



# SAFE RETURNS PROJECT IN NINEWA

Progress Brief | 2020–2025



## About this report

This brief summarises the main findings of the mid-term review for the Safe Returns project (2020–2025), implemented by World Vision Iraq and local partner organisations Al Messalla and Sheyaw. The evaluation was conducted by independent consulting firm Business Insight between October 2023 and May 2024. This brief was prepared by Rivika Bisht, Evidence Building Advisor at World Vision Australia (WVA), with support from Eyasu Gebeto, WVA Country Impact Manager ([eyasutesfaye.gebeto@worldvision.com.au](mailto:eyasutesfaye.gebeto@worldvision.com.au)). For more information, please contact Joseph Hwani, WVA Country Impact Manager ([joseph.hwani@worldvision.com.au](mailto:joseph.hwani@worldvision.com.au)) or Neenib Khoshaba, Project Manager ([neenib\\_khoshaba@wvi.org](mailto:neenib_khoshaba@wvi.org)).

The Safe Returns Project ('Mashroa al awda al salema – Ninewa') is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP). The views expressed in this publication are the author's alone and are not necessarily the views of the Australian Government.

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**Front cover photo:** Ghalia, a mother of seven children, learned tailoring and business management skills through the Safe Returns project in Ninewa, Iraq. She has since started a tailoring business within her home.



Women small business owners are attending training through Safe Returns. The project has prioritised supporting women and their participation in local markets and economic activities.

## SUMMARY

<b>Goal</b>	Build integrated, inclusive and resilient market systems in a context of fragility and conflict
<b>Timeframe</b>	2020–2025
<b>Budget</b>	US\$4,071,344
<b>Location</b>	Ninewa, Iraq

Four decades of protracted conflict in Iraq have had a devastating impact on mental health and general wellbeing for most Iraqi families. The COVID-19 pandemic pushed 4.5 million Iraqis below the poverty line.<sup>1</sup> Having lost their homes, businesses and jobs, the lack of livelihood opportunities has impeded the safe return home after conflict for many. In early 2024, there were reportedly nearly 1.1 million internally displaced people (IDP) and just over 4.8 million IDP returnees with complex humanitarian and development needs in Iraq.<sup>2</sup>

**The Safe Returns project in Ninewa aims to help address these issues by providing participants, who are mostly women, with sustainable livelihoods and psychosocial support to rebuild their resilience.** The project connects small businesses and farmers with inclusive local markets and financial services and equips participants with training in business development and climate-smart agricultural practices. Led by World Vision Iraq, Safe Returns is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP). An independent mid-

term review was completed in 2024 to assess the project’s progress and make recommendations for ongoing and future programming, and its results are summarised in this brief.

### Key findings:

#### Women’s economic participation and income are increasing

- Support for women’s economic participation jumped from 16 percent to 44 percent.
- 50 percent of small businesses reported an increase in income during the previous year.
- 43 percent of participating farmers and small businesses have undertaken new income-generating activities through the project.

#### Market systems are developing

- 48 small and medium businesses are supporting 24 full- or part-time jobs.
- Nearly 38 percent of participants have started saving towards a financial goal, compared to just seven percent at baseline.

#### Women’s empowerment and social cohesion are improving

- 48 percent of women reported having freedom of movement compared to only 22 percent at baseline.
- 80 percent of all participants reported having good community leadership, compared to 15 percent at baseline.

1 UNICEF Iraq, The World Bank, Oxford Poverty and Human Development Initiative and the Ministry of Planning in Iraq. [Assessment of COVID-19 Impact on Poverty and Vulnerability in Iraq. \(July 2020\)](#)  
 2 According to the Displacement Tracking Matrix, International Organization for Migration (IOM). Available at: <https://dtm.iom.int/iraq>

# CONTEXT

**Iraq is considered to be an extremely fragile country with many intersecting challenges.**<sup>3</sup> The nation's heavy reliance on oil, alongside prolonged violence, poor governance, vulnerability to climate change and widespread corruption, has greatly hampered human development progress. Economic challenges persist and youth unemployment is high. Drought and trans-boundary water governance issues have exacerbated issues with water scarcity and quality. Lowered crop yields and rising fuel prices have greatly increased the cost of fodder.

Adding to these complex challenges in recent years were two significant shocks to Iraq's economy: the COVID-19 pandemic and the crash in oil prices in early 2020. These issues posed a grave threat to the livelihoods of thousands of Iraqi farmers<sup>4</sup> and micro, small and medium business owners who, with the breakdown of banking relationships and high borrowing rates, lost access to financial support.

