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# Women's Economic Empowerment in Fragile and Conflict-Affected States

Understanding what works to increase women's economic empowerment, the links with gender-based violence, and its role in ending fragility.

**Confidential**

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# Women's Economic Empowerment in Fragile and Conflict-Affected States

This report summarises evidence of what works in fragile and conflict affected states (FCAS) to increase women's economic empowerment, the links with gender-based violence, and the role of women's economic empowerment in ending fragility.

Women and men in all their diversity are affected differently by fragility, conflicts and disasters (ILO 2022). There is strong evidence that socio-cultural norms and practices, and unequal power relations, are instrumental in building support for and perpetuating conflict (Wright 2014 in Birchall 2019, Ide et al. 2021). Gender-based violence (GBV) can destabilize communities and reduce trust in the state, especially when committed by national security forces (OECD 2021a). Incidences of GBV can exacerbate conflict and lead to revenge attacks (Herbert 2014).

Women's economic empowerment and GBV are interconnected. Poorer women and girls typically have less decision-making power in households, are more likely to experience ill-health, reduced educational opportunities, and household stress which exacerbate the risk of intimate partner violence (Gibbs and Bishop 2019). Violence also leads to women's increased poverty through medical costs and reduced productivity (Gibbs and Bishop 2019).

FCAS are often characterised by weak institutional capacity, poor governance, and political instability which impact on women's economic empowerment and heighten risks of gender-based violence (Klugman and Quek 2018). Up to two-thirds of the world's extreme poor will live in fragile and conflict-affected contexts by 2030 (FCDO 2023a). FCAS, especially East Africa and the Sahel, are also amongst the countries disproportionately impacted by the negative effects of climate change; a driver of conflict and fragility (FCDO 2023a). Women often rely on the natural resources as a source of sustenance and income, yet these resources are highly affected by climate change. They simultaneously lack equal rights over land, property and other assets. Combined with discriminatory norms, this can increase women's vulnerability during conflict (Olosky et al. 2021).

The UK is strongly committed to addressing women economic empowerment and GBV in FCAS. UK commitments on women's economic empowerment in FCAS are contained in the [UK Women, Peace and Security National Action Plan 2023-2027](#), the [UK White Paper on International Development](#) and the [UK International Women and Girls Strategy 2023-2030](#).

## DEFINITIONS

**WOMEN'S ECONOMIC EMPOWERMENT** refers to women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their well-being and position in the society (Calder et al. 2020).

**GENDER-BASED VIOLENCE (GBV)** is violence directed against a person because of their gender. Both women and men experience gender-based violence but the majority of survivors are women and girls (EIGE 2024).

**FRAGILE AND CONFLICT-AFFECTED STATES (FCAS)** are nations characterized by either ongoing violence or significant levels of institutional and social fragility. These states can be identified using various indicators, including measures of fragility manifestations, the quality of policies and institutions, or the number of conflict-related deaths relative to the population (World Bank, 2023).



# Barriers to transformative outcomes

This section explores the barriers to women’s economic empowerment in FCAS, what drives these barriers, additional constraints in FCAS contexts, the impact on women’s economic empowerment, and the challenges in combining women’s economic empowerment and gender-based violence interventions. It is framed around a women’s economic empowerment framework (see Figure 1) and draws on evidence from evidence reviews ([Quek, 2019](#); [Gibbs and Bishop, 2019](#); [Kerr-Wilson et al., 2020](#)) as well as research papers and programme reports.

## Barriers to women’s economic empowerment in FCAS

### Gendered constraints to women’s economic empowerment include:

- Restrictive and discriminatory laws.** In FCAS, women face an average of 32 discriminatory laws, surpassing the global average of 23 ([Klugman and Quek, 2018](#)). These laws hinder women's ability to own property, access financial services, and pursue equal job opportunities compared to men. Legal constraints in countries like Syria, Iraq, Sudan, Afghanistan, and Yemen restrict married women's mobility, preventing them from freely leaving their homes as married men can ([Quek, 2019](#)). The [South Sudanese Land Act \(2009\)](#) recognises women’s right to inherit land but retains customary laws limiting women’s access to, and control over, land and productive assets ([International Alert, 2012](#); [Mennen, 2012](#), [World Bank, 2015](#)). Administrative barriers in South Sudan can also emerge in the event that a girl/woman’s father is not known, as this creates challenges in obtaining identity documents required for bank accounts, microfinance and loans (FCDO interview with local NGO). Not adhering to customary laws can result in severe consequences for women, such as physical violence ([Kircher, 2013](#)).

