Towards an effective approach for women, peace and security:

Highlights from an exploratory study on marginalised women’s social cohesion and economic resilience in Afghanistan and Kosovo

This report summarises key findings from a study commissioned by Women for Women International (WfWI) into the effects of its work in Afghanistan and Kosovo on women’s social cohesion and economic resilience. The study used a mixed-methods approach and gathered data from more than 500 marginalised women who graduated from WfWI’s combined social and economic empowerment programme between 2009 and 2014, key informants, participants of WfWI’s men’s engagement programme (in Afghanistan) and some women from communities where WfWI has not worked. These key findings provide valuable insights to inform more effective approaches to supporting all women’s participation in conflict-affected countries.
1. Introduction
Since 1993, Women for Women International (WfWI) has been working with marginalised women in conflict-affected countries. We were founded on the belief that stronger women build stronger nations and our vision is for a world in which the most marginalised women affected by conflict lead lives of dignity and reach their full potential in their families and communities. We aim to support women to move from poverty and isolation to self-sufficiency and empowerment with support, resources and knowledge.

WfWI provides a year-long, combined social and economic empowerment programme for women survivors of conflict. This core programme includes modules designed to support the following key indicators of empowerment and well-being: women earn and save money; improve health and well-being; influence decisions in their homes and communities; and connect to networks for support. Through this programme, women learn about the value of their work and their families; and connect to networks for support. Through this programme, women learn about the value of their work and their families and local economy; basic health practices, their role in decision making, women’s rights, and the rights of working together in a group for social and economic purposes. For women who need it, WfWI also provides a limited series of numeracy classes to bring them to the level where they can better benefit from their business and vocational skills training. We additionally provide referral services to women, connecting them to health and financial services. Since 1993, we have directly supported almost 430,000 women across eight conflict-affected countries.

Since 2002, WfWI has also been running a men’s engagement programme (MEP) which trains male leaders and some male family members of women participants/graduates in women’s rights and gender equality. Through this programme, we have directly trained almost 8,000 men and we are currently providing this programme in Afghanistan, the Democratic Republic of Congo (DRC), Nigeria and South Sudan.

In 2000, the UN Security Council Resolution 1325 was adopted which acknowledged, for the first time, that the effect of conflict on women’s rights was a matter of international security. Since then, the UN Security Council (UNSC) has adopted seven attendant resolutions to form the Women, Peace and Security framework which has four, interlinked and interdependent pillars: participation (in peace processes as well as representation in formal and informal decision making at all levels); protection of women’s rights (including through safeguards, women’s safety, physical or mental well-being economic security); prevention of violence against women and gender-mainstreaming in conflict prevention efforts; and relief and recovery (promotion of women’s equal access to all relief recovery efforts).

This year (2015) provided key opportunities to review improvements in women’s rights and offer clear plans to step up progress. These opportunities included the 20-year review of the Beijing Platform for Action and the review and replacement of the Millennium Development Goals with the Global Goals in September. Both were preceded with international public reviews and debates. In October, the UNSC convened an Open Debate to discuss the findings of the Global Study (commissioned by the UN Secretary General in 2014) and provide a platform for Member States to announce commitments and plans for further progress. At this meeting, the UNSC unanimously adopted UNSC Resolution 2242, the seventh Resolution on women, peace and security since 1325. Inter alia, the Global Study found that “the participation of women at all levels is key to the operational effectiveness, success and sustainability of peace processes and peacebuilding efforts”.

2. Purpose of study
WfWI commissioned this study to explore the relationship between the outcomes from our support and social cohesion and economic resilience. We particularly wanted to understand more about our graduates (i.e. women who have completed our year-long programme), their achievements and the challenges they face within their homes and communities to reaching their potential. This study fits within WfWI’s wider approach and organisational commitment to learn more about our work, including exploring it from different angles, to enable us to respond more effectively to women’s needs. The findings from this study are also intended to provide relevant insights for progress towards more effective implementation of women, peace and security commitments.

For this research the following definitions were used:

SOCIAL COHESION:
A community is cohesive when it works towards the well-being of all its members, fights exclusion and marginalisation, creates a sense of belonging, promotes trust, and offers its members the opportunity of upward social mobility. This definition suggests assessing social inclusion, social capital and social mobility, and establishing the programme’s effects on poverty, inequality, social engagement, interpersonal and community trust, and the degree to which the community members and graduates believe they can change their position in society.

ECONOMIC RESILIENCE:
In accordance with the European Sustainable Development Network definition, resilience will be considered as the degree to which a community can adapt to changing conditions and the ability of its members to build and increase capacity for learning and adaptation. Resilience will be primarily considered at the individual graduate level, assessing whether and how the programme supports women’s ability to influence change in their families and communities, through building awareness, knowledge, skills, and new forms of collaboration and participation.

