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MAKING ENDS MEET?:

REFUGEE WOMEN AND
INCOME GENERATION

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INTRODUCTION

I. BACKGROUND AND METHODOLOGY

This report examines efforts to increase the economic self-reliance of refugee women in developing countries. The project is an outgrowth of earlier research conducted by the Refugee Policy Group, under a grant from the U.S. Agency for International Development (USAID), on issues and options for refugee women. The earlier report emphasized the importance of ensuring that refugee women have access to projects designed to provide greater economic opportunities because women are often the sole economic supports of their families. Based on site visits conducted in Pakistan, Sudan and Costa Rica, as well as written information obtained elsewhere, the current project, also funded by USAID, has examined income generation projects, skills training programs and other activities aimed at increasing the economic self-reliance of refugee women.*

The review of projects designed for or including refugee women is presented within the context of overall efforts to address the needs of refugees. Some 12 million refugees

*In this report, the term increased economic self-reliance refers to the capacity of refugees to provide for their own economic support and the support of their families. The terms self-reliance and self-support are used interchangeably.

if settlement in the country of first asylum or a third country is possible.

The second aim is to reduce costs. A large part of the funds used in refugee assistance programs support basic care and maintenance including shelter, food and clothing. To the extent that refugees are able to provide for their own basic needs, the cost to the international community will be minimized.

A third advantage of increased self-reliance is the psychological benefits accruing from it. Two of the principal problems faced by refugees are boredom and despair. The uncertainty surrounding any refugee experience is compounded by a sense of not being responsible for oneself. Self-reliance can improve the refugee's self-image and therefore his or her ability to cope with being a refugee.

While the advantages to the refugees and to the international community are clear, the developing countries in which refugees reside often see difficulties in self-reliance approaches. First, many asylum countries are concerned that refugee self-sufficiency projects may eventually result in the de facto integration of refugees into the local society. There is concern that greater independence on the part of refugees may lessen international pressure on the country of origin for voluntary repatriation or on donor countries for contributions to the assistance system. Refugee camps are a reminder to the world

the third world without the active participation of women. This fact is even more pertinent in refugee situations, where women comprise a higher proportion of adults than men, and women frequently must provide the sole support for their families.

The aim of this report is to increase appreciation of the economic role that women can and do play in refugee camps and settlements. Further, the report examines the effectiveness of efforts designed to enhance the economic self-reliance of refugee women. Finally, it provides recommendations to the UNHCR, donor and host governments, and nongovernmental organizations (NGOs) on policy and program changes that will improve these efforts.

During the course of the project, the study team assessed projects for refugee women in three countries: Sudan, Pakistan and Costa Rica. Additional information was collected in Thailand while project staff were evaluating programs along the Thai-Kampuchea border. During the field work, interviews were conducted with officials of the intergovernmental agencies, such as the U.N. High Commissioner for Refugees (UNHCR); staff of the private voluntary agencies implementing projects; staff of other agencies working with the refugee population; officials in the host country government; and the refugees themselves.

II. SUMMARY OF STUDY FINDINGS

The findings of this study argue for a continued focus on increasing the economic self-reliance of refugee women, but they raise questions about the mechanisms currently in place to accomplish this goal. On the positive side, refugee women

- o excessive administrative costs and/or inadequate funding of the projects;
- o unrealistic timelines; and
- o misunderstandings between staff and the refugee community about the goals of the projects.

Most project staff reported that they were working in a "vacuum," unaware of the successes or failures of other projects (even those within their own country) or mechanisms to improve their project's performance.

Beyond these technical problems in the design and implementation of the projects are even more serious problems of policy. The most important problem concerns the intention of UNHCR and its implementing agencies in supporting income generation projects for refugee women. To a large extent, income generation projects for refugee women are seen as an expediency for dealing with a range of social and personal needs of women that may not otherwise be addressed by assistance programs. In some cases, increasing economic self-reliance is a secondary goal of the projects. Recognizing that there are few funds available for needed social service programs, those designing projects for women often label them "income generation projects" because they are more "sellable" and can still work towards addressing other concerns of women. The project sponsors hope that participants will gain self-esteem, improve their skills, learn to utilize other services such as health care, and "earn a little money" in the process.

A widespread view that income generation projects for women should serve broader social service needs means that it is difficult to judge the effectiveness of the projects in accomplishing what may not have even been intended -- assisting women to become economically self-supporting. This philosophy has other ramifications as well in terms of what types of organizations are involved in the projects; their expertise or experience in running income generation projects; decisions about whether to serve women only or to integrate women into income generating schemes that involve men as well; and others.

We found, in general, that efforts to help women through income generation projects must be based on a more thorough understanding of the important economic roles that women already play. Few projects took into account the often complicated economies of the refugee camps or settlements. Yet, these economies are ones in which women often are key actors in food distribution, subsistence farming and non-paid family- or settlement-based activities. These activities may impede the ability of refugee women to participate in outside income-producing work. On the other hand, development approaches that build on existing strengths within the household and community can be effective vehicles for enhancing economic self-reliance.

III. ORGANIZATION OF THE REPORT

The remainder of this report is organized as follows:

- o Chapter One discusses the economic activities of refugee households. It describes strategies for augmenting household income, as well as formal programs to assist women in undertaking these strategies.
- o Chapter Two describes the project examined in the three countries visited, including the types of income generation activities pursued, the organizational locus of activities, the goals and objectives of specific projects, etc. The chapter also describes the contexts in which the projects were undertaken, including the overall situation of refugees, specific issues pertaining to refugee women and issues pertaining to the local economy.
- o Chapter Three presents the study findings, including factors influencing the success or failure of efforts to increase economic self-reliance of refugee women. It also provides recommendations and guidelines for improving these efforts.

CHAPTER ONE

ECONOMIC ACTIVITIES OF REFUGEE HOUSEHOLDS

I. INTRODUCTION

Household strategies for economic survival vary depending on family composition, existing work opportunities, refugee and host country cultural constraints, and other factors.

As Robert Chambers notes:

Very poor people often adopt one of two strategies for survival. Either they become totally reliant on one source; a patron, an employer or with refugees a government feeding programme, or they cobble together a livelihood out of bits, improvising here, migrating there, fitting together a sequence of seasonal work to secure more or less adequate flows of food round the year.

Especially in poorer families, the ability to engage in diverse economic activities can be crucial in enabling the family to survive. Refugee women in developing countries (like their host national counterparts) are an integral part of the family's economic activities whether those entail assisting in food production, marketing goods or providing services such as cooking and laundry for other family members who engage in wage labor activities.

The main component of initial household survival strategies, especially for female headed households, is the food ration. Most newly arrived refugees rely on rations as the key to survival during the first few weeks or months. If there are

no opportunities to replace rations with other sources of income either in cash or in kind, refugees may remain dependent on rations for years.

Theoretically there are a number of ways that refugees can supplement their household income. They include: employment in the local economy or with assistance agencies; agricultural activities; bartering; establishment of trades or small businesses; and participation in skills training programs and formal income generation projects.

Refugees weigh several considerations when deciding what economic strategy to pursue. An important factor is the extent to which any activity will help obtain a secure source of income (either in cash or in kind) which enables them to survive. Lack of a safety net or financial cushion allows refugees only a small margin for financial risk taking. As shown in development studies, a small farmer will not use a new variety of plant until it is proven to be reliable. A parallel can be drawn to the refugees' reluctance to give up ration cards even if a job without rations might provide them with more income.

Refugees also take into account their hopes and prospects for repatriation and resettlement. Most refugees anticipate a return to their country of origin. Generally, they prefer not to commit significant resources to a project in the country of asylum, particularly if it calls for a long period of commitment, even if the investment could provide considerable

return after a number of years. Typically income, if not used for survival, will be invested in portable products such as animals or gold.

If the principal goal of a refugee is resettlement in a third country, other strategies may be attractive. For example, a refugee seeking resettlement may prefer to work for a voluntary agency from the desired resettlement country. Or, a woman may accept a job as a domestic for an expatriate worker if she believes that this could lead to a recommendation for resettlement in a third country. Others hoping for resettlement may enroll in skills training or English language programs in the hopes of increasing their chances.

Prior education and skill levels of the refugees also affect the strategies they pursue. An individual who engaged in a trade or performed skilled labor may find it possible to work in the local economy, whereas a professional, such as a lawyer, may find few outlets in the country of first asylum. A refugee who speaks the language of expatriate agency staff will find it much easier to obtain employment with the agencies that operate in his or her area because of the ability to communicate.

Finally, culture constrains choices as to appropriate strategies, particularly with regard to women's economic choices. Women refugees whose culture generally prohibits employment outside of the home will attempt to pursue strategies that permit them to work within their household compounds.

The economic activities of refugee households are discussed in general terms below, particularly with regard to activities aimed at increasing refugee women's access to these means of support.

II. EMPLOYMENT IN THE LOCAL ECONOMY OR WITH ASSISTANCE AGENCIES

A. Local Hire

Refugees often seek jobs in the local economies of the host countries in which they find refuge. At times, they are given official permission to engage in such labor. In other situations, refugees work without formal authorization.

Women in developing countries most typically find employment in the informal sector of the economy. Refugee women in developing countries do the same. In general, refugee women who work in the local economy are within the service sector. For example, it is not uncommon to find a refugee woman supporting her family through her earnings as a domestic. These jobs are often a cornerstone in the household survival strategy for an extended family.

The opportunities for and constraints on refugee women working in the local labor market vary tremendously from country to country. The employment opportunities are usually ferreted out by the refugees themselves without any assistance from agencies. In countries in which it is common for women to be involved in skilled or professional positions outside of the

home, such as in the urban centers of Costa Rica, refugee women may have more opportunities for employment in other sectors of the labor market if they are not constrained by a lack of education or skills. Family and household responsibilities may also limit opportunities, since there are few child care facilities for working mothers.

Some skills training programs, as discussed in greater detail in Chapter Two, target their activities at improving the opportunities for women in the local market. The positive aspects of this strategy are: jobs are more stable and less dependent on the continuance of international funding; local hire assists in integrating refugees in the host society; and such training programs provide services to the host country. These efforts also face several barriers. First, local hire places refugee women directly in competition with citizens of the host country. Second, since the jobs for women are in the informal or unregulated economy, governments are sometimes hesitant to endorse any program for women or men which visibly highlights this sector. Third, when women face numerous cultural constraints on taking jobs outside of the home, formal programs aimed at local hire can fuel the controversy.

B. Agency Hire

Assistance agencies are often the primary source of employment for refugees in developing countries and have the most coveted positions. Typically these positions go to younger men who have the language skills to communicate with and relate to

the expatriate staff in charge. These positions often offer a higher level of financial compensation than is usually available to refugees in the local market; relatively interesting, non-manual labor work (though the employees often feel they are overqualified for the position); more security; higher status; and other benefits such as an increased chance for resettlement to a third country.

The primary area of employment with assistance agencies for refugee women is in the health sector. In a number of cultures, it is more appropriate for women to seek medical advice from and be examined by other women. The employed women work in supplementary feeding programs; as traditional birth attendants; in mother/child health programs; as home visitors, particularly in public health education and outreach; as translators; etc. Following health programs, the second largest sector for employment is "women's projects," including income generation activities.

