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# ADVANCING WOMEN'S WORK AMID FRAGILITY AND CONFLICT

WHAT WORKS?



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## EXECUTIVE SUMMARY

It is widely recognized that advancing women's economic empowerment is central to gender equality, economic growth,<sup>1</sup> and the realization of the Sustainable Development Goals (SDGs).<sup>2</sup> Multilateral institutions, nonprofit organizations, and governments have engaged in a range of programs to promote women's economic empowerment. Alongside the G7 countries' commitments to gender equality, development finance institutions recently announced the mobilization of three billion dollars by 2020 to invest in business activities to benefit women.<sup>3</sup> Existing types of interventions that address women's economic empowerment include increasing girls' financial inclusion and access to education, enhancing their livelihoods through skills-based training, and reforming discriminatory laws for women to gain access to land, employment, inheritance, and property.

This study builds on a companion paper that sets out what we know about the current status and patterns of women's economic opportunities in fragile and conflict-affected countries (FCA). It aims to provide insights into which interventions have worked or hold promise in increasing women's economic opportunities.

The focus is on the 36 FCA countries,<sup>4</sup> classified as such by the multilateral banks. We know that women in FCA countries experience major constraints that limit their access to gainful economic opportunities. Insecurity and instability, lack of access to education, weak institutional capacity, and lack of private-sector investment are especially problematic in FCA countries and are exacerbated in countries experiencing protracted conflict. This raises an important question: What kinds of interventions are most likely to be effective in addressing these barriers in FCA countries?

Evidence about what works to empower women economically in FCA countries is limited. However, there is a rich and growing body of evidence about what advances women's economic opportunities more generally. We looked at the findings in the United Nations (UN) Foundation and ExxonMobil Foundation's report, *Roadmap for Promoting Women's Economic Empowerment*, for

interventions implemented in high-fertility and agrarian economies. The authors found that increasing women's access to savings and promoting land rights for women farmers are effective economic interventions. They further noted that, in conflict-affected economies, investments in education and skills-based training are useful to overcome skills deficits for young women. Based on a number of systematic reviews examining the effectiveness of interventions in low- and middle-income countries, we find that technical and vocational training—paired with some kind of internships, life-skills training, or cash transfers—can be effective in increasing women's employability and income. However, the implementation of such programs can be costly, and measures of effectiveness are mixed.

Our evidence review is limited in scope and depth by the impact evaluations that are available. Nonetheless, the review points to several encouraging findings, including:

- Training programs that combine vocational and business-skills training, life-skills training, and on-the-job training (internships and placements) have been shown to have positive effects on young women's employment. This holds for both post-conflict countries and countries in protracted conflict.
- Increasing women's access to savings accounts can boost women's economic outcomes in countries with protracted conflict, with positive effects on savings and decision-making.
- Microcredit, either as a stand-alone intervention or bundled with other services, appears to benefit women in post-conflict countries by increasing incomes and household assets in the short term.
- In countries with protracted conflict and in post-conflict countries, a bundle of agricultural services addressing multiple constraints may lead to better results for women than stand-alone agricultural intervention. Complementing agriculture-based interventions with gender-equity training or psychosocial support services can have positive effects on women's mental health outcomes as well.

We find that there is much similarity across program types and overall design in FCA countries but differences in outcomes, which indicates that context matters. While this review seeks to draw out good practices, it is critical that programs are not only context specific but also allow for adaptability over time. The lack of evaluations of agriculture-based interventions is a major knowledge gap, especially given that agriculture is the primary sector of employment for women in FCA countries.

We hope that these findings can help to inform future actions and investments to boost women's economic empowerment in FCA contexts, as well as point to areas where further research is needed.



## INTRODUCTION

Ever since the adoption of the 1995 Beijing Declaration and Platform for Action,<sup>5</sup> advancing women's economic empowerment has been widely recognized as a key development objective, both intrinsically important<sup>6</sup> and instrumental toward achieving gender equality and sustainable economic growth.<sup>7</sup> Multilateral institutions and nonprofit organizations have engaged in a diverse range of programs to achieve this goal, ranging from increasing access to education, to providing business-skills training, to promoting access to financial accounts, to reforming women's rights to land.

In 2016, aid disbursed by the Organization for Economic Cooperation and Development's (OECD) Development Assistance Committee (DAC) members to FCA countries accounted for 24 percent of the OECD's total net official development assistance (ODA)—around US\$38 billion annually.<sup>8</sup> However, only 2 percent of aid committed in 2014 by DAC donors toward the economic and productive sectors targeted gender equality as the principal objective.<sup>9</sup>

A companion paper on the status of women's work in FCA countries highlights that women have limited opportunities in work, with only four in ten women likely to be in paid work, compared to one in two women in non-FCA developing countries. Women in FCA countries also often face more challenges in terms of insecurity and instability, lack of access to education, weak institutional capacity, and lack of private-sector investment.

Our analysis in the companion paper suggests that women's economic opportunities in FCA settings are restricted on multiple fronts, with worse outcomes in countries in protracted conflict. Specifically:

- Female employment rates are low in FCA countries, and women who do work are predominantly in agriculture. Only four in ten women are likely to be in paid work, compared to seven in ten men in the same set of countries. Nearly 60 percent of working women and men in

FCA countries are in agriculture, with similar shares in countries with protracted conflict and post-conflict countries.

- Women fare worse in countries with protracted conflict than in post-conflict countries: fewer than one in five are employed for pay or profit, compared to three in five in post-conflict countries. This underlines the importance of attaining sustainable peace, including for economic opportunities.
- Women are more likely than men to be working either for themselves or with their families, which means that they are often doing low-paid, low-skilled work and have fewer legal or social protections. In post-conflict countries, close to four in five women who are employed work for themselves or with family members in the informal economy. Interestingly, in countries with protracted conflict, while fewer women are in paid work, close to half of women who do report to be working are in wage and salary work.

This paper seeks to examine the effectiveness of the different interventions that have been tried to promote women's economic empowerment in FCA countries. We cover programs implemented by national governments, multilateral organizations, development agencies, foundations, and nonprofit organizations. While we focus on evaluations, we recognize that this evidence base is both limited in scope and likely not reflective of the full set of interventions in practice.

We start by recapping existing reviews to provide an overview of the effects of women's economic empowerment interventions generally and in low- and middle-income countries. We present highlights from a desk review of relevant evaluations in FCA countries. We conclude by highlighting promising interventions, flagging emerging gaps, and offering recommendations for future programming in FCA contexts.

## WHAT WE KNOW

There is a rich and growing body of evidence about what advances women's economic opportunities in developing countries. Several recent reviews highlight the kinds of interventions that have evidenced positive effects on women's economic outcomes in a range of country settings. While only one of these reviews focuses explicitly on FCA countries, it is useful to start by recognizing what we know more generally about what works. We build on this current understanding by outlining interventions that are proven or show promise in FCA countries.

Overall, existing evaluations suggest that technical and vocational training, paired with some kind of internship, life-skills training, or cash transfers can be effective in increasing women's employability and income. However, the implementation of such programs can be costly, and effectiveness results are mixed. Cash transfers (conditional or unconditional) are an increasingly popular intervention that has been shown to benefit women and girls in terms of decision-making ability, although impacts on employability have been mixed.<sup>10</sup> We were, however, unable to identify any evaluations of cash transfers in our review of FCA countries. Microcredit interventions have mixed effectiveness.

The landmark *Roadmap for Promoting Women's Economic Empowerment*, published in 2013, reviewed 136 programs and classified interventions as *proven* (or *being proven*), *promising*, *high potential*, and *unproven*.<sup>11</sup> In the roadmap, an intervention is rated as proven where there is robust empirical evidence showing that the intervention is effective and cost-effective. A promising intervention is where there is at least one credible study that shows positive results, but more evidence is needed. A high-potential intervention is largely untested but promising conceptually. An unproven intervention has not been shown positive results for a category of women in a particular setting. The report found savings programs—such as providing women access to bank accounts or informal savings groups—as being proven to increase all women's productivity and earnings. Demand-oriented skills training, combined with on-the-job training through internships, was proven to be effective for young women. Bundled suites of agriculture services were deemed to show promise in increasing productivity and incomes of poor women farmers.

A 2016 roadmap update included an additional 96 empirical studies.<sup>12</sup> The update confirmed the foregoing findings and additionally concluded that individual secure savings accounts were proven in increasing incomes and fostering economic self-reliance. Business and skills training were also found effective in improving the economic opportunities of young women. Microcredit had promising potential to expand women's access to credit, but there were mixed effects on profits, income, and enterprise growth.

The roadmap's findings for high-fertility and agrarian economies (the majority of which are concentrated in sub-Saharan Africa, such as Somalia, Mali, and Chad) suggest that increasing women's access to savings and promoting land rights for female farmers are effective economic interventions. The authors further noted in conflict-affected economies—such as in Liberia, which has the Economic Empowerment of Adolescent Girls and Young Women (EPAG) project—investments in education and skills-based training are useful to overcome skills deficits for young women.<sup>13</sup>

A 2014 review of 70 studies by the Overseas Development Institute<sup>14</sup> highlighted integrated interventions—combining vocational and life-skills training—as the most promising in promoting young women's economic empowerment, with strong results in labor-market and life-skills outcomes. One such study was of the Empowerment and Livelihood for Adolescents (ELA) program in Uganda, which exhibited positive outcomes from vocational training by increasing girls' participation in income-generating self-employment activities, as well as reducing risky sexual behaviors, which had a strong negative impact on fertility.<sup>15</sup>

A 2017 Campbell systematic review analyzed the effects of vocational and business training in 35 experimental and quasi-experimental studies. Based on a statistical meta-analysis that looked at evidence from eight programs, the review found that vocational training generally has positive effects on women's employment and income.<sup>16</sup> Combining life-skills training and internships with vocational training was found to boost women's earnings. An example is Colombia's *Jóvenes en Acción* (Youth in Action) program, which demonstrated differential impacts on women and men, with significant impacts on women's employability and wages compared to no significant effects for men.<sup>17</sup> Business training combined with life-skills training or cash transfers was also found to have significant and positive effects on women's self-employment, as seen in the Liberian EPAG program.

The Africa Centre for Evidence examined interventions to support women's increased participation in higher-productivity and/or male-dominated economic sectors. It measured the effectiveness of interventions on women's employment in these sectors, entrepreneurial success, and/or economic empowerment, and produced an online interactive evidence map.<sup>18</sup> The map highlights technical and

business-skills training, conditional cash transfer and microcredit interventions, and business survival and economic empowerment.<sup>19</sup> For example, in northern Uganda, the Women's Income Generating Support (WINGS)<sup>20</sup> program provided basic business-skills training and start-up grants to poor and marginalized women from small villages in war-affected districts. The program found positive impacts on women's earnings and savings, as well as reductions in poverty, although there was little effect on health and social outcomes.

As to what works for young women, a 2012 World Bank study found active labor-market programs to be more effective in increasing women's employment than men's, while microcredit interventions had mixed effects on women's economic outcomes.<sup>21</sup>

More recently, the World Bank reviewed the effectiveness of interventions in sub-Saharan Africa that targeted young women,<sup>22</sup> as well as women more generally, in promoting entrepreneurship.<sup>23</sup> For young women, interventions targeting a range of constraints simultaneously were found to be the most promising in increasing employment, specifically through community-based safe-space programs where vocational training, life skills, and other forms of complementary interventions were provided to a group of girls. Two examples cited in the review were the Liberian EPAG program<sup>24</sup> and the Ugandan ELA program.<sup>25</sup> The ELA program significantly increased the likelihood that girls engaged in self-employment activities and had higher earnings as a result. There was also evident reductions in teenage pregnancy and early marriage. Variable effects were found for technical and business-skills training and microcredit interventions on young women, ranging from no impact on women's employment and earnings to weak but positive results.

This echoes a 2015 study that examined the effectiveness of labor-market and entrepreneurship programs for women and men in fragile states.<sup>26</sup> It found that, although technical and vocational training programs are popular, such programs are often costly and their effectiveness is mixed. Cash or capital transfers were found to be more promising in stimulating self-employment. Two examples of successful capital-transfer interventions in Uganda include the WINGS program and Youth Opportunities Program (YOP),<sup>27</sup> which provided grants and vocational training to groups of men and women to start individual enterprises. The YOP program revealed promising outcomes: beneficiaries' business assets increased by 57 percent and their earnings by 38 percent compared to the control group.

