



Foreward

Gender based violence (GBV) is a uniquely global scourge. A manifestation of the deep societal norms that drive gender inequality, it affects people in all corners of the globe, in every country, in every society. Since the formation of the Irish Consortium on Gender Based Violence (ICGBV) in 2005, there has been a terrible rise in the level of conflict and displacement across many areas of the world, putting more women and girls at an even greater risk of GBV.

At the same time, recent years have also seen a great rise in momentum in the global effort to address GBV in all its overt and most insidious forms. The adoption of Agenda 2030: the Sustainable Development Goals in 2015 has provided a critical focus and an international framework to address all facets of gender equality, with SDG 5 outlining a series of targets related specifically to gender. Crucially, Agenda 2030 invokes a very holistic understanding of gender inequality, its causes and implications. The Agenda recognises gender equality not only as a fundamental human right but a 'necessary foundation for a peaceful, prosperous and sustainable world'. Although GBV also affects men and boys, it is the most widespread and egregious global violation of women and girls' human rights. It is also the greatest barrier to achieving broader societal gender equality and the SDGs.

This year's Commission on the Status of Women (CSW) is focused on 'the empowerment of rural women and girls'. It is the first time Ireland has chaired the Commission and it presents an opportunity not only to help forge a more ambitious plan of action to support the empowerment of women and girls in rural contexts, but to do so with knowledge gained from a very broad range of experience in this area.

The ICGBV is a unique global entity, a consortium that brings together Irish human rights, humanitarian and development organisations, academic institutions, Irish Aid and the Defence Forces, all focused on the elimination of GBV. Understanding the relationship between addressing GBV and the empowerment of rural women and girls must be central to the outcomes of this year's CSW session and consortium members' experience of programming in rural areas provides crucial insight and learning in this area.



This policy brief explores GBV in relation to rural women's overall inequality. It describes key approaches and learning for addressing GBV through empowerment programming in rural areas, through examples from the work of members of the ICGBV. It shows that the theme of this year's CSW is fitting and timely as the rural context often puts women and girls at an increased risk of GBV.

Rural women and girl's experience of gender inequality and GBV is an area that demands urgent attention Fortunately, in 2018 we have already seen that there is an unprecedented consensus on the need to address all facets of gender inequality. We must harness that momentum to drive change at a much greater pace and this begins with those who are furthest behind; the rural women and girls the women who live in remote regions of the world, whose voices often go unheard.

This year's CSW provides a critical opportunity to spotlight their experience, to showcase programming that helps make a transformative difference in their lives- so that we can learn from this programming, that it can be scaled up, replicated and that it can accelerate the pace of change in more societies and the lives of more women and girls around the world.

Dominic MacSorley,
Irish Consortium on Gender Based Violence Chairpersor

GBV and the Empowerment of Rural Women and Girls

Despite a global trend of increasing urbanisation, rural women and girls continue to make up a quarter of the world's population². The lack of specific data available with regard to their experience of violence must be addressed, however the recently published UN Secretary General's report on the 'Improvement of the situation of women and girls in rural areas' points out that 'with few exceptions, every gender and development indicator for which data are available reveals that rural women fare worse than rural men and urban women, and that they disproportionately experience poverty, exclusion and the effects of climate change". Though GBV affects people in all settings, rural women and girls are also at an increased risk of GBV due to a number of structural causes more often found in rural environments, including:

- Greater multidimensional poverty.
- Legal and customary discrimination.
- Lack of access to land, productive resources.
- Decent work and social protection.
- Higher rates of child marriage and female genital mutilation.
- Persistent negative social norms and practices carried out by men and boys.⁴

This increased exposure to violence is often exacerbated by a **lack of response services** in many rural areas. Limited judicial and policing services in rural areas often inhibit law enforcement, deterrence of violence and the ability of women and girls to seek protective help. The lack of infrastructure in rural areas, geographical distance from urban centres and limited public transport may also prevent access to routine social and health facilities and services for responding to GBV.⁵