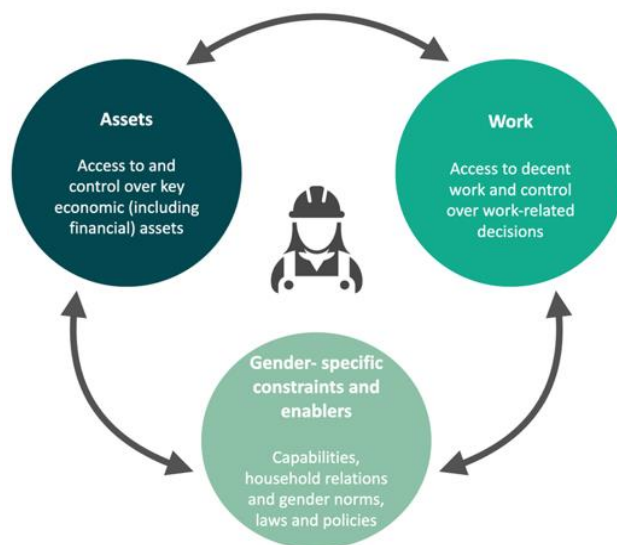


Figure 1: WEE conceptual framework (Calder et al., 2020)

- GBV is a constraint to women’s economic empowerment.** The threat of violence and theft in Yei, South Sudan, for example, directly undermines the livelihoods of market women ([Hudock et al., 2016](#)). Women may be forced to sell productive assets to cover medical expenses ([Rau et al., 2008](#)). In addition, women who experience GBV often have household responsibilities that limit their time and energy to seeking formal employment or support to escape violence. The trauma associated with GBV leads to declining productivity ([Young et al., 2020](#)) and injuries sustained from GBV can directly hinder women’s ability to work in agriculture, diminishing their capacity to produce and sell agricultural products ([FAO, 2023](#)). In post-conflict situations, the failure to address trauma, in particular for men, is a factor contributing to intimate partner violence ([ILO, 2022](#)).

*In South Sudan, conflict has heightened the vulnerability of women and girls to violence, with approximately 65% experiencing GBV in their lifetime. (UNICEF, 2019).*

**65%**

- Discriminatory social norms drive the barriers to women’s economic empowerment.** Norms around duties, responsibilities and roles influence how women and men are impacted by fragility,

conflict and disaster, and affect their response capacities and resilience ([ILO, 2022](#)). Gender norms can also become drivers of fragility. For example, norms that define masculinity in terms of domination, aggression and men as providers, fuel violence towards women and towards other men. At the same time, there can be opportunities for transforming gender stereotypes and behavioural norms, with women becoming breadwinners, playing active roles in economic recovery ([Silva et al., 2020](#); [ILO, 2022](#)).

- **Poverty drives violence against women and hinders their economic empowerment** ([Kerr-Wilson et al., 2020](#); [Silva et al., 2020](#)). Poverty has increased in South Sudan, due to protracted conflict and the decline in oil prices, with poverty rates highest among households headed by a woman (83 percent for women-headed households and 73 percent for male-headed households ([Silva et al., 2020](#)). Women and girls who are poorer typically have greater dependency in relationships with men and less decision-making power in households. This exacerbates their risk of intimate partner violence and makes it harder to leave abusive relationships ([Kerr-Wilson et al., 2020](#)). Poverty also increases ill-health, reduces educational opportunities, and worsens household stress, all of which are other risk factors for intimate partner violence ([Kerr-Wilson et al., 2020](#)). Communities perceive these issues as insignificant in comparison to other challenges, further marginalizing women ([AfDB, 2015](#)).
- **Education and literacy levels have an impact on women's capabilities which affects their future livelihoods opportunities.** In South Sudan, the illiteracy rate among women and girls is 54.7%, with a higher prevalence observed among women and girls aged 15-24. In comparison, men have an illiteracy rate of 45.3% ([UNDP, 2022](#)). A total of 76.9% of girls do not finish primary school, 68.3% of those who start lower secondary school do not complete lower secondary school, and 60% of those who start upper secondary school dropout from upper secondary school ([UNDP, 2022](#)).

