RESILIENCE IN IRAQ

Impact evaluation of the ‘Safe access to resilient livelihoods opportunities for vulnerable conflict-affected women in Kirkuk’ project

Effectiveness Review Series 2019/20

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EXECUTIVE SUMMARY

Kirkuk governorate is situated in the North of Iraq and its control has been disputed between the Kurdistan Region of Iraq (KRI) and the federal Iraqi authorities since the early 2000s, alongside other areas in the North. Inhabitants of the governorate have faced several years of conflicts, which has led to internal displacement. In particular, they have been affected by the Iraq war, the 2006–2009 civil war, as well as the rise of ISIS and its advance into central parts of Iraq in 2014, followed by the fight against ISIS, which took place in part in Kirkuk. More recently, the Iraqi Kurdistan referendum in September 2017 led to the battle of Kirkuk (15–20 October 2017) and further displacement. Finally, even though ISIS was defeated in March 2019, there was a resurgence of its activities throughout 2020.

In this context, Oxfam in Iraq and the Iraqi Al Amal Association (IAA) collaborated on a project at the intersection of women’s rights and economic justice. The ‘Safe access to resilient livelihoods opportunities for vulnerable conflict-affected women in Kirkuk’ project took place between May 2016 and March 2018 and was funded by UN Women. It was the first collaboration between Oxfam and IAA. IAA is a women’s rights organization, and in Kirkuk it focuses on violence against women and support to survivors.

Gender norms constrain women’s mobility outside the house and their access to paid work, particularly among women in vulnerable positions and in rural environments.

The project consisted of creating casual daily work opportunities for women, for tasks that would serve the community (‘cash for work’ for activities such as school rehabilitation and painting), and support to their income-generating activities (starting an activity or supporting an existing one).

The project aimed to reach women who had been displaced, were returnees at the time, or members of the communities to which displaced people had moved (host communities).

The Effectiveness Review, commissioned in 2019–2020 but delayed for various reasons detailed in the report, focuses on investigating the impact of support to income-generating activities on the women who received this support. Note that the project also took place in Diyala governorate, in collaboration with Wand al-Khair Human Organization, but the review focuses on activities in Kirkuk. This Effectiveness Review is one of a series of impact evaluations which feed into Oxfam GB’s Strategic Evidence Framework, as part of the organization’s efforts to better understand and communicate its effectiveness and enhance learning across the organization. This evaluation investigates the following questions:

- What was the impact of the project on the sustainability of business and income-generating activities before and after the first wave of COVID-19?
- What was the impact of the project on women’s resilience capacities?
- What were the factors that enabled or blocked the project’s impact?

The evaluation investigates impact 2.5 to 3.5 years after support was received.

EVALUATION APPROACH

The evaluation used a mixed methods design. Interviews were carried out with 44 women who took part in the initial vulnerability assessment, some of whom participated in the project under review. Bringing an intersectional lens to this evaluation meant acknowledging that different women face different barriers and may have benefitted differently from the project. In particular, in the context of women in a position of vulnerability in Kirkuk governorate, a few key characteristics were identified as being critical in shaping women’s experience of gender norms and their access to paid
work, such as whether or not they were displaced, whether they had returned to their initial place of residence, and whether they lived in an urban or rural environment. Women’s education level, marital status, household structure and age were also considered key. This intersectional lens shaped the evaluation in the choice of both the sampling strategy and the analysis.

Configurational analysis was used to explore project impact, alongside different types of qualitative analyses and descriptive statistics. A configurational analysis recognizes that an outcome can arise from multiple different combinations of causes, which is a likely reality in Kirkuk.

RESULTS

Overview of key findings:

- Women in different vulnerable positions, who have experienced displacement or not, found themselves in a dire situation. This is due to the general deterioration of the economic situation, and a general deterioration of the women’s physical and mental health.

- The ongoing impacts of the project were less sustained in rural areas, where a resurgence of armed conflict was taking place. The evaluation highlights more sustained impacts for women who participated in the second half of the project, supporting the choices made to change the targeting focus to more urban areas only and to allow more time to follow up with project participants.

- Key reasons why activities ceased after project funding ended included deterioration in the health of the women themselves or of a family member they had to take care of.

- The project is not strongly associated with women having higher resilience capacities.

- However, receiving grants and technical training were important factors that enabled the sustainability of some businesses and enhanced women’s resilience capacities.

The evaluation highlights the dire situation in which a variety of women in vulnerable positions, who have experienced displacement or not, found themselves. In particular, interviewees shared the general deterioration of the economic situation, affecting their own and their family’s income-generating activities as well as the overall economy in the area. A general deterioration of their physical and mental health is also apparent in the stories shared by interviewees, as is the trauma associated with the ongoing conflicts and related displacement in Kirkuk governorate.

Interviewees who have had their own activities mainly worked from home. This reflects the gender norms which constrain women’s mobility in Kirkuk, particularly among women in vulnerable positions. Activities outside the home were made possible for two women; however, this was driven by necessity, after they became widows. Yet, widows tended to face a lot of resistance from in-laws and family members in relation to work. In general, the women interviewed faced opposition at first, which then changed to support (though this was often due to them conforming to gender norms in the activities they undertook).

Only half of these income-generating activities were ongoing after the first wave of the pandemic.

Two and a half to 3.5 years after support began, involvement in the project is not strongly associated with activities being ongoing, due to activities that seem never to have started in the project’s first year. However, having received support – and financial support in particular – is a key factor for activities to be ongoing, even after the first wave of COVID-19 (as long as the women had started their activity). Having received technical support (such as training) is also a key factor for activities to be profitable in October 2020, as assessed by the women being interviewed. While the project’s overall impact appears limited, the evidence supports the choices made in the second year to change the targeting focus and implementation: the second year of the project focused on women living in an urban environment and allowed more time for follow-up with participants. The
approach, which Oxfam and IAA have since used in other projects (provision of grants and training), seems critical for sustainability of the activities, for women in an urban setting.

Prior to the first wave of COVID-19, the primary reason given for income-generating activities having stopped was illness, either of the interviewee herself or of her family members, which resulted in her having to care for them. This reflects the gender norms which assign women as primary carers. It also points to the weakness of the health system (unavailability and/or cost of services). Interviewees highlighted the inherent quality of their income-generating activity and its conforming to gender norms as key reasons for profitability. Apart from the pandemic, competition – which is rife in a context where gender norms impose restrictions – was a key reason given for lack of profitability.

Involvement in the project is not strongly associated with women scoring higher for resilience capacities. However, having received any support for their activity (and having started it) leads to higher scores of resilience among the women interviewed, but the situation is complex and depends on the type of activities and context.

Interviewees identified many challenges ahead, and the future is a source of fear and anxiety. Women in Kirkuk governorate who took part in the interviews highlighted the need for improvement in the economic situation and education system in particular, and hoped for stability and a good life, for themselves and their children.

PROGRAMME LEARNING CONSIDERATIONS

The Oxfam and IAA project team reflected on the key findings presented in this report, alongside the evaluation team, to draw learning considerations.

Holistic and integrated programming

Consider including strategies aimed at shifting gender norms and other barriers to women’s access to paid work

Gender norms constrain the work that women do, paid and unpaid. The evaluation highlights that most of the income-generating activities were homebased and that women, widowed women in particular, often faced resistance to starting their own activities. The evaluation also reveals that women had to stop their activities when they had to care for a family member.

The project under review focused on women’s access to paid work, with a small component related to awareness of women’s rights. Moving forward, projects aimed at supporting women’s income could include strategies that aim to shift gender norms around the type of work women do, women’s mobility outside the house and women’s interaction with men outside the house. Another strand could explore how to shift the distribution of unpaid care work within households, support community-based care services and/or advocate to strengthen public care services.

Consider linking with health organizations and organizations advocating for changes in the health system

The experiences shared by interviewees show a deterioration of health conditions, including physical and mental health, and trauma. The analysis highlights that the severity of illnesses that women and family members faced, as well as other shocks experienced, led to lower scores of resilience. Illness was also a key reason given as to why women’s activities had stopped.
This highlights the need for projects focused on income-generating activities to be articulated with questions about access to physical and mental health services. Referral mechanisms to local health organizations could be strengthened during project implementation. In parallel with this, joining forces with Iraqi organizations already advocating for improvement of health services could lead to longer-term systemic changes.

**Strengthen market research and feasibility with project participants**

Competition at the local level, and between project participants in particular, was mentioned by some interviewees as one of the reasons for lack of profitability. At the outset of the project, market research and stronger feasibility assessments could be conducted with project participants to determine the various activities different women could take part in.

**Targeting, reach and relationship building**

**Reconsider approaches to reach and support women in rural environments, particularly when conflicts are activated**

The discussions with the project team, and the evaluation more broadly, revealed the difficulties involved in reaching women in rural areas and in environments with the most conservative views regarding women’s paid work. These difficulties were heightened by the large number of diverse areas targeted during the first year of the project, and by the timing, as some areas had just been liberated from ISIS occupation. The evaluation also highlights the difficulties that women involved in the first year of the project faced in starting their activities.

Moving forward, projects aimed at supporting women’s paid work and sources of income will have to consider specific strategies to involve women in rural areas, taking into account the particular ways in which gender norms play out at community level and within different households in rural environments affected by conflict. The second year of the project enabled more follow-up with each project participant; this approach should also be taken forward in new projects related to supporting women’s access to income.

**Call on funders to fund longer timeframes and lower target numbers**

The project under review was implemented in a very short timeframe (initially a year, extended to a second year). The second year allowed for more time to follow up with each participant, considering that the target number of women involved was lower than in the first year.

This calls for advocacy to encourage funders to fund projects that will allow the development of longer-term approaches and relationship building with community members. This could help to reduce some of the difficulties in reaching women in the most conservative environments. It will also enable the implementation of different types of projects and monitoring and evaluation, including the development of a more participatory and empowering process.

**Reflect on the tools used to identify and work with the most vulnerable women**

The allocation of resources in this project was based on a vulnerability assessment and the calculation of a vulnerability score. However, there is not a very marked difference between the vulnerability scores of project participants and non-participants (particularly among displaced women and even more so in the first year of the project). This means that the women who did not participate in the project were as vulnerable as those who did, by the metrics used.
First, reviewing with more details the tools used in this project for targeting would help understanding how well they enabled to identify women in position of vulnerability. Second, it is necessary to reflect on how the tools were used to decide who would be invited to participate in the project, and what were the blockers (if any) that prevented the most vulnerable women from being invited to take part. Finally, as mentioned above, different strategies might be needed to establish relationships and work with the most vulnerable women, depending on the context.

**Ways of working**

**Consider different ways to involve project participants in decisions on project implementation**

Of the interviewees who interacted with IAA and Oxfam, 46% said that they were able to contribute to making decisions about project implementation. While the group of interviewees is not representative of all project participants, this raises questions about implementation processes. Understanding better what type of involvement project participants would like to have, and what could facilitate such involvement, could lead to the development of more participatory and empowering processes.

**Strengthen informed consent practices throughout the project lifecycle**

Towards the end of the interview, 10% of interviewees said they do not know Oxfam or IAA. As mentioned above, the group of interviewees is not representative of all project participants. Nevertheless, this finding is particularly surprising as the people being interviewed had been in contact with Oxfam and IAA a number of times throughout the project lifecycle: during the vulnerability assessment, monitoring and evaluation processes, and the pre-contact for this evaluation. Moving forward, informed consent practices should be strengthened.

**EVALUATION LEARNING CONSIDERATIONS**

**Strengthen the support in place for interviewees who shared difficult stories, and maximize use of the evaluation findings**

When asked about the most significant changes to their lives or how they see the future, interviewees sometimes shared difficult stories about trauma or anxiety they have experienced. This prompts two considerations. First, while protocols were in place for safeguarding and protection referrals, the support for interviewees should be strengthened moving forward. For example, following Leung et al. 2019, funding local organizations that provide mental health support while gathering data could improve the available support. Indeed, the authors highlight that when gathering data about violence against women and girls, a surge in reporting and requests for support is to be expected. Institutions gathering data should therefore make sure that local survivor centres have the resources to cope with increased demand.

