

Exploring the Livelihoods Strategies of Liberian Refugee Women in Buduburam, Ghana.



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Spring 2008

A Thesis Submitted To the Faculty of Social
Science, University Of Tromsø, In Partial Fulfilment of the Requirement for the Award
of a Master of Philosophy Degree in Peace and Conflict Transformation

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SPRING 2007

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Dedication

To the women of Buduburam

ACKNOWLEDGEMENTS

My appreciation to the **Lord Almighty** for seeing me through this programme successfully. Thanks to my supervisor, Percy Oware for his directions and constructive criticisms throughout this study.

I wish to express gratitude to the Center for Environment and Development (SEMUT) and The Nordic Africa Institute for the thesis grant offered to support my thesis. My profound gratitude also goes to my sweet mother Mama Ernestina Padi, my dad S.E.O. Addo and my brother Samuel K. Addo. To my supporting friends Joseph Kofi Teye and Enoch Yambila, I say thank you.

Finally I want to appreciate the significant contribution of the staff of the Center for Peace Studies and the Faculty of Social Science especially Hildegunn Bruland

ABSTRACT

The study had three main objectives: firstly, it examined the livelihoods strategies of Liberian women refugees in Ghana. Secondly, it examined the role(s) played by the UNHCR, internationals and local NGOs, state agencies and other Community Based Organizations in providing material assistance to Liberian women refugees in Ghana; and thirdly, it examined problems encountered by these refugee women in the pursuit of earning a living.

The study area was the Buduburam refugee camp in Ghana and involved women refugees from age 18 and above. The purposive female sample ranged from married, separated, divorce, to single or widowed. Women refugees were the focus of this study as due to the fact that they constitute a more vulnerable population among refugees and forced migrants. Close and open-ended Questionnaires, in-depth interviews, focused group discussions and direct observations were all appropriated in collecting data from the female informants. Also, two focused group discussions and interview sessions were held with representatives of NGOs, UNHCR, Community-Based Organizations and Ghana Refugee Board.

The study found Liberian refugee women as being involved in various income-generating activities, including, petty-trading, hair-dressing and dress-making. A few informants had formal wage employment and even those jobs were mainly with aid agencies. The younger women veered towards labour intensive jobs, such as food vending and trading. Also, occupational combination was a common practice among the informants, as they had several income sources to ensure profitability and economic security. The informants were found to be highly mobile and, in so doing, diversified the informants' livelihood options; for, some refugees moved out of camp during the day to work and returned to sleep in the camp.

Furthermore, the study found informants facing a number of obstacles in their effort to make a living. These problems included, low and unreliable incomes, lack of capital and employment in the formal sector, which offer immediate and long-term economic security.

From the findings, it was recommended *inter alia* that aid agencies should help establish credit scheme for women refugees. Also, refugees and other beneficiaries of programmes designed to promote self-sufficiency, should be involved in such well-intentioned initiatives. In a word, the study did not find Liberian refugee women as passive recipients and long-term dependants of local and international relief aid.

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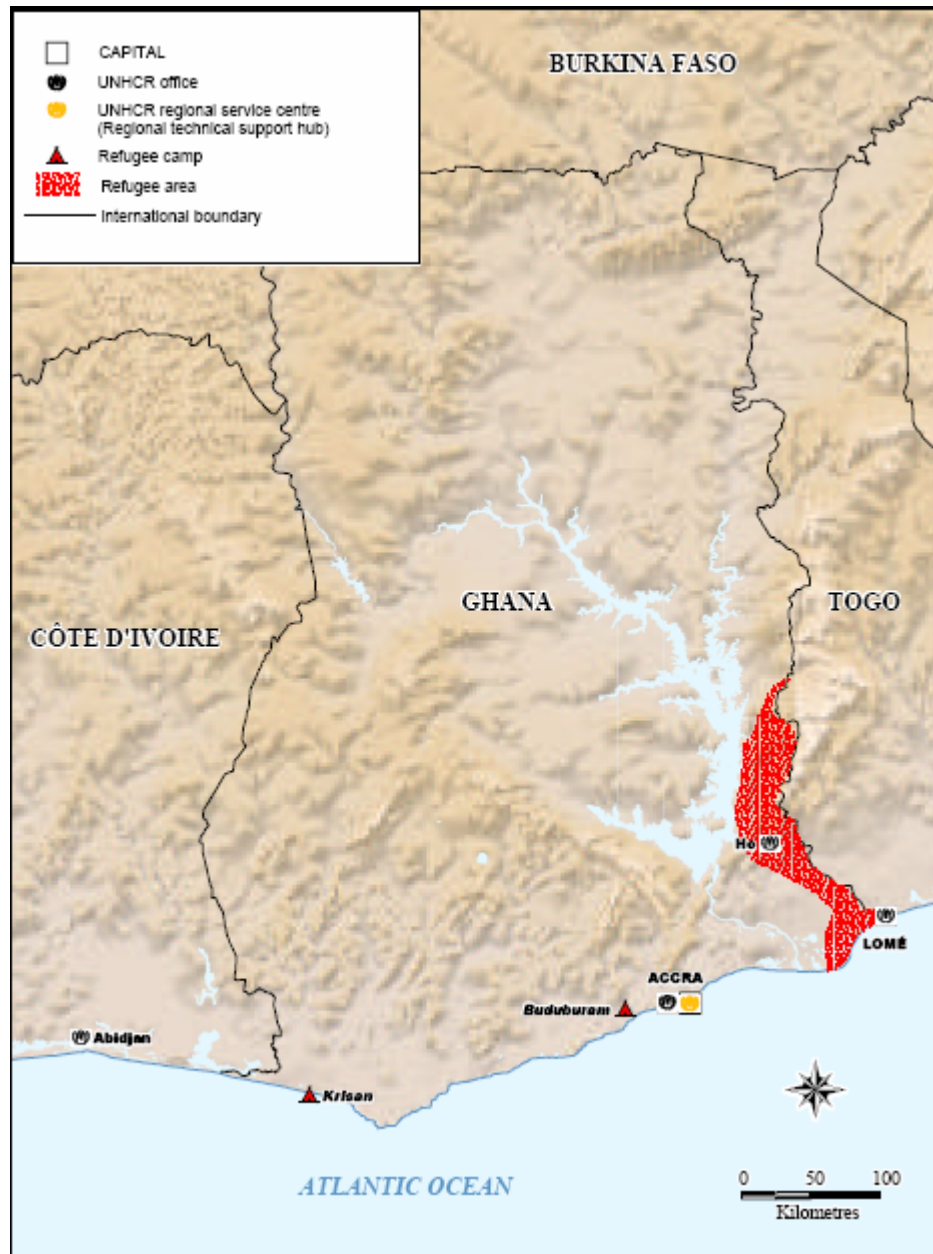
ABBREVIATIONS

AHEAD	Agency for Holistic Evangelism and Development Training.
CARE	Cooperative for Assistance and Relief Everywhere.
DFID	Department for International Development.
CBOs	Camp Base Organizations.
IRC	International Rescue Committee.
NGOs	Non Governmental Organizations.
ODI	International Displacement Monitoring Center.
UNHCR	United Nations High Commissioner for Refugees
UNECA	United Nations Economic Commission for Africa.
WISE	Women's initiative for Self Empowerment.