**In FCAS these gendered constraints to women's economic empowerment are compounded by:**

- **Extended conflict and humanitarian crises.** In South Sudan, between 2013 and 2020, conflict has resulted in over 4.3 million displacements and 400,000 deaths, with escalating poverty and hunger rates ([Silva et al., 2020](#)). Displacement has altered family structures and affected livelihoods. With limited or no access to livelihood or productive assets and isolation from their kinship network, women face high levels of insecurity and may struggle to fulfil both traditional male and female family roles in the absence of male relatives ([Silva et al., 2020](#)). Fragility and conflict combine with and compound pre-existing gender-related constraints, for example gendered household division of labour and gendered occupational segregation increases unequal access to and control of resources ([ILO 2022](#)).
- **Impact of conflict on formal and informal economy.** Conflict-related damage to infrastructure, including roads and markets, disrupts production chains and hinders women's access to markets ([Women for Women International, 2019](#)). South Sudan has one of the lowest rates of mobile access and connectivity in the world with transport conditions, fuel prices and conflict all creating major barriers to implement and maintain digital infrastructure ([GSMA, 2023](#)). Women tend to be over-represented in the informal economy ([ILO, 2022](#)). As informal economies expand during conflict, men may increasingly enter the informal economy, competing with women ([ILO, 2022](#)). As governments respond by limiting spending on care services, there is an increase in women and girls' Unpaid Care and Domestic Work (UCDW) responsibilities ([ILO, 2022](#)).
- **Weak capacity of institutions.** There can be the destruction of training and educational facilities, the death or migration of teachers or trainers, restrictions on mobility for teachers and students, recruitment into armed forces, and increased UCDW responsibilities, usually for girls ([ILO, 2022](#)).

In addition, many girls/women face limited educational opportunities, leading to low literacy rates ([UNESCO, 2019](#)).

**In FCAS, gendered constraints, compounded by conflict, humanitarian crises and the resulting weak capacity of institutions impact on:**

**Women’s access to livelihoods and decent work:**

Women’s overall workload often increases during crises as they compensate for declining family - income and social services; the additional care needs of orphaned children, older people and people with disabilities; and damaged infrastructure, housing and workplaces ([ILO 2022](#)). Engagement in paid work becomes more challenging due to increased UCDW, insecurity and its impact on mobility, and limited access to land, inputs and markets. In some instances, however, men’s loss of ability to earn an income and women’s new role in doing so heighten risks of intimate partner violence, while in other instances men have an increased appreciation of women’s UCDW responsibilities ([ILO 2022](#)). In fragile contexts, unemployment can lead both women and men to migrate or to push individuals to accept indecent and/or unsafe work which can render migrants, especially women, more vulnerable to different forms of violence ([ILO 2022](#)).

In South Sudan, women have many UCDW responsibilities and, when engaged in the workforce, tend to have low-paying, low-skilled jobs compared to men ([World Bank, 2018](#)). In this country women dedicate approximately 60% of their time to UCDW compared with 34% for men ([World Vision, 2021](#)). Most self-employed women work as subsistence farmers in addition to their domestic and care duties ([World Bank, 2020](#)). Women venturing into entrepreneurship or business ventures face difficulties in accessing credit/loans and navigating business registration processes ([World Bank, 2024](#)). Women are often excluded from decision-making regarding their income; only 43% of South Sudanese women participate in household decision-making, despite being primarily responsible for domestic work ([World Vision, 2021](#)). Women who do participate (in household decision-making) are often still required to seek approval from their husbands or men—a risk factor for GBV ([World Vision, 2021](#); [World Bank, 2019](#)).

**Women’s access to and control over economic assets:** Women’s limited ownership and access to land, credit, savings, and digital technology constrains their economic opportunities ([Klugman and Quek, 2018](#)). Although women play a critical role in food production, they are less likely than men to own and control land. Twenty-one economies do not grant women equal administrative power over and ownership rights to immovable property, including land despite evidence that secure land rights can foster peace and stability and help mitigate the effects of climate change ([World Bank, 2024](#)). In South Sudan, for example, men and women do not have equal ownership rights to immovable property, equal rights to inherit assets or equal authority over administration of assets during marriage ([World Bank, 2024](#)). Women in FCAS are also far less likely than men to have bank accounts or access to credit ([Klugman and Quek, 2018](#)). Although the gender gap in mobile ownership is relatively small in South Sudan, women have less access to the internet and less control over their phones ([GSMA, 2023](#)), limiting their use of technology for economic activity and finding safety from violence.

