

# Everyday Brings a New Livelihood: Women's Economic Empowerment in Yemen



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### **Executive Summary**

This report examines the implementation challenges facing organizations supporting women's economic participation in Yemen. It explores how interventions can be strengthened to foster change in social norms and household dynamics, rather than simply provide short-term income for women. It argues that the short-term nature of international assistance is severely hindering Yemeni women's economic empowerment and that a strategic shift in engagement is crucial at this critical juncture. This is particularly important given that Yemeni women are increasingly engaging in the labor market, and some donors are focusing more on long-term development strategies.

Rising female illiteracy, limited skills, lack of confidence, low self-esteem, and mental health issues were some of the barriers cited as limiting women's income-earning pursuits and potential. Working women, including female entrepreneurs, navigate growing mobility constraints to access public life, further complicated by a widespread lack of national identification documents. Rising levels of gender-based violence (GBV) since the war in Yemeni households were also observed, as well as increased incidences of child marriage. There was a broad consensus that although more and more women are working to contribute to household expenses, they continue to bear primary responsibility for childcare, caring for the elderly, and household chores.

While data collected from a household survey conducted across six Yemeni governorates shows clear signs of changing attitudes toward working women, cultural, communal, and institutional barriers continue to limit women's ability and opportunities to work. Although such barriers have not deterred many women from seeking employment, they have created additional layers of stress for them to pursue careers, education, and social activities. Mahram regulations, for instance, which require women to travel with a male guardian in Houthi-controlled areas and other parts of the country, were identified as a significant barrier. Meanwhile, perceptions that the international community is "corrupting" Yemeni women hinder efforts toward women's economic participation. In more conservative parts of Yemen, traditional female income-earning activities like tailoring or making pastries and incense are deemed more acceptable, but they may or may not provide sustainable incomes. Weak infrastructure, particularly in telecommunications (phone and internet connectivity) and electricity, presents challenges to livelihoods and the economy of Yemen more broadly. Aspiring female entrepreneurs also contend with difficulties in accessing credit, since they are seen as a higher risk than men by banks, partially because they have fewer assets (e.g. land, buildings) for collateral and because family members may be unsupportive.

Across the board, the women, families, and representatives of organizations working in the field of women's economic empowerment interviewed in the course of this research acknowledged that the challenges facing women workers are many and can sometimes be overwhelming. However, the increasing acceptance in Yemeni society of working women is significant and holds promise for opportunity if strategic shifts in programming are implemented. In particular, the adoption of an eco-system approach has the potential to transform economic participation into economic empowerment of women. This approach to entrepreneurship seeks to facilitate access to knowledge, resources, or support needed for women to succeed, while helping implementing organizations and donors to identify and address gaps in skills and support services. In addition, the prioritization of localization efforts and close collaboration with local civil society organizations at all stages of women's economic empowerment initiatives emerged clearly in the report. Such an approach is not only essential for the success and sustainability of projects but ultimately serves as a strategic investment in Yemen's future.

#### **Select Recommendations**

#### To Donors:

- Increase support for initiatives that improve women's access to diverse sources
  of credit and expand loan guarantee efforts to de-risk working with women and
  youth.
- Work directly with quasi-governmental and local civil society organizations (CSOs) as partners to scale up successful interventions in women's economic empowerment rather than viewing them as subcontractors for international organizations.
- Encourage the creation of specialized digital platforms for women to help them overcome barriers to their economic empowerment.

# To the United Nations (UN) and International Non-Governmental Organizations (INGOs):

- Accelerate localization efforts to strengthen the capacity of local civil society to implement activities fostering women's economic roles.
- Establish internal targets for all procurement opportunities of women-led businesses.
- Empower local female staff and Yemeni gender specialists to calibrate interventions to the local context and address the differing needs of women at various life phases.

#### To Local Civil Society:

• Conduct market analysis studies for all interventions supporting working women with a strong focus on non-traditional occupations in information and communications technologies (ICT), green technologies, and climate-smart agriculture for women.

- Develop partnerships with the private sector to develop vocational and entrepreneurship training opportunities.
- Seek informal alliances with like-minded civil society partners and, where
  possible, formalize such relations through virtual channels to confront emerging
  challenges and strengthen eco-systems in the entrepreneurship and innovations
  sectors.

#### To the Government and Local Authorities:

- Foster a spirit of collaboration among and in cooperation with UN agencies, INGOs, local CSOs, and private sector entities working in women's economic empowerment to share lessons learned and avoid duplication of efforts.
- Study the needs of women entrepreneurs in relevant government bodies, which
  could include Tax Authority, Zakat Authority, Ministry of Industry and Trade,
  and General Author for Social Security and Pensions, and seek ways to create a
  more enabling environment, such as suspending government fees and taxation
  for a certain period of time.



A rural woman works on an orchard close to her home in Taiz, August 6, 2020 // Sana'a Center Photo by Ahmed Al-Basha.

## I.

# Introduction

#### Yemeni Proverbs[1]

- "Every day brings a new livelihood" (کل یوم وله رزق جدید);
- "For every hardworking person, there is a share" (لكل مجتهد نصيب);
- "Good quality work is good for you and for the market" (العمل العال لك وللسوق);
- "Laziness is the work of Satan" (الكسل من عمل الشيطان).

What are the implementation challenges facing organizations working to support women's economic participation in livelihoods, microfinance, and entrepreneurship programming? And, how can such interventions be strengthened to foster changes for working women in social norms and household dynamics, rather than simply providing short-term income? This report, produced by a collaborative team of Yemeni and international researchers, seeks to explore these questions and presents data and insights collected from six governorates in Yemen.

While it is understood that the short-term nature of humanitarian interventions and the circumstances of the conflict present severe constraints to women's economic empowerment, many interventions could be strengthened to improve outcomes for female beneficiaries. Deepening the impact of such investments requires a better understanding of the challenges women face at various levels. This strategic shift is critical as women are increasingly engaging in the labor market to contribute to family finances, and donor interventions are shifting from an exclusive humanitarian focus to more long-term development strategies.

Traditional Yemeni values emphasize the importance of hard work. Yemenis, including women, are also inheritors of a long history of entrepreneurship and creative income opportunities to sustain families in difficult times. While women have more often than not been evident only in the sub-text of such narratives, there have been salient examples that serve as models. In ancient South Arabia, women's engagement in business is evidenced in inscribed palm leaf stalks. Khadija, the first

#### **Economic Empowerment Defined**

- "A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions.
- To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions.
- To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits." – International Center for Research on Women

wife of the Prophet Mohammed and a renowned businesswoman in 7th-century Mecca, is an important role model for Yemeni women. In contemporary times, there have been numerous Yemeni women who have excelled as entrepreneurs and businesswomen. This historical and cultural landscape provides a backdrop for the current context in Yemen, where the onset of conflict has had a deleterious impact on the country's economy and led to soaring levels of poverty.

<sup>[1]</sup> Ismail bin Ali Al-Akwa, Yemeni Proverbs: Collected and Explained, Part 2, (Beirut, Al-Risalah Institution, 1984)

<sup>[2] &</sup>quot;Understanding and Measuring Women's Empowerment," International Center for Research on Women, 2018, https://www.icrw.org/publications/understanding-and-measuring-womens-economic-empowerment/

<sup>[3]</sup> Mohammed Maraqten, "Women's Inscriptions Recently Discovered by the AFSM at the Awam Temple MahramBilqis in Marib, Yemen," Proceedings of the Seminar for Arabian Studies, 2008, Vol. 38, Papers from the 41st Seminar for Arabian Studies, London, 2008, p. 240.

#### 1.1 Context of Women's Economic Empowerment in Yemen

Yemen faces a significant gender gap in economic opportunities due to social, cultural, and political factors. On the Council on Foreign Relations' "Women's Workplace Equality Index," [4] Yemen comes in last out of 189 countries, and on the World Bank's "Women, Business and the Law 2023," Yemen ranked 189th out of 190 countries. [5] Other indices consistently place Yemeni women at the bottom globally in terms of gender equality and gender gap. [6]

While quantitative data exposes some aspects of women's lives in Yemen, it reveals only part of the reality and is silent on their achievements. Increasingly, since Yemen's 1962 revolution in the North and independence from the British in the South in 1967, women in urban areas have become economically active in the government, private sector, and civil society, where they have risen to leadership positions. Progress in the former Yemen Arab Republic (North Yemen) was due to expanding educational opportunities for women, donor support for women's economic and empowerment interventions, and some government initiatives. In the former People's Democratic Republic of Yemen (South Yemen), rising women's economic participation was closely tied to government policies and investments in female literacy and education as part of the promotion of an egalitarian ideology. Over the decades, Yemeni women have overcome tremendous barriers to become ministers, ambassadors, CEOs, and heads of organizations.

The diversity of women's experiences in Yemen varies significantly with age, place of residence, education, and household economic status. Impediments that many women face in their economic participation occur within a framework of gender inequality that includes high levels of illiteracy, limited educational opportunities, lack of skills, early marriage and high fertility rates, restrictive social norms, and the dearth of affordable childcare or female-friendly transportation. Additionally, women who are disabled, displaced, heads of households, and/or from the *Muhammasheen* community<sup>[8]</sup> face multiple layers of intersectional challenges in generating a livelihood, which for some potentially magnifies their risk of GBV.

 $<sup>{}^{[4]}\</sup> Women's\ Workplace\ Equality\ Index,\ Council\ of\ Foreign\ Relations, \\ \ https://www.cfr.org/legal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/country-rankings/yem/degal-barriers/degal-barriers/country-rankings/yem/degal-barriers/degal-b$ 

<sup>[5] &</sup>quot;Women, Business and the Law 2023," World Bank Group, 2023, https://openknowledge.worldbank.org/server/api/core/bitstreams/b6oc615b-09e7-46e4-84c1-bd5f4ab88903/content

<sup>[6]</sup> Yemen has ranked at the bottom of the World Economic Forum's Global Gender Gap Index since 2006, although in 2021 Yemen came in at 155 out of 156 countries in the World Economic Forum's Global Gender Gap Index, with Afghanistan falling to the lowest place. "Global Gender Gap Report 2021," World Economic Forum, March 2021, https://www3.weforum.org/docs/WEF\_GGGR\_2021.pdf

<sup>[7]</sup> Nadia Al-Sakkaf, "Explaining the Lack of Progress in Yemeni Women's Empowerment; Are Women Leaders the Problem?," Journal of International Women's Studies, February 2021, Vol 22, Issue 1, https://vc.bridgew.edu/cgi/viewcontent.cgi?article=2307&context=jiws

<sup>[8]</sup> Muhammasheen - an ascriptive term that literally means "the marginalized" - refers to a group of Yemenis who were traditionally called Al-Akhdam (meaning "the servants") and have resided in Yemen for centuries but have ancestral ties to Africa. See, Marta Colburn, Mohammed Al-Harbi, and Sumaya Saleem, "Bringing Forth the Voices of Muhammasheen," Sana'a Center for Strategic Studies, July 2021, https://sanaacenter.org/publications/main-publications/14588

Since 2015, Yemen's economic context has altered dramatically. Early in the conflict employment plummeted as many businesses downsized or closed. Women were disproportionately impacted, losing jobs at more than double the rate of men (28 percent for women, versus 11 percent for men). The conflict has deeply impacted the public sector, with 1.2 million public employees (17.8 percent of whom are female) receiving wages inconsistently since 2016. Today, Yemen stands at a critical juncture, with donors seeking to invest more in development and transition away from humanitarian interventions. International organizations are seeking longer-term programming, with CSOs particularly motivated to contribute meaningfully to sustainability and resilience, and respond more effectively to local needs. In light of increasing demands on limited donor resources, it is unlikely that this window will last, as evident in the 38.7 percent funding of the 2023 Yemen Humanitarian Response Plan (YHRP).

Although there has been no systematic mapping of programming seeking to increase women's economic participation in Yemen since 2015, a wide range of implementing entities have sought to support women to earn income, including UN agencies, INGOs, local CSOs, and quasi-governmental agencies such as the Social Fund for Development (SFD) and Small and Micro Enterprise Promotion Services (SMEPS). Depending on the donor, implementer, and the type of intervention, many of these projects strive for a percentage of female beneficiaries, usually ranging from 25-50 percent, although such targets are not always achieved.

