

Women's economic empowerment in the Yemeni context

PROGRESS AND CONTINUING BARRIERS

In Yemen, women's economic empowerment (WEE) is a key factor for effective stabilisation and development. It should include women's ability to participate in the labour market, access to and control over productive resources, and increased voice, agency, and meaningful participation in economic decision-making at all levels (UNDP accessed 19/03/2023). Systematic appraisals of WEE changes in Yemen are still missing and difficult to carry out in the context. Significant gender inequality frames WEE in Yemen, where there are major barriers to accessing economic empowerment, including the lack of access to economic resources and social and religious norms limiting women's agency (WB 07/03/2023). Examples of the positive effects of WEE shared by women interviewed for this research include income generation, increased self-esteem, and increased decision-making capacity within their families. Potential protection risks associated with greater WEE, specifically gender-based violence (GBV), require further research.

KEY MESSAGES

- WEE programmes in Yemen can contribute to the economic independence of women. They can lead to social skill changes, improve female self-confidence, and strengthen women's negotiation and decision-making power within their families.
- That said, women's experience of economic empowerment still happens within a framework of existing gender inequality.
- Major barriers to WEE in Yemen include women's lack of access to financial resources, social and religious norms that perpetuate gender inequalities, reduced market access, and insecurity.

About the report

This analysis examines women's experiences of economic empowerment in the Yemeni context. The results are intended to help inform the design of WEE programmes in Yemen.

Methodology

The research used the following qualitative approach:

- key informant interviews (KII) with 20 Yemeni women who have benefitted from NGO-run WEE programmes (12 from city neighbourhoods and eight in villages in the districts of Abyan, Al Bayda, Al Shamaytain, Sana'a, and Ta'iz)
- KIIs with ten humanitarian and development responders from INGOs and NGOs in Yemen
- secondary data review, particularly on female labour participation and gender inequality in the country
- ground-truthing and triangulation of findings with Yemeni humanitarian and development experts.

Limitations

There is limited available secondary information on how WEE programmes affect women in Yemen, particularly in the form of reports and studies. Access restrictions limit data collection options, particularly (but not exclusively) in areas under the control of the de-facto authority (DFA) in the north of Yemen (also known as the Houthis). Interviews were only possible with a few women and were conducted over the phone given access and security constraints. This may have reduced the opportunity to build sufficient rapport to discuss more sensitive issues, such as GBV. The small sample, while providing rich data on the experiences of those interviewed, may not represent all Yemeni women's experiences of economic empowerment.

This report is funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union. The European Union cannot be held responsible for them.

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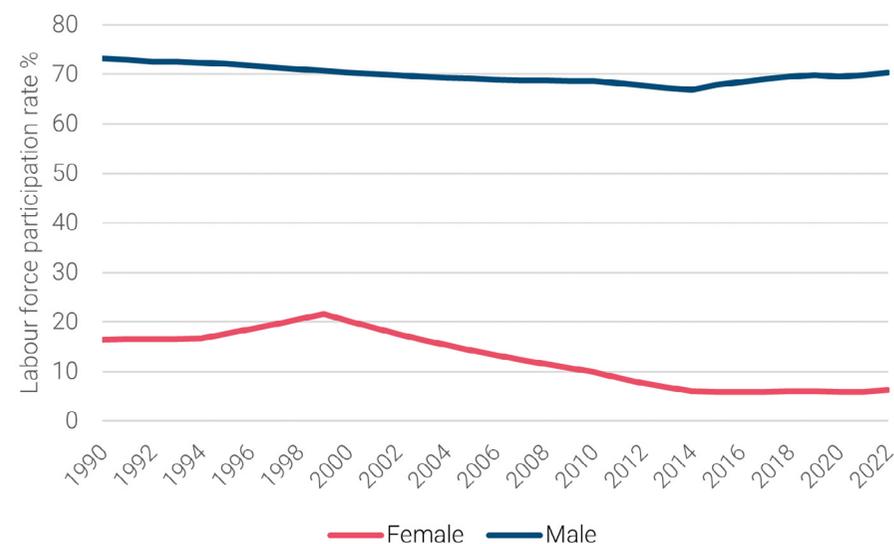
WOMEN'S ECONOMIC EMPOWERMENT IN YEMEN

According to UN Women, "Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions. Empowering women in the economy and closing gender gaps in the world of work are key to achieving the 2030 Agenda for Sustainable Development" (UN Women accessed 23/05/2023). In their assessment of the impact of war and the development of recovery scenarios in Yemen, UNDP stipulates that women empowerment also has significant positive effects on community recovery through the reduction of poverty and improvement of the Human Development Index (UNDP 23/11/2021).

Women's access to the labour force in Yemen

Yemen has one of the world's lowest female labour force participation rates (SCSS 23/07/2019). Since the conflict started in 2015, the female labour force participation rate in the country has remained at an estimated 7% (WB accessed 17/02/2023). Women in Yemen are underrepresented in the formal labour market but are overrepresented among informal workers, unpaid family workers, and part-time and low-wage earners, leading to these low labour force participation rates (ILO 31/03/2015). The conflict-driven economic collapse has devastated Yemen's labour market, and available data suggests that the conflict initially hit working women harder than their male counterparts; proportionally, more women lost their jobs, and women-owned businesses were more vulnerable to closure (SCSS 23/07/2019). Male labour force participation has slightly risen since the conflict started (WB accessed 17/02/2023).