*“Only **one in four women** have a financial account compared with **more than one in three men** in fragile and conflict-affected countries [...]. The gender gap in financial inclusion is much larger in fragile and conflict-affected countries than in other developing economies”*

*([Klugman and Quek, 2018](#))*



## Challenges in combining women's economic empowerment and GBV interventions in FCAS

**Some women's economic empowerment programmes have increased the risk and incidence of GBV, including in FCAS (CWEE, 2020).** In all contexts, male family members who have lost their breadwinner status may resort to violence to control women who engage in economic activities (CWEE, 2020). A report from non-FCAS context, reveals that the transfer of control over assets and resources to women, and women learning new skills, can increase incidences of GBV (SPC, 2017). An evaluation of a women's economic empowerment programme in Afghanistan found that while the economic interventions were successful, they only yielded a minimal reduction in GBV against women, which was attributed to strong patriarchal societal structures, limited economic opportunities, and deeply ingrained gender norms (Noble et al., 2019). In FCAS, gender norms can also become drivers of fragility and conflict and fuel violence towards women and other men (ILO 2022).

**Combining women's economic empowerment and GBV interventions in FCAS is challenging due to restricted movement, legal constraints, and high programme costs.** Restricted movement due to conflict, insecure roads, legal constraints, and/or discriminatory social norms hinders programme reach and participation and exacerbates vulnerability to violence, making it difficult to combine women economic empowerment and GBV prevention efforts effectively (Klugman et al., 2018, Gibbs and Bishop, 2019). Limited educational opportunities and low literacy can contribute to a lack of awareness of GBV, rights, and the benefits of economic empowerment, increasing women's vulnerability, as they are less likely to know how to access opportunities or services (Reshi et al., 2022). Programmes that combine GBV prevention and women's economic empowerment can be expensive, especially in conflict settings (Meija et al., 2014).

**Social norms and customary practices:** Gendered norms impact on women's economic opportunities and risk of GBV. In Wau State in South Sudan, for example, land ownership laws and prevalent customary practices exclude women from owning land or property, which is passed on through a patrilineal lineage (SSWEN, 2021). In South Sudan a widow's right to own land is not secured, and relatives commonly seize property of widows. Although there are recent signs of women being less accepting of GBV, violence against women and men is still normalised, with South Sudanese women and men thinking that a husband is justified in beating his wife (MoGCSW and MoFP, 2022). The economic downturn and loss of livelihoods caused by conflict has forced many women and girls to engage in transactional sex (MoGCSW and MoFP, 2022). Women and girls with disabilities are more likely to experience GBV because of social myths such as having sex with them brings wealth, status, and power, and at the same time they are less able to escape, speak up and to be believed (SSWEN, 2021).

**Inadequate data, monitoring and evaluation:** The volatile situation in FCAS often hinders effective data collection and robust monitoring. Deep-rooted social stigma surrounding GBV as well as trauma of reliving experiences can lead to underreporting, with women fearing repercussions for speaking out. This lack of reliable data can significantly impact the success of interventions, making it difficult to accurately assess needs and tailor appropriate support measures (Meija et al., 2014). Learning from non-FCAS regions highlights the importance of disaggregating data to understand the effectiveness of these interventions for excluded groups. This underscores the critical need to address data gaps and improve monitoring and evaluation processes to enhance the impact of interventions aimed at addressing GBV and promoting economic empowerment in FCAS (Kerr-Wilson et al., 2020).

# Creating positive impact

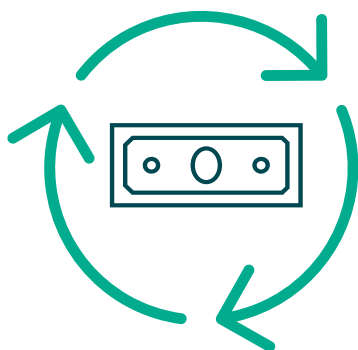
This section describes the evidence of what interventions create a positive impact in FCAS/South Sudan for women's economic empowerment and when combining interventions on women's economic empowerment and GBV prevention. This section draws on evidence reviews ([Quek, 2019](#); [Gibbs and Bishop, 2019](#); [Kerr-Wilson et al., 2020](#)) as well as research papers and programme reports. Box 1 describes how the World Bank funded [South Sudan Women's Social and Economic Empowerment Project](#) (2022-2026) aligns with the evidence on what works for women's economic empowerment and in combining women's economic empowerment and GBV interventions.