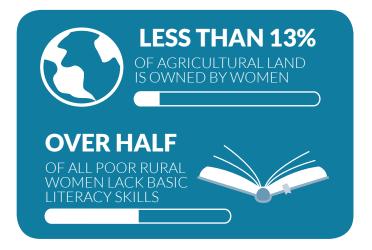
GBV is fuelled by societal inequalities but it also **perpetuates these inequalities**, impacting women's physical and mental health, their agency and their ability to overcome the poverty in their lives. GBV and school-related GBV negatively impacts women and girl's access to and completion of education, and to secure safe opportunities for formal employment. Within the household, GBV inhibits women's empowerment and their ability to have roles in decision-making. For example, women in India who are not empowered in household decision-making and finances are more at risk of intimate partner violence. An increased sense of agency, autonomy and access to material resources has been proven to contribute to reduced levels of intimidation and coercion experienced in relationships. 8





Rural contexts present specific challenges to addressing GBV. Without physical security and safety in their lives, rural women and girls' ability to generate broader food, livelihood and productive security is limited, impacting their potential to benefit from and contribute to wider community and political structures. While rural women are most often heavily reliant on natural resources and agriculture for their livelihood security, they do not have equal access to land, finances and credit to generate incomes. Women receive lower prices for their crops, and are frequently the victims of economic GBV such as land grabbing. 10

There is a clear connection between GBV and other barriers to women and girls' security and empowerment and it is evident that addressing GBV is crucial for women's empowerment. In turn, empowerment strategies are central to preventing and responding to GBV. This underscores the connection between the achievement of SDG 5 on Gender Equality and the rest of the Sustainable Development Goals, particularly SDGs 2, 4, 8, 10 and 16, which cover the areas of Zero Hunger, Quality Education, and Decent Work and Economic Growth, Reduced Inequalities, Peace, Justice and Strong Institutions respectively.



Good Practice Approaches

Programme approaches to promoting women's empowerment and reducing GBV should be informed by the understanding that GBV affects all aspects of empowerment and development. The following case studies, drawn from the programming experience of a selection of ICGBV membership organisations, demonstrate strategies to reduce GBV and promote empowerment. They highlight the significance of land rights, economic, political, and livelihoods empowerment strategies in efforts to tackle GBV. They demonstrate good practice approaches, highlighting key learning to inform future programming.

Approaches to Empowering Rural Women and Girls

Empowerment strategies should:

- Enable strategic choice-making:
 Empowerment should be aimed at increasing the ability to make choices about one's life where this has not previously been possible.
- **Be fluid and dynamic**: Empowerment is a process rather than an end point, contributing to the achievement of gender equality.
- **Be context and individually specific**: While learning can be transferred from one context to another, it cannot be adopted, it has to be adapted. Deep Contextual analysis is a critical prerequisite to developing effective approaches to empowering rural women and girls.
- Pay attention to the relational aspects of women's lives and changing power relations and mitigate any related risk of violence.
- Tackle multiple and intersecting discriminations:
 The heterogeneity of 'rural women' requires
 tailoring to ensure that the rights and needs
 of women of variant ethnic, racial, age, ability,
 sexual identities and refugee or IDP or other
 status are met.
- Support community-led efforts by local women's groups and movements: Support for women's collective action, which advances social change in safe and impactful ways, is critical.

Addressing GBV through Economic Empowerment in Malawi

Economic empowerment for rural women and girls can contribute effectively in efforts to reduce GBV. In rural areas, cycles of GBV in the home have been shown in some contexts to fluctuate with the agricultural calendar, where reports of violence increase during planting, harvesting, and during hungry periods, as families come into conflict over utilization of agricultural and household's resources.¹¹

In Malawi's mainly agro-based economy, the majority of productive agricultural work is done by women, but women have little control over use of produce and other assets. Economic insecurity for women and girls constrains women's ability to be economically productive, to have decision-making influence in the family and to live lives free of violence. Child marriage practices in rural Malawi also prevent girls from completing schooling and onward economic opportunities.

Trócaire and partner organisations in Malawi have taken a comprehensive approach to addressing GBV and advancing women's economic empowerment.

Empowerment strategies:

- 1. Economic empowerment through training, savings and loans: women were provided with a platform to generate income through savings and loans and to build capacity in their ability to influence household decision-making over resources.
- 2. Challenging gender discriminatory beliefs to reduce the risk of GBV and increase women's empowerment:

 Sessions were held to facilitate reflection and learning on gender equality, social norms and how 'power' is used within interpersonal relationships, at broader family and community levels.
- **3. Wider support for social change**: Using the SASA! Faith Approach, 'Circles of Influence' were established by engaging with stakeholders that hold critical influence over individuals and communities. This included the forming of 'community action groups' by community leaders which developed ways to end harmful practices such as child marriage. Faith leaders also shared messages highlighting the unacceptability of GBV.

