and lockdown measures have been lifted. Third, we present the effects on the career prospects of refugee women that were emphasised in interviews (3.4). After the findings of the report, we present our recommendations (4).

Overall, the challenges caused by the pandemic were felt acutely by refugee women. They were some of the first to lose their jobs and had significant domestic responsibilities. Many refugee women depend on access to social services and government support, which became more difficult to access during the pandemic. Aside from difficulties caused by the pandemic, persistent barriers continue to impede refugee women's integration into the workforce and must not be overlooked, especially as measures are eased across Europe. These barriers mean refugee women face a significant wage gap, are often relegated to the informal economy and are forced to abandon their career ambitions.

3.2 Barriers particularly exacerbated by COVID-19

(A) CHILDCARE AND DOMESTIC RESPONSIBILITIES

Women's disproportionate responsibility for childcare was widely cited as a key barrier to economic integration. When asked what personal challenges they faced in achieving their career goals during the pandemic, many answered with two words: "my children."

Almost half of the women interviewed were mothers and some of them were single mothers. Those who were already employed struggled to juggle the increased responsibilities caused by the pandemic. Yasmin, a refugee living in Germany, felt that "mothers [were] affected the most." She explained that "Everything stopped, and it was not easy for everyone to join online with children and caring responsibilities at home."

Fareeda and Lubna, refugees living in the UK and France respectively, highlighted the disparity this creates between men and women: while men tend to travel freely and can accept virtually any job opportunity, women are often expected to stay at home with their children.

Women looking for employment, and those already employed, highlighted that the lack of flexible working arrangements presented a significant barrier and that employers were seldom sensitive to the particular needs of refugee women. Farah, a refugee living in Germany, said "the main problem for me is that all available jobs are full-time, and this is very hard for me with my caring responsibilities at home with my husband working full-time as well." A number of women we spoke to articulated the difficulty in overcoming traditional gender roles that arise from religious beliefs and cultural traditions. In some cultures, a woman, a mother, and a wife is expected to hold primary responsibility in the domestic sphere and fulfil familial obligations.

Many of the women interviewed reported that the closing of schools and the frequent need to self-isolate after potential exposure to COVID-19 made it very difficult to find and remain in a job. This particularly impacted refugee women because they were more likely to work in jobs in the informal economy that didn't support flexible working and/or they lacked a support

network to assist with childcare. After schools closed, a lack of flexible work meant that some women had to stop working altogether:

"I once lost my job because my request for flexible working hours was refused, despite begging many times. Working for 50 hours a week was practically impossible for me with young a kid with special needs." (Amina, a refugee living in the UK)

"When the schools closed and my children stayed at home all the time, I wasn't able to work because I had to stay with them all the time." (Farah, a refugee living in Germany)

NGO experts working with refugee women also said the lack of flexible work was an issue:

"There is need for more flexibility of part time jobs that pay a decent wage. To share a role 50/50 allows women to work and their partners can also help. This is something that is so far away, there is no country where this is fully achieved." (Alina Floroiu, programme manager, ReDI school, Germany)

"Refugees have a smaller support network so don't have much help with their caring and family responsibilities." (Bahar Nassiri, Refugees Into Jobs Projects Coordinator, British Refugee Council, the UK)

"I know that a lot of women did not attend our workshops of collective care because they had no one to look after their children." (Anaïs Anthonioz, project coordinator, AP-HP.Hôpitaux Universitaires Paris Seine-Saint-Denis, France)

Elena Caraciolo, the Acting Programme Coordinator of ICR Italy, noted that some refugee women are reluctant to rely on social services or other help in the first place, fearing repercussions from government authorities. This fear arises from cultural differences in child raising and treatment. Refugee women from certain backgrounds reported that they were fearful of their children being taken away if social services witnessed their home environment and the way they engaged with their children. There are differences in child rearing practices and lifestyles amongst different cultures and some women felt that their behaviour would mean their children would be taken away. This fear comes from stories in the refugee community about government authorities accusing refugee families of neglect. This is a further example of a lack of cultural awareness and compassion towards newly arrived refugees.

Even where refugee women did not directly have childcare responsibilities, they had other domestic responsibilities that were a barrier to employment.