3. Background
WfWI graduates from Afghanistan and Kosovo were chosen for the focus of the study. Both countries have established WfWI country offices which have been operational for more than a decade and have thousands of women graduates. Both are also sufficiently varied to provide interesting comparisons with Kosovo being relatively stable and moving towards EU integration and with ongoing insecurity in Afghanistan.

A) AFGHANISTAN:
The American-led invasion of Afghanistan was promised to be the start of a new era for Afghanistan, putting an end to Taliban rule (1996-2001) which had been preceded by civil war (1989-1996) and Soviet occupation (1979-1989). Under Taliban rule women’s rights were particularly targeted, denying them access to healthcare, education, work and essentially confining women and girls to the household. Women were not supposed to be seen, let alone heard, publically and even within their households. Punishment for disobeying the Taliban was strict: women were flogged for showing even an inch or two of skin, beaten for attempting to study and stoned to death for ‘adultery’. Rape and other forms of violence against women and girls was rife and even sanctioned by the ‘law’.

Since 2001, levels of insecurity remain high, particularly since the formal end of NATO’s combat mission in December 2014. There has been some progress in women’s rights since the fall of the Taliban, most notably in girls’ education, women going back to work, and increases in laws (including a National Action Plan on Women, Peace and Security) and policies to protect rights. However, these gains are overshadowed by high levels of violence against women and girls (VAWG), including against women’s rights defenders and public figures, as well as ongoing formal discriminatory practices such as the settlement of inter-family disputes through marriage (baad) or as an exchange (baadai), forced ‘virginity testing’ and imprisoning women for ‘moral crimes’ such as adultery (including rape) or running away from home (including to escape forced marriages). Intensely patriarchal or ‘conservative’ norms dominate women’s lives, particularly outside of Kabul, with women’s and girls’ movement being limited and conditioned by prevalent and deeply entrenched gender norms, laws and customs.

Despite the progress since 2001, the continued levels of insecurity and extensive social, economic and political changes are hindering women’s rights. This has highlighted the need for a strategic approach to achieving women’s rights. In 2010, the Afghan government’s National Action Plan for Women’s Rights (NAPWR) was finalised and launched. The plan was supported and endorsed by the international community and based on the findings of the EU’s High-level Mission to Afghanistan (2009). The goal of the action plan was to ensure women’s full participation in political, social and economic life, and to provide a protective network when women faced stigma and harassment.

The NAPWR was revised in 2014 and focused on women’s rights, security and participation, and aimed to set the Afghan government on a sustainable path to improving women’s rights. The action plan was revised again in 2016 to address the post-2020 challenges, with a focus on increasing women’s participation in peace and statebuilding, and ensuring their rights are protected in the new government.

ACKNOWLEDGEMENTS
Women for Women International is grateful for the support from the Milliby Foundation for enabling us to conduct this research and produce this summary report. We are also grateful to all the individuals who provided the hard work, vision and direction needed to make this research project a reality, particularly: Dr Saeed Parto and Lucile Martin of the Afghanistan Public Policy Research Organisation (APPRO) who were the lead researchers, Blerta Berveniku and Vigan Behluli of DOTS who provided advice for the study design and conducted the research in Kosovo. We would also like to thank: the UK Board of Trustees, WfWI UK’s Policy Committee, WfWI-Afghanistan and WfWI-Kosovo.

WfWI would like to thank all the women and men in Afghanistan and Kosovo who shared their experiences, concerns and hopes with us for this study.
largely limited to their households. Ongoing insecurity and other factors continue to hamper Afghanistan’s recovery and little appropriate, effective and accessible support for women exists. Afghanistan is ranked at 169 (of 187 countries) in the Human Development Index (HDI), with 0.33 the female HDI value being significantly lower than men’s (0.549).

WWfWI-Afghanistan began working in 2002 and we have since worked with c. 42,000 women across four provinces (Kabul, Kapisa, Nangarhar and Parwan). On average, women participants are 18-30 years old and have three children under their care. Almost 94% of women report having no reading or writing skills, with similar levels reporting having no formal education. 86.6% report having no numeracy skills. Since 2008, we have trained more than 1,000 male graduates (MEP participants) as leaders in women’s rights and equalities.

Women graduates reported increases in personal earnings to $8.99 per month (from $3.84 at enrolment). The majority of women participants report high or medium knowledge of stress management and reality. Even with equal inheritance rights, women own only 15 percent of property in Kosovo, rising from 8 percent in 2012, but still far below other Balkan states and countries throughout the world.

WWfWI Kosovo began working in 1999 and we have since worked with c. 32,000 women across Kosovo. On average, women participants are over 40 years old and have two children under their care. Women’s literacy levels are high with less than 5% reporting that they have no reading or writing skills. The majority of women participants report having attended primary school (51%) although c. 16% report having no formal education.