Key Impacts:

- Reduction in child marriage: community leaders adopted by-laws abolishing child marriage, while faith leaders have also reported to stop overseeing child marriages.
- Increase in shared decision making at household level:
 Through internalisation of concepts of gender equality, power relations and social norms, there was a noted increase in shared decision making at household level, including decisions that influence the use of income.

Key Learning:

- Effective programmes which address GBV and promote women and girls' empowerment must **target multiple domains of influence concurrently**. Individuals, families and communities must be supported to maintain change in behaviours, attitudes and practices.
- Behaviour change messages can be interpreted through the dominant social and cultural lens, which can result in these messages reinforcing patriarchal norms. Leaders need to be engaged in a reflective learning process that encourages them to challenge and deconstruct the social norms that they grew up, and live with.
- Access to income is not sufficient, nor an indicator of women's empowerment. Previous Trócaire programming has shown that increasing women's economic empowerment in the absence of interventions that challenge gender discrimination at all levels may in fact increase women's vulnerabilities. 13

This year, the Commission, chaired for the first time by an Irish woman, has focused on the rights and activism of rural women, who make up over a quarter of the global population. Rural Women constitute the largest single group of vulnerable workers in the world. They also compose potentially one of the most transformative forces on our planet, because of their potential to act collectively and in solidarity, both within and between nations.

President Michael D Higgins, Patron of the ICGBV

Women's Land Rights, Self-Empowerment and Reducing GBV in Nicaragua



Livelihoods empowerment, including ownership of assets and property in agricultural communities, provides livelihoods, confers broader rights and social status and can also contribute to broader physical security in women's lives. ¹⁴ Despite women being the majority of those who work in agricultural production, estimates of land ownership vary from 15-20% for the East and Southern Africa region. ¹⁵ Women's lack of rights to own land, and to land inheritance are further aggravated by practices of 'land grabbling' in many contexts. Legal reforms are necessary but are only part of the answer, societal attitudes towards women's power and right to own property require change. ¹⁶

Nicaraguan rural women, although heavily reliant on agricultural and livestock production to fulfil basic livelihoods, experience critical barriers to their ability to own or rent land, or to inherit land. A recent study has shown that the power associated with women owning land in Nicaragua transformed women's social status within the household and community, heightened their independence, and reduced violence in the home. This increased their overall autonomy and ability to leave violent relationships. ¹⁷

Legal frameworks aim to redress historic unequal land distribution practices, but the law lacks measures to empower rural women to overcome inequalities that prevent them from securing the financial means to own land. It also does not account for the very specific context to rural women's lives, such as restricted access to information and to state services related to land rights or GBV. With five partners, **Trócaire** implements the *'Land for Women, Opportunities for Life'* programme to address these gaps. The programme takes a two-part approach.

Empowerment strategies:

1. Increase women's access to land: Through a 'Revolving Fund' women are provided with financial capital to either purchase, rent or crop-share land. Recipients pay a percentage of the loan back to the fund to facilitate additional numbers of women to participate in the programme. Technical support is also provided to develop skills on land production and use of assets, and on adaptation to climate change, while additional training is provided develop skills to negotiate inheritance, engage with communities to reform gender discriminatory practices of inheritance, and to secure legal rights over land.

2. Personally empower women and increase their capacity to advocate for their rights: Women receive training and support that advances social status and self-esteem while activities focused on the prevention of GBV through promoting social change are carried out. Women who experience specific vulnerabilities, such as GBV, require particular support.

Key Impacts:

- Increased income and food security in the home, and generation of additional economic revenues.
 Women who own land and have increased economic independence are also changing their own practices, ensuring that daughters as well as sons have rights to inherit their newly purchased assets.
- Enhanced women's personal empowerment and social standing. Training and support to women before, during and after securing access to land has contributed to the generation of self-confidence and esteem. Women are now leading their own negotiation over their purchase of land which has directly countered prevailing social myths about women's capacity to negotiate in the market place.
- Improvement in family relations. The burden of home-based and land-based chores are becoming more evenly shared with male partners. One participant in the programme stated that 'the best thing I learned, is that I learned to love myself,' through enhanced self-esteem that enabled her to address violence in her home.