Another systematic review of interventions targeting youth found entrepreneurship programs and skills training to have positive effects on employment and earnings, with marginally larger effects on girls.<sup>28</sup> A recent study by the Mastercard Foundation examined the extent to which economic interventions targeted

at youth in sub-Saharan Africa address gendered barriers<sup>29</sup> and highlighted gender-responsive features of interventions that would be expected to improve income-generating opportunities. These included providing childcare support, stipends, subsidized transport fees, and flexible training schedules to enable equal participation of women. For example, the U-Learn (Learn, Earn, and Save) project<sup>30</sup> implemented in Tanzania and Uganda adopted flexible hours, to encourage young mothers to attend the training, and adapted its training content to be relevant to young mothers (for example, moving away from providing second-chance education opportunities to teaching technical and soft skills that young mothers could use in the workplace).

An upcoming study by the International Rescue Committee (IRC) reviewing impact evaluations of interventions targeting forcibly displaced populations, including refugees and internally displaced populations (IDPs),<sup>31</sup> found a limited evidence base, in particular a lack of evaluations of economic programming reporting on sex-disaggregated outcomes for forcibly displaced populations. It did, however, find that mental health and psychosocial interventions, such as using lay counselors (with supervision from mental health specialists), can reduce adults' symptoms of post-traumatic stress disorder and depression, which is essential for women's overall well-being. Given that there are approximately 23 million IDPs in FCA countries,<sup>32</sup> this dimension of well-being is clearly important.

Traditional post-conflict reintegration processes, such as disarmament, demobilization, and reintegration (DDR) programs, often tend to marginalize women<sup>33</sup> and fail to adequately provide for their social and economic reintegration into society.<sup>34</sup> Men are often given priority in paid work in post-conflict societies where there are high levels of unemployment and limited formal employment opportunities.<sup>35</sup> Women and girls who were active in the armed forces may also face stigmatization by their families and communities, such as in Nepal, where employers are reluctant to hire female combatants, as they are viewed as violent or promiscuous.<sup>36</sup> At the same time, an evaluation of strategies and programs in FCA countries by the World Bank's Independent Evaluation Group found that, in post-conflict contexts, providing female-headed households with skills training is more useful than short-term cash-for-work projects, taking into account the limited jobs available in the labor market.<sup>37</sup>

Overall, the evidence suggests that, although there are some interventions with positive effects—notably comprehensive interventions that target multiple constraints, such as a combination of vocational training, soft-skills training, cash grants, and savings—impacts on women's economic outcomes vary, depending on the challenges and setting. In practice, the types of interventions implemented in FCA contexts are often similar to those described above. Some also

incorporate features such as creating safe spaces, providing childcare services, and making concerted efforts to address discriminatory gender norms in the households and communities.

## METHODOLOGY

We now turn to see what works in FCA contexts. After outlining our method and framework, we highlight key findings from our review of impact evaluations that looked at interventions in FCA countries.

We undertook a literature search in English for interventions targeted at increasing women’s economic opportunities in 36 FCA countries, including both gray literature and academic studies. We classify FCA countries as fragile, experiencing protracted conflict, or post-conflict (Table 1) and present our findings in this framework.<sup>38</sup>

**TABLE 1: CLASSIFICATION OF FCA COUNTRIES**

FRAGILE COUNTRIES	CONFLICTED-AFFECTED COUNTRIES <sup>39</sup>	
	COUNTRIES WITH PROTRACTED CONFLICT	POST-CONFLICT COUNTRIES
Gambia Kosovo Kiribati Marshall Islands Micronesia Tuvalu	Central African Republic Chad Democratic Republic of Congo Mali Somalia South Sudan Sudan Afghanistan Iraq Lebanon Libya Syrian Arab Republic West Bank and Gaza Yemen Myanmar	Burundi Comoros Republic of the Congo Côte d’Ivoire Eritrea Guinea-Bissau Liberia Mozambique Sierra Leone Togo Zimbabwe Djibouti Haiti Papua New Guinea Solomon Islands

Source: World Bank Group, “Harmonized List of Fragile Situations, FY18,” categorized further using method outlined in the text, based on International Committee of the Red Cross<sup>40</sup> and United Nations Development Program.<sup>41</sup>

Our inclusion guidelines are economic programs with the following three features:

1. **Women/Girls:** Women and/or girls must be included as a part of the intervention’s programming, but need not constitute the majority of a program’s targeted beneficiaries.

2. **Impact and/or process evaluation:** The program intervention has either a process evaluation or an impact evaluation, of which the reports are readily accessible to the public.
3. **Outcomes measurement:** The program measured objective or subjective outcomes.

We did not review interventions primarily aimed at tackling structural barriers, such as norms, laws, and other institutional barriers. Nor did we include interventions that invest in education, health care, and social protections linked to the labor market.

We found 59 programs implemented in 36 FCA countries that met these criteria. Around two-thirds of programs were funded by government agencies such as the United States Agency for International Development (USAID) and multilateral development organizations such as the World Bank. The remaining third are funded by a mix of international nonprofit organizations—such as Oxfam International, Save the Children, and International Rescue Committee—and private-sector companies.

Out of the total, 39 had impact evaluations and measurable outcomes related to women's economic opportunities. The types of outcomes and indicators tracked included employment, earnings, savings, skills, and asset ownership, as well as subjective outcomes related to women's agency and autonomy such as changes in self-confidence, increased control and decision-making over household income and savings, and freedom of movement.

Appendix 2 lists the 39 studies: 10 had rigorous designs, such as randomized controlled trials (RCTs) or natural or statistical controls; 4 utilized quasi-experimental research designs; 15 used nonexperimental pre-post research evaluations; and 10 used nonexperimental post-test research design.

We highlight results from the 39 shortlisted interventions with evaluations and measurable outcomes, categorized according to target group and country category: fragile countries, protracted conflict countries, and post-conflict countries. Lessons drawn are presented by component—training, savings, micro-credit, and agriculture-based services—according to the types of women being targeted and the country group.

We adapted the approach of the UN and ExxonMobil roadmap's rating system in light of our smaller evidence base and inclusion of nonexperimental evidence. We rate program components as *promising*, *with potential*, or *prospective* according to the following criteria:

- *promising*: multiple studies show that the type of programming has positive results (two or more rigorous empirical studies and at least one less-rigorous evaluation)
- *with potential*: there is a limited evidence base (at least one empirical study and one or more less-rigorous evaluations), with positive results
- *prospective*: the evidence is largely untested, but there is at least one non-experimental evaluation that shows positive results

Overall, the types of programming analyzed are similar to those operating in non-FCA developing countries. For example, to address women lacking access to or having disrupted education in FCA countries, business and skills training programs are utilized to overcome women's workforce skills gap. Similar to other countries with largely rural populations where formal banking infrastructure is limited, community-based savings and microcredit programs are also common in promoting asset accumulation and providing credit. Because most interventions have multiple programming components to address the multifaceted constraints limiting women's access to paid work, it is sometimes difficult to isolate which components made a difference or whether the bundle was needed to effect change.

From the 39 shortlisted interventions with impact evaluations, we can distinguish four types of interventions:

- **Business and skills training programs:** Training, in the form of livelihood training, demand-oriented training, or business-management training, appears to be a popular intervention in FCA countries, both in post-conflict countries and countries with protracted conflict.
- **Savings programs:** Two types of savings programs were examined: Accumulating Savings and Credit Associations (ASCAs) and Village Savings and Loan Associations (VSLAs). The ASCA is a voluntary savings and credit group, where women contribute a fixed savings amount every meeting and are able to take out loans with interest. The earned interest and fund are distributed among members at a predetermined date. The VSLA model, a variation of ASCA, provides each savings group with three keys, a lockbox, and group governance training. The two models are similar with variations in contributions, length of savings cycles, and governance structure. Both types of savings groups comprise ten to 30 voluntary members that meet weekly or biweekly and contribute their savings to a group fund. Members are allowed to take loans from the fund and are required to repay the loans with interest at a rate predetermined by the group. At the end of a savings cycle, all members get a payout from

the communal fund, which has increased in size with interest from loan repayments.

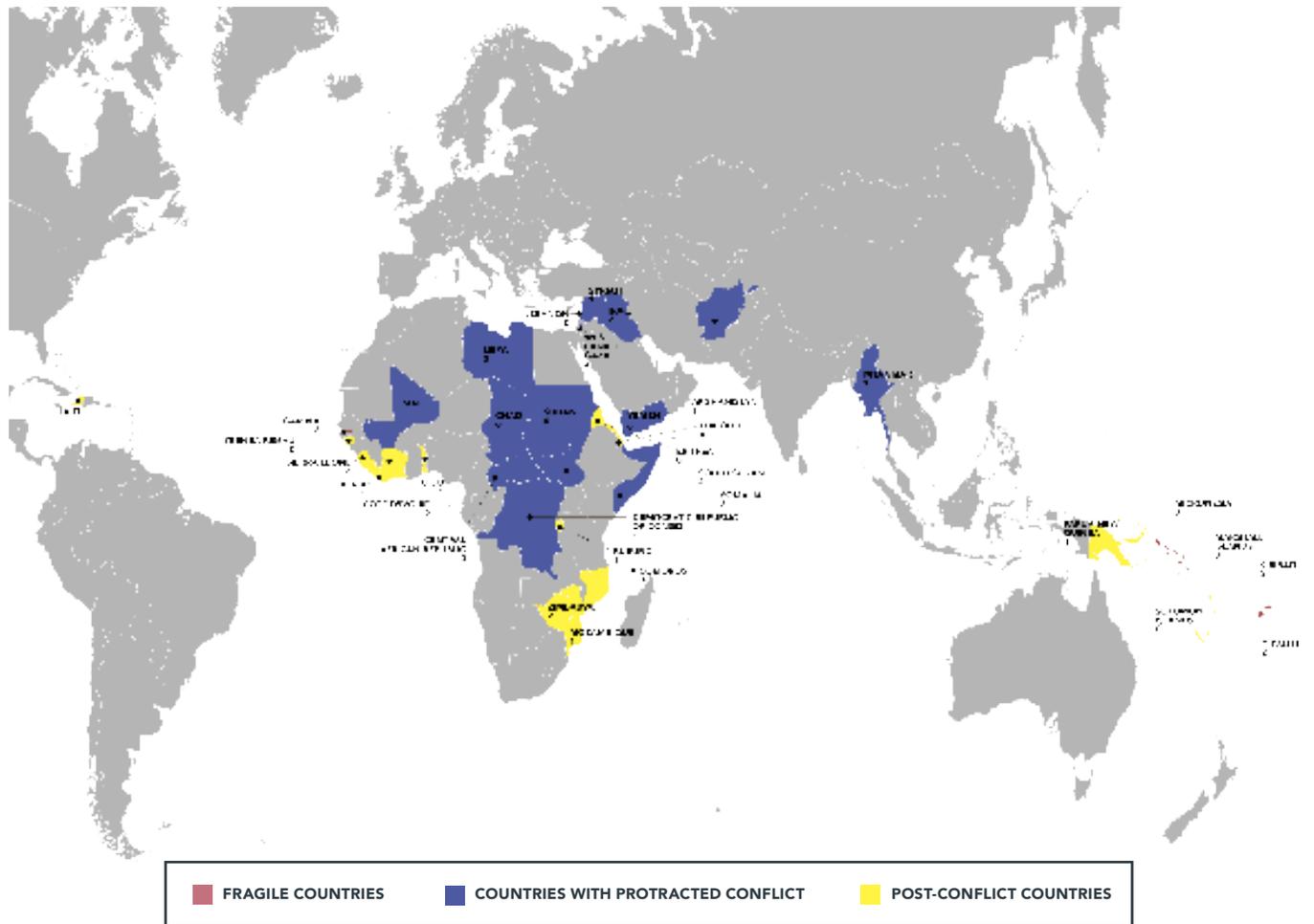
- **Microcredit programs:** These programs typically provide poor people who have limited or no access to formal banking institutions access to small loans on an individual or group basis. They often offer a range of services including grants, savings, business-management training, and mentorship.
- **Agriculture service package:** This includes some or all of the following: agricultural training, extension services, and agricultural inputs such as fertilizer, tools, and supplies. Of note, some agriculture-based interventions have incorporated gender-equity training, counselling, and conflict-management training complementary to the provision of agricultural services. For the purpose of this study, any reference to bundled agricultural services only means agriculture training, inputs, and extension services.

The availability of evidence across country groupings reflects gaps (Table 2). The largest number of evaluations (20) were conducted in countries with protracted conflict. Post-conflict countries had 18 impact evaluations, while there was only one impact evaluation in a fragile country (Kosovo). Evaluations of programs focusing on business and skill development were the most popular across all three country groupings.

Regional differences range from no impact evaluations found in the Pacific Islands, to 27 in sub-Saharan Africa, with several each in Liberia, Sierra Leone, and Mali (Reference to map Figure 1). There are very few evaluations found among FCA countries in the Middle East and North Africa, except for the West Bank and Gaza, which had 4.

Most of the programs targeted all women (17 interventions), followed by programs targeted at young women (10),<sup>43</sup> entrepreneurs (6), farmers (5) and wage employees (1).