As the COVID-19 pandemic created difficult conditions for refugee families, it was up to women to manage the ensuing crisis. Jane Williamson, Employer Engagement Coordinator for Migration Yorkshire, noted that "within households that are going through unemployment and redundancy, it tends to be the woman who holds the household together."

(B) REDUCED OPPORTUNITIES IN KEY AREAS

The pandemic caused a severe economic downturn throughout Europe, and refugee women were often some of the first to suffer. Amina, a refugee living in the UK, told us that she lost her job at the beginning of the pandemic: "I was the first one to be got rid of. It's a painful and confidence-diminishing experience. My only fault is being a refugee, a woman caring for kids and having a gap in my skills."

Amal Alaydie, a Career Consultant at Project Bridge, Berliner Netwerke für Bleiberecht in Germany, highlighted the impact of the general economic slowdown and its effect on opportunities for refugee women: "There has been a further delay in communications, the difficulties in finding appointments in governmental institutions which provide financial support to refugees, job opportunities decreased, internship offers also decreased."

Several women felt that, compared to men, the sectors they worked in suffered more during the pandemic. According to some NGOs experts, work in some sectors such as building trade and delivery services remained largely available for refugee men.

Moreover, refugee women are especially dependent on two types of opportunities that diminished rapidly during the pandemic: informal employment and training workshops. On the latter, Fareeda noted that she was "cut off from activities": "Before I used to attend trainings and workshops that helped me learn from other people, improve my English and learn about the culture and how to gain the expertise to get the jobs I want."

Another common theme in interviews was job offers being withdrawn at the last minute due to the start of the pandemic, something that's even more likely in informal arrangements. For instance, Farah was offered a position by an NGO only to learn that, due to the start of the pandemic, the Berlin office where she was supposed to start wasn't going to open.

Due to the decreased number of open positions, refugees, who often face language and cultural barriers or are unable to apply for positions within their areas of expertise, found themselves overlooked by employers:

"The pandemic made it a lot harder to gain work experience. Lots of companies were closed. Therefore, the demand for jobs multiplied, leaving lots of people who have experience without a job... this made it even harder for people like me without experience and from different backgrounds to get a job." (Sarah, a refugee living in the UK)

"There are many companies or organisations that are not ready to give these opportunities because of the economic impact of the pandemic." (Karema, a refugee living in France)

(C) SOCIAL ISOLATION AND LACK OF DEVELOPMENT OPPORTUNITIES

Widespread social isolation has been recognised as one of the primary impacts of the pandemic worldwide. All NGO experts that participated in this report said isolation was a significant barrier to economic integration for refugee women during the pandemic. For refugee women, in-person communication was essential to their personal life, professional development and access to support networks.

Many refugee women said their mental health deteriorated. They became depressed as they found it more difficult to connect with others. A lot of the interviewees hadn't spoken to anyone outside of their household for weeks and felt increasingly lonely and disconnected:

"Before, I had a lot of connections with my neighbours. After the pandemic as most of my neighbours are elderly people, we stopped seeing each other and kept in touch by some phone calls only. Through ReDI school, I had some professional connections, but after the pandemic we didn't stay in touch." (Farah)

"I am feeling more alone and isolated after the pandemic. Difficult times made me realise I have no one in this country on whom I can rely during tough times." (Amina)

The weekly classes that the women attended were not just an opportunity to socialise, but essential to their professional development. Many of these classes were suspended because of COVID-19 restrictions. Many apprenticeships, training courses, and literacy programmes were put on hold, significantly slowing integration into the labour market.

Some participants mentioned online platforms that sought to fill the gap caused by suspension of in-person activities, such as the DLA Piper Know your Rights

Programme in the UK. In Germany online workshops by the ReDI school guided candidates through all the steps of applying for a job. The Jobböerse and Stepstone job search engines were also mentioned as useful tools.

In France, Sciences Po offered an online professional mentoring service. In Italy, a project called Web2.D, run by Association Eufemia, provides digital education for both migrants and Italian women.

However, online services were not a sufficient replacement for in-person training. Lamia told us that her situation before the pandemic was very good because of the support she received. Despite joining a few online classes, a lack of in-person contact meant her language skills deteriorated, and after a year and a half she felt she was "back to the starting point." Several interviewees said the programmes were not specifically tailored to the needs of women.

Access to government support often depended on networks and the ability to visit NGO or government offices in person. Ruby told us that limiting contact to online communication has slowed down response times and made it more difficult to obtain documents.

