



WOMEN *for* WOMEN  
International

Women for Women International  
Economic  
empowerment  
for women  
affected by conflict



## Shireen's story

**Shireen fled the war in Syria in 2014 and has lived in the Kurdistan Region of Iraq ever since. She is 39 years old, married with 4 children.**

"Back in Syria, we were middle class. There were women who worked, but many educated women still stayed at home, because of the cultural norms. Now, everyone who fled Syria has to work – even 6-year-old children. It's not something we have chosen, but I think this situation has created a chance for women to work here in the Kurdistan Region of Iraq. Many more jobs are open for women who have skills and who want to work – jobs like sewing, hairdressing, handcrafts and restaurant work.

When I started working, I understood what it meant for a woman to be financially independent. She can get space to do what she likes, she can take decisions on her own. The negative side of working was that I was away from my children so much, but what kept me going was knowing that I was working for them.

My friend told me about the women's centre. Back in Syria, I had a hairdressing certificate. I thought, I can gain more experience and knowledge, and meet new people. It was nice to get to know other Syrian women in Sulaymaniah. There are many Syrian women here, but I had only met a few of them before going to the centre.

After the course, I tried opening a hairdressing salon with one of my friends from Sulaymaniah, but unfortunately the location was far from my house and with the travel expenses I couldn't make a profit, so I had to quit.

Many big businesses in the region are closing because of the current economic situation, even the people from Sulaymaniah are struggling. If I was able to open another hairdressing place, I would create job opportunities for other women.

When you see that your children and husband need help, every woman naturally goes into action. There is no room for fear. And work teaches a woman a lot of things – it teaches her to be strong, it gives her confidence. She can meet people, and it helps her psychologically. I encourage every woman to find work."



Photo: Emily Kinsley

# Executive Summary

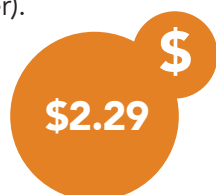
**With fragile and conflict affected countries becoming home to growing proportions of people living in extreme poverty, the convergence of the security and development agendas prompts us to re-examine economic support and empowerment for women affected by conflict. We need to move away from short-term relief and towards approaches that connect women's immediate needs to their long-term empowerment in order to address conflict and poverty.**

Investing in the economic empowerment of women affected by conflict can help the international community to achieve three universal goals:

- 1. Sustainable progress for women's rights.**
- 2. Peace building and prevention of conflict.**
- 3. Sustainable development and ending extreme poverty.**

Since 1993, Women for Women International has served more than 479,000 marginalised women affected by conflict. Through our year-long programme marginalised women are supported to: earn and save money; influence decisions; improve their well-being; and connect to networks for support. We see promising results in our monitoring and evaluation efforts.<sup>i</sup>

Women graduates of our programme in **Afghanistan**, reported increasing their average daily personal earnings from \$1.23 at enrolment to \$2.29 (12 months later).



In **the Democratic Republic of Congo (DRC)**, women graduates reported more than doubling their current personal savings from \$43.73 at enrolment to \$98.61 (12 months later).



In **Nigeria**, women graduates reported an increase in being involved in decisions about purchasing household items from 66% at enrolment to 88% (12 months later).



**Based on our evidence and complemented by global studies, we highlight four key, interlinked components that are necessary for effectively supporting women's economic empowerment in conflict:**

- 1. Work with men to address discriminatory gender norms.** All members of society suffer from patriarchal attitudes and have a role to play in promoting gender equality – these are not just “women’s issues”.
- 2. Holistic and integrated programming.** Women’s needs and experiences in conflict are complex and interlinked. Solely economic interventions alone have not proven to yield long-term benefits.
- 3. Build women’s economic knowledge and skills.** This is vital to supporting them to build agency and influence decisions, increase their income and increase their resilience to economic shocks.
- 4. Informal and formal support networks.** In the absence of government and financial services, networks are key to supporting women to access financial support, particularly for savings and income.

In conclusion, **this paper makes five recommendations** for international governments and donors to effectively deliver on international commitments and support marginalised women’s economic empowerment in conflict-affected contexts:

- 1. Urgently increase funding for women's rights organisations.**
- 2. Support economic empowerment programmes that include men in their programme design.**
- 3. Target the most marginalised women.**
- 4. Support holistic and integrated programming.**
- 5. Listen to the needs of marginalised women and actively include them in the design, implementation and review of economic empowerment programmes.**

# Why is economic empowerment for women affected by conflict important?

**Women for Women International believes that economic empowerment – to succeed and advance economically and to make and act on economic decisions<sup>ii</sup> – is critical for women to determine the course of their lives and reach their full potential. Economic empowerment is not only about earning and saving money or owning assets, but also about being able to freely decide how to engage in economic life and how money and other assets are saved, spent, sold or invested.**

Whilst recent years have made significant strides in reducing poverty with nearly 1.1 billion fewer people living in extreme poverty (\$1.90 a day) in 2015 compared to 1990,<sup>iii</sup> fragile and conflict affected countries continue to see slow and uneven progress. By 2030 the OECD estimates that **up to 62% of people living in extreme poverty (half a billion people) will be conflict-affected.**<sup>iv</sup> The fundamental needs to end poverty and promote peace are becoming increasingly intertwined.