From cash interventions to microfinance activities, many projects working on livelihoods for women focus on providing skills and support for activities seen as traditionally female (e.g. sewing, makeup, hairdressing, and incense production). While such an approach has had some success, it has limitations in empowering women economically. Challenges with limiting activities to traditional roles include saturation of markets in smaller communities and rural areas (negatively impacting income), failure to impact household gender dynamics in decision-making on expenditures, and a lack of assessments (including on gender, market, and training)

<sup>[9] &</sup>quot;Risky Business: Impact of Conflict on Private Enterprises – An Assessment of Constraints and Options For Intervention," World Bank, Yemen Bringing Back Business Project, 2019, https://openknowledge.worldbank.org/entities/publication/55c412bo-da61-5197-b53d-e5594deff6da,

<sup>&</sup>quot;Yemen Damage and Needs Assessment Crisis Impact on Employment and Labour Market," International Labour Office, Regional Office for Arab States, January 2016, https://webapps.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms\_501929.pdf, p. 11

<sup>[11]</sup> In 2014, the Ministry of Education estimated that 28 percent of teachers were women in public primary and secondary schools. Faisal Darem, "Yemeni Women's Uphill Struggle for Education," Al-Fanar Media, June 2014, https://www.al-fanarmedia.org/2014/06/yemeni-womens-uphill-struggle-education/

<sup>[12]</sup> Mansour Ali Al-Bashiri, "Economic Confidence Building Measures – Civil Servant Salaries," Rethinking Yemen's Economy, March 2019, https://sanaacenter.org/publications/main-publications/7224, p. 3

<sup>[13]</sup> Of the requested US\$4.3 billion, only US\$1.6 billion was actually contributed. "Yemen 2023, Financial Tracking Services," OCHA, https://fts.unocha.org/countries/248/summary/2023

<sup>[14]</sup> ACAPS, "Yemen: Women's Economic Empowerment in the Yemen Context," June 2023, https://www.acaps.org/fileadmin/Data\_Product/Main\_media/20230606 acaps thematic report yemen womens economic empowerment in the yemen context.pdf

The lack of coordination among organizations supporting women's livelihoods programming in Yemen does not help.<sup>[15]</sup> Coordination takes time and energy, and in Houthi-controlled areas, such efforts are strongly discouraged.<sup>[16]</sup> This lacuna can translate into a duplication of efforts.<sup>[17]</sup> It also means that there is a lack of strategic analysis of what is already taking place, identification of programming gaps, or sharing lessons learned between implementing organizations. Interventions are often patchy and lack enduring results.<sup>[18]</sup> At times, opportunities overlap, which can lead to confusion among beneficiaries and increases the risk of double-dipping for the per diem and travel allowances.<sup>[19]</sup>

As part of this research, an extensive literature review was conducted on topics of relevance to women's economic empowerment. A noticeable gap in these resources is the lack of analysis of areas for improvement and lessons learned around women's economic empowerment programming. Critical assessments of microfinance, cash transfers, and livelihoods modalities more generally are rarely available, although research or evaluations may have been conducted that remain for internal consumption. Furthermore, there is a salient lack of data to draw on for informed decision-making on this topic in Yemen. This situation is particularly apparent for local researchers or CSOs who face difficulties accessing information generated by international organizations and are rarely responded to when requesting interviews.

It also leaves stakeholders struggling to secure information on which types of interventions are successful in the long term and how to strengthen investment in women's economic empowerment. Providing implementing organizations with analysis on women's economic empowerment can facilitate data-driven decision-making for current and future projects. This report seeks to address such gaps and provide analysis and practical suggestions on improving programming to empower Yemeni women economically.

#### 1.2 Methodology

The research team comprised five international and Yemeni team members. During the last quarter of 2023 and the first quarter of 2024, the primary research carried out for this policy brief included the following:

- A literature review of key resources on a broad range of issues related to women's economic empowerment in Yemen.
- Sixty semi-structured interviews, with 64 individuals (56 percent female, 75 percent Yemeni), covering a range of stakeholders including donors (11), UN agencies (8), local civil society organizations (19), international organizations

 $<sup>^{</sup> extstyle{ iny [15]}}$  Interviews with international staff of a UN agency, December 19, 2023.

<sup>[16]</sup> Interview with local staff of an international organization, December 3, 2023.

One example given by respondents was multiple manuals being produced under different projects for the same topic. Interview with local staff of an international organization, December 3, 2023.

<sup>[18]</sup> Interview with a gender specialist in an international organization, December 13, 2023.

<sup>[19]</sup> Interview with local staff in an international organization, December 13, 2023

- (7), academics and researchers (3), quasi-governmental authorities (4), husbands of working women (7), and male entrepreneurs (1).
- Sixty household-level surveys (with 45 women and 20 men) carried out in Aden, Hadramawt, Hudaydah, Marib, Shabwa, and Taiz governorates.

A virtual validation session was convened in March 2024 with 13 participants (eight women and five men) to share key findings and analysis from the research and generate discussion on the topic. Additionally, 11 participants (nine female and two male) convened in April 2024 to brainstorm on the entrepreneurship eco-system conceptualization and visualization of Figure 5.

Limitations of the research included a paucity of data on women's economic empowerment; no interviews with government officials; challenges in securing interviews; and the sensitivity of the topic given the current context.



A woman from the Muhammasheen community carries food on her head inside a camp west of Taiz city on February 21, 2021 // Sana'a Center Photo by Ahmed Al-Basha.

### II.

# Challenges: Women's Economic Empowerment

Working women in Yemen currently face a myriad of challenges in their economic endeavors. This section highlights implementation issues, individual-level constraints facing women, household dynamics, cultural, community, and institutional barriers, and broader context limitations.

#### 2.1 Implementation Challenges

The interplay between demographics and the economy in Yemen hinders investments seeking to improve women's economic circumstances, as the vast majority of Yemenis live in rural areas (estimated at 61 percent of the population), <sup>[20]</sup> 80 percent of whom are poor. <sup>[21]</sup> The agrarian nature of rural populations reflects male-dominated land ownership patterns, with the UN noting that "less than 1 percent of agricultural landholders in Yemen are female. However, women play a major role in agriculture, providing 60 percent of labor in crop farming, 90 percent in livestock rearing, and 10 percent of wage labor." <sup>[22]</sup> Yemen's mountainous topography and poor roads in rural areas also present challenges that are beyond the ability of individual organizations to overcome. Some international organizations have gained rural access by working with local CSOs and smaller community-based organizations (CBOs), although the current crisis has been typified by an absence of localization.

The July 2022 Inter-Agency Humanitarian Evaluation (IAHE) noted weak localization efforts including: inadequate coverage of administrative costs for national institutions; under-representation of women-led organizations; lack of trust and transparency between international and local agencies; the need for partnerships beyond sub-contracting arrangements; and unequal access to funding opportunities. Additionally, as noted in the 2021 Sana'a Center publication "When Aid Goes Awry," the response in Yemen has been flawed at many levels, often excluding the most vulnerable – women, the disabled, and socially disenfranchised groups. [24]

A further conundrum for donors and organizations in designing interventions is that of scale versus impact. Supporting large numbers of women with short-term assistance, many of whom are in dire need, is a strategy that is insufficient to strengthen the voice and agency of beneficiaries. Moving beyond economic

"Investments in women's economic empowerment alone may not have a positive impact on gender dynamics unless efforts are made to address gender norms and roles within households and in broader society."

-A gender specialist at an INGO [25]

 $<sup>{}^{[2</sup>o]} \ Rural \ Population \ (Yemen), The \ World \ Bank, \\ \underline{https://data.worldbank.org/indicator/SP.RUR.TOTL.ZS?locations=YEMANN \ (Application \ Application \ Application \ Application \ Application \ Application \ Application \ (Application \ Application \ A$ 

<sup>[21]</sup> Yemen, LandLinks, USAID, https://www.land-links.org/country-profile/yemen/

<sup>[22]</sup> UNCT, "United Nations Yemen Common Country Analysis (CCA)," November 2021, https://yemen.un.org/en/169479-united-nations-yemen-common-country-analysis-november-2021

<sup>[23]</sup> Thid

<sup>[24]</sup> Sarah Vuylsteke, "When Aid Goes Awry: How the International Response is Failing Yemen," Sana'a Center for Strategic Studies, October 2021, https://sanaacenter.org/reports/humanitarian-aid

<sup>[25]</sup> Interview with a gender specialist at an INGO, October 6, 2023.

<sup>[26]</sup> Interview with the head of an INGO, November 24, 2023.

participation toward facilitating women's ability to negotiate for decision-making power over earnings and changing household dynamics is often facilitated by smaller-scale interventions that have a holistic approach.

Conflict dynamics further exacerbate programs seeking to empower women economically. With the evaporation of incomes due to the war, many Yemeni families are unable to afford the bare essentials. In conflict zones, women's mobility is often limited by active fighting and protection constraints imposed on women by their families. Women who are internally displaced, many

"We see such overwhelming needs and we cannot include every single household in a location. Our selection criteria include the most vulnerable households. But at the end of the project, there are still pressing needs that we cannot cover." - An economic specialist at an INGO [27]

of whom have experienced displacement multiple times, are among the most vulnerable. The conflict has made widows of many, often placing them at risk of forced marriage as families and social pressure seek to provide them and their children with support. The situation has also propelled many women, children, and the elderly to find ways to earn money to help put food on the table and cover rent, clothing, transportation, and utilities.

Additionally, organizations operating in Houthi-controlled areas, as well as some more conservative areas under the control of the internationally recognized government, face sensitivities from authorities on programming targeting women. International entities are often unable to secure approval for projects seeking to address gender inequalities or empower women. Notably, interventions that specifically help women earn an income often receive permission, although activities that challenge traditional gender norms, by contrast, face numerous obstacles.

#### 2.2 Individual Constraints

#### High Levels of Illiteracy

Illiteracy among women, an issue that predates the war, was identified as a key inhibitor to participating in economic activities. The 2013 National Health and Demographic survey found female illiteracy at 42 percent; this figure grew to 49 percent in the 2022-2023 Multiple Indicator Cluster Survey (MICS) 2022-2023. Female illiteracy is a significant constraint on certain income-earning activities, as well as the pedagogy and topics for potential vocational and entrepreneurship training. Lack of education was noted as a factor limiting women's ability to access digital information, training, and marketing opportunities that could benefit their businesses. [3] Illiteracy restricts the types of jobs and enterprises that

<sup>[27]</sup> Interview with an economic specialist at an INGO, November 20, 2023.

<sup>[28]</sup> According to the 2023 MICS, 9.6 percent of children aged 5-11 are engaged economically. "Yemen MICS: Multiple Indicator Cluster Survey 2022-2023: Survey Findings Report," UNICEF and Central Statistical Organization, https://mics-surveys-prod.s3.amazonaws.com/MICS6/Middle%20
East%20and%20North%20Africa/Yemen/2022-2023/Survey%20findings/Yemen%202022-23%20MICS%20Survey%20Findings%20Report\_
English.pdf

<sup>[29] &</sup>quot;National Health and Demographic Survey," Republic of Yemen, Ministry of Public Health and Population and the Central Statistical Organization, 2013, https://dhsprogram.com/pubs/pdf/fr296/fr296.pdf \, p. 28

<sup>[30] &</sup>quot;Yemen MICS: Multiple Indicator Cluster Survey: Survey Findings Report," UNICEF and Central Statistical Organization, p.34, 2022-2023, https://www.unicef.org/yemen/documents/yemen-mics-multiple-indicator-cluster-survey

<sup>[31]</sup> Interviews with a female academic, November 7, 2023; a female economist, November 20, 2023; Wameedh Shakir, Itar Foundation for Social Development Chairperson, November 22, 2023; a female programs manager at a local CSO, November 29, 2023; the head of a local CSO, December 10, 2023; and a female employee at an international organization, January 4, 2024.

women can engage in and impacts their potential income, often limiting work to low-paid agricultural manual labor or unskilled work. Furthermore, illiteracy may increase their risk of GBV, particularly if their work is in public spaces, at night, or in perceived low-status work such as the street sweeping done by women from the *Muhammasheen* community, which is also carried out at night. Notably, early marriage is far more common among women who are illiterate.<sup>[32]</sup>

#### Lack of Confidence and Self-Esteem

Another constraint reported by respondents is a lack of confidence and low self-esteem among women. One informant noted the need to "revisit our methodologies addressing the needs of women who are illiterate and live in rural areas and don't have the confidence to negotiate, as many were not exposed to these kinds of skills. Men go out into the world even from a young age." This point was reiterated by research conducted in 2023 with women in six governorates for the Enhanced Rural Resilience Joint Programme in Yemen (ERRY) project. From 300 survey respondents, only 33 percent of women described themselves as confident when speaking to authorities. [34]

Female entrepreneurs often need to engage with banks, register their businesses, pay taxes or social insurance, or procure raw materials and market their products. Many women do not have male family members who can assist in such tasks. A lack of national identification documents also poses problems, particularly for internally displaced persons (IDPs), those with disabilities, or those from marginalized communities, making such interactions stressful and overly complicated. Also, in both the internationally recognized government and Houthi-controlled government offices it is not uncommon for bribes to be requested, particularly from those who have less social standing, making women entering these offices uncomfortable.

