

Women's Access to Microfinance and Support to Victims of Violence, Yemen

Background

On behalf of the German Federal Ministry for Economic Cooperation and Development ([BMZ](#)), the Deutsche Gesellschaft für Internationale Zusammenarbeit ([GIZ](#)) GmbH has established an Open Regional Fund for the Middle East and North Africa region, which is managed by the Cooperation with Arab Donors Programme ([CAD](#)).

Building on the achievements of the first project "Women's Access to Microfinance and Support to Victims of Violence"; it was agreed between the [Arab Gulf Fund for Development \(AGFUND\)](#) and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH to jointly finance the second project "Empowerment of Marginalized Women and Victims of Violence to Benefit from the Services of MFIs, Yemen", which aimed to provide access to businesses and microfinance services for disadvantaged women aged 15-45 years (current and former prisoners, women in shelters, and those in other destitute circumstances).

It is expected that an increase of income will enable these women to play a greater role in decision making, contribute to their families' welfare, and improve their standard of living as well as the level of their children's education. The future security of the family is thus increased, and the probability of becoming victims of violence is reduced. Women living in shelters are currently receiving support in establishing or expanding their own businesses or finding employment.

The project worked closely with NGOs and microfinance institutions all over Yemen, such as [Al-Amal Bank for Microfinance](#), to train lending officers to track the impact of small loans on clients from poor and disadvantaged social backgrounds and to link disadvantaged women to training and support centers. Vital partners were the Ministry of

Interior in Yemen, the police academy, and prisons in Sana'a, Aden, Taiz and Al-Mukhallah, Hodeida, Ibb and Dhamar.

Additionally, the [Centre for Arab Women Training and Research \(CAWTAR\)](#) in Tunisia has assisted with the implementation of training workshops for the police and the staff of women shelters.

The project ended in February 2015.

Results

According to the impact evaluation results, the project was successful in achieving most of its objectives, thereby enabling women to create an income and improve the living conditions for themselves and their families. Remarkably the project participants were able to raise income in spite of the continuously deteriorating economic environment. Furthermore, the project contributed to increasing awareness about gender based violence (GBV) in Yemen among government authorities, NGOs, and individuals.

For the project, target groups and their needs were identified through 37 local NGOs in seven areas of Yemen. 3,379 women from the target groups were trained in different skills, business development skills and financial literacy. Moreover, five workshops on awareness and empowerment were implemented for 564 women of the target group.

A handbook for police officers in Yemen on how to adequately support female victims of violence was produced. The police manual was tested through a TOT for 20 female and male police officers from the police academy in Sana'a and through training for 20 female and male staff members from Hodiedah central prison. The Ministry of Interior is taking steps to integrate the training modules into the curriculum of the National Police Academy.



Furthermore, 82 staff from women shelters, prisons and NGOs was trained in order to develop their managerial, project planning, and supervisory skills. The shelters and women's rights organisations involved in the project are now playing a greater role in lobbying for legal change and in helping women to re-integrate into social and family life – a direct result of enhanced training for staff in networking, conflict resolution, and mediation.

More than 4,000 women in shelters, prisons, and from poor families have participated in various skills trainings, financial literacy and business development services to start their own projects. To date, 388 projects have been launched with the help of loans from the partner microfinance institutions. More generally, around 80% of the women who participated in the trainings were able to raise their income as result of the training.

Success story

Watch Hanan's success story on our channel: <http://www.youtube.com/watch?v=YQv-xrj1grg>

About AGFUND

AGFUND is a regional developmental funding organisation based in Riyadh, Saudi Arabia, under the patronage of HRH Prince Talal Bin Abdul Aziz, the President of AGFUND. AGFUND works in the field of development at the international level through an effective partnership with GIZ, the UN, international, regional and national development organisations, public institutions, the private sector, and civil society organisations.

Published by	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH Registered offices Bonn and Eschborn, Germany
	Cooperation with Arab Donors in MENA (CAD)
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As of	August 2015
GIZ is responsible for the content of this publication.	

In cooperation with



On behalf of

Federal Ministry for Economic
Cooperation and Development (BMZ)

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