This connection prompts a rethink of women's economic participation and empowerment in conflict, moving away from solely addressing women's immediate economic needs, and looking towards connecting short-term support with long-term empowerment.

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*“We must bring the humanitarian and development spheres closer together from the very beginning of a crisis to support affected communities, address structural and economic impacts and help prevent a new spiral of fragility and instability.”*

**Amina Mohammed, UN Deputy Secretary-General (2017)**

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**Investing in women's economic empowerment in conflict is critical for achieving three key universal goals:**

## **1. Sustainable progress for women's rights**

Women's economic empowerment is a critical part of women's wider empowerment and rights enjoyment. Progress in women's economic empowerment can support women's social-political empowerment, for example by improving women's access to services as women are more able to influence where personal and household expenditures are made.

Through international frameworks, such as the **1979 UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)**, governments have committed to ensuring that women are able to access their economic rights freely and equally.<sup>v</sup> The **Women, Peace and Security Framework** recognises women's economic security as important to their broader security and affirms that women's economic rights under national laws should be consistent with international standards (e.g. CEDAW).<sup>vi</sup>

Despite these international standards, national laws in many countries consistently fall short of protecting women's economic rights. In the DRC and Iraq, the **World Bank** found that, despite constitutional support for gender parity, women are not afforded the same protections within households because other laws assume men are the heads of households. Under national laws in Afghanistan and Iraq, married women are required to obey their husbands and daughters/widows have fewer rights to inheritance than their male counterparts.<sup>vii</sup>



Photo: Serrah Galos

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“The woman is seen only as a producer or a worker for the family. The whole weight of the family hangs over her, because she works more than the man... the woman is a tractor.”

**Woman graduate (the DRC, 2014)**

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### **A window of opportunity**

Conflict can provide women with more freedom and opportunities than they previously had access to. Labour shortages due to high levels of male deaths and increases in female headed households, for example, can provide women with increased opportunities to work outside of the home and engage in new spaces typically dominated by men.

Such opportunities can prompt positive changes in gender norms. For instance, women have taken up leadership roles in the post-conflict governments in Liberia, Rwanda and Sierra Leone.<sup>viii</sup> Such changes, however, arise only in certain contexts where the productive infrastructure has been damaged, resources have decreased, and institutions are absent.<sup>ix</sup>

Furthermore, progress in these contexts is incredibly fragile and will be short-lived without links to long-term transformational efforts. For example, our recent research in the Kurdistan Region of Iraq found that positive changes in displaced women’s income generating activities was seen by both men and women as instrumental or temporary. This was connected to perceptions around their ‘temporary’ status as refugees or internally displaced persons as well as pessimism around their ability to sustain an income from livelihood activities without enough access to resources and prolonged economic crisis.<sup>x</sup>



Photo: Serrah Galos

## 2. Peace building and prevention of conflict

Increasingly, women's economic empowerment is recognised by development, humanitarian and peacebuilding frameworks as critical for building more peaceful and resilient communities. The UN Secretary General's **New Ways of Working Initiative** (a legacy of the 2016 World Humanitarian Summit) acknowledges the importance of women's contributions to humanitarian response. It specifically highlights the need for women's organisations to have better access to funds and for more gender sensitive humanitarian programming (including economic and livelihood support). However, the **OECD** recently concluded that whilst aid for gender equality and women's rights had increased fourfold between 2000 and 2012-13, only 6% of aid to fragile states targeted gender equality as a principle objective.<sup>xi</sup>

Women's economic empowerment is also critical to **facilitating women's participation in peace processes**. The **2015 UN Global Study on the implementation of UN Security Council Resolution 1325** ('the 2015 Global Study') demonstrated how women's double burden as carer and provider – as well as women's increased vulnerability to poverty – are barriers to women's participation in peacebuilding.<sup>xii</sup> According to the **International Peace Institute**, women's inclusion in peace processes increases the probability of a peace agreement lasting at least 15 years by 35%.<sup>xiii</sup>

For **women survivors** of abuse during conflict, economic empowerment is both an important part of their ability to seek justice (e.g. affording counsel or taking time away for work) and supporting their recovery (e.g. covering medical bills and reintegrating into communities).