#### Informal Employment

According to the International Labour Organization (ILO), the informal sector comprises enterprises with a limited number of employees that are not registered under the relevant legal framework. Under this definition, 73.2 percent of jobs in Yemen were informal at the time of the most recent national labor force survey in 2013-2014. While women's labor force participation was 7 percent in the formal labor sector, this excluded all the work that women do in the informal sector, including agriculture, estimated at 83 percent.

<sup>[32] &</sup>quot;Yemen MICS: Multiple Indicator Cluster Survey."

<sup>[33]</sup> Interview with staff at a donor organization, December 28, 2023.

<sup>[34] &</sup>quot;Gender and Women's Empowerment Analysis for Resilience, Livelihoods, and Climate Adaptation Interventions in Yemen," ERRY III Joint Project, UNDP Joint Programme Unit, April 2023, (unpublished)

<sup>[35]</sup> Marta Colburn, Bushra Eshaq, and Reem Abdullah, "USAID/Yemen Gender Analysis," Banyan Global, January 30, 2020, p. 36, https://banyanglobal.com/project/usaid-yemen-gender-analysis-2/

<sup>[36]</sup> Mansour Omeira, "From Informality to Decent Work in Yemen," ILO, March 2013, https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms 218216.pdf

<sup>[37] &</sup>quot;Yemen Labour Force Survey 2013-2014," ILO and the Republic of Yemen, Central Statistical Organization, 2015, https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms\_419016.pdf

<sup>[38]</sup> Ibid, p. 7.

The high levels of participation of women in the informal sector means that many women are engaged in work that is unregulated, lacks benefits, and often fails to comply with decent work standards. While this type of work can entail some advantages for women, such as enabling them to work from home or navigate childcare responsibilities, it can also put women at risk of overwork and/or abuse. Despite there being limited current data on women's employment in the informal sector, earlier research shows that such employment is often seasonal or part-time, particularly in the agriculture sector, and generally low-paid. In the current context, there is increasing pressure on women working in the informal sector to pay various types of taxes despite confusion about what they should be paying.

#### 2.3 Household Dynamics

The family is the building block of Yemeni society and is typified by close-knit relations. Yet, a predominant challenge identified in this research was the lack of family support for women's economic endeavors. Interviews revealed an absence of material support for business ideas, limited assistance from male household members, as well as far more destructive practices that leave women struggling under the weight of gender inequalities, discrimination, and patriarchy.

#### Gender-Based Violence

A wide range of interviewees noted increases in GBV<sup>[42]</sup> and a sharp uptick in child marriage <sup>[43]</sup> during the conflict. Child marriage was identified as a significant obstacle to women's economic empowerment, forcing girls to drop out of school and miss out on vocational training opportunities and livelihoods programming. Research also shows that the phenomenon is more common among girls who are IDPs than their host community peers. <sup>[44]</sup> Additionally, this human rights violation has a devastating impact on young women's reproductive health, which in turn negatively impacts their children's health outcomes, and increases the risk of violence and abuse. <sup>[45]</sup>

<sup>[39]</sup> The four components of decent work are: employment, social protection, workers' rights and social dialogue. Ghai, Dharam, "Decent Work: Concepts and Indicators," International Labour Review, Vol 142, Issue 2, 2003, https://webapps.ilo.org/public/english/revue/download/pdf/ghai.pdf

<sup>[40] &</sup>quot;Republic of Yemen: Women In Local Economic Development - Aden," World Bank, December 2003, https://documents1.worldbank.org/curated/en/844061468168237149/pdf/322590YEM.pdf

<sup>[41]</sup> Interviews with: a female academic, November 20, 2023; a female sector specialist in an international organization, November 28, 2023; and a female programs manager at a local CSO, November 29, 2023.

<sup>[42]</sup> Interviews with: staff at a donor organization, November 30, 2023; Yemeni female staff at an international organization, December 4, 2023; a gender specialist in an international organization, December 13, 2023; an international donor organization, December 13, 2023; and a female sector head at a local CSO, December 14.

<sup>[43]</sup> Interviews with: staff at a donor organization, November 30, 2023; a female programs manager at a local CSO, November 29, 2023; and Yemeni female staff at an international organization, December 4, 2023.

<sup>[44]</sup> Kara Hunersen, Bothaina Attal, Allison Jeffery, Janna Metzler, Tareq Alkibsi, Shatha Elnakib, W Courtland Robinson, "Child Marriage in Yemen: A Mixed Methods Study in Ongoing Conflict and Displacement," Journal of Refugee Studies, Vol 34, Issue 4, December 2021, p. 4552, https://academic.oup.com/jrs/article/34/4/4551/6126388

<sup>[45]</sup> Ibid.

Although protection assistance for GBV survivors does not cover all such needs in Yemen, it was emphasized that such interventions need to integrate Do No Harm<sup>[46]</sup> principles.<sup>[47]</sup> One interviewee stated, "In our research on women's economic empowerment, an INGO staff member mentioned that they were distributing cash to women who are at risk or subjected to GBV. They said that people from the community said to these women, 'You will be abused, but if you bring us money, you will be okay."<sup>[48]</sup> Other interviewees noted that they are implementing interventions that link protection activities to economic empowerment,<sup>[49]</sup> which can trigger abuse in order to secure assistance. While such cases are unlikely to be widespread, it is something that implementing organizations need to consider.

Livelihood projects for women can sometimes increase the risk of domestic violence, particularly when such programming focuses only on women and excludes men in the household who could benefit from similar interventions. <sup>[50]</sup> One interviewee noted that "when interventions only target women, they can be stigmatized, particularly if services are being provided by international organizations, who may be perceived to be trying to change social norms in the family. If we are not careful, such assistance can be a trigger for GBV, or economic violence as well, given that women typically have zero control over the income that they generate, which could lead to abuse." <sup>[51]</sup> Another interviewee stated that economic empowerment interventions aiming to support survivors of GBV, or those at risk, should include other women; otherwise, they can exacerbate existing social stigma and potentially limit women's income earning potential. <sup>[52]</sup> Additionally, another interviewee argued that activities supporting GBV survivors should target the whole family, not just the women, to mitigate the risk of domestic violence. <sup>[53]</sup>

#### Conflict and Mental Health

The conflict has displaced a significant proportion of Yemenis. According to UNHCR, over 75 percent of the 4.5 million IDPs in Yemen are women and children, with approximately 26 percent of displaced households headed by women, and among this sub-group 20 percent are under the age of 18. [54] Such vulnerable women often have limited education, skills, and support, as displacement disrupts social protection and networks.

<sup>[46] &</sup>quot;The Do No Harm principle, derived from medical ethics, requires humanitarian and development actors to strive to minimize the harm they may do inadvertently by their presence and by providing assistance and services." "Applying Better Programming Initiative – Do No Harm,"

International Federation of Red Cross and Red Crescent Societies, 2016, https://www.ifrc.org/sites/default/files/2021-08/2016\_ApplyingBPI-DoNoHarm.pdf

<sup>[47]</sup> Interview with a male head of a local CSO, December 10, 2023.

<sup>[48]</sup> Interview with a female employee at an international organization, December 13, 2023.

<sup>[49]</sup> Interviews with: a male program manager at a local CSO, November 20, 2023; staff at a donor organization, November 28, 2023; and a male head of a local CSO, December 10, 2023.

<sup>[50]</sup> Interview with a women's protection staff member at a local CSO, December 14, 2023.

<sup>[51]</sup> Interview with a gender specialist at an international organization, December 13, 2023.

<sup>[52]</sup> Interview with a female head of a Yemeni organization, November 4, 2023.

<sup>[53]</sup> Interview with a female project coordinator at a local CSO, December 14, 2023.

<sup>[54] &</sup>quot;Yemen Crisis Explained," UNHCR, https://www.unrefugees.org/news/yemen-crisis-explained/

Security considerations have a deep impact on women's economic endeavors. [55] One interview stated that at times women's entrepreneurship activities supported through financial grants and technical support would be progressing well leading to women earning a good income. Then, suddenly, they have to close due to the security situation, disrupting their livelihoods. [56] The risk of kidnapping, harassment, and abuse also serves as a deterrent to women's economic participation, as families and women themselves don't feel comfortable moving in active conflict areas. [57]

From the household survey conducted for this research, 11 percent of respondents (all women) had sought mental health care for depression related to family financial circumstances. For some men, depression and disempowerment can translate into misplaced anger and at times violence towards their working spouses, daughters or sisters. Some men who have lost their jobs due to the crisis, many of whom struggle with depression, use qat, which can contribute to tensions and puts a strain on household resources. One interviewee noted that the brothers, fathers, or husbands of some working women ask them for money for qat, and if they refuse they may be beaten. Interestingly, 40 of the 65 respondents to the household-level survey said that family members chewed qat on a regular basis. As noted in recent research in Yemen, there is a brewing crisis of masculinity emerging from various results of the crisis including the growing phenomenon of women working.

#### Household Responsibilities and Decision-Making

There was broad consensus that more and more women are working to contribute to household expenses, while continuing to bear primary responsibility for childcare, caring for the elderly, and ensuring that household chores are done. Some working women can rely on extended family for assistance, others can afford to hire help, but many carry a triple burden – work, domestic chores, and the emotional support and comfort they provide their family. The household survey and interviews indicate that some male family members are supportive of women working and at times contribute to home-based businesses.

Interviews with: a male partner at a Yemeni consulting firm November 12, 2023; a female programs manager at a local CSO, November 29, 2023; staff in a donor organization, November 30, 2023; and a Yemeni man working at an international organization, December 3, 2023.

<sup>[56]</sup> Interview with a male head of a local CSO, November 6, 2023.

<sup>[57]</sup> Interview with a Yemeni male head of an international organization, November 9, 2023.

<sup>[58]</sup> Interview with a Yemeni mental health professional, October 4, 2023.

<sup>[59]</sup> Ibid; Interview with a Yemeni mental health professional, October 9, 2023.

<sup>[60]</sup> The mildly narcotic leaf of an evergreen shrub that is chewed daily in Yemen by the vast majority of men and many women, and which contains the alkaloid cathinone, a stimulant, that is said to cause excitement, loss of appetite, and euphoria.

<sup>[61]</sup> Interview with a gender specialist at an international organization, December 13, 2023.

<sup>[62]</sup> Amal Abdullah, "Shifting Gender Roles in Yemen: The Crisis of Masculinity," Yemen Policy Center, April 2024, https://www.yemenpolicy.org/shifting-gender-roles-in-yemen-the-crisis-of-masculinity/

<sup>[63]</sup> Interviews with: a female program manager at a local CSO, November 29, 2023; and a Yemeni woman working at an international organization,

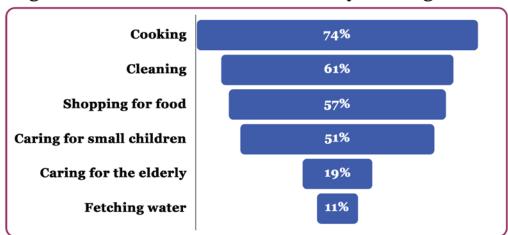
<sup>[64]</sup> Interview with a Yemeni mental health professional, October 4, 2023.

<sup>[65]</sup> Interview with a Yemeni project manager at an international organization, December 15, 2023.

Data from the household survey c specifically noted the following trends in homes with women working:

- Despite the added burden of working outside the home, over half of the female breadwinners continue to cook, clean, and shop for food (see Figure 1). Among the seven men with working wives interviewed, two husbands noted that they assist in the cooking at times, one being from Sana'a and the other from Taiz. In two families, older girls assisted in household chores. One woman's business was doing well enough to hire someone to assist in such tasks, and in four homes the working woman still covered all the cleaning, cooking, and childcare responsibilities.
- According to 18 percent of respondents, family tensions increased as a result of women working. Reasons cited for such tension included: insufficient earnings to cover family expenses; working in the evenings; restrictions on women's movement; and increased responsibilities for the working woman.
- Among the 65 respondents, only one father (in Mukalla) assisted in caring for children and one father (in Taiz) assisted in cooking. In just two households, younger men assisted in cooking, and in no homes in the sample did men contribute to cleaning. In the overwhelming number of homes, women workers continued to do many of the chores. The survey found that gaps in such household duties were primarily covered through assistance from other women in the household, younger girls, neighbors and/or friends.