**FIGURE 1: FCA COUNTRIES BY IMPACT EVALUATIONS**



**TABLE 2: DISTRIBUTION OF PROGRAM INTERVENTIONS BY COUNTRY GROUP AND EVALUATION DESIGN**

	<b>FRAGILE COUNTRIES (N=6)</b>	<b>COUNTRIES WITH PROTRACTED CONFLICT (N=15)</b>	<b>POST-CONFLICT COUNTRIES (N=15)</b>
<b>Business + Skills Training</b>	<b>Total: 1</b> Strong Designs: 0 Other Designs: 1	<b>Total: 13</b> Strong Designs:1 Other Designs: 12	<b>Total: 9</b> Strong Designs: 3 Other Designs: 6
<b>Savings</b>		<b>Total: 4</b> Strong Designs: 2 Other Designs:2	<b>Total: 2</b> Strong Designs: 1 Other Designs: 1
<b>Agriculture</b>		<b>Total: 2</b> Strong Designs:1 Other Designs:1	<b>Total: 3</b> Strong Designs:1 Other Designs: 2
<b>Microcredit Services</b>		<b>Total: 1</b> Strong Designs: 1 Other Designs: 0	<b>Total: 4</b> Strong Designs: 0 Other Designs: 4
<b>Total Evaluations</b>	<b>1</b>	<b>20</b>	<b>18</b>

Source: Refer to Appendix 2 for the full database of interventions.<sup>42</sup>

## EMERGING FINDINGS

This section sets out the review of the shortlisted evaluations by intervention type, their impacts and key findings. The highlights can be summarized as follows.

While the empirical evidence base is limited and somewhat variable in quality, it is possible to extract a series of useful insights for FCA states that builds on our knowledge about what works and does not work more generally. Table 3 provides a summary and shows the types of interventions that have worked in conflict-affected countries. The evidence for fragile contexts is too thin to draw specific conclusions.

**TABLE 3: TYPES OF INTERVENTIONS THAT WORK FOR DIFFERENT KINDS OF WOMEN IN FCA COUNTRIES**

FRAGILE COUNTRIES			
TYPES OF WOMEN	PROMISING	WITH POTENTIAL	PROSPECTIVE
All Women			Business and Skills Training
FRAGILE COUNTRIES			
TYPES OF WOMEN	PROMISING	WITH POTENTIAL	PROSPECTIVE
All Women	Savings		Business and Skills Training Microcredit
Young Women		Business and Skills Training	
Entrepreneurs			Business and Skills Training
Farmers		Agriculture Service Package	
POST-CONFLICT COUNTRIES			
TYPES OF WOMEN	PROMISING	WITH POTENTIAL	PROSPECTIVE
All Women			Business and Skills Training Savings
Young Women	Business and Skills Training		Savings
Entrepreneurs		Business and Skills Training	Microcredit
Farmers		Agriculture Service Package	
Wage Employees			Business and Skills Training

Note: *Promising*: Presence of two or more rigorous empirical studies and one or more other less-rigorous evaluation with positive results; *With Potential*: Presence of at least one empirical study and one or more less-rigorous evaluation with positive results; *Prospective*: Presence of one or more less-rigorous evaluation (i.e. non-experimental designs) with positive results

- Training programs that combine vocational and business-skills training, life-skills training and on-the-job training (internships and placements) have been shown to have positive effects on young women's employment. This holds for both post-conflict countries and countries in protracted conflict.
- Increasing women's access to savings accounts has been shown to positively affect women's economic outcomes in countries with protracted conflict, with positive effects on savings and decision-making ability.
- Microcredit, either as a stand-alone intervention or bundled with other services, appears to benefit women in post-conflict countries to increase incomes and household assets in the short term.
- In countries with protracted conflict and post-conflict countries, a bundled combination of agricultural services may lead to better economic outcomes for women than a stand-alone agricultural intervention. Complementing agriculture-based interventions with gender-equity training or psycho-social support services can also have positive effects on women's mental health outcomes.

We present the results by intervention type, starting with training programs, which appear to be the most common type of intervention evaluated, although as noted above, program components are often bundled together.

## BUSINESS AND SKILLS TRAINING

Training interventions have generally shown positive economic outcomes. In post-conflict countries, they can be rated as *promising* for young women, as having *potential* for women entrepreneurs, and *prospective* for all women and wage earners (Table 4).

In countries with protracted conflict, we rated training programs as having *potential* for young women and *prospective* for all women and women entrepreneurs (Table 5).

Training programs that combine vocational and business-skills training, life-skills training, and on-the-job training (internships and placements) have been shown to have positive effects on young women's employment in non-FCA developing countries.<sup>44</sup> This holds true for both post-conflict countries and countries in protracted conflict.

Programs in Liberia and Somalia provided business-skills training paired with internships and placements, with slightly different results. Both evaluations reported positive changes in young women's incomes and employment, but in Somalia, male program graduates earned more than female graduates, and

women were more likely to be self-employed. Although there were higher program graduation rates for females than males, female graduates reported challenges in finding internships in the private sector, and they were paid less (at an average monthly income of US\$83) than their male counterparts (at an average monthly salary of US\$141).<sup>45</sup> This shows that while internships and job placements can provide short-term employment, gender bias in employers' hiring practices often remained problematic.<sup>46</sup>

Some programs address the restrictive social norms that limit women's ability to attend training. Complementary support services like transport stipends, attendance stipends, and childcare services, can help to encourage attendance. For example, both the Adolescent Girls Initiative in Haiti and the Liberian EPAG program provided attendance stipends and subsidized transport for female program participants.

Partnerships between business and government can help to inform the vocational needs of the labor market. In Haiti, the program designers of the Adolescent Girls Initiative consulted with employers and other stakeholders to better understand the types of technical skills women needed to increase their employability prospects.<sup>47</sup> As a result of the extensive consultation process, the program focused on providing technical skills training in nontraditional trades (for example, mechanics, electricity, and construction) so as to allow women to seize upon work opportunities present in Haiti's post-earthquake reconstruction labor market.

Given restricted access to wage employment for women in conflict-affected countries, providing traditional business-skills training and training in entrepreneurial skills (identifying and exploiting new opportunities, goal setting, planning and feedback cycles, and overcoming obstacles) can have positive impacts on fostering women's entrepreneurship. Additionally, complementary savings and credit services can help women set up small businesses and invest in other income-generating activities post-training.

**TABLE 4: MAPPING OF TRAINING INTERVENTIONS IN POST-CONFLICT COUNTRIES**

YOUNG WOMEN	ALL WOMEN	WOMEN ENTREPRENEURS	WAGE EARNERS
Liberia – 1 RCT (Demand-Oriented Skills Training) Haiti – 1 RCT (Nontraditional Job Training) Liberia – 1 Study (Livelihood Training) Sierra Leona and Liberia – 1 Study (Livelihood Training)	Mozambique – 1 Study (Livelihood Training)	Togo – 1 RCT (Business Skills) Liberia – 1 Study (Business Skills)	Sierra Leone – 1 Study (Business Skills)
PROMISING	PROSPECTIVE	WITH POTENTIAL	PROSPECTIVE

**TABLE 5: MAPPING OF TRAINING INTERVENTIONS IN COUNTRIES WITH PROTRACTED CONFLICT**

YOUNG WOMEN	ALL WOMEN	WOMEN ENTREPRENEURS
Somalia -1 Study (Demand-Oriented Skills Training) South Sudan - 1 RCT (Livelihood Training) West Bank and Gaza - 2 Studies (Demand-Oriented Skills Training)	4 Countries: Afghanistan, DRC, Iraq, South Sudan - 1 Study (Livelihood Training) Somalia - 1 Study (Livelihood Training) Iraq - 1 Study (Demand-Oriented Skills Training) Syria - 1 Study (Livelihood Training) West Bank and Gaza - 1 Study (Livelihood Training)	West Bank and Gaza - 1 Study (Business Skills Training)
WITH POTENTIAL	PROSPECTIVE	PROSPECTIVE

For young women in post-conflict countries, training can increase employment and incomes. Programs providing demand-oriented skills training and nontraditional job training<sup>48</sup> can be regarded as promising. In Liberia, the EPAG project partnered with the Liberian Ministry of Gender and Development to provide young women (aged 16 to 24 years), six months of classroom training (on job or business development skills)<sup>49</sup> and job placements and internships, with small stipends conditional on class attendance and assistance with savings accounts. The midline results showed that treatment girls experienced a 50 percent increase in employment, a 115 percent increase in average weekly income, and an increase in savings as compared to girls in the control group.<sup>50</sup> Two years later, the results showed sustained effects on employment, earnings, and savings.<sup>51</sup>

The Somali Youth Livelihood Program worked with youth (aged 15 to 24 years) and aimed to increase employment opportunities through two types of training: the Training and Placement (TAP) program, which focused on internship and job placement, and the Somali International Fund for Youth (SIFY), which promoted entrepreneurship skills.<sup>52</sup> Women constituted 37 percent of TAP enrolment and 49 percent of SIFY. Interestingly, post-program results found gender gaps in graduate earnings, with males earning an average of US\$141 against US\$83 for women. The proportion of women engaged in self-employment was twice that of men upon graduation, possibly in part because they continued to face barriers in accessing wage employment, such as employers' preference for male employees. The evaluation did not measure any baseline information, nor was there a comparison group.

In Haiti, the Adolescent Girls Initiative worked with young women (aged 17 to 21) to provide technical and soft-skills training.<sup>54</sup> The former focused on skills not traditionally associated with female employment, such as mechanics, telecommunications, and operation of heavy machinery. Soft-skills training involved partnering with community organizations to boost self-confidence, autonomy of decision-making, and mobility. Similar to the program in Liberia, internships and transportation stipends were provided. Three months after the program, beneficiaries were found to be working in higher-skilled positions, but employment and earnings had not increased. While there were no significant changes in earnings, participants displayed higher expectations toward pursuing further education, which delayed labor-market participation. They aspired to accumulate skills for better jobs in the future. There were also positive effects on treatment girls' overall agency and empowerment, in terms of shared responsibility in earning income, mobility, and increased confidence.

Different types of training appear to have worked to boost the prospects of women entrepreneurs in post-conflict countries. A recent RCT in Togo, where 53 percent of participants were women, found that a psychology-based personal-initiative training—which teaches a proactive mindset and “entrepreneurial behaviors” such as identifying and exploiting new opportunities, goal-setting, planning and feedback cycles, and overcoming obstacles—was more effective than traditional business training for women micro-entrepreneurs. This training approach is based on psychology literature that has found that predictors of successful entrepreneurship extend beyond knowledge. Hence, helping entrepreneurs develop proactive mindsets attuned to addressing entrepreneurial challenges can be helpful toward encouraging innovation and company differentiation. After two years, women entrepreneurs who received the personal initiative training saw 40 percent increase in business profits, compared to five percent increase for those who had traditional business training.

Traditional business training coupled with mentoring and access to capital for women micro-entrepreneurs in Liberia, as provided by the 10,000 Women initiative, appeared to boost firm revenue and size.<sup>54</sup> While it is difficult to isolate the effects of the training from the effects of mentors and access to capital, the program tracked the benefits on participants six, 18, and 30 months after graduation. Between six and 18 months, results showed an average revenue growth for participating Liberian women businesses of 33 percent and job growth of 15 percent. Data collected at 30 months is not made available to the public.

Training appears to have some positive impacts on wage-earners in post-conflict countries. However, evaluation evidence is limited. The one program of this kind studied, the Global Women in Management Program in Sierra Leone, targeted early- to mid-career women with five to ten years of work experience in development programs.<sup>55</sup> It provided participants with business training (including financial management, project management, and fundraising), mentorship, and networking opportunities. Post-program results showed that coaches were useful in supporting women in applying knowledge and accessing new networks.

Complementing health training with business skills and a supply of inventory has had positive effects on measures of women's economic empowerment in post-conflict countries. The Women First program implemented by International Relief and Development in Mozambique organized and supplied groups of women participants with household products—such as soap, detergent, and pasta—to conduct door-to-door sales, in addition to providing entrepreneurial training, health sessions, and access to credit. Products sold by the women participants were competitively priced below local market prices because the program had a direct connection with distributors, which eliminated middleman costs. The model also allowed women the ability to capture the local market otherwise dominated by traders. Although baseline data was not available, it was reported that after 18 months, monthly sales for women's groups (of approximately 200 women) increased from US\$2,000 to US\$18,000, while participants indicated greater decision-making power, mobility, and health outcomes.