Key Learning:

- Understanding and addressing the different needs of single women, single mothers, married women and widows is critical. The age and marital status of women determines their social standing in line with social norms. This impacts their ability to negotiate land access within the family, participate in local governance structures and to participate in collective community action.
- The creation of enabling environments for women's empowerment is essential. Engaging men is a central aspect of this. Supporting men to understand and counter social pressures is important in inhibiting negative repercussions of women's empowerment and contributing to broader prevention of violence in the home. Connections from rural to national are also critical to ensure that the reality of rural women's lives inform strategies to develop and enforce laws and policies.



Of the world's food insecure and hungry, 75% live in rural areas and 60% of the world's undernourished population is female. Women lack decision-making over agricultural production, discriminatory socio-cultural norms undermine women's right to equal food consumption in the household, while food access may be withheld as a form of GBV. Initiatives that aim to empower women to increase their own food production must thereby concurrently address negative social norms that lead to food and nutrition insecurity. **Concern's** approach in Mozambique engages men to secure women's food consumption and address GBV.

A 'Nutrition Barrier Analysis' conducted by Concern Worldwide in Manica province in Mozambique identified two critical ways that gender inequalities influence women's disproportionate levels of malnutrition: unequal distribution of household and productive chores meant that women did not have time to breastfeed and ensure provision of regular meals for themselves and for children; and men's control of decision-making over food consumption and household finances meant that they are served food first and in the largest quantities and quality, a practice replicated from sons through to daughters.

Concern identified that engaging with men to change these social practices was critical for improved nutritional outcomes.

Empowerment strategies:

 Creation of 'Dialogue Clubs'. Married couples participated in a 14-week gender transformational process focusing on self-reflection through discussion and role-play and covered topics such as understanding power, fatherhood, familial nutrition, division of labour, understanding and addressing GBV in the home and early marriage.

Key Impacts:

At the end of the programme, participating couples indicated:

• More equitable division of labour in the home, increasing from 16% to 69% of households.

- Improved attitudes towards gender roles, increasing from a score 4.8 to 6.8 out of 10.
- Women being consulted in key areas of household decision-making, increasing from 22% to 100% of households.
- **Increased harmony in the home**. Women reported a reduction of violent behaviour from their spouses due to increased understanding of cycle of violence.
- Significant shifts towards more egalitarian financial decision-making in the home.
- **Changes in food consumption**. Men now recognise the importance of a more equal distribution of food.
- Suspension of planned marriages, allowing girls to complete schooling first with the anticipated benefits of education benefitting the wider household. ²⁰

Key Learning:

- Acceptability of the Engaging Men approach was very high among beneficiaries.
- The implementation methodology of the sessions allowed beneficiaries to feel open to share and participate personal experiences and beliefs.
- The ways in which polygamist households are incorporated into the dialogue clubs could be further explored to ensure polygamy is addressed holistically to resonate with the multitude of realities of the beneficiaries.
- The branding or advertising of the process should be carefully
 designed to generate ownership and discussion more
 widely within the communities. It would be beneficial to
 implement other activities such as a multi-media community
 campaign simultaneously.





Political Empowerment for Protection and Justice Security for Rural Women and Girls in Sierra Leone

The impact of GBV can contribute to suppressing the voice of women and girls' and forms of GBV, intimidation and harassment are often deliberately used to prevent them from entering public life. The presence of GBV throughout women's life-cycle may inhibit their access to the kinds of education, economic and other resources required to enter the formal political arena. Women's presence in political governance structures, including those at rural and community levels, can however contribute to these structures that prioritise human security and addressing GBV, evident in the work of **Christian Aid and its partners in Sierra Leone**.

Empowerment strategies through women's collective organising, such as that undertaken by Christian Aid and its partners (Social Enterprise Foundation SL and Network Movement for Justice and Democracy) in rural areas of Sierra Leone, are essential. Christian Aid and its partners have been providing support (funded by Irish Aid and other donors) to a rural women's network to advance women's collective organising towards their economic and political empowerment.

Empowerment strategies:

- 1. Increase women's participation: Members of the Kailahun 'Women in Governance Network,' have been supported to develop skills in public representation and to run for election in formal and informal rural governance structures.
- 2. Enhanced economic empowerment: Micro-credit and economic empowerment programmes are carried out alongside the political participation work. Women have used microcredit schemes to meet basic expenses of running their homes, paying for schooling and health costs or expanding businesses. Some women have used their income to pursue tertiary studies. These developments have also improved relationships between husbands and wives, earned the women more respect and dignity at home and from peers in the community and increased their spheres of influence in various community meetings.

