

Women, Work, and War

Dale Buscher

Introduction

This chapter focuses on the livelihoods of women displaced by conflict, including those who have sought refuge outside their countries and those displaced within their own countries. The chapter presents the challenges, needs, and opportunities as well as some creative interventions and knowledge gaps that exist in current thinking and practice. The chapter concludes with recommendations for the humanitarian assistance community. Livelihood interventions in the context of displacement are still in their infancy. Little is known about their longer-term impacts, and there has, historically, been little focus on sustainability. This chapter aims to enhance understanding of the issue in order to improve both livelihood policy and practice.

A livelihood is comprised of the capabilities, assets and activities required to live. A livelihood is sustainable if it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation (Chambers and Conway, 1991). Essentially, livelihoods refer to the means used to maintain and sustain life (De Vriese, 2006).

The lack or disruption of livelihoods, which are vital to existence and sustenance, can both lead to conflict and be a result of conflict. Livelihood failure can contribute to the emergence of conflict by weakening the social fabric of a society, pushing people to resort to violence to obtain needed resources, and increasing individuals' vulnerability to those with an interest in promoting conflict for political or economic gain. At the same time, conflict is a major threat to livelihoods as conflict restricts or blocks access to physical, natural, human, financial, social and/or political assets (United States Agency for International Development [USAID], 2005, pp. 2–3). In Darfur, for example, the systematic destruction of livelihoods has probably contributed as much if not more to the increase in displacement among conflict-affected populations than the effects of direct attacks on communities (Young et al., 2005). The conflict is devastating livelihoods in a number of ways; the violence stops people from moving freely leaving market places empty thereby bringing trade to a

D. Buscher (✉)

Women's Refugee Commission, 122 East 42nd Street, New York, NY 10168-1289, USA

standstill. Crops do not get cultivated; animals do not get herded; people can not collect firewood; and remittances are neither sent nor received (ibid).

Numerous examples in recent years demonstrate that the lack of livelihoods or competition over resources can be root causes of conflict. Examples include the lack of renewable resources and increasingly scarce agricultural land in Rwanda and the availability of valuable resources such as gold and diamonds in Sierra Leone, the Democratic Republic of Congo and Angola over which conflicts were instigated and fueled. Many conflicts are, in fact, directly caused by competition for essential livelihood resources. These resources are seldom in the hands or control of women, yet women often suffer most from the resulting conflicts and subsequent displacement.

Conflict often leads to displacement. Displacement, however, can also be a result of violations of or the denial of rights for which migration is often a strategy to reduce risk. For example, when rape is used as a weapon of war in conflict settings women may flee to reduce their risk of violation. Displacement then can also signify resilience – moving to protect oneself, one's family, and, at times, one's assets.

Experiences of conflict and displacement are gendered (that is, they affect women, men, girls and boys differently) both in terms of participation and impact. Civil conflicts are generally fought by bands of armed young men who have few options or opportunities. Young males, with limited economic prospects and emasculated by societies in which traditional male breadwinner roles are often no longer available to them, are ready recruits for militias and warlords. These very militias are themselves often fighting and seeking control over vital livelihood resources – land, minerals, wealth. Conflict and resulting displacement affect men and women, as well as boys and girls, differently. Young women and girls are generally the first to be forced out of school when the livelihoods of families require that they help out at home – carrying water, chopping wood, tilling soil, or caring for young or elderly family members. Conflict and displacement interfere with what young men have been culturally conditioned to expect as men; young women, on the other hand, most often have had their expectations of a better life stymied earlier, even before the eruption of conflict. Men and young men often join fighting forces leaving women to care for families or to flee unaccompanied by male protectors to safer regions or countries.

A gender perspective acknowledges diverse social, economic, and political gender inequalities persist both within and across countries of origin and destination. Gendered inequities and social exclusion can impel women to migrate in search of food, resources, security, and opportunities, while simultaneously making them vulnerable to a range of abuses and exploitation in the migratory process (United Nations, 2005, p. 1). Structural and cultural gender inequalities in both countries of origin and destination also significantly impact the range of livelihood options and strategies available to women during displacement. Women, for example, are generally not poor through some inherent fault of their own, but rather because international, national, community and familial power relations are skewed against them at every turn.

As livelihoods are vital for daily sustenance and emotional well-being and provide the foundation for hopeful futures, it is important to support refugee livelihoods throughout all phases of displacement, from the onset of crisis through the phase

when durable solutions are found. Applying a livelihoods approach from the beginning of displacement can help refugee households preserve the assets they may have. Livelihood interventions should be designed and implemented to strengthen women's and men's productive capacity early on, when it matters most, and to promote longer-term self-reliance (Inter-Agency Standing Committee [IASC], 2006). While host governments often place restrictions on refugees' rights and, hence, their ability to pursue livelihoods, it must be advocated that Article 17 of the Refugee Convention promotes, in principle, that refugees have the right to engage in wage-earning employment and to maintain a livelihood standard comparable to those residing in the host community (McMaster, 2006, p. 140).

Impact of Conflict and Displacement on Women's Livelihoods

During conflict, livelihoods are disrupted. Access to agricultural and grazing land becomes restricted, as may access to water and natural resources; markets become inaccessible; labor opportunities constrict and labor markets collapse. During conflict, long-distance control of assets becomes difficult, and rural-urban exchanges of food, building materials, and information are often blocked. Additionally, banking systems and government services can be disrupted and even cease to function. Moreover, vital infrastructure is often severely damaged or destroyed.