## 3. Sustainable development and ending extreme poverty

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*“With access to income generation and economic security as a result of just peace agreement outcomes, however, women tend to be quicker to invest in child welfare and education, to build food security, and to rebuild rural economies, greatly contributing to longer term stability.”*

### The 2015 Global Study

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Women's economic empowerment is increasingly seen as a key component of achieving long-term development goals, including economic growth, poverty reduction, health and education, as well as promoting women's rights. The **Global Goals for Sustainable Development**, for example, commit to building the economic resilience of the poor and those in vulnerable situations (Goal 1.5) and promoting women's equal leadership opportunities and access to resources (Goal 5.5 and 5.17) as well as the importance of inclusive, participatory and representative decision-making and non-discriminatory laws and policies for sustainable development (Goal 16.7 and 16.b).

Furthermore, **the 2015 Global Study** found that women are more likely to spend their income on family needs (including health and education) and that women who control income are **better able to ensure security for themselves and their children**. It also highlighted one study that found that: *“the conflict-affected communities that experienced the most rapid economic recovery and poverty reduction were those that had more women reporting higher levels of empowerment.”*<sup>xiv</sup>

# How does Women for Women International support women's economic empowerment in conflict?

Since 1993, Women for Women International has worked with more than 479,000 marginalised women survivors of war in Afghanistan, Bosnia and Herzegovina, the DRC, Kosovo, Iraq, Nigeria, Rwanda and South Sudan. We were founded on the belief that stronger women build stronger nations.

Our core work is centred on a holistic, rights-based programme to address the needs of marginalised women in conflict-affected countries around the world. We have tested and evolved our approach to fit the needs of women who have been denied access to education and other opportunities, have been affected by conflict and who seek inclusion and recovery. Our programme equips women with skills and resources to earn and save money, learn about their health and human rights, regain their confidence and actively participate in their communities.

Women for Women International's year-long investment in individual women includes:

- **Building knowledge** in areas such as the value of women's work, basic health education and rights information.
- **Skill development** in numeracy, business skills and a chosen vocational skill.
- **Resource provision** through a monthly cash transfer and referrals to health and legal services.
- **Connections** to other women by training them in a safe space, in groups of 25, where they can form a tight support group that helps to break the isolation caused by war and insecurity.

We specifically work with marginalised women affected by conflict and we define marginalisation using criteria for:

- Living in **extreme poverty**, e.g. women's daily personal earnings being less than \$1.90 or only able to access unsafe opportunities for income.
- **Social exclusion**, such as lack of access to education or health services.
- **Conflict-affected**, such as being head of the household, displaced or a survivor of violence.

The women we work with tend to be unskilled, self-employed, home-based or street vendors with no set stall or shop. Their income is likely to be only at subsistence-level and they (and their households) are vulnerable to food insecurity. They are also unlikely to have productive household assets.

We see sustainable change for the women we serve in four key outcome areas: earning and saving money; developing health and well-being; influencing decisions; and connecting to networks. For example:<sup>xv</sup>

Women graduates of our programme in **Afghanistan**, reported increasing their average daily personal earnings from \$1.23 at enrolment to \$2.29 (12 months later).



In **Nigeria**, women graduates reported an increase in being involved in decisions about purchasing household items from 66% at enrolment to 88% (12 months later).





## Working in conflict

Women for Women International works with women affected by conflict, often alongside humanitarian organisations. Our approach is a longer-term development approach, enrolling and supporting them through our year-long programme. We serve women where they are, either in their own conflict-affected communities or communities where they have settled.

Women face multiple and intersecting forms of discrimination and vulnerability in conflict, shaped by their experiences before, during and after conflict. In protracted conflicts, like **the DRC**, 'stability' is often fragile and tense with sporadic episodes of violence. In **Nigeria**, we work with women who have been displaced by insurgency in the North East and areas with inter-community violence. In **Afghanistan**, after more than four decades of conflict, we are seeing increasing incidences of violence, including violence against women.<sup>xvi</sup>

In Iraq, we work with **Syrian women refugees, internally displaced women and Iraqi women** in host communities (for refugees and internally displaced persons). In **South Sudan**, we suspended our operations in Yei in 2016, due to various insecurity factors including: high levels of violence and instability; limited movement; and the targeting of staff by armed groups. Since then, we have been supporting local organisations to provide psycho-social and economic support to South Sudanese women in Yei and refugee camps in Uganda.

In these contexts, basic services and markets are limited, insecurity is high and government support is weak (whether due to capacity or will) or even non-functional. Conflict disrupts market activities and relationships or, at worst, causes them to shut down or fail completely.

