



PERIL OR PROTECTION:

The Link Between Livelihoods and Gender-based
Violence in Displacement Settings



**WOMEN'S
REFUGEE
COMMISSION**

Research. Rethink. Resolve.

Since 1989, the Women's Refugee Commission has advocated vigorously for policies and programs to improve the lives of refugee and displaced women, children and young people, including those seeking asylum—bringing about lasting, measurable change.

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Cover photograph: Bhutanese refugees in Nepal sell produce at a local market to earn money to pay for necessities. © Women's Refugee Commission/Lauren Heller.

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Acronyms & Abbreviations

BPRM	(U.S.) Bureau for Population, Refugees and Migration
DFID	UK Department for International Development
GBV	Gender-based violence
IDP	Internally displaced person
IMAGE	Intervention with Microfinance for AIDS and Gender Equity
IRC	International Rescue Committee
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UNIFEM	United Nations Development Fund for Women
VSLA	Village Savings and Loan Associations

Executive Summary

When women are displaced due to conflict or human rights abuses, they adopt new strategies to provide for themselves and their families. These new strategies often place them at risk for gender-based violence (GBV), including sexual exploitation and abuse, rape and domestic violence. Without safe economic opportunities, displaced women employ strategies such as prostitution, trading sex for food and leaving the relative safety of refugee camps to collect firewood to cook with or to sell. The Women's Refugee Commission undertook research to determine whether programs set up to provide women with safe, alternative livelihoods do in fact reduce their risk of exposure to violence. This report combines findings from three field missions to refugee settings; a pilot project in Burundi providing refugees with increased access to economic resources through village savings and loan associations; and desk research and interviews targeting promising examples of economic empowerment interventions that increase women's safety.

Key Findings

- Without economic opportunities, women resort to dangerous and desperate measures to provide for themselves and their families, often heightening their risk of sexual exploitation and abuse. However, when economic opportunities are provided without built-in protective elements, an increase in sexual violence outside the home and heightened domestic violence within the home often ensue.
- Due to infrequent program evaluations, only a weak evidence base exists linking women's increased economic opportunities and a reduction in gender-based violence in contexts of displacement. Most research conducted in this area has been in the development context and has focused almost exclusively on domestic violence.
- Programs use different methods to evaluate the effectiveness of their efforts to reduce a woman's vulnerability to violence through economic empowerment. Some judge success by decreases in the overall incidence of gender-based violence while others judge success by increased empowerment measured by an increase in household decision-making or conflict resolution skills.
- Paradoxically, economic opportunities may increase a woman's risk of violence. This is especially true in situations where women do not have legal status or the right to work in their country of refuge. In such cases, women who are abused or exploited by their employers, whether in domestic service or in the informal economy, are unable to seek protection from the police or authorities as they risk being imprisoned or deported.
- Women who work may also face increased violence at home. In the short term, providing increased income for women can heighten their risk of domestic violence as their spouses and partners may resent their access to resources and may attempt to control those resources. However, as programs mature and men become more accepting of women's new roles and increased income, programs have the potential to decrease women's risk of being subject to violence.
- It is critical to involve men in livelihood programming and their role in an economic empowerment intervention can vary depending on the context. They can serve as advisors or program participants, or can participate in larger community mobilization activities or in parallel economic programs. Although programs center upon heightening female authority and increased resources for women, men within the community must, at the very least, understand the effort. Input and engagement from men within the community are imperative to the desired end goal of reducing GBV.
- Access to economic opportunities, income generation and land ownership are key to women's eco-

conomic empowerment. However, having actual control over use of those resources is essential to reducing the risk of violence against women. This step involves changing both the mindset of women and men within a community.

- Programs focusing on economic empowerment and reduction of gender-based violence among displaced women cannot work in isolation and must take the broader situation into consideration. An economic empowerment program for displaced women is more likely to succeed if consideration is given to the overall safety and status of women in other areas of life, such as representation in social and political arenas, and issues relating to access to food, water, shelter and health services.

Recommendations

Research

- **Practitioners, donors and policy makers must support more rigorous research focusing on how increased economic opportunities for women impact gender-based violence within contexts of displacement.** Donors and policy makers should promote evidence-based programming, impact evaluations and related research initiatives.
- **Practitioners and donors should standardize definitions and measures of “success” and evaluate the impact of economic empowerment programs over the long term.** Short-term findings may reflect transitional spikes in GBV as men’s attitudinal and behavioral change rarely keep pace with improvements in women’s economic conditions.
- **Impact evaluations must make use of technical inputs from specialists,** such as epidemiologists and statisticians when possible.

Programming

- **Practitioners must include men in the economic empowerment programs that address GBV, in or-**

der to further enhance the safety of women. Men can either serve as advisors in the design stage, as participants in the actual intervention or as participants in a larger community socialization component. Practitioners must engage with male community members at the onset in order to identify the most appropriate way to include men.

- **Donors and practitioners must support economic empowerment programs with built-in protective elements aimed at increasing women’s authority over the very economic resources the programs have afforded.**

Policy

- **Host governments and policy makers must grant refugee women legal status and the right to work in their countries of refuge in order to enhance their protection against violence.** Refugee women must be able to access the protection and redress of the legal system without fear of arrest, detention and deportation.
- **Programs that serve both the host community and the refugee population¹ should be promoted** as they help ease tensions between the two communities and can help when conducting advocacy with the government to reduce restrictions on refugees working.

