



SAFE RETURNS PROJECT

Ninewa, Iraq | Impact Brief
(2020–2025)



About this report

This impact brief summarises results from World Vision Iraq's final evaluation of the Safe Returns Project - Ninewa, Iraq (Mashroa al awda al salema - Ninewa), supported by the Australian Government through the Australian NGO Cooperation Program (ANCP). The evaluation was conducted by independent consultancy Business Insight (Zana Sedeeq, Ahmed Zahawi, Aryan Ayad) with review contributions from Esmat Sadeq, Amel Matti, Khalil Hamad, Sameh Ali, and Neenib Khoshaba, World Vision Iraq, and Vincent Potier, Rivika Bisht, and Geoffrey Peterson, World Vision Australia. For more information, contact ancp@worldvision.com.au.

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Front cover photo:

Mother of seven, Ghalia, smiles with two of her children outside her tailoring business after receiving training as part of the Safe Returns project.

BACKGROUND

Duration	5 years from July 2020 to June 2025
Budget	USD 3,960,000
Project participants	17,799 (53% female; 7.8% people with disability)
Project goal	To build integrated, inclusive and resilient market systems in a context of fragility and conflict
Project outcomes	Outcome 1: Strengthened household institutions for enhanced economic participation in market systems Outcome 2: Strengthened market systems for inclusive economic development Outcome 3: Improved natural resource management, resilience to climate change and social cohesion for sustainable livelihoods.

EXECUTIVE SUMMARY

Responding to extreme disruption and displacement in Ninewa, Iraq, from 2013 – 2017, World Vision's Safe Returns Project (2020 – 2025) aimed to create resilient, sustainable and inclusive market systems to support economic and social recovery. The project was supported by the Australian Government through the Australian NGO Cooperation Program (ANCP).

In early 2025, the project commissioned a final evaluation to assess impact and give recommendations for a new phase planned from 2026 – 2029. This evaluation built on survey analysis from the Mid-Term Review conducted in May 2024, incorporating additional qualitative data from discussions with different participant groups.

The evaluation confirmed strong progress toward building inclusive, resilient market systems, though not without challenges.



Gender and disability inclusion were highlights—86% of Micro, Small and Medium Enterprises (MSMEs) and 88% of Savings for Transformation (S4T) participants were women; 20% of MSMEs were people with disabilities.



Household income improved for 50% of respondents, particularly notable among MSMEs. Female-headed households experienced greater income growth (25%) than male-headed ones (16.4%).



Financial resilience also improved, with 81.7% of households able to raise emergency funds within 30 days (43.9% at baseline).



Self-reported depression reduced, again higher for women, linked to integration of psychosocial support (PM+), while social cohesion scores improved by 9%.

Contributing to these results, the evaluation found mentorship and coaching had been critical to improving women's 'soft skills' with increased agency and confidence. Micro-business, supported through 37 Savings for Transformation (S4T) groups, suited contextual needs and partially overcame barriers to formal banking. The evaluation found good outcomes from digital marketing and social media strategies as low-cost, self-managed tools for business expansion. Collaborative ownership of farm machinery strengthened productivity, and partnerships with local NGOs were key to sustainability.

However, agriculture outcomes remain vulnerable due to external risks such as water scarcity and high input costs. Long-term support for irrigation infrastructure and soil testing remains important. The evaluation recommended second phase adjustments including enhancements to farmer field school training and rethinking of S4T to reach more vulnerable women and youth, further capacity in digital marketing, branding and formal market access, and full integration of Mental Health and Psychosocial Support (MHPSS) across livelihoods programming, including strengthened referral pathways and knowledge.

ABOUT THE PROJECT

The Iraq Safe Returns project, known locally as Mashroa al awda al salema - Ninewa began in July 2020, responding to the need for 'nexus' programming that bridged the divide between short-term humanitarian support and full-scale community development. The violence and displacement of Islamic State of Iraq and the Levant (ISIL) occupation was over. The greatest need now was a safe return home, in substantial numbers, for internally displaced people (IDPs).

Ninewa was one of the worst affected governorates during ISIL occupation, and its population, including IDPs and returnees, faced extreme economic and social vulnerability.[†] To strengthen household institutions for enhanced economic participation, the project integrated psychosocial support through WHO's 'Problem Management Plus' (PM+) sessions within livelihood interventions.