Map of Ghana



Map of Ghana Showing Buduburam Refugee Camp



CHAPTER ONE

GENERAL INTRODUCTION

1.1. Introduction

Refugees and human displacement whether voluntary or forced, have always existed over the years. Among other things, refugee flows and human displacement have been a feature, and consequence, of conflict within and between societies (Edward, 2003). In this introductory chapter, I first review the background of programme, moving from the global, regional and then to the local levels of displacements.

1.1.1. Global Refugee Issue

History, literature and religious books have all chronicled men, women and children, in groups or as individuals fleeing from oppression they could no longer bear. Though refugees have existed in all ages, the 20th Century was termed the century of the uprooted. This is because over fifty million refugees and displaced persons are recorded in many parts of the world (Crisp, 2000, Ogata, 2005). A few examples can help present the problem of displacement at the global level: The partition of India sub-continent in 1947 led to the forceful displacement of millions of people, and numerous refugees are reported to have left China and East Germany, between 1950 and 1959. Wars, like the Arab-Israeli war in 1967, the Vietnam and Cambodian civil wars and the India-Pakistan war in 1967, created millions of refugees and are noted to have increased the world refugee population (Newland, 1994). In Africa too conflict over decolonization from 1955 to around 1970 conflict over decolonization Angola, Algeria and Zaire are also known to have generated large numbers of refugees (*ibid*; Ogata, 2005)

In 1951, when the office of the United Nations High Commissioner for Refugees (UNHCR) was established, the refugee population within the UNHCR mandate was

estimated to be one million (UNHCR, 2003; Martin, 2004). It has been estimated that in 1965, seventy five million people (3% of the worlds population) lived outside their countries of birth, while in 2000 the number rose to 150 and 160 million (Martin and Widgren, 2002).The main countries of resettlement of these refugees were Canada, United States, Australia, Norway and Sweden. Asia is said to have hosted about 9.4 million refugees in 2003, followed by Africa with 4.6 million and Europe with one million (UNHCR, 2003; Martin, 2004). At the end of 2005, the global figure of persons of concern stood at 21 million, which included 9.9 million refugees.

By the close of 2006, there were an estimated 9.9 million refugees globally constituting roughly one third (30%) of UNHCR's population of concern. For the first time since 2002, a declining trend in the global figures was reversed (UNHCR, 2006). The increase was highest in Africa (+89%), followed by Asia (+68%), North America (+59%), Latin America and the Caribbean (+41%), and Oceania (+4%). Europe (-7%) was the only continent recording a decrease in the population of concern. Out of the 13.9 million persons of concern where disaggregated information by sex is available, the available data indicates that 49 per cent are female (ibid).

The proportion of female refugees varies greatly; depending on the nature of the refugee situation, the region of asylum, age among others. For instance, in countries with mass refugee situations, the proportion of female refugees tends to be around 50%. In 2006, UNHCR offices identified over 1,100 different locations, including some 305 camps/centres and 460 urban locations, hosting an estimated 13.4 million persons of concern or 41 per cent out of the 32.9 million total population under the Office's competency. In 2006, UNHCR documented 305 individual camps. On average, the population size of one camp was 8,800. About one quarter (25%) of the camps hosted more than 10,000 residents (UNHCR, 2006). A year- long research project on refugee women in selected industrialised countries observed that despite the framework of guaranteed support, in some cases, women refugees even in developed countries encounter numerous problems (Campani et al, 2004).

1.1.2 African Refugee Issue

The refugee problem in Africa grew slowly in the early 1960s; and then took a traumatic turn in the 1970s, with a tremendous increase in the number of refugees and displaced persons (Holborn, 1975). As a result, Africa has been prominent in the world for large-scale refugee movements, internal population displacement, and mass repatriation movement in recent years (Crip, 2000; Ogata, 2005). According to the US committee for Refugees (USCR), ten of the twenty-four countries with the highest ratio of refugees to local people are members of the Organization of Africa Union (OAU). Some 89,000 asylum-seekers in non-industrialized countries were granted refugee or humanitarian status in 2006, most notably in Kenya (22,900), and Sudan (9,800), (UNHCR, 2006). This deteriorating situation has been caused largely by a series of political crises in many African countries (Adepoju, 1982).

In West Africa, conflict and civil wars remain a significant reason for displacement. For example, between 1989 and 1996, the Liberian civil war claimed over 200,000 lives and displaced an estimated 80% of the Liberian population. In 1991, civil war in Sierra Leone also resulted to thousands of refugees. Guinea hosted about 650,000 of these refugees (Stedman and Tanner, 2003). Similar situations have occurred in Ivory Coast, Togo among others. Perhaps, the most disturbing aspect of the refugee situation in Africa is the composition of refugee groups; these normally include a large number of children and women (Adepoju, 1982).

1.1.3 Liberian Refugee Issue

As a result of the Liberia civil war, which started in December 1989, Liberians fleeing the violence scattered throughout the West African region and beyond. Liberians, who escaped to Ghana, began arriving around May 1990 on evacuation flights meant for Ghanaian nationals living in Liberia. By the end of September 1990, there were about 7,000 Liberians at Buduburam, the refugee camp, with an estimated 2,000 settled on their

own in Accra. Out of the 45,000 refugees the camp hosted, 25,000 have been women (Essuman-Johnson, 1992:37).

While Ghanaian churches and generous individuals were the first to come to the aid of the refugees, the Ghanaian government called upon the United Nations High Commissioner for Refugees (UNHCR) to provide assistance. Under the care of the humanitarian aid regime, relief aid was made available to the refugees in the form of food, blankets, medicine, water and other necessities (Karnga, 1997). However, due to the budget constrain of the UNHCR, relief supply has been limited in subsequent years.

Although there is no doubt that humanitarian assistance is needed to enable refugees in different locations to rebuild their lives as well as guarantee the development of a sustainable livelihood. Yet, the current system of providing aid has failed to do this, as critics of protracted refugee situations have clearly pointed out (Crisp 2000; Jacobsen 2005 in Host, 2006). Thus there is a need for alternatives to the handout system. It is against this background that an examination of the livelihood strategies of women refugees is deemed very important as women still face gender specific problems in refugee situation.

1.2 Statement of the Research Problem

Women suffer the most serious consequences of war and immigration due to the fact that men are more likely to be involved in actual combat. They lose their husbands and children to violent conflict and also become victims of forced migration-leaving their families and social support system behind them (UNHCR, 1998). As if the tragedy and fear that forced these women to leave their homes were not burden enough, many find themselves in a country that is completely foreign, with unknown customs, language, values, and protocols (Skjelsbæk and Smith, 2001). They are immediately faced with the major role changes, which further increase their vulnerability. For instance, in the absence of many adult men, women have to shoulder extended responsibility for the elderly, disabled, and children. Women therefore represent a main resource for the

survival and the wellbeing of the community during all phases of the refugee or displaced cycle.