Introduction

Conflict destroys livelihoods and forces people to adopt new strategies to support themselves. Often these new pursuits are unstable and can increase exposure to gender-based violence (GBV)—especially for women. Programs have been set up around the world to protect women from these kinds of abuses by offering them safer, alternative livelihoods. The objective of these programs is to reduce the risk of exposure to violence by increasing women’s economic opportunities, their life options, their participation in decision-making and their equity within the household.²

But how well does this work in practice? Do economic empowerment programs for displaced women really offer economic alternatives that reduce risk of gender-based violence? And if so, which ones work? The goal of the Women’s Refugee Commission’s study was to gain a clearer understanding of how economic empowerment programs in contexts of displacement may or may not reduce a woman’s vulnerability to violence.

What We Did

There is a lack of literature assessing the impact of economic empowerment programs on all types of gender-based violence in contexts of displacement. Most of the literature that exists focuses on domestic violence and looks at contexts that are not affected by conflict.

Building on earlier research that had identified some of these risks,³ the Women’s Refugee Commission undertook a project to determine whether programs set up to protect women from GBV by offering them safer, alternative livelihoods do in fact reduce the risk of violence.

To carry out this research, we:

- conducted three separate field missions to Kuala Lumpur,⁴ Cairo⁵ and Ethiopia,⁶ to examine the experience of refugee women in urban and camp

settings and the relationship between their livelihood strategies and vulnerability to violence;

- funded an International Rescue Committee economic empowerment/gender-based violence pilot project, “Women’s Empowerment in Burundi,” to conduct real-time testing and monitoring of an innovative economic empowerment program model and its impact on violence against women;
- conducted extensive desk research and key stakeholder interviews to identify promising examples of economic empowerment interventions (most in development settings) that are successful in positively influencing rates of GBV.

This report compiles and analyzes the research findings and highlights and discusses the components of economic empowerment programs that seem to be most influential with regard to gender-based violence. It also seeks to promote thinking on ways in which promising practices from settings unaffected by combat can be adapted to contexts of conflict-related displacement.

Gender-based Violence: A Primer

Gender-based violence is any harm enacted against a person’s will that is the result of power imbalances that exploit distinctions between males and females. Violence may be physical, sexual, psychological, economic or socio-cultural. It may be perpetrated in private or in public settings. GBV principally affects women and girls. It takes many forms, including sexual abuse, domestic violence, legal discrimination, exploitation, early or forced marriage and female genital mutilation.

During conflict and in displaced settings, women’s vulnerability to violence increases, including sexual abuse and exploitation, domestic violence, trafficking, forced impregnation, forced marriage, prostitution and harmful traditional practices, such as female genital mutilation or early marriage.

Rape is the most common form of gender-based violence in the early stages of an emergency. Perpetrators include soldiers, men from the surrounding community, employers and displaced men. In more protracted displacement settings, other forms of violence become more prevalent, including sexual abuse and exploitation (of beneficiaries by humanitarian workers); sexual assault and exploitation in the workplace, such as withholding of wages; harmful traditional practices, such as female genital mutilation, forced early marriage (often practiced to maintain a sense of culture and tradition); and domestic violence, perpetrated by husbands and partners, that often results from a change in power within a household if the woman becomes the primary breadwinner.

The Critical Need to Reduce Violence in Refugee Settings

From Darfur to Congo, from Nepal to Thailand, reports of rape and other forms of violence against women and girls in conflict settings are widespread. Women and girls are raped when they are fleeing war or when they are gathering wood for cooking or to sell; girls are forced to exchange sex for good grades in school or for food to supplement their meager rations; and women are often abused and exploited when they are working as domestic help or for private businesses. At home, women may be beaten by their intimate partners. Lack of suitable male employment leads to frustration, may result in alcohol abuse or anxiety and often manifests in domestic violence.

The Links between Livelihoods and Gender-based Violence

The setting dictates how livelihood and gender-based violence become linked. Refugees living in urban areas face different issues from those living in camps. For example, in Cairo, where urban refugees have no official right to work, refugee women often turn to domestic work, an unregulated sector under Egyptian labor law. This lack of jurisdiction means that women are not

protected from abuse by their employers. Refugee women report “being abused, sexually harassed, not being paid and [experiencing] other abuses while working in domestic service.”⁷ Similarly, Burmese refugee women in Malaysia face sexual harassment and attacks by employers while working illegally as waitresses in the capital, Kuala Lumpur.⁸

Women living in refugee camps however, often face different challenges. In Ethiopia, young refugee women are forced to resort to sexually exploitative relationships for protection and food when they do not have relatives to care for them. Others find work selling biscuits in the market, but experience an increase in domestic violence as a result of their new role as breadwinner. Some are victims of violent attacks by local community members while out collecting firewood to cook with and to sell.⁹

Programs attempting to increase economic opportunity while mitigating the risk of violence against women should be (re)designed in order to better meet the needs and protection of the women in these settings.

The analytical literature assessing the impact of economic empowerment programs on gender-based violence has focused to date mainly on one form of violence: domestic violence. Accordingly, many of the economic empowerment programs discussed in this report were designed to reduce a woman’s risk of domestic violence rather than the broader category of gender-based violence with which this study is concerned. This report aims to pull generally applicable themes from the texts that can also be applied to economic empowerment programs addressing other forms of violence against women.

Violence against Women and Girls Is Widespread in Conflict Settings

According to Human Rights Watch, as of July 2003, UNHCR had documented 84 cases of GBV; including 36 rapes, 13 cases of domestic violence, 13 cases of sexual or physical assault and 7 cases of child marriage in the Bhutanese refugee camps in Nepal.