## Barriers to economic empowerment

Women are overwhelmingly and disproportionately affected by both conflict and poverty, resulting in lower levels of education than their male counterparts. In turn, this leads to low levels of literacy, numeracy and rights awareness amongst women and can be used to reinforce or justify discriminatory attitudes that see women as second-class people whose voices are valued less than men's.

### The women we serve face multiple and interlinked barriers to becoming economically empowered, including:

- **Discriminatory patriarchal gender norms and systems.** Often masked as 'culture' or 'tradition,' patriarchal processes favour men and oppress women. This is reflected in, for instance, women needing their father's or husband's permission to seek employment as well as the denial of women's inheritance rights by male relatives.
- **Lack of access to education, opportunities and resources.** This is not only through an absence of services (i.e. disrupted by conflict) but also as a consequence of abuse and trauma in conflict. For example, by affecting women's mental and physical health and therefore their capacity to engage with economic life.
- **Limited and disrupted access to markets.** This is both in terms of physical access (e.g. destruction of roads or actual markets) and disruptions to production chains. Women's vulnerability to abuse is also reflected in increased limitations on women's freedom of movement and vulnerability to exploitation in markets (e.g. unfair rental prices for market stalls).
- **Limited awareness of rights.** This is connected to the lack of access to education and reflects a much more pervasive isolation that marginalises women from information (e.g. community forums and local decision-making spaces) and access to information and communication technologies.
- **Lack of agency and decision making.** This is underpinned by patriarchal norms where women's voices are valued less than men. It also connects with a lack of awareness of rights and lack of access to education by excluding women from opportunities to gain knowledge and skills.

“I am saving the profits from the business, so we can invest in more knitting machines. In the future, I want to expand the business and hire more apprentices to work with us.”





## Kyenret's story

**Kyenret is 30 years old. She lives with her husband and 3 children in Pankshin, Plateau State, Nigeria. They are expecting a fourth child next month.**

Kyenret enrolled on the Women for Women International programme in February 2016. She chose knitting as her vocational skill.

Together with two fellow graduates of the training, she has set up a small knitting workshop.

*"On the Women for Women International programme, we learnt about the importance of working together. So after graduation we decided to start a business together."*

*We like working together, it's better than working alone. We knit the clothes here in our workshop, and then sell them at local markets."*

Kyenret also approached local schools, to offer to produce school uniforms.

*"I took along examples of my work, and we negotiated a price. When they need to place an order, they can contact me."*

Kyenret has big ambitions for the future.

*"I am saving the profits from the business, so we can invest in more knitting machines. In the future, I want to expand the business and hire more apprentices to work with us."*

With the income she earns from her business, Kyenret contributes to the expenses of the household, and can help pay the children's school fees.

*"My husband was very supportive when I joined the Women for Women International programme. Now that I am also contributing, we are partners in the household."*

# What works to support economic empowerment for women affected by conflict?

**For women's economic empowerment initiatives to effectively support sustainable and long-term changes in women's rights, peace, security and development, they need to be *transformative* i.e. focus on long-term changes and address root causes of gender inequality. For women affected by conflict, such an approach must be complemented by supporting women (and households) to meet their immediate needs.**

**Based on Women for Women International's data and research, complemented by global studies, we highlight four key, interlinked components for a transformative approach to marginalised women's economic empowerment in conflict:**

## 1. Work with men to address discriminatory gender norms

*"What sickens us the most is that, at harvest time, our husbands take ownership of our crops and often use them to meet [only] their own needs. Some men even marry other women using the income from these crops and at the expense of the whole family. They tell women that they did not come with fields at the wedding."*

**Woman graduate (the DRC, 2014)**

Women's empowerment is everyone's business. All members of society suffer from patriarchal attitudes and have a role to play in promoting gender equality – these are not just "women's issues." Working with men is a key component to transformational change. It helps to break down the barriers that discriminate against women, develop male role models and inspire change.

Women for Women International began working with men in 2002 to create positive, enabling environments for women's empowerment and equality. In more than 15 years, we have trained almost 26,000 men in our Men's Engagement Programme. The training aims to improve men's understanding and attitudes regarding violence against women, the value of women's work, girls' education and women's participation in community activities.

In each country, men's engagement activities and training content are tailored to the cultural and religious context. For example, in Afghanistan, male religious and community leaders (who exert a strong influence on community social norms and practices) are currently being trained on women's rights in Islam, quoting verses from the Qur'an to underscore specific aspects of women's rights.

*"One thing we struggled with as a community, when we married or engaged our daughters, is that we would not ask them... We didn't know any different, and we thought this was part of our religion."*

**Male graduate (Afghanistan, 2016)**



Photo: Charles Atiki Lomodong

We have been a pioneer in men's engagement activities aimed at targeting male community leaders and male family members of our women participants in Afghanistan, the DRC, Nigeria, South Sudan, Rwanda and Kosovo. We work with a variety of male leaders (e.g. traditional, military, or religious), male family members of women participants, and other male community members, providing them with training in women's rights and gender equality. We also create spaces for them to discuss critical issues that their communities face related to these topics.