## Evidence of impact from women's economic empowerment approaches and interventions in FCAS/South Sudan

**An evidence review ([Quek, 2019](#)) of interventions in 36 FCAS that have worked or hold promise in increasing women's economic opportunities suggests:**

- Training programmes 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.
- Increasing women's access to savings accounts increases levels of savings and decision-making power.
- 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 protracted conflict and post-conflict countries, a bundle of agricultural services addressing multiple constraints may lead to better economic outcomes for women than stand-alone agricultural interventions. Complementing agriculture-based interventions with gender-equity training or psychosocial support services can also have positive effects on women's mental health outcomes.

**Skill development and leadership training have been particularly effective in boosting women's access to decent work** ([Lwamba et al., 2022](#)). Business and vocational skill training that aligns with market demand can significantly enhance self-employment opportunities for women ([Buvinic and O'Donnell, 2016](#)).



**Cash transfers can have a positive impact on women's economic empowerment in FCAS.** Economic interventions, such as Village Savings and Loan Associations, can contribute to enhancing financial literacy and fostering the effective utilisation of financial tools, including banking and business services ([Ridlehoover, et al., 2021](#)). Women who received loans through the South Sudan Adolescent Girls Initiative were able to start their business, and improve their control of money and ability to save ([Integrity, 2013](#)). Community involvement in the design, implementation, and monitoring of programmes increases the likelihood of sustainability, and promotes the adaptation of programmes to meet community needs ([ILO, 2022](#)).

**Women's economic empowerment programmes can be enhanced by incorporating activities that address gender inequalities**, such as in the tax harmonization interventions as seen in the Growth and Employment in States (GEMS) project in Nigeria ([World Bank, 2023](#); [Salam, 2017](#)). It is important to

design these interventions with consideration of context-specific cultural norms to ensure acceptance, participation, and effective implementation, and involve local community leaders to foster engagement ([Lwamba et al., 2022](#)). For example, a programme in Afghanistan leveraged religious leaders to discuss women's economic empowerment from an Islamic perspective, which significantly enhanced its reach and impact ([Huber and Zupanic, 2015](#); [Gibbs et al., 2020](#)).

## Considerations for combining women's economic empowerment and GBV interventions

**The most effective economic empowerment interventions that prevent GBV, when designed and executed well, are economic transfer programmes and combined economic and social empowerment programmes targeting women** according to a rigorous review of the global evidence-base on what works to prevent violence against women and girls suggests ([Kerr-Wilson et al., 2020](#)). The same review suggests economic and social empowerment programmes targeting men are promising but require further research, and provides good evidence that, as standalone interventions, microfinance, savings and livelihoods programmes had no effect on GBV ([Kerr-Wilson et al., 2020](#)). Interventions in conflict-affected populations were, in general, not as effective at preventing GBV as in more stable settings ([Kerr-Wilson et al., 2020](#)).

### Successful combining women's economic empowerment and GBV interventions have involved:

- **Directly targeting GBV** by incorporating gender-transformative approaches<sup>1</sup> into women's economic empowerment programmes ([Gibbs and Bishop, 2019](#)). Promising evidence for this approach comes from Nepal, South Africa, and Tajikistan, where women's economic empowerment programmes, combined with gender-transformative approaches, demonstrated success in reducing GBV ([Abdulhaeva et al., 2018](#); [VSO Nepal, 2018](#); [Gibbs et al., 2018](#)).
- **Unconditional, unrestricted and multi-purpose cash grants** ([UNFPA and CARE, 2020](#)). Cash and voucher assistance can positively impact gender norms and reduce risk of GBV ([CARE et al., 2019](#); [IRC and WRC, 2019](#)).
- **Understand contextual gendered norms and power dynamics** ([Gibbs and Bishop, 2019](#); [Kerr-Wilson et al., 2020](#)). Economic empowerment interventions involving men can overcome power imbalances and gender norms that uphold patriarchal attitudes, and they may reduce men's use of violence. Family- and community-targeted approaches, especially in highly patriarchal contexts, can also strengthen expected programme outcomes such as increasing women's economic participation and reducing GBV ([Gibbs and Bishop, 2019](#)). Actively engaging men, community groups, religious and tribal leaders in dismantling patriarchal norms involves understanding how harmful gender norms impact everyone and facilitating respectful dialogue and role modelling ([WfWI, 2018](#), [World Bank, 2019](#)). These initiatives should be tailored to fit a country's cultural context, considering intersections with other forms of inequality including social discrimination and limited access to resources for women ([WfWI, 2018](#)).