In the aftermath of four decades of conflict and instability, many Iraqi families find themselves displaced from their homes and unable to return safely. The Ninewa governorate hosts the country's highest number of internally displaced people and returnees following the three-year occupation of Islamic State of Iraq and the Levant (ISIL).<sup>5</sup> For these families, the lack of livelihood opportunities and poor financial resources have exacerbated poverty levels and food insecurity.<sup>6</sup>

Prioritising economic recovery in Iraq is crucial for reducing poverty, improving food security and advancing gender equality. For this reason, humanitarian agencies are starting to phase out solely delivering humanitarian aid and instead adopt the humanitarian-development nexus programming that tackles systemic issues requiring longer-term transformation.



A more sustainable irrigation system, alongside other climate-smart agricultural practices promoted through Safe Returns, is helping farmers like Haitham to produce better crops with less water.

- 3 According to the 2022 OECD fragility monitor, available at: [1. Fragility in an age of crises | States of Fragility 2022 | OECD iLibrary \(oecd-ilibrary.org\)](https://www.oecd-ilibrary.org/fr/fragility-in-an-age-of-crises-states-of-fragility-2022)
- 4 Oxfam International. *Unfarmed Now. Uninhabited When? Agriculture and climate change in Iraq.* (2022) <https://www.wvi.org/sites/default/files/2022-05/bn-unfarmed-now-unlived-when-310322-en.pdf>
- 5 International Organization for Migration, Displacement Tracking Matrix. Last update: April 30, 2024. <https://iraqdtm.iom.int/>
- 6 Nancy Ezeddine Alba Di Pietrantonio Pellise. *Trapped in a vicious cycle: factors of instability in the Nineveh Plains.* Netherlands Institute of International Relations. (May 2021) <https://www.clingendael.org/pub/2021/factors-of-instability-in-the-nineveh-plains/>

# PROJECT OVERVIEW

World Vision’s five-year Safe Returns project contributes to the economic recovery and resilience of vulnerable displaced people in Mosul City and Hamdaniya district in Iraq’s Ninewa governorate. The project began in 2020 and is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP).

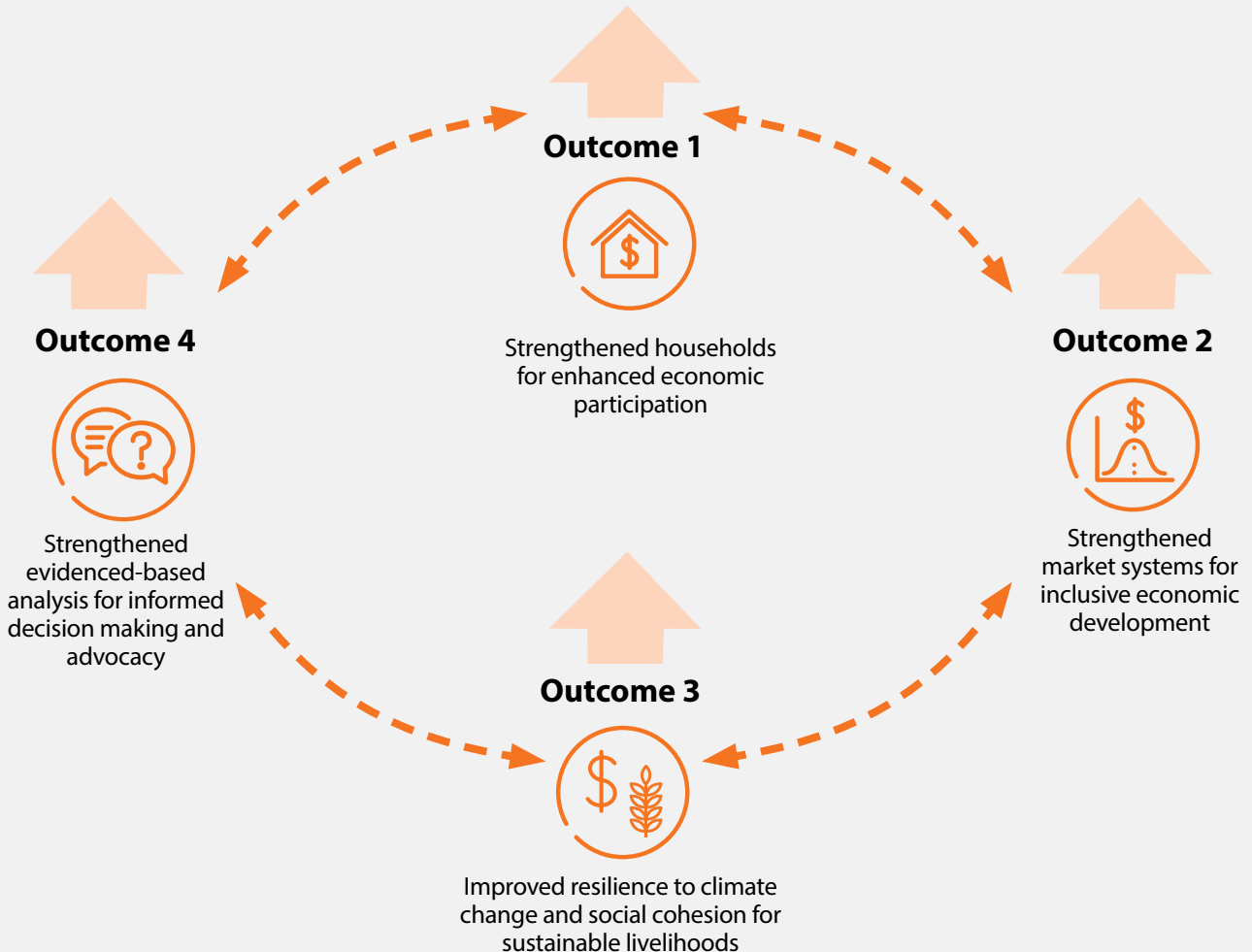
Safe Returns aims to boost participants’ economic engagement by empowering 2,220 households through livelihood interventions and 123 households through micro-small-medium enterprises (MSMEs). Psychosocial support and gender-transformative initiatives are also integrated in project activities. World Vision Iraq is partnering with two local groups, Al Messalla and Sheyaw, for conflict prevention, community engagement and advocacy and ongoing learning.