Through our monitoring and evaluation efforts, we see promising changes in men's knowledge, attitudes and behaviour around women's economic activities and decision-making:<sup>xvii</sup>

- Across our men's engagement activities in Afghanistan, the DRC and Nigeria, men were 80% more active in supporting women's rights at graduation compared to enrolment.<sup>xviii</sup>
- In Afghanistan, three months after training, 9% of sampled graduates disagreed that a man should have the final decisions in his home at enrolment, compared to 95% at graduation.
- In Nigeria, 19% of men at sampled at enrolment disagreed that men should have the final say in household decisions, compared to 44% three months after graduation.

## 2. Holistic and integrated programming

Women's needs and experiences in conflict are complex and interlinked. Economic interventions alone have not been proven to yield long-term benefits for marginalised women affected by conflict.

The **2014 Roadmap for Promoting Women's Economic Empowerment** ('the Roadmap'), an overview of more than 140 studies on women's economic empowerment, concluded that effective programmes for transformational change in conflict-affected countries would need to account for rebuilding markets, infrastructure and the private sector. For example, programmes such as *"value chains that connect farmers and entrepreneurs to restored or new markets, investments in rural infrastructure that are paired with income-earning opportunities for women and women's business associations that are instrumental in rebuilding the private sector."*<sup>xxix</sup>

The Roadmap also notes the significant need for learning programmes to address education gaps caused by conflict as well as physical and psychological care for women survivors of violence. It further highlights the positive impact that support for income generation can have for survivors' rehabilitation.<sup>xx</sup>

Studies have demonstrated how important and effective **cash-transfers** are for people affected by conflict to manage their consumption needs.<sup>xxi</sup> To enable transformative change, immediate support must go alongside skill development for longer-term gains, such as vocational and economic decision-making. The **2015 Global Study**, for example, found that: *"one-off cash payments, even if significant, cannot address the poverty of marginalised communities that can be a root factor of conflict."*<sup>xxii</sup>

Our **Iraq Research** recommended the need for long-term and sustained improvements in non-economic aspects of women's lives, such as *"increasing women's literacy and education rates (including legal and political literacy) and women's decision-making power in the household and community. Enhancement in these areas should be supported by wider transformations in the institutions and rules that perpetuate patriarchal societies and violate women's rights and should include improving the implementation of laws and policies on VAWG [violence against women and girls]."*<sup>xxiii</sup>

Our Iraq Research also highlighted the importance of complementing or linking livelihood programmes with other interventions, particularly:

- **Addressing urgent humanitarian and livelihood needs.** Many of the research participants said they had more pressing needs such as healthcare, shelter and food.
- **Representation and inclusion in decision-making processes** are important factors that affect women's ability to engage in livelihood activities.
- **Legal support** to address the lack of legal and institutional protection against abuses of women's rights;
- **Protection from violence against women.** In Iraq, some of the study participants mentioned the risk of sexual violence and harassment during work and travel. They said they do not feel safe and they believe that women's security is not guaranteed.
- **Health support:** Health issues affect displaced women and their livelihood situation in multiple ways and the study stressed that health support should be prioritised alongside livelihood training for women.

Our combined social-empowerment programme for marginalised women demonstrates multiple gains for women's empowerment.<sup>xxiv</sup>

In **Afghanistan**, women graduates scored 42% on a test measuring knowledge in health and wellbeing at enrolment compared to an average score of 57% at graduation (12 months later).



In **the DRC**, women graduates reported an increase of having any type of employment from 56% at enrolment to 70% (12 months later).





Photo: Rada Akbar

### 3. Build women's economic knowledge and skills

Focusing on economic knowledge and skills helps to counter women's marginalisation from life opportunities (e.g. education) and sustainably builds their capacity to:

#### i) Build agency and decision-making

Women's decision-making knowledge and skills are fundamental to their economic empowerment. We have found it particularly important to build understanding around: savings; managing household finances; running small businesses; and to make critical decisions about financial planning (e.g. buying, selling, savings, credit). Without these basics, women will be limited in their ability to reduce economic vulnerability and overcome poverty.

Through our year-long programme, we see promising results in women's economic decision-making:<sup>xxv</sup>

In **Afghanistan**, women graduates reported an increase in being involved in decisions about working to earn money from 33% at enrolment to 60% (12 months later).



In **Nigeria**, women graduates reported an increase in being involved in decisions about which household expenses to cut from 71% at enrolment to 90% (12 months later).



