Women's World Banking

GIWPS Georgetown Institute for Women, Peace and Security

The Missing Economic Dimension of Peace

Women's Economic Participation in Conflict-Affected and Post-Conflict Settings

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Women's World Banking is a global nonprofit focused on expanding women's financial inclusion. Working with financial institutions, policymakers, and investors, it develops evidence-based solutions, leadership programs, and policy initiatives that help more women access and benefit from formal financial services. Since 2018 Women's World Banking has reached more than 91 million women helping to change not only their lives but also of their households, communities, and countries.

Georgetown University's Institute for Women, Peace and Security (GIWPS) seeks to promote a more stable, peaceful, and just world by focusing on the important role women play in preventing conflict and building peace, growing economies, and addressing global threats like climate change and violent extremism. The institute pursues this mission through research that is accessible to practitioners and policymakers, global convenings, strategic partnerships, and nurturing the next generation of leaders. Melanne Verveer, the first U.S. Ambassador for Global Women's Issues, is the institute's executive director. Hillary Rodham Clinton is the institute's honorary founding chair.

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Foreword from Georgetown Institute for Women, Peace and Security

Over 25 years ago, the international community marked a historic milestone with the adoption of United Nations Security Council Resolution 1325 (UNSC-R 1325), formally recognizing that sustainable peace is impossible without the inclusion and leadership of women. Today, as the global security landscape grows more fragile and fractured, the work of the Women, Peace and Security (WPS) agenda remains unfinished. A key part of that work is centering the economic dimensions of women's survival and peacebuilding work, especially in conflict contexts—something the Georgetown Institute for Women, Peace and Security (GIWPS) has long advocated for. In partnership with Women's World Banking, GIWPS aims with this white paper to center economic empowerment in WPS policy and advocacy, particularly in the fourth pillar of relief and recovery.

The stakes could not be higher. Our global WPS survey, one of the largest samples of women peacebuilders to date, reveals that one-third of women peacebuilders identify poverty in their top three barriers to peace and security efforts. The WPS Index shows women's status strongly correlated with human development, fragility, and positive peace. This critical intersection is laid bare in conflict contexts from Sudan to Palestine to Ukraine, where women's economic participation remains an absolute baseline for community recovery. By aligning the international community's resources with the material realities women identify on the ground, we can move from siloed programming to an integrated agenda that treats women's economic resilience as a fundamental pillar of national security and post-conflict recovery.

Melanne Verveer
Executive Director
Georgetown Institute for Women, Peace and Security

Foreword from Women's World Banking

In fragile and post-conflict settings, women are not only survivors—they are builders, and their economic participation is crucial to the stability and soundness of recovering economies. Across Colombia, Liberia, the Philippines, and Ukraine, the evidence clearly shows women keeping markets functioning, sustaining households, creating businesses, and leading community recovery amid conflict and displacement. Yet the Women, Peace and Security agenda has too often treated women's economic contributions as peripheral to relief, recovery, and reconstruction.

Conflict can push women into roles of greater economic visibility, as heads of households, entrepreneurs, workers in sectors previously dominated by men, or even leaders of local recovery. In Ukraine, approximately two-thirds of new businesses registered since the onset of the war have been founded by women.[1] This is not an anomaly; it is a powerful reminder that women are a formidable economic and political force when given the space, resources, and opportunity to thrive. But visibility during conflict does not guarantee lasting power afterward. When men return to the workforce, women are often expected to relinquish these roles as returning male combatants may be prioritized for jobs, training, and reintegration support, as women are pushed back into lower-paid roles or informal employment. If recovery frameworks do not deliberately protect and build on women's wartime gains, reconstruction can reinforce the very inequalities that conflict temporarily disrupted.

For more than 25 years, the WPS agenda has made significant progress in ensuring women have a seat at the decision-making table and a voice in shaping a nation's passage from conflict to peace. The next step is to ensure that women's contributions to economic recovery are built into the foundations of post-conflict reconstruction and the transition to lasting peace. Women's World Banking is proud to partner with GIWPS and stands ready to help deliver these solutions by partnering with policymakers, financial institutions, multilateral organizations, donors, and women peacebuilders to turn evidence into action.