According to the project’s mid-term review, Safe Returns has reached:

- **2,027** households (including **1,120** female-headed households)
- **791** women and **286** men from vulnerable households in savings groups
- **80** micro-entrepreneurs
- **720** wheat and barley farmers
- **100** faith and community leaders
- **50** teachers and **1,611** students
- **22** business council members
- **1,006** households with people with disabilities

# THEORY OF CHANGE

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



# CORE PROJECT MODELS AND APPROACHES

## SAVINGS FOR TRANSFORMATION (S4T)

The S4T project model builds resilience for vulnerable families through the formation of 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.

## GROUP PROBLEM MANAGEMENT PLUS (GPM+)

Developed by the World Health Organization (WHO), GPM+ is a psychosocial intervention to support individuals and communities affected by stress, loss and trauma. GPM+ aims

to improve people’s mental health and wellbeing by helping them to identify and address the practical and emotional problems they are facing. It is designed to be delivered by trained providers in communities with restricted access to mental health specialists.

## INCLUSIVE MARKETS SYSTEMS DEVELOPMENT (IMSD)

This approach promotes systemic changes that enable local markets to include poor and marginalised households while strengthening their productive capacities. Through iMSD, vulnerable households acquire marketable skills and resources which can be leveraged to provide effective and sustainable solutions to poverty. Support is tailored to the target group’s level of market readiness and context.



A savings group formed through Safe Returns is meeting to discuss their collective progress and goals. These groups provide members with both financial and social support.

# MID-TERM REVIEW OVERVIEW

A mid-term review of Safe Returns was undertaken by independent consulting firm Business Insight between October 2023 and May 2024. This brief summarises the review’s results.

## OBJECTIVES

1. Assess project achievements against outcome and impact indicators
2. Assess internal and external factors facilitating or hindering project success
3. Review the project according to the Organisation for Economic Co-operation and Development’s Development Assistance Committee (OECD-DAC) criteria
4. Capture emerging lessons and best practices
5. Provide recommendations for the remaining implementation period and future interventions

## METHODOLOGY

The mid-term review used a mixed-methods approach to gather primary data in a quasi-experimental design. Qualitative insights were prioritised to understand the factors that influenced the success or impeded progress. Project

participants across all project interventions were interviewed and surveyed. This included surveys of 292 households, six focus group discussions with farmers and savings groups, and eight key informant interviews with MSMEs, World Vision Iraq project staff, a business council and implementing partners. To ensure the review was inclusive, 35 participants with disabilities were intentionally included. The BOND evidence principles<sup>7</sup> were closely considered to enhance evaluation quality and rigour.

## LIMITATIONS

Respondent fatigue or disengagement were acknowledged as potential limitations to this research. For example, the complexity of certain questions and overall length of focus groups and household surveys may have hindered participants’ ability to focus, impacting the accuracy and thoughtfulness of their responses. Some participants needed to leave focus group discussions prematurely for family reasons.