Second, re-traumatization of interviewees (borrowing the term from Iyer et al. 2021) is a risk and a critical dilemma for people gathering data. This reinforces the imperative to use and act upon the data gathered and the evaluation findings, and for Oxfam as a global organization to put the adequate incentives in place for this to happen.
1 INTRODUCTION

Kirkuk governorate is situated in the North of Iraq and its control has been disputed between the Kurdistan Region of Iraq (KRI) and the federal Iraqi authorities since the early 2000s, alongside other areas in the North. Inhabitants of Kirkuk have faced several years of conflicts, which has led to internal displacement. In particular, they have been affected by the Iraq war, the 2006–2009 civil war, the rise of ISIS and its advance into central parts of Iraq in 2014, followed by the fight against ISIS, which took place in part in Kirkuk. In a gender analysis conducted in January 2016, the authors describe the results of the combination of the two conflicts as follows:

the armed conflict – in response to Daesh [ISIS] – has served to destabilise the disputed territories and opened fresh opportunities for a number of actors to pursue their interests. The results are an overt jockeying for control between the Kurdish Regional Government (KRG), the Government of Iraq (GoI), and various other parties and proxies; accelerating demographic change and increasing hostility between some communities. The territorial struggle across parts of Kirkuk, Diyala and other provinces has been a significant factor influencing the humanitarian response in Iraq over the past two years.3

More recently, the Iraqi Kurdistan referendum in September 2017 led to the battle of Kirkuk (15–20 October 2017) and further displacement. Finally, even though ISIS was defeated in March 2019, there was a resurgence of its activities in 2020. ’Through 2020, ISIS has concentrated its operations in Diyala, Salah al-Din, northern Baghdad, Kirkuk, and Nineveh, an arc across eastern and northern Iraq. In April, ISIS conducted 87 attacks in these areas that killed 183 people.’2

In this setting, the gender analysis conducted in January 2016 highlights that ’Violence in Iraq is normalised and is a strong presence in the lives of women and men. For men, reference was made in discussions to kidnapping, killing and imprisonment. However, both within and outside the home violence disproportionately affects women and girls.’3

Gender norms constrain women’s mobility outside the house and their access to paid work, particularly among women in vulnerable positions and in rural environments. The gender analysis continues: ’living in contested areas poses additional risks to women’s safety and security. With the influx of IDPs into the contested areas, women, and especially girls, have been experiencing even greater limitations to their mobility, as deeply fragmented communities do not trust the newcomers and vice versa.’4 On the other hand, the 2018 gender profile highlights an ambiguous relationship between ongoing conflicts and gender norms related to women’s access to paid work: while some of the social restrictions related to women’s work were relaxed out of necessity, the extent to which gender norms are being renegotiated and how this affects intra-household dynamics is unclear.5

In this context, Oxfam in Iraq and the Iraqi Al Amal Association (IAA) collaborated on a project at the intersection of women’s rights and economic justice. The ’Safe access to resilient livelihoods opportunities for vulnerable conflict-affected women in Kirkuk’ project took place between May 2016 and March 2018 and was funded by UN Women. It was the first collaboration between the two organizations. IAA is a women’s rights organization, and in Kirkuk it focuses on violence against women and support to survivors. The project consisted of creating casual daily work opportunities for women, for tasks that would serve the community (’cash for work’ for activities such as school rehabilitation and painting), and support to their income-generating activities (starting an activity or supporting an existing one). The project aimed to reach women who had been displaced, were returnees at the time, or members of the communities to which displaced people had moved (host communities).

The Effectiveness Review, commissioned in 2019–2020 but delayed for various reasons detailed in the report, focuses on investigating the impact of the support to income-generating activities for Safe access to resilient livelihoods opportunities for vulnerable conflict-affected women in Kirkuk: Effectiveness Review series 2019/20
women who received this support. Note that the project also took place in Diyala governorate, in collaboration with Wand al-Khair Human Organization, but the review focuses on activities in Kirkuk. Effectiveness Reviews are a series of impact evaluations of completed or mature projects, randomly selected for an evaluation of their impact. This series is part of Oxfam GB’s Strategic Evidence Framework and is part of the organization’s efforts to better understand and communicate its effectiveness, as well as enhance learning across the organization.

This evaluation investigates the following questions:

- What was the impact of the project on the sustainability of business and income-generating activities before and after the first wave of COVID-19?
- What was the impact of the project on women’s resilience capacities?
- What were the factors that enabled or blocked the project’s impact?

The evaluation investigates impact 2.5 to 3.5 years after support was received (see Figure 1.1).

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Figure 1.1: Project/evaluation timeline 2015-2020

- **2015**
  - Vulnerability assessment, year 1 – May-June

- **2016**
  - Iraqi Kurdistan Referendum – September
  - Battle of Kirkuk – October

- **2017**
  - Defeat of ISIS – March

- **2018**
  - Evaluation initial discussions – October-December
  - Design workshop – February
  - Data gathering – September-October
  - Analysis and sensemaking – November onward

- **2019**
  - Resurgence of ISIS activities – throughout the year
  - COVID-19 first wave – throughout the year

- **2020**
2 PROJECT DESCRIPTION

2.1 PROJECT ACTIVITIES

2.1.1 Overview of the project and focus of the evaluation

The project under review had two main components: 1. creating casual daily work opportunities for women, for tasks that would serve the community (‘cash for work’ for activities such as school rehabilitation and painting); and 2. supporting women’s income-generating activities or businesses (starting an activity or supporting an existing one). Across these two components, awareness-raising campaigns took place, and eight women’s rights organizations were supported to supervise the ‘cash for work’ activities and contribute to the awareness-raising campaigns (see Figure 2.1). The initial intention was to focus on women who have been displaced, but the project team decided to expand the project to include returnees or remainees who were in a position of vulnerability and affected by ongoing conflicts.

Figure 2.1: Project components and focus of the evaluation

A thorough vulnerability assessment took place in both years of the project (2016 and 2017), through individual surveys in rural, peri-urban and urban environments. Vulnerability scores were calculated taking into account the number of dependent children, income source, marital status and housing conditions, among other criteria. The calculation also placed value on women’s agency over the handling of the family’s money and in making decisions about the family. The assessment also included whether the women had worked before, and the family’s attitude towards women working/running a business (see Appendix 3 for more on the calculation of vulnerability scores).

While the first year of the project also took place in Diyala governorate, in partnership with Wand al-Khair Human Organization, the evaluation and this report focus on the activities that took place in Kirkuk. This is because the project had a second year in Kirkuk governorate; hence it was considered more strategic to look at the impact of this longer intervention. In addition, on the basis

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of this pilot project, IAA and Oxfam have continued to work together; this review thus represented a learning opportunity for both organizations. Finally, there has been less turnover of Oxfam staff in Kirkuk than in Diyal. This made it possible for staff who were involved to share their knowledge of the project, without which this review would not have been possible.

Finally, discussions with Oxfam and IAA staff led to the evaluation being focused on the income-generating activity and business support component of the project, in order to balance feasibility, accountability and learning potential. This component was considered a more sustainable approach than the ‘cash for work’ component, and its evaluation more likely to lead to useful learning. Indeed, Oxfam and IAA have used this approach several times in consequent programmes.\(^6\) From a feasibility perspective, because this component was considered more sustainable, it was also considered more likely that the evaluation team could reach the women who had been involved in it.

**Overview of the income-generating activity and business support component**

The support to women’s income-generating activities consisted of a grant and vocational training. The project benefitted 360 women in the first year and 46 in the second year. The grants in the first year were of $900 and $1,000 for income-generating activities, mainly mobile or small businesses that needed to be restarted (for which assets had already been acquired). In the second year, the project team introduced higher grants to small businesses: up to $2,000 to support women who wanted to start their own businesses and needed to invest in assets. This is particularly interesting, considering that the evaluation of a recent project funded by the Canadian cooperation recommended that the project team ‘investigate the possibility of awarding different size grants to ensure that grants align with the type of business that is being opened and so that businesses with higher start-up costs have a higher chance to survive.\(^7\)

Vocational training was provided in addition to the grants. In the first year, the Ministry delivered these trainings. However, the Ministry imposed age and literacy criteria that the project team found limiting; training attendees had to be between 18 and 45 years old, and had to have their primary school certificate (in settings where the targeted population had been displaced, they may not have their school certificate with them). To overcome this limitation, in the second year the training was held in IAA centre and the project team hired a Ministry-certified trainer (Figure 2.2).

**Figure 2.2: Income-generating activities and business support features in years 1 and 2**

A key change in targeting took place after the first year; in the second year, the project took place in Kirkuk governorate only and in urban environments only. The project also focused on women who had owned a business in the past, assuming that this would mean working with women whose families’ attitudes towards women’s working were positive. This was also to reduce the need for training (although training was still a feature of the project).
2.2 PROJECT THEORY OF CHANGE AND EXPECTED OUTCOMES

Figure 2.3 presents the theory of change, reconstructed with IAA and Oxfam colleagues involved in the project under review. As the Effectiveness Review was selected under the resilience thematic, this theory of change explicitly articulates the link with resilience capacities. However, the project was mainly designed around women’s empowerment and changing gender norms.

Figure 2.3: Reconstructed theory of change focusing on income-generating activities and business support components

Prior to the evaluation, the project team identified the following key challenges that had not been factored into the theory of change:

- While savings were made during the first year of the project, the timeframe in which to spend these was narrow and, as such, limiting.
- Local authorities’ formal approvals led to delays in implementation.
- Financial allocations for training and staff were low.
- The unstable security situation affected project implementation, the women benefitting from the project and their activities, as well as staff themselves. In particular, the independence referendum for the Kurdistan Region of Iraq was held on 25 September 2017, with

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preliminary results showing approximately 93% of votes cast in favour of independence. This led to a military conflict between the Iraqi central government and Kurdistan Regional Government.

The project team also identified the following additional challenges:

- Working with internally displaced people presents an inherent risk of losing contact, as they might move again. The political situation during the lifetime of the project led to further displacement.
- The criteria imposed by the Ministry for vocational training, as mentioned in Section 2.1.2.
3 EVALUATION DESIGN

This evaluation focused on exploring the impact of the project on different outcomes: the profitability and sustainability of business and income-generating activities, before and after the first wave of COVID-19, and the women’s resilience capacities. The evaluation also aimed to understand the role of different key factors, identified in collaboration with the project team, in enabling or blocking the project’s impact. We present an overview of the evaluation design and methodological choices in this section, and more details are provided in the Appendices.

3.1 A MIXED METHODS DESIGN

The evaluation used a mixed methods design. Interviews were carried out with 44 women who took part in the initial vulnerability assessment,9 some of whom participated in the project (see more on sampling choices in Section 3.2). Structured interviews were conducted to gather narrative data, using prompts inspired by the Most Significant Change approach,10 and categorical data was gathered from closed-ended questions. These enabled the evaluation team to conduct configurational analysis to explore project impact (using participant attributes, such as having participated in the project) and other participant and context features described below. Such analysis follows a Qualitative Comparative Analysis (QCA) view of causality, acknowledging in particular that outcomes can arise from multiple different combinations of causal factors, which is a likely reality in Kirkuk (multiple causation). The mixed methods design enabled in-depth cross-case and within-case analysis to understand causal processes that might be at work behind configurations, following the EvalC3 workflow (Davies, 2020).11 Appendix 1 presents the basis for causal inference and the analytical process followed, and Box 3.1 introduces the key concepts used in Section 4 for the impact analysis.

<table>
<thead>
<tr>
<th>Box 3.1: Key concepts used for impact analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cases: Individual women participants and non-participants in the income-generating and business support activities.</td>
</tr>
<tr>
<td>Prediction model: A set of attributes of cases which are expected to be associated with the presence of an outcome (or its absence).</td>
</tr>
<tr>
<td>Confusion matrix: A table showing the distribution of all cases – those described by a prediction model, or not, and those which have the outcome present, or not.</td>
</tr>
<tr>
<td>Necessity: An attribute is always present when the outcome is present.</td>
</tr>
<tr>
<td>Sufficiency: The outcome is always present when an attribute is present.</td>
</tr>
<tr>
<td>Accuracy: The proportion of all cases where attributes and outcome are present (true positives) and attributes and outcome are absent (true negatives).</td>
</tr>
<tr>
<td>Modal case: A case where the attributes and outcome are present with highest similarity with other cases of the same kind (e.g. true positives).</td>
</tr>
</tbody>
</table>

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Example confusion matrix:

<table>
<thead>
<tr>
<th>Model attributes are...</th>
<th>Data says outcome is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present</td>
<td>Absent</td>
</tr>
<tr>
<td>Present</td>
<td>True positives = 12</td>
</tr>
<tr>
<td>Absent</td>
<td>False negatives = 3</td>
</tr>
<tr>
<td></td>
<td>15</td>
</tr>
</tbody>
</table>

Finally, the design also enabled us to do narrative qualitative analysis to identify additional hypotheses to test and leave room for topics to emerge.

3.2 AN INTERSECTIONAL LENS

Bringing an intersectional lens to this evaluation meant acknowledging that different women face different barriers and may have benefitted differently from the project. In particular, in the context of women in a position of vulnerability in Kirkuk governorate, a few key characteristics were identified as being critical in shaping women’s experience of gender norms and access to paid work, such as whether or not they were displaced, whether they had returned to their initial place of residence, and whether they lived in an urban or rural environment. Education level, marital status, household structure and age were also considered to be critical.

This intersectional lens shaped the evaluation in the choice both of the sampling strategy and the analysis. First, the sampling strategy followed two key principles:

1. Maximizing the diversity of settings and individual contexts, taking into account displacement status at the time of the vulnerability assessment and the environment (urban vs rural), to integrate an intersectional lens. The year of the project and its different components (year 1 income-generating activities, year 2 income-generating activities and year 2 business support) were also taken into account to allow for the impact analysis. The sampling was stratified taking into account these characteristics.

2. Minimizing the differences between women who participated in the project and women who did not, based on their situation before the project, to allow for the impact analysis. Within each strata, we used filtering and statistical matching\(^\text{16}\) on the vulnerability score and other information available. Further details on the sampling strategy and technical choices are presented in Appendix 3.

Note that this sampling strategy leads to the statistics not being representative of all participants in the vulnerability assessment, nor of all project participants.

The analysis enabled us to check whether displacement status, urban/rural environment, marital status, household structure and education played a role in the realization of different outcomes. We also carried out some specific analysis to see whether age determined different outcomes [see Section 4.2].
Box 3.2: Areas to reflect on

The analysis of the vulnerability score shows that the variation in the vulnerability score between project participants and non-participants is not very strong (particularly among displaced women in the first year of the project). This raises questions about the approach followed at the time in terms of data gathering, calculation of the vulnerability score and use of the score for selecting participants. In addition, data from the vulnerability assessment and data related to project participation could be kept together in future, to allow easier monitoring [not including identifiable information].