The lockdown increased the social isolation felt by women refugees as a result of hostile and discriminatory attitudes. As Esra, a refugee living in Italy, told us, "before the pandemic it was difficult to have a social network with Italians and there is always a lack of trust and fear from the locals, now it is harder." Karema also told us that "especially after the pandemic, people started to treat you based on your race."

(D) CHALLENGES WITH DIGITAL LITERACY AND ACCESS

For many refugee women, the transition to online communications posed a significant challenge.

First, many lacked adequate resources and infrastructure to access online work or other key information. For instance, Karema, a refugee living in France, said she "didn't have an internet connection at home and it was a problem because everything moved online." This problem was highlighted by Bahar Nassiri, Refugees into Jobs Projects Coordinator at the British Refugee Council. She said many of her clients didn't have laptops and couldn't access job applications from their mobile phones. Even when discussing the theme of access to technology, many women raised the

importance of childcare. Farah told us that, although she had access to one computer at home, the priority was to use it for children's home-schooling. This means that Farah was not able to access opportunities and her educational and professional development was disrupted. We found that women refugees are more likely to give up their computers for the children and priorities their education due to the lack understanding of the support that schools and social services can provide as well as the stress of motherhood in a foreign country and general insecurities.

Second, the abrupt transition to online services did not provide an opportunity for many refugee women to adapt, having limited previous experience with online communication and limited digital literacy. Susanna Zanfrini, IRC Programme Coordinator and Country Lead in Italy, cited the example of women who lack fluent language skills who were able to previously access services in person but would struggle to do so online. Elena Caracciolo from IRC Italy specifically highlighted a lack of IT skills as an impediment to accessing online services or working from home.

3.3 Persistent barriers

(A) DISCRIMINATION AND STIGMA

As the OECD working paper *Triple Disadvantage* notes, refugee women face intersectional discrimination based on several protected characteristics, including gender, race, religion and nationality. Discrimination, although formally unlawful in all OECD countries, is still a significant barrier for refugee women in successfully integrating into the economy.

Intersectional discrimination can make finding a job particularly difficult. Sarah, a refugee living in the UK, explained her frustration: "It was hard to tell the reason that I couldn't find a job – I don't know whether it was because I am a woman or because of my immigration status, or because of my background."

For Amina, the intersectional discrimination was compounded by her disability: "I am a refugee, female, brown, with learning difficulties, a mother who is not armed with 'normal' mainstream social skills. All of this put me in the last spot of the last row, so far behind that, I am mostly invisible everywhere."

Many refugee women faced difficulties in finding employment as they didn't fit the mould required by employers. This was particularly the case in Italy. Esra told us that women were required to look, dress and act a certain way: "It's difficult for an African woman to be hired as she's judged on the way she stands, how loud her voice is, how she eats." Ruby told us that she was treated differently than carers from Bulgaria and Romania because she was black: "They get better locations, get treated better, they get more breaks and free time. They don't have to work as hard as I do."

Across Europe, Muslim refugee women suffer from religious discrimination. European discrimination law has largely deferred to employers and governments on the question of religious dress (see eg: *Achbita v. G4S Secure Solutions* C-157/15, *Bougnaoui v. Metropole* C-188/15). Indeed, the theme of religious discrimination was highly prevalent in interviews:

"A friend of mine had to remove her Hijab to get more work opportunities. When she started using a photo on her CV without her Hijab, she received a lot more responses from employers." (Mariam, a refugee living in Italy)

"It is forbidden to wear a head scarf inside schools in France ... the women stopped attending the classes and they were deprived from learning the language." (Lubna, a refugee living in France)

"I don't wear head scarf but when I say I am a Muslim or that I don't drink alcohol I am treated differently." (Lamia, a refugee living in France)

Discriminatory practices were by no means unique to governments or businesses. Amina told us of her deeply troubling experiences with organisations intended to support women:

"You may hear about very good support organisations helping women, but all that is a lie. I went to seek help once and the woman on reception was harsh and brushed me out like dirt so quickly. This made me feel so anxious and disheartened, so I kept tolerating all the issues for much longer."

"Even the support workers assigned and getting paid by the government are racist and responsible for increasing the pain for refugees and immigrants."