Mary Ellen Iskenderian
President and CEO
Women's World Banking

Introduction

Economic systems and livelihoods are severely disrupted by violent conflicts, which affect more than 1.5 billion people worldwide.[2] In 2024, 676 million women, nearly 17 percent of the global female population, lived within 50 km (approximately 31 miles) of deadly conflict.[3] Women and girls experience compounded effects of conflict, including insecurity, displacement, loss of income, loss of education, lack of access to healthcare, malnutrition, and the long-term social and economic fallout of war. Much of this results in women's increased mortality, even if they make up a relatively small portion of direct battle deaths.[4] Limited financial resources, discriminatory norms, and exclusion from decision-making further heighten their vulnerability.[5] Conflict also reshapes gender roles in profound ways. As men are conscripted, displaced, or killed, women frequently assume responsibility as primary earners and heads of households, stepping into economic and community roles previously dominated by men. They also lead and sustain critical peacebuilding efforts, continue household work, and contribute to relief and recovery efforts, even amid violent conflict. However, they face mounting challenges with little support in carrying out these roles.

Recent findings from the Georgetown Institute for Women, Peace and Security (GIWPS) Global Women Peacebuilders' Survey indicate that poverty is one of the three most pressing challenges shaping women's experiences in peace and security.[6] In 2023, UN Women found that women and girls living in extremely fragile settings are nearly eight times more likely to live in extreme poverty than those in other contexts.[7] Financial support and economic opportunities are critical to women being able to sustain their peacebuilding contributions. When women are forced to choose between engaging in peace work and meeting their families' basic needs, survival takes precedence. And this dynamic does not end when wars end. Neglecting women's economic engagement during the transition from war to peace can undermine the entire reconstruction process, given their pivotal role in rebuilding economies and communities.[8] In many post-conflict settings, women encounter obstacles to accessing jobs, land, and productive resources within patriarchal systems that expect them to revert to traditional domestic roles.[9] Many women continue to struggle for economic security, prosperity, and equality well into the post-conflict settings.[10]

Importance and Challenges of Women's Economic Participation in Post-Conflict Settings

United Nations Security Council Resolution 1325 (UNSC-R 1325) solidified decades of work to recognize the critical role of women in peace and conflict into an international norm in 2000. This landmark resolution recognized that women and men experience the impacts of armed conflicts differently, and sustainable peace requires women's full, equal, and meaningful participation. Since its adoption, discourse and action around this topic have been framed by UNSC-R 1325 and its subsequent resolutions, including its four pillars: Participation, Protection, Prevention, and Relief and Recovery.[11]

The relief and recovery pillar provides critical avenues for women's economic empowerment, focusing on integrating women's needs and capacities into humanitarian assistance, reconstruction, and post-conflict economic rebuilding. The pillar recognizes that without economic empowerment, peace is not fully restored until institutions are rebuilt and livelihoods, markets, and social systems are renewed. Without deliberate attention, there is a risk that women will be excluded from this rebuilding. Thus, designing gender-responsive economic empowerment programs and adopting inclusive policies is needed to support more equitable recovery and contribute to more durable peace.

Research also establishes a strong correlation between women's status, peace and security, and human and economic development, with the 2025/26 Women, Peace and Security (WPS) Index very strongly or strongly correlated with eight other indices of national outcomes.[12] Thus, as the WPS Index shows, women's well-being is intrinsically linked to national wellbeing. Women's economic participation is a critical dimension of this relationship.[13]