“Trapped by Inequality: Bhutanese Women in Nepal.” Human Rights Watch.
www.hrw.org/reports/2003/nepal0903/nepal0903.pdf

According to a 1999 government survey, 37 percent of Sierra Leone’s prostitutes were under age 15; of those, more than 80 percent were unaccompanied children or children displaced by war.

Situation Analysis of Women and Children in Sierra Leone. Government of Sierra Leone, Freetown, 1999.

The New York Times describes the Democratic Republic of Congo as the “rape capital of the world.” An average of 1,100 cases of rape are reported each month according to the UN, with gang rapes common. In DRC, it is more dangerous to be a woman than to be a soldier.

Note on Sexual and Gender Based Violence Democratic Republic of Congo. Swedish International Development Agency. May 2009.

An estimated 40,000 Burmese women are trafficked each year into Thailand’s factories, brothels, and domestic settings.

Ward, Jeanne. “Conducting population-based research on gender-based violence in conflict-affected settings: An overview of a multi-country research project.” April 2005. Part of “Violence against women: a statistical overview, challenges and gaps in data collection and methodology for overcoming them,” expert group meeting organized by the UN Division for the Advancement of Women in collaboration with the Economic Commission for Europe and the World Health Organization.

Between October 2004 and February 2005, approximately 500 displaced women in Darfur were treated for rape by Médecins Sans Frontières. More than 80 percent of the rapes occurred when women left in search of water, firewood or grass for animal fodder.

“The Crushing Burden of Rape: Sexual Violence in Darfur.” Médecins Sans Frontières, March 8, 2005.
www.doctorswithoutborders.org/publications/reports/2005/sudan03.pdf



What Makes Women and Girls Vulnerable to Violence in Conflict Settings?

Impunity

Perpetrators of gender-based violence are not held accountable for their actions. Displaced women often put themselves at heightened risk if they report abuse, and weak systems of justice fail to adequately enforce laws or go against accepted cultural practices.

Lack of legal rights

Some governments do not allow refugees to work legally. Refugees are therefore pushed into the informal sector, such as domestic work, where the possibility of exploitation and abuse is much higher. When refugees do not have legal rights, they feel that they cannot report abuse to the authorities for fear of deportation.

Insufficient rations

Humanitarian agencies provide food rations to refugees in camps. However, they are often insufficient. To fill the gap, a teenage girl may sell sex for food or money, a daughter may be sold into early marriage so there is one less mouth to feed or a woman may risk rape to collect marketable firewood.

Dependence and lack of economic opportunities

Most displaced communities are dependent on humanitarian aid. Due to limited employment opportunities, women and girls seek other means of income, putting themselves at risk of exploitation and abuse.

Shift in household power dynamics

When women become the primary breadwinners, power relations in the household can be disrupted. Male partners may suffer from a loss of status and feel inadequate or emasculated as they can no longer provide for their families. Often, this leads to an increase in domestic violence, specifically when male partners try to gain control over the women's earnings.

Social and cultural norms

In many countries, sexual violence is entrenched in inequalities and discrimination against women. Violence may be committed with impunity against women and girls in the name of culture or tradition.

Need for firewood

The food that humanitarian agencies provide must be cooked, but the fuel is not provided. Every time women and girls leave the relative safety of the camp to collect wood, to cook or to sell, they risk rape and assault.



Main Findings

The evidence base detailing which economic programs successfully reduce vulnerability to gender-based violence is severely lacking.

There are many hypotheses surrounding economic programming, empowerment and vulnerability to gender-based violence. While increased economic opportunity can lead to increased empowerment and mitigate risk of violence, in some contexts access to economic opportunity leads, paradoxically, to increased vulnerability to violence. Women may not have control over the increased resources they gain and therefore do not experience added protection. The evidence base on economic programs attempting to decrease gender-based violence is minimal; it is vital to test a number of hypotheses and identify promising program models. For example, some models focus on economic empowerment as a means of reducing a woman's vulnerability to violence, while others aim to decrease the incidence of violence (see box, page 8). Choosing which hypothesis to test is critical, and it defines the way in which a program is designed and evaluated.

Measuring the impact of economic empowerment on risks for gender-based violence can be challenging.

The lack of agreed-upon economic empowerment indicators and the infrequent application of impact evaluations have resulted in a weak evidence base for the links between women's increased economic opportunities and a reduction in gender-based violence. Economic empowerment programs regularly have two objectives: providing economic opportunities and reducing participants' risk to violence. Hence, program evaluations must be designed to measure more than just the success of the project in meeting both the stated objectives. Evaluations must also address the causal relationship between the two. Does improved economic opportunity, in fact, directly lead to a reduced risk of GBV? In order to build a stronger evidence

base to this effect, evaluations should always include two groups—an “intervention” group and a control group—thereby capturing the impact of both program components on participants versus non-participants.