(B) TRAUMA AND THE EXPERIENCE OF ASYLUM

Alongside facing overt discrimination in the countries where they are received, refugee women also have suffered trauma because of the extreme hardship and violence they previously experienced. Our analysis indicated that the trauma of the asylum experience has an impact on women refugees' economic integration. Alina Floroiu, Programme Manager at ReDI school, highlighted this: "Trauma that women refugees carry with them, if they don't have a support network, is very difficult."

Psychological support for refugee women is key to addressing this, particularly in times of crisis, but it's often difficult to access. Two women in particular highlighted the difficulties of settling into a new environment with limited psychological support:

"In the first few months in Italy I cried a lot and wanted to go back to my country even if this was risky. I think I needed to see [a] psychologist, I needed someone to talk to about my journey on the road to get to Italy." (Ruby, a refugee living in Italy).

"When I arrived in Italy, I was just 20 years old. I wish that I would have been given psychological support when I arrived – it was very difficult being in a new environment and I felt very anxious, which made it difficult to integrate." (Esra, a refugee living in Italy).

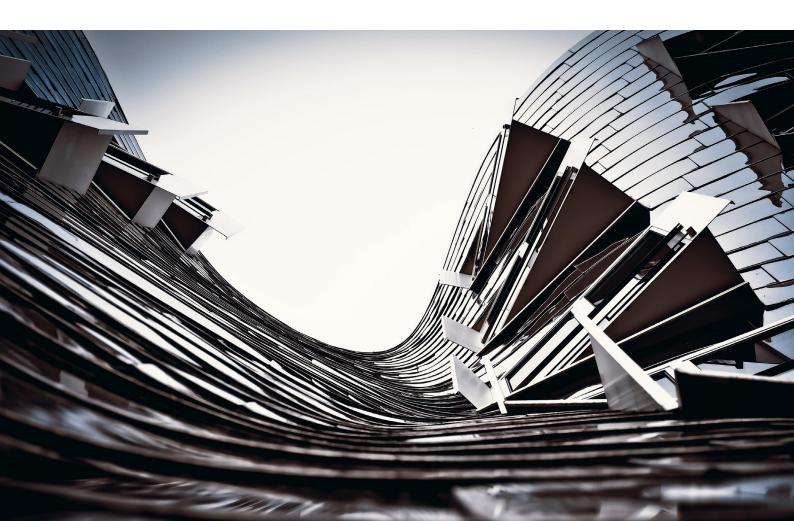
In many cases, employers fail to understand and accommodate this trauma, which further alienates refugee women.

"If a woman is forced to flee her country, there is a lot of trauma involved. Employers often won't understand the underlying struggles faced by refugees and will not see their abilities and skills." (Ewa Lelontko, Employer Engagement Manager at Migration Yorkshire, the UK).

(C) LACK OF TAILORED OPPORTUNITIES FOR REFUGEE WOMEN

Refugee women participating in this study held a common belief that their gender-specific needs are not always considered in all programmes available for them to ensure their economic integration. They consistently indicated a need for tailored workshops, training and tools to help them prepare for the work environment in their host country.

"I need training which amalgamates my previous achieved skills and experience in consideration with the available jobs. It would be more practical for mums or carers if job share or part time roles were available, but there is nothing in front of me apart from disappointment." (Amina, a refugee living in the UK)



Mariam noted that women are looking for support provided by women given that "they are harassed by men, who are looking for relationships with them and act inappropriately." A lack of women providing such services can result in a complete alienation from employment opportunities.

NGO representatives highlighted several initiatives targeted toward refugee women but recognised that there were still gaps in access. For instance, Ewa Lelontko, the Employment Engagement Manager at Migration Yorkshire, pointed to the Routes Collective, which provides tailored advice to women on issues including employment. However, she noted that many programmes are based in London and do not provide services elsewhere in the UK.

The IRC Mentoring Programme in Milan, although not exclusively for women, prioritises women when selecting mentees. Susanna Zanfrini, the Italy Country Lead, told us that this stemmed from a recognition that there are additional barriers for women, especially those from highly different cultural backgrounds. Nonetheless, Lubna told us that when opportunities are available for all, men have better chances in accessing and taking advantage of these opportunities.