3.3 MEASUREMENT CHOICES

Attributes and outcomes for configurational analysis

The following keytopics were identified as potential attributes, in the expectation that they may play a role in shaping the outcomes that the women experienced. They were then broken down further in specific variables and grouped, detailed in Table A1.1 in Appendix 1:

1. Being part of the project [versus not being involved]
2. Nature of the intervention [size of grant and targeting approach – UN Women funding year 1 vs 2]
3. History of displacement [having been displaced prior to the vulnerability assessment, and/or since]
4. Individual-specific shocks [e.g. death or disease of a family member]
5. Community context, including conflict, resource scarcity, and whether or not the community was supportive
6. Type of activity
7. Support received as part of other projects for individual activities
8. Men’s [and other family members’] perceptions of women working, according to the interviewee
9. Time commitment related to carrying out business/income-generating activities and unpaid care and domestic work
10. Individual characteristics of the person being interviewed, as women will not all experience things in the same way, depending on other aspects of their identity/experience of structural inequalities

The configurational analysis focused on the following outcomes:

1. Whether the activity was ongoing at the end of 2019
2. Whether the activity was ongoing after the first wave of COVID-19 in October 2020
3. Whether the activity was profitable after the first wave of COVID-19 in October 2020
4. Whether the score of resilience capacities was higher than the median value

For the latter outcome, we followed Oxfam’s understanding of the three resilience capacities [see Jeans et al., 2017] and used the multidimensional index of resilience capacities [see the blog post and podcast on how to measure resilience capacities on Oxfam’s Real Geek series], as presented in Appendix 2.
Qualitative inquiries

We asked interviewees to share their experiences related to the following topics:
- Most significant change in livelihood
- Most significant change due to displacement (of themselves or other community members)
- Reasons for activities to be ongoing or to have stopped by the end of 2019
- Reasons for activities to be profitable or not by the end of 2019
- Reasons for activities to be profitable or not by October 2020
- Looking forward, challenges, opportunities and hopes for the interviewee and her children

The narratives generated were used for within-case analysis as part of the configurational analysis (see Appendix 1); qualitative narrative analysis was also carried out for each topic.

3.4 INTERVIEW PROCESS

IAA pre-contacted women to build on the trustful relationship they had developed with the people who took part in the vulnerability assessment, as well as to ensure that explicit consent was given for personal information to be shared with Optimum Analysis (who would gather and translate the data) for the women who would be interviewed.19 A total of 57 women were pre-contacted and agreed to take part in the interview, out of the 111 who were pre-selected through sampling (51%). This relatively low percentage is due to phone lines being closed or the interviewee being unreachable, except in the case of one person who refused to participate.

Note that we were concerned that women who were displaced at the time of their first contact with Oxfam and IAA would be harder to reach, but this proved not to be the case.20 However, it is important to highlight that for some women contacted by Oxfam and IAA at the start of the project, their family members did not want them to continue taking part in the project and asked them to change their phone numbers. As stressed by IAA, this means that some of the women facing the strongest restrictions on their mobility and choices are de facto excluded from the analysis below.

The data gathering took place between 4 October and 29 October 2020. It was led by two women researchers from Kirkuk governorate, Farah Abdulrazzaq Salih and Kayghan Muhamed Saeed Taher, hired by Optimum Analysis, with support from Sarah Nijholt and Mahran Alhayek from Optimum Analysis. Interviews took place in Arabic or Kurdish. The qualitative data was translated into English by Mahran Alhayek. The data was gathered using Computer Assisted Telephone Interviewing (CATI).21

Out of the intended 57 interviews arranged, 45 were completed. The team faced two refusals, and the other interviews were not completed due to people not picking up the phone or phone numbers being wrong at the time of the call (people change phone numbers often in this context). One interview was carried out with the husband of the woman we intended to interview, as he did not allow his wife to take part in the interview alone; this information was not included in the analysis. This is consistent with past experience of the project team. It reinforces the fact that the interview process excludes women in the most constrained situations and most conservative environments.

Finally, a general limitation of the approach is that the group of people who agreed to take part in the interview could be biased towards women who have had a good relationship with IAA and/or those who have expectations around future support, which may have influenced the way they answered the questions on which this analysis is based. While we tried to mitigate this through the consent process, as well as by hiring independent researchers, we cannot entirely rule this out.
**Box 3.3: Areas to reflect on**

During both the project implementation and the evaluation, we could not be in contact with women who live in the most conservative environments and whose freedom of movement and/or freedom to participate in activities are highly restricted. This invites us to reflect on our practices and explore different programmatic and evaluative approaches to enable inclusion (this is also relevant for MEAL and research practices).
4 RESULTS

4.1 HOW WERE THE LIVELIHOODS OF WOMEN IN KIRKUK AFFECTED BY DISPLACEMENT?

4.1.1 Who took part in the interviews?

The women we interviewed were aged between 23 and 68. Half of them were over 40; 57% were married, 30% widowed, 9% divorced and 5% single; and 45% were single mothers, living with their children but without their partner.

Seventy-one percent of the women had been displaced at least once since 2014. Women who had been displaced at least once were younger (41 on average, vs 46 for those who had not been displaced). Sixty-five percent of the women who had been displaced were married and 26% were widowed (39% of women who had not been displaced were widowed). Women who had been displaced at least once were living in larger households (with eight members on average, vs five members for women who had not been displaced).

Of all the interviewees, 41% had received no formal education, while 50% had completed primary and 10% had completed secondary education. Only 12% of interviewees said that they had possession of the certificate for their education level; all were women who had been displaced. This is important, as having this certificate was a requirement from the Ministry for taking part in the vocational training component of the project in year 1, and was therefore a major limitation.

One of the first interview questions prompted interviewees to reflect on the most significant change to their livelihood since 2016. Figure 4.1 presents answers shared by four women that demonstrate the variety and direness of situations experienced. We randomly selected the answers shared by women of different ages (over or under 40), marital status and displacement status (14 strata22).
Figure 4.1: A selection of narratives shared on most significant change to livelihoods

These were prompted by the question: ‘What has been the most significant change to your livelihood since 2018 (for yourself, as a woman, and for your household)?’

- ‘We used to have the salary of army members, but upon ISIS entering the army went out of service and the salary stopped in 2015. Nowadays, my husband works as an electrician; he repairs electricity in people’s homes in exchange for money. I have a sewing machine that I use which brings us good money. I sometimes help with the crops for daily wages.’
  The interviewee is married, below 40 and has been displaced since 2014

- ‘My father has a social welfare salary, which is steady. I had my own project as a women’s tailor, working at home, since 2017, but now it has stopped till further notice because my health is not good. I had surgery because I had a tumour in my abdomen.’
  The interviewee is single, under 40 and has not been displaced since 2014

- ‘I am a widow and dependent on myself through sewing (sewing women’s abayas), and have been supporting my family for 15 years. In 2017, I took part in [training] courses with a group of women, run by the Al-Amal organization, and received an amount of money and opened a mini-market shop selling household essentials. The project stopped a year later, in 2018, and after that I could not work because of my health condition. My daughter’s son is now a young man... he works in a company that sells soft drinks, with daily wages, and every two months I receive 200,000 [Dinar] from social welfare because I am a widow.’
  The interviewee is a widow, over 40 and has been displaced since 2014

- ‘When my husband left, we had no salary, no project, no other source of income for the family. Now I have money from social welfare because I am divorced. He does not accept [his responsibility] to pay alimony for my only child and he is a fugitive from the government. I have my own activity. In 2018, I received a grant from FUAD organization and I started my project (hair salon/hairdresser), and I now depend on myself to provide for my family.’
  The interviewee is separated from her husband, under 40 and has been displaced since 2014

4.1.2 How had the women’s lives been affected by displacement in Kirkuk in the last four years?

All inhabitants of Kirkuk governorate have been impacted by ongoing conflicts, in different ways depending on their situation. The women who took part in this evaluation were among the most vulnerable in the targeted areas, and 71% of them had been displaced at least once since 2014. Prompted about the most significant change due to their displacement or the displacement of other members of the community, the women’s stories reveal a dire situation and a wide variety of experiences (see Figure 4.2). In particular, the narratives highlight the deterioration of the economic situation (for the women/their family and the economy in the area) and a deterioration in physical and mental health, with experience of trauma. In Figure 4.2 we selected randomly narratives shared by women of different ages (over or under 40), marital status and displacement status (14 strata23); these have been selected to represent the experiences of a variety of women.

Figure 4.2: A selection of narratives shared on the impact of displacement on the women’s lives

These were prompted by the question: ‘What has been the most significant change to the life of yourself and your household members due to this displacement?’ Or: ‘As a result of ongoing conflicts in the governorate, people were displaced and moved to the village/neighborhood you currently live in. What has been the most significant change to the life of yourself and your household members due to this displacement?’

Safe access to resilient livelihoods opportunities for vulnerable conflict-affected women in Kirkuk: Effectiveness Review series 2019/20
Figure 4.2: A selection of narratives shared on the impact of displacement on the women’s lives

These were prompted by the question: ‘What has been the most significant change to the life of yourself and your household members due to this displacement?’ Or: ‘As a result of ongoing conflicts in the governorate, people were displaced and moved to the village/neighbourhood you currently live in. What has been the most significant change to the life of yourself and your household members due to this displacement?’

“We stayed in our region, but this does not mean that we did not experience an impact on the economic situation, [with the conflict/displacement] leaving people to their own businesses and losing their projects. This resulted in my husband being unable to find suitable job opportunities.’

The interviewee is married, under 40 and not displaced

“We were not affected much in the displacement period; we lived with another family. When we returned to our region, our house and everything remained the same, and my brother-in-law returned to his job and was not affected. It only affected us in one aspect. My brother-in-law worked for a daily wage in construction and there was an income to some extent, but after the increase in the population because of the displacement, the displaced people worked for lower wages and my brother-in-law could not find a job because his wages are high compared to the wages of displaced workers.’

The interviewee is married, under 40 and has been displaced

“Our village has not been visited by any displaced persons, and all matters remained the same. Even the economic situation was not affected by the displacement of most areas of district 101 or the governorates close to it.’

The interviewee is married, over 40 and not displaced

“We were displaced in 2014 from [district] 116 to 101, and we settled here. My husband lost his job and my son was injured, and now he is disabled.’

The interviewee is married, over 40 and displaced

“We stayed the same; the displacement did not affect us. We helped the displaced people because their situation was difficult. We would help them as much as we could financially, with clothes or extra household items that we didn’t need.’

The interviewee is single, under 40 and not displaced

“(We experienced) loss of furniture, household items and some of our possessions every time we were displaced and left our home. Loss of part of the livestock and animals that we were not able to take with us. Crops abandoned due to displacement. Lack of growth of projects and schools due to the security situation. Non-entry of organizations to the region to develop projects and training for young people to develop their talents. But during the period that Oxfam entered the region, they carried out a group of small projects and big projects for the community, and we benefitted a lot from them. On the one hand, my family didn’t change except for our financial condition. It was affected every time due to displacement and the loss of some of our possessions and animals, but at a general level the region was affected a lot. There are families who lost members of their family, and who lost jobs or work due to displacement, and who lost their home and land.’

The interviewee is single, over 40 and displaced

“Displacement had negatives and positives. In my opinion, it was positive for some women in the area because they were restricted in their original hometown, but after displacement they lived in the city and their minds opened with regard to women’s rights, after the intervention of organizations and raising their awareness. Also, they started to work in profitable special activities to help their families. In the area I live in, there are many women who work in different fields. Some of them work with the organizations, some opened private shops and some of them work for daily wages and so on.’

The interviewee is widowed, under 40 and not displaced
Women who were not displaced themselves commonly reported being affected by the deterioration of the economic situation. Only one person noted a total absence of impact (the interviewee was married, above 40 and not displaced). Another woman highlighted the lack of impact on her own situation but mentioned the need to support people who had been displaced (the interviewee was single, under 40 and not displaced).
4.2 WHAT WAS THE IMPACT OF THE PROJECT ON WOMEN’S ECONOMIC ACTIVITIES?

4.2.1 Overview of income-generating activities undertaken by the women interviewed

Of the women interviewed, 70% had run their own activity at some point since 2016. Among these women, 94% carried out homebased activities. It appears that for 39% of them, their main clients were women, and 29% were doing multiple activities at the same time or over time. Figure 4.3 shows the types of activities carried out: sewing is the most represented (54%), followed by hairdressing and mini market (both 16%), herding and ‘other shop’ (both 13%).

![Figure 4.3: Type of income-generating activities](image)

Among women who had run their own activities at some point since 2016, for 16% these activities had started before 2016.

The large share of homebased activities reflects the constraints women face when it comes to working; particularly in terms of restrictions to women’s mobility outside the house and to women interacting with men outside the household. Out of the 31 women who had run their own activity at some point since 2016, only two interviewees conducted activities outside their house (a mini market and selling cigarettes at a table in a transportation garage). What enabled them to carry out activities outside the house? Both women had started their activities after their husband died, driven by the need for income.
Acceptance of women’s work is limited. Of all interviewees, 41% agreed that ‘women can run a business just like men’. Among the women who have had their own activity, a few mentioned that they had received support from family members to start their activity (although not necessarily from the start), because the activity did not challenge what is considered acceptable when it comes to women working. Here is an example from an interviewee who is married, over 40 and has been displaced:

‘[My husband] severely opposed [me working], especially since there was training before the project, and I had to leave the house to go and come back from the organization. So, he did not agree at first, but after he realized that the staff were all women and there were women close to my house who would go with me and I would not be alone, he agreed, and the rest of the family were supportive as well.”