Gender-sensitive dialogue and training with targeted households and decision-makers was intended to create economic inclusion for ultra-poor or otherwise marginalised groups, women (especially female-headed households), and people with disabilities.[‡] The project supported mostly agricultural industries to connect with farming households for better market linkages, as well as improving access to finance and other services for households to start or improve their own business ventures (Micro, Small and Medium Enterprises or MSMEs).

Given formal banking in this context was largely unreliable with low community trust, MSMEs and community members formed savings groups to improve access to financial services (loans). The project also recognised local livelihoods were dependent

on the status of natural resources, partnering with government to promote gender-sensitive climate-smart technologies.

Reintegration of returnees after so long required investment in social cohesion, through partnerships with faith and community leaders and empowering children as peacebuilders. Local NGOs were key to this, including implementing partner 'Al Messalla' who provided gender, disability and peacebuilding expertise, and Sheyaw, a local Organisation for People with Disability (OPD) that enhanced advocacy and representation. Utilising networks of local gender and disability organisations, the project aimed to lift visibility and capacity of these representative organisations and shift inclusion considerations to a long-term view.



Layla, 61, tailors peacefully in her atelier after taking part in the Safe Returns project where she received a grant and training to start her own business.

HOW IT WORKS (THEORY OF CHANGE)

Goal: Build integrated, inclusive and resilient market systems in a context of fragility and conflict



Reduced vulnerabilities

- Participants gain entrepreneurship and management skills
- Farmer field schools enhance agronomic practice and productivity
- Psychosocial care supports confidence and ability of vulnerable participants



Economic, environmental and social recovery

- Private sector uses climate-smart approaches
- Communities manage and share water and other resources
- Faith and other leaders use conflict prevention strategies

Inclusive market systems

- Industries welcome participation of women, people with disability and marginalised groups
- Local inclusion groups engage on policy

TECHNICAL APPROACHES

SAVINGS FOR TRANSFORMATION (S4T): builds resilience for vulnerable families through the self-managed savings groups of 10 to 15 people. Group members collectively save small amounts of money which accumulate and can be used for income-generating activities or to lend one another when needs arise, such as responding to family illness, children's education or decreased income during a drought.

INCLUSIVE MARKET SYSTEMS DEVELOPMENT (IMSD): creates systemic, sustainable opportunities for vulnerable households to participate in and benefit from market economies. By stimulating both supply and demand, in ways that promote participation and capacities of groups that might otherwise be excluded, iMSD builds 'pro-poor' economic growth.

PROBLEM MANAGEMENT PLUS (PM+): is a brief psychosocial intervention developed by the World Health Organization to support individuals and communities affected by stress, loss, and trauma. PM+ aims to improve mental health and wellbeing by helping people identify and address the practical and emotional challenges they face. PM+ requires little training or resources to run, suits low literacy settings and creates networks of psychosocial support.

Through the Iraq Safe Returns Project:

- 163 households opened or expanded businesses as 'micro, small and medium enterprise' MSMEs
- 666 farmers attended Farmer Field School, a comprehensive climate-smart training resource including demonstration plots and market linkage support
- 1,587 people joined Saving for Transformation groups

Across all activities, participation of women and people with disability was prioritised.



After learning climate-smart agricultural practices through the Safe Returns project, Munthir has witnessed the positive changes for his own farm and his community.

EVALUATION SUMMARY

Consultants Business Insight conducted the Safe Returns project's mid-term review in May 2024¹. To enhance and complement the statistical findings of this initial study, the consultants incorporated additional qualitative data, including results from additional mental health and psychosocial support (MHPSS) research, key Informant Interviews (KII) with farmers, S4T, and MSMEs to assess application of mid-term review recommendations, and validation through three workshops with MSMEs, farmers and other key stakeholders. This qualitative approach enabled deeper triangulation with existing project documentation. The evaluation also drew on a range of secondary data sources such as annual reports, pre-post test results, M&E records, baseline data, and needs assessments to ensure a comprehensive and evidence-based analysis.