Susanna also mentioned the Women and Girls Safe
Space (WGSS), a programme reserved for women
and girls in partnership with UNICEF. WGSS took
guidance from IRC's gender-based violence and the
women protection and empowerment handbooks.
Unfortunately, Susanna explained that financial support
for the WGSS had now run out, and its activities were
reduced to providing technical support to a local
partner organisation. This reflects the difficulty in
securing funding for initiatives dedicated to refugee
women. NGO staff highlighted the distribution, funding,
and donor priorities as continuing issues affecting the
provision of sustainable and effective support.

Several interviewees highlighted a lack of information tailored specifically for refugee women. For instance, Fatma explained that most refugee women are familiar with the Job Centre in the UK, but it was far more difficult to find information about organisations such as the Refugee Council and Breaking Barriers. Similarly, Farah said she "lost about two years from the time (she) arrived" because she was unaware that the employment office could finance her language courses.

(D) CULTURAL AND LANGUAGE BARRIERS

A common concern among refugee women was the experience of cultural differences as a major impediment to accessing employment. Many refugee women come from highly patriarchal societies where women are expected not to work and to stay at home to look after the family. Mariam told us that her friend (a Syrian refugee) was prevented from taking language courses by her husband. Some cultural norms, although less pernicious, can be equally obstructive. For instance, Fareeda explained that as a Muslim woman, she could not share a room or work in a shop with men, which greatly reduced her opportunities.

Several women reported incidents of gender-based violence in their communities. Lubna told us that women found themselves trapped as a result: "Women would mostly feel guilty and ashamed, and violent partners would make an effort to isolate the women and it's not in their best interest if the women go to get jobs and be financially independent."

The impact of cultural norms was explicitly highlighted in our interviews with NGO staff:

"Some women in some communities might have limitations in terms of going out, accessing services, participating in society and working. If the husband works, he often wants the wife to stay at home to look after the children. Women refugees have to deal with cultural differences on top of the usual barriers to the labour market that other women face." (Bahar Nassiri Refugees Into Jobs Projects Coordinator, British Refugee Council, the UK)

"Women have less access to education, even when they are in Italy. This is also linked to culture. If you look at women who come from conservative cultures and come accompanied by a husband who doesn't let them be fully educated in Italy, this is a huge barrier in networking and knowing locals, which is key to finding a job." (Susanna Zanfrini, IRC programme coordinator and country lead in Italy)

Language continues to be a significant barrier to finding employment. From their very first interaction with authorities, women are isolated as there was a lack of interpreters, as Mariam notes: "When you go to the registration office to get an identity card or official document, all the people working there only spoke in Italian." Many of the refugee women settled in Germany told us that employers expected refugees to speak German before offering them any kind of employment.

Many of the refugee women reported that information provided by governments is usually in the host country's language, so they have to ask someone to translate it for them. This is not easy for women, particularly those accommodated in rural areas or those with caring responsibilities.

"German language is not very easy, especially with two children and my husband working full-time, I needed more time to learn the language." (Farah, a refugee living in Germany)

Difficulties with learning the language can also accentuate discrimination and stigma. As Fareeda told us, many people made fun of her accent and assumed she was uneducated.

Cultural and language barriers were accentuated by the pandemic, which reduced opportunities and required women to be more proactive than ever in looking for employment:

"I am a very shy person, and this is very bad when looking for a job. I know people who can help me, but I will never ask anyone. I don't know how to build professional relationships or to benefit from my connections, of course this goes back to the way we were raised in our country." (Lubna, a refugee living in France)

(E) OTHER STRUCTURAL IMPEDIMENTS

Given the prevalence of intersectional systemic discrimination, there are still many structural impediments to refugee women's participation in the workforce. Three particular themes emerged in our interviews as barriers to integration: geographic isolation, inadequate housing, and lack of early interventions.

First, many of the women participating in this study said they would be better off if they were accommodated in appropriate areas where there were enough suitable opportunities, or if they had access to supportive communities or facilities that could help foster their integration into the labour market.

"If I had been given accommodation in the right place initially, I would have been able to develop myself faster. I feel that I wasted two years of my life. Moving around all the time is very distracting." (Fareeda, a refugee living in the UK)

"I found another opportunity in a neighbourhood a bit far away from my home, I needed around two hours transportation per way, and as I had to be earlier to stay with my children after they come back from school, so I had to refuse the offer." (Farah, living in France)

Moreover, as Delal told us, some key opportunities are simply not available outside of big cities: "in the countryside, people won't have the same access to free language courses."