**Evidence on the effectiveness of economic interventions on GBV in FCAS has some limitations** ([Kerr-Wilson et al., 2020](#)): only six RCT/ quasi-experimental studies among conflict-affected populations were available despite higher rates of GBV due to the impacts of conflict, higher levels of poverty, poorer mental health and social disruption caused by war. There were no interventions that evaluated impact among women and girls living with disabilities despite women and girls living with disabilities experiencing higher rates of GBV. The review also acknowledges heterosexual bias as it did not

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<sup>1</sup> Gender-transformative interventions are programmes based on theories of gender and power with the explicit intention of transforming unequal gender power relations, and draw on effective behaviour change techniques, including experiential learning, communication skills and enabling time for reflection and change ([Gibbs and Bishop, 2019](#)).



examine the literature on GBV prevention among LGBTQI+ persons. A rapid evidence review suggests that most independent evaluations primarily focus on changes observed during and immediately after the project, rather than assessing long-term sustainability ([Stavropoulou, 2018](#)).

### **Box 1: South Sudan Women's Social and Economic Empowerment Project**

The World Bank funded **South Sudan Women's Social and Economic Empowerment Project** ([MoGCSW and MoFP, 2022](#)) is partially in line with the evidence of what works in combining women's economic empowerment and GBV interventions. The \$70 million project consists of 4 components:

**1. Community Empowerment Support to Women and Girls** focusing on the construction of five Women's Economic Community Centres which will offer a core package of integrated services in women and girl friendly spaces.

**2. Women's Entrepreneurial Opportunity Facility** focusing on women owned Small and Growing Businesses (SGBs), which require both technical and financial support to grow domestically, internationally and/or exploit new sector opportunities.

**3: Services for Survivors of GBV** by strengthening existing national GBV helplines in South Sudan to expand access to GBV services and information for survivors of GBV and constructing a safe house facility for survivors of GBV.

**4: Institutional Strengthening and Project Management** through the construction of a new headquarters for the Ministry of Gender, Children and Social Welfare.

The project aims to increase girls and women's access to livelihoods, entrepreneurial and GBV services and to strengthen the government's capacity to provide these services. It combines economic and social empowerment programmes through Components 1 and 2, though there are no direct linkages between these Components ([MoGCSW and MoFP, 2022](#)). The project directly targets GBV through Component 3.

While not a main objective, the Environmental and Social Management Framework does refer to consideration of gender and cultural norms and involving men through planned norms and behaviour change trainings. Contractors, subcontractors, workers, and beneficiaries will be provided with disability inclusion training.

## Ending fragility: the role of women's economic empowerment



### **The role of women's economic empowerment in reducing or ending fragility in FCAS**

**Women's economic empowerment is essential to inclusive economic growth** ([Quek, 2019](#)). Evidence shows that, in communities where women have high levels of economic empowerment, there is economic growth, recovery and poverty reduction. Investing in women's education and skills leads to a more skilled and productive workforce which fuels economic growth ([ILO, 2019](#)). Closing the gender gap in employment and entrepreneurship could raise the global gross domestic product by more than 20 percent ([World Bank, 2024](#)).

## Empowering women economically can help to reduce or end fragility by:

- **Contributing to post-conflict economic recovery and enhancing households' resilience to economic shocks**, for example by diversifying sources of income and assets ([OECD, 2017](#); [IMF, 2018](#)). Women's participation in the economy tends to involve allocating a substantial amount of their economic dividends to family well-being and community recovery ([ILO, 2022](#)).
- **Fostering social cohesion and rebuilding social capital**. Increasing women's employment and decent work opportunities can enhance social cohesion and yield positive dividends for peace, strengthening women's capacity to act as agents of peace ([ILO, 2022](#)). Supporting women's freedom of movement and access to resources help women to engage in communities and participate, not only in economic activity, but also local and national peacebuilding processes ([O'Driscoll, 2017](#); [Women for Women International, 2021](#)).
- **Addressing some of the root causes of conflict, such as inequality, poverty and social exclusion**. Women's economic empowerment can help tackle gender norms and ideologies that fuel conflict and fragility ([OECD, 2017](#)). Conflict can sometimes increase opportunities for women to break down barriers and have increased access and control of assets, improved income generating opportunities and new policies and legal reforms combating harmful gender norms ([ILO, 2022](#)). Economically empowering women can help address gender stereotypes - such as women as vulnerable victims and in need of protection, and men as providers, fighters and decision makers - that can fuel support for conflict ([Birchall 2019](#)).