There are, however, common challenges to including a control group. The quantitative portion of most impact assessments consists of a comparison between data. This comparison is usually either between data sets collected at different times (e.g., before and after a program's implementation) or between data sets collected from different groups of people (e.g., a test group where a program was implemented and a control group where it was not). Both approaches have weaknesses when measuring the impact of economic empowerment programs on gender-based violence. The baseline comparison (before/after approach) can be challenging when the researcher has not gathered the data on participants' pre-program incidence of violence in person but relies on self-reports of past experience. Participants' reports on violence after the project may be influenced by factors that did not affect their first reports (the baseline data). For example, those reporting following the project intervention may:

- feel more empowered and therefore [report] violence more readily;²³
- recognize more behaviors as violent and consider them less “normal”;²⁴
- [be] more likely to report positive effects about a program that they [value] and thus to underreport [intimate partner violence] at follow-up (though the bias is usually in the other direction);²⁵
- may feel more embarrassed or ashamed about violence and thus be less likely to admit to experiences of violence.²⁶

In addition, before/after comparison is subject to changing conditions, factors and events external to the project. For example, if domestic violence was likely to increase during the time period under study due to external factors, then a before/after comparison in

Two Studies Evaluate the Nexus between Livelihoods and Gender-based Violence

The **International Rescue Committee (IRC)** began a small pilot program in Burundi in 2007 to “**evaluate the extent to which increased awareness about gender equity, combined with economic resources, can reduce vulnerability to domestic violence more effectively than access to economic resources alone.**”¹⁰ The program was designed to test the hypothesis that including men, who often find “women-only” interventions threatening, in the program would prevent a backlash from within the community.¹¹ The project, supported by the Women’s Refugee Commission and the U.S. Department of State’s Bureau for Population of Refugees and Migration (BPRM), is an additional component to a GBV program that IRC began in 2005.

The project aims to provide primarily women, but also men, with increased access to economic resources through village savings and loan associations (VSLA). A VSLA is a community-led microfinance intervention in which self-selected groups of 10 to 25 people deposit an agreed-upon amount of money on a regular basis into a loan fund, from which members can borrow. VSLAs tend to serve indigent communities with unstable incomes and little access to full-time employment. The IRC pilot VSLA project is working with 25 groups and more than 500 people across Makamba Province.¹²

Fifty percent of the participants were assigned to a control group that participates in the VSLA component of the project only and 50 percent were assigned to an intervention group that participates in a “gender-based violence discussion group” series in addition to the VSLA groups.¹³ The organized discussion group series addresses issues of women’s empowerment, and participants are encouraged to invite their spouses to attend.¹⁴ The dual objectives of this program are to increase the amount of economic resources available to women as well as their control over those resources. The intent is, as female authority increases, women’s vulnerability to domestic violence decreases.¹⁵ Therefore, when evaluated, this program’s success will measure both 1) an increase in women’s economic resources (both groups); and 2) women’s increased role in household decision-making (the intervention group).¹⁶

The **Intervention with Microfinance for AIDS and Gender Equity (IMAGE) study** tested a slightly different hypothesis. Whereas the IRC project focuses on reduction of vulnerability to violence, that is, the women are less likely to be exposed to and experience sexual violence if they have economic opportunities, the IMAGE study aimed to decrease the incidence of violence. The stages at which men were involved and the group discussion topics also differed. **The IMAGE study was designed to test the hypothesis that combining a microfinance intervention with training on “HIV risk and prevention, gender norms, domestic violence and sexuality”¹⁷ leads to economic empowerment and reductions in the incidence of domestic violence.** The IMAGE study was conducted between September 2001 and March 2005 in South Africa’s rural Limpopo province.¹⁸

A randomized cluster study design, where groups rather than individuals are randomized for participation in the control group and the “treatment” (intervention) group, was used to evaluate the program. An intervention group of 450 women participated in a combined microfinance-plus-training program. The microfinance component, run by a local NGO,¹⁹ was based on the Grameen Bank model, in which “groups of 5 women serve as guarantors for each other’s loans, and all 5 must repay their loans before the group qualifies for more credit.”²⁰ This intervention group also participated in a two-phased training series covering “topics, including gender roles, cultural beliefs, relationships, communication, domestic violence and HIV infection and aimed to strengthen communication skills, critical thinking and leadership.”²¹ In the second phase, emerging leaders



from the microfinance groups received additional training in order to prepare them to mobilize the larger community, including men and youth, through awareness-raising on HIV and domestic violence. A control group of 450 age- and poverty-matched women did not receive this intervention until the end of the evaluation.

Empowerment indicators were developed to measure “self-confidence, financial confidence, challenging gender norms, autonomy in decision-making, and perceived contribution to the household, communication within the household, relationship with partner, social group membership, and participation in collective action.”²² Two years after the start of the intervention, incidence rates of domestic violence were measured and compared relative to the control group, after controlling for baseline differences between the two groups. This study found improved economic outcomes correlated with a reduction in violence.

violence levels will not provide a meaningful measure of the effect of the program.

Comparing rates of gender-based violence among women enrolled in an economic empowerment program with rates among women not participating in an economic empowerment program is a stronger design. However, it is imperative that the women enrolled in each group are similar to each other at baseline and representative of their larger community. It is possible that they are more likely or less likely to come from households where violence is already a problem.²⁷ This imbalance can be countered in part by adding the before/after component to the data set. That way, even if GBV rates are higher in one group, it can still be observed which group reports greater change. However, it may be that groups reporting higher rates of violence to begin with would naturally show faster or slower improvement and so blur measurement of the program’s efficacy.

There are further challenges to conducting impact assessments, including those with before and after components, when evaluating interventions focused on sexual and domestic violence. Women’s pre- and post-reporting of incidence of violence can be influenced by perception, cultural norms, shame and fear. Using standardized measures with clear definitions that are not likely to be misinterpreted or emotionally loaded can improve the quality of data collected.