However, whereas refugee women face the brunt of these violent conflicts, public protection and assistance has largely focused on men, they remain an often hidden population among refugees in general. This resonates through almost all refugee policies and practices, which focus on men as household heads (Skjelsbæk and Smith, 2001)

Data showed that the annual income of a refugee was \$38, which comes in the form of material assistance (Ghanaian Chronicle, 2004). In a study conducted by Dick (2002) found that throughout in the 1990s, UNHCR provided assistance to as many as 20,000 Liberian refugees in Ghana. Assistance to this group was officially phased out in June 2000, although approximately 9,000 Liberian households¹ are at Buduburam Refugee Settlement. In July 2002 UNHCR restarted providing relief services in the camp, this time with emphasis on education, sanitation and social services, and material assistance to venerable refugees- elderly, and unaccompanied children. The present study therefore focuses on female refugees and how they earn a living in the face of declining relief assistance from UNHCR and the Government of Ghana. It is a study of the livelihoods strategies of women who because of violent conflict in Liberia had sought refuge in Ghana.

The question is how have these refugee women been surviving in the absence of assistance? What problems have these women faced and are still facing? What help have they received or still receiving from the government agencies, NGOs, and international organizations like the UNHCR? .

1.3 Hypothesis

My argument in this study is that Liberian refugee women in Ghana are not just passive recipients of handouts.

1.4 Objectives of the Study:

The specific objectives of the research are to:

1. Examine how Liberian women refugees earn a living in Ghana.
2. Examine role(s) played by the (UNHCR), international and local NGOs, Community Base Organizations (CBOs) as well as Government agencies to support these women in their livelihood options.
3. Examine problems these women encounter in the pursuit of their livelihoods strategies

1.5 Significance of the study

The most legitimate feminist position of collecting and presenting refugee women's voices is that which put forward personal narratives displaying various survival strategies and, more important, the possibilities of construing alternatives, "underground women's self-help social networks which could turn them into subjects of their lives (Kirin, 2002,p.182).

Current debates on finding alternative ways of assisting refugees, providing them with sustainable livelihood opportunities have been the central goal (Kibreab, 2004). Thus this research aimed to make refugee women a part in the analysis of their livelihoods. By listening to the refugees themselves and focusing on their livelihoods, this study departs from most works on refugees, which are often initiated by humanitarian agencies for data to improve their programmes (Malkki, 1995). Ultimately, the study hopes to present empirical data on the various means by which Liberian refugee women make a living in Ghana.

In this regard, the present study on Liberian Refugee women will contribute to policy and academic debates on approaches towards improving livelihoods of refugees.

Such new approaches need to be based on thorough knowledge about the opportunities and constraints underlining diverse ways of making a living. Understanding the dynamic of livelihoods is very important since it could lead to more effective refugee policies in Africa. Currently not much is known about refugees, especially women. Since women represent the majority refugee at the Buduburam refugee camp as well as the refugee population in West Africa (see introduction), presenting the voices of these women can help tailor policies to their gender specific needs

1.6 Operational Definitions

It is considered important to make clear the meaning of the following concepts as used in this research.

Refugee: The definition of a refugee is a person who, “owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership in a particular social group, or political opinion, is outside the country of his nationality [or of habitual residence], and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country” (1951 Convention Relating to the Status of Refugees, Article 1(2)).

Woman: a female, married, separated divorced, single or widowed who is 18 years and above

Refugee woman: A female registered refugee who leaves in the Buduburam refugee camp

Livelihoods Strategies: The various activities required to earn of living¹.

1.6 STRUCTURE OF THE THESIS

The thesis is structured into six chapters. Chapter one is the introduction to the whole study. It focuses on the background of the study, statement of the research problem,

¹ See chapter 4 for a detail analysis of livelihoods

objectives of the study, the hypothesis, the relevance of the study rationale of the study, and operational definitions of some key concepts.

Chapter two deals with the research methodology, it discusses the techniques used in the collection and analysis of data. The chapter also focuses on the limitations of the study, and the profile of the country (Ghana), as well as the study area. The profiles attempt to describe geographical location, and certain socio economic parameters that are relevant for data analysis. The chapter also addresses the ethical consideration limitations of the study.

Chapter three is made up of two sections. The first section is a brief write-up on the issues of civil war and forced migration. The second section presents specific information on Liberia and the civil war. Chapter four is devoted to the discussion of Sustainable Livelihood framework, which is a discussion on how people earn a living in diverse circumstances

Chapter five presents the field data and situate them within the study's theoretical framework the actual findings of the research. It is in this chapter that the main findings are presented and explanations given. Certain comparisons have also been made with the information on previous literature and other secondary data. The final chapter simply summarises the research findings, draw conclusion and make recommendations.

Chapter 2

METHODOLOGICAL FRAMEWORK

2.0 INTRODUCTION

This chapter is in two sections. The first section focuses on the general country profile of Ghana, the study area and on the methods used in collecting data for this study. An attempt has also been made to discuss the justification for using such methods reliability and validity of the data as well as the limitations of the study. Both primary and secondary data were used in this research.

SECTION ONE

2.1 General Country Profile

Ghana is located on the West Africa's Gulf of Guinea only a few degrees north of the equator. It has a total area of 238,540 square kilometres of which the land area constitutes 230020 square kilometres (ghanaweb.com, 10th September, 2007). The climate is tropical and agriculture is the backbone of the economy constituting about 50% to Gross Domestic Product and 60% to employment. On the other hand industry constitutes service 15% and 25 % of labour force respectively. The unemployment rate is 20.3% while the minimum daily wage stands at 10,500 cedis . The economy is not all that strong as the per-capita income is just about 390 US dollars (ibid).The total population is about 21 million, while women constitute 51% of this, men constitute 49%. In 1960 roughly 100 linguistic and cultural groups were recorded in Ghana. Although later censuses placed less emphasis on the ethnic and cultural composition of the population, differences of course existed and had not disappeared by the mid-1990s The major ethnic groups in Ghana include the Akan, Ewe, Mole-Dagbani, Guan, and Ga-Adangbe. The subdivisions of each group share a common cultural heritage, history, language, and origin. Administratively, Ghana is divided into 10 regions which are further divided into 123 districts. The Buduburam refugee camp forms part of the Central region and within the Gomaa district.