Figure 1: Household Duties Performed by Working Women



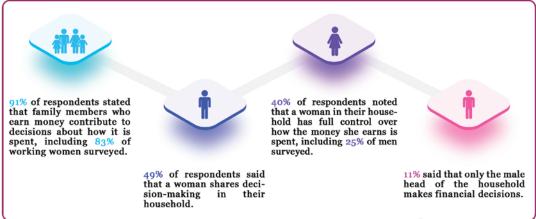
<sup>©</sup> Sana'a Center for Strategic Studies, July 2024

• The qualitative data confirmed that working women have improved decision-making in the home (see Figure 2). One husband of a working woman said, "I think there are no challenges for women to work if the wife and husband are organized and supporting one another. Although some women who work outside their home may face challenges, as it may be that their families do not like them going out and interacting with men." On the confidence of the support of the confidence of the co

<sup>[66]</sup> Interviews with: a female programs manager at a local CSO, November 29, 2023; and a Yemeni woman working at an international organization, December 4, 2023.

<sup>[67]</sup> Interview with the husband of a female entrepreneur, December 21, 2023.

Figure 2: Household Financial Decision-Making



Sana'a Center for Strategic Studies, July 2024

#### Prioritizing Boys' Education

The conflict in Yemen has weakened the education sector, with the gains over previous decades in girls' enrollment largely dissipating. One respondent expressed that the conflict has decimated Yemen's education system in general, with damaged educational infrastructure and inconsistent teacher salaries cited as major contributing factors. [69] Additionally, many families have had to forego their children's

"We need to teach our children how to be fair to girls in front of our boys from early childhood. That way we can raise them to be equal in front of parents. Education has to be accessible to both, so that later on in life men respect women in this regard and women also respect men." -A Yemeni [88] researcher focused on social justice

education due to dire economic circumstances, or choose which of their children will attend. The household survey found that 32 percent of respondents completely or partially agreed that girls should be educated; 52 percent of male respondents said they would prioritize boys over girls' enrollment due to financial constraints.

#### 2.4 Cultural and Community Barriers

Despite signs of changing attitudes towards working women, cultural, communal, and institutional barriers continue to limit the ability and opportunities for Yemeni women to work. While such a context is not deterring women, it does create additional layers of stress when pursuing careers, education, and social activities. Fears, fanned by rumors or actual threats, for the safety and security of female family members exist, particularly in frontline areas. There are also deeply entrenched negative perceptions of women working outside the home and/or farm in conservative areas of the country.

<sup>[68]</sup> Interview with a Yemeni researcher focused on social justice, November 7, 2023.

<sup>[69]</sup> Shaima Abdullah Ameen, "Deteriorating Education: The Dark Legacy of Yemen's War," Commonspace. EU, March 2023, https://www.commonspace.eu/young-voices/deteriorating-education-dark-legacy-yemens-war

#### Worsening Mobility Constraints

Gender norms around mobility and access to public spaces have always presented a range of barriers for women workers. The prevailing cultural, tribal, and religious beliefs in Yemen have resulted in various protective and restrictive measures imposed on women and girls. The imposition of a *mahram*, a practice that emerged in Muslim countries during the 11-14th centuries which requires women to travel with a male family relative, has rooted cultural, religious, and political dimensions in Yemen. These have generally waned over the late 20th century, nearly disappearing in areas such as Aden despite continuing legal aspects.

Restrictive mobility measures have, however, worsened with the outbreak of war in 2015, becoming increasingly prevalent, though not exclusively, in Houthi-controlled areas. Houthi mahram restrictions have been strictly enforced at checkpoints between cities and for air travel since the start of 2022. [73] Recent policies have also led to increasing levels of harassment of female drivers and restrictions on gender mixing in cafes, restaurants, schools, and workplaces. Mahram requirements are particularly onerous on women-headed households." [74] Additionally, this practice impedes the effectiveness of organizations, both local and international, in supporting women's economic endeavors since the employment of female staff is vital for organizations to cater to women's needs, listen to their aspirations, and be respectful of local gender segregation sensitivities. In response, some organizations have resorted to hiring women from targeted communities, which sidesteps the issue, but may compromise the quality of programming since some technical specializations are rare among rural women. [75] Moreover, for women and girls living with disabilities, mobility constraints are even more pronounced. A lack of accessibility and broad social stigma against those with living disabilities, further limits their income-earning opportunities.

In interviews, the reliance on a male relative to accompany a woman was deemed as significantly problematic. One interviewee noted that during training programs mahareem (the plural of mahram) are impatient at times while waiting, which can cause issues for the implementing organization. Covering transportation for mahareem is also complicated, with most in the international community refusing to cover their costs as part of an effort to keep a common front during negotiations

<sup>[70]</sup> Marta Colburn, "Life Phases of a Yemeni Woman," Sana'a Center for Strategic Studies, March 2021, https://sanaacenter.org/publications/main-publications/13340

<sup>[71] &</sup>quot;Mahram: Women's Mobility in Islam," Georgetown Institute for Women Peace and Security, 2022, https://giwps.georgetown.edu/wp-content/uploads/2022/08/Mahram-Womens-Mobility-in-Islam.pdf

<sup>[72]</sup> ACAPS, "Dynamics and effects of the Mahram practice in Yemen," December 2023, https://www.acaps.org/fileadmin/Data\_Product/Main\_media/20231214\_ACAPS\_Yemen\_Analysis\_Hub\_Dynamics\_and\_effects\_of\_the\_Mahram\_practice\_in\_Yemen\_o1.pdf

<sup>[73] &</sup>quot;Yemen: Warring Parties Restrict Women's Movement: Movement Barriers Violate Political, Social, Economic Rights," Human Rights Watch, March 2024, https://www.hrw.org/news/2024/03/04/yemen-warring-parties-restrict-womens-movement

ACAPS, "Dynamics and effects of the Mahram practice in Yemen,' December 2023, https://www.acaps.org/fileadmin/Data\_Product/Main\_media/20231214\_ACAPS\_Yemen\_Analysis\_Hub\_Dynamics\_and\_effects\_of\_the\_Mahram\_practice\_in\_Yemen\_01.pdf

<sup>[75]</sup> Interview with staff at a donor organization, November 30, 2023.

<sup>[76]</sup> Interviews with: a Yemeni woman working for a UN agency, November 18, 2023; and staff at a donor organization, December 28, 2023.

<sup>[77]</sup> Interview with program coordinator at a local CSO November 20, 2023.

with the Houthis. One interviewee who had covered *mahram* costs for one of the grantees' staff to travel to Amman consequently came under pressure to stop doing so by other international organizations and donors. Unfortunately, this means that women are penalized, which plays into the hands of authorities in Sana'a. Some local organizations may still cover such costs, but in other research conducted by the authors, it was shared that international organizations will not reimburse for such costs. One interviewee said, "We have to think carefully about how we react to these restrictions. If we cut funding where there are restrictions, we are, in essence, abandoning women. We are shooting ourselves in the foot."

#### Effect of Restrictive Environments on Women's Entrepreneurship

The predominantly male-dominated nature of public life is another factor limiting women's economic endeavors, including in business and government. Afternoon qat sessions, for instance, are generally sex-segregated, making it socially unacceptable for women to join, thus limiting networking and business opportunities. As with the imposition of *mahram* requirements, this provides male competitors with a significant advantage over women-owned businesses or entrepreneurs. Furthermore, families are often reluctant about their women entering mixed-gender work environments, with some imposing a *niqab* (face covering) or working women choosing to wear it as a strategy to overcome opposition.

Significantly, female entrepreneurs highlighted the high transportation fees as the most pressing constraint inhibiting their business. Public transportation is gender mixed in Yemen, with women often facing harassment and worse from fellow passengers and drivers. Private taxis are exorbitantly expensive, deterring most working women from using them.

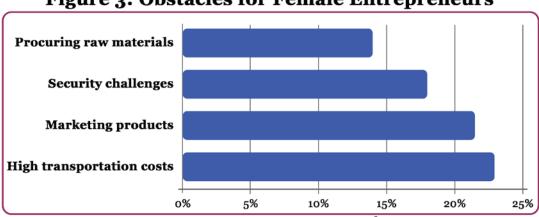


Figure 3: Obstacles for Female Entrepreneurs

<sup>&</sup>lt;sup>©</sup>Sana'a Center for Strategic Studies, July 2024

<sup>[78]</sup> Interviews with: staff at a donor organization, November 14, 2023; staff at a donor organization, November 19, 2023; staff at a donor organization, November 24, 2023; and staff at a donor organization, November 30, 2023.

<sup>[79]</sup> Interview with Yemeni gender staff at an international organization, December 6, 2023.

<sup>[80]</sup> Interview with staff at a donor organization, November 14, 2023.

<sup>[81]</sup> Interview with staff at a donor organization, November 30, 2023.

<sup>[82]</sup> Interviews with: a Yemeni woman working for a UN agency, November 18, 2023; and staff at donor organization, December 28, 2023.

<sup>[83]</sup> Interview with a Yemeni female gender specialist at an international organization, November 18, 2023.

#### Weakened Civil Society and Curbs on Female-Led CSOs

Yemeni women have been particularly drawn to work in the civil society sector, [84] where they can create their own initiatives, rather than being employed in the public or private sectors typified by social norms that discriminate against women. [85] Prior to 2015, there were significant numbers of women-led CSOs working in diverse fields. However, the role of local civil society presently has been weakened by conflict dynamics, lack of funding, and a poor localization record among donors, UN agencies, and INGOs, among other reasons. Women-led CSOs have faced harassment by authorities, particularly in Houthi areas, while at the same time, maleled local CSOs have expanded, with greater access to finite funding opportunities and easier relations with authorities. Furthermore, the sector has broadly suffered from the narrowing of space, [86] particularly for women in conflict zones and areas under Houthi control.

#### 2.5 Broader Context Limitations

There are other broader context challenges affecting working women in Yemen in general and businesswomen and female entrepreneurs specifically. The following constraints were highlighted by participants.

#### Anti-Western Narratives

The over US\$18 billion<sup>[88]</sup> donated to the YHRP since 2015 has addressed short-

term needs for many Yemenis, but has had minimal impact in improving beneficiary economic circumstances, particularly the most vulnerable. This assessment is reiterated by the IAHE, which noted that "the quality of humanitarian aid in many areas was unacceptably low," [89] and "some of the most vulnerable are not being helped consistently, and politically challenged protection services struggle for support." [90] Interviewees consistently criticized the short-term nature of humanitarian assistance, which does not have a measurable positive impact on Yemeni

"International projects have begun to require 30-50 percent female beneficiaries. At the same time there has been poor cooperation with the local authorities in Sana'a, contributing to perceptions that international organizations are agents of corruption for Yemeni women. They have been spreading misconceptions about female employees in these organizations. As a result, women face problems traveling without a mahram and are often humiliated in such interactions." -A female head of a Yemeni training institute [87]

<sup>[84]</sup> A study from 2018 found that women were more likely to work in the civil society sector (23 percent for women, versus 16 percent for men). Tom
Lambert and Afar Consulting, "Yemen Multi-Sector Early Recovery Assessment," UNDP and The Global Cluster for Early Recovery, August 2018,
https://reliefweb.int/report/yemen/yemen-multi-sector-early-recovery-assessment

<sup>[85]</sup> Interview with the female head of a Yemeni CSO, November 22, 2023.

<sup>[86] &</sup>quot;2021 Civil Society Organization Sustainability Index: For the Middle East and North Africa," USAID, International Center for Non-Profit Law and FHI360, 10th Edition, December 2022, https://www.fhi360.org/wp-content/uploads/drupal/documents/csosi-mena-2021-report.pdf

<sup>[87]</sup> Interview with a female head of a Yemeni training institute, October 23, 2023.

<sup>[88]</sup> Authors' calculations from the OCHA Financial Tracking Service, https://fts.unocha.org/plans/1116/summary

<sup>[89] &</sup>quot;Report: Inter-Agency Humanitarian Evaluation of the Yemen Crisis," Inter-Agency Humanitarian Evaluation, July 2022, p. XIII, https://reliefweb.int/report/yemen/inter-agency-humanitarian-evaluation-iahe-yemen-crisis

<sup>[90]</sup> Ibid, p. XVIII.

communities. This situation has contributed to negative perceptions of the UN and INGOs and, at times, even tarnished the reputations of local CSOs. [91] However, a number of interviewees mentioned that livelihoods programming done well provides essential support to Yemenis to help themselves and counters cycles of dependence that have emerged with the humanitarian response. [92]

Intertwined in this narrative are widespread rumors that the international community is corrupting women. This has contributed to increasing scrutiny by authorities, particularly in Sana'a, of programs that address gender issues, women's empowerment, and projects that prioritize the needs of women. This narrative has aroused suspicion of families and communities, with one interviewee observing that families can either be a barrier or a facilitator for women working.