Qualitative data can also be very useful for interpreting

findings by adding context, richness and depth to quantitative data. It is critical to ensure that both quantitative and qualitative research adjust the nature of the questions and the style of the interview to the cultural context. The language, attitude and context of the questions is critical, as each factor influences the participants’ own interpretation of the questions. This can reduce both the intentional (e.g., due to evasion) and unintentional (e.g., due to misinterpretation) misreporting of violence levels.²⁸

Recommendations:

- Practitioners, donors and policy makers must support more rigorous research on the impact of increased economic opportunities for women on gender-based violence in contexts of displacement. Donors and policy makers should promote evidence-based programming, impact evaluations and related research initiatives. Developing the evidence base on what works will allow the humanitarian community to design and implement those programs that are effective and serve to further protect women.
- Practitioners and donors should measure the impact of economic empowerment programs over the long term. Short-term findings may reflect transitional spikes in GBV as men’s attitudinal and behavioral change does not keep pace with improvements in women’s economic conditions.
- Impact evaluations must make use of technical inputs

from specialists, such as epidemiologists and statisticians when possible, to ensure sound design and methodology as well as ethical practice.

It is important to include men while prioritizing women.

In our 2005 report *Masculinities: Male Roles and Male Involvement in the Promotion of Gender Equality*, the Women's Refugee Commission wrote that "too often men have been the missing factor in gender discussions and in the promotion of gender equality. Men are the gatekeepers of the current gender roles—and, as such, are potential resistors to change."²⁹ Many experts interviewed by the Women's Refugee Commission for this project stressed that programs targeting the economic empowerment of women should not inadvertently alienate men. A husband's unemployment or irregular employment and a gender gap in access to resources and property ownership—when she owns and he doesn't—can promote violence in the home. Particularly in the context of deprivation, women's economic contribution may increase the risk of violence by undermining male authority and established gender roles.³⁰ According to the Women's Refugee Commission's 2008 field assessment report, *Earning Money/Staying Safe: The Links Between Making a Living and Sexual Violence for Refugee Women in Cairo*, women said that men "find it insulting when women make more than they do."³¹

Professor Bina Agarwal is an economist with an expertise in gender, development and agricultural issues in India and throughout South Asia. She told the Women's Refugee Commission it is essential to involve men in at least one of three ways: by offering them equal employment opportunities; by drawing them in and involving them in discussions; and/or by appealing to male community leaders, as well as female leaders, at the onset of the project. Agarwal sees men who are sensitive to issues of gender-based violence as key players in changing the attitudes of other men.³² This is consistent with the reported increased participation

by male spouses later in the project cycle in IRC's pilot project in Burundi (see box, page 8). IRC staff found that "husbands who started participating in later discussion groups did so because they were influenced by their neighbors or friends."³³

The IRC pilot project includes men in all phases of its programming. While men were more eager than expected to join the VSLA groups, they were less inclined to attend the discussion groups when invited by their wives. Women were much more likely to attend a discussion group when invited by their husbands, because "it is more culturally acceptable for a man to invite his wife to a meeting than it is for a woman to invite her husband." IRC is emphasizing the importance of male participation within group discussions in the current project cycle.³⁴ (See below for more on discussion groups.)

One common way to enlist either male participation or support for a specific initiative is to engage male leadership in the initial planning phases of the project. When culture or male migration makes this difficult, the intervention should focus on training women, who will then find creative ways to influence men, including male community leaders (village chiefs, religious leaders, school principals, police).

Practitioners must balance male participation in a program to ensure it does not eclipse female participation. It is crucial to adhere to the principle of "equal opportunity" when deciding whether or not to include men and women in the same economic empowerment activity. Women are disproportionately exposed to even further risk of violence in contexts of displacement. Sexual assault, for example, is a far more extensive within the jobs available to refugee women than for refugee men. Depending on the context, it is highly possible that displaced women have far fewer safe economic empowerment options than men and therefore require prioritization in programming.

While there have been successful women-only economic empowerment programs like the IMAGE

study in South Africa, where practitioners were less concerned with backlash because interviews with community members revealed that it was acceptable for women to be the primary breadwinners, this is likely the exception rather than the norm.

Recommendation:

- Practitioners must include men in economic empowerment programs addressing gender-based violence in order to further enhance the safety of women. Men can either serve as advisors in the design stage, as participants in the actual intervention or as participants in a larger community socialization component. Practitioners must engage with male community members at the onset in order to identify the most appropriate way to include men.³⁵

Discussion groups are often used to address some of the causal factors in violence against women.

As illustrated in IRC’s Burundi pilot project and the IMAGE study, discussion groups are a common feature in economic empowerment programs. Discussion modules can vary. Some economic empowerment interventions with discussion group components have recorded or been wary of a violent backlash from men in response to discussion topics directly addressing gender-based violence (or their wives’ resulting changed attitudes). These interventions have, therefore, been very sensitive about only indirectly addressing domestic violence or other forms of violence against women in discussion groups.

The approach taken by the IRC Burundi GBV program was designed in response to this concern. IRC randomly selected half the members of each of the 25 VSLA groups to participate in a discussion group series that focused on household economy, household cash flows, household decisions on spending, communication skills, major purchases, planning and saving, other household decisions and family planning.³⁶ Participants were invited to attend these discussions with their

spouses.³⁷ The aim of the discussion groups was to highlight the importance of women in the household, emphasize their abilities and capacities and identify problematic and harmful attitudes and practices in the household by focusing on financial planning and skills. The content was designed to indirectly deal with gender and violence, because explicitly addressing these issues “anger the community (particularly men), reduce attendance and may be perceived as invasive or paternalistic by the community.”³⁸



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Discussion groups, such as this one in Ethiopia, can provide a forum to discuss issues such as domestic violence.