Male and female labour force participation rate



Source: ACAPS using World Bank data (accessed 17/02/2023)

That said, despite prevailing traditional gender norms in Yemen, evidence shows that the prolonged conflict and war have changed some roles and responsibilities among women and men. These changes include changing perceptions of appropriate behaviour for women within the family and in public life. Women still have a limited role as decision makers in the public sphere, but the war has increased roles for them in humanitarian, peace-building, and conflict resolution efforts throughout Yemen (UN Women 01/2019; OXFAM 08/03/2023). The war has also led to their greater involvement in paid and subsistence labour to allow them to support their household, with husbands fighting at the front lines, not receiving their salaries, or losing their jobs (ACAPS 11/04/2023). Some women have taken to engaging in practices considered unacceptable in the context of restrictive gender norms, such as selling clothes, tissues, or miscellaneous products on the streets, putting them at risk of violence and abuse. Others have set up businesses run from home, such as selling home-cooked or sewn products or imported commodities that the war has otherwise made inaccessible (Qantara 19/04/2022).

THE BENEFITS OF WOMEN'S ECONOMIC EMPOWERMENT PROGRAMMES IN YEMEN

A systematic mapping of WEE programmes has not been possible as part of this research, but interviews with local and international organisations and NGOs working in gender and protection show that WEE programmes in Yemen tend to focus on increasing women's economic independence through job creation, placement, and training, giving women competitive skills in the labour market (KII 12/02/2023).

WEE programmes in Yemen are typically designed around:

- **improving access** to resources, such as capital, digital technologies, markets, and business training
- **strengthening female agency in economic decision-making**, such as control of resources and authority to make strategic decisions in households, businesses, or communities
- **developing female entrepreneurial skills**, such as economic advancement, education, skill attainment, and technology adoption and use (KII 12/02/2023).

ACAPS interviewed women with very different life stories and vulnerabilities, including widowed women and women with disabilities, who have benefitted from such WEE programmes in various ways. One of them specifically reported on the training in handcrafting, marketing, business feasibility, and basic financial skills she attended and her subsequent aspiration to attend a university-level course (KII 26/02/2023). The majority of interviewees reported on how their income improved the financial situation of their households and how contributing to the household budget increased their decision-making capacity (ACAPS 11/04/2023). ACAPS found that almost all the women interviewed decided how to spend their income alone, without consulting other family members, in contrast with before they started working (KII 19/02/2023). The Sana'a Center also found that the ability to decide on whether to spend money on qat for their husbands gained women more influence in domestic affairs, especially if the husband was not working (SCSS 15/12/2019). Two of the women ACAPS interviewed reported paying for qat for their husbands, but it was unclear whether this heightened their already increased decision-making capabilities (KII 14/02/2023).

Since engaging in WEE programmes, the interviewed women also reported increased self-esteem and decreased depressive symptoms, which previous economic dependency and subordinate roles within the family had caused (KII 14/02/2023).

Some of the married interviewees reported that their husbands were initially not supportive of their work, but this changed as the men lost their work and realised the benefits of the women's work in the provision of food and education for their children (KII 27/02/2023). Anecdotal evidence from a local organisation shows that awareness sessions for non-supportive husbands succeeded in changing their minds and creating trust within the community and with authorities (KII 19/02/2023).

BARRIERS IMPEDING WOMEN'S ECONOMIC EMPOWERMENT IN YEMEN

Social norms that determine Yemeni women's access to the labour force and markets

Yemeni society normalises patriarchal social norms, and the armed conflict has worsened existing gender inequalities (OXFAM 08/03/2023). In April 2022, the introduction and enforcement of the Mahram requirement, which requires an Islamic male guardian to accompany women, worsened the mobility situation in DFA-controlled areas (ACAPS 05/05/2023). There has also been an increased lack of male family members to authorise women's and girls' movements, further limiting movement options (OCHA accessed 22/05/2023).

These deliberate restrictions, including mobility restrictions on women but not men, also applied to the economically active women interviewed. The main barriers to economic empowerment that they expressed were restrictive gender-based social norms. While women gained more decision-making capacity once they started earning money, gender norms still heavily restricted their agency. Among the women interviewed, those wanting to go out to sell their products at markets could not do so by themselves unless during women's gatherings, such as weddings (KII 14/02/2023). These restrictions also limited the places where women could sell goods or products for livelihood. One KII specified that her father-in-law refused to let her go outside their house alone, and she had to attend women-only gatherings with her mother-in-law to be able to market her products. She noted that her father-in-law would impose his decision-making to dominate her life, and not even her husband could challenge him; all household members must obey the father-in-law (KII 08/03/2023).