Hiring women to work with their own communities is a strategy that has long been advocated by development organizations. They argue that hiring women from the community to work in development/assistance programs not only builds the human resource base within the community, but also encourages greater involvement in and commitment to the activity by the participants and eventually the community. Besides providing a few women with the opportunity to earn an income, hiring refugee women in staff

positions also sends a signal to the community. It shows that the agency is committed to listening to and working with women.

Hiring refugee women also benefits the agency because it creates an alternative channel for information gathering. Female staff can easily solicit opinions from the refugee women in the community about their needs, concerns and assistance priorities. This additional information can lay the groundwork for income generation projects or other activities involving refugee women. It will also serve as a balance to information received from official refugee representatives who are usually males. Even though refugee women are hired to work with other women, it is rare to find women managing the "women's project." The top administrators for these projects are usually male.

Equal employment opportunities for women within assistance agencies acquire even greater significance in those countries where there may be cultural restrictions on women in the local labor market. In Pakistan and Sudan, for example, agencies are one of the few places where educated or skilled refugee women can find work. The agencies can also provide unskilled women with on the job training. The drawbacks to this strategy are few. It may require more effort on the part of the expatriates to communicate with the staff, since women in developing countries are not as likely to learn a foreign language as males. Second there may need to be extra emphasis on staff training and community awareness.

III. AGRICULTURAL ACTIVITIES

Most refugees in developing countries are from rural areas. Prior to their flight the majority of these persons were involved in some kind of subsistence agricultural activities including crops and/or animals. It is not uncommon to hear refugees claim that the solution to their problems would be to receive either land to farm or animals to tend. If these resources were provided, they claim, there would not be the need for international assistance.

One strategy for attaining economic self-reliance, most commonly pursued in Africa and the Peoples Republic of China, is the creation of rural agricultural settlements for refugees. The primary goal is that refugees will become self-sufficient through agricultural activities. Refugee families receive plots of land to farm. The families can then reconstruct to some degree a life similar to the one they left behind. This strategy has been more or less successful depending on the quality and amount of land available to the refugees and the rainfall needed for growing the crops. Unfortunately the decreasing amount of large tracts of available land or the lack of political will to make this land available has limited the use of this strategy in many refugee situations.

The idea, however, has been modified and is now used in areas where large scale rural settlements are not possible. Instead of creating rural settlements, the emphasis is on developing gardens next to the dwelling or compound. Refugee

women are often involved in the tending of the garden plots. In these plots surrounding the house, refugees can raise vegetables to either supplement their diet or, if they choose, sell to earn some extra cash.

IV. MARKET ACTIVITIES

Many refugees who have no source of cash income have goods which the family can barter for other goods or sell in the camp or local markets. Small household items or jewelry that the refugees brought with them from home are common items that are valued in the markets. Some refugees sell supplementary food rations obtained because there is a pregnant woman or malnourished children within the household. Refugees may even barter basic food rations if there are no other resources available to them.

These market activities can help refugees upgrade their standard of living or save them from having to purchase goods on the open market. They may also be a way to secure some small amount of cash income or other products for the household. Rarely would a refugee family be able to become self-reliant through this activity alone, but it can be the difference between bare survival and an acceptable standard of living.

V. TRADES AND SMALL BUSINESSES

Skilled refugees often wish to use their skills in the host country. Other refugees wish to learn skills that will then help them generate income. Within refugee camps and settlements,

as well as in neighboring villages and cities, there may be need for such skilled workers as bakers, mechanics, cobblers, tailors, and others.

While some refugees are successful in reestablishing themselves in business, other skilled workers need assistance. Since refugees may flee their countries on short notice and may have to travel very far on foot, skilled refugees are often unable to bring the tools of their trade with them. Without these items they must work as unskilled laborers or remain dependent on assistance. In Pakistan, one agency estimated that over 10% of the approximately 2.8 - 3 million refugees were in this situation.

The term "income generation project" is often used to describe efforts aimed at helping individual refugees practice their trades or produce and sell items. These projects provide start up capital, tools, raw materials or other equipment to skilled workers. In some cases, they also provide skills training and/or administrative support to those who wish to establish businesses or cooperatives.

In some cases, the capital, tools and raw materials are provided as gifts to the workers. Other projects use revolving loan funds. A loan is made for the initial capital investment. The resulting profits can then be used to pay back the loan; the agency can then provide capital for other schemes.

* * * * *

This brief review of the economic activities pursued by refugee households indicates the complex nature of the economic systems of most refugee camps and settlement. Household income may come from a combination of sources including food rations and other assistance, employment in the local economy, employment with an assistance agency, the sale or bartering of items in markets, agricultural activities, small businesses, and others. Refugee women are a key part of these economies and an important resource for the enhancement of household income. The next chapter will examine in more detail the economic activities of refugee women -- and efforts to increase their self-reliance -- in three countries.

CHAPTER TWO

CASE STUDIES IN THREE COUNTRIES

I. INTRODUCTION

This chapter discusses efforts to increase the economic self-reliance of refugee women in three countries of first asylum -- Sudan, Pakistan and Costa Rica. While these countries are only three among the more than 90 countries in which refugees live, they represent a significant portion of the refugee population. As case studies of the economic activities of refugee women, the three countries provide much valuable information. Each of these countries has supported efforts of the international community to increase the capacity of refugees to become self-supporting. And, in each of these countries there have been formal programs involving refugee women.

The chapter is organized by country of asylum. Each country report contains a brief description of the overall refugee situation and a more extended discussion of the economic activities of refugee women.

II. SUDAN

A. Overall Situation of Refugees

Sudan is the largest and one of the poorest countries in Africa. It is located near the Horn of Africa, an area which has undergone continuous political turmoil and frequent natural

disasters during the past decade. Over the past few years, Sudan has faced an array of formidable problems, including: a civil war in the southern third of the country; the 1981-84 drought; changes in government; and the strains associated with hosting the largest long-term refugee population in Africa.

The refugee population is estimated at 817,000 persons (U.S. Committee for Refugees, 1987). The majority of these refugees come from Ethiopia. Ethiopians are located primarily in the eastern region of the Sudan and Khartoum--the nation's capital. The Ethiopian population is approximately 677,000. Ugandans, who have settled in southern Sudan, number around 90,000 and have constituted the second largest refugee group. Due to the change in the Ugandan government in January 1986, many Ugandan refugees have returned to their homeland. In the Darfur region of western Sudan, approximately 45,000 Chadians have settled spontaneously or in the four settlements established by UNHCR. In addition to the hundreds of thousands of refugees from neighboring countries, there were significant numbers of displaced Sudanese in 1986 who had migrated to the urban areas. Some have fled the civil war in the south and others remain a reminder of the drought and famine conditions which affected northern and western Sudan in 1984-85.

The Sudanese have continued to abide by their commitment to protect refugees and grant them asylum in Sudan. This commitment has come under considerable internal political pressure. Refugees have increasingly become a sensitive domestic

issue. In part, the traditional hospitality and tolerance of the Sudanese toward others, including foreigners, has been severely strained by many of the recent economic, political and social problems.

The Sudanese government administers the refugee assistance program via an office attached to the Ministry of Home Affairs called the Commissioner for Refugees (COR). COR is UNHCR's main implementing partner.

B. Economic Activities of Refugee Women

The situation of refugee women must be seen in the light of the status of women generally in Sudan. Sudanese women may engage in a variety of occupations throughout the country. Common occupations are teaching, secretarial work and nursing. Within COR, for example, most of the Sudanese women are employed as secretaries.

Since the implementation of Sharia law, women have had to be more careful in what they wear, when and where they travel, and what activities they perform. A Sudanese woman or girl from a traditional family would probably not accept a job which involved travelling to other areas and spending nights away from her family. Some jobs are not culturally acceptable for women. One example would be working in stores because some popular opinion holds that women who do so are prostitutes.

Refugee women in the Sudan have undertaken a variety of economic activities. Some have found jobs in the local economy as domestics or in offices. Most prevalent among income genera-

tion projects are handicrafts, ceramics and soap-making. Gardening and poultry projects have also been developed. In addition, there are a few credit and/or loan programs to support the development of businesses, including those described above. The number of women involved in these activities is minimal when compared to the number of potential beneficiaries.

1. Local Employment of Refugee Women

The likelihood of Ethiopian women seeking employment in Sudanese labor markets depends on several variables, most notably religion. In general, Muslim Ethiopian women face the same religious constraints as their Sudanese counterparts. Traditionally, they would not work outside the home after they were married. The women from the nomadic tribes also did not previously engage in wage labor. Today, however, there are examples of educated, married Muslim women working in offices, assistance agencies or as domestic servants.

Christian women are more likely to have worked outside the home. Besides the smaller numbers of women engaged in professional activities, some typical occupations for Ethiopian women include petty trading and food and beverage processing.

Ethiopian women looking for work in Sudanese towns are faced with the popular Sudanese opinion that most of them are prostitutes. Historically, Ethiopian prostitutes worked in Sudanese cities. This perception has not noticeably diminished even though only a small percentage of the total refugee population of Ethiopian women in Sudan are working as prostitutes.

2. Handicrafts

In Sudan, the Sudan Council of Churches (SCC) has established a project to make a variety of items embroidered with traditional Ethiopian patterns. These include dresses, shirts, blankets, cloths, etc. The shop has tried to diversify its products to include paintings from local artists, carpets and leather works. Refugees spin the thread, weave the cloth and sew or embroider the items. The marketing, aside from working in the store, is done mainly by the expatriates through contacts with other foreigners. Professional embroiderers (usually young men) work on the items. Refugee women are primarily involved in spinning the thread and working in the craft shop. SCC's crafts are known for a high level of quality.

When the project was started seven years ago, obtaining the money to buy raw materials was a major problem. In 1983, efforts were made to turn it into a development project that would help people to become self-sufficient. The project then obtained the money from donors to buy materials. In addition to securing the funds, there have continued to be difficulties in obtaining appropriate raw materials, since the cotton thread is used mainly for export and often not available to buy locally.

After the project got underway, marketing problems were discovered. The items produced are too expensive for the refugees to buy and the designs (especially those with Christian motifs) and fabric are not compatible with the Sudanese's taste.

SCC has made an effort to adapt the styles to Sudanese patterns, but they still have a very limited appeal.

During the 1984-85 drought and refugee influx, the project had a respite from its marketing problem. UNHCR was in need of clothes and blankets for newly arrived refugees. The project was able to employ 25 weavers to fill orders placed by UNHCR. Now that the emergency situation is again under control, the project must face the marketing constraint. They have held shows/craft fairs in Khartoum and individuals come to place orders from time to time, but the orders are not reliable. The project could not survive without patronage from international agencies working with refugees. It mainly caters to expatriates looking for souvenirs.

The spinners (all women) earn 10 Sudanese pounds per kilo of yarn. It usually takes them between 7-10 days to spin a kilo. Since this project is tied to demand for goods and there is not a constant demand, the income is not reliable. At the time of the site visit, the project was not working at full capacity due to a lack of demand. When SCC receives an order, they will then let the people come to work.

