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**A DECADE IN LIMBO: PERPETUATED DEPENDENCY,
THE BURDEN OF DISPLACEMENT AND UNTAPPED PROMISE
OF SOMALI REFUGEE WOMEN IN THE DADAAB CAMPS, KENYA.**


SHUKRIA ABDIRAHMAN DINI

**Submitted in partial fulfilment of the requirements
for the degree of Master of Arts in
International Development Studies
Saint Mary's University, Halifax, Nova Scotia**

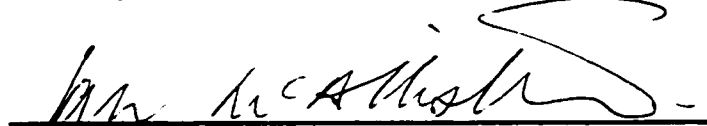
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PREFACE

Shukria Abdirahman Dini

A DECADE IN LIMBO: PERPETUATED DEPENDENCY, THE BURDEN OF DISPLACEMENT AND UNTAPPED PROMISE OF SOMALI REFUGEE WOMEN IN THE DADAAB CAMPS, KENYA

August, 2001

This thesis represents not only the fulfilment of research for a Master's degree; it is also the end of one stage in my process of understanding the destruction of my society, my country and my world-view. This thesis examines the ongoing struggle for existence faced by women like myself - who became refugees over a decade ago. The difference between us is simply one of fate: I became a refugee in Canada. The women who are the focus of this work were not so lucky. Tens of thousands of these women have spent more than ten years living a meagre life of dependent existence. They have no control over their daily lives, are treated as objects rather than human beings, and possess little hope for change in the near future.

While the context of this study is broad, the focus is specific: it is an examination of assistance policies and how refugee women are supported, cared for, and ultimately excluded. I have drawn together and adapted four theoretical frameworks which deal with women in development, and brought their perspectives to bear upon women who are refugees. The thesis analyses the relief aid policies which purport to assist these women to become more self-sufficient economically, in a context of a total dependency within closed, isolated refugee camps - specifically, it looks at programs of skills enhancement and income generation which attempted to include women, but which ultimately excluded them due to reasons of cultural inappropriateness and gender bias.

This study advocates a reorientation of relief aid policy, from an extended condition of emergency aid (temporary policies which endure for years) to one which considers the needs of a community, of women in exile, that require developmental policies which are inclusive, appropriate, and which address the deficiencies of gender-blind program implementation.

This thesis reveals refugee women for the active agents of survival they continue to be. It identifies their capacities, their burdens, and their desires for a better future. The study provides women's own words to expose their frustrations at living an impoverished life in horrible conditions, and at the seemingly insurmountable barriers which stand between them and the policymakers / practitioners who control their lives.

These are women who have lost everything, yet hold fast to their roles as mothers, while bearing additional burdens in the forms of breadwinner, entrepreneur and victim of violence.

This thesis is about women who struggle for life.

ACKNOWLEDGEMENTS

I wish to express my deep gratitude and thanks to the refugees in the Dadaab camps, particularly those women I encountered during the research period. The study would not have been possible without the cooperation and support of these refugee women in Ifo, Dagahley and Hagadere camps. I owe them a great deal of gratitude for their acceptance, patience, sense of humour and confidence. They never failed to assist me with my fieldwork, providing the opportunity to learn so much and to make my stay most memorable and enriching.

I am also very thankful to the United Nations High Commissioner for Refugees office in Nairobi, Kenya and the field office in Dadaab, Kenya and CARE International for allowing me to access information about their specific programs such as the Economic Social Development (ESD).

I am extremely grateful to Dr. Linda-Christiansen-Ruffman, my thesis supervisor, whose guidance, sincerity and insights were always very helpful. I also wish to extend my appreciation to the member of my thesis committee, Dr. Najma Sharif and external reader, Dr. Ian MacAllister, all of whom gave me valuable suggestions and critiques.

Finally, I am grateful to my best friend Mark Rushton for his support and encouragement through the years of graduate school.

ABSTRACT

Shukria Abdirahman Dini

A DECADE OF LIMBO: PERPETUATED DEPENDENCY, THE BURDEN OF DISPLACEMENT AND UNTAPPED PROMISE OF SOMALI REFUGEE WOMEN IN THE DADAAB CAMPS OF KENYA

August 14, 2001

This thesis examines the specific experiences of Somali refugee women who have lived in exile for over ten years. With no option to emigrate to urban centers or third countries, these women occupy the three United Nations High Commissioner for Refugees-operated refugee camps located near Dadaab, Kenya. The research upon which this thesis is based was conducted in the field in Kenya from June - August, 1999, with funding from the Canadian International Development Agency (CIDA). My study made use of direct interviews and observations with refugee women in the camps, and officials at all levels of camp administration and the regional UNHCR office as well as my own knowledge as a Somali refugee who did not experience camp life.

Although the thesis is broad in scope, its central objective is to examine the nature of refugee women's lives within the camp context. Specifically, it undertakes to describe the geographic, political context of refugee life and to assess the skills and abilities of these women which are / are not utilized by relief aid agencies administer of those camps. The objective is explored through an examination of refugee women's participation in formal and non-formal income generating-activities in the camp economy. The study is performed through the lens of a newly constructed theoretical framework, **Refugee Women Relief and Development (RWRD)**. The basic principle of this approach calls for the inclusion of women as active participants in all aspects of relief programs initiated within the camp context.

Frequently throughout the thesis, the testimony of refugee women is provided in detail, giving the reader a "reality check" as to the daily experiences and hardships faced. Refugee women are shown to bear new and onerous responsibilities as they struggle to ensure their families' survival in the absence of daily support from relatives and in many cases, absent or deceased spouses. Increasing the burden are inadequate and culturally inappropriate policies implemented by the relief organizations charged with refugees' welfare, and the intense psychological burden of living for so many years in exile, in a period of complete dependency on the international community. My study calls into question the revisions to relief assistance policies which attempt to incorporate women-specific solutions to their needs and aspirations. It argues for a reformulation of relief assistance which focuses upon the connection between relief and development and does not create and perpetuate dependency.

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Chapter One: Thesis Overview

The global refugee problem is not a humanitarian problem requiring charity but is a political problem requiring political solutions and...cannot be separated from...migration, human rights, international security and development assistance. (Loescher, 1994)

1.1 Introduction

This thesis deals with multiple characteristics of a single tragic and enormous humanitarian issue - the plight of tens of thousands of refugees from Somalia. Like many other refugees, they were born of conflict, a civil war which led to massive human displacement. Frequently refugees cross borders, and the host governments and their citizens first react to the crisis, with international relief agencies following shortly thereafter. The priority in this earliest stage is emergency relief; shelter, medical care and food.

This thesis explores the situation of Somali refugees living in camps located in Kenya in which the emergency assistance phase has not evolved despite ten years of a stark reality: that returning home is not an option in the near future. A generation has passed hoping for repatriation when none is forthcoming. The seeming inability of relief organizations to move to the next phase - that of addressing the long-term needs of community in exile - is one characteristic of the situation in which Somali women refugees find themselves even today.

The genesis of this thesis arose from my own experience as a refugee from Somalia. I came to Canada in 1993. During my stateless period, I lived in Nairobi, Kenya, as one of thousands of self-supporting urban refugees. I witnessed the effects of displacement and the harsh life of the camps while visiting relatives and friends in several Kenyan refugee settlements. I observed the difficulties of being a refugee - of not having control over your own life, not

even what you can eat. A refugee feels - and is - completely powerless. I also witnessed the implications of refugee life on women due to the acquisition of new roles and responsibilities as a result of their displacement. In Winnipeg, I assisted Somali refugee women to adapt to Canadian lifestyles; cope with culture shock and loneliness; search for employment; apply for housing; secure daycare; adjust to Canadian values, work ethics, government structures and so on. Despite these many challenges, women who resettled in Canada were fortunate to have an opportunity to start a new life with numerous opportunities. In Canada, I continued to think of the refugees who remained in camps for years. The majority are women and children who struggle to survive and retain their dignity and independence. I wondered how female refugees, who are now the main breadwinners for their families, cope with uprooting, the loss of a spouse and the lack of employment opportunities for themselves and sometimes also for their spouses in the refugee camps. This thesis focuses on women refugees in three camps in Kenya who escaped from the civil war in Somalia, but did not escape the struggle for survival.

I decided to do this research in the three refugee camps to make use of both my experience of being a refugee and my academic ability to do research that benefits the refugee community. This thesis provides (a) detailed case study of the experiences of refugee women in three camps, (b) focuses on how policies may provide alternative means and ways toward enhancing and encouraging personal, social and economic development of refugees who are resident in camps, especially female refugees who are displaced for long periods of time and (c) examines the impacts of income-generating activities on female refugees in Ifo, Dagahley and Hagadere refugee camps in Northeastern province of Kenya. It argues that income-generating activities can play an important role in assisting women to execute new roles and responsibilities, to gain monetary and non-monetary benefits, to learn skills, and to increase their participation and empowerment. It explores the experiences and difficulties faced by these refugee women to answer the following questions which guide this inquiry: How can

refugee women contribute to the success of humanitarian relief and development efforts?

What are the implications for the refugee aid regime of a reassessment of refugee women and their capacity for contributing to the developmental needs of communities in exile?

1.2 Background of the Refugee Situation in Somalia

Somalia is located in the eastern side of the Horn of Africa, covering a total land area of some 637, 540 square kilometres (UNDP, 1998). Somalia ranks among the poorest and one of the least educated countries in Sub-Saharan Africa in the UNDP Development Report. Somalis are considered to be culturally, linguistically and religiously a homogeneous people. They share the same language, the same religion (Islam), a common culture and traditions based primarily on pastoral nomadism.¹ However, they are divided along clan lines, and have segmented themselves into a hierarchical system of patrilineal descent groups.²

For decades, various clans and sub-clans engaged in brutal conflicts for dominance of the political arena. In January 1991, the oppositional forces of which were constituted these clans and sub-clans succeeded in bringing an end to 21 years of dictatorial rule of the Siad Barre regime. This task was not free from bloodshed and destruction. People including women

¹ In 1969 when Siad Barre came to power, Somalia had a very low level of education: only a handful of people, mostly men, had been able to obtain any post-secondary education and 99 percent of Somalis remained illiterate (Haakonsen, 1984, p.82). Barre transformed the education system by nationalizing private schools and made them available to the whole population. However, there was a major obstacle: Somalia had no written language of its own. Any Somali woman or man who wanted to become educated had to learn foreign languages such as English and Italian. This left the majority of Somalis illiterate. The Barre state made the Somali language a written language in 1972 and implemented literacy campaigns all over the country. This allowed millions of Somalis to learn how to read and write in their own language.

² Clan is a large group of people believed to be descendants (through males) of a common ancestor whose name is the surname of the clan. Several clans constitute a clan family and each clan is divided into a number of lineages.

and children were killed in the crossfire, but many were also targeted in order to “cleanse” certain clans. When the opposition groups succeeded in ousting Barre, they faced a major task in forming a new government in the midst of displacement, looting, killings and physical destruction. They failed to stop the killings and to bring order in the capital city, let alone the entire country. Friction soon arose among the opposition groups over which clan should govern Somalia. This led to the collapse of the Somali state, total anarchy, a power struggle and clan conflict in many parts of Somalia.³ According to the United Nations, the civil war in Somalia brought “...more bitter rivalries between numerous faction groups based on clan who are engaged in power struggles” (UN Chronicle, 1992, p.12). It led to widespread death, destruction and starvation, forcing almost three million Somalis to flee and seek refuge in neighbouring countries. About a quarter went to Kenya, Djibouti, Ethiopia and Yemen and caused a dire need for emergency humanitarian assistance. It was also estimated that almost 4.5 million people, almost half of Somalia’s population, were threatened by severe malnutrition and violence.

In response to worsening conditions in Somalia, the UN Security Council adopted resolution 733 (1992) which called for an arms embargo, UN humanitarian assistance and a cease fire. There was little implementation of this resolution in practice. The following Resolution 751, adopted on April 24th, 1992, led to the creation of the United Nations Somalia Mission (UNISOM) which was to send 50 military observers to monitor a cease-fire accepted by the warring parties in March 1992. The first observers deployed were Pakistani soldiers, with

³The term “collapsed state” is often used because the government is unable to function legally and administratively and is unable to exercise control over the country and its people. This has been the case in Somalia since 1991.

In August 2000, a national reconciliation conference took place in Djibouti. A new president of Somalia was chosen by a parliament set up by the peace conference and given a mandate to form the country’s first national government in nine years. It remains to be seen how the new government will succeed in bringing an end to the civil war which has been raging for almost for ten years, in rebuilding the country socially, economically, politically, in reintegrating returnees and displaced persons and in rehabilitating militia groups.

very limited capability. In addition to deaths and starvation caused by the civil war between various groups, Somalia was stricken by famine, caused by drought and insecurity.

Humanitarian aid was a source of power for militia groups, and many vulnerable groups died needlessly because they could not access the food aid destined for them. The Pakistani soldiers were unable to operate in Mogadishu, threatened by warring parties. As a result, they were confined to the international airport. In an effort to break this deadlock, and as a result of the alarming deterioration of the humanitarian situation in many parts of Somalia, the UN Security Council adopted Resolution 775 on August 28th, 1992 which called for an increase in the number of observers and a humanitarian airlift. In addition, USA President George Bush announced that the United States would intervene in Somalia militarily and offered troops in order to secure the delivery and distribution of humanitarian aid to needy and vulnerable people.

The U.S. / UN forces, grouped under the United Nations International Task Force (UNITAF) banner, entered Somalia in November 1992 (Prunier, 1995, p.12). When the US made its decision to deploy their forces, many Western nations such as Italy, France, and Germany jumped on the bandwagon without any serious planning or understanding of the situation which awaited them. For Prunier, one major problem of how the whole operation was conceived is that while the technical details were very carefully planned, its general policy framework was completely neglected (Prunier, p.12). The international intervention in Somalia brought no solution to the conflict.

Many Somali refugees, including those in the Ifo, Dagahley and Hagadere camps which are the focus of this research, remain in limbo - waiting for peace, security and a new government to emerge in Somalia.⁴

1.3 Refugees as a Women's and a Development Issue

The Somali refugee situation can provide insights into the refugee aid regime, its exclusion of women in policy and the connection between refugeeism and development. The refugee crisis is very much a women's issue due to simple facts: (i) women are the majority of the refugee population, (ii) as the majority, women bear the burden in the refugee's struggle for survival, and (iii) despite being the majority, women are rarely consulted and / or included by the relief agencies in the policies which affect their lives. The refugee literature and refugee assistance agencies often portray refugees (especially women) as victims and vulnerable. The result of this belief is that they are largely excluded from policy development and implementation of refugee assistance programs. The important role which they play in the refugee communities' survival is ignored.

The existence of refugees is also a development issue. The root cause of the conflicts which create the refugee phenomenon is underdevelopment (or maldevelopment). In the post-

⁴ Ifo camp was the first of three camps established in September 1991. Prior to the opening of Ifo, the refugees influx was accommodated at a camp near Liboi, some 70 kilometres to the east near the Somali border (UNHCR, 1994). (As of 1999) there were 39,821 refugees in Ifo.

Dagahley was established in March 1992, as the second camp in Dadaab region when it became impossible to accommodate more refugees in Ifo camp. It is 10 kilometres from Ifo camp. In terms of population, Dagahley is the smallest camp, with 31,596 refugees in the camp. An analysis of the background of the camp's residents indicated, 60 percent are nomads and 40 percent former urban dwellers who were mainly traders.

Hagadere camp was established in June 1992, initially to accommodate refugees from the closed, Liboi refugee camp. Refugees were also transferred to Ifo and Dagahley. However, the influx of new arrivals was so high following its opening, that the transfer from the Liboi camp was finally completed in late 1994. During the initial period following its opening, Hagadere received refugees on an average rate of approximately 400 people per day. During periods of influx, they received over 12,000 people per day. This camp had a population of 38,925 refugees.

immediate crisis period, refugees exist in a stateless context (no access to education, employment, no ability to participate in civil society and community-building). In exile, the refugee community over time loses its inherent human resource capacity. As it is argued in this study, the refugee camp structure itself acts as a barrier to the development of refugees and their community.

As the number of refugees continue to grow over the years, "...the financial support levels for basic care and maintenance for refugees worldwide have remained at virtually the same level" (Loescher, 1994, p.4) resulting in a per capita decrease in the financial resources available. Similarly, host countries, particularly African nations which allowed millions of refugees to enter their countries and remain there for years, have increasingly shown a rising impatience at the continued presence of refugees, resulting in their harassment, assaults on the asylum regime, forced deportation and a hesitation to allow new refugees to cross their borders.⁵

The majority of these refugees, for Loescher (1994, p.9), are women and children who are "...not offered permanent asylum or an opportunity to integrate into local communities by most of the host governments. Rather, they are kept separate and dependent on external assistance provided by the international community." Thus, refugee assistance is intended to remain at the emergency stage and continues to provide insufficient care.

⁵ Such large numbers of refugees in these countries can have an impact on the scarce resources and environment available in the host countries, especially when these countries are experiencing shrinking economies, the austerity of structural adjustments programs and increased poverty. Kenya which is the hosting government for Somali refugees, has no refugee law and sees refugees as a threat to their national security. As a result, "these governments are extremely reluctant to offer asylum to refugees from neighbouring countries, for fear of endangering political relations, fear of encouraging a mass influx" (Loescher, p.8).

As women continue to be the majority of both the world's and refugee camps' population, many relief organizations have policy statements that acknowledge that their projects should address women's needs and issues, and put them at the centre of their projects as equal partners. But that policy direction has not been reflected in the reality of project implementation. Even when it has been discussed, a full "women and development" approach has yet to be implemented in the field.

Including female refugees in the decision-making process is vital to the survival of refugees when in the camps as well as when they return to their country of origin. I will argue that refugee women contribute to their families' survival, revive the entrepreneurial character of refugee communities, foster unity and promote peace activities. I am approaching and addressing the problem of refugee women's under-representation, marginalization and gender-bias within four analytical frameworks - Refugee Women Relief and Development (RWRD), Women in Development (WID), Development Alternatives with Women for a New Era (DAWN) and the Capacities and Vulnerabilities Analysis (CVA) frameworks.⁶ These frameworks will help to generate useful knowledge about the importance of income generating activities undertaken by female refugees, of providing resources to enable these women to undertake new initiatives, and of seeing female refugees as persons with capacities and desires to contribute in some way to their communities. I will argue that the lack of action in integrating women into relief aid will result in no durable solutions. If refugee women remain excluded from relief projects / programs' formulation and implementation, the delivery of relief to refugee women will continue to be ineffective and will not address their actual needs.

⁶RWRD is a new framework drawing from WID, CVA and DAWN - see Chapter 2 for more information.

1.4 Methodology

I conducted three months (June - August 1999) of field research in the refugee camps in Kenya.⁷ Financial support was provided by the Canadian International Development Agency (CIDA) Award for Canadians.⁸ The research examined income-generating micro-projects undertaken by 90 women refugees living in the refugee camps - Ifo, Dagahley and Hagadere - in the Northeastern province of Kenya, located near the town of Dadaab.

My access to Ifo, Dagahley and Hagadere camps was facilitated by the UNHCR and CARE International. UNHCR was my partner organization and also facilitated my transport to and from camps, provided me with office space and equipment. In return, I gave them briefings

⁷ Kenya was chosen as the location of this research as Kenya has been the host country for a large number of Somali refugees since 1991. I also lived there before the crisis in Somalia, as a diplomat's child, as my father worked for the Somali Embassy in Kenya as a Press Attaché for four years. I returned to Kenya as a refugee in 1991 due to the civil war which was ravaging Somalia.

⁸ The project was entitled "A Study of Income-Generating Micro-Projects in the Refugee Camps: The Case of Somali Women Refugees in Kenya". It was completed in August 1999. The main goal of the field research was to examine how Income-Generating Activities (IGAs) can be best used to ensure female refugees' economic advancement, increased participation, acquisition of skills and self-reliance and to ensure the creation of enabling conditions that contribute to the development of the camp community and prepare for the long-term re-development of their future community. The study sought to identify the various issues and challenges refugee women face in realizing this goal. Five key objectives were:

- to assess existing income-generating micro-projects in the refugee camps (Ifo, Dagahley and Hagadere) in Northeastern Province of Kenya;
- to examine how income generation activities (IGAs) assist female refugees to obtain independent incomes, acquire transferable skills, increase levels of participation in both their current refugee communities and future communities, and prepare them for repatriation to their country of origin, once stability is obtained;
- to examine and identify problems and barriers faced by female refugees involved in income-generating activities in their communities;
- to make appropriate recommendations about relief policies to promote self-reliance of refugee women and appropriate preparation for repatriation; and
- to make recommendations to women refugees and relevant UNHCR officials that address the further development and improvement of existing income-generating activities - and how to initiate and develop new projects where income-generating potential exists.

on my research findings. A copy of my thesis will be provided for their library. A meeting with UNHCR officials at the Nairobi office provided me with information about social service programmes in the camps and all relevant document materials on the Dadaab operations.

When in the field, I had meetings with UNHCR and CARE officials which led me to recognize the important partnership and cooperation between UNHCR with other non-governmental organizations. CARE is the agency which provides credit to refugee entrepreneurs in the three camps. Unstructured questions were utilized to interview some officials of CARE-Kenya and the UNHCR who were working in the camps. They included Community Development Workers (CDW), the Economic Skills Development (ESD) Officers, the Social Services Officers of all three camps and the Social Services Officer (Dadaab Main Office) under whose department these groups fall. They explained the essentials of income generation for female refugees as well as the refugee community at large. I had numerous discussions with all ESD / IGA groups in the camps - and relevant documents, reports and forms were perused. I toured camp facilities to grasp an understanding of camp life, organizations and structures.

The participants were between the ages of 19 to 60 years old and were all heads of their households.⁹ These heads of households - single, divorced, widowed or abandoned women and married - assumed the responsibility in providing an income and making decisions for their families who are residing in the camps. The basis for this support is the ration card, which are

⁹The women in Ifo, Dagahley and Hagadere considered my coming to the camps to be very risky, especially for a young woman travelling alone to these camps. My presence in the camps led to many questions, such as whether I have a husband and family, and if they knew that I was there. Many women stated that if they were I, they would not come to such a miserable place. I was asked numerous times why I decided to come to these camps. One question which I was asked constantly was to which clan I belonged. I refused to disclose the name of my clan partly for my personal security and also my relationship with the refugees; disclosing one's clan identity can lead to hostility and exclusion from the community especially if the community is hostile towards that clan. As a researcher - even though a Somali I had to distance myself from the clan politics in the camps and in Somalia. Despite this, most of the refugees were kind, generous, invited me for tea and were very open with their stories.

provided to refugees upon their arrival and initial registration. The card entitles each family to receive a basket of goods twice monthly.

The community development workers (CDW), who were employees of CARE-Kenya, introduced me to the camps. These CDWs assisted in the identification of participants in CARE's ESD / IGA programs; some CDWs were themselves refugees, the others Kenyan staff. This initial group of participants was expanded shortly after the research period began, when the broader group of women who participate in IGAs not supported by CARE (but rather, by moneylenders / traders) was discovered playing very active roles in the local markets.

The study established the marital status and educational levels of participants, the range of income-generating activities (IGAs) being undertaken, and the reasons women became involved in IGAs. It then examined the following areas: problems and barriers faced by women in pursuing IGAs; women's level of participation in IGAs, amount of earned income, skill development and on clan cohesion; and the anticipated longer-term effects of IGA involvement following participants' repatriation to Somalia once stability is achieved.

Methods Employed

1/ The research utilized qualitative research methods (individual and focus group discussion interviews). The focus group discussion was used as a method of gathering information from female refugees. It was an open format intended to find out what the female refugees think about their personal circumstances, the situations in the camps, and the impacts of refugee camp life on women.

2/ I also reviewed UNHCR documents, which were available at the UNHCR office in Nairobi, as they related to refugees specifically in the Dadaab camps, and the policies / programs implemented to serve their needs.

3/ Direct and participant observations were used during the field research.¹⁰ In the camps themselves, observations were made of the new roles and responsibilities carried out by women; market, trade, interactions, community meetings, camp life, weddings, burial, food distribution, fire collection, water and economic activities, such as tie and dye, weaving, perfume making, petty trade, soap making, restaurants, tea shops, etc. I observed respondents at their homes, at their work sheds, and in general community interaction.

During the three months in the camps, every aspect of ESD / IGAs (formal) and informal sectors were examined, studied and assessed. Due to time restraints, a representative sample of women, selected from each of the economic activities performed in each camp, were interviewed and observed. 30 women were selected from each camp, a total of 90 participants. Group members were selected from each of these economic activities (milk selling, basket weaving, meat selling, restaurants and others.) However, since each activity was not carried out by an equal number of groups, representatives from each activity were selected. This means that the larger the number of groups in a given activity, the larger the number chosen from them. As a result, six weaving groups (the activity with the largest number of participants) were selected from the three camps, while other activities were represented by one group per activity from each camp.

¹⁰Participant observation is a way of gathering information and data by looking and listening and participating in the subject's activities. According to Lofland and Lofland (1984, p.13) that observation allows the researcher to understand and explain - and to interpret what is taking place. In my experience, it was a successful method in gathering qualitative information. In addition, my fieldwork experience in the camps taught me that it is not reasonable to define in advance all the different aspects of research strategy. Observations were made on the various activities carried by women, food distribution, water, firewood, health, meetings, daily chores, IGAs, sanitation, housing and security in the camps.

All interviews were done in the Somali language, by the researcher herself, with the help of research assistants selected from the refugee population. The assistants were involved in activities such as tracing group members within the camps and in setting up necessary appointments.

All interviews were conducted in a professional and confidential manner, in the presence of only the respondents who were interviewed.¹¹ Before respondents were interviewed, they were informed of the purpose of the study and were also assured that their responses would be confidential.

At the end of the field research period, the researcher presented the compiled interviews to the women, and invited them to add, subtract, modify or clarify responses. Most of the respondents were satisfied with the results as recorded and presented.

1.4.1 The Limitations of the Research

One limiting factor was the general state of insecurity in the area as well as in the camps, and this prevented me from living in the camps. During my research, I stayed at the UNHCR compound in which most of international expatriates live. This heavily guarded and gated community - with satellite communications, showers, beds, email, and a soccer field - is luxurious and safe compared to the conditions in the camps. Since personal security was a

¹¹ The main purpose of the interviews was to gather responses from the female refugees participants freely. The individual and group interviews were utilized as tools for collecting primary and unbiased data. These were unstructured and semi-structured encounters with open-ended and closed-ended questions, and a focus group interview. All the interviews were audiotaped and transcribed. These interviews provided information on women's roles in household management, changed gender roles, their attitudes towards IGAs, life in refugee camps, participation, etc..

The names of research participants in this thesis are changed to protect their real identity.

relevant concern for the researcher, I was removed from my research participants: physically removed, living outside the camps, and not accessible. For this researcher, it was a major issue that I could not go to the camps alone. It was unsafe to move around without the company of escorts, who were male community development workers. Their presence, during interviews, would have made women hesitant or unable to give information freely in front of them. However, this problem was overcome by asking male escorts/community development workers to leave the room while the interview was being conducted.

A second limiting factor was the difficulty of formulating appropriate questions as the short time in the field did not allow for proper construction and pre-testing of the interview questions administered to refugee women. This problem was compounded by the low level of basic schooling among the female refugees in the camps. The researcher had the responsibility to assist respondents to understand each question clearly. This was exhausting and frustrating for the participants.

I considered it unwise to abandon the instrument being used with refugee women which was designed to give me answers to my research questions. On the other hand, I began to realize the limitations of my research questions. For example, in my initial research plan, I wanted to study income-generating activities (IGAs) supported by the United Nations High Commissioner for Refugees (UNHCR). However, I found there were two types of IGAs present in the camps: formal IGAs supported by CARE, and informal IGAs supported by moneylenders / traders. Their common features and differences will be discussed in chapters five and six. While the research design implemented was adequate - successful in obtaining vital information to support the research question - it would have been preferable to attempt a more participatory research model, one in which the women would have the opportunity to engage in self-directed research.

Although some male refugees in the camps were consulted in assessing their attitudes towards women and IGAs, the focus of the research was on female refugees, their experiences in camp life, displacement, problems and barriers faced, and their involvement in IGAs. Male refugees in the three camps were only consulted through informal conversations with respect to their opinions of women who are involved in IGAs. This research does not, therefore, specifically examine the impact of male refugees' displacement, and refugee policies and their participation in IGAs.

1.4.2 Somali researcher in Ifo, Dagahley and Hagadere Camps

I am a Somali by birth and identify myself as a Somali first. I am also a Canadian citizen. This dual identity has created contradictions and surprises for me. In some ways, the refugees in the camps saw me as one of them, because I speak the language and share a lot with them despite the physical separation. However, there were times when I sensed that the community saw me as an outsider. I had not expected this "othering" experience although I am not a refugee anymore. I was only there for a short time, with the choice to go back to Canada and return to my "normal" life. How did I deal with this? I did nothing to counter this verbal depiction because I think that there are advantages of being seen as both an insider and outsider by the community, provided that trust and a good rapport are maintained.

For the organizational representatives, I was seen as a Canadian, even though I told them repeatedly that I am Somali-Canadian. Most of the staff showed me respect and were helpful. Some of them found it difficult to grasp that I was a Somali, partly because they are used to "providing ration" to Somali refugees. They were curious about my research findings, and at breakfast and dinner times I was questioned about what I found in the camps. There was certain information which I could not share with them, to protect refugees's confidentiality.

Staying in the UNHCR compound gave me an opportunity to observe and live with the expatriates and determine their attitudes towards refugees. Several conversations I had with some of these workers revealed their depersonalized attitudes towards refugees. One field officer, an otherwise intelligent person, confided in me that Somali refugees are terrible, rude and complain all the time, and as a field officer she would not provide any opportunities such as resettlement to them, rather, she could give resettlement benefits to Southern Sudanese refugees in that camp. She warned me to be careful. Yet, these are people with whom I share so many values and traits. I could not believe such remarks and the power-abuse which they implied. At the same time I was surprised that these words were coming from someone who was entrusted to assist refugees regardless of their gender, ethnicity, age and so on. I was concerned about the implications of such attitudes. Do relief officers have the right to punish refugees whom they dislike or find rude? I also had to keep such information given to me both by the refugees and the organizations' staff confidential.

1.5 Outline of the Thesis

The thesis consists of eight chapters.

Chapter One includes the introduction, which provides information on the thesis statement, background of the Somali refugee displacement phenomenon, the conceptualization of Refugees as a Women's and a Development issue, the methodology, the limitations of the research, the statement of the researcher, and the thesis outline.

Chapter Two provides this thesis' theoretical frameworks. It develops the Refugee Women in Relief and Development (RWRD) framework from its components: the Capacities and

Vulnerabilities Analysis Framework (CVA), the Women in Development (WID) framework, and the Development Alternatives with Women for a New Era (DAWN) framework.