In disasters, people's ability to sell assets of all kinds can be an important coping mechanism (Lautze, 1997). Homes, furnishings, jewelry, and other assets may be sold to acquire cash for basic survival needs or to pay costs associated with fleeing the conflict. Many assets, though, are lost before or during flight, and the displaced find various obstacles to creating new livelihoods once in exile (Horst, 2006, p. 13). Lost assets, such as livestock, may require people to engage in new or different livelihood activities from those they historically practiced. In fact, one of the most marked effects of forced displacement is the need to shift or diversify livelihoods (Jacobsen, 2002, p. 11). Displaced households respond to these major changes by using both short-term coping strategies (such as changes in consumption, household composition and location) as well as long-term adaptations, including extensive shifts in the nature of livelihood strategies (Stites et al., 2005). In general, refugees take initiatives to improve their livelihoods that are flexible and spread risks. A common strategy for reducing risks and accessing opportunities is to move to towns rather than stay in assigned camps.

The disruption of community and social structures resulting from dislocation tends to affect women more than men, as women usually rely and depend on community and other social networks for emotional and practical support – such as childcare support, for example. As Srilakshmi Gururaja states in her article on the gender dimensions of displacement, “When displacement occurs, far more damage results than simply the destruction of goods and property. People's lives and their social fabric are left in tatters; new, often unfamiliar, living environments affect the social roles and responsibilities of men and women; former support structures break down; and families may face poverty for the first time” (Gururaja, 2000).

Displacement has different consequences for women than men across a range of both urban and rural contexts; men and women have different resources available to them in crisis situations, and will turn to different strategies for survival. Conflict, for example, often produces a dramatic increase in the number of female heads of household. Crises also usually multiply the care burdens of women, while discrimination based on gender can exacerbate women's unequal access to productive resources – as credit, relief commodities, seeds, tools and productive land become ever scarcer (United Nations Population Fund [UNFPA], 2006, p. 76).

When designing income generation activities targeting women, it is vital to pay attention to the overwhelming family and household responsibilities they already shoulder. Women in refugee camps, for example, generally continue to be productive members of their families, responsible for such domestic activities as food, water and firewood collection, preparation of meals, and other household chores. By contrast, men often find that they cannot fulfill their traditional productive roles in agriculture or other income-generating labor. These changes in gender roles result in changes in power dynamics between men and women and husbands and wives, which can play out in a variety of ways, including increases in domestic violence.

When villages are displaced, women are often forced out of land-based work and pushed into menial and marginalized labor as, for example, maids, servants, and prostitutes – all highly unorganized and often socially humiliating roles. Women may not have equal access to services and assistance, and they may not have equal voice in decisions regarding their future and that of their family. On the other hand, displacement may provide entry for women into extra-household arenas previously unknown or inaccessible to them – in leadership positions on camp committees, as non-governmental organization (NGO) staff, and as project and training participants.

Refugees may receive care and maintenance assistance while displaced in camps without opportunities to work or access training or income generation activities – relying on food rations that are often inadequate to meet even their basic nutritional needs. In such situations, humanitarian aid becomes a component of a refugee's livelihood strategy (De Vriese, 2006, p. 13) as the aid is sold, bartered, traded, and supplemented by other meager income generation sources. The impacts of limited opportunity to develop and practice skills and engage in economically productive activities are far-reaching and include idleness, despondency, dependency, and the erosion of existing skills.

Negative Coping Strategies

Negative coping strategies become more frequent when few other options are available. People in desperate need will turn to a wide range of means to access resources necessary for survival. Women, in particular, will resort to negative economic coping activities as they more often shoulder the responsibility for and care of children. Negative economic coping strategies include the illegal collection of natural resources such as firewood, the theft of crops and livestock, transactional sex,

buying and selling arms and drugs, prostitution, and illegal employment outside camps. Cracking down on illicit activities and negative economic strategies without offering viable alternatives can undermine people's means of survival – regardless of how detrimental these activities may be in the longer term.

A lack of access to a means of livelihood also creates conditions for gender-based violence, including prostitution and forced or early marriage. In fact, one of the most frequent means for refugees to survive in protracted situations is through exploitative sexual relationships, either commercial prostitution (Conway, 2003) or transactional relationships in which a girl or woman receives goods and gifts from a regular sexual partner (Dick, 2002). Entering into a partnership with men thus becomes a livelihood strategy for women (Gale, 2006, p. 76). These “partnerships” are generally a response to poverty, reflect an absence of alternative income generation options (Kaiser, 2001) and are relationships in which women and girls have little or no bargaining power, placing them at risk of abuse, HIV transmission, and unwanted pregnancies.

Child labor may also be a livelihood strategy for families with few options. Many parents are obliged to make their children work so that they can assist in meeting basic family needs. In Pakistan, for example, refugee families in urban areas sent their children, often young and unaccompanied, out to collect garbage, placing them at risk for abuse and exploitation. In other situations, displaced children beg in the streets or work as domestic laborers for local households in order to contribute to their families' income. In extremely difficult circumstances, parents have, as an economic coping strategy, “sold” or married off young children, particularly girls, placing them at heightened risk of child prostitution, trafficking, and HIV/AIDS. Parents' negative coping strategies may, therefore, have a severe impact on child protection.