2.2 Gomoa District Profile

The Gomoa District is one of the 12 districts in the Central Region of Ghana. It lays within latitude 514 north and 535 north, and longitude 0.22 west and 054 west on the eastern part of the Central Region of Ghana. It is bounded on the north by Agona District, on the northeast by Awutu Effutu Senya District, on the west and northwest by Mfantseman and Ajumako - Enyan-Essiam Districts respectively, and on the south by the Atlantic Ocean and larger part of the dissected Awutu- Effutu-Senya District. Until 1988 the district used to be part of the Gomoa-Awutu-Effutu-Senya District Council before 1988

The Gomoa District covers an area of 1,022.0 sq km and a total population of 194,792. (i.e. 12.23% of regional population) This makes it the district with the highest population and surface area next to Assin. Apam is the administrative capital of the Gomoa District, with an estimated population of 16,494 (2000 PH census) Apam is about 68km from Cape Coast and 69km from Accra the Regional and National capitals respectively. With a total land area of 1,022.3 sq km, Gomoa District occupies about 10.4% of the total land area within the region (9,826sq km) and constitutes 0.428% of the total land area in Ghana (238,533 sq km)

The Gomoa, an Akan -speaking group (Fante-dialect), constitutes the majority of people in the district and they are mainly farmers. Gomoa-Maim is considered the traditional home of the Gomoa, a place where their ancestors first settled in the Gomoa area. However, there are pockets of Ewe- speaking fishermen along its coastal beaches who engage in fishing just like any place along the region's coastal stretch. The 2000 Population and Housing Census recorded 194,792 as the population of the district². Over the years the female population has been higher than the male Population, at all levels. The Gomoa District has a potential labour force³ of 59.1% compared to the national figure of 53.3% and regional figure of 51.2%.

² Ghana District ,1st January, 2008,<http://www.ghanadistricts.com>

³ The potential labour force connotes people between the age group of 15-64 years who normally form the active population.

According to the 2000 Population and Housing Census, only four (4) out of 197 settlements namely, Buduburam, Apam, Mumford and Nyanyano have population over 5,000 persons and are thus classified as urban areas. In 1984, only Apam, Nyanyano and Mumford had populations greater than 5,000.

Buduburam is the only urban community in the district, which is located along the major trunk road (i.e. Accra-Cape Coast-Takoradi road). The other urban towns are found along the coast, with fishing as the main economic activity. Table 1.3 below shows that, twelve settlements (6.1%) have populations between 2,000 and 4,999 persons while 91.9% of the settlements are rural communities with less than 2,000 people. Most of the settlements are accessible by road. Agriculture, comprising crop, animal production and fishing, constitutes the main economic activity of the district economy. Farming employs about 65,000 persons, out of which about 30,000 are men and 35,000 are females. The fishing sector also employs 8,000 men and 3,000 females (ibid).

2.3 Study Area- Buduburam Refugee Camp

This section presents some specific characteristics of the study area (Buduburam refugee camp) that will be very important for letter discussions. The features to be discussed here include the physical outlook of the area, history, population, social and physical infrastructure, cultural and finally the economic characteristics.

2.3.1 Location

The study was conducted mainly at the Buduburam refugee camp (popularly known as the camp) The Buduburam Refugee Settlement is situated in Buduburam, Gomoa District in the Central Region of Ghana. It is located approximately 45 kilometers from the capital, Accra

Figure 2.1: Main Entrance to the camp



2.3.2 History of the Camp

The Settlement was established in 1990 to host Liberian refugees who came to Ghana to seek asylum owing to the armed conflict in Liberia. Originally, the Settlement was created on a 140-acre parcel of land to cater for 5,000 refugees. However, due to the protracted armed conflict, the refugee population in the settlement has overflowed to nearby villages, including Kasoa, Awutu and Feeteh.

2.3.3 Population of Refugees at the Buduburam Camp.

In 1990, the population of Liberian refugees stood at 6, 800 with the break down as follows: Women- 3,050, children- 2,050, and men- 1,700.

There was a population increase to 10, 000 in 1992 due to the intensified fighting in Liberia As of 1993 there were 6,418 women and 7,505 men (Gekey,1996). Currently female population is about 25,000⁴. The table below shows the official population trend from 1996 to 2005⁵.

⁴ Interview with president of women NGOs

⁵ <http://www.unhcr.org/statistics/STATISTICS/4641be5011.pdf>

Table 2.1. Table showing population trends at the Buduburam camp

Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Population	15,178	17,147	12,569	10,373	9454	8,865	28,289	42,466	40,857	38,684

Source <http://www.unhcr.org/statistics/STATISTICS/4641be5011.pdf>

2.3.4 Camp Administrative Structure

A Settlement Manager assisted, by a pool of Liberian refugees, runs the camp. The Ghanaian government through the office of National Disaster Management Organization (NADMO) appoints the camp Manager. He is responsible for the overall supervision of the residents and activities on the camp, and is assisted by a Welfare Council. While the Camp Manager works to protect the interest of the Ghanaian government, the council is expected to ensure that this is done with the welfare of the residents in mind. The work of the camp's leadership is supported in varying ways by a host of public, private and other organizations, both camp-based and external, including the UNHCR, churches, international and local NGOs. The Buduburam Refugee Settlement is divided into 12 Zones. Amongst the 12 zones, the actual settlement property is divided into 9 zones and the remaining 3 zones are outside the property and within the village. A fairly large number of registered refugees reside outside the settlement in Kasoa, Awutu and even in the greater Accra region and Kumasi in the Asante Region

2.3.5 Social Amenities

2.3.5.1 Education and Health

There are 43 registered schools in the camp run by differed organizations including churches, individuals and camp based NGOs. There is only one clinic at the camp with a Liberian doctor, who is also a refugee trained in Ghana.

2.3.5.2 Water

Scarcity of water is on of the biggest challenge at the camp. As such many of the refugees have to walk several distances to fetch water. Those who have money are able to purchase it from commercial water techniques. The following section focuses on the

methods used in collecting data for this study. An attempt has also been made to discuss the reliability and validity of the data as well as the limitations of the study.

SECTION 11: Methodology

2.4 Introduction

The study was carried out in the Buduburam refugee camp in Ghana and involved women refugee from age 18 and above. The age of respondents was from 18 years and above because according to the Ghanaian constitution that is the 18 is the starting age for adulthood. On the other hand, Buduburam refugee camp was chosen because it houses the largest number of Liberian refugee in Ghana. This enabled the researcher to interview respondents from various backgrounds. The target groups for this study were women: married, separated, divorce, single or widowed. Women were the focus of this study due to the reasons they represent a more vulnerable population among refugees. Furthermore, issues on refugee women their livelihoods are not the usual research topics (UNHCR, 1998; Skjelsbæk and Smith, 2001; Dick 2002, Kibreab; 2004). The sampling size for the study was forty and both primary and secondary data were made use of in this research.

2.5.0 PRIMARY DATA

2.5.1 Technique of Collecting Primary Data

The primary data used in this research was collected from a field survey conducted by the researcher in the months of June to August 2007. Close and open-ended Questionnaire were the main method for collecting quantitative data whilst in-depth interviews, focused group discussions and direct observation were used to obtain qualitative data. Forty in-depth interviews were conducted with respondents (women refugees). In addition two focuses group discussions were also conducted while interviews were conducted with both local and international NGOs, Camp Based Organizations and secretary of the Ghana refugee Board with the aid of a questioning guide.

In the following paragraphs I will describe in detail the various instruments used to collect the data for this study and the procedure used to select respondents.

2.5.2 The Questionnaire survey

The primary instrument used to collect quantitative data was both open and close ended structured questionnaire. The questionnaire used in this research deals with the background characteristics of the respondents and seeks to obtain information on certain socio-economic and demographic variables such as age, marital status, religion, level of education, number of living children, and occupation among others.