The IMAGE study in South Africa took a more direct approach to intimate partner violence.³⁹ Similar to IRC Burundi, it also adopted a methodology linking gender-focused training with a financial program hoping to accelerate women’s empowerment. The IMAGE study’s discussion topics, however, included “gender roles, cultural beliefs, relationships, communication, domestic violence and HIV infection and aimed to strengthen communication skills, critical thinking and leadership.”⁴⁰ The IMAGE study’s direct approach to topics of gender-based violence was met with some opposition at first.⁴¹ Qualitative data suggest that there was initial resistance to discussing sensitive issues such as domestic violence in the training sessions. As one participant noted: “We did not like [the sessions]....

We did not feel comfortable talking about such issues. In our culture it is not done that way.” Older women often challenged younger women and expressed views condoning violence within marriage.⁴² However, there is no record of a spike in domestic violence following the discussions on gender-based violence.

Another key element in South Africa’s IMAGE program is that participants were all women. Thus, topics like domestic violence were first broached among all-female groups in Phase 1 of the group discussion program. This allowed participants the opportunity to process the material before engaging with men on the issues. Phase 2 built on this foundation—once a sense of solidarity had formed within an all-women peer group, the program “encouraged wider community mobilization to engage both youths and men in the intervention communities.”⁴³

Following the first phase of training, women galvanized their community. They spoke to neighbors, formed new village committees to address rape and sexual violence, liaised with influential male figures (village chiefs, police, school principals) and organized opportunities to talk to men and boys through soccer clubs and a male-led domestic violence workshop.⁴⁴

A subsequent study by the IMAGE researchers compared the effects of microfinance alone against the combined microfinance plus training (IMAGE) intervention. This study found that although both programs showed similar improvements in economic indicators (compared to a control group), only the combination of microfinance-plus-training produced wider improvements relating to women’s empowerment and reductions in intimate partner violence.⁴⁵ This demonstrates the importance of factors “beyond money” in supporting women’s economic empowerment and reducing violence against women.

Agarwal places a heavy emphasis on permeating communities with new perspectives through discussion. She stresses the importance of “framing.” How one introduces, and sells the idea that gender-based

violence is unacceptable can have a huge impact on the idea’s acceptability.⁴⁶

Julia Kim of the South Africa IMAGE study agrees. “Adding an HIV component to such programs may be a very effective way of addressing GBV—because in many settings it is seen as a priority (whereas GBV may not be, at least initially), and it opens the door to talking about gender issues in a gradual and relevant way.”⁴⁷

Discussion groups are also important for encouraging women to seek support. According to the United Nations Development Fund for Women’s (UNIFEM’s) secondary data⁴⁸ study on violence against women in Afghanistan, education is critical. Field observations and analysis of cases about which UNIFEM was given information indicate that women who seek support as victims of violence are likely to be relatively well-educated and informed about their rights.⁴⁹

Recommendation:

- Economic programs targeting displaced women should take into consideration and build in protective elements, such as mixed gender discussion groups, to ensure that they reduce female participants’ vulnerability to sexual violence.

Initial community backlash transforms into long-term community acceptance.

One theme that emerges in the literature on economic empowerment and gender-based violence is the violent male backlash women experience with heightened economic opportunity.

A 1998 study of micro-credit programs in Bangladesh by Schuler et al reported that the highest level of violence against women was in the village where it was most apparent that a transformation in gender roles was underway. Sixty percent of all women of reproductive age in this village, which had the highest percentage of women who were contributing to family support (41 percent), said their husbands had beaten them during

the preceding year. In contrast, very few women (10 percent) were contributing to family support in the village with the smallest percentage of women who said that they had been beaten in the past year (14 percent).

There was frequent conflict over rights to income and assets in the most violent village, and one-third of the women said that their husbands or other relatives had seized their money or assets without their permission during the year preceding the interview. By contrast, only two percent of the women from the least violent village reported this. Asked to explain the high incidence of wife-beating in his village, an elderly man from the more violent village said: “Our wives would not be beaten so much if they were obedient and followed our orders, but women do not listen to us, and so they get beat often.”⁵⁰

The general understanding is that violent backlashes cannot be and need not be permanent symptoms of the transition brought on by economic empowerment programs. Risk may diminish over time as women become increasingly involved in microfinance programs, as the programs themselves become more visible and normative within communities, and as broader cultural norms begin to shift.⁵¹

Lisa Bates et al, in an article on domestic violence in Bangladesh, discuss how changes that somewhat empower women may lead to violence in the near term. Such changes may become protective only after a critical threshold of empowerment has been reached and gender roles have shifted substantially.⁵²

Despite these findings, under no circumstances should violence be considered a necessary accompaniment to the early stages of economic empowerment programs. It is worth noting, however, that economic empowerment programs, which initially provoke increased violence, may in fact lead to decreased levels of violence against women over time. Specifically when the benefits of women’s income to the household become more visible to everyone, especially men.

Recommendation:

- Whether or not there is an initial increase in violence, it is important to allow sufficient time between implementing economic empowerment programs and measuring their impact on GBV. Cultural practices and norms change at a slow pace. Sufficient time must be allowed for the changes in power dynamics within a relationship to fully develop, resulting from increased female economic opportunities

Having control over resources earned is key to reducing vulnerability.