The qualitative analysis revealed that widowed women were more likely to have encountered more resistance from their families: among widowed women, 60% of those who have had their own activity said their in-laws were ‘somewhat not supportive’ or ‘not supportive at all’. These percentages are higher than among other women who have had their own activity. One interviewee who is a widow (aged under 40 and has been displaced) and has faced resistance said:

‘I am a widow, and no husband is there to stop me or support me. Members of my family do not accept or approve of a woman’s work outside and inside the home, and we were in constant disagreement for this reason, but I insisted on my opinion and my [need to] work for the sake of my family and children. My family wanted to force me to marry again... so the husband would support me and leave my children to the house of their uncles, but I refused that... I remained silent and worked in all these areas that I mentioned, until I depended on myself and supported my family myself.’

Overall, the share of women whose activities were ongoing and profitable declined over time (this is the same for women who have been displaced and those who have not, considering the sample size).
4.2.2 What was the impact of the project?

*Did being involved in the project make a difference to whether the activities were ongoing 2.5 to 3.5 years after the support?*

Overall, women’s involvement in the intervention appears to be a weak predictor of whether their economic activities were ongoing either at the end of 2019 or in October 2020. As a single predictor, it had a 68% and 57% accuracy for their activities being ongoing at the end of 2019 and in October 2020, respectively (see Figure 4.5 and Table 4.1).
Figure 4.5: Association between women’s involvement in the intervention and their activities being ongoing at the end of 2019

<table>
<thead>
<tr>
<th>Women were...</th>
<th>Total cases: 44</th>
<th>Activities were...</th>
<th>Ongoing at the end of 2019</th>
<th>Not ongoing at the end of 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Involved in the intervention</td>
<td>17 cases</td>
<td>55%</td>
<td>7 cases</td>
<td>45%</td>
</tr>
<tr>
<td>Not involved in the intervention</td>
<td>7 cases</td>
<td>55%</td>
<td>13 cases</td>
<td>45%</td>
</tr>
<tr>
<td>Cases</td>
<td>55%</td>
<td>45%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Figure 4.5 shows the association between women’s participation in the intervention and the status of their economic activities at the end of 2019. In this example, accuracy is the number of women who were participants and whose activities were still ongoing (17) PLUS the number of women who were not participants and whose activities had ceased or never started (13), as a percentage of the total number of women (44), which is 68%.

Table 4.1: The relationship between being involved in the intervention and its different components, as a single predictor, and the outcomes women experienced

<table>
<thead>
<tr>
<th>Attribute: Women had...</th>
<th>Percentage of cases where the attribute is present</th>
<th>Number of interviews</th>
<th>Outcome 1 - Ongoing at the end of 2019</th>
<th>Outcome 2 - Ongoing in October 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sufficient</td>
<td>Necessary</td>
<td>Accuracy (%)</td>
<td>Sufficient</td>
</tr>
<tr>
<td>Been part of the intervention</td>
<td>55%</td>
<td>44</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Received the high grant (business support component of the intervention)</td>
<td>29%</td>
<td>44</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Been part of the second year of the intervention</td>
<td>43%</td>
<td>44</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

Legend: Accuracy above 70% highlighted

We did not find strong evidence that the size of the grant (lower grant for IGA vs higher grant for business support) affected whether a women’s activity was ongoing or not in 2019 or 2020 (weak positive relationship).

However, being part of the second year of the intervention is a good single predictor of the activity being ongoing at the end of 2019 (80% accuracy, see Table 4.1).

When looking at configurations with other key attributes (see process described in Appendix 1, and results in Section 4.2.3), being part of the intervention does not come up as a key predictor. This can be explained in two ways:
- The activities of three of the women who were part of the first year of the project seem to have never started.\textsuperscript{29} In combination with the results presented in Table 4.1, this confirms that the decision to change the targeting approach for the second year was the right one.

- Having received support, including financial support, from any organization [UN, Oxfam or IAA are mentioned by interviewees] and from any project, appears as a key factor for the activity to be ongoing, even after the COVID-19 first wave (as long as the women had started their activity at some point).\textsuperscript{29} This is the case both as a single predictor and in combination with other key attributes (see Section 4.2.3). Indeed, Oxfam and IAA carried on using similar income-generating activity support as part of other projects following their initial collaboration, reviewed in this report.

**Does involvement in the project make a difference towards the activities being profitable?**

Similarly, we did not find evidence that the intervention and its different features matter when looking at whether or not the activity was profitable after the first wave of COVID-19. However, having received support, either financial or technical support, from any organization or project, is associated with the activity being profitable in October 2020 (accuracy of 70\% for financial support and 80\% for technical support as a single predictor).

![Box 4.2: Areas to reflect on](image)

The results in relation to interviewees who took part in the intervention but did not start their activities in the first year of the project raise questions about how to reach women in rural environments, who did not previously have an activity, in conflict-affected settings.

**Did women of different ages experience the project differently?**

We also looked at whether the results were different for women in different age groups. Women of different ages face different restrictions to their mobility; in particular, older women may enjoy more freedom than younger women (although we saw earlier that widows faced resistance to starting their own income-generating activities). At the time of the analysis, Oxfam Iraq and IAA were starting a new project, which targets women aged between 30 and 50. We thus investigated whether women who were in this age range at the time of the vulnerability assessment had benefitted differently from the intervention.

At the time of the vulnerability assessment, 75\% of interviewees were aged between 30 and 50. The outcomes are not different for this age group and all women interviewed (Table 4.2).

![Table 4.2: Outcomes per age group, following targeting criteria for new project](image)

<table>
<thead>
<tr>
<th>Women aged between 30 and 50 at the time of vulnerability assessment [N = 33]</th>
<th>Activities ongoing in 2019</th>
<th>Activities ongoing in 2020</th>
<th>Activities profitable in 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>58%</td>
<td>39%</td>
<td>30%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>All women interviewed [N = 44]</th>
<th>Activities ongoing in 2019</th>
<th>Activities ongoing in 2020</th>
<th>Activities profitable in 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>55%</td>
<td>39%</td>
<td>30%</td>
<td></td>
</tr>
</tbody>
</table>
However, these percentages hide a difference between the youngest and oldest women, i.e. those outside of the 30-50 age range (Table 4.3).

Table 4.3: Outcomes among women aged under 30 and over 50 at the time of the vulnerability assessment

<table>
<thead>
<tr>
<th></th>
<th>Activities ongoing in 2019</th>
<th>Activities ongoing in 2020</th>
<th>Activities profitable in 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women aged under 30 at the time of vulnerability assessment [N = 6]</td>
<td>50%</td>
<td>67%</td>
<td>50%</td>
</tr>
<tr>
<td>Women aged over 50 at the time of vulnerability assessment [N = 3]</td>
<td>33%</td>
<td>33%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Table 4.3 shows that the younger women were more likely to have ongoing and profitable activities than the older women. This does not seem linked to the project targeting favouring one age group over the other (as both age groups received support from the intervention under review or from other projects). However, we note that all of the younger women took part in the vulnerability assessment in the second year of the project (and hence are from urban areas). Given the small number of interviewees in each of these age groups, we did not take the analysis further.

4.2.3 What enabled the activities to be ongoing? What blocked this?

In this section, we bring together results from the configurational analysis and qualitative narrative analysis. For the configurational analysis, we tested the relative role of the key factors presented in Section 3.3 (and in more detail in Appendix 1), individually and in combination. We prioritized the findings based on the strength of association with the outcomes, as presented in Appendix 1. The associations we tested for which no association was found are not reported. For example, one hypothesis was that some activities would be more likely to be ongoing than others. We do not find evidence of this, and thus it is not reported.

Key factors (or attributes) for women’s activities to be ongoing at the end of 2019

First, we looked at the factors explaining activities being ongoing at the end of 2019, using configurational analysis. We identified the following key combinations:

- The activities of single women living with their parents all appeared to be ongoing. This leads to sufficiency but low prevalence – only two or three interviewees – leading to the predictive model having low coverage.

- Not having been displaced since the vulnerability assessment is associated with activities being ongoing. This attribute was neither necessary nor sufficient but had 66% accuracy, with only two false negatives (cases where outcome is present, but key factors are absent). Learning from the two interviewees who managed to continue their activities in spite of displacement, this seems to be due to the short-term nature of the displacement and their immediate return (compared to what other people in the area experienced – displacement due to 2018 conflict), and receiving the grant that same year.

- Having received support from family and/or friends to carry out paid work. This attribute was neither necessary nor sufficient but did have 70% accuracy, with only two false positive (cases where the outcome is absent, in spite of the key factors being present). Learning from the two interviewees whose activity stopped in spite of this support, care work responsibilities seem to...
have been the common blocker. One interviewee explained that her activity stopped due to the deterioration of her husband’s health, and the activity (herding) not being profitable; for the other interviewee, the activity ceased due to her own ill health.

- **Having received financial support [and the activity having started], combined with the activity being homebased, are key enablers.** The combination of these attributes led to a 93% accuracy. This model was identified through a decision tree (see Figure 4.8), including all the key factors identified per group of attributes, detailed in Table A1.1.

First, looking at modal cases confirms the role of financial support [including that received from Oxfam] and the activity being homebased. When asked about what enabled the activity to be ongoing, an interviewee (selected because her case is representative of the role played by the key factors above) recalled: ‘Because my project was profitable, that encouraged me to continue with it, also because the community and the women of my region supported me, and also because I worked from home and I could balance my household duties and responsibilities with my private project. Our financial situation was weak and the profit I gained from my project fulfilled the needs of my family to some extent.’ When prompted about the reasons behind the activity being profitable, she replied: ‘My activity was done from home. Women could come at any time. It is not like being in the market and opening at specific times. My work is clean and neat and I always try to do it perfectly, just like the customer asks.’

Second, there is only one interviewee whose activity was ongoing in spite of not having received support and her activity being outside the house (one false negative): in this case, the woman inherited the activity when her husband died, and was driven to continue it by her dire need to bring money.

Finally, for the two interviewees whose activity had stopped already in spite of it being homebased and having received support [two false positives], the key barriers were: social norms related to women’s work, the activity not being profitable (also due to gender norms in one case, and herding in the other), and the women’s care responsibility. One of the interviewees said: ‘I tried to face [up to] the customs and traditions and change the thinking and outlook of society, but they did not change’ [see below for more on this].
Figure 4.6: Combinations of attributes which best predict whether activities were ongoing at the end of 2019

Second, we conducted a qualitative analysis (across all interviewees) of the reasons as to why activities had stopped by the end of 2019. Nine respondents gave reasons for their activities having stopped. When analysing the interviews, we wanted to be able to compare similar responses as a fraction of all interviewees, but also to capture the nuances of the many reasons given. We first considered the main reason emerging from the interviewees’ responses – one main reason per interviewee (Figure 4.7)\textsuperscript{33} – and then considered the diversity of reasons proposed in the totality of responses – multiple reasons per interviewee (Figure 4.8).

The analysis revealed that the main reason for business activities having stopped by the end of 2019 were:
- Illness, either of the interviewee herself or of a family member (6 out of 9 responses);
- A form of gender-norms-based resistance to the activity from the woman’s family or community (2 out of 9 responses); and
- Displacement (1 out of 9 responses).

Figure 4.7: Main reason women gave for their activity having stopped by the end of 2019

<table>
<thead>
<tr>
<th>Main reason given for activity having stopped by 2019 (based on 9 replies)</th>
<th>Displacement, 1</th>
<th>Community resistance, 2</th>
<th>Illness, 6</th>
</tr>
</thead>
</table>
When looking in more detail at the nuanced reasons given by the interviewees (Figure 4.8), it appears that the following played a key role in activities having stopped:

- **Illness**: the majority of respondents (5) gave illness in the family as the reason for stopping their activity, higher than the number who cited personal illness (2). Both are indicators of a general weakness of the healthcare system (availability and cost of services). The fact that the majority of women had to stop their activity due to illness in the family (of parents, husband or children) reflects gender norms that assign women as primary carers.

- **Family/community resistance**: resistance to women working was reported to have come both from community members (2) and husband (1). As mentioned above, one interviewee said: ‘I tried to face [up to] the customs and traditions and change the thinking and outlook of society, but they did not change.’ She further explained the relation between community resistance to women’s work and the difficulty women face in carrying out an activity independently, without the support of their husband: ‘It is very difficult for a woman to work and have her own project in my community. Even women who have projects must involve their husband in the process of purchasing materials, because it is impossible for the [female] business owner to deal with merchants or owners of large stores, for two reasons. The first reason is [that] the seller tries to exploit the woman and does not give her the materials at their original price, thinking that she does not know the prices and does not have experience in this field. The second reason is that the husband, for example, or the person responsible for her, does not accept her going to these places alone; it is required that she works at home, and he brings the things to her and she will not go out of the house, or [he will] determine the working hours because she cannot take the decision alone... That is why my project stopped. This is the same for many projects for other women in my community.’

Another woman explained: ‘The shop was in my house and the site of my house is opposite the mosque, in which men are present for prayer around the clock. The women of the region said that its location was not appropriate, and their husbands did not accept that they came to it and saw someone else from the area. […] I was subjected to many criticisms because I worked in this field [a women’s salon]. They [men] consider it dishonest work because of customs and traditions, [although] they know that [the customers] are their wives and sisters who go to women’s salons constantly.’

- **External factors** were also given as reasons for activities having stopped, such as displacement (2) and loss of assets (2), usually as a consequence of conflict. Business-related reasons included bad location of the activity (2) and lack of customers due to the unfavourable economic environment (1).
**Figure 4.8: Full spectrum of reasons women gave for their activity having stopped by the end of 2019**

<table>
<thead>
<tr>
<th>Illness</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illness in family</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Personal illness</td>
<td></td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community resistance</td>
<td></td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband resistance</td>
<td></td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Displacement</td>
<td></td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack/loss of assets</td>
<td></td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Location (business)</td>
<td></td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Few customers</td>
<td></td>
<td></td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job change</td>
<td></td>
<td></td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Box 4.3: Areas to reflect on**

Gender norms are at play in different ways: first, limiting the options for women in vulnerable positions to work inside the house; and second, assigning women the role of primary carer, whose income-generating activities have to stop when a family member needs care. How could future programming approaches which are trying to improve women’s access to paid work should consider shifting gender norms?