Other negative strategies include leaving camps to work illegally, placing refugees at risk of arrest, detention, and deportation. In Thailand, it is estimated that 40% of refugees leave the camps along the Burma border without permission to work as day laborers in construction and agriculture (Women's Commission for Refugee Women and Children, 2006, p. 4). Every day refugees taking this risk are arrested and deported. Families also sell or barter a portion of their food ration to obtain other desired food and non-food items. In fact, research has found that most refugees in camps obtain some income by selling food rations (often the only source of cash income) or with “piecework” on local farms or in households when the opportunity arose (Jacobsen, 2002, p. 11).

Challenges

A significant challenge to the design and implementation of effective livelihood programs is the collective mindset within the humanitarian community that often views displacement as a short-term, emergency phenomenon. Yet, recent statistics indicate that the majority of refugees are now displaced on average for 17 years, (United Nations High Commissioner for Refugees, 2002) and that the longer the

refugee camps persist, the fewer aid resources there are to be found, and the greater economic insecurity (Jacobsen et al. 2006, p. 23). And yet, historically, humanitarian livelihood interventions have been piecemeal, serving only a small segment of the displaced population, and more focused on keeping people busy, that is, psycho-social in nature, rather than aimed at generating sustainable income. In such instances, livelihood interventions inevitably fail. Livelihood approaches are, by necessity, complex, contextual, and resource intensive. As Machtelt De Vriese notes in an article written for the United Nations High Commissioner for Refugees (UNHCR) on refugee livelihoods, “A livelihood approach cannot be planned based on providing the minimum level of support for the shortest possible time but will in the first instance rather require maximum assistance over the longer-term” (De Vriese, 2006, p. 35)

A further challenge to the design and implementation of effective livelihood programs is the predominant needs-based framework most humanitarian organizations operate from. When provision is based on need, people will present themselves as needy (De Vriese, 2006, p. 13). When generating income means corresponding reductions in rations, those displaced will either be reluctant to engage in productive economic activities and/or under-report income received from such activities. Despite the best of intentions, productivity is often penalized.

Livelihood projects that specifically target displaced women often perpetuate, however inadvertently, a commonly held assumption that women’s livelihoods stand secondary to those of men. Any income earned, no matter how minuscule, is often presupposed to be only a helpful supplemental to a larger household economy headed by a male breadwinner. In contexts of displacement, however, women’s economic activities are often the primary source of family income; livelihood programs must recognize the primary importance of women’s income and implement programs that provide the levels of income required to care for children, often unemployed or disabled spouses, and, at times, aging parents and other extended-family members.

Host country policies and institutions, both formal and informal, are powerful forces that either help or hinder access to assets. These include systems of governance, gender roles, and ownership systems (USAID, 2005, p. 3). Livelihood opportunities can be enhanced or limited by factors in local, national, and international legal and policy environments. Refugees, for example, cannot establish or maintain their livelihoods when they cannot exercise the rights to which they are entitled under international human rights, humanitarian, and/or refugee law. Often refugees suffer from the absence of civil, social, and economic rights, including freedom of movement and residence, and the right to engage in wage labor and self-employment (Jacobsen, 2002, p. 26). Access to land, the right to use land, and gendered cultural practices concerning the inheritance of land are key inhibiting or enabling factors to be taken into account when developing plans for livelihood projects in rural communities. When governments restrict rights, it is often due to a lack of vision about how refugees could become an asset to the host country. This failure to look for more creative and positive approaches represents an extraordinary waste of resources (Jacobsen, 2002, p. 70).

In situations where refugees live in camps for decades, they are often not able to transfer agricultural or pastoral skills on to their children (Horst, 2006, p. 13). As the length of displacement extends with no solutions in sight, lives remain in limbo, hope is lost, and despondency develops, representing lost opportunities, years in exile squandered, leaving those displaced unprepared for the eventual rebuilding of their lives, communities, and countries.

Even if refugees are allowed to work, refugee camps are often located in ecologically marginal areas without adequate access to water, grazing, and crop land. Refugees are often placed in environments where they lack access to land and natural resources. Livelihood strategies employed in rural areas under normal circumstances often comprise many non-agricultural activities; it is therefore important to realize that supporting rural refugee livelihoods is not identical to supporting subsistence farming. Further, while women often form the backbone of a rural economy, they generally lack adequate access to land, capital, and credit, as the provision of resources is often limited to the male partner. When agricultural activities are promoted, however, the plots of land provided are often too small or of limited fertility to achieve the objective of self-sufficiency, and the training and extension services provided are generally inadequate. Families cannot be expected to be fully self-sufficient on the basis of crop production alone. Nor can it be assumed that every refugee wants to be a farmer; different solutions must be identified and tailored for different interest groups. In fact, in camps the most common economic activity is petty trade and the availability of humanitarian aid and related inputs is a significant factor in the economy of refugee camps (Jacobsen, 2005b, p. 34).