Recent years have seen some progress for women survivors of conflict. For example, amendments to the Law on the Status and Rights of Martyrs etc. (Law No. 04/L-054) in March 2014 now makes it possible for survivors of sexual violence and abuse in the conflict to be recognised. Yet women, particularly those who survived the conflict, continue to face challenges to their economic and social participation. In Kosovo, women account for an estimated 56.4% of the unemployed population and only 10.4% of businesses are owned by women. 30% of parliamentary candidates have to be women (due to a quota) but women are underrepresented in other public and private decision making fora. In 2013, WWfWI published a report on Kosovan women’s access to their human rights and social and economic resources. The case of property rights in Kosovo demonstrates the disconnection between law and reality. Equal with equal inheritance rights, women own only 15% of property in Kosovo, rising from 8% in 2012, but still far below other Balkan states and countries throughout the world.

According to the full research report, “Women live within the confines of a patriarchal society, in which men have the final say in family matters, and have primary access to all social and economic resources. The case of property rights in Kosovo demonstrates the disconnection between law and reality. Equal with equal inheritance rights, women own only 15% of property in Kosovo, rising from 8% in 2012, but still far below other Balkan states and countries throughout the world.”

Women graduates were randomly selected from WWfWI’s Afghanistan’s formal graduates or more recently (recent graduates) and reality. Even with equal inheritance rights, women own only 15 percent of property in Kosovo, rising from 8 percent in 2012, but still far below other Balkan states and countries throughout the world.

The following lists the sample corresponding to each research method:

- FGDs with graduates (recent and former), women not affiliated with WWfWI (non-affiliated women), and MEP participants (Afghanistan only).
- Surveys, with graduates and non-affiliated women.

### The study used a mixed-methods design, including focus group discussions (FGDs), surveys, key informant interviews, and case study profiles of individual WWfWI programme graduates. The research engaged women graduates who had graduated from the programme in the past (former graduates) or more recently (recent graduates).

### Graduates were randomly selected from WWfWI’s annual lists of beneficiaries. In some communities, research targeted men who had participated in the MEP and elsewhere, when possible, men’s views were gauged through secondary data sources.

### Communities were selected for inclusion in the research with the aim of providing a diverse view of WWfWI programme effects, including various ethnic/solidarity groups and urban and rural settings. Communities included in the research were drawn from eight districts: four provinces in Afghanistan and from eight communities in Kosovo. In most communities data was also collected in similar non-affiliated communities (i.e. where WWfWI has not worked) to provide insights into the effects of WWfWI’s work, but not sound comparisons as samples were not representative.

### Non-affiliated communities were selected using criteria similar to those for selection of WWfWI communities, and in geographic proximity to non-affiliated communities. Women from non-affiliated communities were selected for the study based on WWfWI’s parameters for enrolment and were identified as comparable (based on demographics).

 partes due to the exploratory nature of the study, more breadth than depth of findings were produced and the length of themes included in the research design made it difficult to elaborate in depth about issues that reflected the effects that the WWfWI programme had on graduates. This also meant that it was seldom possible to draw differences between recent and former graduates or delve into other issues that arose in the findings. Please note that graphs and comparisons between graduates and non-affiliated women in this report are therefore suggestive and not statistically representative.

<table>
<thead>
<tr>
<th>Country</th>
<th>Focus group discussions</th>
<th>Surveys</th>
<th>Key Informant Interviews</th>
<th>Case Study Profiles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
<td>Former Graduates = 5</td>
<td>Graduates = 102</td>
<td>N = 83</td>
<td>N/A</td>
</tr>
<tr>
<td>Recent Graduates = 8</td>
<td>Non-Affiliated women = 64</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Affiliated women = 8</td>
<td>MEP = 4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total No. FGDs = 24</td>
<td>TOTAL: 166</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kosovo</td>
<td>Former Graduates = 9</td>
<td>Graduates = 121</td>
<td>N = 58</td>
<td></td>
</tr>
<tr>
<td>Recent Graduates = 9</td>
<td>(78 former and 43 recent graduates)</td>
<td></td>
<td></td>
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<tr>
<td>Non-Affiliated Women = 12</td>
<td>MEP = N/A</td>
<td></td>
<td></td>
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<tr>
<td>Total No. FGDs = 30</td>
<td>TOTAL: 245</td>
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</tbody>
</table>

### Table 1: Numbers corresponding to each research method

| Total FGD participants = 400 (approximately 8 participants per FGD)
5. Key lessons from the findings

A) LOCALLY RELEVANT AND APPROPRIATE:

The study concluded that a strength of the WfWI programme was “that the training context is tailored to suit the needs of national and local settings”. The inclusion of literacy and numeracy in trainings in Afghanistan responds directly to those needs and, in Kosovo, the WfWI programme included skills needed to obtain employment in the service industry, which was an objective for many graduates. The study further concluded that the training men on women’s rights through an Islamic framework was one of its reasons for success and “maximised[d] its cultural appropriateness for Afghanistan”. The men’s engagement programme was also well noted by the study. Findings from FGDS with men in Afghanistan indicated that the MEP was effective in overcoming initial resistance to the WfWI programme (in Behsud and Kamaj) and that even in the most conservative communities, such as Deh Sabz, men claimed to have learned a lot about women’s rights and to have changed their attitudes as a result of the MEP.