While women may participate in economic programs, they may not have real control over the resources they acquire.⁵³ The ability to independently access resources is key to reducing vulnerability to violence. The literature on land and property rights offers some important contributions to this discussion, in particular a report by the Population Council’s Pradeep Panda, *Domestic Violence and Women’s Property Ownership: Delving Deeper into the Linkages in Kerala*. Based on a 2004-05 survey, Panda reports that it is not only the woman’s ownership that provides protection, but her access and control over the property that determine how protective it is.

“Access and control” or “efficacy” and “independence” are terms used to highlight the opportunity for a woman to provide for herself (not just financially) at any given time as a highly effective form of empowerment—and protection.

Violence against women/property rights literature heavily emphasizes readily accessible and entirely independent resources as effective deterrents and remedies for domestic violence. This provides valuable insight for all economic empowerment programs concerned with preventing violence against women. While property ownership is an unrealistic livelihood option in many contexts of displacement, the principle of quickly accessible resources and the ability to independently survive is one for which all gender-

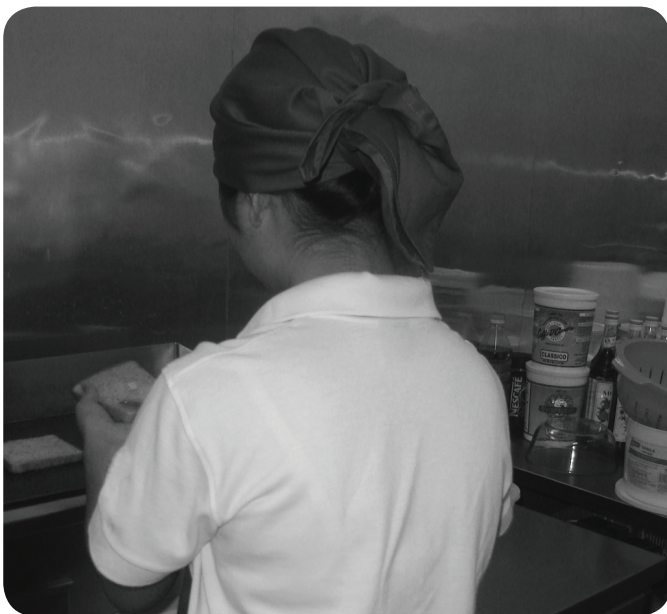
based violence-focused economic empowerment programs can thrive. This can be effectively achieved by programs that incorporate an additional savings component, which enables women to safely save the added income they gain as a result of a project.

Recommendation:

- In order to reduce GBV, donors and practitioners must support economic empowerment programs that increase women’s control over the use of economic resources they may gain as a result of the programs.

Government policy impacts women’s vulnerability to violence.

In many countries, refugees do not have the legal right to work. This increases their risk of sexual violence and exploitation. In countries that have not signed the 1951 Refugee Convention, the dangers are especially high, as refugees do not have legal status and are afraid of going to the police to report incidents of violence or abuse.



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Burmese refugees living in Malaysia do not have legal status and work in unregulated jobs, where they are often abused and exploited.

For example, when the Women’s Refugee Commission met with refugee women in Malaysia, which has not signed the convention, we found that when refugee women access the few economic opportunities available to them, it actually increased their risk of exploitation and abuse; employers are able to act with impunity because the women risk arrest, detention and deportation if they go to the police.⁵⁴ However, since refugees in situations like this have little to no financial support, the women feel that they have no choice but to take these risks as they need to provide for themselves and their families.

In Cairo, we found that refugee women are generally unable to obtain the work permit that allows them to work legally. Therefore they are forced to work in the unregulated informal sector, primarily as domestic workers, where they are vulnerable to exploitation, sexual harassment, intimidation and rape. Some of those who are unable to find domestic work are forced into commercial sex work to support themselves.⁵⁵

One way to promote the right to work and to increase the possibility that governments will grant refugees legal status is to implement programs that benefit both the displaced population and the host community. This will improve the protection environment and help build the advocacy case that a change in governmental policies can be a win-win situation.

Recommendations:

- Host governments and policy makers must grant refugee women legal status and the right to work in their countries of refuge in order to enhance their protection against gender-based violence. They must be able to access the legal system without fear of arrest, detention and deportation.
- Identify and implement programs that can increase women’s protection in a difficult work environment, such as opportunities to work at home, providing child care, making sure that gender-based violence prevention and response programs are in place.

Women's Refugee Commission Field Reports

This report is based, in part, on the findings from three field missions to examine the links between livelihoods and gender-based violence. The reports are:

Earning Money/Staying Safe:

The Links Between Making a Living and Sexual Violence for Refugee Women in Cairo

womensrefugeecommission.org/docs/livelihoods_cairo.pdf

Working Women at Risk:

The Links Between Making a Living and Sexual Violence for Refugees in Ethiopia

womensrefugeecommission.org/docs/livelihoods_ethiopia.pdf

Desperate lives:

Burmese Refugee Women Struggle to Make a Living in Malaysia

womensrefugeecommission.org/docs/mys_rep.pdf

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Notes

¹Refugees are often housed in the poorest, most underserved regions in a country. Therefore, when planning programs that bring services to refugees, such as education, food rations and water, it makes sense to include members of the host population as well in order to ease tensions that arise when refugees are seen as receiving more than those who already live there. These tensions can lead to increased attacks on women who leave refugee settings to collect firewood, to work in local towns, etc.