Additionally, the method of identifying participants with disabilities used in the baseline study (Washington Group Questions<sup>8</sup>) differed from the method used in project monitoring data. This variance limited the mid-term review’s ability to precisely compare data on disability inclusion.



Inclusive business development training for small business owners and entrepreneurs is providing project participants with livelihood opportunities to build their resilience and economic participation.

7 Bond Evidence Principles. <https://www.bond.org.uk/monitoring-evaluation-and-learning/monitoring-and-evaluation-tools/#evidence-principles>  
 8 Washington Group on Disability Statistics. WG Short Set on Functioning (WG-SS). <https://www.washingtongroup-disability.com/question-sets/wg-short-set-on-functioning-wg-ss/>

# FINDINGS

**TABLE 1: RESULTS AT THE GOAL LEVEL**

Project Goal: Build integrated, inclusive and resilient market systems in a context of fragility and conflict									
Indicator	Baseline results			Mid-term results				Statistical significance	
	Female	Male	All	Female	Male	Households with one or more people with disabilities	All		
% of households able to pay for children's basic education costs	68.80%	63.80%	64.40%	73.30%	70.10%	73.30%	71.00%	Not significant	
	80	613	693	45	117	15	162		
% of households able to pay for children's health costs	19.70%	41.40%	23.90%	59.20%	54.70%	71.40%	55.80%	***	
	76	534	809	49	150	21	199		
% of parents or caregivers who can provide all children in the household, aged 5-18 years, with three important items	26.50%	49.70%	46.90%	66.70%	76.10%	79.20%	73.50%	***	
	83	616	699	45	117	24	162		
% of households with Acceptable Food Consumption score	20.00%	25.50%	24.80%	32.90%	28.60%	25.00%	29.80%	*	
	135	834	969	70	192	32	262		
% of households able to raise a large sum of money within 30 days	32.60%	45.70%	43.90%	74.30%	84.40%	93.80%	81.70%	***	
	135	834	969	70	192	32	262		
% of respondents reporting good social cohesion <sup>^</sup>	76.80%	88.90%	83.90%	91.90%	94.40%	96.90%	93.20%	***	
	400	561	961	148	144	32	292		
Average wellbeing score (WEMWBS) <sup>^</sup>	51.10%	52.90%	52.40%	74.30%	74.30%	74.40%	74.30%	***	
	400	561	961	131	131	32	262		
Hospital Anxiety and Depression Scale (HADS) (% in the "abnormal" range): <sup>^</sup>	Depression	38.30%	35.50%	36.30%	19.80%	23.70%	12.00%	21.80%	Not significant
	Anxiety	36.00%	26.40%	27.70%	31.30%	23.70%	28.00%	27.50%	
	N	400	561	961	131	131	32	262	
Multidimensional Scale for Perceived Social Support (MSPSS) (average social cohesion score)		N/A			69.56	70.45	71.19	70	Not significant
		54.70%	59.40%	57.40%	83%	84%	85%	83%	
		400	561	961	131	131	32	262	
Alabama Parenting Questionnaire (APQ) (average scores)	Positive parenting	12.6	12.5	12.6	12.54	12.05	12.3	12.31	Not significant
	Inconsistent discipline	9	8.4	8.7	9.78	8.95	10.15	9.53	
	Poor supervision	5.4	5.2	5.3	5.77	6.04	5.75	5.96	
	N	296	397	693	102	97	26	199	

**Notes:**

<sup>^</sup> denotes that the indicator is disaggregated by the gender of the respondent, not by household head