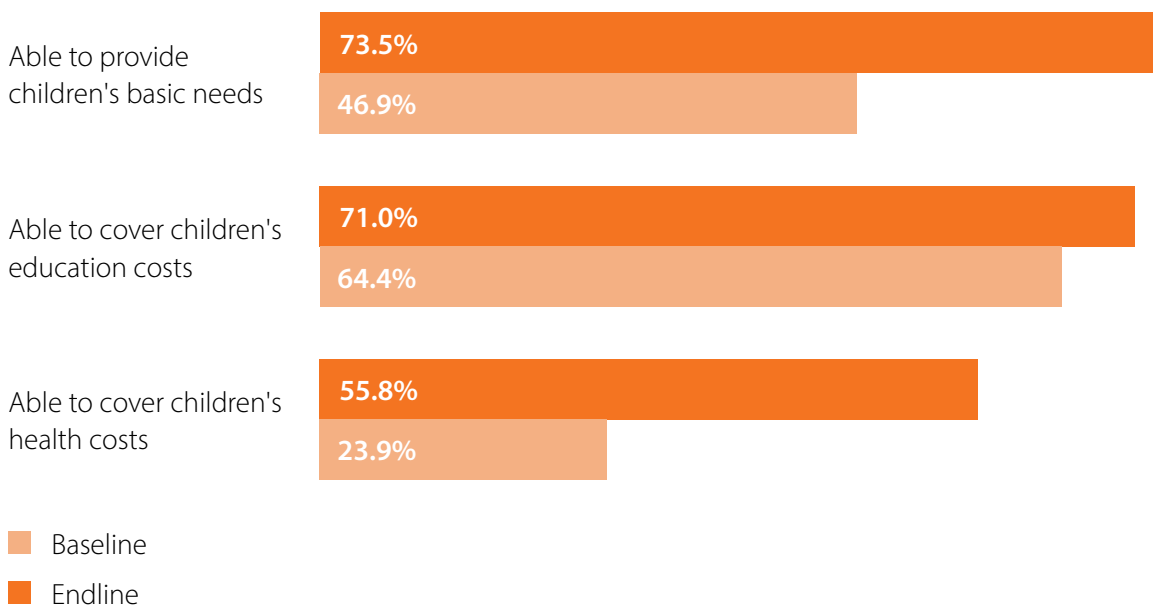
FINDINGS

OVERALL IMPACT

The project achieved its goal to build market inclusion for its participants, especially successful for MSMEs. MSMEs reported average income increase of 50%, attributed to more customers and better marketing using social media. Gender analysis showed that female-headed households experienced greater income growth (25%) compared to male-headed ones (16.4%). Income improvements among farmers were less consistent due to sector-specific challenges, including climate change and limited financial flexibility. Nonetheless, farmers acknowledged the project's role in strengthening their agricultural skills and practices.

A standard indicator for impact in economic development asked measured benefits for children: specifically, whether costs of education, health and other basic needs were better able to be met. All three areas demonstrated improvement, indicating that children had indeed benefited. S4T members reported higher achievement in this regard compared to overall response.

Impact of improved household income on children



¹ World Vision Australia, Safe Returns Project in Ninewa: Progress Brief (2024), [https://www.worldvision.com.au/docs/default-source/impact-briefs/safe-returns-project-in-ninewa---iraq---progress-brief-\(2024\).pdf](https://www.worldvision.com.au/docs/default-source/impact-briefs/safe-returns-project-in-ninewa---iraq---progress-brief-(2024).pdf).

OUTCOME 1: ENHANCED ECONOMIC PARTICIPATION

Overall, 42.9% of respondents reported new income-generating activities: 67% among MSMEs and 33% among farmers. Loans from S4T groups helped members launch or grow businesses. Strengthened financial management abilities meant participants were better able to organise income and expenses and successfully apply instalment payments. The project also provided a range of startup and growth services to support small business stability and expansion; 98% of mid-term review survey participants stated that this support had made doing business easier. Interviews with MSMEs confirmed it had broadened the scope of their planned operations, with many using loans for social media and general advertising to improve customer communication channels.

Women in particular reported feeling more empowered and confident as a result of the project, and they also reported having more agency when making decisions for their homes and businesses. Gender-focused sessions raised awareness about how to deal with harassment, which made female participants feel more comfortable and secure in both private and public settings.