**Key factors (or attributes) for women’s activities to be ongoing in October 2020 (after the first wave of COVID-19)**

Three factors were necessary for the activity to be ongoing in October 2020:

- **Having received any type of support** (and the activity having ever started). This leads to an accuracy of 77%.
- **Having received any financial support** (and the activity having ever started). This leads to an accuracy of 80%.
- **The activity being homebased** (and the activity having ever started). This leads to an accuracy of 70%.
A few combinations of factors were sufficient for the women’s activities to be ongoing in October 2020:

- Having returned since the vulnerability assessment (VA) and having experienced no disease or birth of a family member, or no other individual shock. This leads to an accuracy of 75%.
- Having received community support and faced no opposition in a rural environment. This leads to an accuracy of 66%.

Finally, the following factors or combinations of factors stand out as key to enabling the activities to be ongoing by the end of October 2020:

- **Having received financial support but not having received the business support component in the second year of the project.** This model leads to 82% accuracy, with only two false positives (cases where the outcome is absent, in spite of the key factors being present). These two interviewees had seen their activity stopped due to deterioration of their own health in one case, and the activity (herding) not being profitable in the other case.

- **Family members (not men specifically) were or would be supportive, and receiving support from family and friends to do paid work.** This leads to 75% accuracy, and only three false positives. In three cases, the activity ceased (despite these factors being present) due to personal health deterioration[2] and the activity (herding) not being profitable [1].

- **Having received financial support (this factor is necessary, as we saw earlier) and as mentioned above, health conditions and shocks are also critical barriers and, in this case, determine the different pathways.** This was identified through a decision tree (see Figure 4.9):
  - For women who have experienced a health shock (illness or injury affecting themselves or a family member), having received the highest grant was critical when their activity was a clothing or photocopy shop (although this is the case for only one person). But it is not enough for other activities to be ongoing by the end of October 2020, such as sewing [4], mini market [1] and hairdressing [2]. Having received a grant, but not necessarily the highest grant of the second year of the project, leads to the activity being ongoing in spite of health conditions.
  - For women who had not experienced a health shock, activities were ongoing for clothing or photocopy shops when the person had returned to their place of residence.
  - For women who had not experienced a health shock but were carrying out activities that were not clothing or photocopy shops, the activity being homebased appears to be critical.
4.2.4 Do the same factors that predict sustainability explain profitability of the activities after the first wave of COVID-19?

We looked at whether the key predictors of the activities being ongoing after the first wave of COVID-19 also relate to whether the activity is profitable. The profitability of the activity in October 2020 was assessed by the interviewee herself.

Consistent with the results on sustainability above, three of these factors (or attributes) appear to be necessary, i.e. these need to be present for the activity to be profitable in spite of the COVID first wave:

- **Having received any type of support for the economic activity** from any agency – in practice, mainly Oxfam or IAA. This leads to an accuracy of 68%.
- **Having received financial support in particular.** This leads to an accuracy of 70%.
- **The activity being homebased.** This leads to an accuracy of 61%.

These attributes are necessary for the activity to be ongoing, which makes sense as being ongoing is a prerequisite to the activity being profitable.

The decision tree presented in Figure 4.10 highlights that having received technical support (or not) determines different pathways, in combination with other attributes:
- In spite of this technical support, having faced a health shock leads to the activity not being profitable.
- In the absence of a health shock, if no other shock were experienced (such as prison) and the activity was not a hairdressing salon, then the activity was profitable; if another shock was experienced, one activity was profitable which was not a photocopy or clothes shop.
- In the absence of technical support, if the activity focused on women as its main clientele this led to profitability (although again, this is only one case).

**Figure 4.10: Combinations of attributes which best predict whether activities were profitable in October 2020**

- **Having received technical support for their economic activities (among 44 women)**
  - No
  - Yes

- **Having women as main clients (among 28 women)**
  - No
  - Yes

  - **27 women**, **activities are not profitable for 25 of them**
  - **1 woman**, **activity is profitable**

- **Having faced illness or injury (themselves or family member) (among 16 women)**
  - No
  - Yes

  - **4 women**, **activities not profitable**

- **Having experienced another shock (e.g. family member in prison) (among 12 women)**
  - No
  - Yes

- **Having a hairdressing salon (among 10 women)**
  - No
  - Yes

  - **8 women**, **activities are profitable for all of them**
  - **2 women**, **activities are profitable for 1 of them**

- **Having a clothing or photocopy shop (among 2 women)**
  - No
  - Yes

  - **1 woman**, **activity is profitable**
  - **1 woman**, **activity is not profitable**

We conducted a qualitative analysis of the reasons given by interviewees for profitability (or not) at the end of 2019 and October 2020. The analysis is based on 18 responses for profitability at the end of 2019, and 9 responses in October 2020 and on 6 responses for the lack of profitability at the end of 2019, and 12 in October 2020. As with the reasons given for the activity having stopped, we first considered the main reason emerging from interviewees’ responses (Figures 4.11 and 4.14). We then considered the diversity of reasons shared in the totality of responses – multiple reasons per interviewee (Figure 4.12, 4.13, 4.15 and 4.16).
The main reasons given by the interviewees for the business activity being profitable at the end of 2019 were:

- The inherent quality of the business (9 out of 18 responses). This also constituted the majority of responses regarding profitability in 2020 (6/9). Looking in more detail at the full spectrum of reasons given, business quality is usually related to personal success, personal talent, business acumen or good judgement in business decisions, satisfaction of returning customers, etc. However, it was also linked with external reasons, such as a favourable economy; this usually related to returning home after displacement, which increased demand, or the low cost of inputs. An interesting response given by a few interviewees as a reason for the activity being profitable is the fact that they offered poorer customers the opportunity to pay in instalments, thus retaining customers and income while creating social value. When talking about better customer retention, one interviewee explained: ‘as much as possible, [I] help poor families and sell them items with [payment in] instalments, or [give them] for free sometimes’.

- Conformity to gender norms was cited by a significant number of respondents as a main reason for profitability in 2019 (7/18) but not in 2020, when this was the main reason given by only one interviewee (1/9). When looking at the full spectrum of responses in greater detail, having a home-based activity (i.e. that allowed the women to meet care responsibilities) was commonly mentioned. The opposite was true for one respondent, who mentioned being free from familial obligations as a reason for profitability. Other reasons for profitability related to gender norms emerged from the analysis, such as having a business location that would allow female clientele to attend the venue without problems, and having an activity that would guarantee no interactions with strangers or that is respectful of traditions and considered socially acceptable.

One interviewee explained the importance of respecting traditions as well as adding social value to the community (e.g. by offering customers the opportunity to pay in instalments): ‘I continue to know what items or products are needed in the region, and I never sell anything that does not comply with the community’s traditions. I help families in need and sell them items in instalments, so they can continue to meet all their needs from my shop. My good manner with customers helps them in all parts of the community to love and respect me, and they call me Al Sheikha’.
• A favourable economy was the main reason for profitability given by one respondent in 2019 (1/18), with one interviewee citing economic growth and stability following the return home after displacement as a reason for profitability in 2020 (1/9).

• Receiving support from family was the main reason for profitability given by one interviewee in 2019 (1/18). When looking at the full spectrum of responses, it appears that other interviewees mentioned moral support from the family or community as among the reasons for profitability.

Figure 4.12: Full spectrum of reasons given for the activity being profitable at the end of 2019
The main reasons given for lack of profitability of business activities in 2019 and 2020 differ as follows:

- The COVID-19 pandemic was mentioned as the main reason for lack of profitability in October 2020 by half of the respondents (6 out of 12).

- Competition was mentioned as the main reason for a lack of profitability by a third of respondents both in 2019 (2/6) and 2020 (4/12). The presence of multiple competing businesses in a difficult economic environment thus emerges as an important reason for lack of profitability. As one interviewee explained, competition might also be compounded by gender norms that restrict the business opportunities available to women, and limit their ability to advertise their business and reach out to new clients: ‘At the end of 2019, [the business became unprofitable] due to the economic situation that the governorate was going through after displacement, and because there were five tailors who worked in the same neighbourhood as me. One of them lives next to my house. Despite the fact that both of us received the grant from Hope organization [IAA], she has more clients because of her publicity and social relations that I lack because of my particular situation, where my father does not allow us to mix.’ The fact that her main competitor received a grant from the same organization calls into question the role of organizations in selecting recipients and distributing grants. Competition can also come from other value chains or technological advancements. One interviewee noted: ‘Now [my business] is not profitable because people rely on readymade clothes, where the price of a dishasha [a traditional ankle-length garment] is only 5,000 [Dinar], but the [same garment from the] tailor costs 12,000 to 15,000.’

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**Figure 4.13: Full spectrum of reasons given for the activity being profitable in October 2020**

<table>
<thead>
<tr>
<th>Personal qualities/good business setup</th>
<th>Family support</th>
<th>External factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business acumen</td>
<td>Family support</td>
<td>Supply chain unaffected by Covid</td>
</tr>
<tr>
<td>Persistence</td>
<td>Family active support</td>
<td>High demand</td>
</tr>
<tr>
<td>Reputation</td>
<td></td>
<td>Return home</td>
</tr>
<tr>
<td>Continuous improvement</td>
<td></td>
<td>Home-based (care responsibility)</td>
</tr>
<tr>
<td>Talent</td>
<td></td>
<td>Financial need</td>
</tr>
<tr>
<td>Hard work</td>
<td></td>
<td>NGO training</td>
</tr>
<tr>
<td>Experience</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Other external reasons given for lack of profitability at the end of 2019 were an unfavourable economy (2/6), displacement due to conflict (1/6), and a bad business location (1/6).

Illness, either personal or in the family, was mentioned by two interviewees (2/12) as the main reason for the activity being unprofitable by October 2020. This confirms ill health as an important factor in the discontinuation of business activities, as highlighted in the analysis in Section 4.2.3.

**Figure 4.14: Main reason given for lack of profitability; end of 2019 vs October 2020**

**Figure 4.15. Full spectrum of reasons given for lack of profitability at the end of 2019**
4.3 WHAT WAS THE IMPACT OF THE PROJECT ON WOMEN’S RESILIENCE CAPACITIES?

4.3.1 How we measured resilience capacities

Oxfam understands resilience as ‘the ability of women and men to realize their rights and improve their wellbeing, in spite of shocks, stresses and uncertainty’.38 For this evaluation, we defined several indicators of resilience capacities: these are characteristics that affect how well women are able to cope with shocks, positively adapt to change, and transform deeper causes of inequalities/vulnerabilities. We constructed a multi-dimensional index of resilience and resilience capacities (for an overview of the construction of the index, see Appendix 2). Table 4.4 presents interviewees’ average score for the three resilience capacities.

Table 4.4: Interviewees’ average score for the three resilience capacities

<table>
<thead>
<tr>
<th></th>
<th>Absorptive capacity</th>
<th>Adaptive capacity</th>
<th>Transformative capacity</th>
<th>Overall resilience index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average score</td>
<td>0.47</td>
<td>0.39</td>
<td>0.43</td>
<td>0.43</td>
</tr>
<tr>
<td>among interviewees</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Figure 4.17 presents the different indicators used to characterize resilience capacities, and the share of interviewees scoring positively for each indicator.

**Figure 4.17: Percentage of interviewees scoring positively for indicators of resilience capacities**

Legend: The measurement is presented at individual (IND) or household (HH) level

We identified trust, as a component of social cohesion, as an indicator of absorptive capacity, as it could mitigate risks of conflicts and tensions due to risk of displacement. As shown in Figure 4.17, 23% of interviewees scored positively on social cohesion. Looking in more detail at the questions making up the indicator on trust (Figure 4.18), interviewees showed a high level of trust in their neighbours but relatively low trust in the community more broadly, and very low trust in government officials (only 2% of interviewees said government officials can be trusted to do their job). Responses were not different for women who have been displaced and women who have not.
As part of transformative capacity, we identified self-confidence as an indicator. While overall, 39% of women displayed self-confidence using our aggregated measure (Figure 4.17), the figure can be broken down in the following way:

- Less than 50% of women said they feel that they are equal to their peers;
- 67% of women said they feel they are a person of worth.

Responses were not different for women who have been displaced and women who have not.

Finally, 68% of women said domestic violence is not acceptable, which we considered an indicator of transformative capacity. We did not assess prevalence of violence in this setting. The gender analysis conducted in January 2016 highlights the following: Violence in all forms is common. Despite the supposed stigma associated with discussing violence, women in both rural and urban settings spoke openly of violence in their homes. Over a third (37.9%) of female survey respondents said it was common for a man to hit his wife.  

4.3.2 What was the impact of the project, 2.5 to 3.5 years after the support was provided? What enabled (or blocked) higher scores of resilience capacities?

First, women’s involvement in the project was a weak predictor of higher scores of resilience capacities (associated with only 59% accuracy).

We identified the following factors (or attributes) as key to having higher resilience capacities:

- Having received any type of support for their economic activity (and having started it) is associated with higher scores of resilience capacities. This model leads to 75% accuracy, with only three false negatives (cases where the outcome is present, but factors are absent). Learning from these three interviewees, it seems that in the absence of such support, having a social support network was important.
- Having faced illness in the household, as long as no birth and no other shock took place. This model leads to 64% accuracy, with only three false positives (people displaying lower scores of resilience while having faced illness in the household). This result does not seem to apply in the...
case of very severe illnesses/trauma of several household members or of the interviewee herself.