Chapter Three discusses the role of the United Nations High Commissioner for Refugees and the refugee instruments, including an historical background of the UNHCR and definitions of refugees, critiques of that definition (scholarly, OAU and gender), an analysis of the international refugee regime and the application of the RWRD framework to the refugee definition.

Chapter Four presents the case of Somali refugee women in the Dadaab refugee camps. It begins with a description of the Dadaab camps and conditions of life for women who live in these areas, followed by an assessment of the inadequacies of the relief assistance programs. Refugee women provide an assessment of refugee policy and its impact on their lives, and discuss the daily challenges of life in the camps. Next, the changing gender roles of Somali women are examined, which leads into a discussion of their representation in camp administration and levels of participation. This chapter then introduces the concept of depersonalization of the refugee, in particular female refugees. It concludes with an assertion that refugee camps have transformed from areas of temporary refuge to a situation of extended temporality, of unending emergency relief.

Chapter Five discusses IGA strategies of UNHCR and CARE International, beginning with an overview of the first three years of emergency programming, followed by the second phase of CARE's economic skills development project, the various sectors it addressed and the conditions for loan eligibility. It concludes with an exploration of factors (religious, cultural, linguistic) limiting women's participation in CARE's IGA initiatives.

Chapter Six provides an overview of the refugee economy and details the specific involvement of women in IGAs, with a comprehensive survey of the various sectors in which they operate and an exploration of their reasons for participating in IGAs. It examines an alternative to the CARE-supported IGAs available to these women, the Moneylenders / Traders. Refugee Women's perceptions of their relationship to the Moneylenders / Traders is provided.

Chapter Seven examines the implications for refugee women of participating in formal (CARE) and non-formal (Moneylenders / Traders) IGAs. Refugee women provide their views on the skills gained through IGA participation. The chapter looks at specific problems which women face while participating in IGAs. Refugee women provide their ideas as to how IGAs could be improved to better serve their needs. The broad perspective of male refugees is provided on the issue of women's involvement in IGAs. It discusses women's empowerment, the potential for IGAs to begin to heal the social rifts of the clan divide, and assesses women's IGA participation as a contributing factor in their preparation for eventual repatriation.

Chapter Eight concludes the thesis and makes policy recommendations for those who work for the benefit of refugee women. It proposes a revamping of the relief assistance regime, with the goal of linking relief and development policies. Using the Refugee Women in Relief and Development approach, relief organizations are encouraged to implement the theoretical participation of refugee women, making it a reality. It advocates a systematic involvement of refugee women in decisions and planning which affects their current situation, and their prospects for the future.

Chapter Two: Theoretical Framework

This thesis examines the issues surrounding refugee women in the context of relief assistance, which is a development issue inasmuch as it is an emergency humanitarian relief issue and specifically a women's issue. It uses the "lenses" of the Capacities and Vulnerabilities Analysis (CVA) framework, Women in Development (WID) and Development Alternatives with Women for a New Era (DAWN), formulating an approach which will be referred to here as the "Refugee Women in Relief and Development" Framework (RWRD).

2.1 The Contribution of Capacities and Vulnerabilities Analysis (CVA) Framework

The RWRD framework draws in part upon the Capacities and Vulnerabilities Analysis Framework. The development of CVA is based primarily on the work of Mary Anderson. The main goal of CVA was to assist agency plans for emergency aid which, on one hand, meets the immediate needs of refugees and bolsters the strengths of people / refugees and their efforts to achieve long-term social and economic development, on the other hand. Some important inquiries which this framework raises are gender based and investigate the differential impact of displacement on women and men:

1/ What were / are the ways in which men and women in the community were / are physically or materially vulnerable?. In this topic of the thesis, it is very important to assess and analyse the differential impact of forced displacement on women or men in terms of physical and material vulnerability. Are women more poor than men in the camps, are they raped more than men, do they carry out more roles and responsibilities than men?

2/ What productive resources, skills, and hazards existed? / exists? Who (men and / or women) had / have access and control over these resources?. It also important to investigate who has unlimited access and control over resources in the camps.

In reality, refugee women have less access to resources than their male counterparts which implies less power and influence.

The Capacities and Vulnerabilities Analysis Framework is, by itself, insufficient as a theoretical framework to provide a basis for this study. Its contribution to the RWRD framework comes from its perspective that refugees have capacities and vulnerabilities which must come into play when designing relief aid, indeed, relief organizations have the responsibility to enhance capacities of refugees and lessen their vulnerabilities when possible. The weakness of CVA lies in its weak gender focus, which this study holds paramount. Although the concepts of capacities and vulnerabilities can be powerful when considering gender inequalities, the CVA framework is not designed specifically to promote women's empowerment. Another shortcoming of this framework (CVA) is that it assumes that planners and implementing agencies are neutral agents. It is important to carry out an institutional analysis of implementing agencies in order to highlight opportunities and constraints within them regarding gender-aware planning and implementation. Ultimately, the fact that CVA was designed to assist relief organizations in the efficient use of resources, rather than women's empowerment, makes it unsuitable as a basis for this thesis. CVA nonetheless offers important considerations to the theoretical concepts used.

2.1.1 Provision of Opportunities and Resources

Drawing upon the principles of CVA, WID and DAWN, RWRD focuses on the provision of opportunities such as *credit*, *literacy* and *skill-training* to refugee women. Such opportunities are intended to address the needs of poor refugee women who manage a large number of households in the camps under difficult circumstances. RWRD sees *micro-credit* as an effective tool which can be given to refugee women in order for them to engage micro-enterprises or income-generating activities (IGA) in the informal sector. Because of their involvement in the struggle for survival, women need to have additional sources of income to protect their families against various difficulties. Women's active economic participation is vital because they have the responsibility to feed their families. Increasing women's income-earning is a long-term development strategy which increases their ability to purchase food, obtain healthcare and secure education for their families, as "women's income is often used to buy food - this income improves the quality and quantity of food" (Charlton, 1984, p.50). For Jazairy et al. (1992, p.285) , "women's own enterprises are improved only if women themselves gain access to new inputs [such as credit and training for physical and human capital accumulation], in order to break the vicious circle of low productivity. Such access, however, must result in improved incomes that women can control and use to purchase the inputs they require."

Access to credit: Credit can offer opportunities for entrepreneurial refugee women to engage in non-farm activities. However, refugee women find difficulty in accessing credit from formal financial institutions because of their limited incomes.¹² The lack of collateral, social

¹² It is even difficult for refugee women to access credit from formal banks and government institutions - due to their statelessness and collateral requirements. They can only be reached through group lending and savings programmes sponsored by relief organizations. Moneylenders are also another option from which women can borrow money.

and economic subordination, and illiteracy are a “...constraint to their entry into profitable economic opportunities and make it hard for them to deal with the procedural formalities” (Jazairy et al, 1992, p.290). Income-generating activities are likely to enhance the income-earning capacities of refugee women as well as the entire welfare of their families and the refugee community.

Literacy and skill training: RWRD supports equipping women with education, skills and literacy training in order to contribute to the self-reliance of refugee women. With these educational resources women will find it easier to enter areas of self-employment and to participate in relief programs and decision-making. Literacy and skill training can also increase women’s income earning capacity and also shift them from relief dependency to self-reliance as literate and skilful women find various opportunities. Women must be at the centre of any effort for overcoming poverty, illiteracy and a lack of resources.

2.1.2 Connection Of Development and Relief

Another important provision of the CVA framework to RWRD is in revealing the conventional approach of “relief now - and development later” as problematic and one that cannot solve the plight of refugees for two reasons:

1/ it is unable to solve complex political emergencies and situations of forced displacement; and

2/ it can only play a very limited role in protecting human rights and safe-guarding human security in situations of ongoing conflict (UNHCR, 1997, p.12).¹³

¹³The 1994 UNDP Human Development Report talked about the concept of “human security” and states that it is universal and relevant to people everywhere, for both rich and poor nations. It implies security free from threats such as unemployment, drugs, poor health, food shortage, crime, pollution, poverty, and human rights violations. One of the arguments of this thesis is that relief organizations can assist refugees to regain their human security so that they can strive for changes in their lives and in their communities. Without refugees being secure in both the short and long-term, their plight will remain unsolved.

CVA is founded upon the connection between disaster and development. "Sometimes people claim that it is impossible to think about development issues when a disaster strikes and people are suffering. Experience shows, however, that disasters, disaster responses and development are so interconnected that it is a mistake to ignore these connections" (Anderson and Woodrow, 1989, p.9-25).

However, how relief assistance is delivered can hinder or facilitate development, particularly when relief workers "...act as if the recipients are only needy 'victims' totally devastated by the disaster and without energy or initiative or capacities left.... they ..make all the decisions about what to give and to whom. They manage the distribution of aid, they set the priorities, they plan the projects, they hire and supervise the workers - all without consulting with the people they intend to aid because these people are considered "helpless" (Anderson and Woodrow, 1989, p.29).

Relief is a short-term project which entails the delivery of basic needs such as food, shelter, water and healthcare to refugees and neither meets the developmental needs of refugees (particularly women) nor solves the root causes of their displacement such as gender inequality, poverty, marginalization and violations of human rights.

Relief programs are not designed to empower refugee women, but only to ameliorate their suffering on a short-term basis. This has major implications on their long-term security, well-being, self-reliance and their abilities to rebuild their lives in the future. Refugees are people in need of developmental support such as education, skills training, credit, security, leadership and entrepreneurship opportunities. It is not sufficient to depend on short-term relief interventions by relief organizations to address long-term problems. Refugeeism is linked to poverty, gender-inequality, violations of human rights, illiteracy and marginalization. If a

permanent solution is to be found, then addressing these factors is a priority. As Sadako Ogata, former United Nations High Commissioner for Refugees (UNHCR), stated:

if yesterday's repatriation is not to become tomorrow's emergency, then the international community must show greater commitment to post-conflict rehabilitation...our efforts can only be meaningful if they are placed in a larger framework of national rehabilitation, economic and social development and democratization of war-torn societies (Sadako Ogata, 1994).

In other words, this suggests linking relief and development assistance for refugees and that development should also take place in the refugee community to address their plight.

All relief efforts should be initiated with the expectations that forced displacement will not be resolved quickly - through relief efforts only. That is to say, medium to long-term development strategies should be formulated as a contingency plan. The rationale for this is demonstrated in recent history where relief agencies were unprepared for a decade of the hundreds of thousands of Somali refugees living exile; they had anticipated swift resolution to the crisis and had to scramble to address anything beyond the short-term needs of the refugees.

The world has been dealing with the refugee issue for decades under the auspices of international non-governmental organizations (NGOs) and the state levels. It is apparent and has been for sometime that refugee crises tend to be at best medium- and most cases long-term problems. It seems unusual that given all of this experience and academic focus, the humanitarian response continues to be in the form of crisis management with no eye to the future: that is to say with no contingency planning for the medium- and long-term developmental needs of refugees which includes a comprehensive perspective that sees women as deserving special attention.

2.2 The Contribution of the Women in Development (WID) Framework

Since the 1970s, a number of studies may be credited for bringing attention to the importance of women's roles in development and the existing factors which inhibit their fuller integration and participation in the development process. The first such studies include those describing women as having played a major role in agricultural activities, e.g. in crop production, processing and marketing of produce (Boserup 1970). In addition, a clear debate about women's economic and social roles around the world was expounded in Esther Boserup's work in that era (Boserup, 1970). Before Boserup, most of what was known academically about women in the Third World came from anthropological studies. Boserup's book brought women and development into an international context by clarifying women's roles in economic development and development policies, and projects implemented in the 1950s and 1960s. Since the 1970s, there has been a growing awareness and concern regarding the impact of development planning on women's lives specifically.

Boserup's book discussed in detail the negativities of the development process on women. She showed how modernization lowered women's status while raising men's. Modernization imposed new patterns of sex roles on farming and trading. The promised "trickle down" beneficial effects of the modernization model did not reach women. Boserup's study provided a new assessment of the extent to which women as a group have been affected when development projects were implemented, and technological changes were introduced into the farming system. For example, when technology was introduced, men took over the ploughing, and men rather than women now operate the main farming equipment. It was men who frequently received training about new methods of cultivation, received access when credits were given, new seed varieties, equipment and tools to increase their agricultural productivity.

This discriminately benefitted men and increased the gap between women and men's productivity levels and the incomes of men and women widened. For Boserup

Such a development has the unavoidable effect of enhancing the prestige of men and of lowering the status of women. It is the men who do the modern things. They handle industrial inputs while women perform the degrading manual jobs; men often have the task of spreading fertilizers in the fields, while women spread manure; men ride the bicycle and drive the lorry; while women carry head-loads, as did their grandmothers. In short, men represent modern farming in the village, women represent the old drudgery (Boserup, 1970, p.56).

Although women had traditionally held active roles in subsistence agricultural activities, rural development efforts - including the provision of credit, technical advice, aid extension services - were channelled to men, thereby reducing women's participation in food-producing and economic activities. In the process of economic change, women were put in a disadvantaged position - fewer employment options, lower skills training and education, less access to services and credit. This male-biased but gender blind development approach increased women's workload and decreased their productivity. Boserup advocates greater roles for women in the development process, particularly in productive sectors such as industries and agriculture and calls for greater educational and training opportunities for women. When development excludes women from full participation, it denies its benefits to women and functions far less effectively. She argued that development planners should increase women's involvement, utilize their potentials and provide them with much needed training and education.

After Boserup's ground-breaking work, academics and practitioners began to acknowledge the invisibility and lack of information on women. They also began to acknowledge the need to understand better the roles as well as the needs of women in order to plan for development programs and projects. The emphasis on integrating women into the development process in all its projects and programs emerged. The phrase or the concept of "integrating women into

development” means including women more in the development process. For Boserup, it means that women must receive equal development benefits, participation and an active role in the development process so that they may make development meet their needs.

2.2.1 The Creation of Specific Opportunities for Women

The Refugee Women in Relief and Development Framework (RWRD) incorporates WID’s principle that if women are provided opportunities such as skill-training, access to credit, and so on, they can do much for themselves and their families. WID supports the creation of opportunities for women to participate and share in the benefits of development projects. Refugee women given access to credit, vocational training, an opportunity to participate in the decision making process, education and health training are able to become increasingly self-reliant when in the camps and prepared for once they return to their country of origin. Most often women are neither a target group nor recipients of relief assistance. The purpose of creating specific opportunities for women is to address imbalances between women’s and men’s benefit from development and relief, an imbalance caused by gender-bias, which gives men disproportionate attention while women’s contribution and needs go unnoticed.

WID also supports the creation of women-specific programs and projects to address the specific problems such as inaccessibility to funds and services faced by women. In reality, women have less access to resources than their male counterparts which is rooted in their traditional social position, having less power and influence. The 1994 Human Development Report recognizes that:

“not much can be achieved without a dramatic improvement in the status of women and the opening of all economic opportunities to women” (UNDP, 1994, p.4).

This is important to RWRD framework and in the refugee context, not providing opportunities to refugee women results in no permanent solution being found to forced displacement. If refugee women continue to be marginalized and not provided opportunities, both relief and develop efforts will inevitably fail.

Creating opportunities for women implies investing in women, which is often a cost-effective way to broaden relief and development objectives such as improved entrepreneurship, skills, reduction of poverty, greater family welfare, leadership, empowerment and participation. Such specific programs for women - can assist poor women, particularly those who shouldered new roles and responsibilities and the provision of opportunities.

2.2.2 The Integration of Women into the Development Process

The WID framework does address the importance of integrating refugee women as beneficiaries within the formulation and implementation of development programs in order to ensure that their specific needs are addressed or met. For Boserup, the concept of “integrating women into development” means that women must receive specific attention to the role they play in the development process so that they may make development meet their needs.

Women’s issues have been continually excluded from the development agenda. WID brings to the RWRD framework the importance of integrating women into relief and development as beneficiaries. This is consistent with what refugee women in the camps expressed as a need (see Chapter Four). If refugee women are integrated into the design stage of refugee aid and development programs / projects, it will give them a sense of control over their future and give them hope. This is important to the RWRD framework, a framework which supports

and acknowledges the importance of integrating women into relief and development processes.

2.3 The Contribution of Development Alternatives with Women for a New Era (DAWN)

Another framework used to support this thesis is Development Alternatives with Women for a New Era (DAWN), which was designed by Third World feminists based upon their perspectives and experiences. This focus on women's realities is crucial to the RWRD framework; the refugee issue is a women's issue. Development, a third world phenomenon, needs from a moral standpoint, if nothing else, to be analyzed from women's and third world perspectives. DAWN provides a feminist critique of the growth-oriented model of development and an analysis of the interlocking crises of food insecurity, environmental degradation, debt, deteriorating social services, militarism, and political conservatism.

According to DAWN, the growth-oriented model is problematic, because;

- it excludes women's unpaid work from calculations of Gross National Product (GNP),
- it does not recognize the links between economic production and social reproduction, and
- it does not acknowledge the existence of gender-based hierarchies in the household, the workplace, the community, and the society at large.

2.3.1 Creating a Development Alternative from Women's Perspectives

The DAWN framework draws attention to the creation of a development alternative which puts women at the centre, based upon their perspectives. It is an alternative development strategy for Third World women which puts more emphasis on the participation of women and self-determination, the empowerment of women to identify priorities and design development policies and projects that are intended to improve their conditions.

This focus on women's agency in creating alternatives is relevant to the RWRD framework which calls for alternative humanitarian assistance which recognizes the links between displacement, women and development. It is a development alternative from women's perspectives (Sen and Grown, 1987, p.96). The **Nairobi Forward-Looking Strategies** in paragraph 16 also talks about the importance of "a women's perspective" and states:

"The need for women's perspective on human development is critical, since it is in the interest of human enrichment and progress to introduce and weave into the social fabric women's concept of equality, their choices between alternative development strategies and their approach to peace, in accordance with their aspirations, interests and talents. These things are not only desirable in themselves but are also essential for the attainment of the goals and objectives of the Decade [development and relief]." (UN, 1986).

This is relevant to the RWRD framework which calls for a new approach, addressing both the relief and development needs of refugees, one which is also based on the specific needs and perspectives of refugee women. Understanding how women cope under harsh, marginalized conditions, knowing what women think of their roles and responsibilities, participation, perceptions and aspirations in regard to development, relief, skill training, credit - are all important in the formulation of development policies and projects.

2.3.2 A Holistic Approach to Development

DAWN is a holistic approach to development and relief, which makes the argument that if women are taken into consideration in the process of relief and development, the state of families, societies, and development efforts will improve. "Poor women's lives are not compartmentalized and their work is not seasonal. They therefore see the problem from a much broader and more holistic perspective" (Wilshire, 1992, p.19). This is very relevant to

the RWRD framework, that refugee women have different perspectives to both relief and development because of their different experiences in relief and displacement. As the document **Nairobi Forward-Looking Strategies for the Advancement of Women** focused on refugee women, "...the potential and capacities of refugee....women should be recognized and enhanced" (UN, 1986, p.73, para 298). Linking refugee women's everyday experience to an understanding of the relief and development policy framework, DAWN takes into account women's experiences and their resourcefulness and responses to development aid. "Women's vantage point is different from that of men, because women have been largely excluded from policy-making, their perspectives have to be specifically included and their involvement in decision-making institutionalized" (Antrobus and Bizot, 1995, p.202).

2.4 Refugee Women in Relief and Development Framework (RWRD)

The RWRD framework came out of my frustration with wanting to explain the developmental reality of refugee women in the absence of any relevant theories that focus upon them. Although there are frameworks specifically designed to analyze relief and refugees, they do not focus upon women specifically, but rather upon refugees as a homogenous group.¹⁴ That is, the current theories have not broken down the issue of "refugees" to look specifically at women. My personal experience as a refugee woman and researcher opened my eyes to the need for a framework that is women - friendly. The

¹⁴ For example, the People-Oriented Planning (POP) was developed for refugee situations to ensure that resources and services to refugees are equitably distributed as well as to ensure that donor resources are efficiently used in the refugee situations. POP's focus is on the short-term and gives little consideration or emphasis to the long-term developmental needs of refugees.

As mentioned, another framework is the Capacities and Vulnerabilities Analysis (CVA) which was also designed specifically for use in humanitarian interventions, and for disaster preparedness. Although this framework has very useful concepts, the CVA framework is not designed specifically to promote refugee women's empowerment. It assumes that planners and implementing agents are neutral agents, and it is also not a participatory tool.

remainder of this chapter draws out the theoretical concepts which are central to this RWRD framework, which focuses and gives attention to women.

RWRD rests upon the following principles:

- 1) Displacement affects women and men differently.
- 2) Women's roles and contributions should not be invisible but acknowledged.
- 3) Women are not passive recipients of relief assistance but resourceful agents.
- 4) Women should be active participants in formulating and implementing relief and development programs.

2.4.1 Focus on Women

Within the RWRD framework, displacement affects women more significantly than men partly because of their gender and the roles they play at both the community and household levels. Changes happen in women's lives when they are forcibly removed from their communities as a result of civil strife. Women's responsibilities change or are increased from what they used to be. It is therefore essential that relief organizations working with refugee communities be aware of such changes and take initiatives to assist women with multiple and expanded roles.

Forced displacement profoundly affects women in their role of supporting social and familial structures. Land and the sense of community are lost, and spouses either are lost or separated in the process of displacement. This puts women particularly in a difficult situation as they attempt to carry out various roles and responsibilities without support. In the design and implementation of relief efforts and longer-term development assistance, women have specific needs arising from displacement and "... If projects are to improve women's

position, it is essential to have the different needs and interests of women and men, and the power relations between them, taken into account in the planning phase” (Lingen, 1994, p.32). How relief and development projects are implemented can have differential impacts on the beneficiaries:

“Development projects can have either positive or negative effects on the division of labour, and the access to and control over allocation of resources, benefits, and decision making in a society. When gender differences are overlooked in the planning phase, projects are unlikely to respond to women’s needs and may even have negative consequences for women” (Ginotten et al, 1994, p.11).

Refugee women are the ones whose survival is at risk in exile. It is crucial that relief agencies take the differential ramifications of displacement into their policies and programs.

2.4.2 Women’s Roles and Contributions

From the refugee literature - women are inactive agents. My experiences indicate that women do play active roles and make huge contributions in relief and development. And yet, they continue to be forgotten - omitted - ignored by those who design and implement relief and development projects. A major change is needed in the relief and development policies, attitudes of governments and development agencies, if a genuine relief and development is to occur:

“What is now needed is the political will to promote development in such a way that the strategy for the advancement of women seeks first and foremost to alter the current unequal conditions and structures that continue to define women as secondary persons and give women’s issues a low priority. Development should now move to another plane in which women’s pivotal role in society is recognized and given its true value. That will allow women to assume their legitimate and core positions in the strategies for effecting the changes necessary to promote and sustain development” (UN, 1986, paragraph 21).

Relief organizations, those who design and implement relief projects can perhaps recognize their “blindness” to refugee women as playing productive roles. Refugee women have been

invisible and their contributions need to be recognized. Relief planners have to be aware of their gender-blindness and consider what the reasons are for not seeing women.

Refugee women must be seen as more than mothers. Understanding their entire contribution to the continuation of community and survival is long-over due at the level of project formulation.

Utilizing the RWRD framework in the design and implementation of post-emergency period - projects in the camps can address many of the short-comings of current relief aid efforts.

Shifting the focus of relief assistance from the gender-neutral “refugee” to refugee women can result in a more appropriate usage of scarce resources.

2.4.3 Women as Active and Resourceful Agents

The RWRD framework sees refugee women as resourceful and active agents even in the midst of crisis, who make various contributions to their families. This is contrary to the belief held by many organizations that refugee women are vulnerable and need to be assisted by others all the time. Patricia Daley states that whenever relief organizations talk about female refugees, often the “discussion of refugee women tends to focus on their vulnerability and their experience as victims in acts of sexual violence and other forms of abuse...very little is said (talked about) the resourcefulness of women in the camps” (Daley, 1991, p.248). These assumptions justify the formulation and implementation of relief projects “for them” rather than “with them”. For Charlotte Bunch (1995, p.159), “...women have been maintaining families and holding communities together, often in the face of adverse economic circumstances and discrimination and attitudes that diminish [their] contributions to society.” Women are important actors, especially in their roles of managing households, cooking, gathering firewood, water, and nurturing.

2.4.4 Participation of Women in Formulating & Implementing Relief and Development Programs.

The participation of refugee women in relief programs is a vital factor that can determine the failure and success of such initiatives. RWRD advocates for and supports continuous participation of refugee women in all stages of relief programs. Participation in this framework implies:

- a process and not a project where refugee women are not perceived as merely passive receivers of relief projects, but are given the right to define, identify their needs, voice their demands and organize themselves to improve their livelihood with the help of the financial and technical resources and training offered to them by relief and development projects (Jazairy et al, 1992, p.358) and;
- it also implies access to, and control of resources (Jazairy et al, 1992, p.358).

Involving women as early as possible in all phases of a project cycle will lead to ownership of such projects and they will be in charge of their own lives and solve their own problems (Burkey, 1993, p.56). Participation leads to self-reliance, pride, creativity, initiative, responsibility and cooperation. Participation "...must be much more than the mere mobilisation of labour forces or the coming together to hear about pre-determined plans...[and] must be more than a policy statement - there must be a genuine commitment to encourage participation in all levels of development work" (Burkey, 1993, p.57).

"Refugee women themselves can offer the best insights into questions affecting their rights and their safety, and they need to be consulted at the outset" (Refugees, 1990, p.17).

Participation of women can be a learning process which builds their self-reliance and this is fundamental for the survival of women in a difficult environment.

However, there are barriers and obstacles which are cultural, social, economic and political, and hinder women to participate fully in all stages of relief and development. How relief assistance is delivered can also hinder the participation of refugees, including women, especially when refugees are excluded from participating in project planning, staffing and decision-making. As a result, they become subjected to the impositions of “solutions” by international relief agents (Bulcha, 1998, p.187). This leads to “...increased powerlessness, diminished self-confidence and greater dependency” (Koehn, 1994, p.103). Top-down projects that seem participatory in fact hinder women’s participation. For example, projects are planned for them and they are mobilized to participate - participation becomes something which is imposed on them. If relief programs are to have positive impacts on the lives of women, women should be placed at the centre, and be involved in all stages of relief projects (formulation, implementation and evaluation).

Chapter Three: The Refugee in Historical Perspective

This chapter will describe the history and mandate of the office of the United Nations High Commissioner for Refugees (UNHCR) as well as its definition of "refugees". Also presented are critiques of the UN definition of "refugee" by the Organization of African Unity (OAU), various scholars, and a gender-critique. The chapter concludes with an exploration of the functioning of the international refugee regime.

3.1 Historical Background

The United Nations High Commission for Refugees (UNHCR) came into being on 1 January 1951 by General Assembly Resolution 428(v), of 14 December 1950 (UN, 1949). It was initiated to deal with about 1.2 million refugees from post-World War II Europe (UNHCR, 2000, p.4). It is a United Nations' organization established by the General Assembly with a mandate that is comprised of two key components:

- 1) the provision of international protection and material assistance to refugees, as defined in the statute; and
- 2) the identification and implementation of permanent solutions to refugee issues.

The creation of the office of the UNHCR in that period shows that there existed a determination of the international community to strengthen institutionalized techniques for a more comprehensive and lasting solution to the problem (Simpson, 1939, p.65). Since then, "the agency has been the primary office of legal protection and material assistance to refugees in Europe, Africa, Asia and the Americas" (Ngolle, 1985, p.62). The establishment of the UNHCR office represented the continuing attempts by the international community to institutionalize its response to the growing global refugee problem (Ngolle, 1985, p.62).

Although the office was established in the aftermath of the Second World War to meet the needs of Europeans who became refugees and were outside their countries of origin as result of war, it evolved to become an umbrella organization for planning and coordinating refugee assistance programs designed to find durable solutions for refugee problems around the world. Currently, the agency is responsible for the welfare of some 22 million refugees globally who left their countries to escape persecution, violence and conflict (UNHCR, 1997, p.1).

3.1.1 Provision of International Protection and Material Assistance to Refugees

According to Stein, the UNHCR's international protection of refugees is an international law which substitutes for the protection that the refugees' country of origin cannot or will not provide (Stein 1988, p.48). According to the UNHCR, its international protection of refugees

...involves all legal protection, i.e., which seeks to ensure that refugees are treated in accordance with internationally accepted standards including protection against refoulement.... It also entails action to promote the development of standards for the treatment of refugees... Finally and perhaps most importantly, it also involves a search for durable solutions, ... which is an essential pre-condition for the effective exercise of the High Commissioner's international protection function (Stein, 1988, p.49).

Without this protection from forcible return to the land from which they fled, refugees could not hope for escape from persecution.

Apart from international protection, the UNHCR also provides material assistance to refugees in cooperation with governmental and non-governmental implementing partners (UN, 1992, p.174). Human displacement can occur without warning and can involve thousands of refugees in a short period of time, most of whom are women and children. Refugees often have little time to prepare to leave their countries of origin. Once they cross

international borders, their immediate needs are basic, consisting of food, water, shelter, medical attention and a safe environment. The UNHCR becomes involved in the early stages of a refugee crisis, once information is provided by their own staff or from partner agency staff working in the crisis area. The UNHCR mandate includes a responsibility to ease refugee suffering by delivering necessary emergency assistance. According to the United Nations, the emergency assistance given to refugees normally does not exceed a period of 12 months (UN, 1992, p.175). In some cases, where the roots of a particular refugee crisis are not quickly addressed, that assistance may extend for years beyond the immediate crisis period.

In order to achieve its objectives, UNHCR relies on other UN members for the renewal of its mandates every five years and for resources. This limits its capacity to adopt its own mandates in addressing the refugee plight.

3.1.2 Identification and Implementation of Permanent Solutions to Refugee Issues

The UNHCR's mandate includes a commitment to resolving refugee crises. This may not necessarily mean becoming involved in the resolution of internal state conflicts. The ultimate solution to a particular refugee problem may be in the permanent resettlement in the first or a third country. Repatriation is usually desired, but is only undertaken on a voluntary basis, and in a situation where a recurrence of the original problem is not likely to occur.

The search for a permanent solution to refugee crises is performed in a tripartite structure, with the UNHCR working with the country of origin (in the case of repatriation) and the country of asylum (in the case of integration or permanent settlement). The eventual solution is supported and facilitated in cooperation with the international community.

3.2 The UNHCR and the Definition of “Refugee”

The Convention Relating to the Status of Refugees (1951) was established in the specific context of post-war Europe, when millions of displaced people existed in a legal limbo. Its definition of “refugee” applies to persons who:

as a result of events occurring prior to January 1, 1951, and owing to well founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social or political opinion, is outside the country of his nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it...” (UN, 1951, p.2.).