#### ii) Increase their income

“Studies also indicate that when women control income, they are better able to ensure the security of themselves and their children, to engage in civil society activity and contribute to inclusive governance, particularly at local levels, thereby making a vital contribution to family and community stability.”

##### The 2015 Global Study

Increasing income is a key factor in poverty alleviation at both the individual and household level. In highly patriarchal societies, women's income can be the main or only source of funds for children's education, healthcare or food. Whereas men are more likely to spend income (sometimes including all household income) on themselves.<sup>xxvi</sup> Where women are the head of household, their income is clearly vital to their own and dependents' well-being. Income-generation and livelihood skills are therefore fundamental for women's economic empowerment in conflict.

Through our year-long programme, women learn business and vocational skills. These practical skills build on women's existing or help them to develop new skills to support their ability to earn an income. Through the business skills training, participants are learn about keeping ledgers, understanding their markets and how to grow small businesses using capital.

We offer women choices in which vocational skill they want to develop based on our own market analysis on profitable areas for women. In **the** **DRC**, the most popular option is agribusiness (chosen by 42% of women participants), with animal husbandry being the top choice in **Nigeria** (45%) and **Afghanistan** (47%). Tailoring is also popular in Afghanistan (40%) as is trading in **Nigeria** (42%).

Women graduates of our programme in **Nigeria**, reported increasing their average daily personal earnings from \$0.49 at enrolment to \$1.39 (12 months later).<sup>xxvii</sup>







Photo: Emily Kinsley

### iii) Increase resilience

Women displaced by conflict often rely heavily on **savings and assets** for food and shelter. In our 2018 Iraq Research, Syrian women refugees reported using savings to rent accommodation in host communities and only moved to camps when those savings had been depleted.<sup>xxviii</sup>

For women affected by conflict and in extreme poverty, **savings** may seem like a luxury that they cannot afford as the basic level of need for themselves and their dependents is so high. Yet savings are essential both for supporting women's resilience and to help them to start or grow businesses, using savings for investment or as a safety-net. Micro-savings and saving groups (see pages 17 and 18) are particularly important for marginalised women who may lack the necessary documentation, awareness, or be seen as financial risks by formal financial institutions.

Supporting women to save money is a key outcome of our year-long programme to help build women's ability to withstand economic shocks and better support their economic participation. We therefore train women in knowledge around the importance and benefits of saving as well as techniques to save on a low income.

In **the DRC**, women graduates reported more than doubling their current personal savings from \$43.73 at enrolment to \$98.61 (12 months later).<sup>xxix</sup>



Access to **assets** (such as land, livestock, credit, etc.) are key for women's economic empowerment. As with savings, assets are particularly important for women and families to resist economic shocks and for growing businesses. Yet women affected by conflict have little access to assets. For example, although most countries have laws enshrining equal inheritance rights for men and women on paper, in practice, women are denied access to inheritance and other property rights due to discriminatory, patriarchal norms in communities.<sup>xxx</sup> In conflict-affected countries, the disjuncture between protections on paper and the reality for women is exacerbated by the absence of government, disruptions to public services, movement of people and sometimes intensifying patriarchal norms.<sup>xxxi</sup>

The **2015 Global Study** found that access to assets is critical for women's economic empowerment, but flagged that *"the danger is that economic recovery for women too often translates only into micro-credit or micro-enterprises, while the largescale projects continue to be dominated by men."*<sup>xxxii</sup>

#### 4. Informal and formal support networks

For marginalised women living in communities with disrupted markets and an absence of government and financial services, informal and formal networks provide critical and sustainable support. The **2015 Global Study** found that, “*locally-led initiatives are a key resource for women’s economic empowerment, and provide a sense of ownership over economic security. Projects such as community loans and revenue-generating cooperatives have succeeded in providing a stable source of income to women in Burundi and Rwanda, for example.*”<sup>xxxiii</sup>

Connecting women to networks is a key outcome of our work. Through groups, including economic groups, women can sustain the connections developed through training providing them with important social support, a safe space and opportunities for collective action.

Regular group meetings can also support women’s freedom of movement, thereby further helping women to avoid isolation and become more visible and engage in communities. Economic groups also enable women to access economic support and opportunities to continue to develop their economic empowerment and apply skills gained through our year-long programme.



Photo: Ryan Carter

## i) Saving groups

For women living in extreme poverty, savings groups provide an important mechanism through which women can pool savings together and access loans from the group, ultimately accessing much-needed financial support that is not otherwise available.

For women in fragile and conflict settings, this support can help small businesses survive and grow as well as supporting women to help their families cope with economic shocks.

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“Savings groups also offer a platform for other development services that support women such as sexual and reproductive rights awareness, countering domestic violence, and informal education and skills training.”