Even in cases where an agency does not have a formal handicrafts income generation project, individual workers noting the great need of the women for money have encouraged handicraft activities. In Sudan, for example, an expatriate staff person has contacted several refugee women in the settlements to make a

variety of woven mats and other items. The staff person then pays the women for the goods and carries them around in a jeep, selling them as the opportunity arises. The items are more expensive than similar items created by other refugees, since the staff person feels that the refugees should not be exploited for their labor. Refugees are paid regardless of whether the items are sold or not, creating some resentment among other refugees in a neighboring settlement. The neighboring refugees produce similar items, but they do not receive payment unless the articles sell.

There are advantages and disadvantages to these ad hoc arrangements for generating income. On the positive side, the staff person is providing some income to a small group of refugees who otherwise would have none. On the negative side, the lack of coordination among persons helping refugees leads to differing policies on payment and pay scales for identical items. In addition, there is no mechanism to institutionalize the sale of goods, so that the refugees may still have access to the market once this expatriate leaves.

3. Ceramics Projects

Several income generation projects involve the manufacture of zirs (water containers). A household zir is made out of clay, typically stands about two to three feet tall and is used to store the family's water supply. Zirs are very efficient coolers, since some of the water is absorbed by the porous container and forms on the outside walls. The water then

evaporates keeping the water in the container cold. In addition to making zirs, some of the projects are providing fuel efficient stoves and dokas (cooking sheets) made out of the clay material.

Three zir projects were examined during the site visit to the Sudan. They were being implemented by Save the Children Fund/US (SCF), Comité européen d'aide aux réfugiés (CEAR) and Sudan Council of Churches. Each project identified women who have either the skill or interest in making zirs and employed on the average four to five women. Although the process for making zirs is identical in each project, the framework in which the project functions varies tremendously from case to case.

CEAR attempted to create a sustainable business/cooperative enterprise from the start. The project activities for refugee women were an outgrowth of an existing cooperative. The main economic activity of the cooperative was a brick making enterprise, one of the few income generation projects in Sudan that was able to operate without continued international support. All of the beneficiaries of the brick making project were males. The expatriate staff planned to create new, smaller businesses, as spinoffs to the brick making enterprise, which would be viable on their own merit and at the same time benefit from being attached to the cooperative.

The women's ceramic project was such a spinoff activity. The staff had informed a female leader in Khasm el Girba refugee settlement about the potential activity. The first list of names that the woman delivered were all from the Asworta

tribe. At first the staff rejected this list because it was assumed that the leader was playing favorites. After further investigation, however, it became evident that the only women who had the pottery skills and were interested in it were in fact members of the Asworta tribe.

During the first two months, the 5-7 women selected for the project could make whatever items they wanted to try. They made cooking plates, zirs, vases, etc. These items were placed for sale in the cooperative shop. The shop consists of an individual entrepreneur who works on a commission basis with the cooperative. After this two month experimental phase, the women could only make the items which were selling. In this way, the women were producing for the market, instead of trying to create one for their products.

The women knew from the beginning of the project that their training wages (five pounds per day) were for a limited period of time. After the initial phase was over, their wages would reflect what was sold in the market. From the total amount sold, 15% would be retained by the seller for commission, 15% would be returned to the cooperative for profit and rent, and the women would keep 70%.

If the ceramic project cannot be supported from the market, then the women will not be eligible to become members of the cooperative and the project will fold. If, however, the women are earning enough from the marketing of the goods, they can then buy shares and become cooperative members. A coopera-

tive member is eligible for health insurance and receives a share of the profits at the end of the year.

Thus the goal of the CEAR project is to create a viable economic activity for women. The small women's project, however, is integrated into a larger economic activity for men, thereby providing the women with more benefits and security.

An interesting side note concerns the surmounting of a cultural obstacle in the process of setting up the project. At the beginning, several of the elders expressed concern about the involvement of women. They believed that CEAR should concentrate on getting jobs for men, since they were the breadwinners. The staff explained that the women participants did not have male breadwinners, since they were either widowed or single heads of households. After hearing the explanation, the elders withdrew their objection.

To minimize the appearance of impropriety, the elders suggested that the workplace for the women should be covered in order to give the women more privacy and ensure that outsiders would not see that women were working. The women had asked for the covering, too, since it made the work place cooler and they felt more comfortable away from everyone's view. After discussing and accommodating the above concerns, the issue of working with women has not been raised again.

Save the Children Federation -- U.S. (SCF) established its ceramic zir/stove project in 1986 with funding from Refugees International - Japan. According to expatriate staff and the

proposal description, the original intent was not to create a self-sustaining enterprise. Rather, the project's four major aims were: a) to alleviate a problem of inadequate water storage in the Karkora settlement where SCF was working; b) to help people save money by allowing them to diminish their fuel requirements by almost half; c) to provide jobs for refugees; and d) to bring money into the community.

Further, the project design section of the proposal does not address the question of sustainability. Nor is there indication as to whether, and if so, when the project would be turned over to the refugees. In the evaluation section, it states "it is expected that the enterprise will succeed by producing these two products (zirs and fuel efficient stoves) alone." What can be inferred from the description, is that SCF expected to run an efficient project, but not one which would ultimately become self-standing or managed by the refugees. In keeping with this position, the women and men interviewed working on the project assumed themselves to be wage laborers. They would benefit from the project as long as it lasted, but they were not working on creating their own viable business. However, there was some confusion on the part of the local project administrator because he thought that once the project began functioning smoothly, it would be turned over to the refugees at some point.

At the time of the site visit, the project had only recently started production activities: women were working and

zirs were being produced. The water and fuel (trash obtained in connection with SCF's sanitation activities) needed to run the project were supplied on a contract basis with individual entrepreneurs. The start-up expenses to be incurred by the contractors were lent to the individuals on a loan basis. The loans were to be paid back into a community fund.

A third zir project was initiated by the Sudan Council of Churches in Abu Rakham. It was started to meet the need for zirs generated by SCC's backyard gardening project. SCC decided it was better to train and pay the refugees to make the zirs rather than purchasing them. SCC decided to ask the women to produce the zirs because it was a skill among women in Eritrea. Initially, five women, all widows, agreed to participate. At the time of the site visit, four women continued to work, putting in four to five days a week. Their schedule is flexible and they only work when they have time. All the raw materials are collected by SCC staff. SCC staff (male) assist with the firing process.

The project has a contract to produce 1000 zirs for the agricultural project. After the order had been filled, the staff person projected that they could make zirs to sell in the market. He did not have an idea how many they could sell in the market, since they did not originally start the project with an outside market in mind.

4. Soapmaking Cooperative

In 1984, the International Labour Organization (ILO)

published two reports--the first examining the labor markets in the Sudan and a second entitled Towards Self-Reliance: A Programme of Action for Refugees in Eastern and Central Sudan. The latter outlined a series of income generation project descriptions which included several for refugee women. Of all of the projects ILO described for women, the soap making cooperative was the only one which had been initiated. The project description states:

Upon the feasibility study carried out by ILO in October-November 1982, soap making appears to be an ideal activity for income generation among female-headed households in isolated rural settlements. It is easily learnt and potentially profitable.

Despite the promise, at the time of the site visit, the future of the soap making cooperatives was uncertain, since the project was fraught with difficulties.

The design had built in several features which would create impediments to a sustainable project. Most noticeable of these was the top-heavy management structure. An implementing agency provided overall supervision for the operating units of the cooperative. ILO provided technical backup support, plus there was to be a women's project supervisor as well. Two women from each unit were trained in a centralized training session. The units were supposed to be implemented in 13 different settlements, but it was decided to start small and then expand if the project were going well.

Some workers had doubts about the design and viability of the project from the start. This small scale production ac-

tivity could not support a large number of relatively well paid, nonproductive positions without outside help. Vehicles were also a potential liability for the project because there was unlikely to be sufficient income to cover their upkeep and repair. As one long-term development/refugee worker in Sudan noted:

Income generation activities have to compete with the harsh realities of the souq (market) or they don't generate income. That doesn't only mean that they have to sell the bricks, tables whatever at the market price, but they also have to take the organizational structure of the souq enterprises into account. One doesn't find local small-scale souq industries with an accountant, administrator or land rovers to run and maintain. They must employ a minimum of non-productive people. Most of the projects I've seen in Sudan, however, seem to have too many salaried administrators who don't "produce," earning more than the actual laborers who do.

The most telling sign of the lack of practicality of the project was its proposed budget. The project requested a total of US\$ 141,390. to start the soap making units. For the first year, the expatriate consultant was to receive \$37,000; the cost of the other support staff (e.g., administrative support, national project supervisor and two extension workers) totaled \$18,900; and the equipment costs were projected at \$38,000, for a total of \$93,900. There was no indication that the sale of soap could sustain so large a budget.

The recruitment of labor proceeded with no problems since the implementing agency had surveyed the vulnerable groups and targeted single female heads of households and men with large families to participate. The project had been designed for women only. The implementing agency soon realized, however, that the

women could not do the required heavy lifting work. Therefore two men were added to the group.

At the time of the field work, the workers and the administrators in the two sites examined were demoralized. For example, the administrator in one of the settlements expressed frustration because he could not make the participants understand that they were working for themselves and not the agency. For their part, the participants felt exploited. They were expected to work full time, do four boilings of soap per day and be paid 90 Sudanese pounds per month (under 25 U.S. dollars). They complained that a night watchman receives 150 Sudanese pounds per month for doing very little, yet they must work very hard for a little over half that amount.

It is not surprising that the participants have difficulty in perceiving the project as their own. Even though it is stated in the project description that the refugee women will run the project, the participants have little to do with the other activities besides providing their labor. For example, the project administrator in the Tenedba settlement must do the accounting because the one literate woman involved had tuberculosis and had to quit.

The participants were also discouraged by the lack of follow through on the part of the central administration. For example, the participants stated the administrators never keep their promises. "A lady (the ILO women's projects coordinator) came from Gedaref and told us that if we boil (soap) four times a

day our salaries will increase. So we boiled four times a day for a month, but our salary didn't go up." The agency administrator said the workers don't listen to the ILO supervisor because they think she earns a lot of money and only comes for a quick trip. A promised revolving fund for the workers had also not been established for the project laborers.

In addition to these conflicts, there are problems of quality control. The quality of the soap is poor and can't compete with the imported soap from India. Some of the ingredients needed for a superior quality are not available on the local market. As a result, there are no local markets for the soap. The only buyer is the refugee program which distributes it free to the newly arrived refugees. It is said that even they complain. Interestingly at the time the project was beginning, a local soap factory in Gedaref had just gone bankrupt because of many of the same difficulties.

In short it is not surprising that this activity's future should be under scrutiny. If the management structure were overhauled, the problems of securing raw materials were overcome, and better quality control levels could be enforced, the project would be more efficient. However, these technical improvements would still not address the underlying initial design questions: Is there a market for the product? Can the initial start up costs be justified given the amount of projected income to be earned by the refugees? Can operating costs be covered by sales?