Bundled interventions—consisting of both life-skills and business-skills training—have demonstrated potential in countries with protracted conflict. The Adolescent Girls Initiative (AGI) in South Sudan provided safe spaces for girls (aged 15 to 24), to receive demand-oriented skills training (vocational and agricultural), life-skills training, and access to microcredit and savings.<sup>56</sup> A qualitative study reported increased ability to earn an income, although some participants also felt that the duration was too short and the materials inadequate. For example, girls trained in salon work, poultry rearing, driving, and computer programs gave feedback after the program that they lacked opportunities to maintain their skills and also the funds to purchase necessary equipment or

to practice. The complementary savings and credit services were seen as useful and enabled participants to set up small businesses and other income-generating activities.

Similar programs in the West Bank and Gaza underscore the importance of addressing social norms that limit women's mobility and thereby constrain overall employment prospects. The Y Care International youth program noted a low uptake of its programs by young women, citing reasons such as inaccessibility of the training center and women's limited ability to travel outside the home.<sup>57</sup> While the program's vocational and life-skills training increased women's short-term employment outcomes,<sup>58</sup> the average length of employment was only nine months for women, compared 12 months for men. Women graduates also reported challenges in finding employment related to their vocational training skills. This finding was echoed in the East Jerusalem YMCA Women's Training Project in the West Bank and Gaza, where women reflected that men had better access to economic opportunities post-training due to norms restricting their roles.<sup>59</sup>

## SAVINGS

There were six studies (including three RCTs) on savings programs. Five of the studies examined the VSLA model of savings, and the other was a community-based savings-group model which built on the traditional ASCA model.<sup>60</sup> These studies suggested positive impacts on women's savings, food security, and consumption smoothing (Table 6).

Increasing women's access to savings accounts has been shown to positively affect women's economic outcomes.<sup>61</sup> We found similar *promising* evidence for women in countries with protracted conflict, with positive effects on savings and decision-making ability. In countries with protracted conflict (where only seven percent of women borrow from financial institutions),<sup>62</sup> access to savings groups is useful as a reliable and accessible source of credit and enhances women's well-being and resiliency.

Savings groups that combine gender-dialogue discussions and training can help address underlying gender norms toward intimate partner violence (IPV) and women's decision-making abilities in the household.<sup>63</sup>

For female survivors of sexual violence, savings groups can help integrate them into the community and reduce their experiences of stigma. In post-conflict countries, savings groups appear to have positive impacts on women's decision-making power, but more empirical evidence is needed. Qualitative findings report positive changes in young women's confidence and self-esteem, as outlined below.

**TABLE 6: MAPPING OF SAVINGS INTERVENTIONS**

COUNTRIES WITH PROTRACTED CONFLICT	POST-CONFLICT COUNTRIES	
ALL WOMEN	ALL WOMEN	YOUNG WOMEN
Mali – RCT (Community-Based Savings Model) DRC - RCT (VSLA) + 1 Study (VSLA) Myanmar – 1 Study (VSLA)	Burundi – RCT (VSLA)	Sierra Leone – 1 Study (VSLA)
<i>PROMISING</i>	<i>PROSPECTIVE</i>	<i>PROSPECTIVE</i>

Two RCTs suggest that enabling women to have access to secure savings accounts has promising results in countries with protracted conflict. An RCT in Mali found that rural women in the community savings groups saved and borrowed more.<sup>64</sup> On average, women in treatment villages saved 31 percent more than women in control villages, took out twice as many loans from savings groups, and were four percent less likely to ask for loans from family and friends. It provided women with an accessible source of credit, given that it was culturally considered shameful in Mali to ask friends or family members for loans. Women who participated in savings groups also saw increases in livestock ownership; in this context, sales of livestock are a common coping strategy to mitigate risk.

The RCT in DRC had mixed results.<sup>65</sup> Although participating in VSLAs benefitted women survivors of sexual violence in terms of food consumption and social well-being (that is, reduction in experience stigma), there was no impact on the number of hours worked in paid and unpaid employment post-program. Eight months later, a second measurement of results showed an increase in hours of women’s paid work, and they continued to have higher per capita food consumption. To explore the mixed impact of the program on the number of hours worked, further qualitative research found that some program participants shared the funds with family members, used the savings toward daily household expenses (including paying for education), or invested in land for cultivation. All these activities yield potential economic benefits for themselves and their families, but are not captured by the study’s indicator of hours worked.

In DRC, participants reported increased income, savings, and engagement in income-generating activities, higher confidence levels, and increased decision-making power in their households. However, there was no baseline information nor comparison group.

We rated savings as *prospective* for all women and young women in post-conflict countries. Savings interventions have the potential to positively impact women in post-conflict countries, but more evidence is needed to demonstrate the impact on women's economic opportunities. In Burundi, the objective of the RCT was to study the impact of a discussion series on mitigating gender-based violence for VSLA women participants. But it also found that the participants experienced increased economic self-reliance, as measured by their control of their own income and deciding what major household purchases to buy.<sup>66</sup> Additionally, there was a significant 22 percent decrease in women's tolerance of IPV, as compared to women in the VSLA savings-only group.

Qualitative findings from the Youth Savings and Loan Association project in Sierra Leone showed promising changes with young women's confidence and self-esteem as a result of savings programs in post-conflict countries, although the impact on economic activity is unclear. This program worked to promote youth asset building through VSLAs (85 percent of participants were young women) and complemented financial access with life-skills and financial training.<sup>67</sup> Using the Most Significant Change participatory evaluation methodology,<sup>68</sup> the researchers found that young women experienced changes in their self-esteem and confidence. For example, one young woman shared how she was able to save to send herself back to school; another recounted how she was able to save and send her children to school and, through that experience, regained her self-confidence and earned respect in her community.

## MICROCREDIT

The four evaluations of microcredit for women entrepreneurs in post-conflict countries do not have rigorous evaluation designs, so the evidence is limited (Table 7). All four studies reported positive effects of microcredit on women's income (higher level of assets in some cases) and increased autonomy in financial decision-making, although we are unable to conclude causality.

While a number of reviews suggest that the impact of microcredit interventions is mixed,<sup>69</sup> the *Roadmap* revised its rating of microcredit to be promising for poor women, though the economic impact is small. In line with that finding, this study finds that microcredit, either as a stand-alone intervention or bundled with other services, appears to benefit women in post-conflict countries by increasing incomes and household assets in the short term. These interventions typically work with necessity entrepreneurs. More evidence is needed to explore the long-term economic impact of microcredit interventions, although qualitative findings point to an increased sense of self-efficacy in women's ability to provide for themselves and their families.

An RCT of a livestock microfinance program in DRC, a country experiencing protracted conflict, showed that providing women with livestock helps to advance the economic status of rural women and addresses the mental health needs of women who have experienced conflict-related trauma. The program provided loans in the form of two-to-four-month-old piglets, and households repaid their loans with two piglets when their original pigs gave birth. An ancillary study analyzed the impact of the livestock microfinance program on female participants' mental health, and found that, as women's livestock assets increased, symptoms associated with depression and post-traumatic stress disorder were reduced. Because livestock are visible symbols of social status in DRC, gaining access to livestock through such programs can not only supplement women's economic security, but also improve their status in the community. We rated microcredit as *prospective* in countries experiencing conflict, as more evidence is needed to examine the impact of livestock microfinance interventions on women's economic as well as mental health outcomes.

**TABLE 7: MAPPING OF MICROCREDIT INTERVENTIONS**

COUNTRIES WITH PROTRACTED CONFLICT	POST-CONFLICT COUNTRIES
ALL WOMEN	WOMEN ENTREPRENEURS
Democratic Republic of Congo – 1 RCT	Côte d'Ivoire – 2 Studies Zimbabwe – 2 Studies
PROSPECTIVE	PROSPECTIVE

#### AGRICULTURE PACKAGE OF SERVICES

With 60 percent of FCA countries' population living in rural areas, agriculture is the primary sector of employment for women.<sup>70</sup> Based on the five interventions that have been evaluated, we rated this programming component as having *potential* for women farmers in conflict-affected countries (Table 8).

Providing poor women farmers with integrated agriculture-related services (such as agricultural tools, technology, extension, and training) has promising positive impacts on their economic outcomes.<sup>71</sup> In countries with protracted conflict and in post-conflict countries, a combination of agricultural services may lead to better economic outcomes for women than a stand-alone agricultural intervention. Specifically, in contexts where violence and gender inequalities are commonplace, combining gender-equity training with other agricultural services helps to improve women's agricultural production and decision-making ability in the household.

**TABLE 8: MAPPING OF AGRICULTURE PACKAGE OF SERVICES INTERVENTIONS**

COUNTRIES WITH PROTRACTED CONFLICT	POST-CONFLICT COUNTRIES
FARMERS	FARMERS
Mali - 1 RCT and 1 Study	Liberia - 1 RCT Sierra Leone - 1 Study Papua New Guinea - 1 Study
WITH POTENTIAL	WITH POTENTIAL

Agricultural inputs alone—for example, fertilizer—do not appear to boost women farmers’ incomes. This is consistent with the findings in non-FCA developing settings, where programs have provided agricultural inputs such as seeds and tools. In Mali, an experimental research program provided female rice farmers with fertilizer.<sup>72</sup> Women who received fertilizer increased their use of fertilizer on their land, which in turn led to a 31 percent increase in rice output, yet without any increase in profits. This was attributed to the increased use of other inputs such as herbicides and reliance on hired labor in response to the increased availability of fertilizer.

Another program in Mali with CARE International offered poor women farmers a range of services and training in technical and extension skills and access to inputs such as seeds and fertilizers. The nonexperimental evaluation reported an increase in monthly farm income for female-headed households, an increased sense of empowerment, and increased control over household assets, income, and expenditures.<sup>73</sup>

In post-conflict countries, providing women farmers access to a bundled suite of agriculture-related services can promote agricultural livelihoods such as raising animals and selling crops, although demonstrated impact on women’s incomes is mixed.

The Landmine Action (LMA) program in Liberia provided training to ex-combatants and high-risk youth to help them engage in commercial smallholder agriculture. In addition to agricultural tools and supplies, the program offered counselling and conflict-management courses. About 10 percent of the participants were women.<sup>74</sup> The LMA program increased the likelihood of both females and males engaging in agriculture post-program. It found there were no changes in either women or men’s incomes, although there was a significant increase in durable household assets (such as agricultural tools, furniture, and electronics).<sup>75</sup> Agricultural income tends to be volatile over time, which can

explain the lack of changes in participants' current income. However, the increase in durable assets suggests program participants experienced profitable yields from past seasons compared to the control group. Investment in durables may also indicate an improvement in participants' quality of life or an investment in their future in the form of indirect savings. There were also positive improvements in mental health for female program participants, where women reported fewer symptoms of post-traumatic stress disorder and depression.

A program in Papua New Guinea incorporated gender-equity training into agriculture production development training to improve women's agricultural production.<sup>76</sup> To reinforce learning, the program adopted a peer education approach by training local farmers to disseminate knowledge to others. It incorporated local content specific to Papua New Guinea—for example, gendered labor-division pie charts and seasonal production and marketing calendars—to enhance relevancy. It also utilized dual-language picture books, role-play, and visual activities to work with women with low literacy. At least 60 percent of the trainers trained as peer educators were women. For its gender-equity training, the program worked with both women and men in the household to encourage collective planning of future agricultural and family activities. While baseline data was too unreliable to measure changes in incomes, by the end of the program, women reported increased crop production and sales, as well as increased decision-making ability within the household (i.e., increased involvement in financial decisions). The production-planning activities provided families with tools to plan what to grow for sale and to adapt to climate variability by minimizing uncertainty in crop production. Women peer educators also saw increased status in their families and communities.

## LIMITATIONS

Given the diversity of settings across FCA countries and the relatively small number of impact evaluations available, it is difficult to draw conclusive lessons about what works to improve women's economic outcomes in these contexts. In particular there is very little evidence on what works in fragile countries, namely Gambia, Kosovo, Kiribati, Micronesia, Marshall Islands, and Tuvalu. For this reason, the findings should be read as related to conflict-affected countries, not FCA countries more broadly.

What we have found is that interventions typically have multiple programming components, in part to respond to multifaceted constraints limiting women's economic opportunities. However, this makes it difficult to isolate and study the effects of an individual programming component as part of a larger package of interventions.

## CONCLUSIONS AND POLICY IMPLICATIONS

We know that women in conflict-affected countries experience major constraints, which limit their access to gainful economic opportunities. Our evidence review suggests that savings and business-skills training programs show the most promise in boosting women's access to paid opportunities. Complementing these interventions, life-skills training, internships, and gender-equity training appear to strengthen the positive outcomes. More evidence is needed to better understand the impact of microcredit and agriculture services on women in conflict-affected countries.