Many refugee households use camps as a part of a broad strategy of survival, in which the workers live outside in order to farm or find employment and the non-workers (elderly, mothers, and children) live in the camp where they have access to assistance (Jacobsen, 2005, p. 7). This diversity of location provides refugee families with at least a minimal level of food security, through rations provided in the camp, while one or more family members, often the husband/father, migrate to the urban area to work in the informal economy, the income from which supplements the humanitarian assistance provided in the camp. Often refugee populations swell during food distribution times as refugees living and working outside the camp return for their rations. This supposed "misuse" of assistance must be understood as a livelihood strategy rather than merely a means of taking advantage of the system.

Refugees with professional skills and higher education are more likely to move to urban areas and bypass camps altogether (Jacobsen, 2005, p. 30). Insufficient attention, though, has been given to urban refugee and IDP (internally displaced persons) livelihoods. Urban settings present both specific opportunities and unique constraints for refugees and IDPs seeking to improve their economic situation. Urban refugees face similar challenges as the urban poor – slums, unemployment, and crime, plus the additional challenges of xenophobia and an insecure legal status which make them more vulnerable to exploitation and marginalization. In urban areas, the displaced generally lack family and community networks, which often serve as economic safety nets for the urban poor. Further, urban refugees have often moved without permission to do so, making their status in town illegal. Having no

documentation or permit to allow them to stay in cities, refugees are vulnerable to police abuse and exploitation by landlords and employers. Women are particularly susceptible. As a result, most refugees in urban areas face alarming levels of poverty (Horst, 2006, p. 14). Despite the risks and hardships in urban settings, many refugees prefer life in the cities to life in the camps. As a Congolese refugee in Nairobi said, “In this country you chose between relative security and hopelessness [in the camp] or insecurity and possibility [in the city]” (Campbell et al., 2006, p. 95).

In many urban areas, refugees are not allowed to work and can only secure an income through illegal employment in the informal sector of the economy (Sperl, 2001, p. 3). In such situations, refugees are under-paid, economically exploited, and/or work in so-called “three ‘D’ jobs” – dirty, disgusting and dangerous. In urban areas where work is possible, women often find it easier to earn a living than men, as they have the possibility of working in the domestic sector, restaurants, and hotels. While many urban refugees are dependent on small business to make a living they can face many barriers, their start-up costs are often higher – and the start-up phase longer – than for locals. For example, in Dar es Salaam, landlords require twelve months rent paid upfront (Willems, 2003, p. 102). In addition, refugees’ diplomas and certificates may not be recognized in the host country, thereby impeding access to local labor markets. Access to job markets is further limited by poor economic conditions, language differences, lack of marketable skills, lack of tools or start-up capital, and xenophobia towards refugees (De Vriese, 2006, p. 10). Urban refugees often face greater protection risks (than those in camps), and receive less support, and sometimes none at all, in terms of shelter, health care, and education. Four of the main economic obstacles facing urban refugees are housing, documentation, xenophobia, and access to financial services (Jacobsen, 2005, p. 44).

Income generation projects seldom take into account women’s existing workloads. The Beijing Platform of Action stresses the fact that migration and mobility, and consequent changes in family structures, have placed additional burdens on women, especially those who provide for several dependents (UN Division for the Advancement of Women, 2003, p. 2). Women often have multiple roles, which means that their workloads are already heavy, rendering them “time-poor” and often unable to engage in much-needed leisure and/or educational activities. Further, skills training programs, rather than offering new opportunities, often reinforce current gender roles and women’s marginalized status. Training programs are often removed from everyday life of refugee women, irrelevant to their daily needs, and most often focused on skills that are not marketable. Skills training programs for displaced women seldom, in fact, take into consideration or match local market needs. The rule for designing and implementing these interventions should be simple – no market demand, no training (Anselme, Avery, Sesnan and Wood, 2004, p. 33).

Vocational training programs must be oriented toward the local labor market of the host country or towards employment opportunities in the country of origin in the case of impending repatriation (De Vriese, 2006, p. 21). These programs must recognize and build on women’s existing skills, including non-monetized skills. When planning income generation activities for women, it is necessary to assess skills and life experience gained through non-monetized activities (child-rearing, household

maintenance, sustaining their families) and how these can be built upon for livelihood programs (IASC, 2006, p. 79). It is also important to recognize the impact women's reproductive lives and childcare needs have on their livelihood strategies and their ability to participate in skills training programs.

Low levels of education and training among many displaced women often limit choices and alternative livelihood occupations. Numeracy and literacy rates among displaced women are often low and lower than those of the men, as women and girls usually spend more time doing domestic work, such as gathering food, fuel, and water instead of going to school or earning an income. Women are, therefore, more often relegated to employment in the informal sector.

Given differences in opportunities, skill sets, and current workloads, more attention needs to be given to supporting men's livelihoods and ensuring that the income they generate does, in fact, benefit the entire family. Men must be supported to carry part of the family's economic burden during displacement ideally in concert with expanding opportunities for their wives and partners. Women's status and clout within the household improve when they participate as partners, rather than as sole providers or as non-participants, in their households' economic security.

There are many additional challenges to refugee livelihoods. Refugees have almost no access to credit – they cannot open bank accounts or get loans; such access is even more difficult for refugee women. Access to markets is also often problematic as is a lack of demand for goods the displaced are selling. In addition, when cash grants and micro-credit loans are provided, they are often not used for their intended purpose and instead go towards daily household consumption and survival needs.