2.5.3. Sampling procedure

As I have already mentioned, quantitative data from my field research comes primarily from forty Liberian women refugees. It should be made clear that my sample is purposive, not random. I lived with a Ghanaian who stays in the camp for most part of the data collection. Generally, one acquaintance would lead me to others, and thus my sample was derived from a snowballing technique. In some cases, I approached respondents personally. During interviews and discussions I asked permission to record the entire interview and in all cases my respondents were comfortable. Sometimes I had pen and paper, so I usually wrote down my field notes after each conversation. All interviews were administered by the researcher; I noticed that the women were much comfortable with a woman interviewer in the pre-testing of the questionnaires. Generally, I started with the structured questionnaire then moved on to the in-depth interview

2.5.4 In-depth interviews

As stated already, in-depth interviews were also conducted in this study. The interviews were used to obtain detailed information from respondents. Two separate semi structured interview guides (see appendix II and III) were used for the in-depth interviews. One set was for the main respondents (refugee women) while the other focused on questions for organizations and officials working with refugees. Both interview guides contained list

of issues to be discussed and the interviews were very relaxed. However, in-depth knowledge on the main sections of the questionnaire was sought for. This allowed the respondents to bring in other issues that might have not been mentioned. Thus, as some writers have noted, the purpose of such interviews is not to put things in someone's mind but to access the perspective of the person being interviewed (Quinn 1990; Nicholas 2000). I also decided against having a rigid interview schedule to prevent the possibility of refugees feeling obligated to tailor their responses to my perceived expectations. Relying on qualitative approaches to data collection, such as observation and informal focus group discussions, seemed a more appropriate way to collect reliable qualitative data.

2.5.6 Focus group discussion

Unlike the one-on-one interviews, focus group discussions were to enable me find further information on the experiences of these women with regards to the research objectives. Discussants for the various discussions were selected by the researcher. I just approached women whom I thought fit into the age category and asked if they can join in. All participants were also registered refugees above 18 and above. The focus group discussions were organized in groups of 8-10 discussants. The duration of the discussions ranged from 40-50 minutes. All discussions were held in English, which is widely spoken by majority of the people in the study area. The discussions were recorded by audiotape. Questioning guide was used for the focus group discussion (see appendix 111).

Finally, in addition to all the above, I observed the numerous activity of women at the camp. In has help in some of my analysis⁶.

⁶ I will state categorically when I am basing an analysis on an observation

2.5.7 Quality of data obtained

Several attempts were made to ensure that data obtained from the in-depth interviews are of high data quality. These include the use of a female interviewer on the realisation that respondents were more comfortable with the female assistant. Also interviews were conducted separately to reduce the tendency of some respondents being influenced by others. The interviews were very informal and flexible, and this led to the obtaining of more detailed and reliable data.

2.6 SECONDARY DATA

In order to improve the quality of explanation, supplement the primary data as well as to allow for comparisons, secondary data was also widely used in addition to the primary data. The secondary data was collected from both published and unpublished sources including journals, articles, books, official reports and the internet sources. Document related to the research objectives including UNHCR policy document, and refugee agencies websites

2.7 THE QUALITATIVE-QUANTITATIVE METHODS; A BRIEF DISCUSSION

According to Brannen (1992), there are three kinds of methodological approaches namely: qualitative, quantitative and mixed or multiple approaches. In general, it is believed that the research problem should define whether one chooses a quantitative or qualitative method (Glesne and Peshkin, 1992). Denzin (1989) argued that qualitative method is useful when one wants to look into a problem deeply whilst a quantitative method is useful when one wants to look into the problem widely. In my view, such a statement is too simplistic.

The qualitative method, as explained by Patton (1990), consists of three kinds of data collection techniques which are also used in this study namely: in-depth, open ended interviews; direct observation and documents. Minichiello et al. (1995) also argue that qualitative methods include approaches that seek to uncover the thoughts, perceptions and feelings experienced by informants. In a qualitative approach, as in this study, sample size is usually small this is because the main purpose of the research is to investigate the

depth of the topic and not seeking to study a representative sample of the population. In this approach, analysis of data is carried out as narratives rather than using numerical values. The qualitative method is said to be inductive, interpretative, and natural and seeks to get deeper meaning and understanding of specific situations. It places emphasis on process and meanings rather than on measures of quantity, intensity and frequency (Denzin and Lincoln 1998). In justifying the strengths of the qualitative method McCracken (1988) noted that the approach is more flexible and reflective. The approach puts emphasis on categories and concepts rather than mere incidence and frequency. The approach also reveals the different perceptions which participants have of the same situation (ibid). Quinn (1980) also argues that the strategy in qualitative research is to allow important dimensions to emerge from analysis of the cases under study without supposing in advance what those important dimensions will be. It is said that the main weaknesses of qualitative method are that it tends to be subjective, difficult to replicate and also the method is not good for generalization and predictions (Patton 1990; McCracken 1988). It must be mentioned here, however, that despite these criticisms a few researchers like Maxwell (1992) makes a claim for the generalisability of qualitative data. It is against these advantages that the study which seeks to take an in-depth look at the livelihoods strategies of women refugees employs the qualitative method of data analysis

On the other hand, the quantitative method is deductive in nature and emphasises the general view. The common techniques for collecting quantitative data are the questionnaire and laboratory observations. The sample size here is large as it should be representative of the population from which it is chosen. However, not all quantitative studies can achieve representativeness. Purposive sampling technique, for instance, will not be representative. Quantitative data consists of mainly numbers and analysis is done by using statistical techniques. The main strengths of this method are that it allows for generalisation and predictions as well as the uncovering of broad trends. The method also provides background information that is replicable and also allows for comparison with other quantitative data.

The main weaknesses of the quantitative method are that it is said to be artificial and may suffer the crudest defects of over generalisation. As Brannen (1992) noted, although the approach is a pre-determined and finely tuned technological tool it allows for much less flexibility, imaginative input and reflexivity.

2.7.1 Justifying the choice of methodological triangulation for this research

The discussion above has clearly demonstrated that both the qualitative and the quantitative approaches have their weaknesses. It is therefore good to combine methods as has been done in this study so that the weaknesses of one could be checked by the alternative method. This calls for method triangulation (Bryman 1992). Triangulation or multiple strategies is a method that is used to overcome the problems associated with researches that rely on only one theory, single method and single data set. Methodological triangulation involves “within method” triangulation, in which case the same method used on different occasions and “between method” triangulation when different methods are used in the same study (Mikkelsen 1995). The approach used in this study depicts the latter type. The notion of triangulation in this study is rooted in the belief that which posits that the validity of the findings and the degree of confidence in them will be enhanced by the deployment of more than one approach to data collection what Bryman (1992) “multiple operationism”.

Some researchers have criticised triangulation on the grounds that even if the results from different data sources tally, there is no guarantee that the inferences involved will be accurate. The results may be two incorrect but similar conclusions (Hammersley and Atkinson 1995). However, many other researchers have given more convincing reasons in support of methodological triangulation. Mikkelsen (1995) noted that the varying characteristics of the quantitative and qualitative methodological approaches make it feasible to combine them in a research work. Sharan (2002), in justifying the combination of methods argues that the world is never fixed, nor agreed upon. There are multiple constructions and interpretations of reality. Similarly, Webb (1997) argues that in order to test hypothesis one may need quantitative surveys supplemented by qualitative data and

that is what was done in this research. Both the quantitative and the qualitative methodological approaches were used.