- Expressing no dissatisfaction in paid and unpaid work-life balance and having support to carry out unpaid care and domestic work. This leads to 77% accuracy, with only three false positives. In spite of expressing low dissatisfaction and having such support, two of the three interviewees who displayed lower resilience scores mentioned the burden that taking care of sick family members placed on them.

- Finally, having received any support for their activity (and having started it) leads to higher scores of resilience, but the situation is complex and depends on the type of activities – including whether or not they were ongoing at the time of the interview – and context. This model was identified through the decision tree (see Figure 4.19), including all the key factors identified per group of attributes:
  - **Having a hairdressing salon when the village or neighbourhood has not been affected by conflict** leads to sufficiency (55% accuracy). One of the interviewees, selected for being representative of the women in this situation, has experienced multiple displacements which led to the loss of some of her hairdressing materials, but she continues the activity as much as she can by doing home visits, and has received support from the mosque.
  - Herding activities when support was received to carry out unpaid care and domestic work leads to sufficiency (55% accuracy).
  - Other activities in an urban environment (77% accuracy and only three false positives).

Figure 4.19: Combinations of attributes which best predict women displaying higher scores of resilience
### 4.4 WHAT ARE THE INTERVIEWEES LOOKING FORWARD TO?

We asked interviewees what they see as the challenges and opportunities ahead for themselves and their children. This is because one of the elements of the theory of change articulated the importance of building hope in the future (see Section 2.2).

None of the interviewees saw opportunities; however, five women mentioned that they are no longer afraid moving forward. A third of women interviewed talked about the lack of job opportunities, the poor financial situation of their own family or of the area, the shortfalls in education and the future in general as sources of challenge and anxiety. The following excerpt from an interview reflects this view of the future as challenging: ‘I do not have children, but for the children of the region, I am afraid for their future. I do not think the children of this generation have the ability to endure and continue like we do, the old generation, and the situation is not conducive to changing them in terms of education. As for me, I have the ability to withstand poverty and disease, but my great fear is of the security situation and repeatedly hearing the sound of planes and mortars [bombing] at night.’ Another woman said: ‘I am afraid of everything, even during my sleep. I am anxious and I do not think about the future, so that I won’t feel afraid.’

Lack of the prospect of change, continuing insecurity and displacement, and physical and mental illness were all themes that emerged in the interviews. Two women mentioned specific barriers for girls moving forward: ‘Lack of job opportunities [is a concern for girls]. In addition, [meeting] material and moral needs, because they are girls and in our society they are vulnerable.’ ‘Our financial condition [will] remain like now. However, in terms of education, my sons will finish their studies if they want to, but [with regard to] my daughter, my in-laws do not accept that she should complete her studies because there are no secondary or preparatory schools for girls in our village, and they do not accept her going to another village to complete her studies.’

Finally, two women said they feared for the life of their children or parents.

Figure 4.20 shows the things which interviewees hoped and wished for, for themselves or their children. Note that this is based on 43 responses, and that interviewees could express as many sources of hope as they wanted.41
The main themes that arose were job opportunities, house ownership, employment and stability of income, followed by education, stability and having a good life. The interviewees also mentioned health, being able to return to their original area (for themselves or people who have been displaced), and the release of their son or husband from prison (for two women).

4.5 FEEDBACK AND WAYS OF WORKING

We also included a few interview questions to enable us to reflect on our relationship – as NGOs or CSOs – with the people we work with. In response to the question *Would you feel safe providing feedback to Oxfam or Al Amal?*, 10% of interviewees responded that they do not know Oxfam/IAA (as shown in Table 4.5). This response seems to have been slightly more likely among women who had not been displaced since 2014 (17%). This is worrying and raises questions about the way in which the question was framed, as well as about our informed consent process for data gathering (through the vulnerability assessment, pre-call from IAA and the call from Optimum Analysis).

More positively, of those who said they knew Oxfam or IAA, 95% said they would feel safe providing feedback, which is testament to the strong relationships that Oxfam and IAA staff built with the women.

Finally, 46% of project participants said that they were able to contribute to making decisions about how Oxfam or IAA’s projects were implemented.
### Table 4.5: Interviewee responses regarding feedback and participation in decision making

<table>
<thead>
<tr>
<th></th>
<th>Percentage of all interviewees</th>
<th>Number of interviewees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Would feel safe providing feedback</td>
<td>95%</td>
<td>38</td>
</tr>
<tr>
<td>Does not know Oxfam/IAA</td>
<td>10%</td>
<td>42</td>
</tr>
<tr>
<td>Was able to contribute to making decisions about how Oxfam or IAA’s projects were implemented</td>
<td>46%</td>
<td>26</td>
</tr>
</tbody>
</table>

### Box 4.7: Areas to reflect on

The results raise questions related to the informed consent process that took place prior to gathering data (through the vulnerability assessment pre-call from IAA and the call from Optimum Analysis). They also raise questions about how decisions related to project implementation are taken, and the extent to which project participants contribute to making these decisions.
5 CONCLUSIONS

5.1 CONCLUSIONS

The evaluation highlights the dire situation in which a variety of women in vulnerable positions, who have experienced displacement or not, found themselves. In particular, interviewees shared the general deterioration of the economic situation, affecting their own and their family’s income-generating activities as well as the overall economy in the area. A general deterioration of their physical and mental health is also apparent in the stories shared by interviewees, as is the trauma associated with the ongoing conflicts and related displacement in Kirkuk governorate.

Interviewees who have had their own activities mainly worked from home. This reflects the gender norms which constrain women’s mobility in Kirkuk, particularly among women in vulnerable positions. Activities outside the home were made possible for two women; however, this was driven by necessity, after they became widows. Yet, widows tended to face a lot of resistance from in-laws and family members in relation to work. In general, the women interviewed faced opposition at first, which then changed to support (though this was often due to them conforming to gender norms in the activities they undertook).

Only half of these income-generating activities were ongoing after the first wave of the pandemic.

Two and a half to 3.5 years after support began, involvement in the project is not strongly associated with activities being ongoing, due to activities that seem never to have started in the project’s first year. However, having received support – and financial support in particular – is a key factor for activities to be ongoing, even after the first wave of COVID-19 (as long as the women had started their activity). Having received technical support (such as training) is also a key factor for activities to be profitable in October 2020, as assessed by the women being interviewed. While the project’s overall impact appears limited, the evidence supports the choices made in the second year to change the targeting focus and implementation: the second year of the project focused on women living in an urban environment and allowed more time for follow-up with participants. The approach, which Oxfam and IAA have since used in other projects (provision of grants and training), seems critical for sustainability of the activities, for women in an urban setting.

Prior to the first wave of COVID-19, the primary reason given for income-generating activities having stopped was illness, either of the interviewee herself or of her family members, which resulted in her having to care for them. This reflects the gender norms which assign women as primary carers. It also points to the weakness of the health system (unavailability and/or cost of services). Interviewees highlighted the inherent quality of their income-generating activity and its conforming to gender norms as key reasons for profitability. Apart from the pandemic, competition – which is rife in a context where gender norms impose restrictions – was a key reason given for lack of profitability.

Involvement in the project is not strongly associated with women scoring higher for resilience capacities. However, having received any support for their activity (and having started it) leads to higher scores of resilience among the women interviewed, but the situation is complex and depends on the type of activities and context. For example, having a hairdressing salon when the village or neighbourhood has not been affected by conflict, herding activities when receiving support to carry out unpaid care and domestic work, and other activities in an urban environment are all associated with higher resilience.

Interviewees identified many challenges ahead, and the future is a source of fear and anxiety. Women in Kirkuk governorate who took part in the interviews highlighted the need for improvement...
in the economic situation and education system in particular, and hoped for stability and a good life, for themselves and their children.

5.2 PROGRAMME LEARNING CONSIDERATIONS

The Oxfam and IAA project team reflected on the key findings presented in this report, alongside the evaluation team, to draw learning considerations.

5.2.1 Holistic and integrated programming

Consider including strategies aimed at shifting gender norms and other barriers to women’s access to paid work

Gender norms constrain the work that women do, paid and unpaid. The evaluation highlights that most of the income-generating activities were home-based and that women, widowed women in particular, often faced resistance to starting their own activities. The evaluation also reveals that women had to stop their activities when they had to care for a family member.

The project under review focused on women’s access to paid work, with a small component related to awareness of women’s rights. Moving forward, projects aimed at supporting women’s income could include strategies that aim to shift gender norms around the type of work women do, women’s mobility outside the house and women’s interaction with men outside the house. Another strand could explore how to shift the distribution of unpaid care work within households, support community-based care services and/or advocate to strengthen public care services.

Consider linking with health organizations and organizations advocating for changes in the health system

The experiences shared by interviewees show a deterioration of health conditions, including physical and mental health, and trauma. The analysis highlights that the severity of illnesses that women and family members faced, as well as other shocks experienced, led to lower scores of resilience. Illness was also a key reason given as to why women’s activities had stopped.

This highlights the need for projects focused on income-generating activities to be articulated with questions about access to physical and mental health services. Referral mechanisms to local health organizations could be strengthened during project implementation. In parallel with this, joining forces with Iraqi organizations already advocating for improvement of health services could lead to longer-term systemic changes.

Strengthen market research and feasibility with project participants

Competition at the local level, and between project participants in particular, was mentioned by some interviewees as one of the reasons for lack of profitability. At the outset of the project, market research and stronger feasibility assessments could be conducted with project participants to determine the various activities different women could take part in.
5.2.2 Targeting, reach and relationship building

Reconsider approaches to reach and support women in rural environments, particularly when conflicts are activated

The discussions with the project team, and the evaluation more broadly, revealed the difficulties involved in reaching women in rural areas and in environments with the most conservative views regarding women’s paid work. These difficulties were heightened by the large number of diverse areas targeted during the first year of the project, and by the timing, as some areas had just been liberated from ISIS occupation. The evaluation also highlights the difficulties that women involved in the first year of the project faced in starting their activities.

Moving forward, projects aimed at supporting women’s paid work and sources of income will have to consider specific strategies to involve women in rural areas, taking into account the particular ways in which gender norms play out at community level and within different households in rural environments affected by conflict. The second year of the project enabled more follow-up with each project participant; this approach should also be taken forward in new projects related to supporting women’s access to income.

Call on funders to fund longer timeframes and lower target numbers

The project under review was implemented in a very short timeframe (initially a year, extended to a second year). The second year allowed for more time to follow up with each participant, considering that the target number of women involved was lower than in the first year.

This calls for advocacy to encourage funders to fund projects that will allow the development of longer-term approaches and relationship building with community members. This could help to reduce some of the difficulties in reaching women in the most conservative environments. It will also enable the implementation of different types of projects and monitoring and evaluation, including the development of a more participatory and empowering process.

Reflect on the tools used to identify and work with the most vulnerable women

The allocation of resources in this project was based on a vulnerability assessment and the calculation of a vulnerability score. However, there is not a very marked difference between the vulnerability scores of project participants and non-participants (particularly among displaced women and even more so in the first year of the project). This means that the women who did not participate in the project were as vulnerable as those who did, by the metrics used.

First, reviewing with more details the tools used in this project for targeting would help understanding how well they enabled to identify women in position of vulnerability. Second, it is necessary to reflect on how the tools were used to decide who would be invited to participate in the project, and what were the blockers (if any) that prevented the most vulnerable women from being invited to take part. Finally, as mentioned above, different strategies might be needed to establish relationships and work with the most vulnerable women, depending on the context.
5.2.3 Ways of working

Consider different ways to involve project participants in decisions on project implementation

Of the interviewees who interacted with IAA and Oxfam, 46% said that they were able to contribute to making decisions about project implementation. While the group of interviewees is not representative of all project participants, this raises questions about implementation processes. Understanding better what type of involvement project participants would like to have, and what could facilitate such involvement, could lead to the development of more participatory and empowering processes.

Strengthen informed consent practices throughout the project lifecycle

Towards the end of the interview, 10% of interviewees said they do not know Oxfam or IAA. As mentioned above, the group of interviewees is not representative of all project participants. Nevertheless, this finding is particularly surprising as the people being interviewed had been in contact with Oxfam and IAA a number of times throughout the project lifecycle: during the vulnerability assessment, monitoring and evaluation processes, and the pre-contact for this evaluation. Moving forward, informed consent practices should be strengthened.

5.3 EVALUATION LEARNING CONSIDERATIONS

Strengthen the support in place for interviewees who shared difficult stories, and maximize use of the evaluation findings

When asked about the most significant changes to their lives or how they see the future, interviewees sometimes shared difficult stories about trauma or anxiety they have experienced. This prompts two considerations. First, while protocols were in place for safeguarding and protection referrals, the support for interviewees should be strengthened moving forward. For example, following Leung et al. 2019, funding local organizations that provide mental health support while gathering data could improve the available support. Indeed, the authors highlight that when gathering data about violence against women and girls, a surge in reporting and requests for support is to be expected. Institutions gathering data should therefore make sure that local survivor centres have the resources to cope with increased demand.

Second, re-traumatization of interviewees (borrowing the term from Iyer et al. 2021) is a risk and a critical dilemma for people gathering data. This reinforces the imperative to use and act upon the data gathered and the evaluation findings, and for Oxfam as a global organization to put the adequate incentives in place for this to happen.
APPENDIX 1: DEFINITION AND GROUPING OF ATTRIBUTES FOR CONFIGURATIONAL ANALYSIS

Understanding of impact with configurational analysis

Impact evaluation places a strong emphasis on the link between cause and effect, described as making a ‘causal claim’ or establishing the basis for causal inference. Emphasis is placed on demonstrating that it is the programmes actions that cause effects. Following the Bond guide [Stern et al., 2015], the appropriate choice of methods will depend on: 1. evaluation questions; 2. programme attributes; and 3. available designs. The guide highlights that different methods will have a different basis to establish a causal claim.