Savings and business-skills training can work well for women and girls in conflict-affected countries. Specifically, we found that in countries experiencing protracted conflict, savings programs can boost women's savings and decision-making abilities. In these countries, women have lower levels of financial inclusion: only 16 percent of women have bank accounts, compared with 27 percent of women in post-conflict countries.<sup>77</sup> Therefore, community-based savings programs are especially important in this context. Access to these savings groups provides reliable and accessible sources of credit and enhances women's well-being and resilience.<sup>78</sup>

In post-conflict countries, investing in girls' business and job skills can help to overcome skills deficits caused by disruption to their education. Girls are at higher risk of being left behind in accessing education; they are two-and-a-half times more likely to be out of school in countries affected by conflict.<sup>79</sup> Providing business-skills training, with internships and job placements, helps to facilitate young women's employability when work opportunities are limited.

The findings on the impact of microcredit intervention were generally positive, although caution is needed. Evidence is limited, as we were only able to identify four evaluations for women entrepreneurs in post-conflict countries, and these evaluations did not have rigorous designs. We found suggestive evidence that microcredit positively affects women's income (higher level of assets in some cases) and increases their autonomy in financial decision-making. A livestock microfinance intervention in DRC also demonstrated positive effects of livestock assets on women's mental health challenges resulting from conflict-related trauma, which is especially important to address in conflict-affected countries. However, more evidence is needed to assess the effects and scalability of such programs in addressing women's economic and health security in FCA settings. Our findings on agriculture services were also mixed, with varied effects on women's income, durable assets, and agriculture production and sales.

Overall, our review of the evidence highlights several important implications for governments and development partners. First, savings and business-skills training programs show promise in boosting women's access to paid opportunities. Sec-

ond, given that agriculture is the primary sector of employment for women in FCA countries, more evaluations are needed to better understand the impact of agriculture services on women's economic outcomes. Third, we find that, although there is quite a bit of similarity across program type and overall design, there is often variation in outcomes, which indicates that context matters even among conflict-affected countries. While this study is a useful exercise in drawing out best practices, it is critical for programs to be flexible in their approach, and implementation must continue to be adapted to local contexts.

As with all interventions, it is important to consider gender constraints (for example, time, mobility, care work, and norms around appropriate work) when designing programs. Programs addressing such constraints—by providing transportation stipends, childcare services, and discussion groups for men to shift gender norms around women's participation in paid work—demonstrate improved retention rates for women's participation. However, we found very few programs that address these constraints. Addressing gender constraints is particularly important in conflict-affected countries, given the heightened levels of insecurity and higher burdens of unpaid care work that affects women.

Greater attention needs to be paid to tracking results of these programs, and appropriate outcome measurement indicators are needed to capture the varied potential effects on women's economic well-being. In 2017, the United Nations General Assembly developed the global indicator framework consisting of 232 distinct indicators to track progress against the SDGs.<sup>80</sup> Some key indicators currently lacking data in FCA countries include the average hourly earnings of female and male employees, the proportion of time spent on unpaid domestic and care work, the proportion of youth and adults with information and communications technology skills, and the share of women among owners or rights-bearers of agricultural land by type of tenure. Practitioners and researchers could consider applying some of these standard indicators in monitoring and evaluation frameworks to track more uniform progress of women's economic empowerment across countries.

Women's increased access to work can sometimes increase IPV. It has been demonstrated in pilot studies that savings groups that combine training and gender-dialogue discussions with both men and women can help address underlying gender norms toward IPV and improve women's decision-making abilities in the household. Although these studies have been successfully piloted in post-conflict countries (and further evidence is needed to build this evidence base), it would also be useful to extend this programming component in countries with protracted conflict, given their high propensity for gender-based violence and other existing gender inequalities in households.

Finally, the current evidence base reveals an urgent need for more high-quality evaluation evidence to better understand the kinds of programming that work for women in FCA settings. Given that there are a number of studies with process-monitoring systems in place, program implementers should consider undertaking end-project impact evaluations and reporting sex-disaggregated results.



## APPENDIX I: REGIONAL GROUPING OF THE 36 FRAGILE AND CONFLICT-AFFECTED COUNTRIES

<p><b>SUB-SAHARAN AFRICA</b></p> <p>Burundi            Central African Republic            Chad            Comoros            Democratic Republic of the Congo            Republic of Congo            Côte d'Ivoire            Eritrea            Gambia            Guinea-Bissau            Liberia            Mali            Mozambique            Sierra Leone            Somalia            South Sudan            Sudan            Togo            Zimbabwe</p>	<p><b>MIDDLE EAST AND NORTH AFRICA</b></p> <p>Djibouti            Iraq            Lebanon            Libya            Syrian Arab Republic            West Bank and Gaza            Yemen</p>
<p><b>SOUTH ASIA</b></p> <p>Afghanistan</p>	<p><b>EASTERN EUROPE</b></p> <p>Kosovo</p>
<p><b>EAST ASIA AND THE PACIFIC</b></p> <p>Kiribati            Marshall Islands            Micronesia            Myanmar            Papua New Guinea            Solomon Islands            Tuvalu</p>	<p><b>LATIN AMERICA AND THE CARIBBEAN</b></p> <p>Haiti</p>

## APPENDIX II: LIST OF EVALUATIONS

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>SAVINGS</b>				
IRC (n.d.)	Getting down to business: Women's economic and social empowerment in Burundi	Burundi	Study Design: RCT  Sample size: 483 male and female participants	VSLAs and business- skills training with targeted gender discussion groups facilitated for female VSLA members and their spouses or other key male gatekeepers in the home. The program aimed to increase women's decision making at home and decrease IPV.
Louise Flynn (2014)	Evaluation of the Tuungane- linked village savings and loan (VSLA) initiative in Maniema province	DRC	Sample size: 166 women	VSLA program that includes intensive training, free "VSLA kit" including money box, personal savings books, support from CARE VSLA agents, and training in entrepreneur- ism.
J.Bass et al. (2016)	Economic, social and mental health impacts of an economic intervention for female sexual violence survivors in Eastern Democratic Republic of Congo	DRC	Study Design: RCT  Sample size: 301 women	This is a randomized controlled trial of a group-based economic intervention, a VSLA for female sexual violence survivors in the Demo- cratic Republic of Congo.

## FINDINGS

### SAVINGS

1. Women in the high or moderate risk category at baseline reported a 22 percent significant reduction in the incidence of violence in the last two weeks and a 46 percent reduction in physical harm.
  2. Women participants reported a 27 percent increase in deciding how to spend their own income, a 15 percent increase in what major household purchases to make, and a 15 percent increase in deciding the number of children the couple will have.
  3. Use of negotiations skills to settle dispute between couples increased.
  4. There was a 4 percent decrease in tolerance of IPV in the case of a wife refusing to have sex with her husband.
- 
1. The majority of VSLA participants experienced an average threefold increase in weekly family revenue.
  2. Eight-eight percent of VSLA women who had no activities before VSLA now have an income generating activity.
  3. Fifty-six percent increase in the number of VSLA Women saving from before to now. Out of those 108 women VSLA members with no savings before the program, only 14 women (12 percent) still have no savings.
  4. Increase in confidence: Before, 71 percent of women had no confidence in speaking up in meetings. Now, that number has decreased to 34 percent of women.
  5. Although 56 percent of women reported improvements in the level of domestic violence, for 43 percent the situation remains the same.
  6. There is some movement toward men helping more in the house. The number of women "rating" their husbands a 4 or 5 out of 5 is up from 9 percent to 33 percent.
  7. Women increasingly focusing on sending their children to school (and university), even the girls.
- 
1. At the two month post-program follow up, VSLA study women reported significantly greater per capita food consumption, significantly greater reductions in stigma experiences, and marginally significant differences in hours of paid work per week compared with controls.
  2. To provide some context-specific explanations about the lack of significant impact of VSLA participation on total hours of economic work, women reported using VSLA funds to purchase land for cultivation, but may not have started cultivating it. Funds were also shared with other family members who used them for economic benefit not represented by the woman's amount of work. VSLA participants reported that some savings were used to cover daily costs, including school fees, which would not be reported as economic work but clearly benefited the woman and her family.
  3. At an 8 month post-program follow up, VSLA participants reported a continued increase in per capita food consumption, an increase in economic hours worked in the prior seven days, and an increase in access to social resources.
  4. While female sexual violence survivors with elevated mental symptoms were successfully integrated into a community-based economic program, the immediate program impact was only seen for food consumption and experience of stigma.
  5. Impacts on mental health severity were not realized, suggesting that targeted mental health interventions may be needed to improve psychological well-being.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>SAVINGS</b>				
OXFAM (2013)	Final impact evaluation of the Saving for Change program in Mali	Mali	Study Design: RCT  Sample size: 6,000 households	Saving for Change (SfC) assists women in organizing themselves into simple savings and credit groups. The program is meant to address the needs of those who are not reached by formal financial service providers or traditional rotating savings and credit associations
Care International (2017)	Comparative evaluation on community-managed savings-led approaches in the Mekong	Myanmar	Sample size: 238 male and female participants	CARE has supported the VSLA approach in the Mekong region (Vietnam, Laos, Cambodia, and Myanmar) with 17 economic-development projects implementing stand-alone models or integrating the VSLA model as a component over the last 10 years.
PLAN and the MasterCard Foundation (2014)	Youth microfinance project - Most significant change stories: Voices of youth	Sierra Leone	Program Participants: 89,719 young people, 85 percent of whom were young women	The program aims to promote asset building through youth savings and loan associations (YSLAs), to complement financial access with life-skills and financial training to enhance chances of a successful transition into adulthood, and to document and share the results of the project.

## FINDINGS

### SAVINGS

1. Results support that the SfC program does result in benefits related to financial management. Overall, savings in treatment villages increased, on average, by US\$3.65. Significantly more women reported receiving a loan in the last 12 months in the treatment group (59 percent) compared to the control group (56 percent).
  2. Women in treatment villages were 12 percent more likely to receive a loan from a savings group and 4 percent less likely to receive a loan from family and friends.
  3. Households were better able to cope with health and agricultural shocks within three to six months of starting SfC.
  4. A key impact of SfC is that food insecurity in treatment villages was significantly lower compared to control villages.
  5. There was a slight increase in educational expenses per capita in the treatment group; the treatment group spends, on average, 8 percent more than the control group.
- 
1. Savings levels were low before the introduction of VSLAs, but have risen significantly in Myanmar (20% of Buddhist Rakhine women and 7% of Muslim Rakhine women reported having savings before they joined VSLAs, with 91% and 70% respectively having savings after becoming VSLA members).
  2. In Myanmar, in both Rakhine and Muslim Rakhine communities, many VSLA members reported increased levels of income for their livelihoods, as a result of their VSLA membership.
  3. The survey and focus group discussions showed clear evidence of the VSLA having led to improved assets, with 60.8 percent of women reported investing in livestock.
  4. Many survey respondents reported that the quality of their housing had improved because of their access to finance from the VSLA, with relatively equal percentages of Buddhist Rakhine (45.9 percent) and Muslim Rakhine (63.9 percent) women in Myanmar reporting improved housing quality.
  5. One of the most important changes brought about by the VSLA is the increased self-confidence reported by the women.
- 
1. All the youth expressed an immediate interest in the project upon being introduced to it, which indicates there is a demand for the services being offered and that YSLAs are filling a gap in the communities in terms of access to finance.
  2. Participants reported that their status has changed within their household or in the community at large.
  3. The importance of solidarity can be further capitalized by creating a supportive and nurturing environment as part of the YSLA training. This peer support can become an important social asset to young people, especially when they face adversities.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>MICROCREDIT</b>				
Francine Lafontaine (2001)	MicroStart programme - Ivory Coast: Impact survey	Côte d'Ivoire	Program Participants: Unclear	MUCREFAB's (Mutuelle de crédit des femmes d'Aboisso (Aboisso Women's Credit Union), Bonoua, Bassam mission is to bring about changes in the day-to-day quality of life of the women in its program area, particularly the most underprivileged, by helping them set up new enterprises or expand existing businesses. It offers two financial services – savings and loans.
Namizata Binaté Fofana et al. (2015)	How microfinance empowers women in Côte d'Ivoire	Côte d'Ivoire	Sample size: 185 borrowers and 209 non-borrowers	This study evaluated the impact of two microfinance institutions: COOPEC set up a special credit program for women called Women Access to Financial Services, which gives technical and managerial support to female borrowers. CMEC, in contrast, limits its financial services for women to credit, including group lending and individual loans.
Joelle Mak et al. (2010)	Exploring the costs and outcomes of Camfed's Seed Money Scheme (SMS) in Zimbabwe and Tanzania	Zimbabwe	Sample size: 132 study participants	The SMS was initiated in Zimbabwe in 1998 and targets economically inactive poor women in rural areas. The scheme combines four components to enable women to achieve economic independence: financial training, peer mentorship, nonrepayable grants, and loans.