Bryman (1992) noted that one of the ways in which methods can be combined is to use qualitative methods to interpret deeper or more comprehensive relationships between variables analysed by using quantitative techniques and this was what I did. In this study, quantitative method was used to present data mainly on socio-demographic information while qualitative method was used to analyse data on the various livelihoods. The choice of both methods, in this way, has been influenced by the nature of my research problem, my specific objectives as well as the conceptual framework. This is in consonance with what Marshall and Rossman (1999) noted that the choice of research methods should be linked to the research questions developed in the conceptual framework of the study.

As stated in the first chapter, the research aims at finding out the various ways in which Liberian refugee women earn a living. Thus, the best way to capture the unique and broad strategies and experiences of refugee women is by using both qualitative and quantitative data. By using both methods, the study will have the advantage of the deep description and insight into the lives of respondents by quantitative methods, as well as the potential to contribute to statistical reliability which is one of the strengths of the quantitative research. This is particularly true with regards to the demographic backgrounds of respondents. Furthermore, a mix method approach can promote greater understanding of my findings. For instance, it can help find out if there has been change in livelihood strategies and how much change occurred.

2.8 TECHNIQUES OF DATA ANALYSIS

The data collected in this research was analysed qualitatively and quantitatively. For the quantitative presentation, I used analytical techniques such as frequency tables and graphs. Qualitative data obtained through the in-depth interviews and focus group discussions were also analyzed descriptively

2.9 Limitations of the Study

As argued by Marshall and Rossman (1999), there is no such a thing as a perfectly designed research. Every research has some limitations. There are a few limitations that need to be acknowledged regarding this study. The first relates to the perspective adopted. Instead of trying to understand the various ways all refugees earn a living this study is limited to women refugees. Thus the main perspectives from which conclusions are drawn relates to the women interviewed. There is also a limiting factor in terms of the external validity⁷ or the generalisability of the study. There were only 40 refugee women participated in the study. This was mainly due to time constraint.

2.10 Ethical considerations

There are numerous ethical issues that arose from studying this sensitive topic. Hence, throughout this study, it was important not only to do no harm to the research participants but also to build mutually beneficial relationships and allow the research to potentially empower participants (Scheyvens et al. 2003). The research respected the cultural norms and knowledge of research participants and I sought permission to conduct the research with the camp leaders and respondents.

At times, it was difficult to continue doing the research because I somewhat felt I was taking up people's precious time for my academic ends. It was important at all times to examine, and where possible mitigate, the risks involved for participants in the research. Anticipation of physical, psychological and disclosure dangers was therefore important. It was equally important to establish a rapport and a relationship of trust with research participants. I felt I achieved this by living in the camp

Selecting participant was another vital ethical issue. As far as I am aware, none of the research participants felt obliged to participate in the research. Participants were made aware of the objective and participation was entirely voluntary. It was made explicit to the respondents that if they wanted to withdraw from the research that any data about

⁷ External validity is the degree to which the conclusions in your study would hold for other persons in other places and at other times.(Source: <http://www.socialresearchmethods.net>)

them would not be used. Additionally, potential participants were told about the exact nature of the research and the way in which data would be used. Informed consent and confidentiality was thus from very crucial (Scheyvens et al. 2003). Therefore, all names were withdrawn from the interview quotations used. Informants were also invited to ask me questions and were told that these could be asked at any time.

CHAPTER THREE: CIVIL WAR AND FORCED MIGRATION

3.0 INTRODUCTION

This chapter is about the interplay between civil war and forced migration. This amounts to a discussion of fundamental issues underlying the present study. Furthermore, the purpose of this write-up is to highlight the study background in historical and political perspective.

Civil War and Forced Migration

3.1 Introduction

This section explores the determinants of forced migration. Specifically, it focuses on the factors that push people to flee their homes. Worldwide, the number of international and intra-state conflicts has fallen dramatically and this has led to a continuous reduction in the world's refugee population over the past years.(IDMC 2006a). However, more than a third of African countries are experiencing armed conflicts or civil wars, a situation that has sometimes lasted for years and led to major forced population displacements (IOM, 2005).

Refugees and asylum seekers represent only a small fraction of those persons who flee their communities because of violent discrimination, civil unrest, and other life-threatening economic and ecological conditions. Perhaps, the key factor that makes refugees unique is that they, unlike most other migrants, "force themselves upon the world's attention because they emerge from and provoke acute crises" (Colson 1987:4). At the end of 2005, globally about 23.7 million internally displaced persons (IDPs) were seeking refuge within their own conflict-affected countries (IDMC 2006a). Of the many who have limited opportunities or who are oppressed in their home communities, only a fraction will actually decide to relocate, and an even smaller fraction will have the means to do so (Gardner 1981).

3.1.2 Defining Migration and Force Migration

Migration is defined as a permanent or semi permanent change of residence, usually across some type of administrative boundary. Unlike the singular demographic events of birth and death, a person can migrate many times, for varied durations, and across numerous territorial divisions (Wood, 1994). Similarly, migration is a term “used to describe the process of movement of persons” (IOM 2005:5). These include refugees, displaced persons, uprooted people, economic migrants and trafficked or smuggled people. The International Association for the Study of Forced Migration (IASFM) describes forced migration as ‘a general term that refers to the movements of refugees and internally displaced people (those displaced by conflicts) as well as people displaced by natural or environmental disasters, chemical or nuclear disasters, famine, or development projects.’ Van Hear (1998) has a challenging matrix in his definition of forced migration, with one axis running from voluntary (meaning more choice, more options) to involuntary (meaning less choice, less options). At the involuntary end of his continuum he has refugees, people displaced by natural disasters and by development projects, the point being that such people have relatively fewer choices and fewer options. Richmond (1994) makes a distinction between proactive and reactive migration. People are classified as those with agency and those without agency, forced migrants being those with little or no agency.

3.1.3 Causes of Forced Migration

Schmeidl (2000) takes a structural approach to explaining forced migration, arguing that refugees and Internally Displaced Peoples (IDPs) flee from similar root causes rather than responding to completely different occurrences. Following a work by Clark (1989), Schmeidl (1997) distinguishes three types of factors that influence forced migration: root causes, proximate conditions, and intervening factors. Davenport, Moore, and Poe (2003), observe that people abandon their homes when they fear for their liberty, physical person, or lives. Thus, the literatures on motivation of forcibly displaced people vary greatly as most people are influenced by several issues.

The following is a brief discussion of the three main underlining causes listed above. More light will be thrown on war as a proximate cause since it is the immediate cause which has led to the forceful displacement of Liberians to Ghana.

3.1.4 Root Causes

Root causes of forced migration refer to the underlying structural or systemic conditions which provide the pre-conditions for migration or forced displacement. The root causes approach, also termed as comprehensive approach (Thorburn, 1996), focuses on identifying causes of forced migration and attempting to modify them through activities in the countries of origin. It appeared that the approach claimed to have one aim, the improvement of conditions such as under-development, state mismanagement (corruption, incompetence) and narrow power base in the countries of origin.