\*\*\* denotes strong significance at p-value <0.01

\*\* denotes strong significance at p-value <0.05

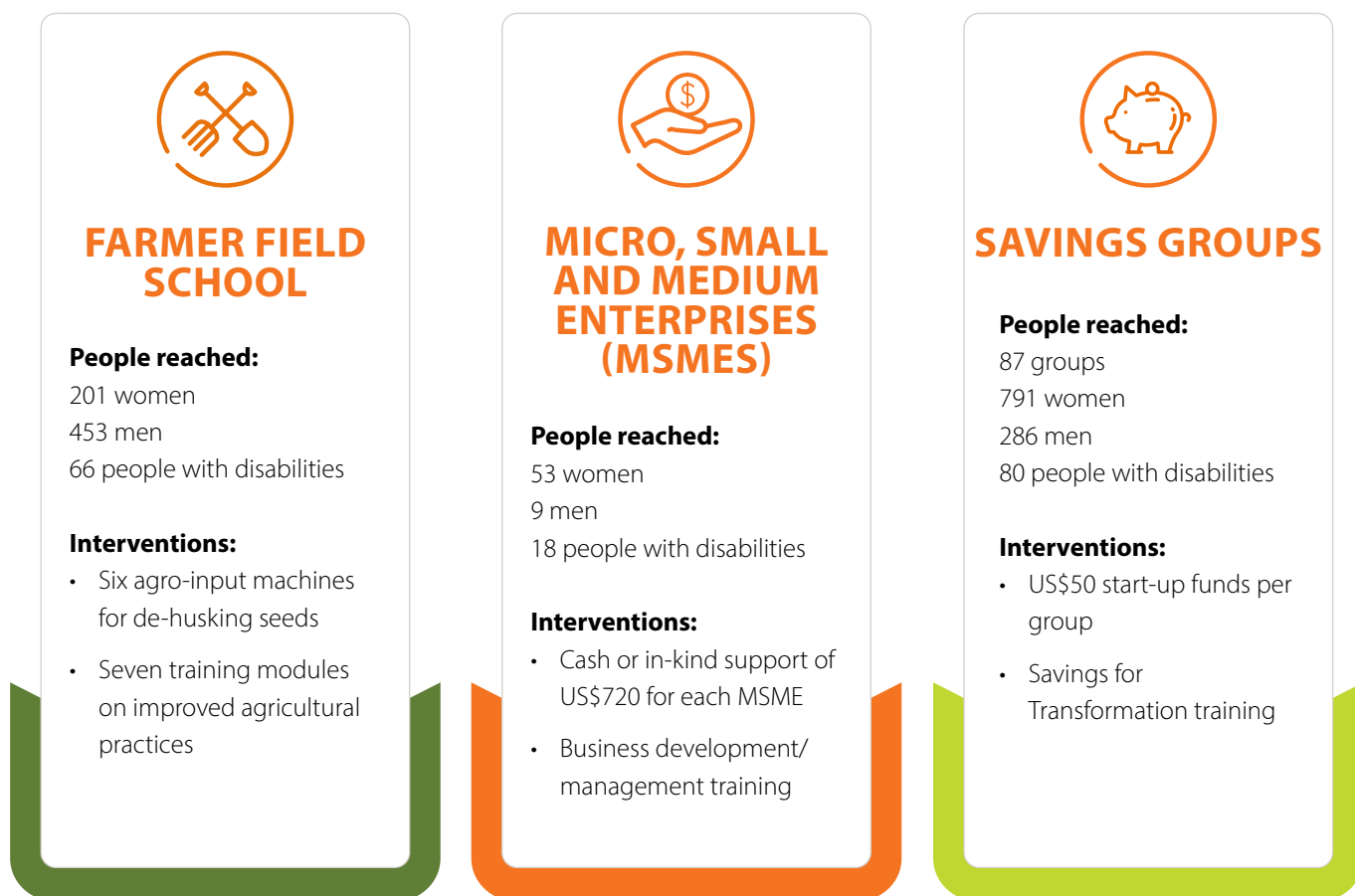
\* denotes significance at p-value <0.1



The mid-term review identified some key areas of progress towards the project’s overall goal. Since the baseline assessment, **there was significant improvement in participating households’ ability to pay for their children’s health costs and basic needs.** Overall wellbeing and social cohesion have improved and families are reporting greater financial resilience.

However, the affordability of children’s education costs remained challenging for households, and close to 70 percent of households did not have acceptable food consumption scores. The experience of anxiety among participants of the Group Problem Management Plus did not show significant improvement. These results are similar for male and female respondents and for male-headed versus female-headed households.

**Figure 1: Overview of key project interventions and their reach at mid-term**



**Farmers reported that their needs were largely aligned with project activities,** though external factors such as prolonged drought significantly influenced project success. Some of the livestock breeders noted that they were supported with dairy processing practices, despite owning livestock for the purposes of producing meat. Attendance at the training activities, which were delivered in partnership with the University of Mosul’s Agriculture and Forestry department, varied each month. In instances where farmers stopped their involvement with the project altogether, new participants were selected.

**Across the project’s 80 MSME participants, the provided cash grant was found to be particularly helpful** for investing in their businesses in the aftermath of Iraq’s occupation and its lingering effects on the local

market. Participants shared that the business development training sessions created an environment in which to expand their networks and share ideas.