**The Georgetown Institute for Women Peace and Security (2016)**<sup>xxxiv</sup>

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Since 2014, we have been testing and scaling up the Village Saving and Loans Association (VSLA) model in **Nigeria, the DRC** and **Rwanda**, integrated into our year-long programme. VSLAs consist of 15 to 25 individual women who save together, take out small loans from the groups savings and divide the credit accumulation amongst members.

The groups run on a nine-month to one-year cycle with groups deciding their own rules (e.g. minimum saving contributions) and penalty systems (e.g. fines for tardiness, late repayments or not making contributions, etc.). On an annual basis, they elect their management committee. To mitigate risks, committees consist of around 5 people with different people responsible for the ledger, the money box and keys to the money box (usually two keys with both being required).

In **Afghanistan**, with greater restrictions on women’s movements and opportunities, we support women to form a more simplified Self-Help group model.

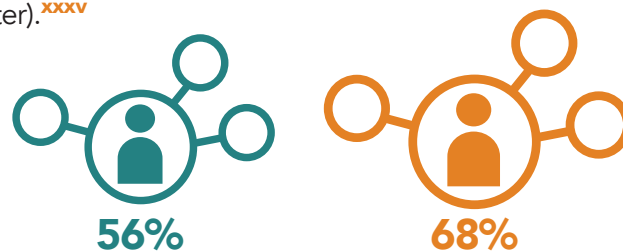
## ii) Cooperatives and associations

As part of our year-long programme, we support women to organise and self-manage associations and cooperative. Where appropriate and possible, we provide cooperatives with advanced leadership/management training and support through legal registration processes. We also link cooperatives to new technologies, government programmes, financial services and offer microbusiness capital.

Through forming cooperatives and associations, groups can increase their productivity by pooling their input costs. Such groups tend to focus on the vocational skills developed during the year-long programme. In **Kosovo**, for example, women’s cooperatives focus on producing and selling dried medicinal herbs or seasonal fruits. Some cooperatives in **the DRC** produce laundry soap or bread, **Nigerian** groups tend to focus on agribusiness and handicraft cooperatives are common in **Rwanda, Kosovo** and **Bosnia and Herzegovina**.

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In **the DRC**, women graduates reported an increase in being a member of any type of group (outside our training) from 56% at enrolment to 68% (12 months later).<sup>xxxv</sup>



In **Nigeria**, women graduates reported an increase in being part of a VSLA or other savings or credit group from 43% at enrolment to 66% (12 months later).



# Recommendations

To support transformative change for marginalised women’s economic empowerment and deliver on international standards, we call on international governments and donors to:

**1. Urgently increase funding for women’s rights organisations** to support women’s empowerment programmes. Despite strong commitments from donors and the international community, there is an unacceptable deficit in funding for women’s rights, including women’s economic empowerment. Increasing funding for women’s rights organisations is vital to building their capacity and service provision.

**2. Support economic empowerment programmes that include men in their programme design.** Such programmes should help to promote positive changes in gender norms by raising men’s awareness of women’s rights, including violence against women and girls. To be effective, engaging with men must go alongside support for women and be measured by positive outcomes for women.





**3. Target the most marginalised women.** This is key to delivering on commitments through the Global Goals to 'leave no one behind' and will also help manage the current trend of populations in extreme poverty being conflict-affected by effectively responding to women being disproportionately affected by poverty and conflict, with the convergence of those populations. Whilst challenging, investing in marginalised women can help bring significant improvements to them and their families.

**4. Support holistic and integrated programming** to ensure that programmes effectively respond to women's multiple and complex needs and their market realities. For example, ensuring that income generation and livelihood support are part of a range of services including: decision-making support; women-friendly, safe spaces; health services; legal and justice services.

**5. Listen to the needs of marginalised women and actively include them in the design, implementation and review of economic empowerment programmes.** This is not only a critical part of influencing decision-making, but also helps to ensure that programmes respond to women's varied needs. Training women to conduct market-assessments, for example, helps to build their capacity as well as provide a more localised and gender-sensitive approach.