“Before we did not know much about women rights, but the programme helped us develop our knowledge of women rights. Our attitudes have changed, now we know how to treat women.”

Male FGĐ participant, Deh Sabz, Afghanistan

B) HOLISTIC APPROACH TO EDUCATION:

The legacy of conflict in both countries has caused multiple and intersecting challenges for women that need to be responded to as part of supporting their empowerment and participation. The findings from the study suggest that a holistic approach to education is crucial for women’s empowerment in conflict-affected countries. Not only does it begin to fill the gap in women’s access to education, but it is also a supporting factor in enjoying other rights and accessing other opportunities. A holistic approach to education, one that addresses factors such as literacy and numeracy, human rights, healthcare, as well as economic aspects (such as vocational training or financial skills) is important to women and helps them to address their needs and denied opportunities as a result of conflict.

- **Literacy and numeracy:** This was particularly important in Afghanistan where women’s literacy and numeracy is low. The study concluded that the programme’s inclusion of literacy and numeracy skills had a discernible impact on participants as a number of Afghan graduates were, as a result of the WfWI training, able to use cell phones for the first time. Literacy was also seen in Afghanistan as a supportive factor in women voicing opinions and influencing decisions.

- **Human rights:** In both countries, the results from the survey suggested that WfWI women graduates had a strong understanding of their human rights such as inheritance, land/property and to make decisions concerning marriage and work. In Kosovo, this also appeared true from the responses of non-affiliated women but, in Afghanistan, recognition was to a lesser extent. 96% and 97% of Afghan graduates surveyed said they were entitled to decisions around marriage and work (respectively), whereas only 83% of non-affiliated women surveyed reported this for both points.

- **Healthcare:** The study found that awareness around healthcare was also important for women. In Kosovo, when graduates were asked to recall things that they learned in the WfWI programme, health-related content was mentioned most frequently and graduates in Kosovo showed a higher willingness to respond more promptly to medical issues.

With the exception of FGDS in Deh Sabz, health and hygiene information was significant to programme graduate groups in Afghanistan. Health information was particularly meaningful to graduates in Nangarhar, who described that as a result of the programme they now build their toilets further from their homes and visit clinics and hospitals more. WfWI graduates in Afghanistan also indicated that they were nearly all (98%) systematically visiting health clinics when necessary as a result of the training, in comparison to a somewhat lower percentages (89%) who did so prior to the training.

Graduates in Parwan were also very specific about how they were able to make use of the health and hygiene knowledge they had learned from the WfWI programme, applying skills including domestic healthcare (installing insect screens on windows, burning trash, keeping chickens clean, and taking care of children’s hygiene), and health issues (taking the patients to the clinic, preparing medicine), as one FGĐ graduate detailed:

“During the training programme, we learned about religious issues, healthcare, environmental conservation, infectious diseases including AIDS and how to deal with depression... Topics discussed under the health education sessions were useful. We were told to maintain our personal hygiene during our monthly periods.”

WfWI recent graduate from Parwan (FGĐ)

- **Vocational skills:** In both Kosovo and Afghanistan, the study found that graduates were highly likely to practice some aspect of the vocational skills development that they learned through the programme. In both countries agriculturally-based activities were most commonly pursued. In Afghanistan, new practices in the areas of sewing and livestock production among women were substantially increased as a result of the WfWI programme. For example, 37% of graduates surveyed reported engaging in livestock activities after graduation compared to 18% before. Similarly, 32% reported engaging in sewing activities after compared to 13% prior to enrolling with WfWI.

C) INDIVIDUAL-LEVEL CHANGES:

Women’s empowerment in any context is a process. One that begins at a personal or individual level and which women drive forward. It is measurable through women’s increasing influence at different societal levels, including the household and the community. Efforts to support women’s empowerment in conflict-affected countries must therefore start at the individual level, supporting not only changes in attitudes and awareness but also behavioural change and increasing confidence.

The study found positive changes in both attitudes and behaviours for both women and men graduates. For example, attitudes towards the future improved in both Kosovo and Afghanistan, and the survey findings suggested that optimism about the future was more evident in responses from graduates than among non-affiliated women. For Kosovo, 24% of graduates who were surveyed felt that their household situation will improve a lot in the next future, whereas this level of optimism was expressed only by 12% of the non-affiliated women. In Afghanistan, 34% of graduates and only 22% of non-affiliated women expected improvement in the near-future.

Findings from the study highlighted positive changes in men’s gender attitudes. In each of the MEP intervention communities, male FGĐ participants (in Afghanistan) described that it is a ‘women’s right’ to engage in business and economic activities within the home, and women in several communities reported that men became supportive of their involvement in the WfWI programme that they helped them with domestic chores to make women’s regular attendance more feasible.

“Men and women developed strong collaboration after delivery of the programme; men developed their knowledge of women rights and came to believe that women were able to contribute to family economy. Men are also helping women develop their business and invite them to have a voice on family matters.”