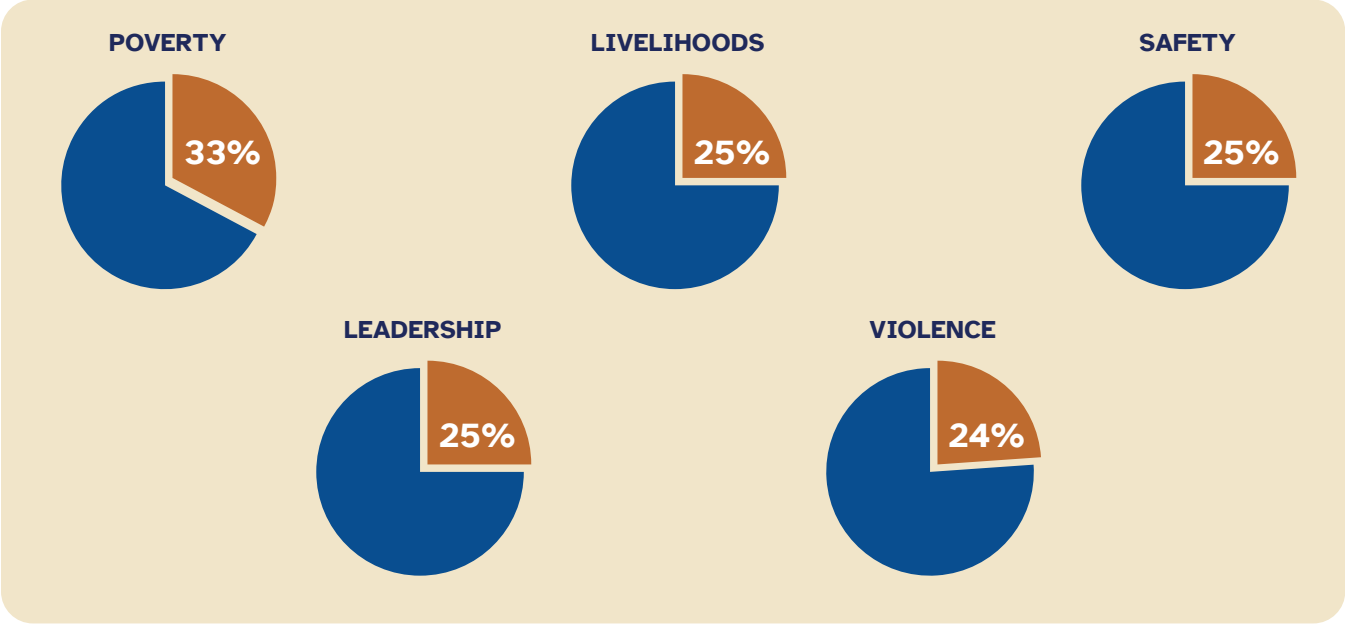
"Peace is built not only by negotiation—it is created in small steps: when a woman opens a business, returns to school, creates a safe environment for children, or helps others endure."
– Woman peacebuilder from Ukraine

Global funding for women, peace, and security accounts for just 2.6 percent ($7.5 billion) of total overseas development assistance (ODA) ($289 billion), with only 3.1 percent reaching women's rights and women-led organizations at the local level.[14] At a time when funding in international development remains scarce, now more than ever, women peacebuilders are calling on the international community to provide long-term, flexible funding to support their work. The GIWPS Survey found that 40 percent of women reported a decrease in funding over the past two years, while nearly half identified sustained funding as a critical need to achieve peace and security goals.[15] As one Ukrainian peacebuilder stated, "Without sustainable funding, cross-sectoral collaboration, and political will, these efforts have limits. Peace is built not only by negotiation—it is created in small steps: when a woman opens a business, returns to school, creates a safe environment for children, or helps others endure. These are the actions we should support and scale if we are to achieve true security and resilience in society."[16] Ensuring that women have the financial tools, resources, and institutional support to lead recovery efforts is a building block for peace and rebuilding societies after conflict.

Barriers to Women's Economic Participation in Post-Conflict Settings

Post-conflict settings present unique challenges for women seeking to rebuild their livelihoods. A quarter of respondents to the GIWPS 2025 WPS Survey highlighted persistent violence against women as a challenge and the same proportion indicated that they experienced limited access to livelihood opportunities.[17] While the data highlights the challenges reported by women peacebuilders, it rings true for all women in conflict-affected areas, especially as the survey respondents work across sectors in a variety of roles. Their insights showcase the interconnections between women's economic security and their ability to engage in peacebuilding: if women must struggle for basic survival, their capacity to sustain peace efforts is severely constrained.

Figure 1. Challenges most frequently reported by surveyed women peacebuilders [a]



Source: Kristine Baekgaard, Vanessa Rickenbrode, and Jessica M. Smith, "The Women, Peace and Security Survey: Reflections from Women Peacebuilders," GIWPS, 2025, https://giwps.georgetown.edu/resource/women-peace-and-security-survey/.

It is also crucial to adopt an intersectional approach to analyzing women's experiences of peace and security, which are influenced by factors such as age, race, ethnicity, religion, sexuality, and gender.[18] The evidence shows a nexus of cultural, structural, and institutional barriers to economic participation, examined in the following:

1. **Restrictive gender norms and discrimination**
   Globally, on average, women have access to only about two-thirds of the legal rights that men do, including property ownership, employment, and access to credit, a disparity that tends to widen in fragile and

[a] Data reflects percentage of respondents selecting each option among their top three challenges.