Refugees are often viewed as a homogenous group and livelihood interventions seldom cater to the unique needs of the many subgroups and diverse individuals within the population. The displaced are expected to "fit into" the programs offered rather than tailoring the programs "to fit" the refugees. Additionally, when livelihood projects are supported, financial and technical supports are often withdrawn too early or too suddenly, negatively impacting longer-term sustainability.

Violence, too, creates additional challenges to refugee livelihoods. Violence is a reality both in and around many refugee and IDP camps and women and girls are at particular risk when they go outside the camps to collect firewood, water, and other scarce resources. Insecurity can prohibit the practice of any income generation activities that require movement outside of camps, as in the case of Darfur, where IDPs are unable to tend crops and graze livestock due to risk of attack by the janjaweed. Current and future shifts in the security environments in the regions of displacement also severely impact the sustainability of any livelihood approach.

The majority of livelihood interventions are, in fact, not sustainable and they seldom, if ever, prepare the displaced for emerging markets – where there may be new opportunities, especially for women, as new markets are often not yet monopolized by a specific gender. In addition to preparing the displaced for emerging market opportunities, there is a clear need to prepare them for vocational adjustment – a strategy for learning and applying new ways to build household income (Hill et al., 2006, p. 41). In Colombia, for example, most of the displaced originate from rural

areas but flee to urban centers where agrarian skill sets are not easily transferable and they must, therefore, learn new trades and skills to compete in the urban market.

Needs

One of the most important advocacy initiatives on the part of donor countries and humanitarian agencies is to move host governments towards a more rights-positive position that would allow refugees to be economically active (Jacobsen, 2005, p. 69). Without the right to work and freedom of movement to access raw materials, markets, and employment options, livelihood programs have very limited potential for success; creating an environment where the displaced are able to engage in economic activities will be far more beneficial than any livelihood programs implemented by the humanitarian community.

It is crucial to ensure refugee participation and incorporate refugee input in livelihood program design and implementation. Displaced women must be consulted on their livelihood strategies, needs, and barriers to opportunities. Women's entrepreneurial development involves supporting women to overcome barriers to starting and running a business, which can result from their social and economic standing relative to men (International Labour Organization [ILO], 2005, p. 6). Economic mapping exercises need to examine what businesses women are engaged in, what skills they have, what obstacles they face, and what market opportunities exist for business start-ups and growth (ILO, 2005, p. 7). Understanding and promoting sustainable livelihoods also involves recognizing and supporting women's roles in agriculture, animal husbandry, commerce, and in the distribution and consumption of food within the household and community. Despite decades of evidence of women's contributions to food production globally, development and humanitarian agencies still tend to focus their investment in crops and production systems managed by men (El-Bushra, 2000, p. 5).

Displaced women often respond to situations of deprivation in amazing ways; what emerges is a picture of resilience, resourcefulness, ingenuity, and flexibility of response (Golooba-Mutebi, 2004, p. 7). To provide options for women and reduce risks of exploitation, the range of economic coping strategies developed and adopted by refugee women need to be identified, built upon and assessed for their potential growth and scale up. The "gender mainstreaming" of livelihood interventions requires both promoting equal access to opportunity for both displaced men and women but often also necessitates targeted interventions focusing on displaced women as a means of compensating for inherent inequality and existing unequal access.

As asymmetrical relations of power and access to resources privilege men, it is necessary to design livelihood interventions that specifically target and provide opportunities for women. However, when women's initiatives are supported, parallel equivalent initiatives must exist for the men; excluding them risks undermining the success of projects focused on women. Eliciting and engaging the support of men

and boys is crucial so that the male members of the displaced community understand the benefits and are supportive of women's livelihood projects and activities.

Livelihoods are influenced by a range of economic, political, social, and environmental factors. It is essential to apply a comprehensive, holistic approach to the design and implementation of refugee livelihood programs, in particular, those targeting women. A successful program is one that takes into account a myriad of issues – physical location, availability of natural resources and raw materials, access to markets, including transport, the condition of infrastructure, market demand, and the impacts of cultural gender practices that either pose barriers to, or provide opportunities for, displaced women's livelihood strategies.

Known barriers to women's livelihoods are security and childcare responsibilities. To address these concerns, there is a need to look at where women's livelihood projects are implemented and whether such sites, and travel to them, heighten women's vulnerability to exploitation. Women's Centers are often safe spaces for women to congregate and may provide an option for the implementation of some livelihood projects. Caution must be taken, though, in ensuring that the projects are not merely psycho-social in nature (as many knitting and beadwork projects are) but actually provide sustainable income. Home-based cottage industry and backyard garden projects may also provide income, although often meager, while allowing women to stay at home and care for young children.

The existence of social capital is a vital aspect of a successful livelihood strategy, and the importance of social networks for gaining access to other forms of capital is widely acknowledged (Horst, 2006, p. 11). Existing social networks are essential for the livelihoods of refugees in camps and gender can create differential access to such networks. Women's groups can, for example, play an important role in livelihoods, as in the case of establishing and participating in informal savings and lending systems, the membership of which are often composed of friends, relatives and neighbors. Solid post-primary educational and training programs must be a matter of priority for the building of social capital and agency, especially for women, who have often had fewer opportunities. Such programs are often the only way to enable female refugees to maximize their potential so they can compete adequately in the labor market, build a more secure future wherever they may go, and compensate for the disadvantages their status usually entails (Sperl, 2001, p. 35). Finally, there is a need to pay much closer attention to livelihoods after return, and to recognize that even if repatriation is the end of one cycle, it is also usually the beginning of a new cycle, which can challenge and expose some returnees to new or persistent vulnerabilities (Stigter, 2006, p. 111).