Community leader in Nangarhar (KII)

Women’s gender attitudes also improved, in their perceptions of themselves and levels of confidence. Graduates in Kosovo, for example, came to see themselves as valuable contributors to family budget, rather than as simply doing routine chores. Graduates’ attitudes changed as their perceptions about their contributions to family budgets shifted from being a passive family member to one mandated to perform tasks, to someone who is actively engaged in the production of goods from which the family receives income. In Afghanistan, women graduates were nearly uniform in their belief that their personal status, in both the household and community, had changed for the better as a result of the WfWI programme.

The study also found examples of behavioural changes based on these attitudinal shifts. In Kama, Deh Sabz, and Behsud, men in FGDS described sharing what they had learned with other men in the community and in effect become local advocates for women’s rights. Moreover, men in Behsud pointed to continuing problems in their community regarding men’s attitudes, explaining that only about half the men in the community give women their inheritance rights, that domestic violence is still common in some families, that women are not uncommonly deprived from owning land or choosing a spouse, and that girls are not allowed to be educated beyond age 15. The following sections highlight some changes in women’s behaviours.
D) SOCIAL COHESION:

This study was conducted on the understanding that a community is cohesive when it works towards the well-being of all its members, fights exclusion and marginalisation, creates a sense of belonging, promotes trust, and offers its members the opportunity of upward social mobility. The study’s findings raised relevant insights into the effects of WfWI’s programme for women graduates in terms of freedom of movement, connections to networks (both formal and informal), and influencing at household and community levels.

i. Freedom of movement:

WfWI graduates in Afghanistan faced much greater restrictions on their movements than women in Kosovo. In Kosovo, there were some restrictions on women leaving the home at night, due to prohibitive cultural norms, especially in rural areas. There was a slight indication in the findings that families of graduates in Kosovo were more open to women moving about freely, as one graduate described:

"An additional plus is that before we could not just go out and walk around without any purpose. In the training, the teacher told us that we have to be free and socialise with other people. When we were attending the training, we discussed with other women and after the training, we would go and have coffee and talk about our issues. Before we almost never went anywhere. Now, I go to the city... wherever I want."

Recent WfWI-Kosovo Graduate (FGD)

In Afghanistan, cultural norms associated with maintaining family honour and Islamic requirements that women should be accompanied by a mahram (male family member) meant that even after the programme there were considerable restrictions on women’s mobility. According to the full report, “In the Afghan context, considering the restrictions on women’s mobility, family and community acceptance of the women’s participation—and regular attendance—in the WfWI programme was itself a programme achievement, since mere attendance signalled general acceptance that this sort of activity was legitimate and without risk.”

The findings suggested differences between graduates and non-affiliated women, with more graduates reporting no restrictions on their mobility, and lower levels of reports from non-affiliated women.

ii. Networks:

In both Kosovo and Afghanistan, the opportunity to get out of the house and engage in the WfWI programme with other women was of significant value to graduates (Figures 2 and 3). In Kosovo, this was described as the most significant programme benefit. The majority of participants in focus group discussions there said that they did not know each other before the programme and that friendships forged in the programme continued after graduation. Since their participation in the WfWI programme, more than half of Kosovan graduates felt much closer to other women in general and a quarter felt more connected but only to other graduates.

In Afghanistan, feeling more connected to other women as a result of the WfWI programme was also common, but less so for Kosovan graduates. The researchers noted that many Afghan graduates were acquainted with each other prior to the programme and that some Afghan women graduates said that they supported each other during the programme because they already knew each other.

The study’s findings suggested that these connections and networks remained informal and that these did not develop into formal solidarity groups or social networks, although there were some exceptions with economic networks (see section 5.e.iv.). In some Afghan communities (Deh Sabz in Kabul, and generally across Nangarhar), graduates described lacking the opportunities to form solidarity groups on their own, due to factors such as illiteracy, male dominance, lack of self-confidence, and cultural barriers such as mobility restrictions.

iii. Household level:

The study noted that individual-level changes had positive effects on women’s decision-making within households. Relatively high levels of graduates in both countries reported being either very or somewhat confident in voicing opinions on household matters (97% in Afghanistan, 99.2% in Kosovo). This waned more in Afghanistan regarding women’s confidence in voicing opinions on community matters (68% reported very high or somewhat confident) compared to almost 82% for Kosovan graduates (see table 2).
Within the household, in both Kosovo and Afghanistan, decisions regarding children (especially their education and health) were viewed as women’s purview. In Kosovo, FGDs revealed that day-to-day decisions are taken by women, mainly because they are in charge of household chores and their husbands are not at home. In Afghanistan, although women are involved in household decision-making, cultural norms strongly encourage consultation on decisions, and women are less likely to make decisions without consulting their husbands and other family members.