conflict-affected contexts.[19] Post-conflict environments often revert to long-held and deeply rooted gender norms that constrain women's participation in economic life, even as some transitions create openings for women's expanded roles and leadership. Despite having assumed critical economic and leadership roles during periods of conflict, some women are expected to abandon these positions when the conflict ends, pushing women back into marginalized economic roles. In many cases, returning male combatants are prioritized for employment and reintegration programs, while women are encouraged to "return to the home." In Nepal, for example, women who actively contributed to community rebuilding after the civil war faced resistance from families and community leaders who questioned their skills and legitimacy in public decision-making spaces.[20]

2. **Insecurity and gender-based violence**

Women in conflict and post-conflict settings face heightened exposure to gender-based violence (GBV), which severely constrains their economic participation. In 2024, over 650 million women and girls lived in conflict-affected areas, where weakened governance, the proliferation of small arms, and the erosion of social and legal structures have fueled widespread violence.[21] The 2021/22 WPS Index found a relationship between violence at the societal, individual, and communal levels.[22] In Pakistan, for example, women were more likely to face intimate partner violence in provinces where armed conflict and organized violence were most prevalent, highlighting how proximity to conflict amplifies risks of violence at home.[23] This pattern was especially stark in the Balochistan province, which leads in both categories––recording the highest rates of both organized violence and reported intimate partner violence in the year preceding the survey.[24] GBV, particularly sexual violence, is also used as a weapon of war to instill and reinforce patriarchal hierarchies and control populations.[25] Various UN resolutions after 1325 recognize conflict-related sexual violence (CRSV) and the urgency to address this under the WPS pillars. Recent years have seen a continued rise in CRSV, from Syria and Somalia to Ethiopia and South Sudan.[26]

Fear of violence is a powerful deterrent to women's economic participation, limiting women's mobility, access to markets, and engagement in training or employment opportunities.[27] Evidence from the 2025 WPS Survey found that one in four women peacebuilders globally identified the lack of safety and the persistent violence against women (including insufficient support for survivors) as a core challenge limiting economic participation.[28] The threat of violence against women remains especially severe in the Middle East and North Africa, where nearly half of women peacebuilders report experiencing such threats.[29] In Latin America and the Caribbean, more than one in four women also report facing similar threats.[30] In Liberia and Sierra Leone, women who sought to start small businesses or participate in reconstruction projects reported harassment and intimidation by men seeking to reassert dominance in the public sphere.[31] The 2025/26 WPS Index reveals that despite some improvements since the previous Index, women in 94 countries are still subjected to political violence, and the rate is three times the global average in countries where women are most proximate to conflict.[32] These estimates do not include threats, intimidation, or online violence.

3. **Limited education and formal employment opportunities**

Armed conflict disrupts education systems and creates long-term deficits in skills development, disproportionately affecting women and girls, with ripple effects for years to come. Schools are often destroyed, teaching staff displaced, and education deprioritized amid insecurity and humanitarian crises. Families facing economic hardship or safety concerns frequently withdraw daughters from school, either to

perform household labor or to avoid risks of violence and abduction, leading to significant gender gaps in literacy and vocational training. These disruptions have enduring economic consequences. In Afghanistan, decades of conflict have left the female literacy rate at approximately 30 percent, severely constraining women's access to skilled employment and entrepreneurship.[33]

Similar trends are evident across other post-conflict contexts, where years of missed education limit women's capacity to re-enter the workforce or qualify for formal sector jobs. Even when women are educated, formal employment options may be scarce or biased in favor of returning male combatants. In many post-conflict labor markets, women are left to find work or build businesses in the informal economy, as formal jobs and training programs tend to reach men first.[34] In addition to reportedly poor access to livelihood options globally, 26 percent of women peacebuilders in Central and Eastern Europe along with Central Asia report infrastructure gaps as a core barrier to their safe and consistent engagement in public life.[35] Inadequate infrastructure limits women's mobility, further constraining their access to education, formal employment, and markets, and limiting income-generating opportunities.

4. **Technology as an enabler not a barrier**

A critical, cross-cutting aspect of women's economic participation––particularly within conflict-affected environments––is technology and digital infrastructure,[36] which can serve as both a barrier and enabler. When deployed ethically to mitigate associated risks, digital tools can provide new opportunities for labor force participation, financial inclusion, and income generation, offering women with secure access to employment, services, education, and essential identification documents.[37] Conversely, technology can also be exclusionary and aggravate risks and harm, including technology-facilitated gender-based violence.[38] The gender digital divide can exacerbate discrimination and serve as a barrier to economic opportunities, undermining women's status in society.[39] Additionally, it imposes a staggering macroeconomic toll; UN Women estimates that excluding women from the digital sphere has cost low- and middle-income nations $1 trillion in GDP over the past decade.[40] Therefore, integrating digital public infrastructure and technology-driven solutions into post-conflict recovery planning is essential for sustainable economic empowerment of women as well as the economic development of a conflict affected society.