Conclusion: Support to stimulate high-quality, reasonably priced local production successfully drove economic development including for women in this context; future projects should take a similar approach to design business models that address community interests across multiple sectors.

Results for the Farmer Field School model were mixed. Farmers' understanding of topics like climate-smart practices and effective technologies measurably increased, and self-reported benefits of this outcome included improved technical confidence, boosted self-esteem (especially among women) and willingness to put new methods into practice. However, full adoption, and consequent improvements to yield and profit, was not achieved. Although many farmers valued their new knowledge, they also reported obstacles to using it, including limitations to their finance and access to tools and technology. In general, farmers would have preferred financial assistance and inputs over the development of technical capacity.

Conclusion: Complexity of agricultural markets prevented more extensive gains in income and market participation; training alone was inadequate without support on agricultural inputs.

OUTCOME 2: STRENGTHENED MARKET SYSTEMS FOR INCLUSIVE ECONOMIC DEVELOPMENT

The project supported market linkages through events for MSMEs and Agricultural Plan Management training for farmers, enhancing participants' access to equitable markets by connecting them with local buyers, suppliers, and market actors. This integrated approach enabled both groups to access additional economic opportunities, contributing to more inclusive and sustainable economic development. Participants noted in particular direct support received from coaching and business councils.

A key finding from the project's 2024 mid-term review was that 81% of participants continued to turn to friends or family if needing a loan, rather than the capital available in their S4T groups. In response, the project modified its strategy to clarify that savings groups could channel financial support. MSMEs and S4T participants were also directed to a local microfinance organisation, setting up 28 new groups in the final year. According to the final evaluation, loans were becoming more common and supported MSMEs to improve business sustainability, diversify their offerings, and improve business promotion; however, in general, S4T groups remained more focused on saving for household expenses than borrowing for business investment.

Conclusion: Higher agricultural productivity among farmers, as well as higher income for MSMEs in important value chains, were critical steps toward goals of poverty reduction and household economic resilience. Business council members' capacity building offered long-term support for small businesses, producing a more dynamic local economy.



Haitham happily tends to his farm after learning about climate resilient farming techniques through the Safe Returns project.

OUTCOME 3: IMPROVED RESILIENCE TO CLIMATE CHANGE AND SOCIAL COHESION

"One of the most important benefits of conservation agriculture is that it provides a high-income source and does not require a long time or great effort"

– Farmer Participant, key informant interview

Farmers who adopted conservation agriculture under the Safe Return Project reported a number of positive effects. They emphasized increased water efficiency, reduced irrigation requirements, and lower fuel and labour expenses. Key informants reported that conservation methods required less physical work and less inputs while maintaining or increasing crop yields. Participants also underlined that the new methods were well suited to climate change conditions, allowing them to adjust to drought and water scarcity. Overall, farmers were pleased with the concepts, citing increased income, improved germination, and sustainable resource usage as important benefits.

However, qualitative data suggest that the adoption of Conservation Agriculture and improved agriculture practices among Farmer Field School members was inconsistent and may not sustain project closure. Some farmers faced insufficient rainfall, equipment, expensive irrigation, and potentially incompatible soil. Uptake was also hampered by a lack of hands-on experience with the techniques, making it harder to deliver peer-led demonstration. Finally, economic benefits of market participation were limited by Iraq's longstanding reliance on imports; local produce was not always preferred.

Conclusion: Though farmers were open to change, they faced structural difficulties in applying what they learned and connecting to growth markets. Future programming should specifically address the low resources and market limitations of the agricultural sector.

The proportion of people reporting good social cohesion was relatively high at baseline (83.9%) but improved further by mid-term measure (93%), more significantly so for female respondents and those with disabilities. Participants in validation workshops confirmed that sharing machinery, learning from each other, and the messages on inclusion, helped build trust and strengthen community ties. Self-reported depression reduced significantly for people who had taken part in PM+ sessions – again, especially for women, and most noticeable in farming participants. Self-reported anxiety, however, remained at similar levels to baseline (27%), though with a more pronounced drop in women than men.