5. Credit/Loan Programs

Euro Action Acord (EAA) designed the Port Sudan Small-Scale Enterprises Programme to assist refugee entry into the informal business sector. Port Sudan is a multiethnic, sprawling urban center with many poor, unplanned deims (quarters) of the town. The project opened its services to all qualified residents in the deims. It operates in the six most deprived deims in Port Sudan, all of which include refugees.

EAA uses an economic classification to determine the participant's eligibility. Project staff feel that this approach does not increase ethnic group distinctions or heighten tensions between the already diverse groups. It is also difficult to apply the label "refugee" or "non-refugee" to certain people, for Port Sudan has traditionally been a destination for a number of ethnic groups. Many of these groups such as the Beni Amer or Bedja traditionally inhabit both sides of the Sudanese-Ethiopian borders.

Refugees may fall into two categories. The first group includes those who see Port Sudan as a transition point to the Middle East or resettlement countries. This group includes a majority of male Christian refugees. According to an EAA study, two thirds of the Christian refugees who are self-employed are women, the majority of whom are single heads of households.

The second group are those who intend to blend into the local society. This group is mainly composed of Muslim refugees.

EAA felt that a development program which would target "refugees" would not be appropriate in Port Sudan, since the Muslim refugees would have to disclose their identity and the Christian refugees, especially males, would not be able to come to terms with the fact that they might be there to stay for some time.

In a number of instances refugee women were being harassed by officials because they did not have licenses to operate their small stands in the informal sector. Some of these officials were trying to exact bribes from the women. In response a sign was hung above their shops reading: "This person is being assisted by the United Nations High Commissioner for Refugees. If you have any questions, please contact us." Then when someone would try to get a bribe, the women could point to the sign and say they have to talk to UNHCR. Since exacting bribes was illegal, the officials then left the women alone.

The program serves to upgrade existing businesses through management advice and to help start new enterprises. EAA is committed to involving women. Almost half of their professional staff are women. Most of the major ethnic groups, languages and religions of the population are represented by the staff. The staff approach each client's idea from a business perspective. An individual comes to the offices in the deims and applies for assistance. Applications are filled out after an explanation of the criteria and loan conditions. There is a minimal application fee. These interviews are supplemented by home visits to determine the economic status of the individual.

Staff discuss the idea, needs and potential constraints of the proposed business. Applicants may change their proposal, move their businesses to a better location, or drop out of the process. If the client's idea is viable, then a contract is drawn up between the organization, the client and a third party acting as a guarantor. Each staff person can approve loans of up to 1000 Sudanese pounds. Loans over this ceiling are referred to a committee.

As stated above, the program is run according to business guidelines. There are fines imposed for late payments, and implements may be repossessed or legal action taken if clients do not abide by the contracts. This approach has not served to discourage participation, rather it is viewed by the participants as a responsible way to handle money.

In short, the project serves as a bank, which can offer credit to low income participants, and as management consultants. The project itself was not intended to be self-supporting though it aims to help its clients to be self-reliant. EAA supports the salaries of the local staff. The project would either have to drastically increase its fees (thereby making the services unavailable to many of the poorer clientele) or start a profit making activity to finance the smaller loans if it wanted to cover all of the overhead costs.

What EAA has learned from this experience is that:

- o Starting small-scale enterprises are not for everybody. Refugees must be willing to accept

that they will stay in the country of asylum for some time. Interestingly refugee women have been found to be more stable and receptive to this criteria than the men.

- o Taking a tough business-like attitude does not discourage participation. Instead it encourages the refugees to take their enterprises seriously as well.
- o Flexibility is also important, particularly in approving loans to women who cannot work fulltime. Most of the women work half-time in order to fulfill other household responsibilities.
- o In some situations it is best not to distinguish between refugees and locals in order to help the integration process. In other situations it may prove useful, as in the use of UNHCR's good offices, as described above.

6. Agricultural/In-Kind Income Activities

Sudan had the largest number of agricultural projects of our three sites, since agriculture is one of the ways in which refugees are encouraged to become self-sufficient. In fact, the UNHCR Agriculturist stated that the need for alternative means of income generation in the settlements has long been recognized. It has been an unstated policy to pursue the development of mixed agricultural economics.

In this regard, agencies were attempting to start small household gardens in several of the settlements. The women were the primary target of this activity. In one settlement in which SCF was working, the men and elders even rejected the idea, but when the women were asked whether they wanted to participate, they showed so much enthusiasm that it was impossible to accommodate them all at once. Some settlements are able to have irrigated gardens, others must rely on rainfed agriculture. The

goal is to increase the amount of vegetables available to the refugees and add variety to their diets. If there is a surplus of vegetables, then the women will be able to sell them in the market for additional income.

An interesting side note concerning the SCF vegetable gardens project is that they were able to communicate with the women because they had already established alternative information channels. There were 11 female home visitors working in health programs with women in the community. This program not only provided the women with training in health and nutrition, but it also informed SCF about the populations' needs. The home visitors and female staff could serve as sounding boards for project ideas and explain opportunities directly to the refugee women. In turn, the women would feel more comfortable expressing their concerns. It was through the home visitors as well as the staff that SCF learned about the women's interest in vegetable gardens.

Several small livestock projects (typically poultry raising) have also been started. Initial attempts were not successful because the birds were not suited to the environment and died. Those who did not escape that fate were either eaten or sold. Birds were distributed primarily to poorer families, widows and female headed households. The original concept was that the refugees would sell the eggs from the chicken but not the bird itself. It was not uncommon to hear: "Yes, I received several chickens, but none are left." Often it was hard to

determine whether their demise was due to sickness or the cooking pot.

Additional agricultural projects for women have been discussed in Sudan and several of the ideas appear to be very sound. Most single heads of households who have received land have been unable to maintain it by themselves. They have either had to enter a share cropping arrangement, rely on the kindness of friends and relatives or "sell" the use of the land. Small agricultural loans to enable people to hire someone to help weed or harvest have been proposed. Another idea is to move the single heads of households to land closer to the settlements; this will provide more security and enable them to work on the plots between other duties.

III. PAKISTAN

A. Overall Situation of Refugees

Since 1979, Pakistan has provided asylum to Afghan refugees living in their country. Afghans constitute the largest refugee population in the world. There are about 3.5 million Afghan refugees in Pakistan (U.S. Committee for Refugees, 1987). Approximately 75 percent of the Afghan refugees reside in the North West Frontier Province (NWFP); 20 percent live in Baluchistan; and the remaining five percent in the Punjab. In addition, there are about 4,000 Iranians. This study focused exclusively on the Afghans, since the Iranians in Pakistan are mainly young males escaping conscription. In addition, Iranian refugees do

not receive asylum or government benefits as do the Afghans. They are classified as illegal aliens and encouraged to resettle in a third country.

The Pakistani government and people have been more than magnanimous in granting asylum to the Afghans. As Kevin Lyonette, Chief of Mission, UNHCR, Pakistan remarked: "The Government of Pakistan (GOP) deserves a lot of credit for maintaining the same quality, scope, and definition of asylum which it started off with in 1980." Despite signs of increasing tension, the Afghans have not been kept in closed camps, but have had freedom of movement throughout the country in order to travel, search for work or purchase raw materials. Some aid officials suggest that the freedom of movement has done much to assist the Afghans in maintaining their independence and will to support their families. In turn this policy has probably helped to lower the cost of assistance.

Pakistan has established the Commissionerate for Afghan Refugees (CAR) as the government agency to administer the over 300 Refugee Tented Villages (RTVs). The GOP, in close cooperation with the UNHCR and World Food Programme (WFP), provides the RTVs with basic infrastructure such as administrative, water, health, sanitation, education, and religious facilities. Many other spontaneously settled refugees live in the major towns or with relatives, but they receive no assistance from the GOP or the UNHCR.

B. Economic Activities of Refugee Women

The situation of the Afghan refugee women varies somewhat depending upon the ethnicity of the refugees. For example, the dominant Pathan culture has traditionally been fiercely protective of their women and is regarded as the most conservative Afghan ethnic group with the strictest regulations surrounding women. The Tadjiks, Hazaras, and Turkoman women may be able to participate in some activities that Pathan women cannot. For example, Turkoman women actively participate in weaving intricate carpets for sale. In all groups, however, Purdah (separation of male and female activities in public) is generally strictly adhered to. In addition, the more fundamental practices of Islam and other traditional restrictions on women are more strictly adhered to in Pakistan than they were in Afghanistan.

This is partly because within the Pathan's cultural context it is of utmost importance for the man to be able to provide for and protect his family. Males should uphold these responsibilities on their own and not become dependent on others. Even in a refugee situation where many decisions are out of their control, Afghans have striven to maintain as much independence as possible. One area which they can control is their family's participation in activities.

After eight years of fighting, there are a large number of widows present in the RTVs. The common assumption is that

women single heads of households are taken care of by their extended families. It is true that there appear to be very few women who are not living with relatives of some kind. But as there are no statistics available on the numbers of single heads of households and their percentage of the population, it is difficult to know how many women are single heads of households and what their situation is.

Involvement of Afghan women in economic activities has fallen into only a few categories, as discussed below: employment with a voluntary agency, particularly in the health field; participation in handicrafts and sewing projects; and participation in a project that provides tools to skilled refugees.

1. Agency Hire

Agencies related difficulties in finding enough female staff for programs. In some areas of Pakistan it has been difficult to find refugee women who were willing to work outside of the home.

One of the frequently stated explanations why it has been difficult to recruit Afghan women pertains to the reason that many left their homes in the first place. The government in Afghanistan had begun programs to teach women and encourage them to work outside the home. In part because of this challenge to the Afghan traditions surrounding women, many Afghans departed for Pakistan. Therefore, when agencies sought women workers, they faced the distrust of the Afghan population, as well as a

situation in which few women had skills that they could draw upon for employment.

It was and is especially difficult to find refugee women trained in health services despite the obvious need for them. Many of the women interviewed during the field visit expressed the desire to have as many children as possible as a way of assisting in the jihad (holy war). According to the voluntary agencies and the UNHCR, there is an astonishingly high birth rate. Thus childbearing and motherhood responsibilities engage many of the women for a majority of their time.

Several projects have sought to train Traditional Birth Attendants (TBA) to provide better pre and post natal care. Some programs have fared better than others, due to restrictions on women's movements in the RTV, language barriers, interest, etc. A TBA does not receive any payment from the agency for her work, but she may receive a gift from the family of the woman she assists. Cultural constraints on the movement of women outside of their compounds have slowed the education and training process, since it is difficult to find women who are allowed to participate as traditional birth attendants or work in the health centers. Usually, training must be held in the homes. TBAs tend to be older women who may have a bit more freedom to move around. A younger TBA may be allowed only to help family members within her compound or close by.

Voluntary agencies have had to begin slowly to recruit women staff (as they have had to proceed cautiously in the projects described below) in order to build trust between them and the community. Programs have had to take many cultural restrictions into account and therefore levels of participation have increased slowly. However, all of the agencies stressed that it was possible to work within these constraints and that there was a definite need to improve and expand these programs.