5. **Unpaid care burden and time poverty**

Globally, women shoulder a disproportionate share of unpaid care and domestic work, a burden that intensifies in post-conflict settings. The destruction of essential public services shifts the responsibility of survival and household management onto women. As a result, women often spend up to five times as much time on unpaid care work as men,[41] leaving little opportunity to engage in paid employment, skills training, or entrepreneurship.

Furthermore, the lack of affordable childcare and supportive infrastructure directly impacts women's participation in economic recovery programs. For example, evaluations of disarmament, demobilization, and reintegration (DDR) programs in Sierra Leone and Nepal revealed that childcare responsibilities prevented many women ex-combatants from attending job training and employment sessions,[42] while research in the Philippines and Sri Lanka similarly identified caregiving duties as a barrier to participation in recovery and reintegration programs.[43]

6. **Lack of access to finance and assets**
   Structural barriers to finance also constrain women's economic participation in post-conflict settings. Women's World Banking's research shows that two years after the onset of the war in Ukraine, 44 percent of women reported being "very worried" about paying essential bills,[44] and three-quarters found it "very difficult" to cover unexpected expenses within a week,[45] signaling weak financial resilience even after resettlement. Limited access to formal financial services, low savings capacity, and gendered constraints in credit markets reinforce women's economic vulnerability during recovery.

   Another fundamental structural barrier is women's limited access to land and property rights. In many post-conflict economies, land remains the primary productive asset, serving both as a source of livelihood and collateral for credit, yet women's ownership rates remain disproportionately low. Legal and customary systems often deny women equal inheritance or ownership rights. In Rwanda, widows returning after the 1994 genocide faced major challenges asserting land rights without male relatives, undermining their economic security.[46] Without secure land or property rights, women cannot access finance, therefore limiting their full economic potential and participation in post-conflict recovery.

7. **Economic rights violations and economic crimes committed during conflict**
   Economic rights are human rights protected under the 1966 International Covenant on Economic, Social and Cultural Rights and include the rights that enable people to live with dignity and participate in the economy.[47] During conflict, these rights are often violated, either directly or indirectly, through a range of tactics including, but not limited to, looting and pillaging, unequal access to aid and resources, forced displacement, intentional destruction of infrastructure critical to employment, wage theft, and more. Women are often uniquely affected by these rights violations, given the jobs they have and the economic roles they play in society. For example, in Ethiopia's Tigray War from 2020-2022, looting was widespread in schools, healthcare settings, food storage, factories, as well as in private spaces that served as workplaces.[48] Looting was also frequently accompanied by CRSV against women.

In post-conflict settings, these economic rights violations leave a devastating legacy that undermines recovery, reparation, reconstruction, and the overall economic status of women. Yet few transitional justice and other accountability mechanisms grapple with these issues and their long-term impacts (with a few notable exceptions).

A Snapshot of Programs in Conflict-Affected and Post-Conflict Settings

Women's economic recovery is a crucial pillar of post-conflict reconstruction, as it helps rebuild livelihoods, restore household stability, and foster broader economic resilience. In conflict-affected and post-conflict settings, women take on increased economic responsibilities due to the loss or displacement of male family members. Yet, they often face systemic barriers to accessing resources, employment, and financial services. Targeted recovery programs, such as skills training, access to credit, and support for entrepreneurship, are essential not only for women's empowerment but also for fostering inclusive and sustainable peace. However,

evidence from the 2025 WPS Survey cautions that poorly designed programs can inadvertently reinforce exclusion and erode trust.[49] Hence it is crucial to engage women as partners from the outset across the design, implementation, and evaluation stages of policy and programs.

This section compares women's economic recovery programs in Colombia, Liberia, the Philippines, and Ukraine to assess how gender-responsive post-conflict interventions support women's economic participation. Drawing on existing literature, it highlights both the gains these programs have made for women's livelihoods and the challenges that persist despite targeted support. The countries selected for the case analysis were chosen based on the following criteria:

1. The evidence from the literature offers examples of gender-sensitive and/or women-led, women-centered economic recovery programs.
2. Women's World Banking has previously engaged these countries through research, leadership programs, advisory services, and/or programmatic work, providing a foundation of institutional knowledge and relationships.