Opportunities

The economic empowerment of refugee and IDP women is one of the most effective strategies for enhancing their protection. By providing a source of income and increasing access to, and control over, resources such as land, women are able to obtain more control of their lives. Economic empowerment has been shown

to impact positively on the involvement of women in household and community decision-making processes and to improve their negotiating position (ILO, 2005, p. 7). Economic options also reduce women's vulnerability to exploitation and, as such, serve as a protective tool in the fight against gender-based violence and HIV/AIDS.

To maximize impact and enhance economic opportunities, it is important to use a gender-sensitive approach to livelihood programming, which entails an understanding of the different skill sets, needs, vulnerabilities, and responsibilities of affected women and men, girls and boys. A gender-sensitive approach creates space to challenge gender inequality in access to and control of resources, (UNFPA, 2006, p. 76) affirms women's role as economic agents and promotes equal access to productive resources.

The changes in gender roles that often accompany displacement opens up options that may have been previously unavailable to women. Situations of displacement can provide an opportunity for re-negotiating gender relations. Displaced women tend to take on more and different roles as providers and protectors of families, to draw confidence and determination from these experiences, and to develop their political consciousness and agency (El-Bushra, 2000, p. 5). Women assume an increasingly important position as contributors to the household cash income (Golooba-Mutebi, 2004, p. 11). In post-tsunami Sri Lanka, for example, the deprivations and cash needs of displaced families compelled women to enter the labor market which rendered *purdah* (exclusion from public space) an untenable practice. Women became more visible as they had to move around the camp to attend to daily household chores. Women also became casual farm workers and breadwinners while men had limited opportunities for employment in the host areas. Women's entry into the labor market and interactions with other women and men gave them new experiences that impacted their consciousness and made them more aware of the post-displacement changes in their lives and status as women (Zackariya and Shanmugaratnam, 2002, p. 3).

Flight can offer refugees an opportunity to escape exploitation, discrimination, and persecution. The breakdown of society can also afford an opportunity to rebuild anew on a foundation of equality and respect for human rights (UNFPA, 2006, p. 57). New tensions can emerge, however, if men are unemployed or under-employed and women are the main breadwinners. High unemployment, stress, and frustration among male refugees can, for example, lead to increases in alcohol consumption and domestic violence (UNFPA, 2006, p. 61).

The gendered division of labor in contexts of displacement often means women assume the primary role of breadwinner (De Vriese, 2006, p. 22). It is significant that women, more than men, regard their earnings as family income and give priority to the needs of care of their family over their own material and nutritional needs. As such, they tend to spend the majority of their wages on food and their children. Women's economic empowerment, therefore, tends to benefit the entire family – improving health and nutritional status as well as educational attainment.

Displaced women may also be more likely to access local labor markets – especially in urban areas. In Kampala, for example, urban refugee women were found to be particularly successful at integrating into the local economy and sustaining their

own livelihoods. Many were found to be resourceful and entrepreneurial – selling charcoal, home-made clothes, hairdressing and growing vegetables (Macchiavello, 2004). The examination of Congolese livelihoods in Nairobi clearly revealed that they, too, were an asset, not a burden, to the city and its residents (Campbell, 2006, p. 104) and brought in new skills, such as the Congolese style of hair-braiding and unique, hand-sewn Congolese dresses, both of which proved to be highly desired by local residents.

The displaced are generally extremely resilient in finding means of care for themselves and their children. As such, refugees and other displaced should be helped to assist themselves and promoted as agents of development in the regions that host them (Horst, 2006, p. 6). Humanitarian assistance should focus on promoting refugees' own positive and independent livelihood-strengthening strategies which requires identifying people's areas of resilience and strength, and helping them maximize these qualities (De Vriese, 2006, p. 26).

Household economic strategies are the ways in which households deploy assets and use their capabilities in order to meet their objectives. These strategies are generally based on past experience – those ways the household has historically survived, which may or may not be relevant in their current context of displacement. The most effective responses should build on appropriate existing strategies and work towards creating new opportunities that enable refugees to channel their own energies towards solutions (De Vriese, 2006, p. 11). People look for opportunities to improve their lives. Similarly, refugees are not idle people, but people willing to work to rebuild their lives if given a chance. UNHCR's agricultural program in Côte d'Ivoire, for example, focused on assisting an activity which local people were already undertaking and supporting solutions found by refugees themselves rather than designing new ones for them (Kuhlman, 2002, p. 41). A necessary starting point is to identify the essential components that made up the livelihoods of a particular group during a "normal" (i.e., non-conflict) time (USAID, 2005, p. 9) and assessing how these components can be re-introduced, adapted and enhanced during displacement.

Mutual aid through inter-household economic and social support as well as other assistance has been critical to refugees' ability to cope with limited income-earning opportunities. Mutual assistance consists of the exchange of a variety of goods and services with both kin and non-kin. For example, people without food borrow from those who have. Mutual assistance is the refugees' emergency coping mechanism and an important feature of their livelihood strategies (Golooba-Mutebi, 2004, p. 17). As such, the identification and strengthening of existing mutual assistance schemes and the development of new ones can provide opportunities for enhancing livelihood strategies, especially amongst the most vulnerable and needy.