## Working with IFIs to promote women's economic empowerment in FCAS

**International Finance Institutions (IFIs) see promoting women's economic empowerment as an important development objective in its own right, and a contributor to inclusive growth and resilience** ([Smith and Jenkins 2022](#)). IFIs commonly focus on women's access to (high-quality) jobs, women's entrepreneurship, UCDW, access to public services/infrastructure, women's leadership, and education and training ([Smith and Jenkins 2022](#)). In FCAS, however, IFI women's economic empowerment programmes tend to be project focused rather than using the full range of policy, technical and financial instruments and approaches available ([World Bank, 2023](#)).

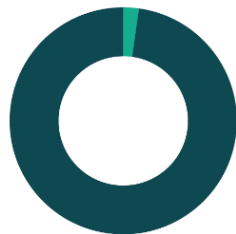
**Evidence varies on the extent to which the World Bank Group addresses gender inequalities related to women's economic empowerment and GBV**. According to an evaluation report, gender equalities are rarely a priority for the World Bank Group when addressing poverty and fragility in practice ([World Bank, 2023](#)). On the other hand, a mid-term review of the World Bank Group Strategy for Fragility, Conflict, and Violence (2020–25) suggests progress has been made in: embedding gender in all sectors in FCAS with an emphasis on social inclusion and services, livelihoods and income, an equitable care economy, financial inclusion and GBV; dedicated blended finance facilities such as the Women Entrepreneurs Finance Initiative, including in FCV contexts; and GBV is increasingly viewed as a priority ([World Bank, 2023b](#)).

## Key considerations for IDA replenishment meetings

- **Women's economic empowerment in FCAS is a means to mitigate and resolve fragility** ([Center for Global Development, 2020](#)). It contributes to post-conflict economic recovery and enhances households' resilience to economic shocks, helps foster social cohesion and rebuild social capital, and addresses some of the root causes of conflict such as inequality, poverty, and social exclusion.
- **IFIs have the influencing power and technical capacity to raise ambition on women's economic empowerment in FCAS** ([World Bank, 2023](#); [World Bank, 2023b](#)). The World Bank Group, for example, has the financial, technical, and reputational weight to actively support women's

economic empowerment in FCAS by including gender equality and women’s economic empowerment in: policy dialogue with governments and in Country Strategies; diagnostics such as the World Bank’s Systematic Country Diagnostics and Risk and Resilience Assessments; technical assistance; and financing instruments such as [Investment Project Financing](#), [Development Policy Financing](#), and [Programme-for-Results](#) Financing.

- **Raising the proportion of funds spent on women’s economic empowerment would likely reduce fragility.** Significant funding is allocated to economic and productive assets in FCAS, but only a fraction is dedicated to gender equality ([McKinsey, 2015](#)). In 2017, \$11.7 billion per year was invested in the economic and productive sector, with only 2% dedicated to gender equality as an objective ([OECD, 2020](#)). Although there is increasing support for women’s economic empowerment and gender equality in FCAS, a commitment to 30% of funding towards economic and productive assets in FCAS is still required to bring commitments in line with UNSCR 1325<sup>2</sup> ([OECD, 2020](#)).



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**IN 2017, \$11.7 BILLION PER YEAR WAS INVESTED IN THE ECONOMIC AND PRODUCTIVE SECTOR, WITH ONLY 2% DEDICATED TO GENDER EQUALITY AS AN OBJECTIVE**

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(OECD, 2020).