Case Study 1: Colombia

Colombia's decades-long internal conflict formally ended with the 2016 Peace Accord between the Revolutionary Armed Forces of Colombia – People's Army (FARC-EP) and the National Government of Colombia, which initiated the disarmament and reintegration of over 13,000 ex-combatants.[50] The Accord was supported by substantial international aid. In 2016, the European Union (EU) established a €120 million EU Trust Fund for Colombia, to spur rural development and reconciliation aligned with the goals of the peace agreement.[51] A comprehensive reintegration program was launched, including measures to promote women's inclusion and gender-related programs. Over the years, approximately 135 cooperatives have been formed, engaging some 6,000 former fighters in collective businesses ranging from agriculture to crafts[52] as part of the economic reintegration strategy.

Table 1. Economic recovery initiatives and challenges to women's economic participation in Colombia

Economic Recovery Initiatives and Programs	Women's Economic Challenges
Female ex-combatants cooperatives: by 2019, more than 100 women-led cooperatives were operating businesses nationwide, providing training, technical assistance, and small grants to promote sustainable livelihoods and economic independence.[53]	Women accounted for only about 25 percent of participants in vocational training and education programs, compared to 75 percent of men.[54] Even when women do secure work, it is often informal. Studies estimate that nearly three-quarters of demobilized women who are employed work in the informal sector, while only one-quarter hold formal jobs.[55]
Socio-economic integration of ex-combatants: local towns began employing ex-combatants to their businesses. The town of Caldono in Cauca recruited a group of 14 former female combatants at an avocado farm after the signing of the 2016 peace agreement.[56] The business is expected to employ around 1,000-2,000 residents from nearby communities.[57]	Social stigma and limited employment pathways, as former combatants face technical setbacks that impede their reintegration.

Case Study 2: Liberia

The end of Liberia's civil war in 2003 marked a turning point for gender equality in the country's reconstruction process. The post-conflict recovery phase provided an opportunity to integrate women's economic empowerment into the nation's emerging social, legal, and governance frameworks. Women's central role in Liberia's informal economy made them indispensable to recovery efforts. The well-organized associations of "market women" became a crucial economic and social force,[58] bridging rural and urban economies. In Monrovia, more than two-thirds of employed women earned their income through market activities, over half of them as heads of households,[59] demonstrating that women's labor was not peripheral but foundational to the country's economic recovery. Women's leadership in peacebuilding was instrumental in negotiating and ultimately in the signing of the Comprehensive Peace Agreement in 2003,[60] which ended Liberia's civil war (Kamara).

In the immediate post-conflict period, the government articulated a national economic recovery initiative through the "Lift Liberia" and "Poverty Reduction Strategy" in 2006, which helped attract donors and international partners to support reconstruction, economic development, and capacity-building programs.[61]

Liberia became the first post-conflict country to adopt a National Action Plan on UNSC-R 1325.[62] Together with the National Gender Policy and the Gender-Based Violence National Action Plan, Liberia established a policy framework that links women's participation in peacebuilding to gender equality and women's economic empowerment.[63] Within this framework, the Government of Liberia, in partnership with UN agencies, implemented a series of coordinated UN Joint Programs to advance gender equality, address GBV, and support women's livelihoods in the post-conflict recovery phase.

Table 2. Economic recovery initiatives and challenges to women's economic participation in Liberia

Economic Recovery Initiatives and Programs	Women's Economic Challenges
Joint Program for Gender Equality and Women's Economic Empowerment: provided basic education and financial inclusion for rural women and girls.	Illiteracy remained a critical barrier. As of 2010, Liberia's national literacy rate stood at just over 50 percent, and women's literacy fell slightly below that level.[64] Women's limited formal education stemmed from pre-conflict exclusion, disrupted schooling during the war, and cultural norms prioritizing boys' education. These compounding factors severely constrained their access to skilled employment, business management, and formal credit.
Village Savings and Loan Associations: helped link women to microfinance institutions and the Central Bank of Liberia's loan facility, providing members access to formal credit and savings mechanisms previously unavailable to rural women.	Many financial institutions still require women to be accompanied by their husbands to provide collateral. Additionally, in patriarchal households, profits generated by women's businesses were frequently controlled by men.[65]

Case Study 3: Philippines

The Southern region of Mindanao has experienced multiple forms of conflict, but the most persistent has been the decades-long struggle of the Moro people (an Indigenous and predominantly Muslim ethnic group) and the need for self-determination over the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). The tensions are rooted in colonial-era dispossession and state-sponsored migration that marginalized these communities.[66]

The 2014 Comprehensive Agreement on the Bangsamoro (CAB) laid the foundations for meaningful participation of women in the restructuring of political, economic, and social systems.[67] CAB was groundbreaking not only in ensuring the representation of women in decision-making spheres but also in its collaboration with civil society and its long-lasting impact beyond mere symbolic representation.