Respondents reported that some Friday sermons at mosques have specifically targeted and incited against Yemeni women working in international organizations. A female respondent noted, "local authorities should address those instigating narratives which marginalize women in our society. It is important for them to approach these topics rationally, with understanding, and view women as individuals rather than personal property."[95]

In many conservative areas of Yemen, income-earning activities deemed more acceptable for women include tailoring, making pastries and incense, and hairdressing. The Houthi-run Supreme Council for the Management and Coordination of Humanitarian Affairs and International Cooperation (SCMCHA) encourages implementing organizations to limit their activities to such traditionally female activities. However, such professions may or may not provide sustainable incomes for women, particularly when implementing organizations train large numbers of women in the same skill in the same area (blanket targeting), thus saturating markets. One interviewee noted that many livelihood interventions are focused on extremely traditional fields and jobs that reinforce gender roles. "Why not train women in Taiz to gain ICT skills?," asked staff at a donor organization. "Women should be represented in many other sectors, including the security sector. If we only fund sewing, it will not be transformative; rather, it will just reinforce restrictive roles for women." [96]

#### Weak Infrastructure, Governance, and Rule of Law

<sup>[91]</sup> Interviews with: an Arab female head of an international organization, December 18, 2023; Arab staff working in a UN agency, December 19, 2023; and an Arab gender specialist working in an international organization, December 13, 2023.

<sup>[92]</sup> Interviews with: a female head of a local CSO, October 29, 2023; and the head of a local CSO, November 4, 2023.

<sup>[93]</sup> Interview with a male head of a local CSO, November 6, 2023.

<sup>[94]</sup> Interview with a woman working in an international organization, December 6, 2023.

<sup>[95]</sup> Interview with the female head of a local training institute, October 28, 2023.

<sup>[96]</sup> Interview with staff at a donor organization, November 30, 2023.

Weak infrastructure, particularly mobile phone and internet connectivity, presents challenges to livelihoods and the economy. As of 2020, Yemen was ranked 152nd out of 155 countries for mobile internet affordability globally, with 1 GB of data costing US\$15.98. While satellite internet is available, legality is an issue, and it is prohibitively expensive. Additionally, electricity supply and costs are challenging, burdening residents and crippling industry and MSMEs. Although Starlink is now available in some parts of the country, according to interviewees, it is so expensive that only international organizations and highly successful entrepreneurs can afford it. People have to buy electricity, they have to buy water, they have to buy internet at a high cost, and all the roads are closed. I mean everything is broken and people have to pay at a time when they have no income, said the male head of a local CSO. Women, due to intersectional vulnerabilities and high levels of poverty are less able to find ways around such limitations.

The destruction of infrastructure during the conflict has disincentivized investment. While it is clear that large-scale investment in key services – electricity, water, roads, telecommunications, airports, ports, and public transportation systems – are essential for the economy, they are not currently priorities for most donors or governing authorities. Additionally, as a result of the damage to ports, airports, and roads, importing commodities, raw materials, and spare parts has become more expensive for entrepreneurs.

In addition to poor infrastructure, the weak role of governing authorities was cited as a further hindrance to women's economic empowerment. One respondent said that local authorities sometimes impose restrictions on the type of project that can be implemented, usurp positions in a program as they see fit, or dictate the location or other details seemingly based on personal considerations. Entrepreneurs and business owners, including women, also said that state institutions do not consider

<sup>[97]</sup> As of May 2024, Yemen ranked 146th out of 182 countries in download and upload speeds and latency for mobile internet (i.e. tablets and smartphones); and 175th in fixed broadband speeds. "Yemen's Mobile and Broadcast Speeds," SPEEDTEST, https://www.speedtest.net/global-index/yemen

<sup>[98]</sup> Carmen Ang, "What Does 1GB of Mobile Data Cost in Every Country?" Visual Capitalist, July 3, 2020, https://www.visualcapitalist.com/cost-of-mobile-data-worldwide/

<sup>[99]</sup> In 2021, Yemen was ranked 152nd out of 196 countries in terms of access to electricity. "Acess to electricity by country," The Global Economy, https://www.theglobaleconomy.com/rankings/Access\_to\_electricity/

<sup>&</sup>quot;Blackouts and Black Holes: Yemen's Vanishing Electricity Supply," Sana'a Center for Strategic Studies, Editorial, The Yemen Review, Sept-Oct 2023, November 20, 2023, https://sanaacenter.org/the-yemen-review/sept-oct-2023/21234

<sup>[</sup>ioi] Interviews with: a Yemeni male head of an international organization, November 20, 2023; and Yemen staff at an international organization, December 3, 2023.

<sup>[102]</sup> Interview with a male head of a local CSO, November 6, 2023.

<sup>[103]</sup> Interviews with: a female head of a Yemeni training entity, October 28, 2023; a Yemeni male head of an international organization, November 9, 2023; a female head of Yemeni CSO, November 22, 2023; a Yemeni female head of an international organization, November 24, 2023; Yemen staff at an international organization, December 3, 2023; and Yemeni female consultant, December 10, 2023.

<sup>[104]</sup> Interview with a Yemeni female consultant, December 10, 2023.

Interview with a Yemeni female employee at a UN agency, November 18, 2023; a male head of a local CSO, November 6, 2023; an Arab female official heading a UN agency office, December 18, 2023; a Yemeni woman employee at a woman-led CSO, December 24, 2023; an Arab female employee at an international agency, January 4, 2024.

<sup>[106]</sup> Interviews with staff at a local CSO, November 4, 2023.

<sup>&</sup>lt;sup>[107]</sup> Interview with Yemeni staff at an international organization, November 20, 2023.

how the conflict is affecting the private sector when they impose fees and taxes as a way to increase their revenue. While the need for revenue is understandable, policies that stifle small and medium enterprises will only hurt everyone in the long term. [108]

Local civil society and the international community cannot replace the government in the provision of basic services to citizens. Furthermore, the government needs to implement existing laws to protect women's rights and build a conducive enabling environment – in laws, policies, and regulations – for economic growth. Many interviewees expressed that despite such weaknesses, the government has an essential role to play in supporting women's economic empowerment and many in local civil society are willing to strengthen such cooperation. [109]

#### Barriers to Banking and Micro-Finance

The conflict has wrought havoc on the banking sector, including, but not limited to: the bifurcation of the Central Bank of Yemen; unstable and differing foreign currency exchange rates; and the March 2023 anti-usury legislation enacted by the Houthis. Additionally, the December 2023 US sanctions against money exchange services in Houthi areas are a further burden to average Yemenis, adding another layer of complexity to Yemen's financial sector. These challenges impact all Yemenis, but such issues present complex challenges for businesswomen.

Foremost among these challenges is the lack of available credit, given that women are seen as a higher risk than men by banks, partially because they have fewer assets (e.g. land, buildings) for collateral and family members may not provide financial help.[102] This situation is relevant for entrepreneurs as well as more established businesses. "For women in rural areas, there are limited production opportunities. They can labor on other people's land, work on their family land, or lease land; in rare cases, they may own the land. However, only in the last instance can a woman secure credit to introduce new corps or technologies."[103] Additionally, as one informant noted, there are no protection measures for potential investors interested in supporting businesswomen.[104]

Micro-finance institutions are highly sensitive to maintaining profit margins given the high transaction costs per loan due to the small loan sizes, and women often seek smaller loans than men. Female loan applicants are generally less experienced in business than men, thus appearing riskier to lending institutions, despite the fact

<sup>[108]</sup> Interview with a male head of a local CSO, November 7, 2023.

<sup>[109]</sup> Interviews with: a male head of a local CSO, November 7, 2023; and a woman head of a local CSO, November 22, 2023.

<sup>[110] &</sup>quot;Increased DFA Intervention in the Private Sector in DFA-controlled Areas," ACAPS Analysis Hub, Yemen, February 2024, https://reliefweb.int/report/yemen/acaps-thematic-report-yemen-increased-dfa-intervention-private-sector-dfa-controlled-areas-29-february-2024

<sup>[111]</sup> Hashed Mozqer, "New sanctions hit remittances, adding to economic hardships in Yemen," The New Humanitarian, April 3, 2024, https://www.thenewhumanitarian.org/news-feature/2024/04/03/new-sanctions-hit-remittances-adding-economic-hardships-yemen

<sup>[112]</sup> Interviews with: male head of a Yemeni CSO, November 4, 2023; staff at a donor organization, November 19, 2023; and staff at a donor organization, November 30, 2023.

<sup>&</sup>lt;sup>[113]</sup> Interview with a Yemeni woman employee at an international organization, December 4, 2023.

<sup>[114]</sup> Interview with a Yemeni woman head of an international organization, November 24, 2023.

that they have higher repayment rates and repay loans faster. [115] A lack of national identification documents can well as female loan officers also constrain women's access to microfinance. [116]

#### Shortcomings in Current Programming

To support working women, including female entrepreneurs, a whole spectrum of services is needed, such as marketing, financial literacy, and access to potential support from organizations, such as training, mentoring, or coaching. Intervening comprehensively is essential or harm can be done – women may be exploited by vendors, society, or even family members. [117] Interviewees reported cases where women beneficiaries have been saddled with debt when their husbands took the money and divorced them, or when other male family members confiscated equipment or money. [118] Additionally, programming targeting women needs to engage with the family, not just with women. Such an approach can create allies, promote cohesion within a family, avert economic or other abuse of female beneficiaries by male family members, [119] and promote productive families. [120]

One interviewee noted that it is sometimes difficult for women to come up with their own business ideas. Projects that use a blanket targeting approach for assistance that may include providing women with a set number of predetermined options to earn income may over-saturate markets, and can even cause harm. Potential activities thus need to be based on thorough market assessments. Conducting a market analysis of diverse opportunities, or a value chain approach, can provide female beneficiaries with more

"Following training, the mentorship period should last at least another six months. But in many initiatives, it only lasts two or three due to the short project duration. This is too short for female entrepreneurs, especially if they're in rural areas, as she may face technical, financial, or market challenges when she returns home and starts establishing her project, and ultimately her initiative may fail." - A male program manager at a local CSO

substantial choices and opportunities for sustainable income. Initiatives most likely to be transformative are those that present women with vocational training combined with confidence building, and negotiation skills, followed up by grants, mentoring, and continuing support.

<sup>[115]</sup> Interview with staff at a donor organization, December 28, 2023.

<sup>[116]</sup> Interview with an international UN staff member, November 19, 2023.

<sup>&</sup>quot;Yemen: Understanding the Cycle of Gender-Based Violence," ACAPS, November 2023, https://www.acaps.org/en/countries/archives/detail/yemen-understanding-the-cycle-of-gender-based-violence

<sup>[118]</sup> Interviews with: a local civil society activist, November 29, 2023; and an Arab gender specialist at an international organization, December 13, 2023.

<sup>[119]</sup> Interviews with: a project manager at a UN agency, December 15, 2023; staff at a donor organization, November 14, 2023; and a gender specialist at an international organization, December 13, 2023.

<sup>[120]</sup> Interview with a female head of the entrepreneurship department in a local CSO, December 24, 2023.

<sup>[121]</sup> Interview with a male program manager at a local CSO r, November 20, 2023.

Interview with a female head of a local CSO, November 13, 2023.

<sup>[123]</sup> Interview with a male head of a local CSO, November 6, 2023.



A mobile phone and electronics engineer owns a shop in Taiz, through which she provides repair services for women, ensuring their privacy and digital safety, January 3, 2024 // Sana'a Center Photo by Ahmed Al-Basha.

III.

# Strengthening Women's Economic Interventions

Despite significant, and sometimes overwhelming, challenges for women's economic empowerment, this research, based on extensive consultation with local and international stakeholders, has identified meaningful opportunities to improve programming in this sector. This section shares findings from the research on how to strengthen interventions to improve outcomes for women in light of rising social acceptance of women working.

#### Growing Acceptance of Women Working

A significant aspect highlighted by this research, reiterated by other studies, is increasing acceptance among Yemeni society of women working. This assessment emerged crystal clear from both the qualitative and the quantitative research for this study. The household survey found that 55 percent of respondents had women working in the family prior to 2015, and 78 percent noted that the income earned by women working was essential to family finances. In general, the data shows that positive attitudes toward women working are emerging, even among male respondents (see figure 4).

Despite the large presence of women in the informal sector, one respondent noted significant numbers of women were formally employed. She noticed how this included women from different educational backgrounds, ages, and marital status. However, by and large, respondents noted that when women work outside the home, they put their reputations on the line, although many have well-honed skills in overcoming the myriad of challenges they encounter.