However, as early as Zolberg et al. (1989), challenged the assumption of a straightforward association between economic underdevelopment and refugee flows by establishing that the poorest people rarely move, even when poverty is used as a tool of aggression, and when they do, they rarely move very far. The perpetuation of this correlation in policy and by commentators has forced scholars to make similar comments more recently. Schmeidl (2001), analyses countries that do, and do not, produce refugees and concludes that as not all poor countries produce refugees this disqualifies poverty as a direct and necessary push factor of refugee migration . Another criticism of this aspect of the root causes approach is that the process of economic development (as indeed of any change to societies) can itself lead to forced migration. One aspect of this is that improved circumstances may lead to emigration of those who were previously prevented from leaving by inadequate resources (Martin & Taylor, 2001, p.105). While the classical migration literature generally ignores the influence of environmental change-or life-threatening poverty, a recent review of case studies from around the world maintains that environmental degradation can be a proximate cause of long-term social conflict and mass population displacement (Suhrke, 1994).

3.1.5 Proximate Causes

This refers to the immediate conditions that trigger movement such as war, individual persecution, deprivation of basic needs, inequitable distribution of rights and resources. The proximate causes of forced migrations are receiving increased attention with the recent upsurge in civil wars that have generated numerous of civilian casualties. Despite condemnation by the United Nations, war, oppressive regimes and guerrilla armies continue to force the relocations of various ethnic groups as part of their military and political strategies. The impact of these forced displacements is compounded by the fact that they occur in countries that are economically devastated and politically unstable; victims almost always become dependent on massive humanitarian relief operations. In most cases, these cases, conflicts stem from one ethnic group's efforts to control a defined territory, which it claims as its historic homeland (Levinson 1993). Lacking adequate representation in the governments that have jurisdiction over them, these minority groups demand some form of regional autonomy for their nation and protection for their cultural values, which they believe are being eroded by discriminatory government policies and the in-migration of "foreign" ethnic groups (some of whom may have lived in the homeland for many generations).

3.2.0 Issues Affecting Refugee women in Africa

3.2.1 Introduction

Almost 80% of Africa's refugees are women and their children (Matthews, 2002; Martin, 2004). In the African patriarchal society, women and girls are most of the time powerless (Fox, 1999). Examination of general issues affecting refugee women is important since it allows a more nuanced and general understanding of how women are affected as a social group. Additionally, this section seeks to discuss the major issues in much detail.

3.2.2 Shelter:

In most African countries where refugees are hosted, women refugees live in crowded refugee camp which increases their risks to a number of domestic violence and illness (Martin, 2004; Juma, 2002). In some instances, unaccompanied women live in communal

houses with minimal or no privacy. Basic services such as water collection point, latrines may be located at unsafe distance from the residence for these women (N'Tow, 2004). Most refugee camps in Africa are situated near territorial borders in clear violation of the UN convention requiring host countries to camp refugee at safer locations away from such boarders. This exposes refugees to attacks from militia and rebel groups and in such cases women are the most vulnerable. Examples are attacks on refugee camps in Kakuma camp in Kenya and in Northern Uganda (Juma, 2002).

3.2.3 Rape and Sexual Abuse

Reports of rape reported by some refugee women who are able to come out boldly and speak have shown that refugee women are extremely vulnerable to sexual assault. (Human Rights Watch, 2004). Four major sources of rape and sexual assaults have been identified (Callamard, 1999). Firstly, soldiers are sometimes reported to have raped and tortured civilians and residents of villages they invade. In a survey documented by the American Medical Association, 49% of participants reported experiencing one act of physical or sexual violence form a solider during the civil war in Liberia whiles 61% reported they were beaten up. Stripped, search, or locked up Rape has been used severally as a weapon to punish women during and after war. This has resulted in the UN resolution that established rape as a war crime and the appointment of the first UN special rapporteur on violence against women in 1994 (Human Rights Watch , 2004). The second and third sources of rape are the spouses and family members and finally men in the host country who may take advantage of unsuspecting and frightened immigrant women and sexually assault them.

3.2.4 Lack of Economic Opportunities

One fundamental need of many refugee women, who are mostly heads of households, is sufficient income to support their families (Kreitzer, 1997). Although relief agencies supply some of their basic needs, refuges need money to supplement what may be provided Kreitzer (1997) study of study of refugee women at the Buduburam refugee camp found the issue of adequate resources for basic needs as the greatest concern to the refugee women. Another study by Akotia and Sefa Dede (2000) found that most of the

women they spoke to at the Buduburam camp in Ghana had moderate or severe depression due to somatic symptoms resulting from stress in daily life. In some instances refugee women without income may be forced to turn to prostitution. Findings by Women's Rights International and Women's Health and Development Programme showed that war and conflict significantly change the nature of women's work. With the global increase in the number of displaced persons and especially women, more emphasis is needed on economic development of such migrants both in their host and home countries.

Notwithstanding the above, few scholars have also argued that migration has been shown to improve women's social mobility as they may be able to gain agency, political consciousness, economic independence and autonomy, especially when they are able to enter the workforce for the first time (Greico and Boyd, 2003; El Bushra 2000). Additionally Piper (2005:1), argues that "migration can provide new opportunities for women and men to improve their lives, escape oppressive social relations, and support those who are left behind". In a word, the effects of forced migration on women must be understood as highly uneven and shifting in quality, often it may result in gains for women in certain spheres and losses in others.

3.3.0 Liberia and the Civil War:

To understand the origins of the Liberia civil war, it is important to briefly narrate the history of Liberia . Liberia, which means "land of the free," was founded by freed slaves from the United States in 1820. These freed slaves, called Americo-Liberians, first arrived in Liberia and established a settlement in Christopolis now Monrovia (named after U.S. President James Monroe) on February 6, 1820. This group of 86 immigrants formed the nucleus of the settler population of what became known as the Republic of Liberia (Dick, 2002). Thousands of freed slaves from America soon arrived during the following years, leading to the formation of more settlements and culminating in a declaration of independence on July 26, 1847 of the Republic of Liberia. The idea of resettling free slaves in Africa was nurtured by the American Colonization Society

(ACS), an organization that governed the Commonwealth of Liberia until independence in 1847. The new Republic of Liberia adopted American styles of life and established thriving trade links with other West Africans. Thus, Liberia became the first republic in Africa. The ex-slaves and their descendants governed the country by indirect rule until 1980 (Sanneh, 1999).

Figure3.1: Map showing the location of Liberia.