Notably, findings suggested that the WIWI programme in Afghanistan helped women undertake decision-making with others in a constructive way. FGDs with Afghan women graduates indicated that the WIWI programme had improved communication and interpersonal relationships between wives and husbands because women learned skills enabling them to be more tolerant and persuasive, avoiding interactional tactics that might lead to conflict or violence with their husbands. Interpersonal skills included in WIWI’s programme were also significant to graduates who were taught behavioural styles to reduce violence within the household, as one explained:

“I learned how to treat my family, especially my children.”

WWI female graduate, Shakardara, Afghanistan (FGD)

Again the MEP (in Afghanistan) was identified as an important supportive factor by both men and women graduates. Men graduates in Behsud claimed to consult more with women in household decision-making in FGDs:

“Women’s rights education was particularly useful for men, they developed their knowledge of women’s rights. Now they consult us on different issues and permit us to have a role in family decision-making.”

WWI female graduate, Nangarhar (FGD)

iv. Community level:

The study found that women graduates’ abilities to influence decisions at the community level were very limited. In both Kosovo and Afghanistan, community decisions are made by village councils, leaders, elders (in Afghanistan), and sometimes commanders or local strong men (in Afghanistan). In a few communities in Nangarhar, there are women’s councils but these appeared to be inactive. In some Pashtun communities in Afghanistan, women elders have a legitimate role in dispute resolution between families, especially when they involve women. In both Afghanistan and Kosovo, women’s opinions about community matters are filtered through their husbands and male family elders, and are seldom offered directly to community leaders.

However, the study found other ways in which women were affecting change in their communities. For example, in Afghanistan, “outside my house” (as one woman described it) some graduates became more involved with neighbours and neighbourhood issues:

“In our neighbour’s house, I can advise them and they can accept my ideas.”

WWI woman recent graduate, Shakardara (case study)

Afghan families are very large and can function like micro-communities. Graduates also reported enhanced status and sharing of information within the extended family, representing another category of effect that is beyond a woman’s immediate household.

This study also raised some interesting questions around the connections between households and influencing at the community level: “Importantly too, in Afghanistan, social change begins in the household and families are in effect a microcosm of the larger society. Change in one household can precipitate change in other households, through mimicry, competition, and the establishment of new norms of acceptability. Men also control the public sphere and can advocate for acceptable practices towards women to other men, more so than women can.” (From the full report).

Table 2: Percentage of survey respondent’s levels of confidence in voicing opinions on household and community matters in Afghanistan and Kosovo

<table>
<thead>
<tr>
<th></th>
<th>Afghan graduates</th>
<th>Kosovan graduates</th>
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</thead>
<tbody>
<tr>
<td><strong>Household matters</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very confident</td>
<td>55%</td>
<td>83.5%</td>
</tr>
<tr>
<td>Somewhat confident</td>
<td>43%</td>
<td>15.7%</td>
</tr>
<tr>
<td>Not confident</td>
<td>0%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Not at all</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Community matters</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very confident</td>
<td>27%</td>
<td>27.3%</td>
</tr>
<tr>
<td>Somewhat confident</td>
<td>41%</td>
<td>55.4%</td>
</tr>
<tr>
<td>Not confident</td>
<td>2%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Not at all</td>
<td>29%</td>
<td>3.3%</td>
</tr>
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</table>

ECONOMIC RESILIENCE:

The findings from this study raised relevant insights into the impacts of WIWI’s programme for women graduates in terms of savings, increased earnings, influencing household economic decisions, and access to economic networks/groups for support.

i. Savings:

Savings are a crucial safety net that help to mitigate the effects of shocks threatening consumption. The findings from the study highlighted that the levels of poverty facing women in both countries, act as a constant threat to consumption for women and their households. Whilst the findings suggest that saving behaviour improved for graduates, the savings themselves were usually used to meet basic needs such as bills, food, clothing and school supplies. FGD participants in Kosovo still found it hard to accept the concept that even poor families can and should save. There was an indication in both national settings that providing the monthly cash transfer (provided by WIWI for the twelve months of the programme) in US dollars may have contributed to savings because of the added effort required to exchange foreign currency. An additional impediment to savings may have been a lack of access to and familiarity of using financial institutions where money can be safely stored.

While graduates in both countries had higher savings and lower debt than non-affiliated women (according to survey responses) these levels were larger in Afghanistan, where there were lower overall savings rates compared to Kosovo and where graduate households had taken on greater debt after programme participation (although a causal link with the programme cannot be assumed) (Figures 4 and 5).

Training women in savings, and linking this with numeracy and vocational training, proved to be particularly beneficial in Afghanistan. For example, graduates in Dashte Barchi reported using numeracy and money management skills (gained through WIWI’s programme) to make more informed choices about the items that they bought, by comparing prices and thereby saving money in expenses.