²Women's Refugee Commission, *Desperate Lives: Burmese Refugee Women Struggle to Make a Living in Malaysia*, Field Mission to Kuala Lumpur, Malaysia, May 2008, p. 1. Download located at www.womensrefugeecommission.org

³See Women's Refugee Commission, *Displaced Women and Girls At Risk: Risk Factors, Protection Solutions and Resource Tools*, 2006, and *Beyond Firewood: Fuel Alternatives and Protection Strategies for Displaced Women and Girls*, 2006.

⁴Women's Refugee Commission, *Desperate Lives: Burmese Refugee Women Struggle to Make a Living in Malaysia*, Field Mission to Kuala Lumpur, Malaysia, May 2008, p. 1. Download located at www.womensrefugeecommission.org

⁵Women's Refugee Commission. www.womenscommission.org/pdf/livelihoods_cairo.pdf *Earning Money/Staying Safe: The Links Between Making a Living and Sexual Violence for Refugee Women in Cairo*. February 2009. Download located at www.womensrefugeecommission.org/

⁶Women's Refugee Commission, *Working Women at Risk: The Links Between Making a Living and Sexual Violence for Refugees in Ethiopia*, February 2009. Download located at www.womensrefugeecommission.org

⁷Women's Refugee Commission, *Fighting for Scraps: Refugee women in Cairo, Egypt* July 2008, February 2009.

⁸Women's Refugee Commission, *Desperate Lives: Burmese Refugee Women Struggle to Make a Living in Malaysia*, Field Mission to Kuala Lumpur, Malaysia, May 2008, p. 1. Download located at www.womensrefugeecommission.org

⁹Women's Refugee Commission, *Working Women at Risk: The Links Between Making a Living and Sexual Violence for Refugees in Ethiopia*, February 2009. Download located at www.womensrefugeecommission.org/

¹⁰Interview with Radha Inyengar, evaluation consultant, IRC, February 13, 2009.

¹¹Radha Inyengar and Jodi Nelson, "Women's Empowerment in Burundi," Impact Evaluation Paper. International Rescue Committee, January 2009.

¹²Ibid.

¹³Ibid.

¹⁴Ibid.

¹⁵Ibid.

¹⁶Ibid.

¹⁷Kim, Julia et al, "Understanding the Impact of a Microfinance-Based Intervention on Women's Empowerment and the Reduction of Intimate Partner Violence in South Africa," *American Journal of Public Health*, Vol 97, No. 10, October 2007. p. 1799.

¹⁸Ibid.

¹⁹Ibid.

²⁰Ibid.

²¹Ibid.

²²Ibid.

²³International Rescue Committee. "Final Report." *Village Savings and Loan Associations (VSLA) and Gender-based violence (GBV) Pilot Project*. Makamba, Burundi. 2008. p. 10.

²⁴Ibid.

²⁵Kim et al. p. 1799.

²⁶Interview with Radha Inyengar, evaluation consultant, IRC, February 13, 2009.

²⁷Bates et al.

²⁸Interview with Radha Inyengar, evaluation consultant, IRC, February 13, 2009.

²⁹Women's Refugee Commission. *Masculinities: Male Roles and Male Involvement in the Promotion of Gender Equality*. 2005.

³⁰Bates et al.

³¹Women's Refugee Commission, *Livelihoods/GBV Field Assessment*, Cairo, Egypt July 20-26, 2008, February 2009.

³²Interview with Bina Agarwal.

³³International Rescue Committee. "Year One Final Report 2008" *Village Savings and Loan Associations (VSLA) and Gender-Based Violence (GBV) Pilot Project*. Makamba, Burundi p. 14.

³⁴Interview with Karin Wachter, GBV Technical Advisor, International Rescue Committee, March 6,, 2009.

³⁵The Women's Refugee Commission has produced guidance and tools for engaging men including, *Masculinities: Male Roles and Male Involvement in the Promotion of Gender Equality* (September 2005), and *Redefining Manhood: Rebuilding Nations: How Men Can Empower Women to Lift Post-Conflict Communities* (August 2007).

³⁶IRC, 2008 pp 7-8.

³⁷Ibid.

³⁸IRC, 2008. p. 2.

³⁹ Kim et al. p. 1794.

⁴⁰ Kim et al. p. 1796.

⁴¹ IRC 2008. p. 8.

⁴² Kim et al. p. 1798.

⁴³ Ibid. p. 1796.

⁴⁴ Epstein, H et al., "AIDS and the Power of Women," *The New York Review of Books*, February 15, 2007.

⁴⁵ Kim, JC et al., "Assessing the incremental benefits of combining health and economic interventions: Experience from the IMAGE Study in rural South Africa," *Bulletin of the WHO*, 2009 (in press).

⁴⁶ Agarwal, December 4, 2008.

⁴⁷ Kim, Julia. Interview via email. 19 December 2008.

⁴⁸ Since collecting direct data is difficult, a secondary data study relies on data available from existing, secondary sources.

⁴⁹ UNIFEM/UNDP, "Violence Against Women Primary Database" http://www.unifem.org/afghanistan/docs/pubs/08/evaw_primaryreport_EN.pdf

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⁵¹ Kim, Julia et al., "Understanding the Impact of a Microfinance-Based Intervention on Women's Empowerment and the Reduction of Intimate Partner Violence in South Africa," *American Journal of Public Health*, Vol 97, No. 10, October 2007. p. 1799.

⁵² Bates et al.

⁵³ Women's Refugee Commission, *Working Women at Risk: The Links Between Making a Living and Sexual Violence for Refugees in Ethiopia*, February 2009. Download located at www.womensrefugeecommission.org/

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