## FINDINGS

### MICROCREDIT

1. The overall effect on individual savings in the previous year was slightly more favorable in the case of clients as compared to non-clients.
  2. It was clear that the institution's clients had adopted good management practice, in particular with regard to calculating profits on the basis of records.
  3. Forty-one percent of members (for more than four years) said they were the principal decision makers in the household, as compared to 22 percent of respondents in the comparison group.
  4. Women with access to credit appear to contribute more to the household than non-clients.
  5. Access to credit has led to an increase in income.
- 
1. Women's decision-making power in the household, as indicated by their strategic gender needs, was positively related to the probability of obtaining microcredit. However, receiving microcredit tended to increase their decision-making power.
  2. Microfinance institutions that manage loan repayments properly are likely to be effective in enhancing women's income. However, access and use of microcredit in rural areas did not significantly increase the value of women's assets, although it did significantly enhance the value of household assets.
  3. Female borrowers were more likely to use their earned income to improve the household's standard of living than to build up their own assets.
- 
1. Overall, women who took part in the SMS expressed positive outcomes at the individual, household, and community levels. Many women in the study reported being more economically independent, helping their household with essential expenses, and gaining greater respect from other community members
  2. Survey data indicated that almost all businesses started with the initial grant earned a profit,
  3. Nearly 83 percent of women contributed to their household expenses. Nearly 77 percent of the survey respondents who reported using their profits on their families spent the money covering basic living expenses such as food, clothing, and bills, which is consistent with the reports from interviewed respondents.
  4. Women in Zimbabwe expressed an increased sense of self-efficacy and self-confidence by nature of being able to provide for themselves and their families, including being able to address household problems on their own.
  5. Despite the considerable level of family involvement in the women's financial lives, interviewed respondents felt the SMS had increased their financial autonomy and influence within their households.
  6. When women who decide alone and women who decide jointly with their husband are combined, over 90 percent reported making financial decisions on spending her profits. Only 8 percent reported having no participation in decision-making of how her profits would be spent.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>MICROCREDIT</b>				
Carolyn Barnes (2001)	Microfinance program clients and impact: An assessment of Zambuko Trust, Zimbabwe	Zimbabwe	Sample size: 691 study participants (more than three-fourths were women)	Zambuko has a special loan product targeted at the very poor. It requires potential borrowers to attend eight hours of training, focused mainly on business management. The loans are usually for six months and are repaid on a monthly basis. Thus, Zambuko's microfinance program centers on microcredit, supplemented by business management training.
Nancy Glass et al. (2014)	Livestock/animal assets buffer the impact of conflict-related traumatic events on mental health symptoms for rural women	DRC	Study Design: RCT  Sample size: 649 female study participants	The parent study evaluates the effectiveness of a livestock microfinance program on health and economic outcomes with households in ten villages in DRC. Pigs for Peace provides a loan to households in a form of a two-to-four-month old female pig. When the pig gives birth, the households repay their loan in the form of two piglets, and can keep the remaining piglets and the original female pig. The ancillary study examines if livestock microfinance reduces negative health outcomes on women, specifically post-traumatic stress disorder and depression.

## FINDINGS

### MICROCREDIT

1. The results suggest that participation in Zambuko had an impact on client households acquiring assets. Participation appears to be strongly related to the amount of money repeat-client households had spent on household durable assets. The results also indicate a positive impact on the acquisition of a stove by the households of continuing clients and departing clients, and the acquisition of a refrigerator by continuing client households. Both of these assets are timesaving devices, which improve the quality of life for women who are responsible for preparation of meals.
2. Further analysis suggests that Zambuko had a positive impact on the inflation-adjusted value of the monthly net revenue of the matched enterprise of repeat clients. In spite of the unfavorable economic environment, they earned an estimated Z\$1,380 a month more than the non-clients in 1999.
3. Participation in Zambuko's program appears to have had a positive impact on clients with an individual savings account and on the number of ways extremely poor continuing clients saved.
4. The case study findings support the hypotheses that participation in a microfinance program can lead to greater self-esteem and self-confidence and enhance clients' ability to plan for the future.
5. The greater self-esteem and self-confidence appear to be associated with clients' increased ability to manage their enterprise, meet the financial demands of the household, and acquire assets.

1. As the livestock assets increase, the impact of conflict-related traumatic events on symptoms consistent with post-traumatic stress disorder and depression are reduced.
2. This finding supports existing evidence about the importance of livestock assets to economics in rural households but expands on the psychosocial effects on health.
3. Women reported using the funds gained through the program to pay for school fees and to purchase land and materials to build and repair homes. This potentially strengthens the women's self-perception of status, as well as the household and community perception of the women's productivity and status.
4. In rural DRC, pigs are considered traditional rural assets (meaning not intended for consumption) and are viewed as a safety net for economic opportunities and crises. Animals are visible symbols of productivity and social status.
5. This model of engaging in productive and culturally appropriate economic activity in rural areas, while strengthening the health care and social system, is a critical step toward sustainable development.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>AGRICULTURE</b>				
Christopher Blattman and Jeannie Annan (2011)	Reintegrating and employing high risk youth in Liberia: Lessons from a randomized evaluation of a Landmine Action agricultural training program for ex-combatants	Liberia	Study Design: RCT  Sample size: 790 female and male participants	This report studies a pioneering nongovernmental organization program that targets ex-combatants and other high-risk youth in Liberian hot spots and provides them with the skills and tools to engage in commercial smallholder agriculture.
CARE International (2016)	CARE Mali Pathways (Project Nyeleni) Final Evaluation	Mali	Sample size: 517 households	CARE's Pathways program seeks to "increase poor women farmers' productivity and empowerment in more equitable agriculture systems at scale." The Pathways theory of change is informed by an extensive analysis of the underlying issues that constrain the productivity, equitable opportunities, and empowerment of poor women smallholder farmers.
Lori A. Beaman et al. (2013)	Profitability of fertilizer: Experimental evidence from female rice farmers in Mali	Mali	Study Design: RCT  Sample size: 383 women participants	Intensified use of agricultural inputs, particularly fertilizer, is a possible route to improved agricultural productivity. Rice is an important crop in the study area. It is almost exclusively farmed on women-controlled plots. We use a simple field experiment to provide free fertilizer to women rice farmers in southern Mali to measure how farmers choose to use the fertilizer, what changes they make to their agricultural practices, and the profitability of this set of changes.

## FINDINGS

### AGRICULTURE

1. More than a year after completion of the program, program participants are at least a quarter more likely than the control group to be engaged in agriculture and 37 percent more likely to have sold crops.
  2. The program had little impact on rates of participation in illicit activities like mining, but those who participated in the program did spend fewer hours engaged in illicit activities.
  3. There was a sizable increase in average wealth from the program, especially in household durable assets, but no change in current income, savings, or spending for the average program participant.
  4. Females and males were equally likely to be engaged in agriculture, and the impact of the program is about the same for both genders. Relative to the control group, women reported 30 percent fewer symptoms or lower intensity of post-traumatic stress disorder, and 30 percent fewer symptoms or intensity of depression/distress.
  5. There was strongly suggestive evidence that program participants were less likely to be re-recruited into warfare.
- 
1. Female-headed households reported higher monthly per capita incomes of US\$19.11 versus US\$10.34 for male-headed households
  2. Farm income for male-headed households rose from US\$2.87 at baseline to US\$3.82 per month, and from US\$1.36 to US\$5.36 per month for female-headed households, which suggests a strong positive cash flow.
  3. Household savings in a formal or informal institution has dramatically declined since baseline, from 34 percent to 5 percent.
  4. Female participants in Pathways Mali experienced a significant gain in the level of empowerment, with the mean Five Domains of Empowerment (5DE) score increasing from .32 to .46, and an increase in the percentage of women who have crossed the .80 threshold, from 2.5 percent to 6.7 percent. The 5DE reflects the percentage of women who are considered empowered, based on their empowerment score.
  5. Women saw tremendous increase in those having decision-making input for production (from 31 percent at baseline to 75 percent at evaluation), increased joint control of assets (ownership of household assets rising from 7 percent to 34 percent and sale of assets from 7 percent to 43 percent), and control over household income and expenditures (from 8 percent to 34 percent).
  6. The percentage of women respondents expressing self-confidence grew from 41 percent to 75 percent, which is a very significant accomplishment.
  7. Areas in which there has been no detectable change, and which still appear to be challenging for women, are attitudes that support gender-equitable roles in family life (16 percent achievement) and autonomy in production (31 percent achievement).
- 
1. The women in the treatment group used 70 percent of the fertilizer given to them. This strong response shows that grants of fertilizer to women has important implications for our understanding of the economic organization of Malian households, and for the analysis of agricultural input and financial markets.
  2. Women who received fertilizer increased both the quantity of fertilizer they used on their plots and complementary inputs such as herbicides and hired labor. This highlights that farmers respond to an increase in one input by re-optimizing other inputs, making it challenging to isolate the returns to any one input.
  3. While the increase in inputs led to a significantly higher level of output, the study found no evidence that profits increased. The results suggest that fertilizer's impact on profits is small compared to other sources of variation. This may make it difficult for farmers to observe the impact of fertilizer on their plots. Accordingly, this affects their ability to learn about the returns to fertilizer and could affect their decision to adopt even in the absence of credit constraints.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>AGRICULTURE</b>				
<p>Barbara Pamphilon and Katja Mikhailovich (2017)</p>	<p>Examining women's business acumen in Papua New Guinea: Working with women smallholders in horticulture</p>	<p>Papua New Guinea</p>	<p>Program participants: 1432 female and male smallholder farmers</p>	<p>The aim of this project was to improve the uptake and impact of training and small-business development for women smallholder food crop producers in three regions of Papua New Guinea. The project integrated research that explored how the sociocultural and contextual issues of each region impacted the business and farming practices of women subsistence food crop producers and their families.</p>
<p>International Solutions Group (2017)</p>	<p>Sustainable Nutrition and Agriculture Promotion (SNAP) program: A multi-year assistance program (MYAP) implemented by ACDI/VOCA, IMC and OICI in Sierra Leone</p>	<p>Sierra Leone</p>	<p>Sample size: 1816 households</p>	<p>The program was implemented with a development objective to reduce food insecurity and increase resilience among vulnerable populations. The program also aimed to reduce chronic malnutrition among children under five and enhance livelihoods for vulnerable people, especially women and youth. The program provided a variety of activities ranging from monthly trainings in mother care groups, farmer field schools, VSLAs to vocational training.</p>

## FINDINGS

### AGRICULTURE

1. Increased food production was reported by women village community educators (VCEs) at the end line (45 percent in East New Britain province (ENB) and 95 percent in Western Highlands province (WH). In addition, 46 percent of women across both regions reported selling more often after the training. In WH, women began to sell at the roadside as well as going to the weekly market.
  2. In the end-line VCE survey, 95 percent of women indicated that the training had helped to increase their income. This was attributed to learning to save and budget, diversifying income, working together as a family team, and learning more about managing crops and selling.
  3. A high proportion of men and women farmers trained by VCEs reported that the training had changed their practices in budgeting and saving (49 percent of men and women in ENB and 41 percent of men and 49 percent of women in WH). Almost all women who completed the financial literacy and banking training opened bank accounts, it will be important to monitor if and how these accounts are used.
  4. Men and women who reported that decisions about money are “always” shared by men and women increased (ENB men by 34 percent, women by 43 percent; WH men by 11 percent, women by 31 percent). Women’s involvement in financial decisions indicates a move toward more equitable family gender dynamics.
  5. A high proportion of men and women reported that they now worked as a family team: an increase of 31 percent for men and 40 percent for women in ENB and 21 percent for men and 36 percent for women in WH. Families reported that as they achieved family goals the family was strengthened and they became even more committed to working as a family team.
- 
1. SNAP established 995 farmer field schools, from which 28,640 farmers graduated; 54 percent of those graduates were female. Approximately 4,670 individuals have also received adult literacy, numeracy, and vocational skills training through the program; 64 percent of those trained were female.
  2. For the major trainings provided, i.e., soap-making, tailoring, garment tie-dyeing, masonry and carpentry, the soap making vocational skills increased income for almost 700 households. The amount of income was small per household (approximately SLL50,000/USD\$9 per person per week), however, it was continuous and less dependent on seasonal variability, although demand for soap likely goes down during the hungry season
  3. A key metric for assessing VSLA financial performance was the average value of share-outs per VSLA. By FY 2014, VSLAs had started sharing out, and the average value of the share-out per VSLA was \$1,023. By FY 2015, this amount had increased to \$1,298 per VSLA; and, by FY 2016, it had increased to \$1,764 per VSLA, a very positive trend indicating a successful VSLA program. They reported using loans and share-outs for school fees, medical costs and a range of livelihoods investments related mainly to farming and petty trade, and, as mentioned, nearly all members received a loan in a cycle.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>TRAINING</b>				
Women for Women International (2016)	Women's economic participation in conflict- affected and fragile settings	Afghanistan DRC Iraq Kosovo South Sudan	Program participants: unclear	This year-long program works with women to empower them across four critical areas of social and economic empowerment: (i) basic business and vocational skills (ii) health management such as reproductive health and stress management, (iii) fundamental rights and those recognized in their countries; and (iv) by connecting them to financial services, and support networks to increase their ability to earn, save, and access capital.
World Bank (2015)	Haiti Adolescent Girl Initiative (AGI): Project report poverty global practice	Haiti	Study Design: RCT  Study participants: 1,000 young women	Launched in 2011, the Haiti AGI worked with vulnerable Haitian young women (aged 17-21 years) in the Port-au-Prince area to increase their agency as well as their capacity to improve their socioeconomic situations, particularly but not exclusively through formal labor markets. The Haiti AGI provides both technical and soft-skills training young women.