Savings group participants were the largest targeted group and include some of the most vulnerable community members. One of the most prominent benefits beyond building financial resilience for members was the **positive social cohesion and trust felt within groups.**

*“We are used to seeing the members of the group and we have become friends in addition to the economic benefits of saving. It provides us as women with a sense of freedom, security and independence.”*

**– Savings group member**

# FINDINGS BY OUTCOME

## OUTCOME 1: STRENGTHENED HOUSEHOLDS FOR ENHANCED ECONOMIC PARTICIPATION

At mid-term, 18 percent of project participants reported **increased income** in the previous year, particularly among MSMEs and farmers, though a baseline comparison value was unavailable. This increase is partly attributed to the project's efforts to enhance small businesses and upskill participants. Participating MSMEs had better access to information and market opportunities which, coupled with improved income, has led to the **emergence of new income-generating activities**.

The proportion of surveyed participants who believed they had sufficient information on market opportunities to start or expand their livelihood activities was relatively low at 22 percent. However, the majority of farmers reported that financial constraints made it difficult to adopt new agricultural practices, suggesting that this was a notable barrier.

**Savings group members indicated that financial management and savings knowledge within their households have improved.** This is notable progress considering these participants are all from very low-income households and have less capacity to individually save significant amounts of money on a regular basis.

*“From the savings groups, we get our saved money and use it for multiple purposes like buying sewing machines, paying debts, health care, buying new furniture or other equipment... before joining the groups, we were not able to save money for basic needs.”*

– Savings group member

The project's purchase of six agro-processing machines for refining seeds made a positive difference for farmer committees by helping to enhance seed quality for better yields. These machines are expected to continue supporting agricultural productivity during the peak season, though fluctuating crop prices remain a challenge.

Encouragingly, the review found that **people are becoming more supportive of women's economic participation** (16 percent at baseline, 44 percent at mid-term). Many more respondents were aware of mental health support services

than when the project commenced (10 percent at baseline, 51 percent at mid-term), and these increases were noted for both men and women.

## OUTCOME 2: STRENGTHENED MARKET SYSTEMS FOR INCLUSIVE ECONOMIC DEVELOPMENT

**Close to half of the respondents have set a financial goal and started saving**, compared to only seven percent at baseline. Male-headed households demonstrated a more substantial improvement than female-headed households, potentially due to different levels of income. More than half of these households are members of savings groups. However, **progress towards their savings goals is slow**, with 70 percent of those surveyed experiencing some or little progress and 17 percent indicating no progress at all.

**MSME participants reported improvements in their soft skills** (such as market analysis, strategic business development and marketing) and shared positive feedback on the quality of their training. Local staff mentioned that some participants left the project early to pursue direct grant or subsidy opportunities provided through other organisations, which is acknowledged as a common challenge for longer-term development programming in the humanitarian-development nexus contexts. Ongoing, it will be important to emphasise for participants that training to improve soft skills and to increase knowledge will translate into economic growth for their families.

The project has made significant progress in encouraging farmers to collectively buy and sell and purchase agricultural inputs. Nearly 22 percent of farmers reported collectively buying or selling at mid-term compared to just four percent at baseline.

While Safe Returns has encouraged considered investment by participants to help grow their income over time, **only a small proportion of respondents (20 percent) have borrowed money for investment**. This was caused mainly by a lack of finance options and challenging banking systems in Iraq. External research shows that many Iraqis lack confidence in their financial institutions, and they are discouraged from seeking financial services because of complicated guarantee demands, excessive collateral requirements and inflated interest rates. When asked where they would access credit if needed, the vast majority (81 percent) indicated family and friends over a bank or micro credit organisation, and 11 percent answered 'none'.

## OUTCOME 3: IMPROVED RESILIENCE TO CLIMATE CHANGE AND SOCIAL COHESION FOR SUSTAINABLE LIVELIHOODS

TABLE 2: OUTCOME 3 RESULTS

Indicator	Baseline results			Mid-term results				Statistical significance
	Female	Male	All	Female	Male	Households with people with disabilities	All	
% of households using improved natural resource management or sustainable agricultural practices	1.90%	8.70%	7.80%	17.60%	22.20%	18.20%	21.60%	***
	52	346	398	17	99	11	116	
% of respondents reporting frequent incidents of domestic violence in their communities	14.00%	N/A	14.00%	10.50%	7.10%	7.40%	8.90%	**
	400	N/A	400 women	124	113	27	237	
% of respondents reporting that they have good community leadership	17.80%	13.90%	15.50%	77.70%	82.60%	84.40%	80.10%	***
	400	561	961	148	144	32	292	
% of community members who are aware of referral mechanisms for local conflict prevention and resolution services	28.50%	39.00%	34.70%	61.50%	50.00%	75.00%	55.80%	***
	400	561	961	148	144	32	292	
% of women who have freedom of movement to access program-related services within and outside their residential locality	35.40%	16.20%	22.50%	47.30%	48.60%	63.60%	48.00%	***
	130	265	395	74	74	22	148	
% of trained teachers and school staff feeling better able to manage conflicts in school	N/A	N/A	N/A	94.10%	84.60%	0.00%	90.00%	N/A
				17	13	0	30	