2. Handicrafts

Handicraft activities are the primary income generating activity for refugee women in Pakistan. Afghan women are known for their intricate embroidery on shirts and dresses. Since this work can be done from the home, the men are more willing to accept projects aimed at generating income from handicrafts. Before 1985 there were few income generation projects for women. One embroidery project was organized by Interchurcaid. They felt pressure to stop the activity because there were no economic activities for the men who resented their wives earning the money. A few individual expatriates had also tried to organize such activities on their own, but faced tremendous logistical problems, resistance from the males, and difficulties relating to marketing and quality control.

After an agreement was signed in 1985 between UNHCR and the Pakistani government to promote self-help activities, UNHCR was able to fund a number of income generating activities. Among

these projects were several ones targeted at women. The basic model is as follows: The agency first contacts the refugee women -- either through the health clinics, their husbands, local leaders or Afghan staff. The women receive permission to participate in the project. The female staff working on the project meet with the women to explain what type of embroidery was needed and distribute the materials and thread. After a period of time the staff collect the work and pay the women. For the most part, the work is inspected before the women are paid. It is sometimes rejected until mistakes are corrected. The embroidery is then taken to a different location (not in a RTV) to be cleaned and made into finished products. The products are marketed in Pakistan primarily in shops run by the agencies or by local businessmen.

Before turning to a description of the variations on the model, it is important to mention a separate but related project funded by UNHCR and implemented by Save the Children/U.S. (SCF/US). This initiative is called the Craft Development and Marketing (CDM) project. It was created in 1985 to assist agencies in upgrading the quality of handicrafts and work on increasing the opportunities for marketing both in Pakistan and overseas. The SCF office in Islamabad, in cooperation with a group of designers in New York, has been working on creating new products. These new ideas are then shared with the other agencies.

With this general model in mind, let us turn to how it is being implemented in practice. Besides operating the CDM project, SCF is working with refugees who have located around the town of Mansehra. SCF recruited assistants in the RTVs, usually women with outgoing personalities. Other women from the same clan are allowed to go to the assistant's house. The working conditions are difficult since there is no electricity and the light is poor. SCF staff meet with the assistants in the individual homes to provide technical support.

All of the finishing is done in the SCF offices in Mansehra or Islamabad due to a lack of electricity, soap and water in the RTVs. The tailors are men who after finishing the garment, send it to the shop or export showroom in Islamabad. SCF uses married couples as staff for the project. The wives are able to work with the women and the husbands can talk to the husbands or leaders, purchase the supplies, help with the reporting and record keeping in the office and their presence helps to guard against any potential disapproval from the men in the community.

Women are paid according to a graded scale. They can earn between Rs. 150-200/month from the embroidery. At the time of the site visit, SCF estimated that there were at least 80,000 refugees in their area and they were able to reach approximately 1000 women, 60% of whom are widows.

The International Rescue Committee (IRC) is working with refugees in the Hangu area. The history of the IRC project is interesting in that it illustrates many of the initial difficulties faced in starting programs in Pakistan. IRC originally contacted the women through the Basic Health Units (BHUs). The BHUs were the only place where women could gather outside of their homes. IRC asked women, especially widows, whether they would be interested in earning money by doing embroidery. When they started working with the women, they gave all the interested parties (around 400) a sample to complete. In the beginning, the women could embroider what they wanted. As the IRC staff person said: "The work was nice but often it just would not sell." During the first six months, the IRC staff person would go to the clinics on certain days to collect the embroidery and pay the women.

IRC did not have the resources to continue paying over 400 refugee women for their embroidery. The agency chose the best embroiderers from the previous producers. They now employ a total of 240 women from six different camps (40/camp). On the average the women earn between Rs. 150 - 200/month. Several of the best embroiders can earn more with special orders, maybe as much as Rs. 1000 in a month. IRC sells the products to Ockenden Venture's or SCF's shop. They also have products available for sale in their office in Peshawar.

IRC had to overcome obstacles in order to get the program started. For example, in one camp a mullah (religious leader) opposed the program. The Afghan female staff person tried to explain to the mullah that the refugees needed money. He did not want to discuss it with her, preferring to speak with a male staff member. Part of the problem was that the mullah was convinced that the IRC staff person was earning a profit from the women's work. The staff person called the GOP Area Administrator. He explained the project to the mullah. He then asked: "Since a few of these women don't have ration cards and want to work, why do you want to stop them? If you don't want them to work, why don't I take your ration card and give it to them? Then we can see what you do?" The mullah obviously did not want this, so he agreed to let them work. In order to avoid any more confrontations, IRC then asked the women's husbands or mother-in-laws to agree to the women's participation in the project.

Another problem involved establishment of centers. IRC built facilities in four of the six camps, to use for training and to house the embroidery project. They did not seek permission from the camp elders which caused some opposition. While most of the women come to the centers to drop off embroidery and pick up new orders, there are a few families in each camp that do not allow their women to come. The IRC staff go to the family compounds to pick up these orders.

The Salvation Army began its involvement in income generation as a way to combat the increasing depression among Afghan refugees. The doctors in the Basic Health Units (BHUs) thought that the inactivity was causing mental hardship for the refugees. When the agency started the embroidery project it was very difficult, since it did not have any female staff to work on the project. The male vocational trainer would contact husbands, and explain to him what type of embroidery was wanted. The husband would then explain the task to his wife who would do the work. As can be imagined, this was a very frustrating process because the final product often resulted in something totally different than what was ordered.

After a review of the project, the vocational trainer presented a proposal to reorganize the program. First, the project hired four female staff, and, second, it opened a base in Peshawar from which to operate the embroidery project. The four female staff regularly visit the two RTVs. It should be noted that this infrastructure was relatively inexpensive to add, since it employed people at local wages and utilized part of the agency's infrastructure as well.

The project concentrates on the types of embroidery for which the women can earn the most money. The vocational trainer noted, however, that the final cost of the goods is still too high when compared with the local market or Indian imports.

Ockenden Venture (OV) has an unusual twist on a sewing/handicrafts project. The production of quilts for newly arrived refugees was funded by UNHCR as a relief substitution project. By relief substitution is meant the production by refugees of items that UNHCR would otherwise buy on the commercial market. The items include school uniforms, tents, or quilts. In Kababian, OV built a large one story building. Outside of the building, the men worked cutting and stuffing the quilts. Inside of the building about two hundred women worked tying the quilts. OV estimates that over 800 refugees are employed by the project and earn an average of Rs. 30/day.

This activity was remarkable given the cultural constraints for Afghan women in Pakistan. It had women working outside of their homes and in a joint income generation project effort with men. The director of Ockenden Venture related that initially the people were not very enthusiastic about the project, and it took a lot of discussion with the religious leaders, maliks, and other men to allow it to proceed.

Ockenden Venture was able to establish the project because:

- o The males and females were separated when working;
- o The jobs were considered "traditional" responsibilities of the sexes in Afghanistan;
- o The community had grown to trust the organization over an extended period of time; and
- o The community was very much in need of money.

It took time for OV to reach the level of participation needed for the project to survive. When the project first started, only one woman came to work.

The women earn Rs. 10 per quilt and can do approximately three quilts a day. The majority of the women work six days a week, others work less. They can choose how often they work.

3. Sewing Projects

In Pakistan, sewing projects are either a part of relief substitution efforts by UNHCR or linked to handicraft/embroidery activities. The production of school uniforms for children or quilts for new arrivals represents relief substitution activities. In Pakistan, UNHCR places an order for a certain number of school uniforms with an agency. The agency can then pay the women a certain amount (depending on the size) for each uniform they produce. The majority of the women have not used manual sewing machines and must first be trained in their use. Refugee women must also be trained in how to cut out and sew together standardized school uniforms. The project is only feasible if UNHCR or another agency provides the "market" for the products.

Catholic Relief Services' (CRS) implementation of the model in Baluchistan provides a good example of how to work within existing cultural constraints. After a false start, the expatriate decided to work through the male Afghan leaders in the RTVs. The staff person went to several leaders to ask whether they knew of any women in their clan who would like to par-

ticipate. The participants would each receive a sewing machine (costing Rs. 800) to learn on and then could purchase the subsidized machine for Rs. 400. The money would be paid out of the wages earned from the uniforms. The women would also earn additional cash from the uniforms.

The leaders were enthusiastic about the idea because it meant they, in effect, were providing resources for their people. After the leaders had approved of the project, it was acceptable for the women to participate. The classes usually took place in the family compound, thereby increasing their cultural appropriateness. The staff worker prudently limited participation to one machine per family. Thus while it was assumed that the leader's wife or sister would benefit, so would other women in that community.

The expatriate female staff person worked with six Pakistani women who taught the sewing. All of the teachers spoke the refugees' languages. The team travelled to each of the targeted RTVs. In one year, CRS trained 202 women on the machines, in a course lasting three weeks. The decision to train this many women was made deliberately to give more women the opportunity to learn how to sew. The number of orders for uniforms did not keep up with the production capacity following the training, however. To address this problem, CRS controlled how many uniforms each woman received to sew, so that quicker sewers would not use up the allotment before the slow learners had a chance to produce some uniforms.

Typically the women received Rs. 20-25 per uniform. Although the income provided to the women did not meet all of their needs, the sewing project did provide a number of refugee families with some additional resources (including a sewing machine) and a new skill.

4. Programs for Skilled Workers

The Austrian Relief Committee for Afghan Refugees (ARC) started a program in 1984 to assist skilled refugees by providing them needed tools. Since a credit or loan program is not allowed in Pakistan, the tools are provided as gifts. In the majority of programs examined in the study which provide assistance to skilled refugees, the number of female beneficiaries is very low. In ARC's program, however, about 30% of the beneficiaries have been women.

ARC found that the women were skilled in dressmaking, carpet and kelim (mats) weaving and handicraft production. In 1985, 308 refugee women received tools and equipment. Before receiving assistance these women had found it difficult to earn income. After receiving assistance, they have earned between Rs. 75 and Rs. 930/month.

The project has done much to improve the refugee women's standard of living and increase their chances for self-sufficiency. ARC annual reports (1985 and 1986) gave examples of several women:

- o Mrs. Hafiya is 41 years old and migrated in 1982 from Kabul. She was living in a very old tent in Kababian RTV with her husband and blind son before the Assistance to Skilled Afghan Refugees' (ASAR)

project got in touch with her. She received ASAR's assistance in 1984. She is working as a shoe repairer (she learned the skills from her husband). In the monitoring round in May 1985, it was observed that she had been able to pay the rent of a house at Rs. 300/month and to buy some household items.

- c Mrs. Bakhsh and Jamaldeen are two ASAR beneficiaries working in Jalala camp, Mardan, since 1981. They have been living there with their families of 7 and 8 people respectively. Before they received assistance in 1985, they were dependent on rations and were unable to earn any income even though they were extremely skilled in Kelim weaving. Mrs. Bakhsh's husband had been working on short contract harvesting jobs but this was not a regular income.

After receiving a frame, some raw materials, and other small utensils, they started weaving kelims in their home. On average they earn Rs. 18 per day. Now Mr. Bakhsh also helps with the weaving. Over the past month they have been able to cover the costs of the general household necessities. Their standard of living has improved considerably and they are content with their increased income.