## FINDINGS

### TRAINING

#### **Afghanistan**

1. Women reported average daily personal income of US\$2.29 at graduation, compared to US\$1.23 at enrollment.
2. Nearly 95 percent of participants reported practicing family planning at graduation, compared to 1 percent at enrollment.
3. Ninety-three percent of participants reported participating in household financial decisions at graduation, compared to 56 percent at enrollment.
4. More than 99 percent of participants reported sharing information about their rights with another woman at graduation, compared to less than 1 percent at enrollment.

#### **DRC**

1. Women reported average personal earnings of US\$1.22 per day at graduation, compared to US\$0.74 at enrollment.
2. More than 80 percent of participants reported practicing family planning at graduation, compared to 1 percent at enrollment.
3. Nearly 100 percent of participants reported participating in household financial decision-making at graduation, compared to 64 percent at enrollment.
4. More than 85 percent of participants reported sharing information about their rights with other women at graduation, compared to 9 percent at enrollment.

#### **Kosovo (+ job placement program)**

1. Women reported average personal earnings of US\$0.98 per day at graduation, compared to US\$0.33 at enrollment.
2. Ninety-two percent of participants reported practicing family planning at graduation, compared to 70 percent at enrollment.
3. Thirty-seven percent of women reported participating in household financial decisions at graduation, compared to 33 percent at enrollment.
4. Ninety-six percent of participants reported sharing information about their rights with other women at graduation, compared to 9 percent at enrollment.
5. Kosovo piloted a job-placement program for its graduates in 2012. To date, 504 graduates have been placed in jobs and 957 are seeking jobs through Women for Women International

#### **South Sudan (suspended programming in 2017)**

1. Women reported average personal earnings of US\$1.29 per day at graduation, compared to US\$0.12 at enrollment.
2. Ninety-eight percent of participants reported practicing family planning at graduation, compared to 2 percent at enrollment.
3. Ninety-six percent of participants reported participating in household financial decisions at graduation, compared to 5 percent at enrollment.
4. Eighty-three percent of participants reported sharing information about their rights with other women at graduation, compared to 0 percent at enrollment.

1. The Haiti AGI improved the overall agency of beneficiaries, that is, their capacity to make choices and to pursue desired actions. The treatment group experienced an increase of seven percentage points in the belief that income generation is shared responsibility between men and women.

2. The young women were more assertive and talked more to others about job opportunities.

3. Concurring evidence showed increased nonacceptance of violent behavior from personal partners.

4. Impacts measured three months after program completion showed that beneficiaries were changing the type of work they did, but the share who were participating in income-generating activities, as well as their earnings, had not increased. These short-term results show that the Haiti AGI enhanced the employability of young women, improving both technical and socio-emotional skills, all markers of better labor market performance. Right after training, it is not atypical for job-finding rates to be lower for participants than nonparticipants, as other studies have found.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>TRAINING</b>				
The QED Group (2015)	USAID/Iraq Foras project final performance:  Evaluation report	Iraq	Sample size: 569 survey participants. 95 semi structured qualitative interviews, and 10 focus group discussions	Foras is a demand-driven workforce-development project that works with the private sector to generate jobs in order to reduce under- and unemployment in Iraq's most vulnerable population segments. Foras was designed to accomplish this through a job portal and mobile applications intended to match job seekers with employment opportunities.
Candida G. Brush et al. (2014)	Investing in the power of women: Progress report on the Goldman Sachs 10,000 Women Initiative	Liberia	Unknown.	The 10,000 Women initiative was launched in 2008 by the Goldman Sachs Foundation to educate women entrepreneurs in emerging economies. The initiative was designed specifically to provide a business education, access to mentors and networks, and links to capital for 10,000 underserved women operating small businesses.
Y Care International (2017)	Securing healthy lives and sustainable livelihoods for 10,000 young people in Liberia: final evaluation report	Liberia	Sample size: 260 male and female participants	This program was implemented in Liberia from 2014 to 2017. The project provided vocational training, access to employment opportunities, and VSLAs. Other activities included training in civic education and peace-building activities. The project targeted more young women for livelihood training in order to reduce the level of their dependence.

## FINDINGS

### TRAINING

1. Foras was successful in establishing and meeting targets that resulted in high participation numbers for women in training and other job acquisition and entrepreneurship activities.
2. The program did not tailor its entrepreneurship training to reflect the diversity of beneficiaries and their businesses and did not include any follow up in the form of mentoring or activities to support women entrepreneurs in finding access to finance. Foras' one-size-fits-all approach to entrepreneurship training does not take differences between women who attended the training into account. The training participants had a wide variety of skills, education and socio-economic backgrounds, ranging from medical doctors to women with only a few years of education.
3. Despite achieving the success of large numbers of women beneficiaries in Foras' activities, systemic limitations reduced the impact that such a workforce-development and entrepreneurship focused program could have achieved in reducing gender gaps. Lack of access to finance is an additional barrier to Foras entrepreneurship training participants. None of the women entrepreneurs interviewed reported having access to finance beyond personal savings or family loans.

1. Participant saw an average revenue growth of 32.6 percent from six months to 18 months, and average job growth of 14.8 percent, compared to 9.1 percent. (The businesses in Liberia had an average of 5.4 employees).
2. Most women considered themselves to be effective sellers. At the start of the program, 71.2 percent of participants were confident or highly confident in their selling and communicating skills, and this rose to 79.4 percent within six months. At 18 months, 80.5 percent considered themselves effective or highly effective.

1. The study found that 36 percent of livelihood beneficiaries were self-employed, while baseline data reported 12%. The percentage is higher among young women (60 percent) than young men (20 percent). Four percent of livelihood beneficiaries were full-time employees, while baseline data showed 1 percent (11 percent of young men surveyed and no young women reporting being employed full time). The number of young people who were engaged in part-time work has increased from 1 percent at baseline to 35 percent, with a higher percentage among young women (43 percent) compared to young men (22 percent).
2. Ninety percent of youth indicated an increase in income. Compared to baseline earnings of young people, which was an average monthly income of US\$8.20, final evaluation shows that the average monthly income is closer to US\$50.
3. Average monthly saving at baseline was US\$1.2, compared to US\$22.04 at end line. It is important to note that most of the young people use two to three methods to save money. Thirty-five percent of beneficiaries save money in the YMCA's VSLA: young women tended to save more through the VSLA (52 percent), versus young men (7 percent). Fifty-eight percent of beneficiaries save in other community savings groups: 40 percent of young women and 85 percent of young men.
4. The program enabled young women to make decisions on financial matters at home. In focus group discussions, women expressed a high level of self-confidence due to the knowledge they had acquired. They were able to create employment for others and manage their skills.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>TRAINING</b>				
World Bank (2012)	Can skills training programs increase employment for young women?:  The case of Liberia	Liberia	Study Design: RCT  Study participants: 2,042 young women	The project is a part of the AGI, piloted in eight low-income countries. The aim of the project was to increase wage and self-employment for young women in Liberia.
Saranga Jain et al. (2011)	Earning their way to healthier lives: Earning their way to healthier lives	Mozambique	Sample size: 200	The program provides women with a combination of small-business- skills training, access to household products to sell, and health and HIV peer education sessions. Together these activities give women the resources—skills, information, peer support, and assets—to make informed health decisions. The program addresses the role that poverty and lack of access to health information play in the spread of HIV by building women’s business skills and income-generating capacity to enhance their negotiating power.
Plan International (2015)	Lasting impact: evaluating ten years of advancing women’s leadership	Sierra Leone	Study participants: 638 women leaders	The primary thrust of GWIM is to advance women’s participation in the economy and give them greater control over resources by strengthening leadership, managerial, and technical skills of women nongovernmental organization leaders implementing economic empowerment programs for women in their communities.

## FINDINGS

### TRAINING

1. The EPAG program increased employment by 47 percent and earnings by 80 percent relative to the control group. Between baseline and midline, the treatment group's average weekly earnings increased by LD\$565 (approximately US\$8) more than the control group's earnings.
2. EPAG significantly increased girls' savings. At midline, the treatment group was nearly 50 percentage points more likely to have savings than the control group, and were saving on average LD\$2,500 (nearly US\$35) more than the control group. In addition to saving in banks, the treatment group also reported having increased savings in informal savings clubs.
3. EPAG graduates were more likely to have accessed credit. EPAG graduates were also twice as likely than the control group to have outstanding loans (6 percent versus 3 percent), and have loans from formal lenders (5 percent versus 2 percent), although the overall rate of obtaining credit remains extremely low.
4. At the midline, EPAG graduates were more confident than the young women who had not yet participated in the project. EPAG graduates reported a more positive attitude: they felt more in control and more comfortable, and they had greater confidence in their own business abilities as well as in their personal and social lives. They were also more confident than the control group in their personal relationships with spouses and partners.

1. Two hundred women in 16 groups in two districts participated in the Women First program, with a monthly sales volume that increased from less than US\$2,000 in January 2007 to US\$18,000 by July 2008.
2. Prior to the program, women participants said they were entirely dependent on their husbands financially. As income earners, they had a say in spending decisions and household priorities such as schooling for children. Women had more control over when and how much money they gave to their male partners, and women sought assistance and mediation from a community member, such as a local leader, if conflicts over money arose with their partners.
3. Women also felt empowered in their level of mobility. Prior to the program, women said they were expected to stay close to home. After the program, they traveled freely, as men knew they were leaving the home to sell products.
4. The women interviewed said that their husbands supported their participation in the program rather than seeing it as undermining women's traditional roles in the household. Many men actively supported the women's businesses, helping women with sales and participating in training, or helping indirectly with household chores and other household responsibilities. Thus the very roles for which women are valued were changing.

1. An extraordinarily high percentage of alumni considered their GWIM experience to have played a significant role in their professional development (62 percent rated GWIM as highly significant and 32 percent as significant).
2. Online survey data showed that alumni increased their application of knowledge and skills well after the six-month mark, with 87 percent conducting some form of step-down training, 84 percent initiating new programs or activities, 79 percent making improvements in management systems and procedures, 67 percent improving or implementing monitoring and evaluation systems, and 66 percent raising new funds.
3. Among all alumni, there was a statistically significant relationship for those who participated as clients and their identification of GWIM coaches as one of the primary sources in helping them to apply what they learned at the workshop.
4. The linkage between networking and other elements of the program is clear. Those alumni who found the coaching relationship to be useful/very useful were able to maximize their relationship to impact other areas of development. Not only did they receive support for solving problems, but they were also able to access new resources as well as new networks and contacts.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>TRAINING</b>				
Y Care International (2014)	Supporting youth livelihoods and governance in Sierra Leone and Liberia	Sierra Leone Liberia	Study participants: 1,800 participants	The goal of the project was to reduce the levels of poverty and social exclusion experienced by 7,050 war-affected young people in nine locations across Liberia and Sierra Leone. The project design reflected the shared recent history of conflict in each country and the shared experiences of young people, where unemployment rates were as high as 85 per cent and exclusion of young people from local decision-making was widespread.
Andrew Anguko (2014)	Livelihoods in Somalia: Impact evaluation of community driven livelihood and food security initiatives in lower and middle Juba Regions	Somalia	Sample size: 654 households	The project's overall objective was to contribute to improved income generation and food security of families in eleven regions in South Somalia. Specifically, the project aimed at strengthening the productive capacity of households by improving their production systems, ensuring sustainable food security, income generation through food production, rehabilitation of productive assets (for example, dykes and canals), and asset transfer (donkey carts and livestock restocking and cash donation for income-generating activities), together with rehabilitation of livestock market.
Gayla Cook And Abdi Younis (2012)	Somalia Youth Livelihoods Program final evaluation	Somalia	Participants: 10,000	Somalia Youth Livelihoods Program (SYLP) was developed to provide youth ages 15-24 with skills that increased their opportunities for internships, job placements, or self-employment. By providing skills training and employment opportunities to targeted youth in Somalia, the program aimed to improve access to economic opportunities for young people who are particularly vulnerable to recruitment by extremist or criminalist networks.