Key Impacts:

- Broad membership and inclusion: The Women in Governance Network has expanded to two other districts and now includes 13,000 members across eastern rural sub-districts. The network uses its own membership to provide social and economic support within its members.
- Increased women's representation in rural governance:

 Members of the network have secured positions as local councillors, mayors, section chiefs, village development committee members, members of parliaments and run for national elections. In Kailahun, there are 32 women running for Councillor positions and four women are standing to be Members of Parliament (MPs), while in Kono, 53 women are running for Councillors positions and two to be MPs.
- As part of its work, the network identified that high rates of sexual and other forms of GBV in the region are particularly problematic to furthering women's rights and empowerment.

Addressing GBV:

The network has:

- Secured Justice for GBV: The network independently lobbied the Ministry of Justice in Freetown and secured the appointment of a magistrate to their rural locality, which had not been present previously. The network economically supported the appointed Magistrate to take up his post through their own collective income generation activities. The backlog of of GBV cases has been halved since the Magistrate's arrival.
- Established GBV Intervention Teams in Schools: This has included awareness campaigns at school level and establishing reporting and referral networks for addressing GBV in schools.
- Created public media messaging to reduce GBV: The network has a weekly radio show on a rural radio network with programmes specifically focusing on women's health, empowerment and GBV.

The progress made by the Women in Governance Network sends clear signals that GBV will be addressed—through provision of services and justice responses, and demonstrates the opportunities political empowerment can provide to enable women to address critical constraints in their lives.

What needs to be done?

Policy:

The scope and ambition of the **Sustainable Development Goals** provides a strong linkage between the reduction of GBV and the empowerment of women and girls in all aspects of life. In 2016 and 2017, the CSW strengthened this linkage by adopting conclusions that explicitly link the Commissions' work with the SDGs.

- The Agreed Conclusions of the 2018 CSW should make a clear statement on the inextricable link between the reduction in gender based violence and the empowerment of rural women and girls, detailing how GBV presents challenges to achieving women's empowerment and gender equality, and how women's empowerment facilitates a reduction in GBV.
- UN Member State national laws and policies on land and inheritance rights, agricultural development, economic and livelihoods security should be tailored to the realities of the constraints that rural women and girls face. For example laws and policies should;
 - Recognise women's right to ownership of assets, access to resources and roles in decision-making over household resources. These laws and policies should acknowledge that GBV presents a significant barrier to these entitlements and include provisions that reflect this reality.
 - Ensure provision of access to multi-sectoral services for GBV in rural areas as part of women and girl's empowerment strategies.
- Closing the gender gap requires closing the data gap. The situation of rural women and girls requires urgent attention, yet no current published global or regional data on violence against rural women exists. Building on the momentum of the UN Women Making Every Woman and Girl Count movement for better data, resources must be devoted to ensure far more robust efforts at documenting the experience of violence amongst rural women and girls.

Programming:

The empowerment of rural women and girls should be understood as contingent upon addressing the myriad of insecurities that impact their lives, including those that impact their physical and emotional well-being as well as their political, economic, food and asset security.

The successful empowerment of rural women and girls requires approaches that create an enabling environment to prevent and reduce GBV.

Programme approaches should promote transformational changes in gender and social norms across multiple domains in inter-related ways which:

- Support reform of discriminatory laws, policies and practices.
- Provide a platform for wider community reflection on changing social norms—those that inhibit women's agency and control over resources and those that sustain the use of violence and harmful practices towards women and girls.
- Engage men and boys, and leaders within the community to ensure maximum effectiveness and sustainability.
- Facilitate reflection and learning on gender equality and power dynamics within interpersonal relationships.
- Provide material support and practical skills capacitybuilding to women and women-led organisations, while concurrently challenging gender discrimination at an interpersonal and community level.