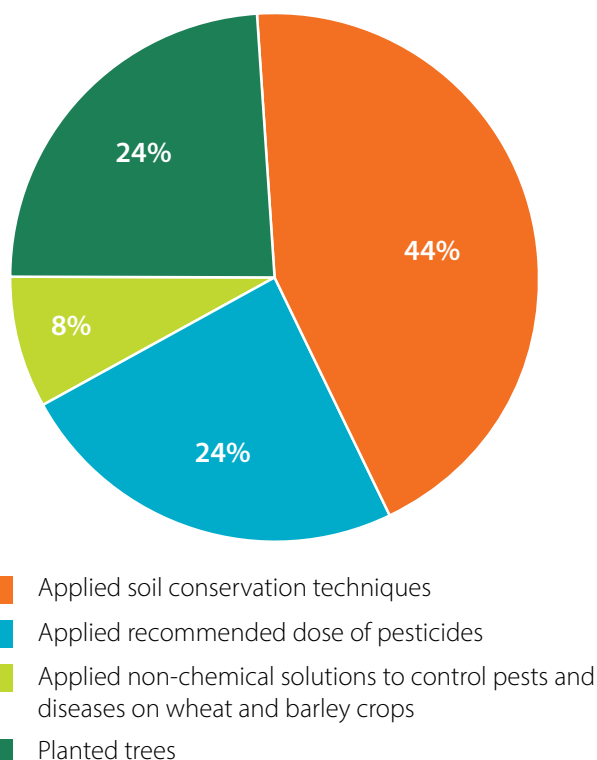
**Notes:**

- \*\*\* denotes strong significance at p-value <0.01
- \*\* denotes strong significance at p-value <0.05
- \* denotes significance at p-value <0.1

Safe Returns prioritised training farmers in **climate-smart agricultural practices** and natural resource management to build their resilience to climate change. The mid-term review found that **natural resource management practices have improved among 22 percent of farmers**, with a greater increase reported by male-headed households. The proportions of different types of natural resource management practices adopted by farmers are shown in Figure 2.

Of the farmers who were using improved practices, 44 percent were applying soil conservation techniques. These techniques included using compost, animal manure, and intercropping to sustain and increase soil fertility over time. Approximately one quarter of the farmers were planting trees and one quarter were applying the correct dosage of pesticides. Eight percent were using non-chemical methods of disease and pest control including using hybrid seeds, crop rotation, minimal tillage and planting cover crops. Just under ten percent of the total households using improved natural resource management practices were households with people with disabilities.

Figure 2: Improved natural resource management and sustainable agriculture practices among farmers



In terms of **social cohesion**, community leadership was reported to have dramatically improved, with 80 percent of respondents across all interventions believing their community has good leadership, compared to 15 percent at baseline. The mid-term review found positive shifts when examining **family violence**. For all participants, the project offered gender-transformative dialogue on the vital importance of gender equality alongside preventing gender-based violence. Since the project began, the reported frequency of family violence incidents in their area has decreased from 14 percent to nine percent. This shift may be influenced by external factors, though indicates positive change nonetheless.

Aligned with the project’s efforts to empower women’s participation in economic activities, a very significant improvement was seen in women’s freedom of movement. At mid-term, **48 percent of women surveyed indicated that they have freedom of movement** to access program-related services within or outside their local community – a jump from 22 percent at baseline. Focus group discussions affirmed this promising result, with participants sharing that the project has empowered women and grown their confidence, and that employment opportunities for women are increasing. Savings groups were highlighted as particularly valuable for women to discuss ways to participate in more economic ventures.

*“Before the war...yes, we didn’t have many work opportunities and females working... was sometimes frowned upon. But now people are more open to work and work opportunities are more available for women...it is getting normal.”*

– Female savings group member

*“When my husband is sick or cannot work for some time I know that I have a backup plan so that our family is taken care of.”*

– Female savings group member

### OUTCOME 4: STRENGTHEN EVIDENCED-BASED ANALYSIS AND CONSENSUS BUILDING FOR INFORMED DECISION MAKING AND ADVOCACY

Under Outcome 4, the project tracks its research on WHO’s Group Problem Management Plus intervention for psychosocial support. However, due to the confidentiality of this intervention and research design, research findings were not disclosed for the mid-term review. They will instead be independently evaluated at the project’s end with support from the academic researchers.