Under the BARMM development framework, programs have promoted the formation of cooperatives, small-scale enterprise development, and agricultural productivity in conflict-affected municipalities. Former associates of armed groups and members of conflict-affected households have participated in livelihood and entrepreneurship initiatives aimed at reducing reliance on humanitarian aid and strengthening household resilience.[68]

Table 3. Economic recovery initiatives and challenges to women's economic participation in the Philippines

Economic Recovery Initiatives and Programs	Women's Economic Challenges
National Action Plan, BARMM (Action Point 7): institutional framework on women's economic empowerment for marginalized women as pathways to peacebuilding and development. Implementation of this priority is anchored by the Bangsamoro Gender and Development Committee, integrating gender considerations into the economic policies and development plans.	Despite national progress, reintegration and recovery remain uneven across provinces. BARMM continues to rank well below the rest of the Philippines on gender and development indicators, showing that policy commitments have not yet translated into equal outcomes.[69]
Civil society-led initiative SUBATRA-ECSO:[70] civil-society-led initiative focused on financial inclusion and livelihood support for women's groups to develop income-generating activities such as food processing, vegetable farming and handicrafts.[71]	Women in BARMM continue to face limited access to finance due to geographic isolation and lower financial literacy. A Bangko Sentral ng Pilipinas report indicated that 92 percent of BARMM citizens lived in unbanked local government units (LGUs). Only 10 out of 118 LGUs had a banking presence.[72] Although the Philippines has seen substantial progress in financial inclusion, access in the BARMM remains uneven.

Case Study 4: Ukraine

The ongoing war in Ukraine has generated one of the largest reconstruction and recovery mobilizations in recent history. The Government of Ukraine's National Recovery Plan (2023–2029) explicitly integrates gender equality and women's economic empowerment as priorities within its post-war reconstruction agenda.[73] At the Ukraine Recovery Conference in mid-2024, Ukraine and international partners launched the Alliance for Gender-Responsive and Inclusive Recovery, a multilateral platform bringing together more than 15 donor countries and agencies to coordinate assistance for women's empowerment during the rebuilding process.[74] This commitment involved various Ukrainian civil society organizations, many of them women-led, that led livelihood initiatives for displaced women, provided entrepreneurship training, and advocated for women's representation in national and local reconstruction planning processes.

The conflict has caused massive displacement, with over seven million Ukrainians, predominantly women, children, and the elderly, becoming internally displaced persons (IDPs).[75] Large-scale male mobilization into armed forces and combat-related casualties have significantly increased the prevalence of female-headed households, fundamentally reshaping household gender dynamics and responsibilities. Women have assumed increased economic burdens as primary or sole providers, often while managing care responsibilities and navigating the instability of displacement.

Recognizing this shift, the Ukrainian government and development partners have prioritized women's participation in reconstruction-related industries, entrepreneurship, and public decision-making.

Table 4. Economic recovery initiatives and challenges to women's economic participation in Ukraine

Recovery Initiatives and Programs	Women's Economic Challenges
"Own Business" and "Create!" programs: government-funded programs awarded to 65 women-led small manufacturing firms (up to $15,000 each), enabling women to expand production capacity and maintain operations amid wartime disruptions.[76]	Many women entrepreneurs still struggle to obtain credit because they lack collateral, a barrier stemming from systemic norms that favored male property ownership.[77] A 2023 survey of 476 women business owners found that 12 percent were unable to obtain bank loans because they did not own property as a form of security.[78]
"Reskilling Ukraine" project: a government initiative in response to traditionally male-dominated sectors trains women in trades such as truck and bus driving, machine operation, and other industrial vocations. In its first year, over 300 women completed training and entered these fields. This is a sector of the workforce that challenges traditional gender norms and expands women's access to higher-paying, stable employment.	Sectors with high female employment, such as education, healthcare, and services, were among the hardest hit early in the war, increasing women's unemployment. At the same time, women have driven entrepreneurial recovery, founding 63 percent of new businesses registered since the war, showing both resilience and unmet demand for stronger investment support.[79]
Employment support for IDPs: a government-subsidized program incentivizing employers to recruit IDPs. By late 2024, more than 11,000 displaced individuals had gained employment through this initiative.[80]	Many women have been forcibly displaced, disrupting livelihoods, social networks, and access to resources. Displaced women and those serving as sole providers for their families confront employment instability, limited access to childcare, and heightened care burdens. The closure or understaffing of schools and nurseries has expanded women's unpaid care responsibilities, constraining their ability to participate in paid work or training programs.[81]