It is to ARC's credit that the agency built its program from the premise that 1) refugee women had skills and 2) they needed to earn an income for their families. The women are engaged in culturally appropriate tasks with the consent of their husbands. This high percentage of female beneficiaries demonstrates what can be done to help refugee women and their families if an attempt is made.

IV. COSTA RICA

A. Overall Situation of Refugees

Costa Rica is a beautiful, peaceful country which for the most part enjoys good relations with its neighbors in Central

America. It also manages to maintain a neutral position in the midst of political turmoil affecting many of the countries in Central America. Costa Rica has a substantial middle class which receives benefits such as universal education and subsidized health care from the well-developed government infrastructure.

Costa Rica has signed international agreements pertaining to the protection of refugees. While there are few protection problems for refugees in Costa Rica, it is also a complicated process to apply for and receive refugee status. The procedures may take up to three years to complete.

The General Directorate for Refugee Protection and Assistance known as DIGEPARE is the government body charged with overseeing camps and coordinating assistance in both camps and urban areas. At the implementation level, the Center for Socio-Political Analysis is the major indigenous organization providing assistance to refugees. It has two components -- CASP-RE (urban assistance) and CASP-CAMP (transit centers and camps). In addition, UNHCR also works with the Costa Rican Red Cross and the International Rescue Committee (IRC).

There are an estimated 23,000 Nicaraguan (70%) and 6,200 Salvadoran (20%) refugees in Costa Rica. This figure includes persons who fall under the protection mandate of UNHCR, as well as those who have received official recognition from the government. A far larger number of Nicaraguans are believed to be living illegally within the country as well.

In contrast to many situations around the world, most of the refugees in Costa Rica live in urban areas. Only 7,000 refugees are in camps, all of whom are Nicaraguan peasants. Thus, sixty nine percent of all Nicaraguan refugees live in urban areas and thirty one percent live in rural areas. Almost all of the other nationality groups who are refugees reside in the cities, with the exception of a small Salvadoran agricultural settlement called Los Angeles.

Earning a living in the city is difficult. A work place cannot legally have more than ten percent refugee staff, making it difficult for small businesses to hire refugees legally. It is assumed, however, that many do work illegally.

B. Economic Activities of Refugee Women

As in other countries, the economic situation of refugee women is determined in part by local customs. It is very common in Costa Rica for women to work outside of the home. Middle class Costa Rican women have a fairly liberated status. A very high percentage work outside the home. Many work as professionals and even as directors of public and private agencies.

The attitudes of Costa Ricans toward Nicaraguan play a role in what type of jobs people assume Nicaraguan women would accept. One official voiced this concern stating: "Costa Ricans view Nicaraguan women as appallingly submissive and Nicaraguan men as outrageously macho." As a result of this stereotype, many Costa Ricans have a fatalistic attitude about what can be

accomplished with and for Nicaraguan women. One cause for this stereotype is traditional enmity between the two neighboring countries. There appears to be fewer stereotypes against Salvadorans.

Salvadoran and Nicaraguan women come from a different culture than Costa Rican women. This difference is accentuated since they come from a lower, usually peasant class. Most of the camp refugees are illiterate. It is mostly men who attend literacy classes, even though women are in need of these skills as well.

An issue which cannot be ignored when assessing the situation of refugee women in a given country is the number of female single heads of households. In Costa Rica, the numbers of such households are significant due to both a fragmented family structure and the practice known as union libre. Union libre means a man and woman will co-habitate for a little while, usually long enough for the woman to get pregnant. The man will typically leave sometime before or shortly after the birth. This cycle is repeated, so that women may have children by several men. Women start taking on partners at a very young age, often at 13 and 14. The phenomenon is attributed more often to Nicaraguan women, but in reality it occurs among both Salvadorans and Nicaraguans.

Of special concern to local staff interested in increasing the economic self-reliance of the Nicaraguan women is what is perceived by Costa Ricans as a stubborn refusal of the

majority of refugees to employ birth control. In two of the three camps visited, attempts were made to educate both the women and their sexual partners about birth control. At Puerto Limon, nurses visit the homes and tried to convince the woman and the man of the advantages of birth control. These efforts have met with little success. In part, birth control is resisted by refugees because of the view of women's role as that of child bearer and of a man measuring his masculinity by the number of children he fathers. The structure of assistance provides no incentive for birth control. Each child receives a full adult portion of food, so that actually food for the family is increased temporarily with each birth.

The economic activities of refugee women fall into four major categories: employment in the local economy; sewing projects for camp residents; agricultural and fishery projects focusing on households; and businesses established through credit/loan projects.

1. Local Hire

Refugee women in Costa Rica have found employment in both cities and rural areas. Refugee women are employed as maids, coconut hullers, flower planters, waitresses, cooks, laundresses, etc. Most find the jobs on their own.

There have been some efforts to identify jobs for which there are an inadequate number of Costa Rican employees and, therefore, some opportunities for refugee women. For example, ASODELFI, a private agency in San Jose, conducted a demographic

survey that determined that there are too few caretakers for an aging population in Costa Rica. With funding from the European Economic Community (EEC), the agency provides training to Nicaraguan and Costa Rican women who wish to work with the elderly. It is the only training program of its type in Costa Rica.

The students receive 10 days of training for eight hours each day. They learn about the physical and psychological needs of the elderly, as well as some occupational therapy techniques. Follow-up guidance is available, as well as additional classes as needed. The agency hopes to teach eight courses over a period of 18 months, with 20 students in each class. There are plans to introduce similar training programs for women who want to work as domestics, child care workers, and restaurant workers.

2. Sewing Projects

In Costa Rica sewing workshops were established or are in the process of being set up in Achiote, Port Limon and Tileran. The basic model is as follows: Women enroll in a two month course at the end of which they receive a certificate. Additional training may continue after the official course is completed. Following the training, the women produce items for which there is a market within the camp or in the neighboring towns.

In the established workshop in Achiote, eight women and two men were participating. For most, it was the first time in

which they had used sewing machines. They produced various articles of clothing for sale within the camp. The group no longer has a teacher, but are continuing on their own. Raw materials are received from donations. While it is assumed that the refugees will earn some money from the project, the principal purpose is to develop skills that will help the women integrate into the local economy. There is little prospect for the project itself becoming self-sufficient.

At the Tileran camp in the northwest of Costa Rica, a sewing workshop had just begun at the time of the site visit. Twenty five women were interested in participating. Since this project was in its initial stage, there was discussion on what types of garments should be produced. The CASP-CAMP organizers told the refugee women that they needed to conduct research on what types of garments would sell in the camp. This was sound advice, but as is often the problem, the women were unfamiliar with the concept. Moreover, they were illiterate and had no way of keeping a record of the responses.

3. Credit/Loan Programs

Credit loan programs are available to both urban refugees and those still living in camps.

In the cities, if refugees want to start a workshop, they can apply for funding through CASP-RE. The refugees need to submit a proposal to the agency and they are referred to the employment unit. CASP-RE will consider proposals from both men and women.

The EEC has funded a number of projects through credit/loan programs. EEC provides technical assistance to DIGEPARE and UNHCR and provides funds for projects aimed at increasing the self-reliance of refugees. Though not geared specifically to women, EEC has incorporated women into a number of their efforts. For example, EEC has assisted four Salvadoran women to open a bakery. At the time of the site visit, there were a number of other projects under review. EEC promotes the formation of cooperatives since the restrictions on the percentage of aliens employed in an enterprise (10 percent) do not apply to cooperatives.

One project under review was for a fishing cooperative that would provide productive work for Nicaraguan and Costa Rican households. The fishing cooperative would be 60 percent Nicaraguan and 40 percent Costa Rican fishermen. It would introduce a new industry to the Puerto Limon area, where the refugees are located. The Nicaraguan refugees in Puerto Limon are experienced in deep sea fishing, a skill that their Costa Rican counterparts do not have. The project includes a facility for cleaning and processing the fish. The men would do the fishing, while the women would work in the processing facility.

4. Agricultural Projects

In addition to the projects described above, EEC funds an agriculturally-based effort for refugees in Achiote. Administered by the International Rescue Committee, the project finds employment for Nicaraguan families on Costa Rican farms. The

farmer is expected to provide a house, utensils, furniture and other supplies for the refugee family. In addition, the refugees are to receive some land on which they can grow their own crops. In return, the refugees provide labor to the farmer at a wage agreed upon by the project administrators.

It is the hope of the project that the Nicaraguans settled on these farms will be integrated into Costa Rican society. EEC reports that the project is inexpensive to operate, and it is believed to be cost-effective.

* * * * *

As described above, projects aimed at increasing the economic self-reliance of refugee women have been implemented in the three countries examined: Sudan, Pakistan and Costa Rica. While most projects have provided some assistance to the refugee women within their area, there are significant differences in the extent to which projects have accomplished their objectives. The factors which have influenced the success or failure of these projects will be discussed in the next chapter.

CHAPTER THREE

STUDY FINDINGS AND RECOMMENDATIONS

I. INTRODUCTION

In the following pages we assess the effectiveness of income generation activities aimed at refugee women. This chapter summarizes the study findings in three sections:

- o The first section summarizes the successes we found but points to major weaknesses that limit the capacity of these projects to enhance household income; and
- o The second section shows how some of the shortcomings result from systemic constraints in the assistance system while others can be traced to weaknesses in the projects themselves.
- o The third section contains recommendations.

These findings and recommendations are based on our field work as well as the lessons learned from the general literature on women and development efforts.

II. EFFECTIVENESS OF EFFORTS TO INCREASE ECONOMIC SELF-RELIANCE OF REFUGEE WOMEN

For the purpose of this study, we have defined measures of effectiveness in relatively narrow terms. We have looked at two types of measures. The first set are client level outcomes: Have the projects recruited women to undertake new economic activities and/or increase their household income? If so, have the projects targeted individuals who meet the criteria that the projects themselves established (e.g., women heads of households)? Have the project participants completed the projects? Have they increased their household income as a result of

participation in the project? Can the project participants sustain this income over time on their own or will they require continued project support?

The second are project level outcomes: Did the project meet its objectives regarding the economic activities offered to its participants? Has the project been a cost-effective mechanism for obtaining desired client outcomes -- i.e., increasing the economic self-reliance of participants?

It should be noted that defining outcomes in economic terms may underestimate the value of the projects. In fact, many of the projects sought to serve social service ends as much, or in some cases, more than strictly economic ones. These additional objectives are discussed more fully below.

Income generation activities have made a difference in increasing household income for many of the individual women involved in these projects. That is not to say that the projects, as a whole, have reached the majority, or even a sizeable minority, of needy women. In fact, the income generation projects are only reaching a very few women who are willing and able to work inside or out of the home for wages or in kind support. Yet, for those fortunate enough to participate, the earnings attributable to the project often provide absolutely essential sources of income.

That the projects were able to function in certain refugee situations is itself a major success. Most were undertaken despite serious cultural constraints regarding the role of

women in the workplace. Many of the projects successfully fought or neutralized opposition to the participation of women in income generation activities, generally using ingenuity to reduce the reluctance of male leaders to permit the projects to be implemented.