According to this definition, no one could be considered a refugee, if the event that precipitated flight happened after 1951. In the post-1951 period, the emergence of other instances of people fleeing persecution made that definition inapplicable. The UN's 1967 Protocol adjusted the definition of the term refugee by the Convention to include those who fled after 1951 and who came from non-European countries and defined as follows:

Article I

1. The States Parties to the present Protocol undertake to apply Articles 2 to 24 inclusive of the Convention to Refugees as herein after defined.

2. For the purpose of the present Protocol, the term "refugee" should except as regards the application of paragraph 3 of this Article, mean any person within the definition of Article 1 of the Convention as if the words "as a result of events occurring before 1 January 1951...and the world "...as a result of such events," in Article 1 A(2) were omitted. (UNHCR, 1979, p.37).

The Protocol also defines a refugee, however, as,

Every person who, owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who not having a nationality and being outside the country of habitual residence is unable, or owing to such fear, is unwilling to return to it (Hartling, 1979, p.125-38).

The 1967 Protocol redefined “refugee” to reflect the reality that refugees were emerging from historical circumstances that were unrelated to World War II. The revised definition expanded to include the refugee phenomenon which resulted from decolonization in Africa / Asia / Latin America, and other internal conflicts.

3.3 Critiques of the UN’s Definition of Refugee and the OAU Definition

3.3.1 Scholarly Critique of the UN Definition of “Refugee”

Critics have stated that the UN definition has not been relevant to the African situation and does not include people who are fleeing from violence or warfare and who have not been persecuted on an individual basis (Aiboni, 1978 and Ferris, 1983). In fact, current refugees leave their countries as groups and communities rather than as individuals, thus falling outside the strict boundaries of the UN definitions (Schulthens, 1989). Other critics have attacked the definition for its failure to recognize those persons who have not crossed international boundaries, i.e. “internal” refugees or domestically displaced persons (Ibeanu, 1990; Gordenker, 1987). The UN definition of a refugee also fails to address those persons fleeing from non-political persecution such as economic conditions or natural disasters (Ferris, 1983, Ibeanu, 1990).

There are various causes of displacement: forced uprooting due to political, ethnic, religious persecutions, poverty, and natural disasters. According to the United Nations High Commission for Refugees (UNHCR):

"[migrants] fall broadly into two categories. On one hand, they are generated by the violence of man, by his intolerance towards his fellow human beings, by his efforts to dominate those around him. In this category are victims of armed conflicts, of violation of human rights, of oppressive regimes which deny their citizens the enjoyment of fundamental rights and liberties. This is the category which produces refugees, people whose lives or liberty would be in danger if forcibly returned to their country of origin. On the other hand, there are the national calamities, under-development, poverty, socio-economic problems and ecological disasters which compel people to leave their countries simply to survive. They are not refugees in need of asylum. They are human beings in distress and who are in need of assistance (Refugees, 1991, p.16).

There are four types of refugees: First, political refugees who flee from political persecution often for personal, religious or ethnic reasons. This type of refugees flee from their countries involuntarily due to political violence and persecution and seek refuge in other countries by crossing international borders. Second, economic refugees, who are not often considered to be refugees because they leave their country of origin voluntarily in order to seek a better life in other countries. Critics argue that persons fleeing economic hardships are often as needy if not more so than those fleeing political persecution. (Ferris, 1983; Keely 1981). Economic refugees may be pushed from their home country for various reasons such as overall economic decline, or economic policies imposed by governments such as structural adjustment programs. Third, environmental refugees are persons who are forcibly removed from their homes and communities due to natural disasters such as floods (caused by excessive rains or dams), earthquakes, volcano eruption and soil erosions. Fourth, contemporary refugees are produced mainly by civil war, collapsed state and ethnic violence. As a result, many people get caught between governments and oppositional groups entangled in armed power struggles and become refugees, for example, in Somalia, Angola, Liberia, Sierra Leone,

Afghanistan and Sudan. They are forced to leave their homes on short notice with no time to collect valuable possessions except a few items and cross international borders without resources.

The focus of this thesis is upon refugees from Somalia who have become displaced due to a collapsed state and civil war.

3.3.2 The OAU and the UNHCR Definition of “Refugee”

In late the 1950s and early 1960s, there were wars of liberation as well as civil wars in Africa which externally displaced millions. As a result, members of the Organization of African Unity (OAU) broadened the definition of a refugee at a 1969 Convention. Many scholars have argued that the UN definition was improved greatly by the OAU in 1969 through its Convention Governing the Specific Aspects of Refugee Problems in Africa. The OAU acknowledged persons fleeing wars are also refugees and has thus extended its definition and included additional categories of persons who are compelled to flee across national borders to escape violence of any kind, whether or not in fear of direct persecution, and are equally entitled to the status of refugees and thus ought to qualify for assistance and protection in this respect. Reflecting on the contemporary African refugee problem which was quite different from the situation in post-war Europe, the OAU defined refugees as:

1. Every person who, owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself for the protection of that country of his former habitual residence as a result of such events is unable or, owing to such fear, is unwilling to return to it.

2. Every person who, owing to external aggression, occupation, foreign domination or events seriously disturbing public order in either part or the whole of his country of origin or nationality, is compelled to leave his place of habitual residence in order to seek refuge in another place outside his country of origin or nationality.

3. In the case of a person who has several nationalities, the term "a country of which he is a national" should mean each of the countries of which he is a national, and a person shall not be deemed to be lacking the protection of the country of which he is a national if, without any valid reason based on well-founded fear, he has not availed himself of the protection of one of the countries of which he is a national (Weis, 1979, p.1-16 and OAU, 1969).

The OAU Convention expanded the definition of the term "refugee" beyond the restricted and limited classic UN definition. A further contribution of the OAU Convention lies in its attempts to address factors that created the refugees flows in the 1960s, 1970s and 1980s such as external aggression, foreign occupation or domination as in Angola, Mozambique, Namibia and Zimbabwe (then known as Rhodesia). South Africa under minority white rule was another example of foreign domination of the majority Black population. In addition, the OAU definition was broader than the UN in that it included "events seriously disturbing public order in either part or the whole country." This inclusion was broad enough to include civil wars, national disasters like famine, drought, flood, earthquakes and foreign invasion.

3.3.3 A Gender Critique of the Existing Refugee Definition

The OAU Convention has its own limitations and shortcomings. First, similar to the previous classic UN definition of refugees, gender exclusive language was used in defining who is a refugee. The explicit use of words like "he" in both the UN Convention and OAU definition fails to acknowledge that in many countries women face persecution especially because they are women (Castel, 1992, p.39). Second, it failed to include those who have not crossed international borders - internally displaced persons. On the whole, however, the OAU

Convention is more appropriate than the 1951 UN Convention. Yet, in practice, the 1951 Convention and its 1967 Protocol remain the source of the official definition of a refugee, under which most contemporary refugees do not qualify (Mayotte, 1992, p.4). As a result, large number of refugees lack an officially defined status under the existing statute (Ngolle, 1985, p.15) or lack necessary policy support because of this non-inclusive definition. A more appropriate definition of “refugee” which is inclusive of women continues to be sought.

At the public level, women face various kinds of persecution, whether based on their relationship with political dissidents or ethnic lineage. At the private level, they face persecution based on cultural practices such as forced marriages, domestic violence and female genital mutilation. The international refugee instruments have not enabled women who are fleeing from such persecutions to claim refugees status. Due to pressures and the numerous violations of the physical securities of refugee women in many refugee camps, the United Nations and some states eventually recognized women as members of a “social group” for the purposes of the 1950 Convention Relating to the Status of Refugees when they are escaping from such traditional practices.

Early studies of refugees in the 1950s, 1960s and 1970s done by these academics and researchers have portrayed refugees as a homogenous group - weak, dependent, vulnerable with no control over their lives (Matlou, 1999, p.131). In those periods, refugee policy makers and officers at the refugee camps believed that it made no difference whether one was male or female, once one was a refugee. Adherents to the RWRD framework will dispute this determination, arguing that it is vital that the differences between male and female refugees’ reality and experiences be taken into consideration.

Female researchers from the North (such as Boserup, an advocate of the WID approach upon which RWRD is based) as well as researchers and academics from the South have brought refugee women and children to the attention of policy makers, host governments, and UNHCR, NGOs and other agencies that deal with them. In the 1980s, the UNHCR and NGOs began to develop some understanding of women's omission from involvement in or benefit from refugee assistance programs and policies. "It became clear that UNHCR had been overlooking the specific needs of a large part of the refugee population. Refugee women were largely left-out, despite the fact that they had manifestly greater needs." (Refugees, 1995, p.11). In 1989, one response to this new awareness was the creation of a Coordinator for Refugee Women - a new position under the administration of UNHCR. It is somewhat ironic that the first women in this position, Ann Howarth-Wiles, faced the same kind of exclusion as the women she was hired to support. "...I realized I was going to have to fight, and that the battle was far from won, even inside the organization." (Refugees, 1995, p.11).

The first recommendation on refugee women was made by the Executive Committee (EXCOM) of UNHCR in 1985 to find ways to protect refugee women. In 1988 a roundtable on refugee women and an International Consultation on Refugee Women were held. In 1995, UNHCR issued its **Guidelines on the Protection of Refugee Women** (UNHCR EXCOM 1995). The document discusses issues of relevance to women refugees, including protection from physical, sexual and other forms of violence in refugee camps; legal aspects of status determination; access to food, shelter, and other services; and repatriation. These UNHCR Guidelines also address in Conclusion No.39 that women:

fearing persecution or severe discrimination on the basis of their gender should be considered a member of a social group for the purposes of determining refugee status. Others may be seen as having made a religious or political statement in transgressing the social norms of their society (UNHCR EC 1991, 40 par. 71).

In addition, in 1995, the UNHCR produced a document entitled *Sexual Violence Against Refugees: Guidelines on Prevention and Response*. These guidelines state that refugee women share the protection problems experienced by all refugees and that

...refugee women and girls have special protection needs that reflect their gender: they need, for example, protection against manipulation, sexual and physical abuse and exploitation and protection against sexual discrimination in the delivery of goods and services (UNHCR, 1995a, p.7).

From the perspective of RWRD, it is encouraging to see that the UNHCR attempted to rectify its definition and approach to the specific needs of women refugees. However, these guidelines are far from being fully implemented. According to former UNHCR Coordinator for refugee women, Ann Howarth-Wiles, "the problems of refugee women are too often relegated to second rank priority. There is always something more pressing to do than to deal with the difficulties that women in particular, encounter in refugee situations" (UNHCR, 1995b).

There is a consequent neglect of the protection of refugee women. As Mayotte (1992, p.186) points out, the particular needs of refugee women are not taken into consideration. Not only are women and children the majority of the world's refugee population but they are also the majority of the refugee camps' population. They are the most vulnerable of the refugees and have the fewest resources (Mayotte, 1992, p.148). As with other refugees, they have lost material possessions, and as Mayotte (1992, p.150) points out, "generally they come from countries in which the vast majority of women are very dependent on men, especially rural women who form the largest proportion of any refugee population."

As a result of displacement or breakdown of community networks and structures such as kinship, family or community, women are left alone - as heads of household for the first time

- to care for their children, the elderly and the sick in an environment where they have few resources and little support. Refugee policies need to address these specific situations of women and their on-going responsibilities of caring and supporting others. For example, in the refugee camps, refugee women's lives are centred around their families (Mayotte, 1992, p.150). Women continue to be the ones who are responsible for cooking food, but they hardly have any voice in food distribution. They are unable to prevent the not uncommon diversion of food rations by ration distributors.

Using the RWRD framework, founded in a women-centered perspective of the refugee problem, one can see the limitations of the existing definition of “refugee” as it pertains to the specific experience and reality of women. This is particularly true in the case of gender-based persecution as a condition resulting in women becoming refugees.

3.4 The International Refugee Regime

In the international refugee regime there are many actors who deal with refugees and they include: host governments, countries of origin, donor countries, UNHCR, other UN agencies such as WFP, UNICEF, NGOs and researchers. For Matlou “all these actors have institutionalized both normative and procedural expectations with regard to how refugee matters are addressed” (Matlou, 1999, p.129). Matlou states that this regime is dominated by Western countries and their organizations (p.130). For example, in early 1994, there were over 2,500 Northern NGOs operating in many parts of the world (compared to hundreds of Southern ones) which received large amounts of international assistance. This Western domination can undermine the authority of Southern states and indigenous agencies (Kadarawi, 1983). Western nations provide most of the resources channelled to ameliorate refugee crises in many parts of the world. This gives authority to northern non-governmental

organizations to operate in many humanitarian situations around the globe. Thus, they decide what programs to implement, who should benefit, who participates and how long such assistance should be given. In addition, most people working in the refugee aid regime are males (Matlou, p.129). Thus, it is no wonder that the formulation of policies and projects developed by these male actors working in relief organizations often fail to incorporate the interests and needs of refugee women and children - those who are the majority of their recipients.

The literature on refugees is also dominated by Western academics and institutions which gives them an upper hand in refugee studies and which has led to the development of various concepts, theories and methodological strategies which influence how refugees should be perceived and be treated (Matlou, 1999, p.131). From the perspective of southern scholars (in the DAWN framework, an element of RWRD), that northern-centric conceptualization of the refugee problem results in a limited understanding of the issue.

3.5 Conclusion

A proper and complete definition of “refugee” is vital. It is the basis from which all programs and policies which aim to address the needs and challenges faced by refugees, including women, are shaped. Women refugees have been under-served and misrepresented by relief agencies working from a faulty conceptualization of “refugee,” one which has approached the problem from, initially, a gender-biased perspective, and later from a gender-blind perspective. It is now time for a gender-appropriate approach to resolving the specific problems faced by refugee women.

Contemporary refugee aid encourages the development of a refugee mentality and a willingness to rely too much on the efforts of others (relief organizations) (Mazur, 1987 and Harrell-Bond, 1986). However, typical refugee women in Africa - as will be pointed out by this case study, including the ones in Ifo, Dagahley and Hagadere camps - are hard working individuals who are determined to improve their situations and their families, in a difficult environment. The concrete circumstances and the ways in which women have been able to escape grinding psychological and physical poverty of the camp will be explored in the following chapters.

Refugee aid should not be merely an act of delivering beans and blankets to refugees. Although the delivery of these items is crucial in meeting the immediate needs of refugees when they cross international borders, short-term refugee aid must also not become counter-productive in meeting the long-term needs of refugees, particularly those that are in most need (women and children). The powerless and dependent policy approach to refugees does little to increase refugees' self-reliance, participation, physical security, education, peacebuilding, empowerment and human rights. A refugee policy founded upon the RWRD framework would also be concerned with enabling refugees, including women, to have control over their lives, escape poverty, violence, discrimination, under-representation, and most of all move them from hand-outs to self-reliance.

The conceptualization of the "refugee" has undergone periodic transformations since the creation of the UNHCR. With these changes comes the urgent need for an instrument that identifies the modern reasons for displacement and the characteristics of that displacement. Perhaps the most important addition to the identification of refugees has been the gender component, particularly as gender-based persecution is seen as a real and increasing phenomenon.

Chapter Four: Case of Somali Refugee Women in the Dadaab Refugee camps

To live in a refugee camp cannot truly be considered “living” It is little more than existence, a daily struggle for survival. That struggle can be more or less difficult, depending upon the support which refugee women receive at the agency level, and the measure of power which they are able to attain at the community level. The UNHCR (1993: 104) has recognized that the life of a displaced woman is a life of misery - of poverty, dependency and frustration. Most refugees in the Dadaab camps fled Somalia in the early 1990s because of the political upheaval, the collapsed Somali state and the civil war. They crossed the border seeking refugee status for their families. They left their homes and country in order to find a safe place until the factors that forced them out of their country improve. They were forced to start a new life, completely different from the one they had in Somalia. Their new life consisted of “homes” made of scavenged wood, of receiving twice-monthly food hand-outs from strangers, and of the struggle for dignity is a situation where they feel powerless.

The proximity of these camps to the Somalia border brings concerns for safety, as weapons are often smuggled into the camps, an extension of the internal Somali civil war. Women become subject to violence, including sexual violence, when they leave the camp boundaries to collect firewood.

Their displacement became a “normal” situation for relief organizations, the host government (Kenya) and even the refugee themselves. Although the refugees presence in Ifo, Dagahley and Hagadere was seen as temporary, these camps continue to shelter them more than 10 years later. This chapter describes life for refugee women in these camps.

Therefore, the inadequacies of existing relief policy as they are manifested in the camps is provided, and looked to the refugee women's own assessment of these policies. Refugees provide their views on how their lives have changed due to displacement particularly in the adoption of new gender roles. While the burden and responsibility has increased, the representation and participation of women in camp affairs has not. They are marginalized by a structure which entrenches patriarchy and excludes their attempts to voice the needs of women. The three Dadaab camps are then introduced, followed by a specific focus on condition of housing, ration distribution and security and the repercussions upon women. Next, the concept of "depersonalization" and its implications upon policy implementation and women's self-perception leads into an exploration of the categorization of refugee camps in Dadaab as having become an extended temporality for refugee women.

4.1 Introduction to the Three Dadaab Camps (Ifo, Dagahley and Hagadere)

The Dadaab camps (Ifo, Dagahley and Hagadere) are located in the Northeast province of Kenya. They are large tented towns altogether covering an area of 50 square kilometres, and are within an 18 - kilometre radius of Dadaab town. The geographic location surrounding the camps is an arid area with sparse semi-desert vegetation without surface water. The region was formerly used exclusively as rangelands by local nomads/livestock owners. In April 1999, the registered population of the three camps was 107,342 persons (UNHCR Report, 1999). According to UNHCR, the three camps hold about sixty percent of Kenya's entire refugee population.

Refugees in the three camps originated from different socioeconomic backgrounds of Somali society (educated and un-educated): they are young and old, men and women, farmers and pastoralists, urban and rural. Research findings indicate that the refugees in Ifo, Dagahley and

Hagadere cluster in three occupations: (1) nomadic (primarily pastorals), (2) agriculturalists from areas along the southern Juba River Valley, (3) urban - civil servants and traders. Non-Somali refugees living in the three camps included Ethiopians, Sudanese and Ugandans. Seventy-five percent of the Somalis came from the Juba River Valley and the Gedo region, while ten percent originated from Kismayo, Mogadishu and Bardera (UNHCR, 1999). Many Somali clans and subclans were present in the three camps, including the dominant subclans were Ogaden and Majerteen - with a few Marehan, Dulbahante and Warsengeli. Hawiye clans and subclans such as Shiikaal, Abgaal, and Sacad were also present in the camps.

As in other refugee camps, life in these camps depends on the humanitarian assistance provided by the World Food Program (WFP), CARE International, United Nations High Commissioner for Refugees (UNHCR), UNICEF and Medicines Sans Frontiers (MSF/Belgium). Administratively, the three camps fall under the United Nations High Commissioner for Refugees (UNHCR) which is responsible for protection and assistance programs in the camps and for funding refugee assistance activities implemented by UNHCR partner agencies. They are coordinated from the Dadaab Main Office (DMO) which is administered by the Nairobi Branch Office (BO). Each camp has a sub-office in its vicinity headed by a field officer.

In Dadaab, Kenya, CARE International is the main implementing partner of UNHCR in the three camps. It is responsible for camp management, food distribution and non-food items, logistics, education, community service and other programs. The World Food Program (WFP), another implementing partner, supplies the food requirements to the camps.

Medicin Sans Frontiers-Belgium (MSF-B) provides curative and preventative health and nutritional services in the camps. Each of the three camps is served by a hospital and three health posts. Most preventative services are provided at the three health posts found in each

camp, which are run by trained refugee community health workers (CHWs). First aid, health education sessions, limited family planning services, antenatal clinics and vaccinations are provided at these posts.

The Kenyan police assigned to Dadaab are located in one of the three base camps next to each refugee camp. They ensure security in the camps, prosecute crimes committed by and against refugees, and provide armed escort services for agency workers moving between camps. No female officers are placed in any of the police stations. Given the limited number of female officers in the Kenyan force nationwide, it is doubtful that any will be transferred to Dadaab in the near future.

The Kenyan Red Cross Society and National Council of Churches of Kenya (NCCCK) are also present in the camps. Since 1995, NCCCK funded by UNHCR has offered reproductive health education to refugees about harmful traditional practices like female genital mutilation, the importance of child spacing and the signs and symptoms of sexually transmitted diseases and their prevention. During the field research, it was apparent that NCCCK's workshops and education campaign on reproductive health education has significantly changed the attitudes of the refugee community in Dadaab toward female genital mutilation (FGM). As young woman living in Somalia prior to the civil war, FGM was seen as a cultural value, its brutality and reality as a health hazard was not open for discussion. My observations of both women and men in the camps revealed an unexpected openness to discuss female genital mutilation, sexually transmitted diseases and child-spacing (Fieldnotes, 1999).

In this arid climate, water is a particularly important life supporting commodity. The water distribution network in the three camps is implemented by the United Nations Children's

Fund (UNICEF) with UNHCR funding.¹⁵ There are 17 boreholes, water towers and kilometres of piping overseen by CARE who also maintains sanitation with the help of the refugees in the camps with regular cleaning, garbage collection and drainage activities. Once full or caved-in, latrines are regularly sealed and new pits dug by sanitation teams consisting of refugees.

CARE provides for the educational and training needs of refugees at the pre-primary and primary levels. During the research period, there were neither adult education programs nor secondary schools in the three refugee camps. Due to budget cuts in 1998 in the camps, secondary education has been phased out.

A special forum was established to address the environmental impact of refugees in the region. The Environmental Working Group (EWG) is composed of local leaders, the Government of Kenya, Non-Governmental Organizations and the UNHCR. The German Technical Agency for Cooperation (GTZ) is the NGO responsible for environmental conservation and firewood distribution in the camps. Refugees in the camps are encouraged to plant trees. Those who successfully grow ten trees over one year receive a fuel-efficient "Jiko" stove. The new stoves were intended to reduce, in half, the fuel-wood needs in the camps. However, refugees complained that it takes them longer to prepare food on this stove than with their traditional way of cooking.

Relief organization operations have officially shifted from the emergency phase to the care and maintenance phase, though the practical application of their programs and policies

¹⁵Water is vital for refugees, local residents and livestock. When these camps were built, UNHCR also extended water supplies to the local community. Nineteen boreholes have been drilled and equipped across Northeastern province and are serviced yearly with UNHCR funding to assist more than 50,000 local people and their livestock (UNHCR, 1996).

continue to be designed around short-term solutions. The search for developmentally-friendly solutions remains to be found. As the years go by, donor fatigue sets in and needed development resources such as secondary education are withdrawn. Many refugees themselves have become frustrated with their dependence on the insufficient hand-outs given by relief organizations. The well-off refugees have left the camps for either abroad or the cities where life is more comfortable, leaving a disproportionate number of poor women, children and elderly remaining in these camps.

4.2 Inadequate Relief Assistance

The relief assistance given to refugees covers a food ration, water and basic healthcare which is very important in maintaining the survival of refugees when in camps. The registered refugees in Ifo, Dagahley and Hagadere camps receive food rations made up of cereals, beans, cooking oil, wheat flour and salt twice a month through centralized food distribution centres in each camp. Non-food items, such as, plastic sheetings for shelter, blankets, soap, water containers, and cooking utensils are distributed to new arrivals and to all registered refugees at regular intervals, according to UNHCR officers in the camps. This is contradicted by refugees, who said these items were not replaced periodically.

The majority of female income-generators interviewed indicated that the material assistance which they received from aid agencies was insufficient. This basic and meagre assistance from relief organizations would be impossible as a basis for survival if these women did not participate in some form of supplementary income-generating activities. As they are compelled to stay in these camps for years, many of their special needs as women, specifically in the areas of education, participation, economic independence, leadership, health concerns and security are not being addressed. One young woman in Dagahley,

Hakima, lamented that “being in this camp for 5 years and the insufficient material assistance I get from relief organizations reminds me all the time that my hopes, dreams and aspirations have been destroyed and ruined by displacement and the meagre relief assistance offered to refugees like me” (Fieldnotes, 1999).

It is important to assess the different experiences of women and men in the camps and to identify difficulties and opportunities for both, in order to ensure that different voices of women and men are equally heard in the relief aid. Women’s needs and experiences are not the same as male refugees. Women have specific assistance needs, protection and roles to play. Unlike men, women need sanitary towels once in a month. In the camps, women do not receive sanitary towels. It is ironic that UNHCR is yet to acknowledge that Somali women and girls in the camps menstruate. Observations made during field research indicate that the lack of sanitary towels has serious implications on the movement of women and girls. Addressing their specific needs requires full awareness of their specific needs and the integration of such needs in the relief projects and programs.

4.2.1 Poor Housing

The issue of shelter is important to understand in the refugee context. When refugees arrive in the camps, refugees are registered by the UNHCR which provides them with basic tools such as tarpaulins for constructing a rudimentary emergency shelter. Huts are built with scrapwood scavenged from the surrounding area using their traditional skills and construction techniques. Although the dwellings in the camps are very close to one another, there are differences between the various huts. While some are spacious with decorations, others are intended to be temporary dwellings with sticks covered with plastic sheetings. UNHCR officials in Dadaab stated that these sheets are replaced periodically and often refugees sell

them rather than use them and "there is nothing we can do to stop them doing such a thing, if they want to sell it they can do it" (Fieldnotes, 1999). In addition, refugees receive regular supplies of poles to repair their shelters¹⁶. However, most of the respondents indicated that the plastic sheetings are not replaced periodically as the UNHCR stated. Observations of most of the tents and huts in the three camps have shown that the plastic sheeting is worn-out and torn to shreds by the fierce wind and heat and requires replacement. Other observations have shown that plastic sheeting is available at the refugee markets in the three camps, and refugees, as well as local inhabitants who can afford to do so, purchase them. Some of the refugees who sell their plastic sheeting indicated that, at times, they prefer to sell their new plastic roof sheeting as they are desperate for cash to purchase necessities, such as food for their families.

Furthermore, maintenance of refugees' huts relies on wood. Research respondents stated that collecting wood for renovating their huts is problematic, as rape and harassment are common occurrences when women go out to collect wood. According to the women, "we are always harassed and reminded by local people that we refugees have no right to cut dried wood for our huts" (Fieldnotes, 1999).

4.2.2 Safety Problems and Sexual Violence

During the field research, I discovered that refugee women are in danger of being raped due to a lack of security around the camps. The camps are located in an insecure area which is prone to banditry problems. Sexual violence against female refugees in Dadaab refugee camps has been an issue since refugees began arriving from Somalia in 1991. According to International

¹⁶This is intended to help reduce pressure on the environment and maintain harmonious relations between the refugees and local communities (UNHCR, 1996, p.9).

agreement on the 1951 Convention Relating to the Status of Refugees, “the physical protection and security of refugee camps is the responsibility of the host government [in this case the Kenyan government] and is to work with UNHCR to ensure the safety of refugees and the civilian nature of camps” (Jacobsen, 2000, p.3).

Refugee women are beaten, robbed and raped during the night. “Bandits walk in and out of the camps to rape us. To humiliate us more, they force us to carry whatever they loot from us to the bush,” says Asli who is the chairperson of the Hagadere camp anti-rape committee. Rukia Adan is a rape survivor and still in trauma. Bandits entered her shack, stole household items and then dragged her into the bush, where she was raped by eight men. Since the rape, she says her husband is no longer interested in her or their marriage. She feels ostracized by the community. The community has yet to learn to console and support rape survivors. According to Rukia, “people do not respect me anymore. Wherever I go. I am ridiculed.”

Raped women face many problems beyond the obvious. Not only do they have to cope with the physical trauma of being raped, they are also despised by the community for what they have gone through. As a result, many of them do not tell anybody, what has happened to them. Young girls, especially unmarried ones, cannot hide the loss of virginity. Marriage may be problematic because the girl lost her chastity and her values in the eyes of the community.

Rape is a weapon of war, revenge, humiliation, an act of aggression by one clan’s men or subclan’s men against the other’s women in the camps. Women who are raped are first asked to which clan or subclan they belong and if the wrong answer is given, the rape occurs. They are told they will be killed if they resist or try to run away. Often they are beaten to intimidate them into submission with an incident of rape. Women are at immediate risk for sexually transmitted diseases, such as HIV, pregnancy and physical trauma. Most Somali

women are circumcised and miscarriages may result if they were pregnant at the time of the attack, and even death.

Given the scarcity of dried firewood, women are forced to search up to 10 km beyond camp boundaries to collect firewood for their cooking. As the bandits are armed with automatic weapons and move in groups of up to 10 men, the women are unable to defend themselves. Male refugees in the three camps were asked why they do not go out and collect firewood for their families. They stated it is also very dangerous for them to go out and collect firewood. According to them, "they will be shot dead if they do." Most of the Somali men in the camps have an apathetic attitude towards the rape of their own women and girls by bandits. A Somali man would rather spend his time listening to British Broadcasting Corporation (BBC) news, playing cards, or chewing "miraa - khat" than go to the forest to help his wife or daughter fetch firewood, even with the full knowledge that she may be raped.¹⁷ It is "un-man-like" to do so. According to men, it is the duty of the woman to protect herself and if she allows herself to get raped, she becomes a pariah. This attitude completely contrasts that of the Sudanese men in the camps, who not only fetch firewood but also offer camp protection at night.

¹⁷The BBC Somali Service is the only medium through which Somalis - refugees, internally displaced, as well as those who live abroad - can tune into world affairs and the situation of Somalia. This service is particularly crucial for refugees who were cut off from the rest of the world to be in touch with world's events and the political, economic and security situations in Somalia. Some refugees in Ifo, Dagahley and Hagadere criticized the Somali journalists for being biased and taking sides with certain clans in Somalia. Over all, the service has been the only media which they can access - all one needs is to have a radio with Short wave and batteries.

Table 1 Causes of Sexual Violence

Causes	Number	Percentage
Insecurity inside and outside the camps	29	32.2%
Lack of Firewood	26	28.9%
Lack of Proper Fencing	15	16.7%
Bandits in the Camps	9	10.0%
No police Patrol at night	10	11.1%
Single women living alone	1	1.1%
Total	90	100%

The women said that they suffer from a living death as rape victims. Women were asked who were the perpetrators of sexual violence. In response, they were hesitant to reveal the identity of the local bandits. In other discussions, women stated that anybody who revealed the name of a bandit could suffer consequences, even death, by the perpetrator. Some of the women stated that there was one occasion when they identified the perpetrator, reported him to the police and no action was taken against the individual. Therefore they question why a refugee woman who was raped should take the risk of identifying or naming perpetrators if there would be no prosecution, and if the refugee woman could be harmed by identifying him? Most of the women stated that the perpetrators are bandits, while others stated that perpetrators are inside the camps (male refugees) and also relief organization local staff who ask women for sexual favours.