### Key messages for UK Embassies and High Commissions on working with IFIs in-country

- **Women’s economic empowerment in FCAS is a means to mitigate and resolve fragility** ([Center for Global Development, 2020](#)). It contributes to post-conflict economic recovery and enhances households’ resilience to economic shocks, helps foster social cohesion and rebuild social capital and addresses some of the root causes of conflict, such as inequality, poverty, and social exclusion.
- **Gender equality, economic growth and conflict sensitivity could be greater integrated in IFIs’ strategies and plans.** For example, there are opportunities for the UK to support the World Bank Group to further integrate women’s economic empowerment in their [Strategy for Fragility, Conflict and Violence \(FCV\) 2020-2025](#) to ensure benefits to women in FCAS while contributing to ending fragility. Entry points include: integrating women’s economic empowerment and GBV objectives into country strategies to support longer-term, transformational change; building gender analysis and risk management into the new Environmental and Social Framework;

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<sup>2</sup> UN Security Council adopted Resolution 1325, lays out four central engagement pillars for women in conflict settings: prevention, participation, protection, and relief and recovery. The Women, Peace and Security agenda includes UNSCR 1325 and nine more UNSC resolutions – two of which focus on agenda setting (1325, 2242), three on participation (1889, 2122, 2493), and four on protection (1820, 1888, 1960, 2106, 2467), in particular from sexual violence. Agenda 2030 for Sustainable Development recognises that gender equality and women’s empowerment are central to peace, security and sustainable development

ensuring the financing toolkit for FCAS settings, which includes IDA Country Allocations and an [FCV Envelope](#), is gender-responsive; incorporating conflict sensitive women's economic empowerment into FCAS programming; and investing in data and knowledge gaps to ensure a greater understanding of the gendered nature of the drivers of fragility that guide the World Bank Group's programming in FCAS.

- **A conflict and fragility lens would support women's economic empowerment in FCAS, and a gender lens would help tackle conflict and fragility (OECD, 2017).** This involves 1) understanding the impacts of the wider political economy of conflict, fragility, peacebuilding and state-building on women and on gender relations and addressing the resulting challenges and opportunities; and 2. recognising how gender relations and inequalities shape conflict and fragility and the contributions women can make to peacebuilding and state-building ([OECD, 2017](#)).
- **To achieve women's economic empowerment in FCAS, the UK can support IFIs with gender-responsive and conflict-sensitive evidence, policy, financing and programming.** Figure 2 provides a framework for working with IFIs on women's economic empowerment in FCAS. The framework draws on the evidence on International Financial Institutions and Women's Economic Empowerment ([Smith and Jenkins, 2022](#)), evaluation findings regarding the World Bank Group's support to addressing gender inequalities in FCAS ([World Bank, 2023](#); [World Bank, 2023b](#)) and policy recommendations on how to integrate gender equality into programming in FCAS ([OECD, 2020](#)). The framework can be adapted by country offices to respond to specific country contexts and to apply to other development partners by specifying the evidence, policy and financing actions that can be taken in specific contexts or by different actors.

WORKING WITH IFI'S ON WOMEN'S ECONOMIC EMPOWERMENT IN FRAGILE AND CONFLICT AFFECTED STATES									
<b>EVIDENCE</b> Use conflict-sensitive gender data and evidence on gendered outcomes to better understand context, intersectionality and power dynamics and to inform better FCAS policy and programming.			<b>POLICY</b> Integrate conflict-sensitive women's economic empowerment into FCAS strategies, policy dialogue, policy lending, technical assistance and investment.			<b>FINANCE</b> Ensure gender-responsive FCAS financing options through existing instruments, new initiatives and in the reform of multilateral development banks and international finance institutions.			
PROGRAMMING									
ADDRESS GENDER-SPECIFIC CONSTRAINTS AND ENABLERS			ACCESS TO DECENT WORK AND CONTROL OVER WORK-RELATED DECISIONS			ACCESS TO AND CONTROL OVER ECONOMIC ASSETS			
See women as agents of change, promote women's leadership and engage women's organisations	Integrate GBV prevention, protection and response into women's economic empowerment programming	Change laws, policies and practices and challenge social norms that create barriers to women's economic empowerment	Ensure women have access to decent jobs and livelihoods, including in green sectors	Enhance education and skills for women workers, including in green sectors	Champion women-led businesses and women innovators and entrepreneurs	Ensure women have access to and control over land	Ensure women have access to and control over credit, savings and bank accounts	Ensure women have access to and control over digital technology	Build women's resilience to shocks related to climate change and conflict

Figure 2: Women's economic empowerment in FCAS (adapted from Livingstone and Jenkins 2023)

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