If necessary, women should 86% 65% work outside the home It is essential for girls to be 86% 67% educated to contribute to family It's a woman's right to work 71% 58% outside the home Families of working women now encounter fewer challenges in 50% marriage prospects % Strongly Agree % Female <sup>©</sup>Sana'a Center for Strategic Studies, July 2024

Figure 4: Attitudes Towards Working Women

<sup>&</sup>quot;Yemen: Women's Economic Empowerment in the Yemen Context," ACAPS, June 2023, https://www.acaps.org/fileadmin/Data\_Product/Main\_media/20230606\_acaps\_thematic\_report\_yemen\_womens\_economic\_empowerment\_in\_the\_yemeni\_context.pdf; Marta Colburn, "Life Phases of a Yemeni Woman," Sana'a Center for Strategic Studies, March 10, 2021, https://sanaacenter.org/publications/main-publications/13340; Fawziah Al-Ammar and Hannah Patchett, "The Repercussion of War on Women in the Yemeni Workforce," Rethinking Yemen's Economy, Policy Brief No.13, July 23, 2019, https://devchampions.org/publications/policy-brief/The\_Repercussions\_of\_War\_on\_Women\_in\_the\_Yemeni\_Workforce/

<sup>[125]</sup> Interview with female staff at an international organization, November 28, 2023.

Despite relative consensus on changes in social norms, there were divided opinions on whether such changes would continue after the conflict ends, or if things would return to the status quo. One interviewee noted, I don't think that a housewife, who lived all of her life under the wings of a husband, father or brothers, and who with the conflict started working and contributing financially to the family, will go back to how it was before. She is a different person now, and her family has been changed. This uncertainty about the enduring nature of such changes should catalyze implementing organizations to seek to deepen changes. It is an opportunity to design and implement programs that aspire to empowerment, not just economic participation, so that even if household circumstances improve, families will continue supporting girls' education and women working. One donor interviewed observed that despite the indigenous trend of increasing acceptance of women's economic participation, donors have been slow in finding ways to support such a significant change.

# 3.1 Tips to Improve Cash and Livelihood Interventions

Large-scale humanitarian interventions providing desperately needed cash for families via different modalities have proven essential to the survival of Yemeni families. Women have been beneficiaries of such interventions through cash-forwork, cash-for-nutrition, cash-for-training, cash-for-community assets, and cash-for-social services. However, such short-term benefits are unlikely to mitigate dominant patriarchal social norms that discriminate against women, or to shift gender dynamics in the home. unconditional cash transfers can also create dependencies. Several recommendations to strengthen cash programming emerged from interviews carried out with donors and other organizations, including:

- Conducting a rapid gender analysis in each area prior to launching cash programming targeting women, to identify activities that are acceptable for women to undertake, as norms may vary in different areas.
- Consulting with local women on the types of tasks they could contribute and providing flexible hours with childcare at the work sites and offering work locations near their homes, as well as ensuring there are female supervisors to coordinate with women workers.
- Engaging women in providing food and water to men who are working.[132]

<sup>[126]</sup> Interview with an Arab female employee at an international agency, January 4, 2024.

<sup>[127]</sup> Interview with a female head of a local CSO, November 22, 2023.

<sup>[128]</sup> Interview with staff at a donor organization, November 30, 2023.

<sup>[129]</sup> Interview with a male head of a local CSO, November 4, 2023.

<sup>[130]</sup> Interviews with: a gender specialist at an INGO, October 6, 2023; and a Yemeni gender manager at an international organization, November 18, 2023.

<sup>[131]</sup> Interview with a female advisor at an international organization, December 6, 2023.

Interview with a Yemeni gender specialist at an international organization, December 4, 2023.

- Using cash programming as part of a broader strategy to address the economic needs of women, so that such infusions provide for short-term needs, but are also paired with other activities that provide more sustainable incomes, such as micro-finance or technical and vocational education and training (TVET).[133]
- Strengthening participative decision-making mechanisms in cash programming, ensuring that women and other vulnerable groups play an active role. [134]

Livelihood interventions in a humanitarian context are ways that organizations support beneficiaries in securing the basic necessities of life, such as food, water, shelter, and clothing. This can comprise a wide range of activities such as micro-finance, skills-building efforts including TVET, on-the-job training, and job placement. In implementing such interventions with women, the following ideas can be utilized to strengthen the impact of such activities:

- Gender and market analysis are essential to calibrate project activities to the location being targeted, tailored to the sector of activity, and integrating the needs and inputs from women in the area.[156]
- Avoid just targeting women in interventions and make sure to include male family members in interventions, seeking to avoid a backlash against women. One interviewee shared that her organization seeks to mitigate the risk of early marriage by providing livelihood support for the fathers and other family members.
- One-off training interventions or micro-finance loans are insufficient to achieve empowerment for women, and can even cause harm. International organizations will leave at the end of a project, so it is essential to engage with local partners that have a solid reputation among women, provide other services to women, and are connected to communities. One interviewee heading a local CSO emphasized the importance of a comprehensive approach to skills building for women, combining capacity building, production, and marketing with onthe-job training.
- Training activities should include life skills modules like confidence, self-esteem, and sharing mental health strategies. Negotiating skills are also important to support women in communicating their ideas to convince their families of their

<sup>[133]</sup> Interviews with: a Yemeni female manager at an international organization, November 20, 2023; a male program manager at a CSO, November 20, 2023; and a male head of a local CSO, November 6, 2023.

<sup>[134]</sup> Alma Hashem, "A Gendered Analysis of Cash For Work Programming in Hudayda," Islamic Relief Yemen, August 2021, https://reliefweb.int/report/yemen/gendered-analysis-cash-work-programming-hudayda

 $<sup>&</sup>quot;Human tarian ism: Keywords," Brill, September 20, 2020, \\ https://brill.com/display/book/edcoll/9789004431140/BP000058.xml?language=en. \\ Market and Ma$ 

<sup>[136]</sup> Interviews with: a male head of a local CSO, November 6, 2023; an economic specialist at an INGO, November 20, 2023; and a Yemeni female manager at an international organization, November 20, 2023.

<sup>[137]</sup> Interviews with: staff at a donor organization, November 14, 2023; female programs manager in a local CSO, November 29, 2023; staff at a donor organization, November 30, 2023; a male manager at a local financial institution, December 11, 2023; an Arab gender specialist working at an international organization, December 13, 2023; a female sectoral coordinator at a local CSO, December 14, 2023; and a Yemeni female employee at a donor agency. December 28, 2023.

<sup>[138]</sup> Interview with Najiba Al-Nagar, SOS Foundation for Development Co-Founder and Programs Manager, November 29, 2023.

<sup>[139]</sup> Ibid.

entrepreneurial ideas<sup>[140]</sup> and to express their needs.<sup>[141]</sup> Trainers for such activities should always be female, which one interviewee noted can facilitate approvals by the Houthi-run SCMCHA.<sup>[142]</sup>

- Working in partnership with local CSOs would enhance access in hard-to-reach places, improve contextual understanding, and mitigate the need for *mahareem* to accompany their female staff.
- When planning trainings for women who will be accompanied by *mahareem*, organize parallel trainings for male family members. This may avert problems of boredom, as well as provide these men with skills.
- Improve coordination of programming at the local level, including with local authorities, to better understand who is doing what in communities and districts. This will avoid duplication of training and investments and streamline interventions. [143]
- In seeking to strengthen economic programming with women in rural and urban areas, don't shy away from activities that are traditionally male-dominated.
- Widely share success stories and models of working women, as this can inspire other women and their families to support women's economic empowerment.
- Reframe women's economic interventions in terms of resilience programming in Yemen. Resilience is the entry point to economic recovery and women can play a significant role in these efforts.<sup>[144]</sup>

Bridging the humanitarian-development-peacebuilding (HDP) nexus is a further way to move beyond the short-term nature of humanitarian interventions. While many organizations are exploring hybrid models, full HDP nexus investments should be expanded around women's economic empowerment. This adjustment could yield more sustainable results as it could span the spectrum of short-, medium-, and longer-term interventions. The nexus approach creates synergies and is a powerful tool for women's economic empowerment in both rural and urban settings. [146]

#### 3.2 Women's Entrepreneurship Opportunities

Entrepreneurship is defined as the activity of setting up a business or enterprise and, in the process, taking on financial risks in the hope of gaining profit. For the purposes of this research, entrepreneurship is relevant to micro-, small-, and medium-sized enterprises. In Yemen, setting up a business has never been easy.

Interviews with: a female gender specialist at an international organization, November 18, 2023; a female head of regional programming at a CSO, November 25, 2023; and a female advisor at an international organization, December 6, 2023.

<sup>[141]</sup> Interview with a Yemeni mental health professional, October 4, 2023.

<sup>&</sup>lt;sup>[142]</sup> Interview with a Yemeni project coordinator at an international organization, November 26, 2023.

<sup>[143]</sup> Interview with staff at a donor organization, December 13, 2023.

<sup>[144]</sup> Interview with a woman head of a local CSO, November 22, 2023.

<sup>[145]</sup> Interviews with: a Yemeni gender specialist at a UN agency, December 4, 2023; Yemeni staff at an international organization, December 6, 2023; an international coordination officer at a UN agency, December 19, 2023; an international advisor at a UN agency, December 20, 2023; and staff at a donor agency, January 16, 2024.

<sup>[146]</sup> Interview with a Yemeni employee at a UN agency, December 4, 2023.

Prior to 2015, the private sector already faced many challenges, which have only been worsened with the onset of war. However, even in conflict zones, consumers still need products and services, and entrepreneurs are always there ready to create opportunities and generate profit. [148]

#### Fostering an Ecosystem Approach

An ecosystem approach is essential for female entrepreneurship to thrive. This comprises key elements including; policies, market access, access to different types of capital, innovation, human capital, and resources; with various actors interacting with one another. Such an approach facilitates entrepreneurs to access the knowledge, resources, or support they need for them to succeed and helps implementing organizations and donors to identify and address gaps in skills and support services, thus avoiding duplication, and strategically investing in systems fostering female entrepreneurs. An ecosystem approach can catalyze livelihood interventions and transform economic participation into the economic empowerment of women. This means funding interventions to support and grow start-ups and more well-established businesses, and back women who want to expand their enterprises.

Much of the programming in Yemen in women's livelihood initiatives focuses on the individual level, providing skills and micro-finance loans, with only a few investing in the macro-economic strata. There is a general lack of analysis and programming re-engaging entrepreneurship in a horizontal orientation. Value chain interventions focusing on one commodity or product have proliferated in Yemen, which has yielded some solid results. Despite such improvements, there is an opening to look more broadly at a bottom-up approach to the entrepreneurship landscape seeking to improve the entrepreneurship context in a conflict setting such as Yemen. Many ecosystem models seek change in formal institutions based on top-down principles - investing in formal institutions is a longer-term enterprise and may be challenged by corrupt practices - rather than supporting networks and financing in a post-conflict setting that can facilitate productive entrepreneurship. [151]

Figure 5 below presents a visualization of the entrepreneurship eco-system as developed by the team, with input from external experts in a brainstorming session held on April 7, 2024. It is designed to illustrate the feasibility (elements that

<sup>[147]</sup> Amal Nasser, "Private Sector Engagement in Post-Conflict Yemen," Rethinking Yemen's Economy, Policy Brief No. 7, August 2018, https://devchampions.org/uploads/publications/files/Rethinking\_Yemens\_Economy\_policy\_brief\_7.pdf

<sup>[148]</sup> A study from Syria, for instance, found that although the entrepreneurship sector was dominated by men, women were very active and created opportunities for speaking out about their innovative ideas, which encouraged other women. See, Ahmed Sufian Bayram, "Entrepreneurship in Conflict Zones: Insights on Startups in Syria,"https://ahmadsb.com/books/entre-in-conflict-zone/ENTREPRENEURSHIP-IN-CONFLICT-ZONES. pdf

<sup>[149]</sup> Interviews with: a male partner at a Yemeni consulting firm, November 12, 2023; a female digital and technical consultant, December 10, 2023; and staff at a donor organization, December 13, 2023.

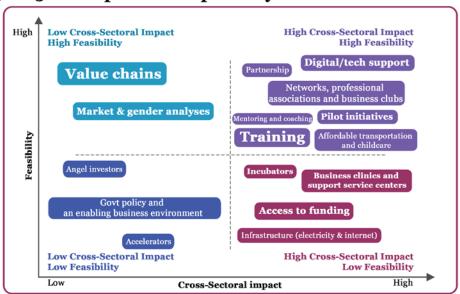
<sup>[150] &</sup>quot;Entrepreneurial Ecosystem Model," National Women's Business Council, 2023, https://www.nwbc.gov/wp-content/uploads/2023/11/NWBC-Entrepreneurial-Pamphlet.pdf

<sup>[151]</sup> Maksim Belitski, Nataliia Cherkas, Olena Khlystova, "Entrepreneurial Ecosystems in Conflict Regions: Evidence from Ukraine," The Annals of Regional Science, December 2022, p. 371, https://link.springer.com/article/10.1007/s00168-022-01203-0

<sup>[152]</sup> The graphic was also designed with the support of Gabool Al-Mutawakel.

are more easily or conveniently accomplished) and impact of important components in such an eco-system and identified entry points for further investments and areas of existing strengths, [153] as well as detailed assumptions of an eco-system approach. [154]

Figure 5: Entrepreneurship Eco-System in Conflict Settings



Sana'a Center for Strategic Studies, July 2024

#### **Figure 6: Eco-System Components**

Value chains: increasingly common and extremely valuable interventions, but they are insufficient to change the context for entrepreneurs.