It is also necessary to look at the living conditions of host communities and their relationship with the refugees/IDPs. Providing livelihood support to host populations as well as the displaced population can help mitigate tensions between the displaced and local communities. Additionally, refugees can enrich local communities socially, culturally, and economically – markets can be increased with new products introduced by the refugees and new services provided that benefit both the refugees and the host community. Developing livelihood interventions that facilitate

the economic development of the region hosting the displaced not only mitigates xenophobia and discrimination between host and displaced communities but assists in work with host governments on promoting the realization of refugee rights – namely, freedom of movement and the right to work.

Financial remittances to displaced families and communities from relatives and family members living elsewhere create additional opportunities for building economic security. While some \$90 billion is estimated to be remitted each year, (United Nations Division for the Advancement of Women, 2005, p. 20) it is unknown how much of this actually reaches or targets the displaced. The proportion of refugees in first asylum countries that receive remittances is estimated to be small (Jacobsen, 2005, p. 61). Remittances, though, may have a far greater positive impact on communities in developing countries than previously acknowledged. Additionally, there are advantages to the “people-to-people” aspect of remittances. While overseas development assistance generally goes to governments, which make decisions about its use, remittances go to families, including many women-headed households, who use the funds in the manner they believe best meets their needs. As such, remittances that do reach the displaced, and displaced women in particular, could have a significant impact on their well-being and that of their families. Often, though, to ensure that remittances are not squandered on consumer goods, recipients may need assistance on financial management and investment of their remitted resources including in micro-finance and savings programs. Financial literacy training for senders and recipients of remittances can help increase the pay-off from these resources, particularly in educating migrants and refugees about the best ways to transfer and invest the money. It is also worth noting that remittances can inhibit migration by providing people with the financial resources to stay where they are.

Finally, there are emerging opportunities for partnership with the private sector in the design, implementation and funding of livelihood interventions. Refugee camps, for example, often provide a contained, relatively educated, employment-seeking population that could be easily employed in the out-sourcing of piecemeal work from nearby factories. Partnerships with Microsoft have resulted in computer training courses in some refugee camps while a partnership between UNHCR and Nike has resulted in increased educational opportunities for girls in the Dadaab camps in Kenya. These partnerships can also address difficulties with market access through, for example, the export of refugee products to regional and even global markets. Partnerships with the private sector, while a relatively recent phenomenon, are beginning to play an ever-increasing role in humanitarian assistance work and can be tapped into to expand refugees’ economic opportunities.

Creative Interventions

Program design must be flexible and responsive to local needs and conditions as well as to the unique culture, skills, and capacities of the target population. Consulting with the entire affected population is vital as is the collection of age- and sex-disaggregated data to analyze impact. Intended clients must be consulted before

any decisions are made about project design and type of intervention. Target populations must be involved with the planning, management, monitoring, and evaluation of each project using a livelihoods approach.

Most economically successful displaced women engage in multiple activities: gardening/crop production, raising animals, tailoring, petty trade, collecting firewood and wild fruits for selling, etc. Diversifying activities serves to minimize risks. Rural people, for example, adopt multiple livelihood strategies to diversify their income generation activities. Diversification lessens their dependence on an often unreliable agrarian resource base (Golooba-Mutebi, 2004, p. 6). A household with well-diversified assets and livelihood activities can better cope with shocks and stresses than one with a more limited asset base and few livelihood resources (De Satgé et al., 2002). In some situations, refugees also diversified their locations. Liberian and Sierra Leonean refugees in Guinea, for example, strategized their settlement to diversify their resources. They placed some household members in camps to access resources there and other members in urban areas where a different set of resources could be targeted (Levron, 2006, p. 10). Livelihood diversification becomes key; people adopt multiple and varied livelihood strategies, including opportunity-seeking migration (USAID, 2005, p. 10).

Micro-finance, especially when coupled with business training, mentoring, and savings, can be an effective livelihood intervention when implemented by an organization with the requisite expertise. Micro-credit loans targeting Mauritanian refugees in northern Senegal, for example, enabled women to engage in non-traditional activities and many family benefits were reported, including that children were well-fed and in good health (Stone, 2005, p. 31). Other micro-finance programs serving refugees and IDPs include referral to micro-finance institutions (MFIs) or banks in regions of origin following return based on good credit histories during displacement. It must be noted, however, that micro-finance programs are often not appropriate interventions to serve the poorest of the poor but that they can be effective interventions targeting the economically viable poor and can be particularly effective when targeting women. Poor women, even more than poor men, often rely exclusively on microfinance institutions for financial services as they lack access to larger, commercial credit facilities. Therefore, the availability and sustainability of microfinance institutions are key for the empowerment of displaced women.

Micro-finance programs have been particularly effective in post-conflict situations when the formerly displaced are returning to previous domiciles and are often re-building their lives from scratch. The aim of microfinance programs, however, must be on assisting the poorest clients move into the mainstream of commercial credit and savings rather than on continually targeting the same people in what can become a subsidized cycle of debt, one that does not enable them to move up economically.