In this report, we use configurational analysis, which relies on an understanding of multiple causation: i.e. a combination of causes can lead to an effect. Configurational analysis, using EvalC3, enables the identification of attributes or combination of attributes that are associated with an outcome, which are necessary and/or sufficient for this outcome to be present.

The EvalC3 analysis process makes use of predictive analytics search algorithms to identify potential causation, which is then complemented by within-case analysis, as follows:

“The search for causal explanations can be likened to a search for a needle in a haystack. The development of predictive models is a way of identifying what part of the haystack we should be looking in. But the best performing model (i.e. which identifies the part of the haystack which we should be looking into) does not by itself provide a causal explanation that we may be looking for. Associations are a necessary but insufficient basis for a good causal claim. Additional steps need to be taken once a good performing predictive model is found. There needs to be a detailed within-case analysis to investigate how, if at all, the attributes in the model are causally connected in real life. To extend the haystack metaphor, this is like deciding to open up the hay bales in the area where the predictive model said we should be looking.”

Grouping of attributes

We identified key factors – or attributes – at evaluation design stage, based on discussions with programme and partner colleagues. Having a large number of attributes relative to the number of cases can be problematic in different ways; in particular: “For a given number of cases available, any increase in the number of attributes [and combinations thereof] reduces the probability that this set of cases will be a comprehensive representation of all those possible combinations. This means that a model may not perform so well when applied to new cases. These new cases may have new configurations of attributes that do not produce the outcome as previously predicted.”

This led us to aim to carry out 50 interviews and identifying around five attributes or groups of attributes.

Overall, we identified a lot more potential attributes, so we use a theory-centred approach to grouping and reducing the number of attributes (also known as two-step analysis in qualitative comparative analysis). We split attributes into thematic groups and conducted predictive analysis for each group. We then took the key predictors of each group and searched for predictive combinations. Table A1.1 presents an overview of the attributes and their grouping.
<table>
<thead>
<tr>
<th>Group of attributes</th>
<th>Attributes</th>
<th>Number of attributes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being part of the intervention (versus not being involved)</td>
<td>Intervention (intervention)</td>
<td>1</td>
</tr>
<tr>
<td>Nature of the intervention and other interventions</td>
<td>Size of the grant (att_highgrant)</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Targeting approach (att_target)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Any support received (att_suppact)</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Any financial support received (att_suppactfin)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Any technical support received (att_suppacttech)</td>
<td></td>
</tr>
<tr>
<td>Individual and household-level shocks</td>
<td>Displaced at the time of the vulnerability assessment (att_idpsamp)</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Returnee at the time of the vulnerability assessment (att_returnsamp)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Displaced since (att_idppost)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Returnee since (att_returnpost)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Displaced several times (att_idpnbtimes)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>There has been a birth in the family (att_birth)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>There has been a death in the family (att_death)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Interviewee or family member has been sick or injured (att_disease)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Interviewee or family member has faced another shock (att_othshock)</td>
<td></td>
</tr>
<tr>
<td>Community context</td>
<td>Urban setting at time of vulnerability assessment (att_urb)</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Conflict in the village/neighbourhood between 2016-2019 (att_confvill)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Floods/drought/water scarcity in the village/neighbourhood between 2016-2019 (att_natdis)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Community was/would be supportive (att_commsupp)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Community did not/would not display opposition (att_commnop)</td>
<td></td>
</tr>
<tr>
<td>Group of attributes</td>
<td>Attributes</td>
<td>Number of attributes</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>Type of activity</td>
<td>Has had a sewing activity ( \text{att_sewing} )</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Has had a herding activity ( \text{att_herding} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has had a mini market ( \text{att_minimarket} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has had a hairdressing salon ( \text{att_hairdressing} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has had another shop ( \text{att_othershop} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has carried several activities across the years or at the same time ( \text{att_nbact} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Most recent activity was homebased ( \text{att_homebased} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The interviewee mentions that main clientele is women ( \text{att_womensclient} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Had their own activity before the vulnerability assessment ( \text{att_oldact} )</td>
<td></td>
</tr>
<tr>
<td>Gender roles and norms</td>
<td>Husband or other men were supportive or would be supportive ( \text{att_mensupp} )</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Parents or in-laws were supportive or would be supportive ( \text{att_othersup} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Expressed dissatisfaction about the balance of the time spent on paid work as well as unpaid work, in relation to the time available for leisure, rest and to do other things interviewee enjoys ( \text{att_workburden} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has received support to complete unpaid care and domestic work ( \text{att_suppunpaid} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has received support to complete paid work ( \text{att_suppaid} )</td>
<td></td>
</tr>
<tr>
<td>Individual characteristics</td>
<td>The interviewee is a widow ( \text{att_widow} )</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>The interviewee is divorced ( \text{att_divorced} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The interviewee is single ( \text{att_single} )</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The interviewee lives with her parents ( \text{att_livewithparents} )</td>
<td></td>
</tr>
</tbody>
</table>
Analytical process

For the activity being ongoing at the end of 2019, ongoing in 2020, and the women’s resilience capacities, we followed key three steps:

1. Looked at association of each single predictor with outcome.
2. Looked at each group of attributes to identify key predictors; in cases where a model was close to sufficiency or necessity (i.e. less than 3 false positives, FP, or 3 false negatives, FN), we looked into these cases in detail to build explanatory power. This meant learning from cases where the outcome was present, but factors were absent (FN) or cases where the outcome was absent in spite of the key factors being present (FP).
3. Searched the decision tree with key predictors of each group and looked for modal cases for within-case analysis. We also looked at outlier cases and true negative cases.

For the activity being profitable in 2020, we wanted to test whether the same mechanisms were at play as for the activity being ongoing in 2020, so we used the key predictors identified in the models related to that outcome. We followed two key steps:

1. Looked at association of each single predictor with outcome.
2. Searched the decision tree with all key predictors and looked for modal cases for within-case analysis.

Prioritization of findings

In following this analytical process, we tested for many different hypotheses. Given that this evaluation focused on impact, we systematically reported results about participation in the project. For other results, we followed the prioritization criteria below:

1. Necessity or sufficiency.
2. Models with small number of FP or FN – i.e. close to necessity or sufficiency.
APPENDIX 2: MEASURING RESILIENCE

A2.1 OXFAM’S UNDERSTANDING OF RESILIENCE CAPACITIES

Oxfam defines resilience as ‘the ability of women and men to realize their rights and improve their wellbeing, in spite of shocks, stresses and uncertainty’. The approach taken in this Effectiveness Review to understanding resilience draws on The Future is a Choice (Jeans et al., 2016), Oxfam’s guidelines for the design and implementation of resilience-building programmes. This is an approach that ‘affirms people’s right to determine their own futures by enhancing the capacities of people and institutions to address the causes of risk, fragility, vulnerability and inequality’. In particular, resilience is considered to consist of three interlinked capacities: to absorb, adapt and transform.

**Figure A2.1: Resilience capacities**

Oxfam’s understanding of each of these three capacities is described as follows in Absorb, Adapt, Transform (Jeans et al., 2017):

**Absorptive capacity** is the capacity to take intentional protective action and to cope with known shocks and stress. It is needed as shocks and stress will continue to happen, for example due to extreme weather events caused by climate change, protracted conflict, and disasters.

Simply stated this is the capacity to ‘bounce back’ after a shock. It involves anticipating, planning, coping and recovering from specific, known shocks and short-term stresses. Absorptive capacity is about ensuring stability because it aims to prevent or limit the negative impact of shocks on individuals, households, communities, businesses and authorities.\(^{46}\)

**Adaptive capacity** is the capacity to make intentional incremental adjustments in anticipation of or in response to change, in ways that create more flexibility in the future. It is necessary because change is ongoing and uncertain, and because intentional transformation takes time and sustained engagement.

Safe Access to resilient livelihoods opportunities for vulnerable conflict-affected women in Kirkuk Effectiveness Review series 2019/20
Adaptation is about making appropriate changes in order to better manage or adjust to a changing situation. A key aspect of adaptive capacity is accepting that change is ongoing as well as highly unpredictable. That is why adaptive capacity is about flexibility, and the ability to make incremental changes on an ongoing basis through processes of continuous adjusting, learning, and innovation.  

**Transformative capacity** is the capacity to make intentional change to stop or reduce the causes of risk, vulnerability, poverty, and inequality, and ensure the more equitable sharing of risk so it is not unfairly borne by people living in poverty or suffering from discrimination or marginalisation.

Transformation is about fundamental changes in the deep structures that cause or increase vulnerability and risk as well as how risk is shared within societies and the global community. Another way to think about this is that transformation is about addressing the underlying failures of development or power imbalances that cause or increase and maintain risk and poverty. Transformation is not about addressing the close or proximate causes of risk and vulnerability but their structural or root causes.

 [...] Transformation is a deep change in the very structures that cause and maintain poverty and injustice. Therefore, transformative capacity is the capacity of women and men to generate and engage in deep ongoing change that addresses the root causes of poverty, and injustice, vulnerability, and risk.

While the three capacities of resilience co-exist at different levels in a given system, the approach developed in this review focuses on the capacities of individuals and households.

**A2.2 ASSESSING RESILIENCE CAPACITIES**

Over the years, Oxfam GB has been building approaches to measuring complex and multidimensional concepts, such as Women’s Empowerment (Bishop & Bowman, 2014; Lombardini et al., 2017, Lombardini & Torre 2019), Sustainable Water (Miziniak, Vonk & Young, 2020; Vonk, 2021) or Resilience (Hughes & Bushell, 2013; Fuller & Lain, 2015; Pretari & Gaboune, 2019). These approaches enable us to capture a multi-dimensional concept in its context-specificity, while having a common frame across contexts.

Since 2012, Oxfam has developed an index for measuring resilience capacities, as presented in the blog and podcast published in December 2019. While the approach has evolved along with the way in which Oxfam conceptualizes resilience and resilience capacities, three key characteristics have remained consistent throughout the years. The index adopts:

- A characteristics approach, building on Twigg (2009), we make the assumption that there are characteristics that affect how individuals or households are able to absorb, adapt or transform.
- A multi-dimensional approach: identifying indicators, then dichotomizing and aggregating them following the Alkire–Foster method.
- A holistic approach: some indicators are related to the project activities but some are not, recognizing that resilience-building initiatives often focus on specific aspects of resilience.

In this report, we assess resilience capacities at the individual level, taking into account the household level. Table A2.1 presents an overview of the characteristics of resilience capacities used in this review and the definition of each indicator included in the index used in Section 4.
<table>
<thead>
<tr>
<th>Absorptive capacities</th>
<th>Adaptive capacities</th>
<th>Transformative capacities</th>
<th>Connected to the project logic?</th>
<th>Characteristic</th>
<th>Rationale</th>
<th>Measurement level</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>x</strong></td>
<td><strong>x</strong></td>
<td></td>
<td></td>
<td>Access to income source</td>
<td>In the setting of protracted conflicts which involve displacement, having access to income is a protective action, even more so in a context of high unemployment. For women in particular, having direct access to income is associated with more agency (as mentioned in the gender analysis done in 2016) and hence their individual ability to cope with a shock. <strong>Individual</strong></td>
<td>Takes the value 1 if respondent was directly accessing income source in the last 12 months</td>
<td></td>
</tr>
<tr>
<td><strong>x</strong></td>
<td><strong>x</strong></td>
<td></td>
<td></td>
<td>Access to income source</td>
<td>Remittances can provide a dependable source of income in the event of a crisis, in which income-generating activities have to stop. <strong>Household</strong></td>
<td>Household received remittances during last 12 months</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Remittances</td>
<td></td>
<td></td>
<td>Respondent inputs into all decisions regarding the income she has earned (if she earns income) and has control over all or some decisions over income earned by other household members</td>
</tr>
<tr>
<td><strong>x</strong></td>
<td><strong>x</strong></td>
<td></td>
<td></td>
<td>Control over spending of income</td>
<td>Social networks can provide practical, financial or moral support in uncertain times or when a shock hits. As such, they could be characteristics of both absorptive and adaptive capacities. <strong>Individual</strong></td>
<td>Household members gave support to and/or received support from others in the community at least twice during last 12 months.</td>
<td></td>
</tr>
<tr>
<td>Absorptive capacities</td>
<td>Adaptive capacities</td>
<td>Transformative capacities</td>
<td>Connected to the project logic?</td>
<td>Characteristic</td>
<td>Rationale</td>
<td>Measurement level</td>
<td>Definition</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Access to health services</td>
<td>Having access to health services when in need is critical to recover from shocks and adapt to uncertainty, particularly the uncertainty created by the COVID-19 pandemic</td>
<td>Household</td>
<td>Respondent was able to access health services when in need of these in the past 12 months (for herself or another household member)</td>
</tr>
<tr>
<td>×</td>
<td></td>
<td></td>
<td></td>
<td>Social cohesion</td>
<td>Mitigate risks of conflicts due to displacement, and tensions due to risk of displacement</td>
<td>Individual</td>
<td>Respondent agrees strongly or agrees with at least three of the four statements</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Opinion on women’s economic role</td>
<td>Shift in social norms around women’s economic role would indicate transformative potential for women</td>
<td>Individual</td>
<td>Respondent agrees with the statement “women can run a business just like men” and picks the statement “Education is more important for a girl than a good marriage” over “Marriage is more important for a girl than a good education.”</td>
</tr>
<tr>
<td>× ×</td>
<td></td>
<td></td>
<td></td>
<td>Opinion on unacceptability of violence inside the household</td>
<td>Shift in social norms around unacceptability of domestic violence would reduce vulnerability and long-term inequalities</td>
<td>Individual</td>
<td>Respondent disagrees with the statement “violence inside the household can be justified in certain circumstances.”</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Self-confidence</td>
<td>Self-confidence contributes to inner sense of power following the example of Powercube.net, “Power within” has to do with a person’s sense of self-worth and self-knowledge.”</td>
<td>Individual</td>
<td>Respondent fully agrees with both statements related to self-confidence: “You feel that you are a person of worth, at least on equal plane with others” and “I am equal to my peers (e.g. sisters, friends, colleagues, etc.).”</td>
</tr>
<tr>
<td>× ×</td>
<td></td>
<td></td>
<td></td>
<td>Self-confidence</td>
<td>Self-confidence leads to empowerment and resilience</td>
<td>Individual</td>
<td></td>
</tr>
</tbody>
</table>