Market & gender analyses: critical for successful interventions given that the context for female entrepreneurship and type of interventions needed vary

Angel investors: very rare in Yemen, some women seek such funding from their family/friend networks, but for many vulnerable women this is not possible.

Government policies & enabling environment: critical to success for female entrepreneurs, with the most productive changes emanating from support for entrepreneurship from local authorities.

Accelerators: boosting the growth of existing companies led by women, helping them expand from micro to small, small to medium, and medium to large.

**Incubators:** supporting female entrepreneurs in the design and start-up phase by providing office space, internet/electricity, business skills, networking, facilitative access to financing, technical support, and childcare.

Infrastructure: significant challenge for female entrepreneurs needing large-scale investment.

Access to funding: including micro-finance is crucial since women are seen as high risk in banking and financial systems, necessitating loan guarantees. MFIs are common, but there is less funding available for medium and large enterprises.

Partnerships: relations between organizations supporting female entrepreneurs (i.e. local authorities, government, private sector, civil society, and academia).

Pilot initiatives: innovative, often small-scale efforts designed to meet the needs of female entrepreneurs.

Digital/tech support: software, on-line training to access different types of tools and a help desk function.

Mentoring, coaching and on-the-job training: essential to pair with training and other interventions, providing systematic and long-term support for female entrepreneurs.

Networks, professional associations and business clubs: both informal and formal, these are essential for female entrepreneurs, women in startups and those rising to senior management. Professional associations for women, including those in the Chambers of Commerce, are an essential part of the eco-system but are often under-supported.

Affordable transportation & childcare: could be furthered through vouchers and/or provided to incubator clients.

Training: too often are short-term with little-no follow up. These should go beyond technical skills, and cover accounting, marketing, government policies and taxation, as well as mental health strategies and negotiation skills.

Business Clinic/Support Service Center: very rare, but essential and could include support for raw materials, marketing, production services, addressing legal issues, contracting, financial management and accounting.

Sana'a Center for Strategic Studies, July 2024

Font size in the graphic indicates the commonness in Yemen, with larger font being more common and smaller font being less common.

These include an unstable security situation, with considerable variation between different areas; gender-based discrimination and male competition in specific sectors, varying by location; systemic targeting of women in the public space and reputation risks for women in the public sphere; mobility and access restrictions – conflict, mahram requirements, working in the evening, and mixed gender work environments and prevalence of women working in the informal sector, in small-scale initiatives in a low-profile way. Overall, bottom-up approaches to support female entrepreneurship have a more positive effect on productive entrepreneurship than changes in formal institutions based on top-down principles. See, Maksim Belitski, Nataliia Cherkas, Olena Khlystova, "Entrepreneurial Ecosystems in Conflict Regions: Evidence from Ukraine," The Annals of Regional Science, December 2022, https://link.springer.com/article/10.1007/s00168-022-01203-0

#### Harnessing Positive Trends

The support of female entrepreneurship presents many opportunities in both rural and urban areas of Yemen. There are numerous organizations currently working with female entrepreneurs in a wide range of initiatives, some of which have transformed the lives of women participating in such projects, and given rise to some promising trends, including:

- Breaking into Traditionally Male Occupations: Initiatives encountered in the course of this research support women to break into traditionally male-dominated fields, opening sustainable income-earning opportunities in IT, mobile phone and solar system maintenance, and even construction. Examples were also provided of women working in beekeeping in Shabwa and Hadramawt, an ancient practice traditionally done by men. "We are noticing a trend of changing attitudes within a conservative society; women are now being accepted in traditionally male-dominated professions. This is due to high levels of poverty where families need all members to contribute economically. Now men are more accepting of their wives and daughters working in different sectors,"[156] said the head of an economic recovery and livelihoods program. In the fisheries sector, there are initiatives that support women at different stages in the value chain, including working with female divers for clams and shellfish, and fisherwomen in Shabwa. [157]
- Collective Action: Women joining together can produce powerful results and mitigate the barriers they face in various arenas. Examples of this include Chambers of Commerce women's departments, the Yemeni Women's Union, and professional associations. The Union of Small Project Owners in Aden which had nearly 1,200 business women as members as of 2022, providing them with a range of services and facilitating their efforts to navigate patriarchal norms, government regulations, and the dynamic security situation. [158]
- Partnering with the Private Sector: The private sector is a critical element in the economy. Some initiatives partner with local companies to promote women's economic empowerment through skills development and jobs. An example highlighted by an interviewee was an international project that worked in partnership with a factory in Mukalla to qualify women to work in tuna processing.

<sup>[155]</sup> Interviews with: a Yemeni head of an international organization, November 9, 2023; a Yemeni head of an international project, November 20, 2023; Yemeni head of an international organization, November 24, 2023; Yemeni project manager in an international organization, November 26, 2023; Yemeni staff of an international organization, December 3, 2023; Arab female staff working for an international organization, January 4, 2024.

<sup>[156]</sup> Interview with a male head of an economic project, November 20, 2023.

<sup>[157]</sup> Interviews with: Yemeni staff at a UN agency, November 26, 2023 ; staff at a donor organization, November 30, 2023; and Yemeni staff at an international organization, December 6, 2023.

<sup>[158]</sup> Ghaidaa Alrashidy, "In Focus: Wartime Economy Fosters Surge in Female Entrepreneurship in Aden," Sana'a Center for Strategic Studies, August 12, 2022, https://sanaacenter.org/the-yemen-review/july-2022/18398

<sup>[159]</sup> Interview with Yemeni staff at an international organization, December 6, 2023.

- Organizations Driving Change: The Social Fund for Development (SFD) is an essential player in women's economic empowerment in Yemen. It has programming that targets women entrepreneurs under the Small and Micro Enterprise Promotion Services (SMEPS), the Small and Micro Enterprise Development Unit (SMED), and the Yemen Loan Guarantee (YLG) intiative in the micro-finance sector. Additionally, of the 80,000 members in their 8,000 Village Cooperative Councils, approximately 40 percent are women, with these bodies making important decisions about needs and development priorities in communities. The YLG initiative, which since 2017 has sought to facilitate credit access for women and youth, who are generally perceived as riskier. By 2023, 39 percent of all loan guarantees were provided to female clients.
- Good Regional Models for Women's Credit Access: There are also successful regional initiatives supporting female entrepreneurs and businesswomen in accessing credit that could be piloted in Yemen. Tamweelcom in Jordan provides a range of financial, digital and non-financial services to women and other financially excluded citizens. The Kafalat program in Lebanon is a partnership between the government and commercial banks to provide loan guarantees for small and medium-sized enterprises (SMEs). The Khalifa Fund for Enterprise Development, based in Abu Dhabi, United Arab Emirates, collaborates with various banks to offer low-interest loans and business development services to Emirati women entrepreneurs. The Egyptian Micro, Small, and Medium Enterprise Development Agency has partnered with several commercial banks to establish a dedicated fund for women entrepreneurs.

## 3.3 The Innovations Sector – ICT, Digitization, and Green Technologies

Despite the crisis, the innovations sector is emerging in Yemen, with considerable opportunities for women. Capitalizing on such entry points in programming and policy-making requires analysis and coordination to scale up and foster synergies.

### Digital Shift and Opportunities for Women

The digital sector emerges as a promising arena, with many Yemeni women having access to phones to leverage online platforms to sell their products. According to the Yemen MICS 2022-2023 survey, 94.3 percent of urban households and 85.6 percent of rural homes have mobile phones. Additionally, hackathons are becoming a common mechanism to foster innovation and growth in this dynamic space, complemented by more systematic investments in the digital sector. Digitization and promoting digital literacy are seen as enablers for women, opening up a wide range of opportunities, and potentially becoming transformative for women to thrive and contribute to sustainable development.

<sup>[160]</sup> Information provided by Rami al-Sabri, Managing Director of the YLG, during the validation session March 10, 2024.

<sup>[161] &</sup>quot;Yemen MICS: Multiple Indicator Cluster Survey 2022-2023: Survey Findings Report," UNICEF and Central Statistical Organization, https://mics-surveys-prod.s3.amazonaws.com/MICS6/Middle%20East%20and%20North%20Africa/Yemen/2022-2023/Survey%20findings/Yemen%20 2022-23%20MICS%20Survey%20Findings%20Report\_English.pdf, p. 7

Working in IT is more acceptable for women in Yemen than in other fields, noted one informant, as this type of work can be done from home, circumventing the need for a *mahram*. "If you think about digital technology and software programming, a woman can find work locally in her city, so there isn't much need for her to travel to other areas for work," said a male partner in a Yemeni consulting firm. [165]

"If we create digital skills – coding, design, digital marketing – we can tap into more markets in the GCC. This could be a huge amplifier for youth and women, who can work for [companies in] more stable contexts and bring in more hard currency." -A female digital and technical consultant

In many ways such careers are gender-neutral, open to both men and women to succeed. Connecting qualified Yemeni women to jobs in the region has already been happening as they are highly competitive with regional salaries, and such work can be done from the comfort of their homes. [164] Digital literacy, e-commerce, cyber security, and e-wallets all present opportunities that organizations are engaging women in, even training women in UNIX, a common multi user computer operating system. [165] Weak infrastructure, however, remains a challenge, given that the digital sector requires reliable internet and electricity.

### Hope from Green Technologies

The impact of climate change and environmental degradation has haunted Yemen for decades. [166] According to the European Commission's Inform Climate Change Baseline, Yemen comes in at 194th out of 196 countries at risk. [167] Further, the United Nations Population Fund (UNFPA) notes the disproportionate impact of climate extremes in Yemen on the mental and physical health of women, [168] girls, and newborns. [169] However, women are not passive in the face of such issues, but rather engaged in positive initiatives to respond.

With the scarcity of electricity, for instance, there has been a surge in female entrepreneurs in solar and other green technologies. Even before the war, Yemen had a growing solar energy sector that provided electricity to homes, schools, and businesses. Since 2015, several factors have contributed to a significant expansion of decentralized solar energy use throughout the country, including but not limited

 $<sup>^{</sup> t [162]}$  Interview with a female digital and technical consultant, December 10, 2023

<sup>[163]</sup> Interview with a male partner at Yemeni consulting firm, November 12, 2023.

<sup>[164]</sup> Ibid.

<sup>[165]</sup> Interviews with: a manager at a local training organization, October 28, 2023; Yemeni staff at an international organization, November 20, 2023; Yemeni staff in an international project, December 3, 2023; and project manager at a local organization, December 7, 2023.

<sup>[166]</sup> Niku Jafarnia, "Risking the Future: Climate Change, Environmental Destruction and Conflict in Yemen," Center for Civilians in Conflict, 2022, https://civiliansinconflict.org/wp-content/uploads/2022/10/CIVIC\_Report\_Yemen\_ClimateCrisis\_ProtectionofCivilians.pdf; "Climate Change Impacts on Yemen: and Adaptive Strategies," Yemen Family Care Association, July 2023, https://reliefweb.int/report/yemen/climate-changeimpacts-yemen-and-adaptation-strategies

<sup>[167] &</sup>quot;Inform Climate Change: Quantifying the Impacts of Climate and Socio-Economic Trends on the Risk of Future Humanitarian Crises and Disasters," Inform, October 2022, https://drmkc.jrc.ec.europa.eu/inform-index/INFORM-Climate-Change/Results-and-data

<sup>[168]</sup> The multiple aspects of this global phenomenon impact many aspects of the lives of women and girls, inter alia, increasing distances to fetch water, rainfed agriculture which women are often responsible for, rising poverty, and climate displacement.

<sup>[169] &</sup>quot;We Lost Everything: In Yemen, a Mother's Grief Lays Bare the Human Cost of the Climate Crisis," UNFPA, December 2023, https://www.unfpa.org/news/%E2%80%9Cwe-lost-everything%E2%80%9D-yemen-mother%E2%80%99s-grief-lays-bare-human-cost-climate-crisis

to: destruction of the electricity infrastructure in Houthi-controlled areas; inconsistent supply and the cost of fossil fuels for generators and electricity plants; ineffective electricity management in government-controlled areas; and market competition and reduction in price for solar components and installation due to the high volume of users. [170] According to the 2018 World Economic Forum, Yemen has the most solar energy potential among water-stressed countries. [171] In 2019, a World Bank survey found that 75 percent of respondents utilize small-scale solar-powered systems as a primary source of electricity. [172] This reality presents an opportunity for female entrepreneurs.