The beneficiaries of the projects fall into three major categories. First are women who continue to receive international assistance, but for whom the earnings from the project are an important supplement. For example, those benefitting from in-kind production activities fall into this category. The garden produce, poultry or livestock that they raise and the clothing that they make for themselves contribute to their overall household economic standard of living, but these items are not themselves sufficient means of support.

The second category are individuals who were not eligible or had not yet become eligible to receive assistance. In Pakistan, for example, we found that many participants in income generation projects had not received a ration card and were not therefore eligible for food assistance. For many of these participants, the income generation project -- even if it resulted in minimal income -- provided support that would not otherwise have been available.

The third and largest category are particularly vulnerable women who might not otherwise be targets for income enhancement efforts. Among these participants are older women, heads of large households, disabled women and widows. Without

subsidized activities designed specifically to address their needs, it would be difficult for these women to participate in any projects.

While the income generation projects provided important sources of income for many of the participants, in most cases the earnings were minimal. In a number of projects, women worked full time for what, according to the local labor market, were part time wages. Where payment was on a piece work basis, participants often could not produce and/or sell sufficient quantities to support their families solely on their earnings. It was also questionable, in many projects, whether participants could sustain even this minimal income after the formal project period ended.

At the time of the site visits, several projects were paying stipends to participants, but there were few prospects that the participants would be able to sell their skills or wares elsewhere. Many of the projects involved marginal economic activities, such as handicrafts, for which there were few markets. Therefore, to sustain their current level of earnings, the women would have to continue to participate in the project. Since it was hoped that the women would become self-supporting after completing their training or otherwise finishing the project, it was disturbing that their only wage earning potential was tied to the project.

Equally problematic was that many of the projects, including those designed to become self-sustaining businesses,

were dependent on continued international assistance for their own survival. They also proved to be costly ways of increasing the economic self-reliance of refugee women. This is particularly true of projects with high administrative costs relative to the earning capacity of the participants. This situation was often encountered in projects with a strong social service component. The projects administrators included social workers and other professionals whose own salaries, in some cases, exceeded the combined earnings of the project participants. While this situation would not be troubling in a classic social service program, it is difficult to justify in projects whose objective is the establishment of a business or cooperative that will provide ongoing support to its members. Due to their design, many of the projects were not able to compete economically with local endeavors of the same type.

In all, then, the findings of this study were mixed, at least in so far as the economic goals were concerned. The income generation activities showed an unfulfilled potential. In each country, the refugee women demonstrated their eagerness to enhance their household income and a willingness to work, inside or out of the home, if necessary, to do so. For many of the participants, the earnings derived from participation in the projects were their sole source of cash income. Yet, the earnings were often minimal, insufficient to support a household. The projects reached relatively few of the women who needed

additional sources of support. And, most of the projects themselves were not sustainable over time.

We found more evidence of success regarding broader social service objectives. One or more of the following often played a strong role in the design and implementation of the project.

- o A desire to further the participation of women in assistance efforts. The staff in several projects were concerned about the lack of participation of refugee women in assistance activities. An income generation project specifically tailored to women was seen as a tool through which women could be included and feel comfortable about participating in service programs.
- o A desire to provide assistance to women, particularly widows or single heads of households who might not otherwise be reached by service programs. Several of the agencies included widows and female single heads of households in their target populations of vulnerable groups. Income generation was thought to be a way to help serve those refugees who were "falling through the cracks" in the general assistance program.
- o A desire to provide a support group or social opportunities for women. In at least one country, there are strong constraints on women's movement in and around the camp. It was thought that income generation could both provide women with money and help ameliorate some of the social and health problems resulting from the refugee situation such as lack of activity, depression, and boredom.
- o A desire to enhance the leadership development and input of refugee women in decision-making. In several locations, agencies believed it was necessary to strengthen women's input into decision-making. To this aim, small scale enterprises for women created a forum for women to learn leadership and management skills. It was also hoped that they would serve to increase the influence of women in the community, since the women would be earning money.

- o A desire to provide literacy, numerical skills, or health/nutrition training to women. Some agencies were of the opinion that it was unrealistic to implement viable income generation projects without first undertaking activities to create a receptive environment to income generation. They believe that literacy, basic mathematical skills and/or training in health and nutrition needed to be taught at least simultaneously (if not previously) if women were to assume the management of the enterprise.

II. FACTORS CONTRIBUTING TO THE EFFECTIVENESS OF INCOME GENERATION ACTIVITIES

The factors influencing the effectiveness of efforts to increase the economic self-reliance of refugee women fall into several major categories: the commitment of the assistance community to income generation activities; economic and legal constraints; and planning and implementation issues.

A. Commitment to Income Generation Activities

A major factor in the success of efforts to increase income for refugee women is the receptivity and seriousness with which donors, host country governments and project implementors take these income generation activities. While a great deal of lip service is paid to the concept of self-help, we found too little evidence of serious commitment to ensuring the long-term effectiveness of income generation projects.

Projects for women have fallen victim to the same pressures that apply generally with regard to development approaches for refugees. Efforts to increase self-reliance of refugees in general are, in many ways, a stepchild of international endeavors in the third world. UNHCR focuses its primary attention on

assistance and protection for refugees, expending relatively small amounts on projects to enhance self-support. As new crises arise and funding for refugee assistance declines, donors often target their support for emergency relief. The traditional development organizations that have greater expertise in this area -- U.N. Development Programme, for example -- do not have the mandates to provide ongoing support for refugee-related projects. They have not become much involved in these activities outside of special efforts such as the second International Conference on Assistance to Refugees in Africa (ICARA II). Host governments are, at best, ambivalent about these projects, fearing that the refugees may remain permanently within their borders.

Self-reliance projects for women face additional constraints. The major funding available for development-oriented projects, such as the World Bank's support of projects in Pakistan, has emphasized activities to improve the infrastructure of the host country or large agricultural efforts. Examples of such projects are reforestation and road building projects. Although not labeled as "men's projects," the intended participants have generally been men, with an understanding that the projects would be implemented outside of the refugee camps and would require hard, manual labor. No women have been integrated into these programs.

Most often the involvement of women in income generation activities has been through projects clearly defined as

"women's" programs. There are many reasons to classify projects by gender. Most specifically, women-only projects provide a greater opportunity to address the cultural constraints on women's participation in income generation activities. Some of the most successful projects, in terms of recruitment of participants, spent considerable time determining what were culturally appropriate ways to conduct classes or provide work space to women.

While women-specific projects provide some advantages, as implemented they have tended to present problems as well. In most locations, the trend is to involve women in marginal economic activities because they are seen as traditional or acceptable ones. The universal emphasis on handicrafts and sewing projects is illustrative.

The agencies implementing projects varied greatly in their approach to income generation. Some agencies built on previous experience with women and development programs, and they were therefore fully committed to economic as well as social ends. Others approached the issue from a social service perspective which combined with little experience or expertise in designing projects with economic objectives led to minimal achievement of economic ends.

One of the most successful approaches came from Save the Children/U.S. In 1978, Save the Children's Board of Directors articulated a policy in support of increasing efforts to focus programs on the special problems of women. They have

perceived refugee women to be integrally linked to their primary clientele -- children. Save the Children also focuses on the entire family and community when working with community members to evaluate their needs and potential solutions.

This philosophy is widespread within the organization. Because of it, staff assume that they will look at the needs of the whole community. Women then are not viewed as a specialty area, rather as the logical targets for participation, since in SCF's experience, benefits from the activities targeted at women branch out to the entire family. SCF has also recognized the need to train local staff in working with women because they may not be convinced about women's abilities.

In Sudan, SCF employs an integrated, multidisciplinary assistance approach which helped the agency establish credibility within the refugee community. SCF used its health care activities to bring staff into contact with women who were appropriate targets for economic activities. The agency employed refugee women as staff and utilized a system of female home visitors as an alternative source of information gathering. Most importantly, income generation for women was not viewed as a token activity, but one among several activities involving women. In short SCF's approach was to create an environment in which income generation could take place most effectively.

B. Economic and Legal Constraints

Even where the commitment to increased self-reliance of refugee women is unimpeachable, projects face difficult economic

constraints. The projects examined in this report have been implemented in countries facing their own economic crises. High levels of inflation have soon rendered planning budgets obsolete. Transportation costs have been high, if transportation is even available. Refugee camps and settlements and the surrounding villages are often poor, providing inadequate markets for products produced by project participants. Local unemployment has made it difficult for refugees to compete with local inhabitants for scarce jobs, even if they receive appropriate training.

Beyond these economic constraints are legal ones. Refugees often do not qualify for work permits or business licenses. Where these are available to refugees, the procedures for obtaining one may be long, difficult and costly. Some of the implementing agencies did not have the resources or will to go through these processes on behalf of participants. In addition, refugees are generally not allowed to own land or standing structures; they need to rent them, often at exorbitant costs, from local residents. Travel documents are a third limitation. Refugees may not receive permission to travel to markets. The legal constraints make it difficult, if not impossible, for refugee businesses to survive. In some cases, the continued dependence on international assistance is caused by legal pressures as much as economic ones. As a "project," the income generation activity could be implemented, but as an independent business it would be illegal or on shaky legal basis.

While these economic and legal limitations are very serious ones, some projects have been more successful than others at addressing them. The use of cooperatives has been an important factor in helping projects succeed in both the Sudan and Costa Rica, for example.

The Sudanese government allows refugee endeavors to register as official cooperatives. This gives the refugees access to goods, such as sugar, at the official price. Cooperatives can also provide a needed economic base for the funding of business activities. The Wad Awad cooperative is a good example. Established in 1981, the cooperative negotiated with the Sudanese Cooperative Office and the COR for permission to open a shop. It also obtained control over a grinding mill, received a lorry from UNHCR, and opened a welding shop. Plans are underway to provide electricity and ambulance/transport service. All of these activities have been organized by the refugees, and they are legal and recognized as such by the government.

In Costa Rica, the limitations on the number of aliens employed by a business do not apply to cooperatives. Therefore, projects utilizing cooperative structures are not subject to these same problems in hiring refugee workers as would other businesses in the country. Some of the planned self-sufficiency activities examined for this report -- for example, a fisheries project which will provide jobs for both men and women -- envision use of cooperatives composed equally of Costa Ricans and Nicaraguans. The project planners expect to receive permission

for their activities because of the legal structure chosen, as well as the involvement of host country nationals.

Other projects have bypassed legal constraints on their implementation through direct negotiations with officials of the host government. Here, an important ingredient is trust. In one case, for example, an indigenous voluntary agency has been able to implement training programs in camps where the official policy strongly prohibits these activities and foreign agencies have been denied permission to begin similar activities. In other cases, a particularly savvy administrator has understood the loopholes available in local laws and taken advantage of them for the benefit of the project.

C. Planning and Implementation

Given the "state of the art" of income generation for refugee women found during the site visits, it would be premature to try to prescribe a formula for a successful income generation project. However, certain approaches appear to have contributed to the success of income generation projects. Several areas have been identified as factors which will be discussed below.