Consortium Members



























Footnotes

- http://www.un.org/sustainabledevelopment/gender-equality/
- ² Committee on the Elimination of Discrimination against Women. 2016. CEDAW General Recommendation No. 34 on the rights of rural women, CEDAW/C/GC/34, article 3.
- ³ United Nations General Assembly. Improvement of the situation of women and girls in rural areas: Report of the Secretary-General, A/72/207, 24 July 2017. New York: United Nations., article 8.
- ⁴ Ibid. article 39
- ⁵ United Nations Economic and Social Council: Empowerment of rural women: the role of gender-responsive governance and institutions Report of the Secretary-General, article 37
- EFA Global Monitoring Report, UNESCO and UNGEI School-related gender-based violence is preventing the achievement of quality education for all.
- Oonta, Balaiah. et al. 2016. Association of Domestic Violence from Husband and Women Empowerment in Slum Community, Mumbai. Journal of Interpersonal Violence 31 (12): 2227-2239.
- ⁸ Grabe, Shelly. 2012. An Empirical Examination of Women's Empowerment and Transformative Change in the Context of International Development. American Journal of Community Psychology 49: 233-245
- ⁹ IFAD. 2016. Rural Development Report 2016: Fostering Inclusive Rural Transformation. Rome, p 48
- ¹⁰ Izummi, K. 2007. Gender-Based Violence and Property Grabbing in Africa: A Denial of Women's Liberty and Security. Gender and Development. 15, 1:11-23.
- ¹¹ SASA! Faith is a guide to preventing violence against women and HIV in faith based communities and was co-created by Trócaire and Raising Voices
- ¹² Angeles, Marie Belen. 2012. Combating Gender-Based Violence and Enhancing Economic Empowerment of Women in Northern Uganda through Cash Transfers. Action Contre la Faim; Hossain, Naomi. et al. 2013. Squeezed: Life in a Time of Food Price Volatility, Year 1 Results.
- ¹³ Trócaire; NUIG; Reach Trust Malawi and Kernena Consulting. 2016. Evaluation of interventions to reduce women's vulnerability to HIV in Malawi (2011 2015)". The programme research study was funded by Human Dignity Foundation, Irish Aid and Trócaire, and aimed to determine the impact of the Gender and HIV programme in the target areas and to understand how different programme approaches influence yulnerability to HIV for women and girls.
- ¹⁴ Panda, Pradeep., & Agarwal, Bina. 2005. Marital violence, human development, and women's property status in India. World Development 33: 823–850
- ¹⁵ United Nations Food and Agricultural Organisation (FAO). Gender and Land Rights Database. http://www.fao.org/gender-landrights-database/ en/ Accessed February 10th. 2018.
- ¹⁶ Izumi, Kaori. 2007. Gender-Based Violence and Property Grabbing in Africa: A Denial of Women's Liberty and Security. Gender and Development 15 (1):11-23
- Y Grabe, Shelly. 2010. Promoting Gender Equality: The Role of Ideology, Power, and Control in the Link Between Land Ownership and Violence in Nicaragua. Analyses of Social Issues and Public Policy 10 (1):146-170.
- ¹⁸ EFA Global Monitoring Report, UNESCO and UNGEI School-related gender-based violence is preventing the achievement of quality education for all
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- ²⁰ Grabe, Shelly. 2012. An Empirical Examination of Women's Empowerment and Transformative Change in the Context of International Development. American Journal of Community Psychology 49: 233-245.



We've all committed to leaving no one behind and we know that in rural areas, women are disproportionately affected by isolation, by poverty and very often by violence. This is a situation that is urgent.

Ambassador Geraldine Byrne Nason, Chair of the Commission on the Status of Women



Cover: Stephanie who has recieved psychological counselling after being abused by her father lives with her mother (Esterline) who has recived help to set up a business in Port au Prince, Haiti.

Page 1: Juliet Mwela, Malela Village, Northern Province, Zambia. Credit: Andrew Barker for Gorta-Self Help Africa.

Page 2: A woman sells food and goods at a small market. Lanhan, Siraha, Nepal. Credit: ActionAid.

Page 3: Sunita Sambahamphele, ginger farmer from Myanglung Municipality, Nepal, Credit: ActionAid

Page 6: Chibala, 55, cooks at his home in May 2014 in Zambia with his wife Catherine, 43. Through attending gender training as part of Concern's RAIN programme he has now 'learnt to help' his wife. He said "working together has made our love deeper" Credit: Gareth Bentley

Page 7: Alem Abebe and her husband Tafese Getachew pictured outside their home in Sire, Oromia, Ethiopia, 2017. Alem is a beneficiary of Gorta-Self Help Africa's Urjii Berissa Rural Savings and Credit Cooperative. As well as the positive financial impact on her life, her involvement in the RuSACCO has also gained her equal footing with her husband who now respects her opinions and she has improved confidence as a result. Credit: Christine Redmond for Gorta-Self Help Africa



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