In addition, some graduates in Dashte Barchi, as well as in Shakardara, have been able to use their new sewing skills to make and sell clothes and other goods for the community, and others have been involved in a local self-help group.

ii. Increased earnings:

Women’s opportunities for earning differ greatly between the two countries studied. In Kosovo, employment outside the home is much more possible and acceptable than in Afghanistan. FGDs revealed that Kosovo graduates would prefer factory employment rather than home-based businesses, although competition for such positions is extremely high. Kosovan graduates reported contributing slightly higher percentages to household income after the WIWI programme than before it. This result for Kosovo appeared to be less consequential than it was for graduates in Afghanistan, where there was a 20% drop in the proportion of women claiming to contribute nothing to household income after participating in the programme.

CASE STUDY:

Nahid lives in Kapisa (Afghanistan) with her ten children and her husband who is a farmer who also works in a small shop. She lacks any formal education. Before the WIWI programme, she earned no income, but now sells vegetables grown on her family’s land and milk from their cow.

The WIWI programme bolstered her confidence and motivation to advise women and family members, and she has as a result become more active. She explains: “At the community level, I am active, especially in some cases related to women. I advise women and people in the community are happy about my activities. One of the elders recommended that I join the shura, but after just one year I left the shura because I am too busy at home.”

She recalls overcoming the negative ideas that some of her extended family had about her involvement with an NGO (WIWI): “Our relatives, especially women, didn’t have a good opinion about us (her immediate family) because of my being involved with an NGO. I talked to them about the benefits of working with an NGO, and now they have a good opinion and they say, ‘Look at Nahid, she is talking and thinking better.’”

WWI Afghanistan graduate. Photo: Jenny Matthews
Afghanistan women graduates were much more likely to contribute to household income after the programme than before it and fairly high numbers of programme graduates in some communities (Shakardara, Dasht-e Barchi and Kama) were the head of their household (widows).

iii. Household financial decisions:
Unlike household decisions within ‘women’s purview’ (e.g. children’s welfare), the study’s findings suggested that household financial decisions continued to be under the domain of husbands. In Kosovo, the WfWI programme appeared to be associated with a modest increase in women’s involvement in household financial decisions. Survey findings from Afghanistan indicated that graduates were slightly more likely to make financial decisions regarding household matters on their own than non-affiliated women. Findings from the FGDs indicated that women’s increased contribution to the family economy and the new status that this gave them provided the grounds for women’s enhanced involvement in family financial decision-making.

The study also found evidence from Afghanistan that both the monthly cash transfer of $10, new skills and knowledge gained through participation created a heightened sense of “self-sufficiency” and competence among women whose literacy skills were minimal. This in turn bolstered women’s view of their status within the household, and the worthiness of their opinions, including on financial matters.

iv. Economic Networks/Groups:
The study found instances where Afghan graduates had formed economic support groups. In Parwan, for example, a women’s self-help group was formed, consisting of women who graduated in 2011 and who sew and source their materials collectively. In Shakardara where recent graduates are uniformly focused on sewing as a means to generate earnings, some women have plans to form a dress production cooperative. In Dasht-e Barchi, case study evidence indicated that women are gathering at the neighbourhood level once a week to show each other their handicrafts, specifically embroidery, weaving and sewing. Some women there, who have access to obtaining orders, were reported to give work to other women. It is notable that these examples concern sewing and embroidery initiatives, but not other vocational activities, such as producing or selling agricultural products.

“The programme helped us become aware of our rights. We are contributing to family income through sewing and embroidery. I earn a monthly income 15,000 Afghani through sewing. My family is encouraging me to develop my business.”

WfWI Recent Graduate, Nangarhar (FGD)
In Afghanistan, there was also evidence from Kapisa—a relatively liberal area of Afghanistan where women customarily help men in agricultural production—of enhanced working relationships and a spirit of economic collaboration between husbands and wives as a result of the WfWI programme, as one graduate explained:

"Before, we couldn’t help our men in dealing with economic problems. But, now we are contributing to improving our economic problems."

Former WfWI woman graduate, Kapisa (FGD)

### Table 3: Degree the WfWI programme was thought to have reduced violence against women (Afghanistan)

<table>
<thead>
<tr>
<th>Districts</th>
<th>Not at all</th>
<th>A small amount</th>
<th>Yes somewhat</th>
<th>Yes a lot</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behsud</td>
<td>0%</td>
<td>0%</td>
<td>7%</td>
<td>93%</td>
</tr>
<tr>
<td>Charikar</td>
<td>0%</td>
<td>0%</td>
<td>64%</td>
<td>36%</td>
</tr>
<tr>
<td>Dasht-e Barchi</td>
<td>0%</td>
<td>19%</td>
<td>25%</td>
<td>56%</td>
</tr>
<tr>
<td>Deh Sabz</td>
<td>12.5%</td>
<td>12.5%</td>
<td>75%</td>
<td>0%</td>
</tr>
<tr>
<td>Kama</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Khewa</td>
<td>0%</td>
<td>0%</td>
<td>12.5%</td>
<td>87.5%</td>
</tr>
<tr>
<td>Kuhistan</td>
<td>0%</td>
<td>0%</td>
<td>37.5%</td>
<td>62.5%</td>
</tr>
<tr>
<td>Shakardara</td>
<td>0%</td>
<td>0%</td>
<td>47%</td>
<td>53%</td>
</tr>
</tbody>
</table>