Patriarchal social norms also limit the type of economic labour that women can engage in. One respondent wanted to work as a nurse, which would require her to interact with men, leading her brothers to disagree. On the other hand, they were supportive when she decided to start working with perfumes, which she could do from home (KII 07/03/2023). Other interviewees mentioned that Al Bayda governorate was particularly conservative. Women here faced substantive barriers to leaving the house to work, often limiting them to home-based businesses (KII 08/03/2023). In Abyan, women living in both villages and cities felt that those in the capital city enjoyed more freedom to take advantage of economic opportunities than those in the villages, as village society was typically too conservative to approve of WEE (KII 28/02/2023).

Those interviewed also cited the issue of child marriage as another barrier to economic empowerment. One interviewee from Ta'iz, who had to drop out of school to get married, observed that this cut short her basic education, which would have facilitated her getting a paid formal job (KII 04/03/2023). Two interviewees said that another barrier to women getting livelihood opportunities was their duty as caregivers for their small children. Traditionally, women are still the primary caregivers at the household level (ACAPS 11/04/2023).



Gender norms that impede Yemeni women's access to financial resources

Access to financial resources, such as microfinances to start or expand a business, was a common barrier to economic empowerment for all 20 women interviewed. In Yemen, it is common practice for banks to require the permission of a male guardian for women to be able to make financial transactions. Male guardians may not grant this permission, as societal culture still encourages people to borrow money from a relative instead of a bank. Many Yemeni people also refrain from depositing their money or taking bank loans, as the Islamic principle of Riba prohibits interest rates on loans and deposits. Some of those interviewed mentioned Riba as a reason not to take out loans. 13 of the 20 women interviewed had tried to get loans from microfinance institutions, but the interest rates, requests for guarantees, and difficult repayment schedules stopped them; men also faced these challenges. The women interviewed expressed fear that they would be unable to repay the very high-interest rate on loans if they took one out (KII 26/02/2023). Many families find it difficult to get credit, as they do not have any source of income, savings, assets, job opportunities, or any other means to access finance that would serve as collateral (Qantara 19/04/2022).

Most of those interviewed as part of economic empowerment programmes said they would like to open a bank account, but not having an opening deposit prevented them, mostly because any money they earned was immediately spent to feed their families. Only two of the women had opened an account in Kuraimi bank because it was free (Qantara 19/04/2022).

Faced with restricted access to formal banking and credit services, one of the women interviewed reported selling her gold to return to school (KII 26/02/2023). Women receive gold at their wedding as part of their Mahr or dowry. An ACAPS study shows that gold serves as economic security for women. Without it, they are vulnerable to social and economic shocks and can lose their security within the family (ACAPS 11/04/2023). Selling the only financial security women may have is a risk and can create a precarious situation if the gold investment fails.

Two widows unable to access their inheritance also mentioned restricted access to inherited financial resources as a barrier to women's economic empowerment. These two women faced pressure to give up their inheritance in favour of male family members (KII 12/02/2023; UN 01/2022). The denial of inheritance is one form of GBV in Yemen, attributed to discriminative social norms, as women are deterred from claiming their rights within a divorce or their inheritance rights (NRC 02/12/2019). Widows among the interviewed women generally did not find living with their deceased husband's family to be conducive to economic empowerment. They experienced psychological violence and could not meet their and their children's needs. After accessing a WEE programme, they were able to move out of the family house and rent a flat for themselves and their children (KII 28/02/2023).

Limited skill development opportunities for female entrepreneurs in Yemen

Limited access to training opportunities for women means that female entrepreneurs in Yemen often lack knowledge (KII 28/02/2023; KII 24/02/2023). The women interviewed mentioned the importance of building interpersonal and project management skills and soft skills to manage the pressures and challenges that came with their changed role in society and within their families. There are signs that women have increased decision-making abilities and that, in time, authority roles may change (KII 14/02/2023; KII 19/02/2023).

Across all the inspiring interviews with the 20 women, the phrases they used included: I am finally an independent woman, I have self-confidence, I live with dignity, I have become a strong woman who can reject things she doesn't like, I have become calm and able to control my nerves, I no longer get mad at my children, I have learned how to raise my children without yelling at them, I have broken my depression cycle, my family respects me, I am finally able to negotiate with my husband.

PERCEIVED RISKS ASSOCIATED WITH WEE IN YEMEN

Various interviewees mentioned that WEE programmes do not always consider the context, local dynamics, or culture in Yemen. When this occurs, women risk being stigmatised and exposed to harassment if their economic activities contravene dominant social norms within their community. Women still face discrimination in the labour market, and measures targeting the increased acceptance of women in these spaces are necessary, as are measures providing sufficient protection against harassment by men when women and men interact (Women National Committee 05/2004). Interviewees also expressed concerns that some programmes overlook the need to establish trust with local authorities. A woman's economic engagement may not be successful without societal support, maybe even posing a risk to her (KII 12/02/2023).

The interviews revealed a fear that WEE could pose risks if programmes overlooked the importance of considering the family environment necessary to support economically active women (KII 12/02/2023; KII 14/02/2023). This environment included not only husbands and male relatives but also female relatives who did not accept the changed role of economically empowered women against predominant social norms.

Some young, unmarried women who have found employment also reported that their families would not let them get married because they had to hand their salaries to the family, who exploited them economically (KII 14/02/2023).