Table 2 Perpetrators of Sexual Violence

Perpetrators	Number	Percent
* Unknown bandits	50	55.6%
* Local bandits	20	22.2%
* Male Refugees	10	11.1%
* Agency local staff	9	10.0%
* Police	1	1.1%
Total	90	100%

By 1993, the number of reported rape cases was extremely high in the three camps, and a Somali human rights group based in London and others began calling international attention to the situation. As a result, UNHCR established a Women Victims of Violence (WVV) program in 1993 to coordinate anti-violence activities, decrease the incidence of rapes, and assist survivors in dealing with their tragedy.¹⁸ Victims were reluctant to speak to police or medical personnel because they did not want it publicly known that they had been raped. UNHCR officials in the camps believed that the incidence of rape could have been higher than the cases reported.

In order to help reduce the chronic problem of rape of refugee women and children and also to mitigate environmental degradation, UNHCR received a donation of 1.5 million dollars from the United States of America (UNHCR, 1999). Since early 1998, refugees in the three camps have been provided free firewood which is estimated to cover some 30 percent of the refugees' monthly firewood requirements. The project was scheduled to come to an end in August 1999.

According to UNHCR, 90 percent of assaults occurred while women were searching for firewood. What the UNHCR and other relief organizations do not understand is that it is their

¹⁸ Among other efforts taken to address the problem of rape were: UNHCR put thorny fences around the camps (120 km) to keep the bandits at bay; the host government placed a police presence in the camps and UNHCR provided them equipment such as radios, vehicles and police barracks and stations are built in the camps; the International Federation of Lawyers, a Kenyan organization contracted by UNHCR, placed one female lawyer at the District office to support rape survivors in prosecuting their attackers; CARE provides counselling to rape victims and their families, while families/husbands are encouraged to support and accept their raped spouses. In July 1995, the WVV project was renamed as the Vulnerable Women and Children (VWC) project and expanded its scope to include all vulnerable women and children in the camps. This project was funded by a British NGO, the International Cooperation for Development. The World Food Program (WFP) distributes free empty bags to rape survivors to improve their income. Women sell those bags for cash to purchase firewood. Girls in schools are also given bags to encourage them to remain in school, and can sell them to contribute cash to their families. Ted Turner gave a \$ 1.5 million grant to UNHCR to provide firewood to female refugees in the camps. The provision of firewood to refugee women was considered as a way of preventing the women from collecting firewood in the bush. At the time of my research, GTZ, a German non-governmental organization examining environmental issues in the camps, was the implementing agency for the firewood distribution project. Women receive free firewood which covers 30 percent of a household's fuel needs twice in a month. Women stated that it is very helpful but not sufficient and they must still go to the bush to collect firewood. However, the rape cases have decreased. During the field research, the project was running out of money.

programs and policies which increase gender inequalities, work burdens and vulnerabilities in the camps. For example, the provision of beans and maize to refugees have major effects on women. These kinds of food stuffs require many hours of cooking and greater amounts of firewood. This forces women to spend more time collecting firewood, as well as extra hours cooking.

The insecurity in the camps also affects relief workers who move to and from the camps in a police convoy, escorted only at set hours of the day. Cars travelling without police escort have come under attack from the bandits. Even inside the camps, staff must be accompanied by a police escort when travelling in a vehicle. Otherwise the vehicles are at serious risk of being hijacked and the passengers of being robbed and killed.

Most of the female refugees, who live in the three camps I talked to, hated the situation and conditions in which they are living. One refugee woman described to me what it is like being a refugee for many years in these camps:

Being a refugee is like being a disadvantaged person in many ways. No government can protect you from all harmful things that we experience inside and outside the camps. We get raped every time we go out to collect firewood. We get robbed and beaten by bandits in the night and our little income which we make from income-generating activities we are part of are also taken away from us, even you can get killed through the ordeal. We live in a hell hole, that is all I can say now. (Fieldnotes, 1999).

4.2.3 Food Rations: Issues of Nutrition and Distribution

Food rations are one of the most important basic needs offered to refugees in an emergency, as well as after the initial emergency stage. However, the type of ration given and how it is made accessible to refugees, have certain impacts on women. Its nutrition level, sufficiency

and how it is distributed can either improve or worsen their situation. If the food basket which refugees receive either lacks nutritious requirements or is insufficient in calories, this leads to undernourishment among children and women. Women have to find nutritious food for their families through other means.

Table 3 Amount and type of ration given to all refugees in the Dadaab Camps

per day / per person / 3.525 x 15 days

Maize	3.300g
Wheatflour	3.300g
Blends	0.600g
Pulses	0.900g
Oil	0.375g
Salt	0.075g

No sugar or milk powder are given. Children and adult refugees are given the same food basket.

Women in Ifo, Dagahley and Hagadere camps indicated that the food ration which they receive from the World Food Programme (WFP) is insufficient and poor in terms of nutritious value. The right to adequate and nutritious food is explained by the UN Committee on Economic, Social and Cultural Rights in its General Comment No.12 as a right which “shall...not be interpreted in a narrow or restrictive sense which equates with a minimum package of calories, proteins and other specific nutrients” (UNCESCR, 1999). This has a major implication on the well-being of children, the elderly and women. Research observations were that women, children and the elderly appeared undernourished. According to women, children are always sick, and women are worried about their children's nutritional status / well-being. Whenever children or any member of the family gets sick, women have to look after them and find medications or improve their diets. A staff of the World Food Programme when asked about the nutritional value of the ration, stated “we realize that the

food basket does not meet all the required nutritional intakes, and as you know by now refugees sell some of their ration to supplement other items. It is donors that provide such items which we give to the refugees" (Fieldnotes, 1999).

Female refugees also complained about the way in which food rations are distributed in the camps. They stated that it is extremely difficult for all women, especially those who have the responsibilities to look after young ones, who have no alternative but to leave their children behind when going to collect the ration, while some carry their young ones on their back. Food distribution days are chaotic and long. People quarrel with one another. Refugees have to line up for hours, and young strong men usually push themselves ahead of women. It typically takes four to five hours to get their rations. At the end of the long queue, when every refugee has obtained his or her share, everyone is fatigued and unsatisfied. Some complain about how food scoopers, mostly men, gave them less than they were entitled. When asked why they did not report it, they said "we refugees cannot complain against food scoopers who cheat" (Fieldnotes, 1999). There are many consequences - thus, women are afraid of speaking out against such problems.

The distribution of rations gives male distributors enormous power in the community during food distribution periods. It gives them more access to food and some ask women to give them sexual favours in order to receive more ration.:

(The) control of food aid donations and distribution dictates who controls monetary power in a community. Refugee camps do not usually evolve within a democratic leadership structure, but more often with an economic power hierarchy build around who can manipulate food distribution to his or her own advantage when there is a large surplus available because of poor registration, great power can be achieved by a few, often to the detriment of others. (Kelley, 1989, p.107)

When women were asked what is the best solution to solve the problem, they replied that all they want is an easy method of food distribution which gives consideration to their situation in the camps. When asked if their involvement in the food distribution will solve their problem in accessing adequate food ration, a majority of the women stated that it is a difficult job to do; it requires lots of physical lifting, and requires long hours to perform. They said that they would be willing and able to participate if they were provided child care and better incentives. Some men argued that this type of work is too heavy for women.

This attitude clearly shows that men want to have absolute control over the ration distribution, because they understand that this is where they can maintain or have power over women, cheat and make fast and easy money. One woman in Dagahley, who was a ration distributor said that "...ration distribution puts women in a great danger...they can be attacked by bandits during the night" (Fieldnotes, 1999). If UNHCR and other relief organizations want to increase the participation of female refugees in food distribution, they should do more than simply hand pick a few women to distribute ration in their own distribution centres. Women must be guaranteed that their involvement in ration distribution does not pose any danger to their lives or well-being.

When relief assistance is insufficient, it puts great pressure on women who are the heads of households to find ways of supplementing the food ration. One refugee woman, Hasna, who has been receiving rations for almost seven years said "the ration is given to us in order to keep us barely alive" (Fieldnotes, 1999). Rations, which are only designed to provide refugees with basic minimal needs are not by themselves enough to keep young children, pregnant and lactating mothers alive, especially when they lack protein or other required nutritional intakes.

The provision of a minimum basic ration to refugees in the camps is not the only priority for refugee women. They repeatedly expressed, during the research period, other priorities such as credit, more accessible healthcare, shelter and a return to their country of origin. As refugees in the camps, these women have little or no access to education, employment, or political participation. They feel that their productive years are wasted by the absence of opportunities offered by relief organizations. Even Sadako Ogata, the former head of the UNHCR, acknowledged the inefficiency of material assistance offered to refugees particularly those that are African. According to her, “what is provided to refugees in Africa, including food and other basic survival items, is far less than in other parts of the world” (Ogata, 2000).

4.3 Women’s Assessment of Refugee Policy

For Gaim Kibread, the preference of host governments for the establishment of camps is not based on humanitarian concerns (Kibread, 1983). Instead, it relates to their interest in preventing the local integration of exiled populations, in facilitating the early and organized repatriation of refugees, and in attracting international assistance through the creation of very visible refugee settlements (Crisp and Jacobsen. 1998). The nature of the “treatment” of the refugee crisis in fact distorts the objective. The establishment of camps becomes both a standard unquestioned “solution” as well as a component to serve the current structure of refugee aid plans.

Refugee policy in the South has been largely driven by the demands of donors and humanitarian organizations (Kadarawi 1993), rather than the actual needs of refugees for rapid solutions to their displacement. Assistance policies have encouraged the confinement of

large numbers of refugees in settlements or camps, rendering them dependent on relief (Kibread 1987; Voutira and Harrell-Bond 1995; Hyndman 1996). For Harrell-Bond, attracting money not only requires counting refugees for the purpose of assessing need but involves controlling their movement and representing them as helpless and dependent (Harrell-Bond et al, 1992). Such policies - top-down and short-term oriented - do not assist such communities as Ifo, Dagahley and Hagadere to be economically, socially and politically prepared for future repatriation and bring an effective change in their future communities.

Refugee camps are designed to be temporary settlements. Harrell-Bond talks about imposing aid on refugees, especially when they are in camps. This destroys their traditional ways and mechanisms of solving their problems. One refugee women said “we get the impression that someone else will solve our problems. However, we have the capacity to identify our problems and evaluate.” Refugee women have the ability to do things for themselves and their families. They looked after and managed their own affairs pre-displacement, when they were in Somalia. Being a refugee does not mean necessarily that people have lost their ability to establish themselves in a new environment, however harsh it may be.

Women were asked how they see such policies, and stated that relief policies are gender-blind and are not in tune to the needs of refugee women (Fieldnotes, 1999). There is some truth to their view, as it raises the question; *If women and children are the majority of the world's refugee population, then why is it that their specific needs are not included in refugee and relief policies?* Refugee women emphasized the disparities which exist in the humanitarian assistance and stated that they feel forgotten by the international community.

4.4 Through Women's Eyes: Perceptions of Life in the Camp

Refugee camps are not suitable places for anyone to live beyond their role as emergency shelters. Camps are places to which people from different walks of life have fled from persecution and war. Within refugee camps, frameworks or structures are established which disadvantage women. Encampment puts women in an insecure place where they cannot defend themselves and forces them to shoulder many new responsibilities, often without the support of a spouse or adult family member.

Madina, a refugee in Hagadere camp who was a farmer in Somalia, stated that even though she gets a free ration, water and health care from relief organizations operating in this camp, her life is meaningless. To quote:

"I wish that we (refugees) are at least recognized as people who have abilities to earn living - who can make contributions. Free ration does not give us dignity and does restrict us from practising our traditional familiar ways of earning a living" (Fieldnotes, 1999).

Women were asked how they see these camps. According to them, camps have taken away their dignity - they are places that give relief organizations and male community leaders tremendous power over women and children. Relief organizations are concerned only with how to implement projects or programs where refugee male community or block leaders are competing for access to resources and the decision making process in the camps, thus refugee women are forgotten and marginalized (Fieldnotes, 1999). Harrell-Bond witnessed the under-representation of women in camps in many of her research findings. She argues that "most humanitarian assistance is camp administered, and most administrators are men" (Harrell-Bond, 1999, p.57). These male administrators, as well as the male refugee community leaders, may not necessarily be sensitive to women's issues and may not address the needs of women and children in the camps. This can exacerbate women's well-being as the relief

organizations' and refugee community dominated by male block and section leaders set most of the agendas. It is their input which is incorporated into designing and implementing relief programs.

Refugee women call for the provision of opportunities which can ease their burden and vulnerabilities especially while living in the camps for many years. They want opportunities which can allow them to do things for themselves, learn skills, become self-reliant, enjoy freedom of movement, take leadership and participate in the decision making fora. It is crucial to provide them with opportunities so that they can improve their lives, make a contribution and have a life beyond the hand-outs given by relief organizations. They want to be prepared to return to their country of origin, through opportunities to participate fully in relief programs, acquire skills, literacy, self-reliance and leadership.

4.5 Changes in Gender Roles

The research examined whether displacement has changed gender roles, and if it did, how women are fulfilling these new roles.¹⁹ Most women have accepted such changes. Refugee life impacts all refugees, but has a disproportionate impact on women. Due to forced displacement, "women's traditional roles, responsibilities and supportive networks become destroyed and altered" (Rogge, 1987, p.43). They also become separated from their husbands,

¹⁹Such changes can be advantageous for women, they may allow women to re-establish themselves in a new life and position. They may also be disadvantageous, adding additional burdens.

families and relatives. As a result, women become isolated and become completely responsible for their children.²⁰ They become subject to exploitation and sexual abuse when in the camps.

In Somali society, gender roles and power relationships are regulated by traditional beliefs and practices which do not admit equality between the sexes (Keynan, 1995, p.26).²¹ The man is responsible for providing his family with food, money, shelter, protection and security.

However, men in the camps are now dependent on the assistance given by relief organizations. Women, as mothers, are responsible for nurturing and bringing up children, cooking and cleaning, caring for the sick children and other family members.

For Keynan (1995, p.26), "the roots of these inequities lie in a patriarchal tradition which confines women to housekeeping and procreation, excludes them from positions of power and influence and denies them access to resources and means of making an independent living." Furthermore, the Somali culture has established myths, folk literature and traditional discourse which both rationalize and sanctify patriarchy. Somali popular folktales portray women as less intelligent than men and as incapable of being rational rulers. One Somali saying says "Kal caano galeen iyo kas kala dheer," clearly indicating that womanhood / motherhood is incompatible with intelligence and wisdom: "A breast that contains milk cannot contain wisdom". Despite all of the beliefs around the inferiority of women - as a result of displacement, women are engaged in activities / roles which were considered to be exclusively a male domain to ensure and maintain the survival of their families.

²⁰ Many children are born in the camps and know nothing about their country. The only knowledge or information they have are war stories told by their parents or relatives. The boys play soccer with a ball made out of old clothes and socks and with slippers or sandals. The younger boys sometimes play with guns made of wood and pretend to be in the middle of fighting. The girls help their mothers with house chores, maintaining longstanding gender-roles.

²¹ The patriarchal structure of the Somali culture relegates women to what is perceived as their preserve domain - "domestic chores". Even in the midst of exile or displacement - rules of what are feminine and masculine duties are laid down. They are not easily reversible.

Sometimes disasters, such as displacement, can bring opportunities for marginalized groups, including women. For Daley, "...displacement from patriarchal societies can be a liberating force... Women can escape the confines of patriarchal control exercised through family and other kin relations" (Daley, 1991, p.249). I argue that this is the perfect time to address patriarchy and inequalities by providing opportunities to women. When designing any programs or projects, the priorities and needs of the households' led by women should be assessed and incorporated into the formulation and implementation of all projects. Women's issues must also be at the centre of every refugee program. Opportunities must be created for women, so that they can enjoy access to education, security, training, health, an adequate relief package, water and fuller participation. Any projects or programs in the camps must assist women to carry out all the roles and responsibilities that are on their shoulders - without adding to their already significant burden).

The civil war which destroyed Somalia also brought changes in the male-female power relations and gender roles.²² Certain factors have led to this change. First, the protracted civil war and famine removed many men from the family arena (as men became involved in the power struggle and fighting in Somalia) and placed additional burdens on women (Keynan, 1995, p.27). As a result, female-headed households have increased.²³ Second, over one million persons, one-fifth of the total population, have been forced to flee Somalia in search of security and sustenance. Most of them ended up in refugee camps in neighbouring countries such as Djibouti, Kenya, Ethiopia and Yemen, while others sought asylum in Western nations, including Canada. Somali women have become creative and determined to ensure the

²² Women's social status and domestic responsibilities have not lessened due to displacement, rather, women have resumed these roles and more once they arrived in the camps.

²³ According to work done by Oxfam, "...80 to 90 percent of households or family groupings in refugee settlements are maintained by women" (Oxfam, 1995, p.186).

well-being of their families. For Ferris, new and different ways of securing the family's well-being became inevitable. As a result, female refugees assume new roles and responsibilities in exile (Ferris, 1993, p.31).

Male refugees with family responsibilities find it extremely difficult to carry out their financial responsibilities to provide for the economic well being of the family (Ferris, 1993, p. 31), partly because of the lack of employment opportunities in the camps. The economic responsibility of the man shifts to the woman, especially when women arrive in refugee camps without their spouses. A large number of these women have become increasingly active in various economic activities in the camps, an area which perhaps was previously not accessible to many of them.

Many Somali refugee women have managed to engage in numerous economic activities with the help of CARE's Economic Skill Development program (ESD) and its credit program as well as the local moneylenders, while their husbands or male refugees have failed to do so.²⁴ The result is that many households are led by women and they are the breadwinners. Refugee women find themselves responsible in executing numerous roles and responsibilities in an environment where there are few opportunities for them to expand their capacities to fulfil these roles. With few opportunities available in the camps, the women in Ifo, Dagahley and Hagadere courageously struggle on. For Rogge, women "...are forced to become to the sole providers of material and emotional stability for their children. The need to strive for economic self-sufficiency outside of a traditional system becomes an indispensable variable, promoting their new sense of self." (1987, p.43).

²⁴ Some speculations were stated by women that some male refugees find very difficult to sit in the market and sell small items all day long.

Despite the increased gender roles for women, their marginalization and under-representation in the camps is quite apparent. There are very few opportunities or options available to women in the camps. Those that do exist are culturally inappropriate (as will be discussed in a following chapter) or poorly planned with regard to women's inclusiveness. Most of them become involved in various IGAs (formal and non-formal) to secure an income to supplement the food ration. According to the precepts of RWRD, these changes in gender roles can be given a higher priority and be incorporated into relief programs in the camps.

4.6 Women's Representation and Participation

Prior to 1994 there was little or no involvement of the refugee community in planning and implementing activities that affect their lives.²⁵ Refugees were simply portrayed as passive, lacking the capacities to be creative, and thus relief organizations assumed the responsibilities of planning and implementing refugee programs for them. In addition, it was assumed that the type of assistance given by relief organizations was the only suitable intervention which could help refugees to survive and adjust to camp life. However, all these beliefs and assumptions had and still have serious ramifications for refugee aid efforts for the refugee community in Ifo, Dagahley and Hagadere. Observations made during field research support the view as Harrel-Bond and others suggest, that refugees are neither lazy nor uncreative.

Women in the Dadaab camps feel that they are completely under-represented in camp affairs. Observations of how the three camps are operated by relief organizations, as well as the involvement of some male refugees, found that every project or operation that takes place in the camps is male dominated. They are planned, defined and implemented by males;

²⁵Attention to the input of refugees on policy and program implementation began to be addressed by CARE in 1994. See Chapter 5, Section 5.2 for more information.

relief officials and local staff and participation of male refugee leaders. As Ager et. al. (1995, p.283) have described elsewhere, male structures in the camps are usually insensitive to representing the needs of women.

Despite their under-representation in the camps, women in Ifo, Dagahley and Hagadere continue to be the agents that feed, care, nurture and strive to improve the situation of their families and the refugee community. Despite this vital contribution, these productive agents are marginalized. UNHCR and relief organizations are aware of the importance of the involvement of women in relief programs. But their approach to increasing women's "representation" in fact encourages male domination. For example, UNHCR and relief organizations encourage male refugees leaders to play a pivotal role in areas such as camp management, conflict resolution and needs assessment.²⁶

The Community Self-Management (CSM) project of CARE, implemented in 1998, was intended to increase the participation of refugees in relief assistance. There are few female block leaders in the three camps, and the dominance of male refugees is apparent. This project (CSM) increased the number of male block and section leaders in each camp. As these men are given a voice in the decision making process, they not only are unresponsive and unsympathetic to women's issues but also become road blocks to addressing issues important to women.²⁷

²⁶ On one occasion, there was a cleaning campaign in the three camps. UNHCR consulted first community leaders to carry out this campaign. They were given the task of "mobilizing women to do all the cleaning". It was always women who do cleaning and dispose of refuse. Men were given cars and microphones to do announcements in the camps.

²⁷ Male community leaders including block leaders are often described as Afar Jeeble (four pockets) or Qab-Qable (self-interested individual). These are Somali words which mean that male community leaders care about no one else but themselves, family, relatives and clan. Their interests are to fill their four pockets. This was considered to be problematic by women, as relief benefits will not "trickle down" to other groups in the camps.

Women in Ifo, Dagahley and Hagadere want this male domination in the camps to be replaced by another structure in which women can represent themselves. Sirad, a mother of three children who lives in Hagadere camp, described the problem of the Community Self-Management project dominated by male refugees. According to her, whenever women want certain issues to be addressed such as “violence, poverty, rape, more and better quality ration, distribution and all other problems, block leaders hardly bring these issues to the table of the meetings. The block leaders are not interested in representing the interests of the refugees as a whole, including women, but their own interests and their families. They have an interest in gaining power” (Fieldnotes, 1999). She added that block leaders have access to the offices of relief agencies in the camps and this allows them to compete for resettlement, casual employment available in these agencies and other incentives.

During the field research, the researcher attended many of the community meetings held in the three camps. As a native Somali who is fluent in the Somali language, she witnessed the under-representation of women and their issues in those meetings. Those who were courageous enough to bring the issues of women to the attention of block leaders and relief officials in the meeting rooms were often hushed by men. Women were told to sit down, not to raise their voice, and that they should let the men (block leaders) do all the talking.

Block leaders believe that they are more articulate than women in bringing the problems faced by refugees, including women, to relief officials. However, these block leaders hardly talked about issues or problems that concern women. Similarly, the relief staff do little, if anything, to tone down the male block leaders’ domination in community meetings. It seems that they understand better when male refugees talk than women. Relief officials take notes, nod their heads when the male refugees are speaking, they ask questions, they debate with

them and they tell them that they will see what they can do. But when women speak, the relief staff frown, they shake their heads, and they are told to talk to their block leader.

Women are seen to be emotional and stubbornly maintain their opinions. Women who attend these meetings remain silent and sit at the back of the room. A barrier which these women face is not being able to speak the language in which relief organizations operate (English), which makes it impossible to bring their concerns and issues to the agenda of relief officials.²⁸

Women in the camps have been trying to resist this under-representation. But relief organizations in the camps are afraid of being accused of intervening with their culture and do not act to change this under-representation of women in the camps.

Kibread found similar examples of how refugees from Eritrea in Sudan were not involved in decision making processes. He says, "...they only received what was given to them without being able to understand how the services operated or where the assistance came from" (Kibread, 1987, p.199). As a result, many refugees, despite their efforts to become self-reliant, take for granted that the supply of food rations and other services will continue until the problems in their country of origin are solved both politically and economically (Kibread, p.199).

Refugee communities in Ifo, Dagahley and Hagadere camps are communities in exile. If they are involved in the decision making process, refugees, including refugee women will not be

²⁸Communication is a major barrier. Relief organizations and their staff cannot communicate with women and vice versa. Male refugees who in Somali society would be more likely to have had some English language training are the middle actors that transmit information from the two groups. As a result, relief staff in the camps find it difficult to interact with women. Their attitudes are also a hindering factor - refugees are not interacted with as people but rather as subjects that need to be fed and looked after. I found some of them to have great relationships with refugees. However, it raises the question of how relief staff can plan and implement programs for refugees, including women, without understanding their needs, interests and potentials.

utterly dependent on the relief hand-outs. Often, when assistance is given to refugees, it is given in such a way that refugees come to believe that UNHCR and other relief organizations will continue to look after them as long as they remain in the camps. But in reality, the longer refugees stay in camps, the less aid is given them. If refugees are included in all stages of assistance programs and given opportunities such as access to credit and vocational training, it can encourage and facilitate them to become self-reliant and may understand the nature of relief aid (which is short-term) and may lead them to utilize their skills, social capital and potentials to over-come the deficiencies of relief aid.

4.7 Depersonalization

Women were asked how they feel about living in these camps. They feel that they are barely kept alive, like prisoners, and that their status is established and defined by others. They state that living in these camps for years forced them to live in a “limbo,” exposed them to physical hardship, left them materially deprived as their sense of statelessness deepens. You are no longer a person - but a “qaxooti” (Fieldnotes 1999). “Qaxooti” is a Somali word for a refugee. Most refugees talk about “nolol qaxooti” - which means refugee life - considered to be the worst life any human being can have - as the dependence on hand-outs of relief organizations becomes inevitable.

In practice, if not in theory, refugees are treated as objects, as passive recipients. They are not seen as active agents able to shape their own destiny. Particularly for women, there are few if any processes in place to give them voice, or any real influence in shaping their future. They are non-persons, objects in a grand plan which is little more than a logistical exercise.

The current relief assistance scheme provided to refugees in Ifo, Dagahley and Hagadere does not enable refugee women to function like active human beings. They are not involved in the processes of planning and implementation and are considered to be vulnerable victims-not partners of change. The many years spent in refugee camps also leaves these refugees cut off from their normal means of survival, lacking independence, status and identity. They cannot travel outside of the camps without a UNHCR travel document, have no benefits, no employment and no opportunities. This leaves them in a vulnerable situation. Despite the limitations of the relief package given to refugees, women in Ifo, Dagahley and Hagadere want to be human, want to resume their normal lives even within the refugee camps, they want to learn skills, gain independence, self-esteem, dignity and have more participation in all the decisions that affect their lives, and develop confidence. Most of all they want to return to their homeland. They want to recover all that was lost. The more active they become, the more likely it is that they will become persons in the eyes of those who control the refugee aid regime.

4.8 Refugee Camps - Temporary Refuge or Extended Temporality?

What does it mean for refugee women and children when temporary refuge in camps become an extended exile? I argue that the nature of those camps has remained stagnant, as the context in which they exist has changed. Their nature as a temporary refuge has become extended; a decade of emergency relief with no coherent plan for tomorrow. Augmenting the limbo of camp residents is the isolation imposed upon them - the "closed camp". With their movements restricted to the camps, their expectations of any change for the better can only

lie with international relief agencies. When there is no immediate solution in the country of origin from which these refugees fled, their “extended-temporality” becomes inevitable.²⁹

When the refugees arrived in the camps a decade ago, they held the belief that within months or a year, they would be able to return home. With this perception, there was not any great effort or desire to “create community”. As the years passed, the realization set in: there would be no return, although the hope of repatriation remains. Thus, the refugees moved beyond an assessment of their situation as temporary to long-term exile.

Although the refugees came to understand the long-term nature of their displacement, relief organizations did not alter their policies to reflect that reality. It is the refugee aid regime which has become stuck in an “extended temporality”. That is to say, the policies of these organizations continue to function in emergency mode. For various political reasons, the aid regime has not transitioned to a long-term view which, in order to meet the needs of the refugee community in exile, should have changed to policies which can lead to community development.

Living in refugee camps for long periods of time can have devastating effects on refugees, particularly women, who are often the head of their households. For Stein, these long interments leave refugees in limbo, unable to rebuild or begin a normal life. In addition, making refugee camps a semi-permanent residence for refugees for many years, according to Loerscher, “...forces refugees to become dependent on international welfare” (1994, p.150). This hardly offers any long-term solutions to refugee women who have shouldered numerous responsibilities.

²⁹ Extended-temporality means the state of limbo, not altering one’s situation because of the expectation that another change is imminent (eg. Repatriation).

The UNHCR recognized the downside of extended temporary displacement and states:

It is no great success, save in the short-term, to have refugees confined in a state of dependence, in a jurisdictional limbo far removed from a true community, where education and employment are lacking, where civil status is denied through the non-recognition of births, deaths and marriages, or where the natural processes of interaction and exchange with host communities are not permitted (UNHCR, 1986).

Living in closed refugee camps in the long term leaves refugees unable to integrate, at risk and in need of ongoing international assistance and protection (Stein, 1987, p.51).

This is the crux of the problem. The UNHCR recognizes that long-term displacement creates dependency in an environment of extended temporality. There is an opportunity here to work toward a transition from extended temporality (dependency) to long-term community in exile (socially, politically and economically cohesive).

The UNHCR has effectively lost a decade in which these refugees could have been gradually moved from a state of emergency dependence to a state in which they possess a degree of self-direction and self-reliance. For a decade, the UNHCR has been supporting unconditionally the people in those camps who have received that assistance passively. When one considers the inherent capacities of the women and men residing in the camps - many of whom were active and committed citizens in their communities "back home" - it seems that an opportunity has been lost to transition these refugees to make use of their talents to build a new community in the camps.

Closed camps do not benefit refugees, particularly women, especially when opportunities - economic and social - are not there. Gender inequalities are exacerbated as women continue to lack access to education, participation, employment, and adequate health care. As a result, they become politically, economically and socially isolated and deprived, unable to contribute

or participate in such arenas upon their future return to their homeland. They added that they should not be located in these particular camps (because of the insecurity of the location). They do not mind living in safe zones. However, this is a very political issue, as the host government (Kenya) does not want refugees to be close to urban areas, preferring remote areas like Dadaab.

4.9 Conclusion

This chapter revealed a disconnection in the cases examined, between relief assistance in its implementation and the recognized needs of refugee women. The elements of the RWRD framework, as indicated in Chapter Two, conflict with the reality of the Dadaab camps. Women are invisible and not included in planning the structure and operation of the camps; they are active participants in camp life, but largely excluded from decision-making; new responsibilities are the result of differing impacts of displacement upon women and men; support for economic activity and training are provided, but in an inappropriate manner; and ultimately, the connection between relief and development remains broken.

Refugee women are special groups with special needs who play specific and vital roles. From the RWRD perspective, women's new responsibilities due to displacement should be taken into consideration when they are placed in refugee camps. Women can contribute to successful and appropriate aid programs through their involvement in the design and delivery of relief assistance. The numerous problems faced by women in Ifo, Dagahley and Hagadere camps require various approaches with the help of the refugee women themselves in order to address these issues simultaneously and effectively. A women-centered theoretical approach (RWRD), which recognizes the specific experience and needs of refugee women, uncovers the inadequacies of the current relief aid regime.

Relief organizations can help refugees, particularly women, when encampment for longer periods becomes inevitable. In such situations, relief organizations keep refugees in camps with the minimum provision of relief aid, when the relief package is insufficient to meet the developmental needs of refugees, especially women. Relief assistance programs can become more “developmental” in situations where refugees have to stay in camps for longer periods. Such programs go beyond meeting the minimum basic needs of refugees. Types of relief which meet both the immediate and long-term needs of refugees will not only address their immediate survival but also address issues such as participation, self-reliance, skills acquirement, education, leadership and entrepreneurship.