### 6. Recommendations

Based on the lessons from these findings, we are certain that locally relevant and appropriate approaches to women’s empowerment are effective. Holistic approaches to education in conflict-affected countries are both necessary and provide effective support for even the most marginalised women to change both attitudes and behaviours and build confidence in their abilities and status. Based on the key findings from this research, we make the following recommendations for women, peace and security policy-makers and practitioners:

- **Comprehensive educational support (including rights, health and economic training including savings) for women must be the cornerstone to supporting women’s personal empowerment and equipping them with fundamental skills for participation.** Savings are a crucial safety net to counter the shocks that threaten consumption. Extreme poverty itself, however, is a constant threat to consumption and training around savings must therefore be part of a more comprehensive approach to support women’s empowerment including knowledge, skills and personal earnings and financial decision-making.

- **Foundational support requires nuanced and effective follow up support so that women can work their way up through spheres of influence.** Women survivors of conflict face a multitude of intersecting challenges to be overcome for them to meet their individual potential and ambitions and whilst foundational support goes someway to addressing opportunity gaps, more nuanced follow up is needed to support women more effectively and sustainably.

- **Increasing resource support for women’s groups and networks is key to providing effective follow-up support, challenging harmful social norms (e.g. VAW, decision-making, freedom of movement etc.) as well as supporting vibrant and effective civil society organisations.** Challenging harmful norms that discriminate against women’s participation is essential for achieving sustainable, structural change and to create a more enabling environment.

- **Engaging men in communities is crucial to supporting women’s participation and access to their rights in conflict-affected countries.** The findings from this study highlight the importance of engaging with men to positively change attitudes and behaviours. Reducing levels of violence and improving cohesion between men and women is an important part of creating more free and equal societies.

### Endnotes:

1. [http://www.unwomen.org/en](http://www.unwomen.org/en)
2. The Human Development Index (HDI) is a summary measure of average achievement in key dimensions of human development: a long and healthy life, being knowledgeable and have a decent standard of living. The HDI is the geometric mean of normalised indices for each of the three dimensions. The new GDI measures gender gap in human development achievements in three basic dimensions of human development: health, measured by female and male life expectancy at birth; education, measured by female and male expected years of schooling for children and female and male mean years of schooling for adults ages 25 and older; and, command over economic resources, measured by female and male estimated earned income. [http://hdr.undp.org/en/content/gender-development-index-gdi](http://hdr.undp.org/en/content/gender-development-index-gdi)
3. WfWI’s 2014 monitoring and evaluation data is based on a set of 10,058 participants who graduated from Women for Women International’s social and economic empowerment programme in 2014, representing approximately 29% of all 2014 graduates. Data are self-reported and are gathered on a geographically stratified sample of participants at enrollment and graduation. Reported personal earnings at graduation include the $10 monthly stipend in all countries except Kosovo. For the question on reported practice of family planning, we exclude the 24%–38% of respondents who report family planning as being N/A to them at the time of the survey. Only participants who were tracked and surveyed at both of these points in time are included in this analysis. We do not collect routine data from a comparison group. Our Monitoring, Research, and Evaluation team is engaged in ongoing efforts to establish the effects of our programmes more definitively.
5. See note ii.
6. For the purposes of this study, ‘recent’ graduates are women who graduated from WfWI’s empowerment programme in 2014 for Afghanistan and 2013–2014 for Kosovo. ‘Former’ graduates are women who graduated between 2009–2013 for Afghanistan and 2009–2012 for Kosovo.
7. Dasht-e Barchi, Shakardara and Deh Sabz in Kabul; Bashi, Kama and Khuwara in Nanigahar; Charikar in Parwan; and Kuhistan in Kapisa.
9. In Kosovo, for example, demographics between graduates and non-affiliated women were comparable: graduates had (on average) 5.9 years of schooling for children and female and male mean years of schooling for adults ages 25 and older, and command over economic resources, measured by female and male estimated earned income. [http://hdr.undp.org/en/content/gender-development-index-gdi](http://hdr.undp.org/en/content/gender-development-index-gdi)
10. These percentages include responses marked as N/A, horticulture, agriculture or other.
Esther is a survivor of the 1994 Rwandan genocide, when over 800,000 people were killed. She dropped out of school and struggled to survive. But with the help of her sponsor, she had access to Women for Women International’s year-long programme of job-skills training, rights education and small business assistance, as well as a stipend to help meet her basic needs. Today she is earning, and can support her family.

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Over more than 20 years, we have helped almost 430,000 women rebuild their own lives and those of their families and communities. We use our voice to call global attention to the unique role that women play in advancing peace throughout society. We work in Afghanistan, Bosnia and Herzegovina, Democratic Republic of Congo, Iraq, Kosovo, Nigeria, Rwanda and South Sudan.