Green technology opportunities, however, like many aspects in Yemen, depend on location. In rural areas, there may be a lack of capital to invest in green technology. Solar pumps for irrigation purposes, while providing short-term benefits for farmers, can also contribute to groundwater over-extraction. [174] Addressing these multifaceted challenges is crucial to unlocking the full potential of technological and economic empowerment in Yemen.

"If you see the composition of imports in Yemen, you find that solar components have increased over time. These days in Sana'a, and in some areas in the South, many households are using solar energy. I believe the crisis of electricity in Aden is pushing Yemen into the green economy."

- An Arab woman working at an international agency [173]

Yet, amidst the wide range of challenges, there are significant opportunities for green and technological economic empowerment projects in Yemen. Environmental and green funds provide a substantial avenue to support women to integrate green technology and climate-smart agriculture into their lives. "There is great potential for women's economic empowerment in green technologies, but with all of these transformations we need indicators, as that is the only way we will be able to understand and measure change,"[175] said the head of a local CSO. Some innovative initiatives already underway in Yemen include:

- In Abs, Hudaydah, under the UNDP-implemented project ERRY, women operate a micro-solar grid, providing renewable electricity to their community.[176]
- With USAID funding, the Pragma Corporation is educating farmers on installing solar panels, greenhouses, drip irrigation, mulching, composting, and many other climate-smart practices in government-controlled areas of the country.

Dawud Ansari, Claudia Kemfert and Hashem al-Kuhlani, "Yemen's Solar Revolution: Developments, Challenges, Opportunities," Energy Access and Development Program, February 2019, p. 15, https://eadp.eu/uploads/WP201902\_Yemen\_Solar\_EN.pdf

<sup>[171]</sup> Which countries could gain the most from renewable energy?" World Economic Forum, May 17, 2018, https://www.weforum.org/agenda/2018/05/these-20-water-stressed-countries-have-the-most-solar-and-wind-potential/

<sup>[172]</sup> Naoko Kojo and Amir Althibah, "Yemen Monthly Economic Update," World Bank, March 2020, p. 7., https://documents1.worldbank.org/curated/en/339571587498517757/pdf/Yemen-Monthly-Economic-Update-March-2020.pdf

<sup>[173]</sup> Interview with an Arab woman working at an international agency, January 4, 2024

<sup>[174]</sup> Musaed M. Aklan and Helen Lackner, "Policy Brief: Solar Powered Irrigation in Yemen: Opportunities, Challenges, and Policies," Rethinking Yemen's Economy, April 2021, https://sanaacenter.org/files/Rethinking\_Yemens\_Economy-policy\_brief\_22.pdf

<sup>[175]</sup> Interview with the female head of a CSO, November 22, 2023.

<sup>[176] &</sup>quot;Yemeni Climate Heroine, Iman Hadi, Goes to COP27," United Nations Yemen, February 2023, https://yemen.un.org/en/219117-yemeni-climate-heroine-iman-hadi-goes-cop-27

- The UN's Food and Agricultural Organization (FAO) supports women in waterefficient backyard gardens, Water User Associations and cooperatives, female savings groups, and in accessing markets to sell crops and agricultural products.
- Throughout the country, many local organizations support female entrepreneurs in starting their own solar installation and repair enterprises, including SMEPS, the Youth Leadership Development Foundation, SOS Foundation for Development, Khadijah Foundation, and ROWAD.



Medical Students taking a break after completing their exams at Aden university, Aden, February 22, 2022 //
Sana'a Center Photo by Sam Tarling

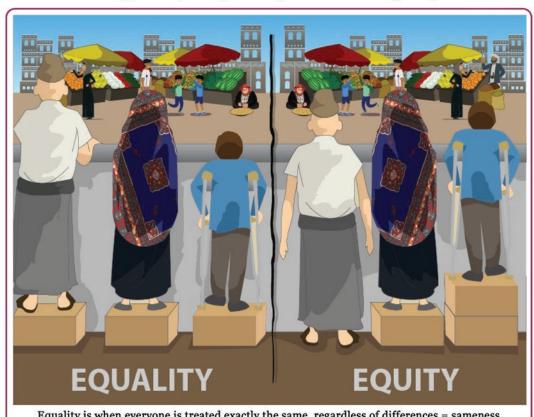
IV.

# Conclusion

The challenges facing women's economic empowerment programming in Yemen are staggering, with impacts at multiple levels - as individuals, in their households, in their communities and culture, and in the broader context - which are often overwhelming. International and local implementing organizations face various issues in supporting women's livelihoods and income-earning activities within the confines of the broader environment, which has been in a state of conflict since 2015.

Although challenges proliferate, this report presents potential opportunities to strengthen women's economic programming. The growing acceptance of women working, both in the home and in broader society, is an indigenous trend ripe for support. One way to do so is to fund local efforts highlighting role models of women who are economically contributing to their households and communities. As one interviewee noted, "When you promote a success story about women succeeding economically, men in other families are inspired and encourage their women to also participate. It was a taboo before." [178]

### Figure 7: Equality versus Equity



Equality is when everyone is treated exactly the same, regardless of differences = sameness. Equity is when the same resources are used to give everyone what they need to succeed = fairness.

Sana'a Center for Strategic Studies, July 2024

Interviews with: a male head of a local CSO; a Yemeni woman working at an international organization, December 4, 2023; an Arab gender specialist at an international organization, December 13, 2023; the head of the woman's unit in a Yemeni CSO, December 24, 2023; Yemeni staff with an international donor, December 28, 2023; and Arab female employee with an international donor, January 3, 2024.

<sup>[178]</sup> Interview with a Yemeni staff member working at an international donor, December 28, 2023.

To improve impact in women's economic empowerment programming, the need to shift certain approaches was highlighted in this research. One such shift is that amidst deepening poverty in the country, interventions at the household level, rather than focusing exclusively on women, present an opportunity to foster productive families. Such an adjustment, and integrating cultural sensitivity in other interventions targeting women, can mitigate against potential backlash against implementing organizations and the women themselves. [179]

Another approach adjustment is that programming seeking to promote gender equality in Yemen would be more culturally acceptable if built around gender equity, rather than gender equality. This shift is illustrated in figure 6 below. For example, in the case of tech training opportunities, instead of giving everyone the same three-month, in-person training, perhaps provide remote learning options for women with time to gain practical skills through internships or mentorship activities.

The final shift in approaches is that of localization, which came through clearly as a way to deepen the impact of interventions seeking to empower women economically. Local civil society is grounded in the culture, context, and constraints of such programming, and there is strong female leadership in the sector. Additionally, some organizations, particularly those led by young people and women, have strong gender commitments. International organizations may provide training, grants, or other activities, but when the project ends so does the support. It is essential to engage with local civil society partners as it is an investment in Yemen's future. The resilience of Yemeni women emerged crystal clear in this research, despite the myriad of challenges identified in this report and a wide range of other studies. Women persist, and many succeed. This reality deserves recognition and sustained investment.

<sup>[179]</sup> Shaima bin Othman, "INGOs Must Navigate Feminism and Women's Empowerment with Cultural Sensitivity to Avoid a Backlash," Yemen Policy Center, April 2024, https://www.yemenpolicy.org/ingos-must-navigate-feminism-and-womens-empowerment-with-cultural-sensitivity-to-avoid-a-backlash/

### V.

## Recommendations

The following recommendations are designed to provide insight on addressing the challenges, leveraging the opportunities in seeking to strengthen women's economic empowerment in Yemen, and actionable as much as possible.

#### To Donors:

- Support research, analysis, multi-stakeholder consultations, and coordination to further an eco-system approach for both entrepreneurship and the innovations sector. Support longer-term data collection on project outcomes. This will facilitate identifying gaps and opportunities systematically.
- 2 Encourage a learning and adaptive approach by promoting knowledge sharing and exchange of best practices among implementing organizations.
- Increase support to initiatives to improve women's access to diverse sources of credit and expand loan guarantees efforts to de-risk working with women and youth. This should include a systematic approach to growing women's businesses of all sizes from micro to small, small to medium, and medium to large.
- Work directly with Yemeni quasi-governmental and local CSOs as partners to scale-up successful interventions in women's economic empowerment, rather than viewing them as sub-contractors for international organizations.
- 5. Ensure long-term support to entrepreneurs not just at start-up, with a particular focus on female entrepreneurs. Such a facility could take the form of a business clinic that provides easy access to a range of women-led businesses in an area providing specialized support to entrepreneurs.
- 6. Consult with Yemeni businesswomen and female entrepreneurs in designing all economic opportunities.
- Encourage the creation of specialized digital platforms for women to help them overcome barriers to their economic empowerment. This would facilitate privacy for businesswomen to secure raw materials and equipment, training, and online trading platforms to help overcome mobility constraints and provide networking opportunities.

- 8. Support programming that promotes productive families, and that target both men and women in the household, to mitigate a backlash on women's standalone projects.
- Support youth-led efforts in advocacy and communications promoting the positive role of women in the economy, disseminating success stories and role models in recognition of the contributions of men and women to positively impact their society.

#### To UN and INGOs:

- Improve UN leadership to strengthen women's economic empowerment analysis and interventions, expanding beyond humanitarian assistance, to development and peacebuilding.
- 11. Strengthen coordination around women's economic empowerment programming among all stakeholders (local and international implementing organization, government, local authorities, and the private sector) to tailor projects to a specific area, ensuring that women's needs are addressed, and prevent friction with local authorities by engaging them early on.
- 12. Accelerate localization efforts to strengthen the capacity of local civil society to implement activities fostering women's economic roles. Develop internal milestones that strive to achieve Grand Bargain commitments of 25 percent of humanitarian funding to local partners. [180] This should include supporting local CSOs to engage at a more influential and decision-making level, rather than solely implementation and service delivery.
- 13. Establish internal targets for all procurement opportunities of women-led businesses. [181] This could include pre-qualification of such enterprises, broad publication of tendering opportunities on accessible platforms and for a catering to businesswomen, positively weighing these bids from such businesses, and ensuring women staff members participate on all procurement committees.
- Empower local female staff and Yemeni gender specialists to calibrate interventions to the local context and address the differing needs of women at various life phases. All economic empowerment programs for women should mitigate triple burdens on working women and reflect changing gender dynamics in the home. Incentivize female-friendly affordable transportation options and childcare options for working women.
- Tailor training and vocational needs to women, including using female instructors, and creating virtual training options to be more accessible for

<sup>[186]</sup> A target set for 2020. In Yemen the percentage is estimated below 10 percent, despite a dramatic increase in direct funding to local frontline responders through the Yemen Humanitarian Fund (2021 it was 25 percent and 2022 it was 43 percent). https://www.unocha.org/publications/ report/yemen/yemen-humanitarian-fund-yhf-2022-annual-report

<sup>[181]</sup> For more details see: "Building Gender-Responsive Procurement: Lessons from Research and Practice," Guidance Note, UN Women, March 2022, https://www.unwomen.org/sites/default/files/2022-11/Guidance-note-Building-gender-responsive-procurement-en.pdf

women, and partnering with CSOs to build capacities to contextualize interventions. Ensure that all economic training for women promote mental health and integrate negotiation modules to boost self-confidence and equip them with self-care skills, and better support the emotional needs of their families.

### To Local Civil Society:

- 16. Conduct market analysis studies for all interventions supporting working women with a strong focus on non-traditional occupations in ICT, green technologies, and climate-smart agriculture for women.
- Develop partnerships with the private sector to develop vocational and entrepreneurship training opportunities.
- Seek informal alliances with like-minded civil society partners, and where possible formalize such relations through virtual channels to confront emerging challenges related to the context of women's economic empowerment and strengthen eco-systems in the entrepreneurship and innovation sectors.

### To the Government and Local Authorities:

- 19. Foster a spirit of collaboration among and in cooperation with UN agencies, INGOs, local CSOs, and private sector entities working in women's economic empowerment to share lessons learned and avoid duplication of efforts.
- Explore efforts to streamline program permits and fieldwork activities for implementing organizations working in women's economic empowerment.
- Activate the role of women's departments in various ministries to deepen the impact of investments in this area.
- Study the needs of women entrepreneurs in relevant government offices, which could include taxation, Zakat authority, Ministry of Industry and Trade, and Social Security, and seek ways to create a more enabling environment, such as suspending government fees and taxation for a certain period of time.

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