Safe Access to resilient livelihoods opportunities for vulnerable conflict-affected women in Kirkuk
Effectiveness Review series 2019/20
<table>
<thead>
<tr>
<th>Absorptive capacities</th>
<th>Adaptive capacities</th>
<th>Transformative capacities</th>
<th>Connected to the project logic?</th>
<th>Characteristic</th>
<th>Rationale</th>
<th>Measurement level</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Ability to decide</td>
<td>Ensures that women can</td>
<td>Respondent decides alone whether she can travel or participate in community groups, activities or meetings (based on vignettes).</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>on one’s own movements and participation in community activities</td>
<td>engage with community meetings and activities (such as trainings), and can move freely.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>x</td>
<td>x (indirect)</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

To aggregate all indicators in the resilience capacities index, the number of indicators in which each individual reaches the threshold is counted, and the total is divided by the number of indicators. The resulting ratio – the proportion of indicators in which each individual scored above the threshold – is the score of each resilience capacity. Individual- and household-level indicators are given the same weight in the index. Similarly, the overall resilience index is calculated by taking the arithmetic mean over all of the indicators. This leads to giving the same weight to each indicator (1/11 to each indicator), counting every indicator once, and making it easily interpretable as an individual-level score.

For configurational analysis, the outcome is the binary version of the resilience multi-dimensional index, dichotomized using the median (0.45), taking the value 1 above the median.
APPENDIX 3: SAMPLING STRATEGY

The overall sampling strategy aimed to: 1. maximize diversity in terms of women’s exposure to different components of the intervention and variation in the amount of the grant received; 2. maximize the diversity of situations in which women found themselves (urban vs rural setting and experience of displacement) and 3. identify a group of women who did not participate in the project, whose characteristics areas similar as possible to those of the women who did. We aimed to interview around 50 women: 10 from the first year of the project (IGA support with $900 grant), 20 from the second year of the project (10 IGA support with $1,000 grant and 10 business support with up to $2,000 grant), and 20 who did not participate in the project at all (including its cash for work component).

We recognized that the women who would be contacted for an interview would not be representative of the overall population of project participants. This sampling strategy over-represents participants in the second year of the project, for example: it includes 46 (11%) of the 408 women involved in income-generation and business activities during the two years of the project. The sampling strategy thus led to them comprising two-thirds of the women contacted for an interview. As a result of over-representing women in the project’s second year, women in an urban environment were also over-represented. This is because the first year of the project took place in both rural and urban settings, while the second year took place in urban settings only.

Vulnerability assessment data

Table A3.1 presents the data gathered for the vulnerability assessment that was used for sampling. Based on the information gathered, a vulnerability score was calculated; the vulnerability score values the fact that women have agency over handling money for the family and making decisions about the family.

<table>
<thead>
<tr>
<th>Table A3.1: Description of the vulnerability assessment data</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First year of the project</strong></td>
</tr>
<tr>
<td>Total number of people in the dataset</td>
</tr>
<tr>
<td>Cash for work participants</td>
</tr>
<tr>
<td>IGA participants</td>
</tr>
<tr>
<td>Business support participants</td>
</tr>
<tr>
<td>Date of data collection</td>
</tr>
<tr>
<td>Criteria included in vulnerability score which are specific to that component of the project</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
Note that the number of people who received IGA support and ‘cash for work’ in the first year was lower than expected. The project reached 300 women through its cash for work activities, and 362 through its IGA support. The difference in the number of people in the dataset arises from the fact that Oxfam and partners had to reconstruct the dataset at the time of the Effectiveness Review. This is because information related to vulnerability scoring and project participation were kept separate. The records allowed to cross-check participation in the different components of the project. The project team was confident that the people indicated as not having participated (based on the scoring) definitely did not take part in the project activities.

**Association between total average total vulnerability score and participation in project activities**

For both project years, the average vulnerability score is higher for project participants (IGA or business support) among the host or communities or returnees than it is for non-participants. For the second year of the project, this association is stronger for business support than for IGA: the average score for members of host communities who did not participate in the project is 96; it is 100 for those involved in IGA and 104 for participants who received business support. Therefore, among members of host communities and returnees, taking the vulnerability score into account when doing the sampling should help improve comparability.

**Table A3.2: Average vulnerability scores among women who participated in the project or not, depending on whether they were members of host community and returnees**

<table>
<thead>
<tr>
<th></th>
<th>Average score among non-participants</th>
<th>Average score among participants receiving IGA support</th>
<th>Average score among participants receiving business support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Host communities – year 1</td>
<td>72 (n = 204)</td>
<td>86 (n = 7)</td>
<td></td>
</tr>
<tr>
<td>Returnees* – year 1</td>
<td>73 (n = 103)</td>
<td>81 (n = 20)</td>
<td></td>
</tr>
<tr>
<td>Host communities – year 2</td>
<td>96 (n = 115)</td>
<td>100 (n = 15)</td>
<td>104 (n = 9)</td>
</tr>
</tbody>
</table>

* While year 2 focused on working with people who had been displaced and members of the host community, year 1 also supported some returnees

The picture is slightly different for people who had been displaced, as the association is only clear among those who participated in the business support component of the project.

**Table A3.3: Average vulnerability scores among people who had been displaced**

<table>
<thead>
<tr>
<th></th>
<th>Average score among non-participants</th>
<th>Average score among participants receiving IGA support</th>
<th>Average score among participants receiving business support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Had been displaced – Year 1</td>
<td>84 (n = 300)</td>
<td>81 (n = 30)</td>
<td></td>
</tr>
<tr>
<td>Had been displaced – Year 2</td>
<td>102 (n = 51)</td>
<td>102 (n = 6)</td>
<td>109 (n = 8)</td>
</tr>
</tbody>
</table>

We noticed a higher vulnerability score overall in the assessment carried out as part of year 2, in 2017, than in the assessment conducted as part of year 1 in 2016. This confirmed that this distinction would be important for sampling (through stratification).

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Oxfam and IAA staff highlighted that for the first year of the project, while the vulnerability assessment was done across different geographical areas, some areas had to be excluded before the selection stage due to safety reasons. ‘Cash for work’ and IGA activities were indeed implemented in locations that were close to the areas under ISIS control.

Unfortunately, we were not able to take the geographical information into account in the sampling process.

**Stratification: maximizing diversity of individual situations and settings**

To maximize diversity of individual situations and settings, the sample was stratified along the following lines:

- Year of the vulnerability assessment and project.
- Urban/rural setting: while year 2 took place in urban settings only, year 1 took place in both urban and rural settings. However, in the dataset, only four people who received support for their IGA lived in a rural setting.
- Experience of displacement (displaced, host community member, returnee): while year 2 focused on working with people who had been displaced and members of the host community, year 1 also supported a few returnees at the time; 20 people who received support for their IGA were returnees in 2016, according to the available data.

**Filtering: minimizing differences between project participants and non-participants**

To minimize differences between project participants and non-participants, we followed three different approaches within each strata:

- For year 1: filtering by the range of vulnerability score (in a given stratal).
- For year 2:
  - Filtering by the range of vulnerability score and by whether women said they could start their own project. This seemed to be a prerequisite for people who had been displaced to receive IGA and business support.
  - Minimizing differences on the vulnerability score, the willingness to start a small business, the need for training and whether family members would approve, for members of host community (matching on Mahalanobis distance).

**Pre-contact by IAA**

A total of 57 women were pre-contacted by IAA and agreed to take part in the interviews. Table A3.4 presents the details per group.

**Table A3.4: Rate of agreement to participate in the interviews, per group of women**

<table>
<thead>
<tr>
<th>Year 1 – Agreement rate</th>
<th>Received IGA support</th>
<th>Received business support</th>
<th>Non-participants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.25</td>
<td>0.53</td>
<td></td>
</tr>
<tr>
<td>Year 1 – Number of potential interviewees</td>
<td>6</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Year 2 – Agreement rate</td>
<td>0.63</td>
<td>0.65</td>
<td>0.56</td>
</tr>
</tbody>
</table>

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63
| Year 2 – Number of potential interviewees | 10 | 13 | 20 |
| Total number of potential interviewees   | 16 | 13 | 28 |

APPENDIX 4: TESTED HYPOTHESES AND OVERVIEW OF RESULTS FOR EACH MODEL

Available upon request
REFERENCES


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NOTES

1 N. Gora. [2016]. Iraq Gender Analysis: In the perfect world men would consult and respect us. Oxfam.


4 Ibid.


6 Through a programme funded by the German cooperation between June 2016 and June 2019 and a programme funded by the Canadian cooperation between January 2017 and December 2019.

7 See the final evaluation of the Humanitarian Assistance and Resilience Building in North Iraq Project, conducted by Oxfam Analysis in 2019.

8 These are the key points highlighted in a presentation of the project by Mustafa Tualb, Emergency Food Security and Vulnerable Livelihoods (EFSL) Officer.

9 The design choice was driven by trying to balance feasibility, accountability and learning interests. From a feasibility perspective, we were keen to limit the quantity of data gathered, given the sensitive setting and the multiplication of data-collection exercises in such settings.


12 See: https://evalc3.net/4-evaluate-model-2-copy/

13 See: https://evalc3.net/6-select-cases-2-copy/

14 This follows the recommendation in the 2016 gender analysis to ‘further develop and refine the categorisation of “female headed households” within vulnerability criteria to ensure that targeting is tailored to widowed women, divorcees and single women who have chosen not to marry.’

15 Using Mahalanobis distance.
See Appendix 1 for the detailed attributes, groupings and analytical process.


Overall, 63% of the women who were displaced at the time who were contacted by IAA agreed to take part in the interview, compared to an overall agreement rate of 51%.


We did a stratified random sampling of 44 responses among 14 strata, determined by the intersection of the age category, marital status and displacement status.

We did stratified random sampling of 44 responses among 14 strata, determined by the intersection of the age category, marital status and displacement status.


Information was coded based on the textual data, so we might be missing this information if not directly mentioned by the interviewees (as they were not explicitly prompted on this).

When prompted about how their husband and family members reacted to them having their own economic activities.

Ten interviewees are widowed and have had their own economic activities.

There could be several reasons why this is the case, including mistakes in the monitoring data, which is where the information related to ‘participation in the intervention’ comes from; these interviewees said that they did not receive any support from Oxfam and IAA. However, a lot of cross-checking was conducted by Oxfam and the IAA project team on the vulnerability and monitoring data, so we conducted the analysis using this information.
29 A limitation of the interview script used for this evaluation is that the question on whether interviewees had received support for their own economic activities only asked if they had had such an activity at some point since 2016. Unfortunately, this means that someone who had received such support but never started their activity would be missed by this data.

30 There are two women for which we do not have information on age.

31 They are also key single predictors: having received financial support leads to 91% accuracy – see Table 4.1; the activity being home-based leads to 82% accuracy.

32 Modal case with 83% similarity to other true positive cases.

33 This is based on an open-ended question in which interviewees gave as many reasons as they saw as relevant and were not asked to order them. In most cases, it was easy to identify the main reason based on the answers given, either because it was made explicit by the interviewee or because some reasons appeared to be the root cause of other reasons. However, for some responses, identifying the main reason was harder, and therefore the perspective of the person doing the analysis will be reflected in what was identified as the main reason.

34 The variation in number reflects the breakout of the pandemic and the economic consequences of the lockdown, as well as the general survival rate of activities over time (see: Figure 4.4).

35 Al Sheika: matron, elder woman; in Islam, a woman respected for her piety or religious learning’


37 Note that UN Women recommends not carrying out phone interviews to ask questions related to the prevalence of domestic violence, as the risk for the survivor is too high (see the decision tree about data collection on violence against women and COVID-19 at UN Women [n.d.]. Data Collection on Violence Against Women and COVID-19: Decision Tree. PowerPoint presentation. https://www.unwomen.org/en/digital-library/publications/2020/07/decision-tree-data-collection-on-violence-against-women-and-covid-19


39 87% similarity to the second true positive. Note that this model has only two true positives. Overall, only five of the interviewees had had a hairdressing salon at some point.

40 Similarly, there were only two true positives, and overall four interviewees had done herding.

41 Open-ended question, coded afterwards for the purpose of this analysis.


43 For more on the understanding of causation, see: https://evalc3.net/background/describing-causes/

44 See: https://evalc3.net/background/predictive-and-explanatory-models/

45 See: https://evalc3.net/how-it-works/selecting-attributes/

47 Ibid., p. 4

48 Ibid., p. 5


51 For more on the Alkire-Foster method, see Oxford Poverty and Human Development Initiative: https://ophi.org.uk/research/multidimensional-poverty/alkire-foster-method/
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