1. Clearly Defined Objectives

The concept of an income generation activity can have different connotations to different individuals. While variation, in and of itself, is not a problem it can lead to confusion about the basic nature and objectives of the project. Many "income generation" projects contained other worthy objectives such as literacy or health and nutrition training. Those

projects which kept income generation as the primary goal, regardless of what the secondary objectives were, seemed to accomplish the most for participants, at least as far as income is concerned. In part, income generation for refugee women has established a bad track record because non-income generation projects (i.e., social service projects) have been labeled under the rubric income generation even though their economic objectives were secondary.

Based on the literature and field studies, it appears that at a minimum an income generation project should be committed to the following objectives:

- o The primary goal is to generate income for the participants.
- o The income generated should be in proportion to the amount of time and energy which the refugee women must invest in the activity. Otherwise time is lost for which they could have engaged in other potentially more productive activities.
- o Staff and participants must have a mutual understanding of the project's goals and outcomes.

The most important factor is that refugee women and project staff have a clear understanding of why the project is being implemented. Other goals can be included in the project, but, as discussed below, mechanisms such as progress evaluations are needed to keep multi-goal projects on track.

2. Participation of Refugee Women in Decision-Making

The interest in and ability to facilitate refugee women's input into the decision making process varied greatly among implementing agencies. Encouraging refugee women's input

into the decision making process is a way to communicate responsibility for the project. As shown in the development experience, projects which last the longest are the ones initiated by the participants. The participants are usually best aware of their own needs and possibilities.

Refugee women are primarily brought into the process during the implementation phase. A design has been acquired, staff hired and people are now ready to proceed with the implementation. It is at this phase that refugee women are most often informed about the available opportunity. Some argue that this approach avoids raising hopes if the project does not materialize. On the other hand, if refugee women are not involved in the planning aspects, it will lessen the chances for success. The refugee women would have been able to point out potential cultural barriers, practical problems (such as working hours or wage levels), and would become committed to the project during the process of consultation and collaboration.

3. Knowledge of the Population

Few agencies had conducted needs assessments or obtained demographic breakdowns of the population they hoped to serve. They relied on staff perception of need and the resources that refugees would bring to the programs. Projects differed greatly, however, in the accuracy of these judgments, with some implementing agencies having better information about their actual or potential clients than did others.

Agencies which possessed a good knowledge of the refugee population were better able to target the resources to the most needy and deserving. They were also able to build on the existing skills and interests of the refugees. Otherwise, problems developed. In several cases, for example, agencies had assumed that the refugee women would be interested in sewing workshops. They then had difficulty recruiting participants because the refugee women, in fact, had had little prior experience. Even where the projects did recruit participants, we heard from the refugees that they would not have independently chosen this activity had others been available.

Not all projects were clear about the people they were targeting to participate. A range of options are available. Projects can aim at increasing self-sufficiency for the individual, the family, the project or the settlement. Also, an agency can target the project for women only, the whole family or an integrated group. Agencies did not always examine the appropriateness of their employment strategy vis a vis their target group, however. For example, projects targeted single heads of households, required full time participation, and then offered part-time wages that were insufficient to support a whole household. While such a strategy may have worked if aimed at the second wage earner within a family, it caused hardships for participants who then had no time to earn supplemental income.

4. Addressing Cultural Constraints

A noticeable difference between agencies was in their ability to differentiate between real versus imagined cultural constraints. Agencies with a better understanding of and rapport with the community were able to more effectively implement the programs. They could avoid obvious problems or let the women decide whether the proposed activity would cause difficulties for them. For example, when working with Afghans in Pakistan, it is essential that men and women have separate work facilities. This requirement does not mean, however, that men and women cannot work on the same project. Ockenden Venture's quilt project is a case in point.

Similarly, the home gardening project in Sudan shows the need to probe for information about the true meaning of presumed cultural constraints. Men said that the women would not be interested in the home gardening project. The women, however, indicated interest and said it would not be a problem since the gardens were next to their houses. Efforts should be made by the agencies to preserve the refugees' traditions, but they simultaneously have to guard against overinterpreting what the tradition may require.

Another important factor is the ability of both expatriate and local staff to communicate with the refugee women. Appropriate language skills have been stressed by development groups as an important factor not only in designing projects but

also in overcoming problems and in managing disputes. This has often translated into hiring local staff. When working with refugee women, however, expatriate staff must keep in mind that even if the local staff speaks the official language of the country, they still may not be able to communicate with large numbers of refugee women. It may be that only refugee staff will have the necessary communications skill.

5. A Knowledge of the Host Country

A good knowledge of the host country situation improved the likelihood of project success. It was surprising the number of projects which were undertaken without a clear understanding of the host country's laws, markets, government structures, etc. In Pakistan, for example, the Craft Design and Marketing project assumed that it would attempt to export the crafts internationally, but then it found out that Pakistan did not want to use their import quota into the U.S. for Afghan handicrafts. Another example, is the brickmaking cooperative in Khasm el Girba. This cooperative is by far the most successful income generation activity in the Sudan. However, at the time of the site visit they were not a legally registered cooperative.

6. Project Implementation

Many projects suffered from implementation problems. In very few cases had a feasibility study been undertaken before the design of a project was finalized in order to determine early on which problems would be faced. In some cases, the problems

could have been anticipated and solved; in others, the project should have been scrapped.

Several problems seemed to be common occurrences in all countries. Among the most commonly related obstacles to effective program implementation were:

a. Marketing Difficulties

Projects found that there were not markets for products. In many cases, there had been no market survey done prior to project implementation, and goods were produced before project administrators discovered the absence of markets. In other cases, legal requirements constrained the ability of projects to take advantage of markets. In still further cases, the projects could not compete with local producers or imported products.

b. Difficulties in Obtaining Raw Materials

Some projects planned to purchase materials while others relied on donated objects. In a number of cases, the capacity to obtain raw materials did not keep pace with the capacity of the refugee women to produce items for sale.

c. Quality Control Problems

In a number of projects, the refugee workers were unable to produce items that were of high enough quality to sell in an open market. Some of the quality control problems resulted from inferior raw materials, lack of appropriate equipment, and other factors beyond the control of the workers themselves. Nevertheless, the poor quality of the products made marketing all the more difficult. Few projects had put into place mechanisms

for determining when products were of sufficiently high quality to attempt to market them.

d. Transportation Problems

Where jobs existed in other parts of the country or markets existed elsewhere, there were often constraints on reaching these economic opportunities. Some of these problems were legal ones, particularly where refugees are limited to certain locations. In other cases, the cost of transportation to other locations proved prohibitively high. Some projects included their own vehicles, but maintenance costs then made it difficult for the projects to become self-supporting.

e. Inadequately Trained Staff

Many of the project staff complained that they had had inadequate training in income generation activities prior to establishing their programs. They felt they were operating in a vacuum, unaware of other projects or models to follow. To complicate matters, staff turnover is very high in many refugee camps. It is therefore difficult to maintain continuity in projects or to learn from and build on prior experience.

f. Lack of Skills Among Participants

Lack of skills was a problem for many project participants, yet training was often inadequate. Of particular concern was the absence of training aimed towards assisting the women participants to manage the projects over the long term.

g. Lack of Monitoring and Evaluation

Periodic evaluations to help staff keep the projects on

track or, if desired, to reorganize the focus was needed in many projects. Most of the problems in the income generation projects were recognized by staff working on them. In some cases agencies were actively trying to solve whatever the difficulty was, but others felt overwhelmed by the magnitude of the problem and other responsibilities and tended to let the project muddle through. Informal or formal evaluations can help project administrators in identifying ways to overcome barriers.

h. Inappropriate Funding Cycles

The funding cycle of projects is key in allowing adequate preparation and implementation to occur. Most refugee income generation projects operate on a year to year funding cycle. The funding cycle for development projects working in income generation is usually longer (three to five years). The longer funding cycle can be crucial to the success of a project. Agencies must be able to plan realistic goals and subsidization time lines. One seasoned relief worker when commenting on the amount of funding necessary to create a sustainable project said: it would be wise to fund at least one year for planning and implementation, see the enterprise through one full production cycle (whatever that length may be) and then gradually pull out support after it has been functioning on its own during the second production cycle.

IV. RECOMMENDATIONS

- o Efforts to increase the economic self-reliance of refugee women should be encouraged by the international community.

In many cases, refugee women are responsible for the economic support of their households. Our field work has demonstrated that refugee women have interest in participating in income generating activities that increase their capacity to provide this economic support.

- o Projects designed to enhance the ability of refugee women to provide for their families should build upon the full range of economic activities in which refugee women are already engaged.

As discussed in this report, the economies of refugee camps and settlement can be very complex, with household income deriving from a number of different sources. In many cases, women already play a major role in these economic systems. It is important that projects for refugee women take these existing roles into account and build upon them. The monitoring of income generation activities must also be based on an understanding of the camp economy, not just individual projects.

- o Economic development projects in general should focus on refugee households rather than individuals in order to ensure that women gain access to them.

Many development projects for refugee camps and settlements are designed with men in mind. Yet, women-headed

households are not uncommon, and male-headed households often have productive members who are women. Income generation projects that are defined as household projects -- that is, incorporating the skills and experiences of both men and women -- can provide effective vehicles for economic advancement of refugee families. In addition, there is greater likelihood that women will be involved in the design and implementation of these projects if the needs of the entire household, rather than the male head of household, is taken into account.

- o Projects that target refugee women should continue to be implemented where there are cultural or other barriers to be overcome that do not equally affect men.

Many of the projects we examined spent considerable amounts of time persuading community members of the value of providing economic opportunities to refugee women. It is unlikely that women would have been incorporated into income generation projects without this special targeting of attention. In such situations, women-specific projects may be the best mechanism for overcoming cultural barriers to women's participation in economic activities.

- o The primary goal of income generation projects for refugee women should be the generation of income.

While effective projects take into account the various problems that refugee women face in becoming self-supporting, the income generation projects should not be seen primarily as social service programs. Rather, the economic objectives of the

projects should be highlighted in order to ensure that sufficient attention is paid to helping refugee women obtain an adequate income.

- o More attention should be placed on the planning for income generation projects.

Among the issues to be addressed in the planning process are: political and legal constraints; availability of jobs; availability of markets; availability of materials; transportation; quality control procedures and standards; skill levels; training requirements; etc. Information from all sectors, e.g., health, agriculture and education, should be utilized in the planning process for income generation. The sources of information too, are of particular importance. Groups such as community workers, home visitors and especially refugee women themselves must be tapped as sources regarding the needs and concerns of refugee women.

- o Technical assistance and training should be provided to the agencies involved in efforts to increase the economic self-reliance of refugee women to improve their capacity to achieve their objectives.

Our study has demonstrated that staff involved in income generation projects at both the field and central office levels do not have adequate training. Staff members stated that they were hampered by a lack of information about effective models and approaches. They expressed an interest in knowing: what economic activities for refugee women had been attempted by

agencies in other locations; what had been the success of or lessons learned from these various projects and approaches; and what specific actions they could take to improve their own programs.

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