# Endnotes

- i** Data was provided by 3,195 participants who graduated from Women for Women International's year-long programme in Afghanistan, the DRC and Nigeria between January and December 2017. This dataset only includes baseline and endline data for sampled graduates who were interviewed in both survey rounds.  
For data related to household decision-making, women whose responses were recorded as "N/A" are excluded from sample.  
Purchasing power parities (PPPs) are the rates of currency conversion that equalise the purchasing power of different currencies by eliminating the differences in price levels between countries. In their simplest form, PPPs are price relatives that show the ratio of the prices in national currencies of the same good or service in different countries. PPPs are also calculated for product groups and for each of the various levels of aggregation up to and including GDP.
- ii** UN High Level Panel (2016): *Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment*
- iii** <https://www.worldbank.org/en/topic/poverty/overview>
- iv** States of Fragility: Meeting post-2015 ambitions, OECD-DAC (2015) page 4.
- v** Article 13, the 1979 UN Convention on the Elimination of all Forms of Discrimination Against Women; <http://www.un.org/womenwatch/daw/cedaw/text/econvention.htm#article13>
- vi** The 2010 UN Secretary General's Report on Women, Peace and Security (see page 34): <http://undocs.org/en/S/2010/498>
- vii** <http://pubdocs.worldbank.org/en/167351537375717433/WBL-RAW-DATA-2010-2018-19-Sept-2018.xlsx>
- viii** A roadmap for promoting women's economic empowerment, the United Nations Foundation and Exxon Mobil (2014), page 122: [http://www.womeneconroadmap.org/sites/default/files/WEE\\_Roadmap\\_Report\\_Final.pdf](http://www.womeneconroadmap.org/sites/default/files/WEE_Roadmap_Report_Final.pdf) NB hereafter referred to as 'the Roadmap.'
- ix** Ibid.
- x** Displacement and Women's Economic Empowerment: Voices of Displaced Women in the Kurdistan Region of Iraq, Zeynep N. Kaya and Kyra N. Luchtenberg (2018). Available online: [www.womenforwomen.org.uk/livelihoods-research](http://www.womenforwomen.org.uk/livelihoods-research)
- xi** Financing UN Security Council Resolution 1325: Aid in support of gender equality and women's rights in fragile contexts, OECD-DAC (March 2015): <https://www.oecd.org/dac/gender-development/Financing%20UN%20Security%20Council%20resolution%201325%20FINAL.pdf>
- xii** Preventing conflict, transforming justice, securing the peace: A global study on the implementation of United Nations Security Council resolution 1325, UN Women (2015), page 171. NB Hereafter referred to as 'the 2015 Global Study.'
- xiii** Stone, L. (2015). "Study of 156 Peace Agreements, Controlling for Other Variables, Quantitative Analysis of Women's Participation." In *Peace Processes in Reimagining Peacemaking: Women's Roles in Peace Processes*, by M. O'Reilly, A. Ó Súilleabháin, and T. Paffenholz, Annex II. New York: International Peace Institute. See [http://www.unwomen.org/en/what-we-do/peace-and-security/facts-and-figures#\\_Notes](http://www.unwomen.org/en/what-we-do/peace-and-security/facts-and-figures#_Notes) The Global Study, page 171.
- xiv** See endnote i.
- xv** <https://www.tolonews.com/afghanistan/awnconcerned-over-increased-crime-rate-against-women>
- xvi** Data are taken from a 31% sample (404 men) who enrolled in men's engagement activities (1,319) in 2016 in the three countries mentioned.
- xvii** Average score on scale (1-10) of actions taken in support of women's rights increased from 3.9 at enrolment to 7.02 at graduation. The Roadmap, p122.
- xviii** Ibid.
- xix** For example, see: <https://www.odi.org/publications/10505-cash-transfers-what-does-evidence-say-rigorous-review-impacts-and-role-design-and-implementation>
- xx** The 2015 Global Study, p 118.
- xxi** Displacement and Women's Economic Empowerment, page 14.
- xxii** See endnote i.
- xxiii** Ibid.
- xxiv** For example, see [https://womendeliver.org/resources\\_trashed/infographics/](https://womendeliver.org/resources_trashed/infographics/)
- xxv** See endnote i.
- xxvi** Displacement and Women's Economic Empowerment, page 9.
- xxvii** See endnote i.
- xxviii** See endnote i.
- xxix** The Woman is a Tractor: Marginalised women's inadequate access to land in South Kivu, Women for Women International (2014). Available via [policyuk@womenforwomen.org](mailto:policyuk@womenforwomen.org)
- xxx** See, for example, <https://www.saferworld.org.uk/downloads/pubdocs/gender-analysis-of-conflict-toolkit.pdf>
- xxxi** The 2015 Global Study.
- xxxii** The Global Study, page 174.
- xxxiii** Women's Economic Participation in Conflict-Affected and Fragile Settings, the Georgetown Institute for Women, Peace and Security (2016) p12: <https://giwps.georgetown.edu/resource/women-economicparticipation-fragile-states/>
- xxxiv** See endnote i.
- xxxv** See endnote i.



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**Sponsor a woman through our year-long training program.** Your monthly donation of \$35 could help her learn the skills to support her family and transform her life.

[give.womenforwomen.org/sponsorship](https://give.womenforwomen.org/sponsorship)

**Join the global sisterhood.** Women who have survived the unthinkable need your help. Your individual action can support some of the most marginalized women in the world.

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