Chapter Five: The Evolution of Economic Development Activities in the Dadaab Camps

5.1 The UNHCR and CARE's Emergency Approach: 1991-1993

In early 1991 when a large number of Somalis, Sudanese and Ethiopians crossed the Kenyan border from southern Somalia, seeking refuge from inter-clan warfare and civil war in their respective countries of origin, the UNHCR set up temporary settlement camps and recruited CARE International (Canada) to assist in the management of the camps. This was the beginning of the Refugee Assistance Project (RAP) of CARE International in Kenya.³⁰ The refugees' needs were administered for almost three years by CARE. The approach of the relief/emergency project had been to provide care and maintenance to the refugees. In other words, CARE viewed the emergency situation as requiring direct action, independent of the participation or consultation with the refugees themselves. To deal with the large numbers, the relief / emergency operation tended to be strictly a logistical exercise which dealt with statistics and numbers rather than community-building. The critique presented here is concerned with the relief-aid scheme which was implemented after the immediate crisis - induced provision of shelter, food and medical care to the refugees. In the transition from crisis mode to daily operations, a window of opportunity for refugees' "empowerment / participation" exists.

³⁰In 1992, the emergency operation, CARE was responsible for eight camps:- Liboi, Ifo, Dagahley, Hagadere, Elwak, Walda, Mandera and Banissa. Walda, Mandera, Elwak and Banissa camps are closed.

5.2 CARE's Economic Skills Development project: 1993-1999

The overall aim of CARE's Refugee Assistance Program (RAP) in this post-crisis period was to develop the human capabilities of refugees in Ifo, Dagahley and Hagadere camps in preparation for their eventual repatriation. According to CARE, the program focuses on developmental activities such as social services and education as a strategy of preparing refugees for resettlement in their country of origin. One of CARE's sub-sectors (Economic Skills Development - ESD) was aimed at preparing the refugees for post-repatriation. It was intended to provide much-needed vocational skill training for refugees to promote self-sufficiency and improve their quality of life both in the pre- and post-repatriation periods. At the beginning (1993) of the ESD program, free raw materials were given to female refugees in the three camps who had skills, such as, basket weaving.

At the end of the emergency phase (1991-1993), CARE's logistical operations were reduced from eight to three camps, - Ifo, Dagahley and Hagadere in Dadaab. The population of some 110,000 refugees has remained constant since August 1994. Some refugees were repatriated, but there were also new arrivals with the closure of the coastal camps.

By 1994, both the United Nations High Commission for Refugees (UNHCR) and CARE recognized that repatriating the refugees in these camps to Somalia was not something that would happen anytime soon and started to shift their programs in the camps from relief to development. As a result, UNHCR subcontracted CARE to implement developmental programs. By mid-1994 CARE committed itself to the next stage along the "refugee continuum" by implementing Economic Skills Development (ESD) activities which were

aimed at training the communities in productive / viable skills and entrepreneurship.³¹

Vulnerable persons (disabled, women, widows and single heads of households) were particularly encouraged to become involved in these activities.

In late 1994, CARE adopted a participatory approach in its programming to ensure that it was servicing the needs of the refugee community. There were two aims of this approach; first, to identify the problems faced by refugees and to involve the refugees, particularly women, in decision making in all aspects of its relief activities; second, to restore the dignity of the refugees which was a casualty of the emergency response approach initially adopted by most relief organizations including CARE.³²

During the research period, it was found that one physically challenged woman had approached both UNHCR CARE officials and requested if they could give her reeds and colouring chemicals. Her name was Dahabo and she was a professional basket weaver who practised this activity in Mogadishu, Somalia for many years.³³ She lived in the Hagadere refugee camp, after fleeing her country and continued to use her old skills - weaving baskets. Other women also approached her to teach them how to weave and those who knew the skill followed her example. She trained more than twenty women, some of whom were respondents of this research. At that time, at the beginning of 1993, even before the official

³¹The sequence of the continuum is generally: relief/emergency; care and maintenance; self-reliance/sufficiency; repatriation/resettlement; and rehabilitation/reconstruction.

³²At the time of this research, there were no staff members able to recount the process of this consultation nor the conditions which made it "participatory".

³³This woman passed away two years prior to the field research period. Her family gave the researcher permission to use her real name in this study. It was Dahabo who brought the attention of women basket weavers to relief officials in Hagadere camp and which was eventually extended to Ifo and Dagahley. Women in Ifo, Dagahley and Hagadere are highly indebted to Dahabo's contribution in reviving their weaving skills.

policy shift, CARE agreed to provide free raw materials to Dahabo and other women who were interested in weaving baskets in all the three camps. Most of the women who received free materials such as colouring and reeds from CARE (financed by the UNHCR) were members of vulnerable women groups in the camps such as widows, rape survivors, divorced, single mothers and those who were heads of their households. According to one CARE officer, in the period that women received free raw materials, there was more than a 50 percent increase in the number of refugee women, including disabled and widowed women, involved in basket weaving and an increased level of skills were disseminated to the participants by those who had the ability to teach (Fieldnotes, 1999).

The ESD program hoped to strengthen and increase the refugee community's resources for development in preparation for repatriation. The project also aimed to strengthen and expand the refugee community's capacity to establish and maintain self-determined activities to meet their development needs by improving their skills and resources.

The success of the developmental project would be measured by increased household incomes, self-esteem and confidence of the refugee population. According to CARE (1995, p.9): the overall objectives included:

1. To enhance and increase the skills of the vulnerable refugees to be economically self-reliant for eventual repatriation.
2. To strengthen the economic productive capacity in all refugee communities through providing training in marketing and small-business development opportunities.
3. To teach new skills among members of the communities and improve the skills of refugee men and women who have small businesses in the camps in order for them to manage their business activities.
4. To enhance already existing skills with the communities; and
5. To improve the economic status of the whole community through income-generating activities.

There is need to revisit the objectives of ESD - there is a gap between objectives in theory and outcomes in practice. It is was not very clear in the field, what needs to be done. The objectives hardly said how many refugees, the methods to be used, or for how long. The objectives hardly talked about when the project withdraws or what refugees are expected to do at the end of the project period.

5.2.1 From Free Material Disbursement to Revolving Credit

In 1997, a lack of funding compelled UNHCR to cut by 50 percent the budget which CARE received to run some of the assistance programs in the camps. As a result, services such as the free materials given to women were withdrawn and replaced by a revolving credit fund (the ESD program continued, with changes as noted below). This new strategy was funded by UNHCR as a pilot project, providing micro-credit to refugees in Ifo, Dagahley and Hagadere. The most vulnerable female refugee groups who had benefited from the delivery of free raw materials for weaving baskets lost this benefit. Women who used to receive such free materials were critical, saying it is always projects which benefit women which are affected by financial pressures (Fieldnotes, 1999).

The refugee community was not consulted about how this credit scheme would work but were informed that they could only have access to micro-credit. This credit program was aimed to assist female refugees as well as other refugee groups to provide them with much-needed credit in order for them to increase their income with income-generating activities. It required that refugees follow many procedures if they were interested in having access to credit. CARE's credit program is based on the well-known Grameen Bank model where the repayment of the loan is the collective responsibility of the borrowers or group:

The Grameen Bank targets the functionally landless poor, a group it defines as those rural dwellers who own no more than one-half acre of land or assets valued not more than one acre of land. By targeting homogeneous group of poor rural landless peasants, the bank can rely on a degree of solidarity between borrowers that would not be possible between disadvantaged and landowning individuals ...The bank uses the group lending approach to reduce the risk of nonpayment. Although loans are disbursed on an individual basis, the group is very important in that it provides both collective support and peer pressure. (MacIsaac and Wahid, 1993)

CARE's scheme was a revolving loan fund which enabled refugee women receive cash loans which were used to procure new materials. The Group Support Fund (GSF), a compulsory part of the credit which was put aside for the clients as a contingency in the case of insufficient funds to make loan payments. This fund could also be used to procure new, larger loans (whether in cash or materials). All the borrowers from the ESD programme had to contribute to the GSF. The amount of the GSF contribution would be equal to 20 percent of the value of the loan. For example, if a group gets Kenyan Shillings (Ksh.) a 5000 loan - they have to pay Ksh. 1000 to GSF Fund. If they are getting Ksh. 10,000 then they pay Ksh. 2000. This money comes from a group contribution which has to be paid by clients/groups to (GSF) before they receive the actual loan. They get it back once they repay any loans from CARE.

Before the program was put into place, CARE trained Economic Skills Development Workers in the camps in order to prepare them for the implementation of the community revolving fund (credit) program. They were taught features of a credit program, how to develop policies to govern a credit program, what factors to consider in loan appraisal, who should form the loan's committee, and the interest rate to be charged.

5.2.2 Subsectors Supported by CARE's Credit Program

The ESD programme provided a basis upon which refugees could initiate IGAs with credit provided by CARE. This was the next step which enabled women to build upon their skill base with capital from CARE. Women use this support to participate in various economic activities within the camps, many of which are built upon their traditional skill-base, adapted for the refugee camp market.

5.2.2.1 Basket Weaving Activity

During the field research period, it was found that this activity is only supported by marketing baskets by transporting them to CARE's Nairobi gift shops. Women who weave baskets in the camps go to a community centre which was built by CARE to weave their baskets.³⁴ It gives them the space to weave baskets away from their domestic responsibilities, as well as an opportunity to share experiences and exchange ideas with other women at the centre. This group received the required toolkits for weaving baskets, mats and hats during CARE's ESD programme during the first relief period (1991-1994).³⁵

³⁴This was built in early years when free materials such as dye, reeds and needles were distributed. It is also a meeting place for women weavers and other women to get together, discuss their weaving, give lessons to women who want to learn how to weave baskets and mats and exchange ideas.

³⁵ Other women who decide to weave baskets and mats do not receive any toolkits. They have to purchase their own tools. Those who received tools from CARE stated that the toolkits break down or get lost.

5.2.2.2 Soapmaking Activity

Soap is very important for the hygiene of refugees in the camps. Groups of men and women in each camp were selected to participate in this training. Each camp has one to two groups of soapmakers - depending on the various nationalities that live in each camp. These groups are of mixed gender and nationality (men and women, Somalis and Sudanese or Ethiopian). These groups made soap which was distributed to refugees in the camps. This group stated that they lack protective garments which are required when making soap. In this activity, all the production materials remain in CARE's hand; the women receive training, access to the modes of production, some of the product and small income.

5.2.2.3 Tie and Dye Activity

This activity taught some refugees, mostly women and some men, in each camp how to make tie and dye cloth and produced a store full of materials at CARE's gift shop at Dadaab. Each camp has one to two tie and dye making groups (depending on the different nationalities). For example, Hagadere has two groups (one Somali and one Sudanese). They do not receive loans. CARE purchases all required materials for making tie and dye. Refugees make the products and CARE markets the final product. Observations made in the camps found that refugees were wearing worn-out clothes. Tie and dye clothes were only affordable to visitors and others with disposable income. Five and a half meters of tie and dye cost 750 Kenyan Shillings which was beyond

refugees' reach. Thus, these clothes continued to pile up in both Dadaab and Nairobi CARE's refugee gift shops.

This activity is limited as it is geared toward the outside market. Due to the location of the camps, marketing of the final products is problematic as refugees cannot travel. This activity could have benefited the refugee population's lack of proper clothing needs if such clothing were affordable to refugees.

As mentioned earlier, Dadaab is very isolated from urban centres. The few United Nations and Non-Governmental Organizations' officials that come to Dadaab for short visits purchase a few of those baskets and the tie and dye materials. Due to the insecurity of the area, and the difficulties in transporting goods from the Dadaab region to the CARE gift shop in Nairobi, the only way in which CARE transport goods is by plane. According to CARE officials, the UNHCR plane (a Beechcraft which has the capacity to carry 12 passengers per flight) is unable carry such large volumes, and makes only three trips per week, insufficient for a large-scale transport of goods, particularly when one considers the population of these camps and the number of women involved in basket-weaving.

5.3 Conditions for Loan Eligibility

Requirement for credit under CARE's program is as follows:

- 1) Four to five individuals have to form a group and submit an application to the ESD office. The group requesting a loan must know each other, must be able to work together, and must share a common interest. This procedure is gender-biased; refugee women are illiterate. In order to write a loan proposal women must depend on the help of those who can read and write (men) to submit an application on their behalf. It is a process which ignores the low level of education of women.
- 2) Applicants must be registered as refugees who are residing in either camp and must possess a ration card. For members to be considered for the loan, they must not share a ration card. In addition, they must not be a married couple and all group members must live in the same camp. One ration card will be entitled to only one loan at any one time.
- 3) Applicants for the loan will have to complete a skills training program.
- 4) One third of the loan will be required as savings from the group. The group must agree to be closely monitored by the Community Development Workers and the Economic Social Development Officers (mostly men). They must not have outstanding loans. Defaulting disqualifies a group from further support.
- 5) Applicants must have a group constitution that will be filed with the office - and be defined in writing. These include, the role of the chairperson; the role of the secretary/treasury; contributed savings of the group; how long the group will exist; if a member withdraws from the group what action will they take; business location; name of the participants/clientele; how long are they expecting to pay back the loan.
- 6) The group must agree to the Terms and Conditions laid down by the sub-sector.
- 7) Finally, a member can withdraw from the loan group if a substitute is brought in, and so long as the group members agree. The replacement pays the outgoing member the costs already incurred.

Under these rules, group formation is encouraged and usually is initiated by the ESD sub-sector or by the community. The intention of encouraging group formation is to ensure group responsibility and peer pressure. Once their application is reviewed, an appointment is set up for the group to be interviewed. While their application and their interview are under-review, they have to sign a group constitution agreement form. After that, an ESD Manager will meet with the group and they are either accepted or rejected. If accepted, they will receive a loan and the group must choose a leader or chairperson, secretary and treasurer. According to CARE, the elected individuals are assisted to fulfil their responsibilities by ESD officers and CDWs who are trained in record keeping. Some groups seemed more well-organized and committed to this work than others. The group's chairperson is responsible for collecting all the payments from group members and paying the money back to CARE, reporting and monitoring the group's actions / activities.³⁶ The secretary is responsible for collecting information about the business (i.e. problems and gains.) The treasurer is responsible for bookkeeping. It is up to the group members to either select a new group chairperson, secretary or treasurer or they can keep the old group. Also, two guarantors selected from the group members are required in order to have the loan. These guarantors receive the money (it is a rotational position). They sign that they have received an amount of money from CARE. The loans are granted to support any legal business activities aimed at economic and social empowerment of the beneficiaries. With the assistance of the group and project staff, IGAs are assessed and selected by the individual members.

³⁶ The group person also pressures the group and plays a major role in between the group member and CARE.

All the group members have to do is release their ration card numbers (they have no other form of collateral for the loan). This is intended to discourage refugees from disappearing with the money. If they fail to pay back the money, it will be difficult for them to have access to rations. To avoid loan disappearance, there is a strict screening.

Once applicants are approved to participate, free skills training is provided to the group before any credit is provided. There are two types of training made available to refugees free of charge:

1. Business skills training, such as book keeping, record keeping, marketing and daily activities, group dynamics, and other advices on what to get involved in, who will be the client, and what feasible IGAs to get involved.
2. Vocational skills training, such as, tie and dye, weaving baskets, soap making, and tailoring.

Every group member is expected to take one of the training sessions. This training lasts 1-3 week, and is compulsory. Groups receive part of this training prior to receiving the credit, while the remainder is delivered while members are involved with their business activities. They are trained at Community Centres which were built by CARE.

Monitoring and evaluation is done on a regular basis by CARE's ESD officers in each camp.

Monthly monitoring is performed on:

- a) group formation
- b) change in number of people involved in the various activities
- c) trends in production of various items per group
- d) sales trends of clients products and sales outlets;
- e) repayment performance.

The period of payment depends of the amount of the loan. For example, if the amount of the loan is Kenyan Shilling 5000, then the borrowed group has the responsibility to pay back

the entire amount in five months. The highest amount of loan is Ksh. 20,000. Groups must earn trust (i.e. by paying all loans back) in order to receive a larger share of 10,000 and a repayment term of six months.

All the repayments are to be made in cash and a fixed day or days of the week are set aside for repayment (i.e. repayments should not be received on just any day of the week). Only the ESD Officers or persons acting in that capacity are authorized to receive repayments and generally to handle cash (i.e. apart from account offices). After two repayments are missed by a borrower, the arrears can be obtained from the borrowers GSF. The borrower will still be expected to repay those arrears.

Refugee women in the camps are the primary borrowers and beneficiaries of CARE's credit program to run their small businesses. However, the current loan terms and conditions are inadequate and each camp develops its own rules. For instance, each office in the camp makes the decision to approve who is eligible for credit and organizing the borrowers. A fixed repayment term, for example, does not exist and repayment of the value of materials given, appears almost voluntary. The amount of repayment also differs from camp to camp. Overall, refugee women have been successfully repaying the loans. It is estimated that repayment rate is 90 percent (Fieldnotes, 1999).

5.4 Factors limiting participation in CARE's Credit programme

The research investigated factors which hinder women from participating in agency programs such as the CARE program in the three camps. Any organization which is interested in implementing projects such as IGAs or credit provision in the camps should be aware of the

religious and cultural practices of refugees which may or may not affect the programs.³⁷

CARE's credit program's initiative has a good intentions, however it is not complete.

Research observations revealed that there are many female refugees who are involved in non-CARE income-generating activities with the help of local as well as Somali moneylenders / traders (see section 6.5 for details of this informal option).

One major factor which limits Somali refugees' participation in CARE's credit program is, according to women, the interest rate charged with CARE's credit program. Many women simply choose not to borrow money from CARE partly because it is in conflict with their faith. Interest is forbidden and considered a usury in Islam.³⁸ Somali refugees in the three camps are muslims and stated that CARE should eliminate the interest rates so that they can participate. Beyond the issue of religion, refugee women may be hindered in the sustainability of their activities (and thus their struggle against abject poverty) by the imposition of an interest rate applied to credit, particularly in the early stages of an attempt to begin an IGA. However, one CARE officer said the loan programme has to replenish itself, to be sustainable, and therefore some form of interest must be charged. In an attempt to be culturally sensitive to this problem, CARE did replace the interest rate with a "management fee." Still refugees do not want to use the credit program, as they recognize this "fee" for what it is: a renamed usury.

³⁷It is important to understand the cultural/religious and situation of refugees and incorporate them in the IGAs or credit schemes - this is important for success in initiating such schemes in the camps.

³⁸"Islam possess its own paradigm of economic relations within the context of an entire Islamic system based on injunctions and norms, derived from the Quran and Sunna (the actions and sayings of the Prophet Muhammed) called the Shari'a. ...The Shari'a specifies, inter alia, rules that relate to the ...distribution of income and wealth. ...the core of this framework is that, as a mechanism for allocating financial resources, the rate of interest is replaced with the rate of return on real activities. To this end a variety of methods and instruments, based on risk- and profit-sharing are suggested to satisfy the requirements of such a system. ...In the Quran, the charging of interest is considered an injustice." (Iqbal and Mirakhor, 1987)

Somalis consider themselves to be devout Muslims and are the majority of refugees living in the camps of Ifo, Dagahley and Hagadere. There are other refugees who are from other African countries, who do not share any religious and cultural ties with the Somali refugees.³⁹ It is extremely difficult for a relief agency to charge an interest rate for one particular refugee group and not to charge it for others. However, it is very important for relief organizations to understand what is acceptable in the culture and faith of the people or beneficiaries of their programs and how to implement projects/programs that are religiously and culturally appropriate. Any intervention must be relevant to beneficiaries, particularly women who are the breadwinners for their families.

English is the language which is used by CARE. If refugees want to access its credit program, they have to submit the applications in English. Thus, the process itself is alien to women, in a language which they cannot follow (compounded by the issue of illiteracy). Furthermore, the third and fourth factors which they stated, is that too much effort is spent on the process of obtaining a loan from the organization and not enough credit is given once the loan application is approved. The amount of credit provided is set by CARE on an IGA-specific basis. Although participants in the program request a certain amount, they rarely are given what was asked. As with other micro-credit schemes, the amount does rise with subsequent loans if repayment occurs on time and in full.

As mentioned earlier, CARE uses the group formation approach in which refugees have to form groups of four to five individuals and must have a common interest in initiating a business. Some of the women said that approach restricts their individual freedom to start

³⁹These refugees participate CARE's credit scheme partly because they do not share any religious or cultural practices of the Somalis (who are muslims). Also, there some Somali refugees in these camps who also participate in CARE's credit program for reasons of not having any access to moneylenders / traders and simply do not want to get involved with Somali moneylenders. The availability of both CARE's program and the moneylenders provides refugees the choice to choose or participate in the ones that serves their interests and needs.

their own business. These women stated that there are times when they want to be independent from any group influences. Perhaps they do not want to share profits with other women. Another approach which allows and enables women to complete their own proposal is needed. This will not only allow them to choose their own words to describe the intended business plan but also will incorporate their input without being filtered by others. The typical micro-credit program design implemented throughout the world, however, is group-based to provide some degree of assurance that the lending body's funds would be repaid. It is unlikely that an individualistic credit scheme would be implemented by international relief agencies.

5.5 Conclusion

The importance of IGAs and their contribution to refugee women's income-earning opportunities, participation, skill acquirement and self-reliance are not understood by relief officials in the camps. They see IGAs to be simply activities that only serve or benefit refugee families immediate needs (welfare and occupational therapy). There is a need to have different types of staff in the camps who are knowledgeable and sensitive to gender issues, a long-term perspective and the developmental needs of refugees.

CARE's implementation of ESD and other economic assistance programs can benefit from the concepts included within the RWRD framework. Recognizing that women and men have different realities as refugees can lead to an appropriate implementation of training sessions and other services, based upon their daily family maintenance routine. The design of these initiatives, if women were consulted and included in ongoing evaluative processes, would tend to eliminate the sort of flaws which led to a very low participation rate in CARE's credit scheme. Ultimately, this requires an understanding and acceptance on behalf of the relief

agency officials that refugee women are not passive recipients of assistance, but are and could be active agents in developing their communities-in-exile.

Relief agencies which find alternative ways to assist refugees in taking their products to market and also to make the products affordable and accessible to refugees, can help to increase the demand for such products. This would result in refugee women discovering and inventing new ways of earning an income and learning skills. Relief organizations which understand the links and interactions between refugees and moneylenders in the camps can improve their programming. Those interactions are important as they form new types of relations which allow refugee women in the camps to obtain useful support such as capital and goods and can also provide such support to refugees upon their return to their homeland. An investigation into the kind of IGAs that exist in the camps which are supported by moneylenders / traders (the informal option) may reveal lessons which would benefit the design and implementation of CARE and other agency's (formal) IGAs.

Chapter Six: Female Refugees and Income-generating activities

6.1 Introduction

The previous chapter provided an overview of CARE's program in the camps, its Income-Generating Activities (IGAs), Economic Skill Development and credit programs and the limitation of its programs. This chapter relates the findings from observations, interviews with women about their participation in IGAs, and the non-formal option. It begins by providing an overview of the refugee economy in the camps and its connection with the war-torn Somalia's economy and the flow of commercial goods and money from Somalia to the camps facilitated by moneylenders / traders. The involvement of refugee women in various subsectors in the camps is also discussed. The views of refugee women in the camps who are involved in various types of IGAs supported by CARE and the non-formal option of moneylender / traders and their reasons to participate in such activities, as well as benefits accrued to the participants in term monetary and non-monetary are presented. Finally, the views of women about making savings from their activities will be discussed. The question this chapter will raise is whether the participation of refugee women in Ifo, Dagahley and Hagadere in IGAs have made a major effect on their lives and their families, and the refugee community as a whole? If so, what might be the long-term effects?

Some relief organizations believe that refugees lose everything once they cross international borders. There is some truth to this belief. They face problems such as a language barrier, food shortages and a different lifestyle. Refugee women are portrayed as vulnerable, dependent, and inactive. Relief organizations have assumed the responsibility to look after all their needs and affairs when in the camps. However, a former UNHCR officer witnessed and pointed out that:

Refugee women are not merely vulnerable and needy. Throughout the years, UNHCR and relief organizations ...witnessed their ability to innovate, create and adjust; their energy to struggle to give a new meaning to life, their capacity to lead the family and to overcome the difficulties that come with family separation or breakdown [displacement] (Camus-Jacques, 1989)

Based on the research findings, this chapter argues that, despite all the loss, refugee women in Ifo, Dagahley and Hagadere are energetic, resourceful, and eager to ensure their survivals and their families.

The majority of the refugees in Ifo, Dagahley and Hagadere are from both pastoral and agricultural communities. In the camps, however, they had neither cultivable lands nor any animals in their care. Moreover, the rule restricting refugees from travelling outside the camps made it impossible for them to become directly involved in economic activities involving external markets.

6.2 The Refugee Economy and Female Refugees

Research observations found that female refugees in these camps are active agents and have been maintaining the survival of their families for the last nine years. They have developed numerous income-earning strategies such as weaving baskets and selling many items including rations, and vegetables. They have developed these initiatives with, or without, formal assistance. According to them, they have discovered and created ways of earning an income, using old skills in new ways to help their families. Their status in Ifo, Dagahley and Hagadere camps is no longer socially and culturally linked to their “traditional roles” of housewives and mothers. Radical changes have taken place, in part because of their departure from their country; their responsibilities have increased due to the absence or loss of their spouses or the loss of an income-earning ability of their spouses in the camps. The nature of their economic

participation remains at the level of “petty traders,” and does not represent an acquisition of any great economic power or wealth. It remains a subsistence activity, though one which does provide short-term benefits.

The goal of this section is to discuss the major sources of income earning among female refugees in the Dadaab camps. Most refugees come with little or no money. Their long stay in refugee camps restricts them from full participation in the cash economy. The major sources of income earning in the refugee camps come from non-farm income-generating activities. Non-farm income is defined to include all income obtained from any kind of income-generating activities other than crop production. In Ifo, Dagahley and Hagadere camps, these include: selling firewood, all kinds of trade, shopkeeping, teashops, restaurants and selling rations. Most female refugees who are the head of their households are engaged in a broad variety of non-farm income-generating activities in order to maintain the survival of their families.

Income earning strategies enable women to cope with the harsh camp life. Unfortunately, despite their active role and contribution to their communities, their representation in assistance programs in the camps is limited. Their opinions and views, despite their major contribution to their families' well-being, are excluded from all stages of relief assistance projects. Most women interviewed expressed mixed views about their willingness to participate in all refugee assistance projects. Some of them felt that the burden of daily work made it impossible for them to participate fully in refugee community decision making bodies in the camps.

The micro-economy of the camps is based on the food aid rations provided by the World Food Program. The amount of ration which a family receives determines their

socio-economic status in the camps. For example, a family of 10 persons receives more ration than a family of one or two. The refugee economy is linked to the family economy. Most of the women interviewed stated that they sell some of their rations to both refugees (especially those who are engaged in business) and to the nearby community outside the camps. This does not mean that there is an over-supply of rations; the ration given to refugees in the camps consist of only a few basic items. Selling some of the rations allows them to purchase food and non-food items available at the markets in the camps.

About five percent of refugees in each of the three camps receive some income/remittances (\$ 100 to \$ 300 a month), not a considerable amount of money for large family and relatives, from family members who live abroad (Europe and North America).⁴⁰ Such income also allows refugees to become involved in IGAs and purchase extra food, medicine, clothes and other necessities, while contributing to the overall camp economy. About 95 percent of the research respondents do not receive such remittances from abroad.

Observations made in the three refugee camps' markets (Ifo, Dagahley and Hagadere) indicate varieties of imported goods: clothing (second-hand and new), accessories, perfumes, cooking utensils, radios, shoes, medicines and imported non-perishable food stuff are sold. These imported goods are from Somalia, particularly from Mogadishu and Kismayu, as there are no

⁴⁰ Remittance is an income received by some refugees who have members of their families living abroad (in Middle East, Europe and North America. The reader may wonder how money can be transferred from a relative in North America or in Europe to a family member living in one of the refugee camps. The process is as follows: (a) Money is deposited into a bank account in either North America or Europe, belonging to one of the many businesses who deal with monetary transfers known as Xaawilaad (money transfer system). The sender pays administration fee which depends on the amount of money one is sending. The most frequently used money transfer system are Dahabshiil (Goldsmith) and Al-Barakat (The blessed one) which have offices in Africa, Europe and North America (b) the business people (whether Al-Barakat or Dahabshiil) are informed of the deposit, and told for whom (the name of the clan, subclan of the persons are also released) the funds are intended, and where she or he resides, (c) The relative in North America or in Europe also notifies the receiver about the money sent and vice versa (d) representative of this business in Nairobi, Kenya, receives the funds, and arranges for the delivery to the recipient in the camps, (d) confirmation of receipt is passed back to the relative in either North America or Europe through the family network of communication; the recipient may leave the camp to visit a nearby town and telephone a family member with the message, which is passed on.

import and export policies due to the absence of government. There are free ports in Somalia where many Somalis encounter no restrictions in importing and exporting cheap items, and these items find their way in the refugee camps in Dadaab. As a result, the refugee economy in these camps is also linked with war-torn Somalia's unregulated economy.

Buyers from the local Kenyan population come from as far as Garissa town to purchase these items. The three markets are a collection of sticks and corrugated tin huts. They are built by both refugees and local people. The presence of refugees in Dadaab has provided a valuable stimulus for entrepreneurship in that part of Kenya. Thus, IGAs can benefit local people by bringing new skills and ideas to them. This can enrich the host country as local residents interact and trade with refugees in these camps. Furthermore, the entrepreneurial skills of refugees when adopted and copied by the local people in the host country can boost their efforts to become self-reliant.

The geographic location of Dadaab refugee camps makes it very easy to smuggle goods from Somalia to the camps. There are many checkpoints in Somalia through which goods have to pass. Those checkpoints are controlled by different clan militia, which make their living from assisting those who want to take these goods beyond those checkpoints. Business groups and individuals have to pay money to different clan militia who control different checkpoints. When loaded lorries cross the Kenyan border and reach the Liboi town, they then have to pay tax to Kenyan customs. The prices of these goods are very reasonable despite these barriers to trade.

Individuals who are involved in economic activities, especially those who are still in Somalia, have good relationships with some refugees living in the three camps. According to

respondents, they belong to different clans and business groups in Somalia, as well as refugee business groups in the camps which are becoming more liberated from clan politics.