## FINDINGS

### TRAINING

1. Over the life of the project, 1,758 young people received livelihoods training, 64 percent of whom were young women.
2. The YMCAs in each country were successful in reaching out to particularly marginalized groups of young people, including commercial sex workers, ex-combatants, disabled young people, female-headed households, war orphans, and HIV/AIDS-affected young people.
3. The livelihoods training had a significant impact on the levels of employment and self-employment of young people, from a rate of 11 percent at the start of the project to 90 percent at the time of the final evaluation.
4. Seventy-five percent of young people reported earning the equivalent of over US\$50 per month, up from 30 percent before their participation in the project.
5. Forty-seven percent of young people were able to save a small amount of their income regularly, and the same proportion was also employing one or more young people.

1. The survey results provide good evidence that the interventions made a positive contribution to the livelihoods of the target population. Despite these positive outcomes, this analysis fails to identify evidence supporting an increase in overall household income in intervention households.
2. On average, respondents and their household members owned two more goats and 50 percent more sheep than households in comparison areas.
3. On average, there was a 12 percentage-point increase in the number of women in intervention areas reporting participation in group meetings, compared with their female counterparts in comparison areas.
4. On average, there was a 15.9 percentage-point increase and a 17 percentage-point increase in the number of participant households reporting increased income from milk and livestock sales respectively compared with non-participants.
5. On average, there was a 5.9 percentage-point difference in the number of participant households reporting use of donkey carts for income generation compared with non-participants. The income derived from donkey carts could be one of the reasons for the observed statistically significant difference in the wealth index between participant and non-participant households.
6. On average, there was a 15.9 percentage-point increase in the number of participant households reporting increased income from milk sales compared with non-participants.

1. The program succeeded in providing internships or paid job placements in the private and public sectors for 87 percent of the 9,280 youth who completed the training and placement (TAP) component.
2. Seventy-eight percent of the TAP completers were placed with private and public employers.
3. About 41 percent of SYLP enrollees were females; the target was 50 percent. The completion rate among females (90 percent) was slightly higher than that of males (85 percent). Females were under-represented in the TAP component (37 percent) but were at par (49 percent) with males in the training provided through SIFY.
4. Enrollment and completion rates among males and females in SIFY were equal, but the proportion of females engaged in self-employment was nearly twice that of males.
5. Many students and parents felt that the seed capital provided and support for youth self-employment was insufficient.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>TRAINING</b>				
World Bank (2013)	Report on qualitative study of the Adolescent Girls Initiative in South Sudan	South Sudan	Study Design: RCT  Study participants: 120 villages	AGI in South Sudan follows the development and operational aims of the Global Initiative of the World Bank, with an objective of socially and financially empowering adolescent girls and young women aged 15 to 24.
Sinaria Abdel Jabbar & Haidar Ibrahim Zaz (2016)	Evaluating a vocational training programme for women refugees at the Zaatari camp in Jordan: Women empowerment: A journey and not an output	Syria	Sample size: 26 women	The purpose of the study is to evaluate a vocational-skills program entitled Women and Girls Oasis at the Zaatari Syrian refugee camp in the city of Mafraq, Jordan. Refugee women and girls could meet and receive assistance out of the standardized family control system. The program allowed Syrian refugee women to work and receive cash, and to engage with a peer-to-peer support mechanism and empowerment process. Moreover, this safe place supported women's growth, allowing them to develop personally and socially.
Francisco Campos et al. (2017)	Teaching personal initiative beats traditional training in boosting small business in West Africa	Togo	Study Design: RCT  Sample size: 1,500 male and female micro-entrepreneurs	Standard business-training programs aim to boost the incomes of the millions of self-employed business owners in developing countries by teaching basic financial and marketing practices, yet the impacts of such programs are mixed. This study tested whether a psychology-based personal initiative training approach that teaches and promotes a proactive mindset that focuses on entrepreneurial behaviors can have more success.

## FINDINGS

### TRAINING

1. The most common responses given by the girls were that the program provided a safe location to meet, a “sense of belonging,” and a place they associated with friendships and fun.
2. The majority of the adolescent members reported that they perceived positive changes in terms of empowerment and agency. The effect is also apparent in the reported increased levels of confidence to openly discuss sensitive issues and enhanced decision-making ability, for instance, regarding safe motherhood and sexual and reproductive health.
3. Many participants were now able to successfully earn an income. The ability to financially support their families had a direct effect on household resources and directly empowered the girls.
4. The AGI component on financial literacy enabled those with a more advanced understanding of business and English to better manage their finances and their business.
5. Over 80 percent of AGI members applied for a small business loan. The attitudes toward repayments were even more positive in those cases where the family was involved in the business, because it enabled the girls to share responsibility with other family members. Access to credit was limited among the girls prior to the intervention, with less than 10 percent of those interviewed in the BRAC, an international development organization based in Bangladesh, baseline reportedly having previously borrowed.
6. Across the program sites, the organization of events helped to communicate the needs of girls and young women. Some husbands were apprehensive, as they could not immediately see personal benefits and they feared their wives would not be able to combine domestic work with attending training sessions and being at the club.

1. The results show that the Women and Girls Oasis program enhanced women’s confidence and self-esteem, improved their occupational business and entrepreneurship skills, helped them generate income to build a better life for their shattered families, and gave them hope and opportunities after experiencing war firsthand.
2. The study revealed that in a refugee community, patterns are deconstructed and gender roles may be changed.
3. According to the women refugees involved in the program, the highest level of skills provided in the program was in tailoring and the lowest in French language.
4. The women mentioned that a number of skills which they would like to acquire for free. Computer skills came at the top of the list.
5. The women identified the various aspects of the program that met their expectations. Helping family financially came out as the number-one aspect.

1. Ninety-three percent of control-group entrepreneurs were still operating a business at the time of the last survey round, and neither training program had a significant impact on firm survival. Although the point estimates are positive, the impact of traditional business training was not significant for sales, profits, or an aggregated index of these measures.
2. In contrast, there were larger and statistically significant impacts of personal initiative training on all of these measures. Monthly sales increased by 114,733 CFA (US\$241), which is a 17 percent increase relative to the control mean, and monthly profits by 28,709 CFA (US\$60), a 30 percent increase relative to the control mean.
3. Personal initiative training had a significantly higher impact than the business training on monthly and weekly profits and on the aggregate index of sales and profits outcomes.
4. The personal initiative training was particularly effective for female entrepreneurs, for whom traditional training has often been ineffective. Four follow-up surveys tracked firm outcomes over two years and showed personal initiative training increased firm profits by 30 percent, compared to a statistically insignificant 11 percent for traditional training. The training is cost-effective, paying for itself within one year.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>TRAINING</b>				
UN Women (2010)	Evaluation Report: UNIFEM occupied Palestinian territory  Sabaya Programme	West Bank and Gaza	Sample size: 752 individuals (400 women were survey participants)	Sabaya intends to empower rural women through the creation of centers that provide opportunities for them to develop social, economic, academic, and legal skills, thereby promoting their participation in decision-making processes in their communities. The many services provided have included educational services, academic counseling, support classes, literacy classes, legal counselling, health and psychosocial counselling, capacity building, and income-generation projects.
International Finance Corporation (2017)	Evaluation report: Bank of Palestine strengthens women-owned Businesses and the economy	West Bank and Gaza	Study participants: 35 women participants	Felestineya (Arabic for "Palestinian woman") is a comprehensive Bank of Palestine solution that aims to increase women's participation in the labor market and to meet the underserved banking needs of women, including women business owners in West Bank and Gaza. Under this overall initiative, Bank of Palestine and the International Finance Corporation designed the Mini-MBA to boost women entrepreneurs' business performance and spur economic growth in West Bank and Gaza.

## FINDINGS

### TRAINING

1. Seventy-three percent of the respondents stated that the activities implemented through the Sabaya centers corresponded to identified needs.
  2. The majority of women respondents to the quantitative survey stated that Sabaya centers answered and fulfilled their needs and priorities.
  3. More than 90 percent of women participants stated that they benefited from the Sabaya centers by becoming more socially active, increasing their knowledge and awareness, networking with others, increasing their respect for their own surroundings, and changing their lifestyle. It should be noted here that the financial benefit provided through the Sabaya centers was the least beneficial.
  4. The women reported that their social activity had increased, as had family/relative support and men's acceptance of women's participation.
  5. The Sabaya program increased women's leadership and advocacy skills: 97 percent of women reported increased self-confidence, 89 percent reported an increased ability to demand their own rights, and 84 percent reported they improved leadership skills.
  6. The overwhelming majority (98 percent) of women respondents expressed their support for the continuation of the Sabaya centers.
- 
1. The women participating reported that their revenues and profits increased from baseline to end line. Average monthly revenue and profits doubled in an 18-month period
  2. The number of employees working for the mini-MBA participants increased by 28 percent, to 223. The number of female employees rose by 31 percent, to 176.
  3. Participants stated they improved the most in four skills: managing people, strategic pricing, marketing, and financial management. The improvement in skills and the growth of the participants' businesses suggests that the Mini-MBA enhanced the women's ability to manage their businesses.
  4. Improved business management practices resulted in greater confidence. Better bookkeeping and financial management practices led not only to better business management, but also to increases in revenue and profits, which changed the women's perceptions of their ability to successfully run their businesses.
  5. At baseline, only four of 35 respondents had prepared a budget, while seven had regularly reviewed their business' financial performance or measured performance against a sales plan. At end line, all the respondents reported that they record every purchase made, and most women had records to provide a snapshot of the business at any given time.
  6. Women were able to expand their business networks. Women reported that the Mini-MBA program helped provide access to an average of 37 new customers.
  7. The program increased women's access to finance. Women started using business current accounts, influencing their employees to open bank accounts, and running point-of-sale terminals—portable, hand-sized machines that process debit and credit card payments.

AUTHORS	TITLE	COUNTRY	CONTEXT	INTERVENTION DESCRIPTION
<b>TRAINING</b>				
Y Care International (2015)	Empowering young women to increase their economic opportunities and participation in decision making in the West Bank	West Bank and Gaza	Study participants: 1,390 (80 percent women)	The project's objective was "the reduction in poverty levels and social exclusion among disadvantaged young people" and "an increased capacity of government and civil society to respond to the needs of socially excluded young women." Specifically, it focused on "enabling disadvantaged young people in rural areas of the West Bank to improve their social, political and economic status and address gender stereotyping in political and economic spaces."
Y Care International (2014)	Impact Assessment Report: Vocational training for young people in the Occupied Palestinian Territory	West Bank and Gaza	Participants: 39 young men and 11 young women (interviewed)	In June 2013, the Y Care International impact assessment team visited the East Jerusalem YMCA Vocational Training Center in Jericho to assess the long-term change on the beneficiaries as a result of their training at the center. The impact assessment explored the extent to which the project changed young people's access to safe and sustainable livelihoods, improved social networks and support mechanisms, and increased well-being and confidence.

## FINDINGS

### TRAINING

1. The survey revealed that 49 percent of young men and women at the end of the project were employed or on their way to getting a job. However 48 percent of respondents reported that the training had no impact, as they did not get job opportunities following the training.
2. Participants established 131 small businesses, more than double the target numbers, in addition to the 333 beneficiaries who had an increased income from the employability skills and job placements. Participants learned professional skills and are now able to manage income-generating projects.
3. Seventy-two percent (441 out of 610) registered an increase in income, either through coordination of the employment officer, or after receiving employability skills training or receiving business inputs. In addition, all agreed that the young women were able to contribute financially to the household income, which increased their sense of responsibility.
4. Sixty-five percent of young women stated that men still have better economic opportunities than women, as there remains pressure for women to stay within the household in traditional gender roles.
5. For the young people who gained vocational skills, the training options of greenhouse gardening, food processing, and sewing were found to be highly relevant.

1. The project significantly contributed to employment of the young men and women. While it had a more significant impact in securing full time employment for young men (from 0 percent to 44 percent) it contributed to raising employment levels among women as well (from 0 percent to 27 percent in full-time employment and 27% in part time employment).
2. The average length of employment for young men and women since graduating from the VTC two to three years ago was 11.5 months, an average of nine months for women and 12 months for men. Although the project generally had a positive impact on income generation, there was a tangible sense of frustration for some young women who had been given an opportunity they could not take after completing the course.
3. Forty-two percent of participants in the impact assessment ranked a change in their skills, confidence, and/or capacities as the most significant change in their lives since graduating from the VTC. For young women, increasing social skills, such as interacting with others and building relationships, and improving their decision-making was particularly important. For young men, this was related more closely to increased job security or income and pride in being able to look after their family.



## NOTES

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