Conclusion: While PM+ delivered desired results for its participants in supporting emotional health, further studies will provide more solid evidence on the value of this approach in building livelihoods and social cohesion outcomes.

GENDER EQUALITY

A primary theme of the evaluation was results for women, especially those from marginalised or female-headed households. It reported promising, sustainable shifts in ‘soft skills’ areas and social norms that are likely to support long-term financial inclusion for women. For instance, the project helped women farmers build confidence and technical skills in areas usually considered male, such as using agricultural machinery. Women reported being less reliant on men when farming. Women also excelled in peer-to-peer learning, creating informal support networks to extend project reach and impact. Women’s increased ability to contribute financially to their households significantly elevated their roles within the family. Women were more comfortable to take decisions on funds that belonged to them, essentially stepping into a provider role to enrol children at school, buy medical supplies or support other family members in line with extended family culture. Several women spoke about how their participation made them feel important, capable, and more engaged in public life. This new confidence extended beyond the business realm, helping them see themselves as active contributors to their communities and families. They felt proud of their accomplishments and viewed themselves as equal to their male counterparts in entrepreneurial potential.

DISABILITY

Meaningful disability inclusion was found to be a highlight of this project. By its final year, people with disabilities made up 7.8% of direct participants, including seven of 40 supported MSME participants, 20% of trained farmers and 11% of S4T members. Inclusive logistics such as accessible venues, transport, materials, ramps and accessible toilets for people with disabilities supported their full participation in activities, trainings, and workshops.

The project’s Organisation of People with Disability (OPD) partner Sheyaw built on advocacy work from the previous year, engaging private companies, factories, and government offices to promote the inclusion and employment of women and people with disabilities. The evaluation found their efforts strengthened visibility and results for people with disabilities, that people with disability had confidence and opportunity to contribute to economic recovery and household financial resilience, and that their status in households had improved.

RECOMMENDATIONS

FOR FARMERS:

- Better access (renting or sharing) to farm equipment.
- Peer-led learning and pooling resources through the Farmer Field School.
- More innovation on climate-smart farming methods, especially around advanced irrigation and water management.
- Integration of value chains with input providers and buyers to overcome import competition.

FOR S4T GROUPS:

- Expand success in reaching vulnerable people, to include youth next time.
- Continue to work on member confidence with loans for business investment.
- Gender-sensitive financial literacy training for business skills.

MSMEs

- A greater variety of financial and mentoring packages available for startups and expansions.
- More emphasis on building connections between products, services and markets.
- Continue sessions on branding and digital skills: e-commerce, internet marketing, online payment systems

GENDER, DISABILITY AND SOCIAL COHESION

- Take lessons from the successes of this project into future needs-based, inclusive assessment and design.
- Tailor types and degrees of business support to different groups of participants.
- Continue formal ties with groups like Sheyaw to strengthen inclusive civil society.
- Include mental health / PM+ in future activities, and continue to monitor for evidence of its value.



Once confined to her home, Ruwaida now runs a thriving tailoring business in Mosul, training and employing other women.



SAMIA'S STORY: "WE WOMEN HAVE A STRENGTH WITHIN US."

Samia is a mother of 10 children, in her fifties, and also acts as carer to her ill husband. Her life has been hard, and the conflict in Mosul brought unimaginable hardship. "Our house was bombed while my children, my husband and I were inside," she recalls. "We didn't die, but we were severely injured. I will never forget how my two-year-old daughter flew from my arms in the blast."

Her turning point came when she joined a women's savings group in her neighbourhood, part of World Vision's Safe Returns project. Samia began saving small amounts alongside other women. The project also enrolled her in the Problem Management Plus programme, a series of sessions designed to build resilience, manage stress and strengthen social support.

With psychological support and new financial opportunities, Samia's life began to shift. Her mother had been a seamstress and she had once hoped to follow in her footsteps. Now it became possible. She took a small loan to buy a sewing machine. Neighbours and relatives brought her fabric to sew, her reputation grew and she gradually built a profitable small business. Her income now supports her children's education and strengthens her family's stability.

Samia is proud of her achievement. She says: "We women have a strength within us that can achieve success for a better future."



74-year-old farmer Naef and his grandson stand proudly on their land, now thriving thanks to the provision of seeds, fertiliser and agricultural training.

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