According to female income-generators in the three camps, business is frequently conducted across clan lines, where relationships built through trust, knowledge, skills and friendship exist. Business groups that supply goods to refugees in Dadaab and the refugees themselves have a similar interest: to earn an income.⁴¹

As with other economies, whether national or international, there are certain actors and sectors that play a major role in the refugee economy. For example, in the refugee camps, local business individuals also bring products and items to the camp markets. They own stores in the camps and supply goods to refugees. Similar to Somali business individuals who supply goods and items to refugees on consignment (the moneylenders / traders), the local business groups (who are Somali-Kenyans) make agreements with refugees who will sell these goods for them in the camps. As result, refugee women find ways of making money by selling these items. Owners of the goods do not pay a salary or provide any monetary incentive to refugees. They dictate to refugees the price of each item and refugees decide the mark up required to make a net profit. This interaction, while not supported by the UNHCR and CARE, is permitted to operate without restriction, as it provides material goods and food to the camp population which the relief agencies are unable to do.

⁴¹ This type of profit-making on the part of the moneylenders does not contravene Islamic principles and teachings, though it may be an issue of semantics.

6.3 Income Earning Activities of Refugee Women

The creation of entrepreneurial activities in the camps can be an answer to overcoming and reversing the appalling conditions of refugee camps and the status of refugees, including women. With the help of CARE and moneylenders / traders in the camps, refugee women in the camps who participated in this research chose to become involved in various trading and IGA subsectors. These subsectors are important, according to refugee women, because they allow them to adopt survival strategies. At the time of my stay, transfer of goods to and from the camps were mostly facilitated by men. All these sectors require goods which are not available in the camps - travel is required. Due to lack of freedom of movement, women are deeply affected by this restriction and depend on men to bring these goods to them. Each sector will be briefly examined with regard to how women are using these sectors to make an income.

6.3.1 Stores and Warehouses

Store owners/warehouse owners in the camps are both male and female refugees. This group makes money in three ways: first, refugees buy bulk food from local markets in Garrissa, such as, wheat flour and sugar and sell them by the glass or bottle in the camps. These items are in high demand by the refugees because they are not included in the food basket which refugees receive twice a month. Second, these store owners make money through renting space and safeguarding the items which belong to either local businesses or refugees. They charge Kenyan Shillings 30 per sack (which contains 50 kgs of either sugar or wheat flour). Third, they make money from local people from Garrissa and other areas who come to the refugee camps by selling to them the wheat flour, cooking oil, and maize which they bought from other refugees during ration distribution periods (twice a month) and have kept in these stores

owned by refugees. Warehouse / store owners make money from storing these goods and are also involved in purchasing bulk food from other refugees for resale to local people.

6.3.2 Vegetable Selling

Vegetable selling is a sector which is dominated by female refugees in the three camps. There are two female - group actors that play a role in this sector. First, there are groups of female refugees who have relatives, share a similar clan and friends who are the local residents who reside in Garrissa. Unlike refugees, these local residents are free to move around. Both the female relatives in Garrissa and the female refugees communicate through the local transportation (buses) that travel to and from Garrissa and the refugee camps. These buses transport money and vegetables from and to refugees and Garrissa residents. These groups (female refugees who are involved in selling vegetables) are more well-off than other female refugees who are involved in vegetable selling in the camps, because of their connection to local residents. The local bus drivers also gain monetary benefits from transporting money and goods from refugees and local residents.

Second, there are those female refugees who are also involved in selling vegetables but do not have relatives or friends in the local community. As with the former group, they also do not have the freedom to travel and bring vegetables from local markets to camps. They overcome this difficulty by purchasing vegetables from female refugees who receive continuous supplies of vegetables from relatives in Garrissa. They buy four to five kilograms of vegetables, such as, tomatoes, onions and potatoes from the former group at a slightly higher price and resell the goods to other refugees. These groups are somewhat satisfied with their business performance.

6.3.3 Stall and Retail Sector

Stall owners / retailers are highly visible in the three markets in the camps. These women sell items such as sugar, tea leaves, soaps, detergents, batteries and non-perishable goods. They do not travel, but receive their goods from local residents on consignment and resell them to make small profits. Some of the women who take part in this type of economic activity state that this type of business usually fails due to the high "wholesale" price and because women are unable to resell items (sugar, beans, soap and salt), and instead consume the items themselves.

6.3.4 Meat selling Sector

Meat selling is an activity in the camps in which both male and female participate. This sector is run in two ways by different groups. Female refugees buy and slaughter goats from the local people, and sell the meat to refugees. Others borrow money from refugees or local people, buy goats and camels, sell the meat to refugees and return the borrowed amount of money back to lenders. This sector is very profitable because Somali refugees consume meat as a large part of their traditional diet.

6.3.5 Milk Selling

Local nomads bring milk and ghees (butter) to the refugee camp markets by donkeys and camels. Women buy the milk and ghee and sell them to other refugees. It is usually women who sit in the markets to sell milk and ghee. (This activity is very important in its contribution to nutritional needs of refugee children particularly).

6.3.6 Miraa / Khat Selling

Another very popular trading commodity is khat/ miraa, a green stimulant leaf which is chewed by Somali men and considered to be a mild narcotic.⁴² Men used to dominate this trading area, but women have replaced them. The khat/ miraa is brought from places such as Meru (a Kenyan town) where it is grown and passes through Garrissa before arriving at refugee camps. Local women bring sacks of miraa to the camps, and refugee women buy from them or get it on credit.

The demand and supply in this activity is high and that means more cash for participants. However, the chewing of Miraa or Khat has ruined families as men spend every penny that comes into their hand. There were cases where men sell the ration of their families and buy these leaves to chew. The Miraa does not contribute any good to the well-being of the families and the communities; in fact, most of the women abhor Miraa and what it has done to their families especially if the spouse is addicted to it. Participants of this activity were asked why they are involved in this trade. They stated that it is very lucrative activity and male refugees need this stuff, and the local people will come to the camps and sell Miraa, so refugee women want to have that opportunity to make money. These women want to ensure that if there is any opportunity to make money or keep the money within camps that some of the benefits will somewhat accrue to their families and the community as a whole.

⁴²Green plants known as *Catha edulis* which grow in Kenya and Ethiopia. The succulent green leaves when fresh have stimulant properties similar to those of the benzedrine family of drugs. They are often chewed by men in order to socialize and keep themselves awake for entertainment.

6.3.7 Restaurant and Tea Shops

More than 90 percent of restaurant owners in the three camps are women. There are different types of restaurants in the camps. Some sell one meal and teas, others sell three meals, and others only sell tea. Men who chew miraa/khat come and sit in the these restaurants to both eat and chew Miraa/khat. This sector is sustainable and profitable.

6.3.8 Conclusion

All the sectors in which women are involved share common characteristics. First, they are visible in the camps, despite their small sizes. They are important to the economy of the households and the refugee community as a whole. Second, they are informal, under-capitalized, use no machinery and rely on low skill levels. The income derived from these sectors allow women to meet the daily consumption needs and cash requirements (but do not give long-term income security). Finally, the customers are mostly refugees and the local non-camp inhabitants who have less capital.

The active involvement of women in these sectors illustrate the important role refugee women play in trade and commerce in the camps. They play a crucial role in building the refugee economy. Women feel that economic activities undertaken by them are “entrepreneurial”; these activities tend to be overlooked by relief organizations.

The subsector activities in which women in Ifo, Dagahley and Hagadere camps are involved rely on the application of skills learned from the traditional domestic duties of women, such as cooking, cleaning, serving, packaging, weighing, basket weaving, and management. Such activities do not require investment for machinery, but they are highly responsive to capital

inputs in the form of loans or the provision of raw materials. The participation of women in Ifo, Dagahley and Hagadere in the above mentioned subsectors is a clear sign of their resourcefulness, energy and determination to be active agents and make contribution in the lives of their families in the camps.

6.4 Reasons for Participating in Income-Generating and Trade Activities

The study investigated the reasons why female refugees (supported by CARE and moneylenders / traders in the three camps) get involved in income-generating activities and found that refugee women's motives for participating in income-generating activities were primarily to support their family.

Fully 90 percent of the participants of this research said that they joined IGA because of the responsibility for taking care of one's family (children). When asked why they decided to get involved in income-generating activities, Zainab, a widow, in the Ifo camp with nine children to feed, described her situation:

I am 48 years old and I have decided to get involved in selling meat and firewood in the camp because I am the father and mother of my children. I am the only one they have right now. I have been involved with such activities for almost 9 years. We are from Mogadishu, and when the war got worse in the city, we fled to Afgoi (near Mogadishu town), stayed there for five months. One early morning gunmen walked in where we staying and opened fire. My husband got killed there. I was hurt - a bullet broke my elbow and my children fled and hid. I pretended to be dead with the dead ones (my husband and other two relatives). The gunmen took the little possessions we had and left. After hours I managed to find my children and we fled to Kenya and ended up in this camp in June 1992. I do not know how to read and write but I managed to find ways of making money by selling meat and firewood (Fieldnotes, 1999).

The same family-oriented daily-life focus is evident when respondents were asked whether income-generating activities have allowed women to gain monetary and non-monetary

benefits from their business activities. According to them, IGAs allowed them to make an independent income through the business activity in which they are involved. This earned income may not be much - it is minuscule, but most of the respondents noted that with a little money, they are able to purchase extra food and other necessary items such as sugar, soap, books, medicine, clothing for their families. Hawa, who is involved in IGAs, said:

Before, I could not afford to buy extra food for my children. But now, I am able to buy sugar, meat, vegetable, milk, soap and clothes for them. We did not even have money for grinding the maize given to us. My involvement in IGA allows me to grind the maize and purchase extra food and items, and most of all, look after my family's financial needs and make my own decisions to buy what my family needs. Even if I am a refugee, I still have that capacity to earn a little money. I no longer run out of basic essentials (Fieldnotes, 1999).

This clearly illustrates that the little money made from income-generating activities helped these women and their families to survive in hardship circumstances. The little money made by refugee women is spent on their families and allows them to make choices of eating nutritious food, clothing their families, building better shelter and hiring a tutor for their children. This characteristic, however, is not particular to female Somali refugees in Ifo, Dagahley and Hagadere camps but to all other women who are head of their households, including female refugees from other parts of the world who were displaced from their countries, who have financial responsibilities and who are in the process of achieving self-reliance.

When women were asked the non-monetary benefits gained from the activities in which they were involved, most of them pointed out that income-generating activities increased and boosted their self-confidence and made them more assertive and hopeful for the future of their families and themselves. In their own words:

When we were not part of any income-generating activities, we ate what was given to us by relief organizations. We could not buy extra food or nutritious food for our children whether we liked it or not. It was a difficult period. We were very frustrated and depressed all the time because we felt hopeless and could not give what our children wanted and needed to have, such as nutritious food and proper clothes. Now, our involvement in income-generating activities has given us some abilities to do things for our families and ourselves. We have regained our lost self-confidence and we are more hopeful than before. We are feeling that we are human beings again. We can finally decide what to buy and eat with the money gained from income-generating activities we undertake. To make the entire story short, income-generating activities gave us the ability to support ourselves and families (Fieldnotes, 1999).

The various IGAs around the camps run by women are a testament to the refugee women's efforts to help themselves and their families. IGAs offer income and non-monetary benefits which they cannot find in relief packages or programs currently delivered to them. In fact, they help women refugees break that cycle of frustration, depression and hopelessness of refugee dependency. IGA participation leads also to a strengthening of refugee women's social capital.

10 percent of respondents said that they joined IGAs in order to have an independent source of income for extra food and other necessities. A concern for family was also clear in this account by Sahra, a refugee in Dagahley who sells milk, who answered without hesitation as she said:

...food ration given to us is insufficient and does not include sugar and milk. Thus, we have children who have to eat meat, vegetables and drink milk, who also have to have clothes and shoes to wear, pencils and books, also we need money for purchasing other necessities (Fieldnotes, 1999).

She wakes up at five in the morning, cleans the milk containers, cooks breakfast for her children and sends them to school. At nine in the morning, she goes to the meeting place where she can receive milk from the local milk sellers who come to the camp. She makes 20

to 30 Kenyan shillings a day. She would have liked to make more money and get involved in another business activity. She explains:

What can we do? when our children have to eat nutritious food, need to wear clothes, shoes, use soaps, detergent, and medicine. What we get from the relief organization is not sufficient and cannot ensure our survival in the camps (Fieldnotes, 1999).

Income-generating activities can help refugee women to improve their families' and their own nutritional/diet intakes. During my field research, I made numerous visits to the food distribution centres at each camp, and I did not see any protein product given to the refugees.

It is interesting to note the family-based motives explaining the respondents' participation in income-generating activities. They believe that depending on the hand-outs alone is demeaning, and is only acceptable for the short-term. These women understand their responsibility to ensure their families' well-being/survival and explore all opportunities to become economically self-reliant. The reality of displacement, and being placed in refugee camps for a long period of time, have made these women aware of the importance of income-generating activities for improvement and as a survival mechanism for their families and themselves. Respondents stated that they are participating in various economic activities in order to lessen their current levels of dependence on hand-outs offered by the relief agencies.

6.4.1 Savings and Income-Generating Activities Involving Women

The research also made an attempt to investigate whether female income-generators save money for the future. Most of them indicated that they are unable to save due to the insufficient amount of money they make from business activities. According to one participant,

"it is so hard and impossible to make a saving, because the money we make from various activities is not enough and most of the money is spent on the family and the rest goes back to the businesses or paying credits borrowed from individuals" (Fieldnotes, 1999).

Some of the women put some money towards a group rotating savings scheme known as *ayuuto*.⁴³ They stated that they practised *ayuuto* in Somalia before becoming refugees in these camps. Although the *ayuuto* represents another source of money for refugee women, it is insufficient to have much of an impact on their IGAs. They are aware of the need to save money for the future "but the money simply is not there for us to save" said Safiya. The proportion of refugee women who make any saving is near zero in these camps. Research findings in Ifo, Dagahley and Hagadere camps indicate the low returns and productivity of women's IGAs are often due to lack of sufficient credit, lack of access of market, policy biases that overlook both women's contribution to the welfare of their families and community, neglecting potential economic activities in which refugee women are concentrated and policy biases that restrict women's access to market and travel documents. These policy constraints mean that women's efforts remain directed toward families and can be considered as the monetary part of the family-based economy but not as entrepreneurial or self-sustaining in the long-term.

⁴³The word Ayuuto is similar as the merry-go-round. Women form 10 to 15 individuals, reach some kind of agreement of the amount of money that each individual should set aside for every month and who should get the money each month. When the month ends and all money is collected - one individual gets the entire pot money and it goes on until every one in the group gets her turn.

6.4.2 Conclusion

I was inspired by the sheer energy and determination of these women. I was also impressed by how determined they are to become self-reliant in order to improve their living conditions. Even in the depths of long periods of being refugees, with few opportunities, these women initiated various income-generating activities to ensure their families' survival.

A new policy approach which recognizes women's contribution to income-earning and removes biases against women is needed. Research findings suggest that low incomes earned from activities are channelled into the family budget to meet the daily consumption needs. Money earned by women therefore has a high social value. As one CARE officer stated, it was felt that women are the most resourceful and therefore required more attention than their male counterparts:

it was generally felt that if a woman obtained some income, it will be enjoyed by more people than if the same accrued to the man. This is because women will, in most cases, take the income home and pass it over to her children unlike the case of a man who might not take even a penny home. (Fieldnotes, 1999).

Money made from women's activities is most likely to go straight to family maintenance.

6.5 Moneylenders / Traders as an Alternative to CARE's IGAs

Prior to undertaking the field research, the researcher was unaware of the presence of moneylenders / traders in the camps. During the field research, the presence and the interaction between refugees and moneylenders / traders in the camps was quite apparent. Observations in the camps have shown that there are large numbers of refugees, particularly women in the three camps, who obtain loans and goods from moneylenders / traders who are from the local areas (in Kenya) and also from Somalia. These moneylenders / traders are

Somalis who share the same culture, language and faith and belong to the different clan groups of Somalia and the ethnic Somali Kenyans in Kenya.

The collapse of the Somali state and the lack of a government for the last ten years have made some individuals very rich in a lawless Somalia. This part of the chapter will examine the impacts of the moneylenders on refugees in the three camps in which the research was conducted. The identities of the moneylenders / traders, how they provide loans and goods to the refugees, the terms of the loans and goods given on consignment, and the relationship of lenders and borrowers will be briefly discussed.

These moneylenders are mostly men, who do not reside in the camps but reside in nearby towns. Some are even in Somalia and manage to smuggle their goods/products and money through other collaborators who come to the refugee camps from time to time to bring money and goods with them. They collect their own money from refugees whom they have entrusted with the goods. These moneylenders / traders undertake economic activities with refugees in these camps to market their products and provide loans to friends and clan members who are residing in the camps. One major reason for them to market their products in the camps is to expand their businesses outside of Somalia. This allows them to safeguard their money and products from the lawless situation in Somalia. According to the respondents, the moneylenders / traders are better off in lending money and goods to female refugees, because refugee women are very reliable and will honour these loans and goods. Thus, the goods and money of moneylenders / traders have a better chance of being purchased by refugees and local inhabitants residing near camps than being robbed by various militia groups in Somalia.

This form of moneylending or goods-on-consignment operates within the framework of clan and kinship. For example, a trader or a business person could be approached by a relative or a friend who wants to start a small-scale business of his / her own. The individual or the relative may outline his / her plan, usually in an oral report. Then the prospective moneylender / trader quickly analyses the feasibility of the small-scale business plan. If it appears sustainable, then the moneylender / trader starts to see credibility in the potential borrower. Among the determining factors of the eligibility of the loan and goods from moneylenders / traders are first, the closeness of the kinship. This is powerful because of the collective nature of the Somali society, even in the midst of displacement. This collective and egalitarian nature of the Somalis provides the moral incentive the lender needs to make the sacrifice of lending without charging interest. In addition, the closer the relative is, the more likely it is that he / she will repay the debt as it is the common practice to hold other relatives accountable for any bad credit. This provides some sort of insurance. Second, if the borrower is perceived to be a trustworthy person in the eyes of the community, then the chances of being approved for a loan are good. However, the reliability comes into account after the closeness of the blood relationship is determined. In other words, kinship is the primary element while other factors such as friendship, community, the feasibility of the business venture, and the level of need of the applicants - such as widows in female headed households - are secondary. The moneylenders / traders also have a motive other than making profit by lending money and goods to refugees in Ifo, Dagahley and Hagadere camps. This motive drives the moneylenders / traders, who currently constitute the wealthiest individuals in Somalia, to lend money to a relative to lessen the dependency of that relative. This motive is intended to provide a quick solution to someone who otherwise may remain indefinitely dependent upon the moneylender / trader. The collectivism of Somali society forces the financially able person to carry the burden of providing for the less fortunate relatives. Lending money and goods are one of the more socially acceptable ways to enable

dependent relatives to become self-sufficient. If the person pays back the borrowed money, then his/her status among the clan moves upward. If not, the opposite happens.

In Ifo, Dagahley and Hagadere camps, the moneylenders / traders either approach female refugees whom they know, or others (on behalf of moneylenders / traders) approach refugee women requesting they sell their products on their behalf. They lend their money and provide consignment of products to refugees through networks supported by kinships, clanism, friendship, trust and respect.

For example, Safiya who lives in Hagadere camp sells new clothes and shoes, which she received from one moneylender who is in Somalia. This moneylender comes to the camp where Safiya lives once in a month. She did not know him personally, but through her friend (who is also a friend of her moneylender) it was possible for her to receive goods on consignment from the moneylender in Somalia. Without that personal contact, Safiya would not be able to sell clothes and shoes in the market in Hagadere camp.

Such networks influence moneylenders in lending their money and goods to refugees in these camps who they do not know or have never met. Most borrowers indicated that they receive goods on consignment and interest-free loans. Interest-free loans and goods are provided to borrowers in the spirit of Islamic charity: they lend it without any expectation/hope of return. These are believed to be altruistic gestures of generosity of the moneylenders to assist with their money and goods the refugees who are struggling to survive in these refugee camps.

Moneylenders and refugees make an agreement over loan repayment and the wholesale cost of the goods to the refugee. According to the research respondents, "you do not need to sign papers, but swear on the Koran (Islam's Holy Book) that you will repay all the money and

the cost of the goods borrowed from moneylenders. If one of them, moneylenders or the borrowers, die, the debt is either forgiven or the family of the borrowers pays the debt to the moneylenders / vice versa. These vows are made to one another when exchanging loans and goods. This eliminates both the language and literacy barriers which come with CARE's credit scheme.

Trust is fundamental for both female refugees and moneylenders / traders to invoke when doing the transactions. It is trust that facilitates financial assistance when CARE's credit program does not work for them. The research findings indicate that trust also ensures continuing financial support from moneylenders / traders. This enhances the social capital which is real capital for refugees who are involved in income-generating activities and who are operating in an environment where there are not many opportunities for them to access credits from the other formal credit institutions.

Once refugee women receive interest free loans and goods, they have the freedom to use the borrowed money in any business venture they choose. In addition, the goods, such as, clothes, shoes, and electronics, which the female refugees get on consignment from the moneylenders, are marked up in price to make a little profit. For example, if a refugee woman receives 10 brand new shirts on consignment, the moneylender will say that these 10 shirts cost 4000 Kenyan shilling in total. So it is up to the borrowers to mark up the prices of all the shirts. She can sell 500 kenyan shilling per shirt. If she sells all the 10 shirts, she makes 5000 in total. She makes 1000 shillings by selling shirts. This is considered sufficient profit by female refugees who are involved in such business activities.

One down side of this activity is that women are not paid for all the hours they spend sitting at the market when selling such goods. They only make money when they sell products.

Nevertheless, these women are engaging in productive activities while in the stalls; crocheting, caring for young children, and other tasks which can be easily performed at the same time.

6.6 Refugee Women's Perceptions of Borrowing from Moneylenders

There are positive aspects of receiving money and goods from moneylenders, according to the respondents. First, to avoid conflict with Islamic beliefs, there are no interest rates which refugees who are muslims consider a usury, operating on a profit-sharing scheme. Thus, the interest rate is no longer a burden placed on refugees. Second, moneylenders know about the culture of the refugees and their beliefs. Third, unlike bureaucratic structures of loan borrowing from institutions such as CARE, refugees can have access to moneylenders' capital and goods through personal ties; no papers have to be signed, and this makes it extremely easy and less of a hassle for women who cannot read and write Somali, let alone English. Verbal contracts are made with witnesses who reside in the community. In addition, if a borrower loses money or the products which she / he borrowed from moneylenders in a fire or theft, then the community can pressure the moneylenders to forgive the debts of the borrowers (though there is no legal protection for either party). Fourth, the length of time of the loan repayment and the wholesale price are considered to be flexible, according to the respondents. Finally, the interaction between refugee women and moneylenders / traders revitalizes relationships, trust and business networking and partnership between various disputed groups. This is very useful in finding a durable solution to clan-divided Somali society and which these refugees will return in the future. In addition, the availability of moneylenders / traders in the camps is very useful, particularly for those who feel uncomfortable in dealing with a formal credit provider such as CARE.

Despite the positive aspects of borrowing money and goods from moneylenders, there are negative aspects as well. Respondents stated that it is a risky venture to receive a consignment of products in a very insecure environment; Ifo, Dagahley and Hagadere refugee camps, as mentioned in a previous chapter, have very poor security. Thus, refugees are responsible in safeguarding products entrusted to them as well as the loans which they received. Other disadvantages of dealing moneylenders / traders in the camps: there is the possibility for corruption, when it comes down to his word verses someone else's. The reality of lack of security in the border within Somalia means that the majority of moneylenders / traders are males, and this disadvantages female recipients in the camps whom are forced to deal with and become dependent on them. This can re-enforce gender-biases and may perpetuate existing gender inequalities, roles and structures. Additionally, this increases the insecurity of women who may be at risk of violent acts on the part of the moneylender / traders.

Respondents were also asked to whom they would go for help of any type related to their economic activities. Their answers are presented in the table below.

Table 4 Most important resource in initiating business when in the camps		
	<u>Number</u>	<u>Percent</u>
Family / relatives	50	55.6%
Friends	20	22.2%
Moneylenders / traders	18	20.0%
Relief Orgs.(i.e. CARE)	2	2.2%
Total	90	100%

Family members and relatives were clearly seen to be the most important network in initiating income-generating activities in the camps. Everyone has a stake in the success of the business. The findings also showed that almost 56 percent of the respondents stated that they would seek first the assistance of their family members and relatives if they have the

money. They added that they have more confidence in both family members and relatives. Friends were selected to be second-favoured in seeking help for business start-ups. 22 percent stated that they would go to their friends. Friends are asked for assistance when family members and relatives are not able to assist them. 20 percent of the participants said that they would go to moneylenders / traders for help. The majority of respondents, almost 98 percent, received their start-up capital from family members, friends and moneylenders and only 20 percent utilized the services of relief agencies. The amount of available capital is usually limited, restricting their activities and preventing them from getting involved in various income-generating activities. Those who received their family members assistance, especially from family members who live abroad and send remittances, are more entrepreneurial and had slightly higher incomes than most of the respondents.

Most respondents identified the importance of social contacts and reported that their family and relatives, friends, clans and sub-clans helped them in training and offered them advice. This was especially true among the basket weavers. Most of them reported that they received financial assistance from friends and relatives in the form of small loans and of materials like reeds and dye. Most of them indicated that they also receive small loans from neighbours, relatives and friends. Such arrangements have advantages. The biggest is that an informal loan from such actors does not require collateral. Second, informal loans are normally interest-free.

There are financial values / benefits of such social ties. As Lomnitz (1977, p.242 - 243) argued, "the secret of survival of huge marginal populations in Latin American cities lies in the efficient use of their social resources." Similarly, I contend that the existence of various income-generating activities in the Dadaab camps and female refugees' abilities to initiate business activities in such an environment, is a result of social networks and the kinds of

financial and goods arrangements that these networks can offer and have offered as evidenced among the respondents.

More is needed to assist refugee women to improve their situation and reach their goals of achieving self-reliance. The provision of vocational training and credit, and increasing their participation and representation in relief assistance can enable refugee women to fulfil their responsibilities. The agent which will provide that assistance does not necessarily need to be “formal,” such as the UNHCR or other international NGO. It may be sufficient to create an environment in the design and / or location of the refugee camps which enable local agencies to fulfil those roles.

6.7 Conclusion

Refugee women are the backbone of the economy of Ifo, Dagahley and Hagadere camps. Although the moneylenders / traders as well as the CARE staff upon whom they depend are mostly males, most small-scale businesses in the three camps are dominated by female refugees, and their contribution to the general welfare of their families and to their community is immeasurable.

Both CARE and the moneylenders / traders are very important for refugees in Ifo, Dagahley and Hagadere, and enable the entrepreneurship of refugee women. The availability of these two agents in the camps gives refugee women more than one option for accessing credit, vocational training and goods which enable them to do things for themselves and their families while living in exile. Unfortunately, CARE’s program does not “fit” with refugee women for cultural aspects previously noted. Although the moneylender / trader option is more acceptable in that regard, over the long term the use of refugee women by these

external actors perpetuates women's role as petty traders, and does nothing to answer their vocational training needs. The ideal support mechanism for women who participate in IGAs would seem to lie between those two options.

Somali refugee women, through moneylenders / traders contacts, are building that social / economic network which will be useful and important upon their repatriation. This is an aspect - social networking - which CARE's program cannot and does not develop. The fact that refugee women have pursued the moneylender / trader option in such great numbers, while for the most part have not taken advantage of CARE's credit program, may be taken as an encouraging sign. Their desire to drive to survive, to seek out other options which enable them to gain economically and which suits their particular cultural / religious needs, may well influence the design of future schemes to support refugee IGAs.

Chapter Seven: Implications of Formal and Non-Formal IGAs

7.1 Introduction

This chapter continues to build on our examination of two forms of IGA activity within the refugee economy and its implications for refugee women. It compares two groups of refugee women in the three camps (those who deal with CARE and those who deal with moneylenders).⁴⁴ It examines their skills acquisition from IGAs, attitudes regarding IGAs, problems faced, ways of improving IGAs and male refugees' attitude towards women's involvement in IGAs. The contribution of IGAs to the economic empowerment of refugee women is investigated. The impact of women's participation in IGAs upon the division between clans is also discussed. The chapter concludes with refugee women's perception of whether IGAs supported by CARE and Moneylenders are preparing them for their future repatriation.

7.2 Women and their perception of skills gained via IGA

Skills are important: a refugee with skills can employ herself and initiate business when in the camps. It is important to know the skills of refugees, particularly different sub-groups and their various levels of competence in those skills in order to determine appropriate integration of the camps' population into development plans. This can be done at the initial registration of refugees. Such skills also allow refugees to utilize programs such as IGAs.

⁴⁴Note that although there is overlap, in general women tend to depend for the most part on the non-formal option (see Chapter Six, section 6.5).

Observations made during the field research found that refugee women not only get involved in income-generating activities for monetary gain but also to acquire new skills and utilize their old skills. According to them, IGAs are not just ways of making money. Such activities allow women to use their old skills and learn new skills and experiences in order to achieve self-reliance. Refugee women's work in income-generating activities is to a large extent an extension of their traditional domestic labour, for instance, basket weaving, tailoring, cooking and cleaning and making perfumes. Such skills proved to be an important means of survival for refugee women in Ifo, Dagahley and Hagadere camps by allowing them to gain income to support their families. These skills also continue to be passed on to other women and young girls in the camps.

Refugee women's perception of how their involvement in IGAs enhanced their level of skills development was investigated during the field research. They said,

"we have learned how to manage business activities, petty trade in refugee camps. It is a difficult environment to run a business, a totally difficult one which requires lots of persistence and patience. Persistence and patience are two things which we have developed since our involvement in income-generating activities in the camps." (Fieldnotes, 1999).

This was especially the case among the small percentage of women who participated in CARE's Economic Skill Development (ESD) and Credit program where women receive free training on how to initiate a business in the camps, such as bookkeeping, soap making and tie and dye. These skills can be useful in the camps by facilitating refugee women to start a new occupation and possibly start a business venture in the future. Women who were trained by CARE in bookkeeping, maintain records of their sales and are assisted by the Community Development Workers in the camps. Furthermore, group members supported by CARE's programme feel that they have learned useful skills which improved their financial

circumstances and assisted them in their activities.⁴⁵ Such skills will be utilized to good effect on return to their country of origin. The percentage of refugee women who participated in CARE's credit program is estimated to be only two percent.⁴⁶

In contrast, women who deal with moneylenders said that they have not received any skill training from moneylenders / traders. However, they have indicated that they have learned new skills from their businesses and how they interact with the moneylenders and the market. According to them, their participation in IGAs and dealing with moneylenders provided them with skills and experiences, opening their eyes to potential business opportunities. This non-formal experiential skills acquisition has benefitted women despite the lack of aid agency support.

Women were asked about the usefulness and transferability of such skills and experiences which they have gained from IGA in the camps for when they return to Somalia. They hoped that they will do even better once they return to do business in an open environment where their movements will no longer be restricted and they can market their products freely in any local market. The benefits of learning new skills and experiences for refugees is an important thing, one that will have an impact on "social change".