The establishment of women's cooperatives – such as chicken hatcheries and fish farms; engaging women in non-traditional activities – such as road construction in Afghanistan; and intensive business skills development programs to help women succeed in starting or growing small businesses, have also proven to be successful interventions when appropriately designed and implemented. Perhaps one

of the most successful interventions has been the practice of subsidiarity, that is, not doing for people what they can do for themselves. Subsidiarity requires the harvesting and development of local talent whereby nongovernmental organizations recruit and invest considerable resources in training refugees to manage and implement their own programs. This practice opens up opportunities for women in areas such as teaching, health care, community mobilization, administration and program management.

Relief substitution, that is, utilizing the beneficiary population to produce humanitarian assistance items locally rather than importing items into refugee camps, can also expand economic opportunities. In the Burmese border camps in Thailand, for example, refugee women weave the traditional sarongs for periodic camp-wide distribution. Previously, the sarongs were purchased at Thai markets outside the camps. Now, they are purchased directly from the refugee women weaving them thereby providing a source of income, further developing the in-camp cash economy, and keeping alive a traditional cultural practice.

What is known about livelihood interventions targeting displaced women is that the interventions must be based on client participation, must include in-depth market assessments, should build on existing skills, including non-monetized skills, and that interventions must be specifically tailored to individuals and groups instead of the female population *en masse*. Interventions must match local market needs, create real opportunities without flooding the markets and driving down prices, and should, whenever possible, prepare women to work in non-traditional gender trades and professions – where their access to higher levels of income is greater. Furthermore, livelihood interventions must treat women's income as primary, rather than secondary, as it is women's income that most often leads to better health and education for their children.

Knowledge Gaps

Significant knowledge gaps remain in terms of understanding women's livelihoods during displacement. Little is known about women's current economic coping strategies and without this understanding, it is impossible to build on these strategies and bring them to scale. Understanding current refugee livelihood strategies is vital to designing and improving interventions. Little, too, is known about creating women's social capital and agency, and the programs that have been effective in doing so. And yet, building social capital and agency are essential components of effective, sustainable livelihood interventions.

Little is also known about the impact of women's livelihoods on men. Does it impact men's financial earnings or how such earnings are used? How are power relations impacted both positively and negatively by women becoming viable economic agents? How are economic resources shared and spending decisions made?

Further, there is a lack of knowledge about the longer term impact of current livelihood interventions. Few longitudinal studies on impact have been undertaken. Without these, the collective wisdom on appropriate interventions is not enhanced

and it is not known if programs are doing more harm than good in the longer term. Monitoring, evaluation, and impact assessment remain weak throughout the livelihoods sector – particularly in the context of displacement where situations are less stable than in more traditional development contexts. How do the programs impact women's mobility, for example, and their access to information? What has been the impact on household food security? Has women's participation in income generation impacted their role in decision-making and control over assets as well as control over their own body and sexuality? Has access to quality health services and education for themselves and their children improved?

The longer-term impact of preparing women for non-traditional gendered professions and trades is also a knowledge gap. Do these women revert to previous roles upon return to home communities? Do such professions place them at increased protection risks? And what are the ramifications for their daughters' and sons' career and livelihood choices?

Additionally, as mentioned previously, there is little information about the scope and role of remittances in refugee and IDP situations. With a better understanding of the scale and use of remittances, more effective interventions capitalizing on this potential investment could be designed and the impact of the remittances enhanced to promote the protection, participation, and enjoyment of rights of displaced women.

Recommendations

The design and implementation of livelihood interventions must be undertaken by staff with the requisite knowledge and experience. Economic interventions necessitate understanding complex operating environments and changing markets. As such, to ensure success, the management of these interventions can no longer be assigned to generalists and junior program staff.

The most effective interventions will be those that are based on the direct participation of displaced women themselves in the program design, implementation, and evaluation. The participation of women in project design will help ensure that the intervention is not further burdening women's workload but is rather creating realistic opportunities for them.

Effective livelihood interventions must start with baseline data on economic coping strategies and available skill sets coupled with market assessments on local labor needs and absorption capacity. Situation analysis should be conducted to assess obstacles and opportunities for livelihood interventions including market access, available infrastructure and natural resources, access to raw materials including land and water, transportation and storage capacity, and local and regional market demand.

Displacement often changes gender roles and traditional gender responsibilities. As such, it provides an opportunity to expand the economic choices available to women. Livelihood interventions should capitalize on these opportunities and

provide access to women in traditionally male-gendered professions as these professions generally carry more status and higher earning potential.

Comprehensive livelihood approaches are needed that recognize displaced women as a heterogeneous population with diverse needs. Comprehensive approaches offer participants the opportunity to “graduate” up from project to project. For example, women may first participate in a vocational skills training program followed by an apprenticeship placement with a business which provides them with the opportunity to hone and further develop their acquired skills. The apprenticeship can be followed by an in-kind or cash start-up grant which can, when the small income generation project is functional, be scaled up through a micro-credit loan.

Periodic monitoring and evaluations must be built into project design and should include client participation and satisfaction with the service provided. Longer-term impact assessments need to be written into project design and methodology and must include both qualitative and quantitative indicators. Impact indicators should measure changes in gender roles, the creation of new opportunities for women, and the impact of women’s earning on household nutrition, health and education.

Notes

1. Informal, small scale, savings and lending groups

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