Recommendations for Policymakers, International Organizations, and Donors

As previously noted, socio-economic development, women's status, and peace and security are intrinsically linked. At the 2025 WPS Week, Women's World Banking and GIWPS discussed women's economic participation in fragile and conflict-affected settings with a range of diplomats and women peacebuilders. The conversation surfaced a range of actionable recommendations that policymakers, international organizations, and practitioners can employ to ensure women's economic participation remains on the peace and security agenda. These recommendations aim to inform the design of programs, policies, and research that meaningfully support the women, peace, and security agenda and advance women's leadership and economic agency during recovery.

Reaffirm

Reaffirm economic participation as a core pillar of WPS implementation. National governments, donors, and international organizations should explicitly embed women's access to livelihoods, finance, and economic decision-making within WPS strategies, national action plans, and recovery frameworks. Treating economic participation as foundational to peacebuilding will help ensure that women's agency and resilience are recognized as central to sustainable peace.

Resource

Fund women peacebuilders as economic agents, not just as beneficiaries. Women peacebuilders are often forced to choose between activism and survival. Programs should provide direct, flexible funding to grassroots women's organizations, especially in the Global South, where funding cuts have disproportionately impacted local efforts. As Jasmin Nario-Galace of the Global Network of Women Peacebuilders commented, "We should not romanticize; we should fund them." This means shifting from symbolic support to sustained investment in women-led economic recovery initiatives.[82]

Reform

In conflict and post-conflict settings, women often become heads of households. As women step into roles of greater economic responsibility, legal frameworks often marginalize women economically, for example, requiring male co-signers for bank accounts or denying women property rights. Governments and financial regulators should eliminate such discriminatory practices and align with global financial standards setting guidelines. Reforming these barriers is essential to unlocking women's full economic potential in post-conflict recovery.

Rewire

Align financial systems with peacebuilding goals, as there is currently a disconnect between them. To support this, donors and financial institutions should design financial products and services tailored to women's needs, including flexible credit, mobile banking, and savings tools. As ODA declines, alternative capital sources, such as impact investing and private-sector partnerships, should be mobilized to fund women-led enterprises and grassroots recovery efforts. Women's World Banking firmly believes there are no resources allocated to women without women's agency and, on the other hand, no agency for women without resources.

Respond

Consult with localized actors to coordinate humanitarian and development efforts. GIWPS research such as the WPS survey reveals that women's needs, from education to infrastructure to climate resilience, are deeply context-specific.[83] Humanitarian and development actors must align their programming to reflect these localized priorities. This includes integrating the economic angle into humanitarian aid delivery, ensuring women are not excluded from aid distribution due to gender-based restrictions, and consulting directly with women in affected communities to design responsive programs.

Represent

Women report that while women's participation has grown, barriers to influence—especially at the national government and macro level—persist.[84] Protecting and expanding women's participation in decision-making is paramount. To address this, national governments and international organizations should ensure women's representation and leadership in peace negotiations, recovery planning, and donor coordination platforms. This includes requiring women's presence and participation in all working groups at international forums and supporting women's leadership in local governance. As Mariam Safi, a distinguished Afghan civil society leader and peacebuilding practitioner, warned, excluding women from decision-making risks entrenching gender apartheid and undermining peacebuilding mandates, a danger she has witnessed firsthand in Afghanistan, where women have been systematically removed from public and political life.

Looking Forward

Twenty-six years after UNSC-R 1325, the question is no longer whether women's economic participation matters to peacebuilding. The evidence is clear. The question is whether the international community is prepared to resource it accordingly.

Looking ahead, Women's World Banking and GIWPS will convene policymakers, practitioners, and partners to advance this agenda, including presenting and discussing this paper with GIWPS Ambassadors, as well as a joint convening to mobilize support and funding for future research engagements. These efforts represent an initial step in a longer-term commitment to ensuring that women's economic agency is recognized, resourced, and integrated into the global Women, Peace and Security agenda.

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