The research also investigated the kind of training women would like and which would benefit their present economic activities. Most of them expressed a willingness to participate in

⁴⁵Skills such as applying for loans can prepare them to apply for credit from formal lending institutions upon their return to Somalia.

⁴⁶Women who receive credit from CARE are aware of the usury aspect of the interest rate charged with the loan they receive. These women indicated that they have no access to moneylenders in the camps or simply do not want to deal with them. This was explored in Chapter Five.

sewing, crocheting, and tie - and - dye courses. Some identified business and management skills as training needs. However, it is not clear how such training could be made effective and benefit most female refugees in the three camps who lack basic literacy but are involved in a variety of income-generating activities.

Older and illiterate refugee women in the camps seemed to have less interest in receiving training because they felt that they were not able to learn new skills without basic adult education. Overcoming this problem requires designing and implementing basic literacy programs which target women in the camps who are the bread winners for their families. The quality and the design of training courses was raised as an issue by refugee women who attended some of CARE's skill training courses. They felt that the time of the day at which the courses were offered was in conflict with their daily routines. Some of the respondents stated that they could not participate partly because they had children to look after, or they simply could not afford to leave their stalls unattended, fearing that they may miss the chance of making a little income.

Considerations such as women's triple roles in the camps must be incorporated within all programs that are intended to assist women, including vocational / skills training. One way in which such courses can be provided to refugee women is to take the training to their work sheds or to their homes rather than forcing women to come to the training centres. This will save them the time and worry of leaving their children behind without adult supervision, or their stalls unattended and may increase their participation in skills training.

Women felt that CARE's training courses lump all men and women refugees together in one classroom. Some women found this to be extremely intimidating. They said that it is very difficult for them to learn with men in the same hall or classroom. Afraid of the men's

ridicule, many women stated that when they took bookkeeping and business training skills, they remained silent and sat at the back of the class.

Women participated in both formal and informal IGAs to gain skills that will benefit them in the uncertain months or years to come within the camps, and also when the time arrives to return to their homelands. Women in the camps need to be equipped with the skills, knowledge and be motivated to become responsible, productive individuals.

7.3 Specific Problems Faced by Female Income-Generators in the Dadaab camps

The research investigated the specific problems faced by female refugees who are involved in income-generating activities. Both female refugees, who use the CARE credit program and those who borrow from the informal sector - moneylenders / traders, were asked about the specific problems and barriers they face. One major problem is a lack of sufficient credit for business start-up, despite the fact that small-business activities in the camps require little capital to initiate. Over 90 percent reported that insufficient capital was the major problem encountered when they were setting up their current business activities. For these women, when starting micro-enterprise businesses, their priority is receiving credit as they lack substantial funds of their own. Thus, neither support option is providing to these women the resources they feel they need. Women who decide to accept training and credit under CARE's program, despite its flaws in cultural / religious terms, feel they do not receive sufficient loan amounts. Women who work with the moneylenders / traders do so primarily because of the cultural / religious / language accessibility, yet they also do not feel as though sufficient loans are provided. In the latter case, they also do not receive vocational training.

A second problem identified by both groups is the lack of a safe place to put their money. It is impossible for refugees to access banking services because they are refugees, stateless, isolated with no papers and without the right to travel. As a result, refugee women involved in income-generating activities in the three camps use different methods of safeguarding their money. For example, some of them seal it in a tin and keep it in a secret place in the hut or a hole in the ground. Most women interviewed stated that they bury their money in the ground for security reasons. As mentioned earlier, the poor security in the camps leaves female income-generators susceptible to banditry attack. They added that whenever they make relatively good money, bandits usually come to their huts in the night and demand money. The entire ordeal is a very dangerous thing, according to women: you can be killed, injured and raped in front of your family. The security issue has prevented any initiative to provide a method for safeguarding refugee's meagre earnings within the camps; any alternative banking scheme would be impractical due to high costs for security. This suggests a need for a micro-finance option rather than micro-credit, though the issue of security remains problematic.

Third, a majority of the research respondents indicated that their involvement in income-generating activities increased their workload. Some of the respondents indicated that they were overwhelmed with work. According to them, "we still have to do all the house chores and management on top of working so hard to bring an income to the family" (Field Notes, June-August 1999). For example, Hawa is a 37-year-old mother of six (two of them require a babysitter), who sells vegetables at the market. She wakes up at 5:00 am, prepares breakfast, bathes her children, and sends them to the Koranic school in the camp by 7:30 am. After that, she does the laundry and cleans the huts and yard. Then, she goes out to line up for water. An hour later, she brings water to her hut by 10:00 am. Then she rushes to the market to receive her share of vegetables from her supplier and sets up her table. By noon she takes some vegetables and buys a small portion of meat from other women at the market, and goes

home to cook lunch for her family. After cooking lunch, she goes back to the market. Usually, her young daughters, age ten and eight years, stay home and babysit their younger siblings and feed them. This has a major implications on the young girls' education. It is usually young girls who have to stay home to assist their mothers, instead of going to school. Hawa's friends at the market, who have a stall next to hers, will watch her table while she is away and sell things on her behalf. Trust is the main thing women involved in income-generating activities in the three camps have to have in order to juggle their many responsibilities. Women help one another by either babysitting each other's children or doing some house chores while the others are at the market selling goods.

Fourth, as mentioned earlier refugees do not have freedom of movement to and from the camps. They cannot go outside the camps without having a UN travel document which they say is very difficult to obtain. The rules prohibiting the refugees from free movement have a serious effect on their IGA performance and their desire to become less dependent and more self-reliant. This has hindered them in marketing their products and the purchasing of raw materials.

"We are struggling to maintain the survival of our families and deserve to be assisted with appropriate credit and training. We need to be given documents so that we can travel, buy products and sell them to local inhabitants in nearby towns. How are we supposed to do better if our movements are restricted." (Fieldnotes, 1999)

Some women indicated that it is usually men who receive travel documents from the UNHCR office in Dadaab, partly because men speak the language (English) and have some knowledge of how the organization operates in the camps. In addition, it would be helpful if the office encouraged women to form groups, and each group can select one individual, whom they trust, to take their products to the market. Such persons can then be issued travel documents.

Women identified the difficulties of running and sustaining small-scale businesses in refugee camps. The Ifo, Dagahley and Hagadere camps are located in an under-developed part of the host country with a stagnant economy, poor security and little infrastructure. All these factors impact on the success of the business activities of refugee women in the three camps. They call for consistent assistance programmes from the relief organizations in order for them to participate fully in such activities.

Finally, despite being the backbone of the refugee community in Ifo, Dagahley and Hagadere, most of the women who are involved in income-generating activities feel that they are powerless by not being able to resolve these difficulties and problems which they encounter. Within the camps, there are no opportunities for them to improve their lives except through becoming involved in IGAs. Assistance projects are planned and implemented without their participation. They are usually considered to be recipients, rather than participants, and actors who are able to pursue their own solutions.

7.4 Women's Views on Improving IGAs

The research sought the views of female refugees on how to improve their current business activities. Most IGAs initiated by female refugees are based on traditional skills and are marginalized from the main economic process. As a result, many of them are incapable of raising enough income to continue in a sustainable manner or to provide any real increase in the female refugees' income level, no matter how hard they work. The perspective of these women is for the short-term; the environment in which they live is one of daily struggles to survive.

Women said having sufficient credit was an important aspect in improving their business (with no interest rate as noted in chapter 5). They believe that if women are given sufficient credit, their businesses could do better. The only two ways in which refugee women can obtain credit and access to goods are from CARE and moneylenders / traders. The majority feel their only option is to use the latter.

Second, they mentioned how relief organizations have an interest in encouraging greater self-reliance of refugees, but do not provide sufficient monetary and non-monetary benefits to women. According to women, officials bring visitors to the market to see women's business activities. Most of the credits and praise are accrued to the Agency rather than women.

Third, improving the security of the camps was raised by women. Poor security in the camps affects their business performance. Female refugees involved in income-generating activities in the camps are targeted by bandits. As a result of poor security women live in a constant fear of being harmed by such persons.

Finally, women stated that perhaps CARE and UNHCR should assist them to store their goods free of charge. Women who deal with moneylenders and those involved in selling their goods, are responsible for safe-guarding the goods. It is not safe for them to take the goods with them to their huts. Small fees are paid to the Kenyan police who are present in the three camps to watch over the items. The women say it is beyond their means to spend the little money they made that day to give for rent where the goods are stored at the end of the day. They proposed that CARE and UNHCR have watchmen all over the UNHCR and CARE offices and warehouses; thus, CARE and UNHCR can assist these women to put their goods in one of the their warehouses or centres which are guarded by local and refugee guards twenty-four hours a day.

Most of the IGAs run by women in the camps have low-returns and low productivity. However, such activities have some potential for growth if the right interventions or assistance are provided to lift market, credit, training, literacy, travel and security barriers to women's full productivity. Relief organizations should focus programs which address these barriers as well as organizing women to address these barriers.

7.5 Men's Attitude Towards Women's Involvement in IGAs

As with female refugees, men in the Dadaab camps are subject to economic constraints and face economic struggles. This research investigated the attitudes that male refugees have towards female income-generators in the camps. They were asked whether it is a good thing for women to get involved in economic activities in the camps. Opinions vary on whether Somali women refugees should participate in income-generating activities. In general, younger males tend to be more supportive and in favour of women earning an income through IGAs. They stated that it is important for refugee women to have the ability to earn an income for their families to supplement food and other necessities. This is considered to be necessary in order to secure the survival of the their families. Most women tend to agree that it is crucial for them not to depend entirely on the insufficient hand-outs given to them by aid organizations and sit idle.

On the other hand, some of the older men who are religious leaders stated that women should not participate in the public sphere. According to them, it is the responsibility of men to provide for their families financially. Some of them proclaim that the Koran says that women should stay home and wait for whatever their husbands bring. The older men are hesitant to approve women's involvement in IGAs - because they consider such activities to be male ones. Husbands fear their wives' financial independence, fearing that they will no

longer be the head of the household. They are also fearful that women will be assertive and will no longer be subservient once they obtain economic independence. To these men, their women's financial independence is equal to broken marriages.

In responding to what men argued, some women said that they will stay home if their spouses bring money to their families. Other women do not want to depend on their spouses.

According to them, it is a difficult time for all of the refugees, particularly women and children. Women's involvement in IGAs provides them a sense of security for the survival of their families. One refugee woman noted:

Now, I have a lot to say in what takes place in my family, partly because I am the one who brings money. Everybody benefits from it, including my husband. And if my husband decides to take another wife tomorrow or decides to leave us in any reason - my children and I will be able to cope without him and continue to live. So we both know that if he leaves us in any way that I will be able to look after my children financially. I simply cannot afford to sit around and wait for him to bring an income to us. (Fieldnotes, 1999).

Refugee women in Ifo, Dagahley and Hagadere camps noted that they will not sit idle and wait for their spouses to bring in an income. Some of them raised the question of why men find their participation in IGAs unacceptable and use so many excuses to argue against it by quoting verses of the Holy Quran, when refugee women are simply doing so for their families' survival. These women know that they have no other option but to continue to maintain their families survival and plan for the future with their actions (IGAs). They have witnessed their country, houses, family members' and livelihoods destroyed by Somali men and they vowed that they will not sit and wait for them to pick up the pieces and trust them to solve their problems or leave their country and community to their male counterparts again.

From an RWRD perspective, IGAs can be seen as an important strategy that can allow refugee women to support their families and community when living in the camps. Through

IGAs women can utilize their old skills and acquire new ones. To achieve that outcome, the IGA strategy as implemented by a relief organization must be undertaken with women's specific needs in mind, and include the participation of those women in the program design.

My research found that women's dependence on external assistance from aid organizations, such as CARE, played a very crucial and instrumental role in the formation of these groups in the Dadaab camps. CARE's Economic Skills Development and credit programs enhanced group formation among refugees who are interested in taking part in such activities. Even though programs have only benefited two percent of the refugee population in the three camps, those who have been involved in CARE's program rely on the provision of credit, training and marketing of their baskets and mats.

The availability of CARE's program and moneylenders / traders have allowed refugee women to establish new productive and peaceful relationships with old foes. However, the CARE and moneylenders / traders support to these women have limitations. Women's success in these initiatives requires the provision of appropriate credit, skills training, access to market, travel documents, improving the security of the camps and participation in program design.

Through their actions, refugee women who participates in IGAs are expressing their desire for more control over their situation, always hoping for the day when they will no longer need to rely on hand-outs from relief agencies. Self-reliance is the ultimate goal. So long as the refugee camps context continues to restrict their movements and access to markets, among other factors, true self-reliance cannot be achieved. The camp economy based as it is on the distribution and selling of ration would be impossible to transition to a self-sustaining market.

True self-reliance would mean that refugees no longer are depend upon support from aid agencies. In the context of these isolated, closed camps, this is unrealistic goal. However, if one takes the long view, successful repatriation and integration will depend upon the nurturing of the character of self-reliance among these women.

7.6 Female Refugees and Empowerment of IGAs

This study examined, and sought to comprehend, the relationship of income generating activities and female refugees' economic empowerment (their ability to support their families in a context of little or no support, the skills to successfully pursue IGAs and the opportunities to create sustainable businesses). This empowerment is examined with an eye toward the involvement of these refugee women in the reconstruction of their society upon their eventual repatriation. RWRD is a framework for the active development of a new / improved skill base and inherent capacities / capabilities of women refugees for the future. It is an attempt to bring a positive outcome from a disastrous social situation. Relief assistance can be structured as a development project, linked to the short-term goals but with long-term implications. Prior to their displacement, the majority of these women, now refugees, were social actors in their home communities but were unable to participate on a broader scale in the exercise of political or economic power due to the patriarchal nature of Somali society. Within the RWRD framework, these women would have a capacity / capability enhancement, if given opportunities and support, with which they can contribute as active agents in a reconstituted Somali state, at local and national levels.

Women were asked whether income generating activities empowered female refugees.⁴⁷ The majority stated that IGAs gave women a good self-image and increased their self-confidence. Jamad, a female refugee with six children, said "owning my own business in the camp is <<empowering>> and because of that I receive lots of incentives". Self-confidence is not a new thing to Somali women, but it has a new meaning to these refugee women. Many became uprooted from their communities and have lived almost 10 years in these camps as refugees. It appears their involvement in IGAs has increased, and developed their confidence in their own abilities; it has made them extremely aware of their situations and status in the camps as they struggle to fulfil triple roles. In addition, they add that their involvement in IGAs led to a new identity for them in the camps. This was expressed by Hamdi, a refugee in Hagadere camp:

We are no longer dependent on our spouses. We have turned every stone and walked every extra mile for securing the economic survival of our families when in the camps. It is all our hard work that have made us visible breadwinners in our homes and in the camps. Everybody in the camps are aware of our contribution to our families and the community as a whole. Even our children know that we (women) are the only ones who can provide for them. Usually our children and spouses come to us and ask us for money for a variety of reasons. We are seen to be the income earner of the family rather than income-receiver from our spouses. (Fieldnotes, 1999).

Women have gained a greater respect in the refugee community. IGAs involving women did not lead to complete economic empowerment - but rather they assisted women to make some income - to gain some kind of independence in supplementing the food ration. It also is important to mention that in pre-civil war Somalia, women were dependent on their husbands' monetary contributions. However, with their new multiple roles as wives / widows /

⁴⁷It was difficult to ask respondents whether their economic activities have led to empowerment partly because the word "empowerment" does not exist in the Somali language. As mentioned in Chapter 1, most of the interviews with female refugees were conducted in Somali - their mother tongue - because these women had little knowledge of the English language. Speaking in their language enabled women to participate more fully in the research. In the interviews the closest conceptual approximation possible in translation was employed. In the translation of women's responses, "empowerment" is used as the best approximation in English. The original Somali word closest to "empowerment" as used by respondents was "Hakabtir" which literally translates as "self-sufficient."

divorcees and household heads / income earners, the women in these camps have to function alone without the help of their spouses or male relatives in maintaining their families' economic survival. Although their familial roles back in Somalia were important, their importance has increased after living in refugee camps for a long period of time. This demonstrates how involvement in IGAs increased women's economic contribution to their families, and reverses the old belief that women were perceived to be ineffective and unable to make an economic contribution to their families. Now that these women are the breadwinners of their families, they may be able to re-negotiate the position of power within their homes and community.

A women and development analysis of empowerment, however, indicates that most of the IGAs studied did not have the full capacity to empower participants economically and politically. Most participants remained marginalized and lacked long term economic viability. Female refugees, who are involved in IGAs, did not have access to, or control over, productive resources. Moneylenders / traders who entrust their goods and money with refugee women are male. These women lack access to productive resources partly because they have lost all their assets, are refugees (lack free movement, etc.) and have been dependent on relief aid for almost ten years. Having access to, or control of, productive resources for economic self-reliance and autonomy is a major indicator of female refugee empowerment.

7.7 IGAs and the Clan Divide

In some cases, former clan enemies end up living in the same camps. In the camps of Ifo, Dagahley and Hagadere, both former clan enemies, such as the Hawiyes and Daroods, live. According to the research, upon their arrival in the camps, the Somali refugees were

fragmented and divided. Each clan was concerned only for its own interests. Every clan was bitter about being housed with other clans. During that time, refugees distrusted each other, and competed for representation in order to promote their clan interests. There were hostilities, best described by Zahra, a refugee woman who was the breadwinner of her family in Ifo camp:

When we arrived in Ifo, we found many refugees from Somalia who belonged to different clans. Some of those clans were responsible for the destruction of our homes and harming our relatives. We were bitter and angry at such clans. But yet, we ended up in refugee camps. For the first months, we were hostile to one another by simply hating one another; we used to fight in the water taps whenever collecting water and food rations. We used to belittle one another and used to say such clan is more superior than the other. This was a frustrating experience for us. We even used to forbid our children to play with other kids who belonged to "enemy" clans in the camps. Whenever we receive news from Somalia and when certain clan defeats another or captured another city - some of us supported their clans if they either had the upper hand and celebrated. While others whose clans were defeated became remorse and sad. Such attitudes and actions have led to hostilities among clans. (Fieldnotes, 1999).

The clan politics that led to the refugee crisis and the displacement of Somalis into Kenya have been, to some degree, overcome through income-generating activities. Former enemies now rely on each other for the buying and selling of goods and services in the camps. Forced to deal with one another on a business level connects those who were previously disconnected by bloodlines. This is not to say that inter-clan rivalries are non-existent within the camps; however, these commercial interconnections and interactions may contribute to a breaching of old animosities.⁴⁸

⁴⁸Such interactions between various clans or former enemies can foster effective working or co-existing arrangements. This is crucial for co-operation to build links and heal wounds, but as a necessary part of the future - when all Somalis have to live peacefully. Such interactions should be encouraged by relief organizations in the camps.

Most of the women felt that their involvement in income generating activities has increased interaction with other individuals who belong to diverse clans and ethnic groups living in the camps. According to them, income-generating activities are activities that require those who are involved and interact with others, especially at the market, despite their ethnicity, gender and clan. Thus, re-socialization and the interaction with others becomes inevitable, even if those they are doing business with happen to be former clan enemies in Somalia.

Furthermore, women interviewees stated that because of their businesses they needed the clientele of former enemies in the camps. According to them, you cannot simply remain isolated from people who live in the same refugee camps just because of previous experiences in the prewar period of Somalia's civil war. In addition, as a result of their involvement with IGAs, they have come to know a large number of people, including those considered to be former enemies. When asked about their perception of other clans in the camps, interviewees said, “ after all that they are not bad people - they are just going through the same trauma and agony of being uprooted from their homes” (Fieldnotes, 1999).

Socializing among Somali refugees in the camps can enhance the relationship between former 'enemies' and prepare them for co-existence, when stability is established, and they return to their country of origin. Furthermore, as the financial “muscles” of refugee women grow, they may be able to reduce the power and influence of the corrupt political and traditional leaders in their community by making commercial interest take precedence over clan loyalty. Even at the height of the ethnic carnage, business leaders in Somalia were able to criss cross the boundaries of geopolitical fiefdoms.

Within the context of the refugee camp economy, economic activity can be seen to extend across clan boundaries. There remains the danger of the emergence of an economic elite, or class, which may in turn lead to further disparities amongst groups of refugees within the

camps, and contributing to the same situation upon repatriation. It is possible that economic power may accrue within a clan-line, as one would expect trust and cooperation to be strongest within them. In the context of the camps, those who were able to gain economically would in most cases leave for the regional capital, thus removing much of the potential class conflict which may result.

The research sought the opinions of female refugees, who are involved in income-generating activities, on whether their involvement in IGA enhanced clan interaction and harmony among clans in the camps. According to them, their involvement in IGAs promoted and enhanced re-socialization and continued to do so among different clans and ethnic groups in the camps. This was best described by Asha, a refugee in Dagahley who said:

In the process of getting involved in income-generating activities and the unending struggle faced by refugees, particularly refugee women in the camps, we women come across clans in the camps who have started to be sympathetic to one another, and started to understand each other's problems and struggles. And because of our presence together at the refugee camps' market, we meet each other, share our stories, help each other by either lending rations, money or watching over each others' children when one is busy with a certain task. We cooperate and work together in order to ensure our common interests - ensuring both our families' and ourselves' survivals when in the camps. (Fieldnotes, 1999).

They added that the harshness of refugee life has opened their eyes. Women became aware that, despite their clan differences, they were all victims of clan warfare in Somalia. They stated, that in the camps, as well as in Somalia, clan membership decides who is to be raped, looted, and killed.

Respondents also noted that their involvement in IGAs increased and enhanced their interactions with local traders and moneylenders who belong to various clans in Somalia, as well as in the Northeastern province of Kenya, where Somali ethnic groups reside. Their interaction created new forms of networking in the refugee camps. This interaction between refugees and traders / moneylenders revived broken ties (clan) which became a casualty of the

on-going civil war in Somalia. Traders and moneylenders belong to various Somali clans and offer saleable items, such as, clothes, shoes, perfumes, accessories, and cash to female refugees in these camps.

Women were asked how IGA enhances or strengthens their re-socialization and interaction with other clans who were considered to be enemies. Table 5 shows women's perception on how helpful their involvement in IGA is to enhancing unity among women across clans in the camps:

Table 5 IGAs effectiveness in bridging the Clan Divide		
<u>IGAs effectiveness</u>	<u>Number</u>	<u>Percentage</u>
Very helpful	50	55.6%
Helpful	20	22.2%
Somewhat helpful	13	14.4%
Not helpful	7	7.8%
Total	90	100%

Table 5, indicates that only 7.8 percent of respondents felt that their involvement in IGAs were not helpful in the interaction and resocializing process. The remainder (more than 92%) felt that IGAs were at least somewhat helpful in that process.

Thus, research findings show that the majority of the female income-generators in Ifo, Dagahley and Hagadere camps feel that their involvement in IGAs was not only an avenue for making money and acquiring new skills, but also an avenue facilitating their interactions and socialization with individuals who belong to various clans. They contend that this is very crucial for the sustainability of their businesses when in the camps. Also, field observations done in these camps found that female income-generating groups belong to different Somali clans. Some of these clans are enemies and are still fighting against each other in various parts of Somalia. Perhaps the low-level economic activity which occurs in the camp

economy, bridging clan lines, may contribute to an improvement of inter-clan relations upon repatriation. Any lessening of tensions and rivalries would contribute as well to the overall stability of the reconstituted Somali state.

7.8 IGAs as preparation for repatriation

There are three approaches to solving the refugee situation: integration in the country of first asylum, third country resettlement and voluntary repatriation (Koehn in Adelman and Sorenson, 1994, p.97).⁴⁹ For the Somali refugees in Ifo, Dagahley and Hagadere refugee camps, reintegration in the host country (Kenya) has proven to be an unavailable solution, even after eleven years. Although Kenya has been generous in allowing a large number of Somali refugees as well as other refugees from neighbouring African countries to seek refuge, it is hesitant to offer them full integration or citizenship. Also, resettlement in a third country is not an option for all of these refugees, partly because few donor countries are willing to resettle these refugees. Some of the refugees in Ifo, Dagahley and Hagadere have managed to obtain asylum and resettlement in various countries such as the United States, Canada, Australia and the United Kingdom. However most continue to linger in refugee camps and the most likely option open to them is for future repatriation to their country of origin - Somalia.

⁴⁹ Integration refers to a process by which refugees are offered citizenship in the country in which they first sought refuge. Such opportunities existed in some countries in Africa such as Tanzania which settled refugees from Burundi and Rwanda.

Resettlement of refugees to a third country (another country other than the one which first hosted the refugees) implies that the refugee problem is a global one and that refugees should be protected through national and international devices and actions. Resettlement is mostly granted to refugees who have no real hope of returning to their country of origin due to persecution. This has been the most difficult one, because according to Gordenker, "little can be done from the outside about the decisions of governments regarding who comes into their territories and who is excluded" (p.140). Many governments in the West have strict immigration policies which can impact the humanitarian appeals for resettlement.

This implies that after the original causes of displacement are eliminated, refugees can restart their lives in their country of origin and do not have to live or adjust in a foreign land, culture and language.

This research investigated whether female income-generators in the three camps are willing to repatriate to Somalia once peace and a democratic government come.⁵⁰ The findings in this research show that the overwhelming majority are ready and willing to repatriate to Somalia when peace comes, security, law and order, the recovery of lost land/property as a result of exile, the formation a democratic government and the existence of economic opportunities to absorb these entrepreneurs when they return to their towns and villages are essential elements of reconstructed Somali nation. Their response can be easily understood, which is bringing an end to all the problems that are inevitable in refugee camps such as statelessness, poverty, poor security, isolation and struggles in the refugee camp. For Kibread, "repatriation is a special process, not a physical relocation of formerly dislocated peoples" (Kibread, 1996, p.15). According to him, refugees do plan to repatriate to their country of origin when the situations improve. They consider in particular issues, such as, economic and social problems in their countries which they will face once they return. They also calculate and think of how they are going to be utilize and transfer their skills and experiences, learned while in exile, to their communities. The Somali refugees in the Dadaab camps strongly believe that once they repatriate to their country of origin, there will be no limitations for them and they will be involved freely in all type of economic activities, and move freely in pursuit of various business activities. They all noted that they would continue to engage in income-generating activities. If repatriation to Somalia is not possible, then resettlement in a third country is preferred by them. If that is not an option for them, then living in refugee camps is an inevitable future.

Female refugees in Ifo, Dagahley and Hagadere camps want to be part of the decision making process regarding repatriation to Somalia. According to them, relief organizations deal with,

⁵⁰Repatriating these refugees requires cooperation and negotiation with the new government in Somalia in order to ensure their physical, economical and social security of the returnees.

or consult with, the camp leaders who are mostly men in the information dissemination of repatriation. As the men make the final decision about repatriation, women are expected to prepare themselves and their families for repatriation without knowing the specific issues that will affect them once they return to their country of origin. Refugee women in Ifo, Dagahley and Hagadere camps want to have access to information to help them prepare for the specific challenges and problems that lay ahead when they return, especially when international assistance for returnees comes to an end. Refugee women, willing to return to their country of origin once peace comes, need to be well-informed about the challenges. They can play a crucial role for repatriation, if they are provided the opportunity to participate fully (Forbes-Martin, 1992, p.65). I argue that when peace is achieved and a new government is created, repatriation for most of the Somali refugees in Ifo, Dagahley and Hagadere camps will be desirable. However, it is too early to predict if such opportunities will be provided to female refugees in these camps to participate fully in the process of repatriation. Their perception on this issue are presented in Table 6 below.

Table 6 Female income-generators's willingness to repatriate to Somalia		
Time planning to repatriate	Number	Percentage
Anytime from now when there is peace and order	60	66.7%
Anytime from now when there is democratic government is formed	15	16.7%
Remain in Kenya, or emmigrate to a third country	15	16.7%
Total	90	100%

Table 6 clearly shows that the majority of female income-generators in the three camps were most willing to repatriate and reconstruct their lives once there is peace and order (66.7%) and a democratic government in Somalia that will protect them (16.7%). There were four reasons given by the refugee women in Ifo, Dagahley and Hagadere for wanting and wishing to return to Somalia:

“waa dhulkeygii hooyo” meaning - it is my mother country

our properties are there

my relatives are there

I am tired of living in a refugee camp - and do not want to live in a foreign country. They all expressed that they do not feel at home when in the camps.

In addition, the longer the refugees stay in refugee camps, the stronger the desire of most to return to their country of origin. More of the refugee women in Ifo, Dagahley and Hagadere are in this category. Further, 16.7 percent of respondents would never like to repatriate to Somalia, caused by their desire to resettle abroad - as they believe that if they migrate abroad their children will have a better future than in Somalia. According to them, it will take years to rebuild Somalia and there will be no better opportunities for the young ones who will be leaders in the future. This decision could be attributed to their traumatic experiences. Shortly before their escape, many of them lost their closest relatives, their territory, and property. These refugees have resigned themselves to living out their lives in the camps

Overall, these women are not only involved in IGAs to earn income to acquire skills, supplement food and other necessities, but they also want to prepare themselves for the repatriation process.

7.9 Conclusion

Although IGAs have the potential to empower female refugees, they only make up one piece of the puzzle. IGAs per se will not lead to radical transformation of the situations in which these women find themselves. That can only happen in a context where women are given a voice, can contribute to the planning and have a say in the decision making process, as efforts are made to address barriers to their participation.

Perhaps one of the implications of IGAs is the capacity to unite, or at least nurture engagement of refugees across clan lines. Refugee women who come to work side by side with other women who would have been clan enemies back home in Somalia have built relationships of respect, and in many cases even trust. One can only speculate as to the long-term effect of these cross-clan linkages. It remains to be seen if these respectful and friendly relationships will survive the eventual process of repatriation.

When the day finally arrives that the residents of the Dadaab camps return home, the women who have born the greatest burden in this decade long struggle for survival are likely to be active agents in the reconstruction of their community. As they fulfilled their roles as mothers, they assumed the additional responsibility of breadwinners. Despite the often culturally inappropriate initiatives intended to encourage self-sufficiency among refugee women, and due in no small part to the services of moneylenders, these women have gained new confidence and the ability to play the significant role in the rebuilding of Somalia. Most of the refugee women interviewed see a place for themselves in their home country when conditions become conducive to their repatriation.

Chapter Eight: Conclusions and Recommendations

8.1 Summary

This thesis has examined the struggle of refugee women as they bear new and onerous responsibilities to ensure their families' survival. Their ten-years long burden has been augmented by inadequate and culturally inappropriate policies implemented by the relief organizations charged with refugees' welfare. Their situation has been exacerbated by the intense psychological burden of living for so many years in exile, in a period of complete dependency on the international community. This study called into question the revisions to relief assistance policies which attempt to incorporate women-specific solutions in their objectives. It argued for a reformulation of relief assistance which focuses upon the connection between relief and development and does not create and perpetuate dependency, while including refugee women as active participants in the creation of relief policies and planning their implementation. This thesis questioned the very nature of the refugee relief assistance regime, arguing that there has not been an attempt to truly move beyond relief aid, into post-crisis development.