Second, it's equally important that refugee women have access to adequate housing that meets their basic needs and allows them to focus on personal and professional development. Alina Floroiu, Programme Manager at ReDI, emphasised that "temporary, insecure residence status compounded with the isolation from the pandemic might negatively affect mental health and confidence in applying for jobs and vocational training."

Third, a lack of attention paid to newly arriving refugees concerning employment has resulted in a slow economic integration process for women in particular. Many stated that individual attention to their educational, training, and psychological needs, and further support on arrival, could have helped them understand the system and find the right employment faster:

"I was totally unaware of what to expect when I first arrived. I wish I had a caseworker who paid attention to my education and background or was sent to suitable accommodation and offered suitable support based on my specific needs. This could have made life a lot easier and made me excel as a professional." (Fareeda, a refugee living in the UK)

"If I was given information and training since the beginning, I would have had a successful career by now rather than be working in various places and keep trying to learn and earn for so long." (Amina, a refugee living in the UK)

"I wish I had received career counselling to learn what job opportunities are there." (Lubna, a refugee living in France)

3.4 Impacts on economic opportunities for refugee women

(A) WAGE DISCREPANCY

All the refugee women we interviewed who were able to find employment said they were being paid less than others with the same qualifications. While this was a problem pre-pandemic, many of the refugee women interviewed felt unable to voice their concerns during COVID-19 because they were grateful to have any sort of employment. Most of them believed the reason behind this is not just their immigration status but also their gender:

"Some people think that women migrants and refugees don't have an education or dreams, I was treated ... badly, and paid less than minimum wage and called 'stupid,' as if I wasn't important. This was very hard as they know that I cannot get a job anywhere else." (Vivian, a refugee living in Italy)

"Finding jobs would definitely be easier for a man in my situation. He would be able to go far and also to more places to get help. I have even seen at a workplace that a man was more respect[ed] and getting more pay than me, despite having less qualifications." (Amina, a refugee living in the UK)

Due to the lack of local work experience, refugee women are typically limited to lower-level positions with little possibility of promotion. Some women interviewed in this investigation described the whole situation as a vicious circle – they cannot work because they lack local work experience, and yet they need to work to get experience, so the wage gap between them and men continues to increase.

(B) RELEGATION TO THE INFORMAL ECONOMY

Many interviewees described their involvement in the informal economy, or in the words of one woman, "the random stuff." This was not a question of preference, but their only opportunity to secure an income. All the women interviewed who have worked in roles in the informal economy described a number of issues, including mistreatment, exploitation, wage discrimination, and sexual harassment.

"Lots of my friends lost their jobs after the pandemic and I saw the difficulty they were in. I am glad that I wasn't in their position, otherwise I would have looked for an informal job whatever it was as I would have needed money to survive." (Vivian, a refugee living in Italy)

"Yes, I worked everything possible. I wanted to support myself and my kids. Many employers, regardless of their business size or nature, practise exploitation. The mistreatment does not stop at just wage discrimination but in a lot of cases goes to sexual harassment." (Amina, a refugee living in the UK)

"Old men take advantage of women refugees who are begging on the streets. They tell the women that they will give them money if they come with them. The women go with the men as they are desperate for money." (Ruby, a refugee living in Italy)

(C) SURRENDERING CAREER AMBITIONS

One of the most prevalent themes in our interviews was that women had to curtail their career aspirations and focus on survival as soon as they arrived in their host countries. Nearly all the women interviewed said COVID-19 had made it so difficult to obtain meaningful employment that they'd given up on their career dreams.

"In Iraq, I wanted to be a doctor or to study music – I had lots of different dreams. Now I don't think about dreams but about what I am able to do under these circumstances. I will take any work that is available. I'm just thinking about ways to survive." (Sarah, a refugee living in the UK)

"My plans changed because I no longer think of what I want to do, I think what I can do. To look at what is available and try to make the best of the situation." (Lubna, a refugee living in France)

NGO staff also recognised this phenomenon.
Bahar Nassiri, Into Jobs Projects' Coordinator at the
British Refugee Council, noted that "Ambitions are put
aside as individuals will take any job they can get to earn
money, despite the fact that their skills are not being
utilised in that job. They don't have anybody guiding
them and their career."