In terms of advocacy and inclusion efforts, Safe Returns has partnered with local disability organisation Sheyaw to develop a gender and disability advocacy plan. This was developed in close collaboration with women, people with disabilities, and their local representatives’ institutions. The advocacy plan aims to enhance the inclusion of women and people with disabilities in community and market opportunities as well as increase accessible services for them. The plan has been shared with the relevant local civil society actors such as government officials and local companies who will support its implementation.



A group of women participants are taking part in a Group Problem Management Plus session which provides psychosocial support to those affected by stress, loss and trauma.

# GENDER EQUALITY, DISABILITY AND SOCIAL INCLUSION

Safe Returns has intentionally prioritised women's economic participation by ensuring that well over half of the direct participants are women. One of the most widely valued interventions has been the support of female small business owners and entrepreneurs. Through their success and enthusiasm, these women have inspired other women in the community to actively seek participation in economic activities.

Disability inclusion has been mainstreamed across project activities to ensure people with disabilities can benefit

from enhanced economic participation. World Vision Iraq has signed a memorandum of understanding with Sheyaw, a local disability organisation, to work together on implementing a disability advocacy plan. The project is also currently conducting a research and policy brief on gender and disability inclusion in market systems. The research will outline the role of Safe Returns in promoting inclusion and identifying barriers, and will make recommendations for programming modifications that improve community engagement in market systems.



Safe Returns is providing Iraqi women like Fatouma, pictured, with access to women-friendly markets and business support to grow their livelihoods.

## FATOUMA'S STORY

### EMPOWERING WOMEN THROUGH SAVINGS GROUPS

Fatouma – a talented tailor – has long been the breadwinner for her family, despite it being uncommon for women in her community in Mosul to work. When she had to sell her prized sewing machine to pay for urgent medical treatment, her livelihood and source of income was stripped away. "I experienced darkness and pain," she says.

It was a neighbour who told Fatouma about a savings groups run by World Vision Iraq through Safe Returns. She eagerly joined a group of eight members and began depositing a small amount of money into their shared savings twice a month. A year passed, and it was soon her turn to withdraw a small sum for growing her own source of income. Fatouma bought a new sewing machine and arranged to make tailored garments for a local retailer. "Now my situation is better," she says.

As she sews from her home workshop, other women have noticed her efforts and asked to learn how to sew. Fatouma says she has helped two other women to connect with Safe Returns for further support and care. "I am so proud to be the breadwinner of my family...my message to all women: fight to support your family," says Fatouma.

# CONCLUSION

Safe Returns' mid-term review revealed varying project impacts across the different target groups. There were both clear areas of progress and clear areas for focus and improvement in the remaining implementation years. MSMEs experienced increased income and improved business practices due to project interventions, though farmers encountered challenges in applying knowledge gained in training due to limited income and financial access. External factors like economic volatility, corruption and unfair government procurement practices exacerbated these difficulties.

Savings group members found the project relevant for their circumstances, and women members found their groups to be important catalysts for discussing further means of economic participation. Some members faced limitations in saving and borrowing due to income constraints and their preference was to borrow informally through family or friends over banks or credit unions. Both farmers and savings groups would benefit from enhanced financial resources to help them progress towards the intended impact.

A key area of achievement at mid-term was in gender inclusivity and social cohesion. Across the project's high proportion of female participants, women reported far greater freedom of movement to take part in project activities and greater awareness of the available conflict resolution services.



A participant in Safe Returns' bakery vocational training is displaying his pastries. As well as practical skills, the project equips small business owners and entrepreneurs with training in business management, marketing and financial literacy.

# RECOMMENDATIONS

- **Apply a holistic programming approach combining livelihoods training and finance access**, which has proven to be effective with the MSMEs. Consider targeting less participants to enable a greater depth of impact and effectiveness.
- **Continue and replicate the provision of targeted support for women entrepreneurs** to enhance their business ventures and contribute to sustainable economic growth in an inclusive environment.
- **Conduct a gender analysis of savings group members' saving and borrowing practices** to ensure improved economic participation is achieved by women and men.
- **Explore external financial sources such as grants**, as Iraq's limited banking infrastructure impedes access to formal loans for investment purposes.
- **Ensure farmers are followed up after training** to better understand the enablers or barriers to their adoption of improved agricultural practices.
- **Leverage local expertise (staff, partners and other stakeholders) as much as possible**, recognising that the impact of livelihood interventions relies heavily on contextual understanding.



Junbud – pictured with her 10-year-old son, Alber – is putting money aside through her savings group to cover the costs of Alber’s medical appointments.

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**THIS MEANS THE WORLD**