Chapter One began with the discussion of why the topic of this thesis is important: little research has been done on Somali refugees in Kenya and there is a need to find an appropriate framework to examine their particular situation. It reviewed the circumstances which led to the Somali refugee crisis in 1991, and identified "refugeeism" as a women's and as a development issue. This chapter also discussed the research methods used, including limitations of the research and the specific challenges / opportunities faced by an ethnic Somali researcher.

Chapter Two established a theoretical framework to address the roles of women in relief assistance and projects. This was done so as to make a link with the case study of this thesis (in the context of refugees). Three theoretical approaches - WID (Women in Development), CVA (Capacities and Vulnerabilities Analysis) and DAWN (Development Alternatives with Women for a New Era) - were used to establish a framework which facilitates the link between relief and development and the importance of participation of refugee women into the refugee assistance regime. This framework is referred to throughout the thesis as Refugee Women Relief and Development (RWRD). This thesis argued that top-down planning and implementing of humanitarian projects without the participation of women refugees can worsen their situation. Incorporating and integrating refugee women in the planning and implementation stages of relief projects will bring positive effects.

Chapter Three established a historical background of the creation of the United Nations High Commissioner for Refugees (UNHCR) and its mandate, and the causes of forced displacements and the shortcomings of both the Convention and the Protocol, the OAU's definition of refugees and the gender critiques. This chapter examined the faulty conceptualization of "refugee" throughout history. It argued that women refugees have been misrepresented by relief agencies, which approached the problem from a gender-biased perspective initially, and later one which was gender-blind. This chapter concluded by calling for a gender-appropriate approach to resolving the problems specific to refugee women, an approach which must be based upon proper conceptualization of "refugee."

Chapter Four presents the reality of refugee life for women in three camps, located near Dadaab, Kenya, analysing relief aid policies and programs as it pertains to these women from the RWRD perspective. It begins with an identification of the camps' geography, security, structure and population, providing a picture of the desperate situation in which refugee

women find themselves (poor living conditions and insecurity). A central concern is the existence of widespread sexual violence, which is founded in economic insecurity. Refugee women recount the reality of their lives, sharing the hopelessness and psychological hardships of being stateless, alone, and passive recipients of foreign assistance. They discuss the inadequacy of assistance provided to them by relief agencies, revealing the differential experience of women in what would seem to be straightforward logistical issues, such as the distribution of food and housing supplies. This chapter directly calls into question the implementation of policies and programs within the camps which treat all refugees - men and women - as equal, seemingly unaware or unable to adjust to the specific barriers which women face due to primarily family-related responsibilities. Refugee women are faced with more than simply inappropriate program design; they also undertake new gender-roles in the struggle for the survival of their families. With those new roles come new, and onerous, responsibilities. Ironically, the assumption of new gender-roles is also seen to bring new opportunities which go unrealized without support. Although more women are acting as heads of households, they remain under-represented due to lack of time and outright exclusion by men in the day-to-day administration of the camp community. This active and coincidental depersonalization of refugee women limits their ability to achieve. In the broader scope, these women remain trapped in a condition of "extended temporality," in a limbo between relief agencies' emergency relief efforts and the eventual promise of resolution through repatriation, which for many never comes.

Chapter Five examined the evolution of income-generating activity initiatives known as Economic Skills Development programs supported by CARE-International and CARE's credit program for entrepreneurs. With the principles of RWRD as a foundation, CARE's programs were analysed to reveal areas in which refugee women are under-served and where these programs' limitations could be addressed. The primary finding from this analysis is of

the culturally inappropriate design of the IGA activities introduced. This chapter queries the imposition of these capacity-building programs, concluding that a more constructive initiative would have been participatory, including women in the design of the program. The value of these programs is clearly revealed, particularly from the perspective of the women themselves. At issue is the process of design and implementation, which is shown to be exclusionary of refugee women. From the perspective of RWRD, involving women at the earliest stages and throughout the program's implementation is vital to the success of any initiative.

Chapter Six examined the refugee economy and the actors involved, including reasons why women decided to become involved in IGAs and which economic sectors were dominated by women in the camps. The benefits and contributions from IGAs to women were also studied to determine, in part, whether such activities allow women to save wealth in some form for the future. Moneylenders / traders, as alternative agents from which refugees could obtain goods and money, were also studied and revealed to provide what the major aid agencies did not - a culturally acceptable support mechanism for entrepreneurial women in the camps. As the RWRD perspective leads one to expect, these refugee women are active and committed to improving their situation. The barriers introduced by faulty program design are overcome by these women in their own way, using the resources at hand.

Chapter Seven looked at the impact of formal and non-formal IGAs on women, identifying the ways in which women gain new skills and what the likely result of gaining these skills may be. It investigated the attitudes, views and aspirations of women towards IGAs and the specific problems and difficulties faced; it tapped their ideas of how IGAs may be improved to better serve the refugee community. Refugee women are identified as actors with skills and capacities which have to date been under-utilized and under-supported, when they could take

on leading roles in the development of their communities in exile. The chapter also addressed the attitudes of male refugees (either the husband or family member of the women involved in IGAs) toward women's involvement in the economic sector, which contributes to an understanding of the exclusion of refugee women from leading roles (or any role) in the consultation process which exists between relief agency representatives and the camp community.

The long-term effects of refugee women's "empowerment" were also explored. With the possibility of repatriation in mind, this chapter also looked at the role which refugee women could play upon their return home. Through the acquisition of new skills, self-confidence, and business contacts it is predicted that these entrepreneurial women may not be willing to return to their traditional roles upon their departure from the camps. The issue of dependency - and the ways in which refugee women attempt to overcome that complete lack of control over their own lives - is raised in the context of "imposed aid." In this chapter, we discuss whether the reality of cross-clan trade and cooperation which began in the camps could be transplanted to the old reality of pre-conflict Somalia. Central to the discussion were the feelings and perceptions of women, some of whom despaired of ever returning home, while others expressly desired emigration to "anywhere else."

Chapter Eight concludes the thesis and provides recommendations.

8.2 A Decade In Limbo: Perpetuated Dependency, The Burden Of Displacement And Untapped Promise Of Somali Refugee Women In The Dadaab Camps, Kenya.

Refugee camps are designed to offer temporary accommodation but in reality, they have become permanent homes for millions of refugees (Loerscher, 1994, p.149). This is also the case for the Somali refugees located in the Dadaab camps. It has now been exactly ten years since the refugee crisis which led tens of thousands of Somalis to leave their homes.

This thesis has discussed the specific experience of Somali female refugees, their struggle for daily survival and the burden of their ten-years long displacement. The shouldering of new roles and responsibilities, in an extreme and marginalized context of insecurity and disempowerment, has placed a massive burden upon these women to provide for the survival of their families. As women, they exist in conflict between their traditional societal roles and the expectations / demands of this new “life” in exile.

The ethical question which must also be asked is, “What is the moral obligation of those agencies which have assumed responsibilities for refugees to move beyond emergency assistance when it becomes clear that the situation is likely to endure far beyond the expected period, that resolution may indeed be years away?” Is there not a moral obligation to consider longer-term issues, such as education, participation in their own affairs, self-reliance and planning for an eventual return home?.

In the context of these camps, Somali refugees have been dependent upon international relief organizations for their survival. They have been restricted from gaining any kind of independence - social, political, economic - due to inappropriate policies on the part of these relief agencies and in no small part because of an exclusionary effort by the host government

of Kenya that keeps these refugees isolated far from local populations. The UNHCR (1995, 1996) asserts that refugees bring a wealth of skills and experience to host governments which is going untapped. The potential for ending this dependency has decreased as the years have passed; donor fatigue and a lack of urgency (Somali refugees are no longer “front-page news”, if they ever were) has resulted in a status quo. Ayiemba and Oucho (1995) see the reduction in aid agency resources and decreasing support for IGA groups as a significant problem for refugee assistance efforts.

Relief aid is planned and implemented to meet the short-term basic needs of refugees without their full participation. This leads to prolonged human suffering, particularly for the vulnerable groups who have no alternative but to stay in camps for years. The international community's approach to relief assistance has finally recognized that women and children constitute the majority of the world's refugees and acknowledged the need to integrate women. However, there is a difference between theory and practice. At least in these camps, women and children are excluded at all stages of relief assistance; their capacities, and their promise is untapped. Female refugees in the Dadaab camps have demonstrated their initiative and capabilities through their pursuit of IGAs. Yet this great promise, this energy and creativity, is exhausted in the attempt to maintain their families, a struggle which many of them endure without the support of a spouse or extended family. There is no opportunity for an improvement in their quality of life. Given the opportunity (resources, support and inclusion in planning of programs and policies), these women could have a profound impact on their communities-in-exile.

Refugees' social, economic and political contributions are neglected. Most of the time, when relief organizations involve the refugee community in the planning and implementation stages, community leaders who are often males are consulted and assumptions are made that

male refugees are community leaders and are in a position to speak on behalf of all groups in the camps, including women. This neglects the various and specific needs and interests of refugee women.

8.3 Relationship to Scholarly Literature and Future Research

A number of conclusions that can be drawn from this study relate to the scholarly and policy literature. In some cases, my findings support previous research, but contradict others in areas which have not approached this topic using the approaches identified in the RWRD framework. These conclusions identify a number of areas which would benefit from further research. They are as follows:

1. In Chapter Six, women were shown to have obtained capital to participate in income-generating activities from moneylenders as an alternative to culturally inappropriate IGA initiatives offered by CARE. Through familial, clan or other informal methods, they formed mutually beneficial economic relationships with those who had capital and were willing to work within the camp economy. This innovation enabled women to ensure the survival of their families. Refugee women in Ifo, Dagahley and Hagadere camps play a crucial role in reviving the entrepreneurship of the refugee community. They have begun the process of rebuilding their community in exile, they are supporting their families financially, and they are working hard to become less dependent on relief aid. This is all the more significant when

one considers, as Hamvell (1967) revealed, that refugees in most cases do not travel with any form of capital (raw materials, currency, or other productive assets).

In contrast to the findings of Nobel (1987), Semakafu (1990) and Eriksson et al (1981) who drew direct correlations between refugee's educational experience and previous occupations and their economic sustainability / performance / participation levels, my observations of women in the Dadaab camps lead me to conclude that in the short-term, the provision of credit, materials, access to markets and lack of inclusion in camp affairs are greater barriers to performance, sustainability and participation than lack of education or prior experience. Nor did I find any strong distinction between those refugee women of urban origins as compared to those who were originally rural residents. My findings support the assertion of the UNHCR (1995) that the levels of external assistance provided to refugees is of direct consequence.

2. After more than a decade in these camps, it appears that these refugees will remain in the camps for still more years, thus, relief organizations should assess the special needs of refugee women and children in the camps. They should also take into account women's position in the camps, and their specific needs. The UNHCR (1995, 1996) saw the provision of training as vital for increasing participation levels in IGAs.

My observations concur, although there were problems with access to the training sessions alone. Training offered without consideration for women's daily routine and family maintenance responsibilities are inappropriate and ineffective in the long term.

Additionally, the assertion by Khasiani (1987) that refugees do not participate in IGAs unless they are certain that they stand to gain more than they invest in labour and time is refuted by my observations. From my observations, I believe Khasiani's conclusion is faulty - he ignored the possibility that refugees not only take into consideration monetary gains, but also other non-monetary benefits, such as re-socialization, and a forum for expressing their views on camp affairs, and simply the ties of friendship.

3. There is a need for more research in the field of microenterprise of refugees, particularly refugee women, in hopes that these studies will find alternative ways of promoting developmental projects such as IGAs in the camps and funding projects involving refugee women.

The provision of assistance to female income-generators should be based upon their special needs: access to (appropriate) credit schemes, training and access to markets. Eriksson (1981) and Boesch and Goldschmidt (1983) also see

the establishment of IGAs as resulting in a reduction of the level of dependence on “hand-outs” offered by the relief agencies. These are advocated as a means to ease the deplorable conditions found in refugee camps in general. Ayiemba and Oucho (1995) see IGAs as a crucial component of enabling refugees to achieve some measure of self-reliance, also reducing their dependency.

My research supports the idea that IGAs enable women to gain self-respect and some control over their lives. More than that, refugee women are able to some extent escape from the dependency which is a result of relief assistance policies. It is the first step in the long-term path to obtaining self-reliance.

4. A highly important factor in the design of relief aid and income-generating projects for refugees is that of culture. As shown in this thesis (Chapter Five), Somali culture and religious beliefs precluded the mass involvement of refugees in CARE IGA programs due to the issue of usuary, while language barriers and the structure (the requirement of group formation to qualify for loans) also played a part.

While Boesch and Goldschmidt (1983) found that the desire to join groups is the basic factor underlying the performance and sustainability of the refugee communities, at least in the context of Somali refugee women in the Dadaab camps, group

formation was neither desired nor pursued beyond a handful of women. The authors also showed a correlation between economic performance and long-term group cohesion. In Dadaab, this finding was consistent with the meat selling and milk selling sectors where women cooperated for mutual economic benefit. Any resistance to the CARE requirements of group formation for loan qualification came primarily from the nature of the imposition of that requirement. The women were willing to work cooperatively, but only on their own terms. The inflexibility of CARE's loan scheme and its refusal to provide credit to individuals, was a significant weakness of the programme.

A solution within the specific context of the Dadaab camps, or any other situation in which the beneficiaries of a credit program may be predominantly Muslim, is to create an "Islam-friendly" credit scheme.

8.4 Recommendations for Improving IGAs

On the basis of the findings of this research, the following recommendations for income-generating activities (IGAs) are proposed:

1. The provision of micro-credit and skills training to refugees when in the camps as well as implementing developmental programs is urgently needed to enhance the security of refugees, particularly women and children in the camps. Since the research has determined that the IGAs owned and run by female refugees in Ifo, Dagahley and Hagadere are viable undertakings in that they assist these women to generate some income, relief agencies such as UNHCR and CARE can assist these women in areas such as credit provision, training, marketing, the availability of raw materials, secure storage for goods / money and a component involving savings. This is a shift toward longer-term micro-financing, and could result in refugee women gaining economic confidence and assist them to cope with the adverse impact of depending on or dealing with insufficient refugee assistance when in the camps. The first phase of CARE's ESD program (prior to UNHCR budget cuts) had promising results, and if revisited, might prove to be an appropriate initiative).

2. In order to make the female refugees who are involved in IGAs independent and sustainable, relief organizations such as UNHCR and CARE may see a benefit in uniting relief organizations and refugee women to operate and implement credit and ESD-style programs.

3. The study found that IGAs do positively influence the attitudes of refugee women who are involved in IGAs toward their eventual repatriation to Somalia once peace and stability is achieved.

Diversification of income-generating activities in the three camps is needed. This will enhance refugees' level of economic integration with the camps and lead to more realistic preparation for eventual repatriation. Therefore, offering vocational training will be useful to women for the period following repatriation. For example, female refugees can be taught various skills such as carpentry and joinery, masonry, mechanics, electrician, leadership training, peace-building, teaching, and enabling them to resettle as entrepreneurs after repatriation. This may bolster and strengthen the standard of social and human development among the refugee women which this study found to be rather low.

4. Given the situation of declining donor aid available to refugee organizations, female income-generators in the camps can be assisted to find more or new ways to supplement refugee aid. This might be achieved by diversifying the income-generating activities in the refugee camps.

5. Since IGAs owned and run by female refugees in Ifo, Dagahley and Hagadere camps have been established as avenues through which relief organizations can reach refugee women, consider stretching their goals beyond the credit scheme. For example, other programs such as adult literacy or education, health, farming techniques, family planning, training in basic business skills and other community development issues undertaken by other NGOs as short-term projects may be encouraged for permanent implementation. Through these groups, such activities might enhance an integrated approach to development.

6. Given the low level of male refugees' participation in IGAs in Ifo, Dagahley and Hagadere, more of them should be encouraged to join and participate. This can be attained by holding seminars and workshops including gender awareness for the male refugees in order to educate them on the importance of IGAs for longer-term objectives. Furthermore, studies should be carried out in these camps in order to determine the programs which would suit them most. Such studies should also be supported by the relief organizations.

7. To solve the problem of idleness in the refugee camps, particularly for male refugees, efforts directed towards the creation of more jobs within these camps (where they can be created at limited cost and / or on a cost-recovery basis) are one possibility. These must be the types of employment that utilize the available skills of refugees, including refugee women in the camps.
8. Provide travel documents to female refugees who are involved in IGAs - so that they can market their products in the local markets that are nearby and purchase other commodities. This raises additional concerns for women's security, which also needs to be addressed.
9. IGAs in which most of the female refugees are involved increase female refugees stress / burden. This is due to a gender-blind application of IGA programmes which does not, as shown in Chapter Five, incorporate the particular needs of women. Their daily workload increased and as a result, they are unable or too tired to attend community meetings / group meetings. Thus, ways of lessening the stresses caused by IGAs may lead to a reduction in the frustration women face due to a lack of capital, market and transportation. The provision of daycare facilities for female refugees who have children will enable them to participate fully in economic activities and attend all meetings. Implementation of skills / business development activities before IGAs will support and allow female refugees to participate fully in IGAs and do well.

10. Relief organizations working with refugees which recognize the differential impact of relief aid on male and female refugees will achieve outcomes which are better targeted and appropriate to the context. Female refugees need assistance in learning leadership and organizational skills in order to promote their empowerment. Training in how to increase production techniques, marketing and other relevant skills can increase the viability of their efforts.

More generally, the Refugee Women in Relief and Development framework suggests that aid organizations should implement IGA projects in refugee camps which combine income-creation with consciousness-raising. This can lead female refugees to develop an awareness of their problems, oppression, identify solutions and take collective action.

IGAs can be integrated with other areas that are crucial in bringing about the empowerment of female refugees, such as family planning, education, health and making choices. Refugee assistance that assists refugees, particularly women, to learn skills, use their old ones, become and self-reliant will encourage refugee women to become involved as full participants rather than passive recipients of refugee assistance projects. Why is it important to promote their skills, income-earning capacity and participation? If you enhance their skills, income-earning capacity, education and participation, you improve the well-being of the entire refugee community. In the camps, as this thesis has demonstrated, women are the backbone of the refugee community. It is vital to promote the skills development of refugee women in the long-term.

8.5 The Way Forward

The RWRD framework suggests a new way forward for the refugee assistance regime. The minimum humanitarian assistance given to refugees, such as the ones in Ifo, Dagahley and Hagadere camps who have been in these camps for more than ten years, has not solved their problems and eased their suffering. In order to make it effective, developmental programs that address every aspect of the problems faced by refugees, particularly women who shoulder numerous responsibilities, are needed. The study argues that refugee women are vital to the design and implementation of humanitarian relief efforts. Success is dependent upon addressing the following concerns:

- adopting a new definition of “refugee” which reflects the modern conditions and characteristics of persons who are displaced, including a gender component.
- gender-bias in the design of refugee aid projects and programs;
- gender-bias in the implementation;
- cultural and religious incompatibilities with the dominant entrepreneurial, micro-credit scheme;
- training for post-conflict security and capacity building; and
- refugee aid schemes as short-term band aids of long-term “sicknesses”.

Within the current structure of the refugee assistance regime, one solution is to create a specific process which enables female refugees in the camps to participate in meetings, voice their own concerns and access relief organizations. Since the study found women to be marginalized in mixed-gender community meetings, refugee women who are consulted on issues which are specific to their experience and needs may provide suggestions for ways forward which benefit not only themselves but the wider community. For example, if UNHCR, WFP and other relief organizations provide an alternative ration which does not require more hours of cooking, it would not only save women from long hours of cooking but from going out to collect firewood (and the accompanying risk of rape). In addition, women would have time to do things for themselves and to participate fully in all activities that are

taking place in their community. The extra time gained from not cooking and collecting firewood could be used for literacy training, skills development, IGAs and leadership training. Such a change would begin to address the gender-inequalities which current relief perpetuates.

To address the perpetuated dependency in which these refugee women find themselves, NGOs must assume from the beginning that they are dealing with a long-term situation requiring appropriate policies and programs. Rather than focusing upon one aspect of these women's needs, a comprehensive approach to their socio-economic development while in exile is needed. The implementation of an IGA project is, by itself, a positive beginning. But to undertake such an initiative without supplementary programs which address other factors (women's burden as breadwinner / mother, their security, education, health, and participation in community affairs) will not be sustainable over the long-term, and will likely fail to achieve its stated objectives.

A more ambitious, and I believe more humane and appropriate approach would be to revisit the very nature of the refugee camp. From the beginning of a displacement phenomenon, the UNHCR response could include refugee women in particular in the establishment of the camp structure and processes for supporting those who come to reside within this "community-in-exile." Countering the view that refugees are poor, uneducated and unable to contribute to their own protection, the UNHCR could hire them as consultants and fieldworkers, with additional support from planners and policymakers from a feminist perspective (utilizing RWRD). The ultimate goal would be to set up refugee camps which, in the first place, do not establish the cycle of dependency and neo-patriarchal relations from which it has proven so difficult to escape. Such an approach could perhaps be termed "developmental relief." From a long-term perspective, a decade of dependency is costly to maintain on the part of the relief aid agencies. Enabling refugee women to contribute to the

maintenance of their community-in-exile and the overall development of that community could pay off in a lessened requirement for agency staff and resources.

Now there is a transitional government in Somalia and the security situation there is gradually improving, though by no means stable. The climate for living and doing business in some parts of Somalia is nearing the state whereby refugees could conceivably begin to repatriate without fear of persecution or further displacement. Given this, it is logical to predict that moneylenders / traders in the camps will choose not to continue to travel to the camps and maintain their loan scheme with refugees in Ifo, Dagahley and Hagadere camps. If that happens, the moneylenders / traders option may disappear for refugee women and become inaccessible for women in the camps. If the refugees repatriate to Somalia, the demand for goods and credits from moneylenders / traders will take on new forms in a new environment. The relationship may continue, and these women may be well-positioned through their existing contacts to become entrepreneurs in the newly reconstructed Somali economy.

On the other hand, it is possible that the moneylenders / traders will continue to come to the camps as long as refugees remain in there, due to the fact that this is one lucrative source for them to obtain Kenyan shillings (foreign currency) compared to the weaker Somali currency (Shilling). Ultimately, the gradual disappearance of the moneylenders option can reasonably be expected to diminish in proportion to the repatriating Somali refugee population.⁵¹

Whatever happens in the future does not alter the fact that this decade-long emergency phase continues to focus upon the basic logistics of survival. Surviving, however, is not living.

⁵¹This examination of the change in economic dynamic in the period of repatriation tied to the breaking and creation of new entrepreneurial ties among women and formal and non-formal credit scheme would make for a fascinating follow-up research project.

The time has long since passed for relief agencies' policies to reflect the reality that repatriation is not immediate. With this realization must come an informed process for assisting this community to flourish. Logistics do not equal community, and Somali refugee women have had to cope with a radical change in their roles and responsibilities in the refugee camp contexts. Relief policies which focus upon the distribution of rations and basic survival do not provide fertile ground for community and individual growth, and in fact can inhibit the ability of perhaps the most resourceful agents for community development - female refugees - to tap their potential.

Addressing the full range of refugee women's needs is part of the way forward for refugee assistance and refugee organizations. The refugee issue is a political, human rights, gender and development issue. Making the interconnection between displacement and development will enable women, the international community and relief organizations to create joint efforts to find durable solutions to this global concern - of forced human displacement caused by wars, under-development, violation of human rights and political persecution.

For the women who occupy the Dadaab camps some ten years after they were forced from their homeland, it is an understatement to say that the need for appropriate relief aid and assistance policies is urgently needed.

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Appendix A: Reflections on the Research Process⁵²

A Decade in Limbo: Perpetuated Dependency, The Burden of Displacement and Untapped Promise of Somali Refugee Women in the Dadaab Camps, Kenya.

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August 2001

Prior to going into the field, I had done some reading on the topic of research design, how to actually do research in the field, and consulted with my thesis supervisor. I searched out those tips because I knew that when I was in the field, I would be out of contact with my advisor and have no access to support. It turned out that these research tips were extremely helpful. For example, in the case of my study, we predicted that a great deal of flexibility and adaptation would be required to fit the unexpected realities of this study of Somali women in Kenyan refugee camps. I also remember being told that I may encounter “blockers,” persons in the community who would actively prevent me from accessing the information and people I wanted to reach. My supervisor’s advice was that, in the field, if I were unable to engage the cooperation of these gatekeepers immediately, to look around for another path so as not to create active resistance. As she predicted there were others in the community who would facilitate my investigation.

I left Canada at the end of May, arriving in the camps over a week later. This was quick, actually, since there was only one small plane travelling to the area, and rarely any empty seats. Through the airplane windows, all I could see of the Dadaab camps were thousands of colourful tarpaulins used as shelter by the refugees. There were no trees. Sandstorms were

⁵² This Appendix should be read in conjunction with Chapter One’s section describing my methodology and raising some important methodological issues which I have not repeated here.

swirling in the wind. My first thought was... “My God, these people have been living like this for ten years?” It’s difficult to imagine that human beings can live for so long in such a harsh environment. Two hours after arriving, I was on my way to the camps. At that moment, I had no idea where I was going to begin.

My first step was to gain “first impressions” of the Dadaab camps. With the assistance of a fieldworker, I toured the area. I soon realized that my research focus - income-generating activities among refugee women - had to be explored in the context of the camps, not as an activity in and of itself. I began to see the “big picture.” To study the role and impact of income-generating activities on women’s lives, I had to also understand their struggle for survival. I needed to learn about the restrictions they faced as confined residents of these camps. Their specific reality as women living in refugee camps had to be identified in order to proceed to an understanding of the many aspects of their economic initiatives.⁵³

My field research was conducted in cooperation with a partner organization, the United Nations High Commissioner for Refugees. It is extremely important to try and create a productive and mutually beneficial relationship. Professional conduct was required, including respect for the rules and objectives of the partner. The UNHCR provided transport, access to their staff, documents, and an office.

The participants in the research were refugees living in three camps within Kenya, near the Somali border. The placement of these camps in this area was determined by the Kenyan government, which wanted to ensure this large influx of refugees was located far from the capital, and close to the border to facilitate repatriation in the future.

⁵³The range of issues examined is discussed in Chapter One.

These women follow Islam, and had become somewhat more conservative with their dress following their displacement. Within the camps all women were covered with layers of clothing, revealing only their faces and hands. As a Somali native who is also Muslim, I wore long dresses and skirts, and covered my head during my stay within the camps. This removed some barriers, fulfilling expectations of me as a Somali woman. It also allowed me to gain the community's respect, and their approval for my presence and research. To conduct research within a strongly Muslim community, one must adapt to the societal norms as much as possible. In my case, I was expected to function and behave as a Somali woman, which I did. This perhaps provided greater access than might be available to other, non-Somali researchers.

I wished to return home with images of the women who participated in this study. Nevertheless, my camera remained packed away until the second month, after I had gained some level of acceptance within the community. Ethically, the researcher must ask permission before taking photos.

It was vital to build a rapport with these refugee women, as they opened their lives to my examination. This was accomplished by attending community meetings, volunteering in the camp schools, visiting women at their stalls and in their homes and by contributing to the community in even a modest way. After a few weeks in the camps, I gave small gifts to the children. The girls in the primary schools wanted pencils and the boys requested soccer balls. My access also benefitted from my fluency in the Somali language.

During my first few attempts to meet with women for one-on-one or group interviews, attendance was very low, if they showed up at all. Eventually I discovered that my timetable was in complete conflict with the daily routine of the women. When I wished to talk about

the difficulties of camp life, they were waiting in lines for hours for water, or the distribution of food rations. When I realized the conflict, I rearranged my schedule according to their routine. In the meantime, I took advantage of the time when women were occupied to observe them and the broad functioning of the camp's activities. This opportunity to use participant-observation in the field was very helpful, enabling me to correlate women's testimony of their daily burden with the routine that they had to endure.

One aspect of performing field research is the relationship which develops between the researcher and the people being studied. My thesis reflects facts, experiences and tries to convey the reality which these women face. For me, they are so much more. They are faces, songs, conversations, emotions and even humour. They are human beings, not simply data gathered for a study. With that closeness comes a responsibility to respect the privacy and confidentiality of the participants. They shared their lives with a stranger, one they will not likely see again. That confidentiality must also extend to the partner organizations (UNHCR and CARE). The degree of access granted to me to conduct this investigation was considerable. My research could potentially have an impact on the organizations which assisted me in the field. As they trusted me to report fairly and accurately upon my experience, as a researcher I am required to respect that trust.

I returned from the field with a new appreciation for planning very carefully. I appreciate the interdisciplinary approach which is a part of the IDS programme and seeing a developmental issue in a holistic way. It also gave me an insight into the nature of relief organizations which work at the ground level. I saw the deficiencies, the challenges, the despair and the opportunities that exist for those who wish to contribute to the development process in cooperation with international NGOs.

To reflect upon the entire process of my field research, I would offer to future researchers the following advice: Don't be too ambitious. Use your time wisely... This may be the only possibility to undertake this kind of study, and there will probably not be an opportunity to return for any information you may have missed. Approach the research problem with a clear and carefully constructed research plan. Although this preparation is vital, it is just as important to be flexible once in the field. Be willing to scrap everything and start from scratch if that is what the situation demands. The circumstances in which the researcher finds her / himself cannot be completely anticipated from afar.

Never be afraid to ask for help from those who can assist you. At the M.A. Level, you are not expected to be the perfect researcher. "Ask and ye shall receive!" Nevertheless, try to get it right the first time, since there may not be a second.

Learn from your research subjects / participants. They know their community, their situation and the factors affecting their lives. I was enriched by the sharing of these women's lives and struggles. Given the opportunity and support, the women of the Dadaab camps were able to articulate the problems and challenges they face. This research was an opportunity for them to reach beyond the borders of the camps, and tell their stories to the world.

Personal biases always come into play at some point. The researcher is not "unbiased," but hopefully at least recognizes the ones they possess. As a Somali refugee woman who had never experienced life within a refugee camp, I had an inaccurate picture of the camp reality. Women were far more active and productive than I had anticipated. They were not idle, passively accepting relief assistance and waiting inactively for the future to come to them. Their energy and enthusiasm for the future - and their desire to help create it - was inspiring.

The focus of this research could be seen as rather depressing. It is, in fact, a depressing situation to have over one hundred thousand people displaced for a decade, with no idea and little hope of returning to their homeland. The researcher who comes and briefly visits the Dadaab camps could easily become overwhelmed with that lack of hope. Eventually, the spirit of these refugee women became apparent, and showed me that in the midst of despair there is optimism, a hope for the future.

I feel privileged to have been able to do this research, to have been touched by the experience of these women, to share their stories and to be able to bring their struggle to the attention of the world. I am fortunate, as I was also a refugee. Were it not for the opportunities that came to me, I would be imprisoned by circumstance in one of those camps. And perhaps one day, I would have met a researcher who came to tell my story.