Even when refugee women can move beyond earning for survival, returning to their previous careers or pursuing their ambitions may be out of reach because of the financial restrictions. Karema, who was thinking of applying for a master's, was unable to afford the tuition fees. Ruby could not stop working for 18 months to undertake a nursing programme. An additional impediment could be related to the lack of documentation needed to establish a career in the host country. Many women are not able to get the jobs they want because they don't have the required papers. Lamia told us that as she came from a war zone, most of her documents had been destroyed.

4. Recommendations for governments, civil society organisations and businesses

All relevant actors should collaborate to expand access to information about immigration procedures (eg 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.

All relevant actors should collaborate to provide the necessary training for refugee women. At a minimum, this should include:

- information about their employment rights and responsibilities, and the availability of support
- · language courses and cultural awareness training
- · digital literacy and technology training
- platforms and training for finding suitable job opportunities

All such programmes should be designed with the needs of refugee women in mind, and, to the extent possible, be available in their native languages.

All relevant actors should collaborate to ensure meaningful participation of refugee women in decisions that concern them, including their integration into governmental and non-governmental decision-making processes. Participation should include working with community ambassadors who could represent the voices of refugee women.

All relevant actors should create opportunities for women to be economically independent such as providing financial literacy training and the opportunity to manage their household budget.

All relevant actors should design, develop and scale technical training that respond to labour market demand and offer a direct pathway to more permanent employment. Necessary support and training should include financial literacy and individual case management.

Governments should integrate refugee women into the economy and employment as quickly as possible. Such economic integration should build on skills that refugee women already have, treat every case individually, and work towards dispelling harmful stereotypes.

Governments should support municipalities in implementing a strength-based individual case management approach towards integration services.

Governments should review processes by which refugee women are informed about training and work opportunities and strengthen outreach activities to account for the needs and preferences of women.

Governments should provide specific initiatives and incentives to businesses for hiring refugee women.

Governments should devise a simple and transparent accountability system to ensure that refugee women are able to complain effectively should they face discrimination, harassment, or other unfair and illegal employment practices.

Governments should ensure the accessibility of the process by which refugee women demonstrate the equivalence of their qualifications. For instance, by addressing obstacles such as cost and length of time taken to process applications.

Governments should 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.

Governments and civil society organisations

should conduct awareness campaigns to ensure that businesses know and understand the rights of refugees in the workplace and are sensitive to the issues particularly affecting refugee women, such as increased childcare responsibilities, and increased risk of stigma and harassment.

Governments and businesses should ensure that flexible and part time jobs, and volunteering opportunities, paid internships and work placements are available for refugee women. They should further consider offering flexible working through digital methods wherever practicable. Any flexibility is especially important given women's disproportionate responsibility for childcare.

Governments and businesses should ensure that there is sufficient access to childcare services and related support for women with children, especially single mothers.

Civil society organisations should ensure that all support for refugee women is individualised and does not offer superfluous or irrelevant opportunities that waste resources and time. Individualised and comprehensive support services that specifically target the needs of women including appropriate referral services should be offered.

Civil society organisations should devise support programmes with long-term, strategic aims that meaningfully integrate refugee women into the workforce.

Civil society organisations should map out all initiatives carried out on a national and local level to provide a better understanding of the state of economic integration of refugee women and facilitate more effective interventions.

Civil society organisations should create and promote opportunities for engagement with home and host community members who can serve as mentors or coaches, and which can enable refugee women to build social connections and reinforce ongoing learning and application of new skills and behaviours.

Civil society organisations should create opportunities and safe spaces for deliberate engagement and training with both men and women in understanding gender roles and norms.

Donors: Direct more multi-year, flexible funding to civil society organisations, including women's rights and women-led workers' organisations – to support initiatives dedicated to refugee women.

All relevant actors should consider and learn from the inspirational initiatives throughout Europe that assist refugee women in integrating into the workforce.

Examples of inspirational initiatives

- Women in Law for Women Refugees by DLA Piper
- Digital Women Program by ReDI School of Digital Integration
- Rainbow Sisters by WOMEN FOR REFUGEE WOMEN
- Mentoring Refugee Women in Europe by TENT
- Introduction programme Etableringsprogrammet by the Swedish Public Employment Service
- Raise Women's Awareness Network

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