The formation of the Republic of Liberia was not an altogether easy task. The settlers periodically encountered stiff opposition from African tribes, whom they met upon arrival, usually resulting in bloody battles. Indigenous Liberians were relegated to second-class status and opportunities to access economic and political power were limited (Liebenow, 1969). On the other hand, the newly independent Liberia was encroached upon by colonial expansionists who forcibly took over much of the original territory of independent Liberia

Liberia's history, until 1980, was largely peaceful. For 133 years after independence, the Republic of Liberia was a one-party state ruled by the Americo-Liberian-dominated True Whig Party (TWP). Joseph Jenkins Roberts, who was born and raised in America, became Liberia's first President. The style of government and constitution was fashioned

on that of the United States. The True Whig Party dominated all sectors of Liberia from independence until April 12, 1980, when an indigenous Liberian Master Sergeant Samuel K. Doe, from the indigenous Krahn ethnic group, seized power in a coup d'etat. Doe's forces executed President William R. Tolbert and several officials of his government, mostly of Americo-Liberian descent. It has been argued that Frustration with the Americo elite paved the way for Samuel Doe, a junior level, indigenous military officer to take over the country in a military coup in 1980 .As a result, 133 years of Americo-Liberian political domination ended with the formation of the People's Redemption Council (PRC), (Sawyer, 1992).

Doe's government increasingly adopted an ethnic outlook as members of his Krahn ethnic group soon dominated political and military life in Liberia. This caused a heightened level of ethnic tension, leading to frequent hostilities between the politically and militarily dominant Krahns and other ethnic groups in the country. Political parties remained banned until 1984. Elections were held on October 15, 1985, in which Doe's National Democratic Party of Liberia (NDPL) was declared winner (Gifford, 1993).

3.3.1 The Civil War

The conflict that caused Liberian refugees to flee to Ghana and other West African countries began on 24 December 1989. A small band of rebels led by Doe's former procurement chief, Charles Taylor, invaded Liberia from the Ivory Coast. Taylor and his National Patriotic Front rebels rapidly gained the support of Liberians because of the repressive nature of Samuel Doe and his government. Barely six months after the rebels first attacked, they had reached the outskirts of Monrovia. Although Doe was killed on 9 September 1990, fighting did not stop. Rebel forces splintered into several ethnic-based factions. Each rebel leader was bent on winning the presidency in order to control and profit (Wardhani, 2006).

3.4 .0 Economy

The Liberian economy relied heavily on the mining of iron ore and on the export of natural rubber prior to the civil war. Liberia was a major exporter of iron ore on the world market. In the 1970s and 1980s, iron mining accounted for more than half of Liberia's export earnings. Following the coup d'etat of 1980, the country's economic growth rate slowed down because of a decline in the demand for iron ore on the world market and political upheavals in Liberia. Liberia's foreign debt amounts to about \$3.7 billion. Efforts are currently underway to relieve Liberia of its bilateral and multilateral debts. Several bilateral creditors, including the United States, have pledged debt relief, and ways of clearing Liberia's arrears are being developed at the international financial institutions (World Bank, International Monetary Fund, African Development Bank).

The 1989-2003 civil war had a devastating effect on the country's economy. Most major businesses were destroyed or heavily damaged, and most foreign investors and businesses left the country. Iron ore production stopped completely, and the United Nations banned timber and diamond exports from Liberia. UN sanctions on Liberian timber were removed in 2006. Diamond sanctions were terminated by the UN Security Council in April 2007, and Liberian diamond exports have resumed through the Kimberley Process Certification Scheme.

Currently, Liberia's few earnings come primarily from rubber exports and revenues from its maritime registry program. Liberia has the second-largest maritime registry in the world; there are more than 2,350 vessels registered under its flag, and some 35% of the oil imported to the United States is transported on Liberian-flagged ships. There is increasing interest in the possibility of commercially exploitable offshore crude oil deposits along Liberia's Atlantic Coast. Foreign direct investment is returning to Liberia, attracted to the more stable security situation provided by the large UN peacekeeping force and the demonstrated commitment to reform on the part of the Sirleaf administration. Investors are now seeking opportunities in mining, rubber, agro-forestry, light industry, and other sectors (Wardhani, 2006)

3.4.1 Current Political Situation

The October 11, 2005 presidential and legislative elections and the subsequent November 8, 2005 presidential run-off were the most free, fair, and peaceful elections in Liberia's history. Ellen Johnson Sirleaf George Weah 59.4% to 40.6% to become Africa's first democratically elected female president. She was inaugurated in January 2006 and formed a government of technocrats drawn from among Liberia's ethnic groups, including members of the Liberian diaspora who had returned to the country to rebuild government institutions. The president's party, the Unity Party, does not control the legislature, in which 12 of the 30 registered political parties are represented. The political situation has remained stable since the 2005 elections (Wardhani, 2006).

With a democratically elected government in place since January 2006, Liberia seeks to reconstruct its shattered economy. The Governance and Economic Management Program (GEMAP), which started under the 2003-2006 transitional government, is designed to help the Liberian Government to raise and spend revenues in an efficient, transparent way. Technical assistance provided by Liberia's international partners is helping the Liberian Government to make key economic reforms and thereby attract investment and qualify for eventual debt relief under the Heavily Indebted Poor Countries (HIPC) initiative.

CHAPTER 4: SUSTAINABLE LIVELIHOOD FRAMEWORK

4.1 Introduction

This chapter present a detail discussion of the main theoretical framework used in this study (Sustainable livelihoods framework). The livelihood framework will be used for the analysis of the different livelihoods strategies of respondents.

4.1.1 The Livelihoods Concept and the Livelihoods Framework

Whilst livelihood theme has a longer history amongst development practitioners, who concentrate on the “actions and strategies” of people who are trying to earn a living in adverse circumstances the theme is relatively new within the UNHCR and in refugee studies (Kaag et al. 2004:49, in Host, 2006:4). According to Chambers and Conway (1992) a livelihood comprises the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (Ashley and Carney 1999, Carney 1998).

Chambers and Conway (1992), discuss not just the complexity and diversity of individual livelihoods, but also the social and environmental sustainability of livelihoods in general. They suggest a measure of ‘net sustainable livelihoods’, which encompasses ‘the number of environmentally and socially sustainable livelihoods that provide a living in a context less their negative effects on the benefits on the benefits and sustainability of the totality of other livelihoods everywhere’ (Chambers and Conway 1992,p.26).

For Scoones (1998), sustainable livelihoods are about getting institutional and organisational settings appropriately, and the framework should guide the questions to be asked towards achieving this end. The definition of livelihoods, adopted by Carney (1998) and others, suggests the need to understand the livelihood strategies and vulnerability of the poor as the starting point in a livelihoods analysis. Ellis (2000), in his

definition of a ‘livelihood’, has placed more emphasis on the access to assets and activities that is influenced by social relations (gender, class, kin, belief systems) and institutions

There are many livelihood frameworks have been developed to set out the factors in a sustainable livelihoods system, and to represent relationships between these factors. The most well known livelihood framework has been documented by the Department for International Development (DFID, 1999) (Figure 1). This framework draws heavily on Institute of Development Studies (IDS) work (Scoones 1998). Other published frameworks are the Institute of Development Studies framework developed by Scoones (1998), Cooperative for Assistance and Relief Everywhere (CARE) (Drinkwater and Rusinow, 1999), Oxfam (Carney, 1999), and Ellis (2000). The common theme in these approaches is the recognition that assets available to poor people and households are fundamental to understanding the options available to them, their means of survival and how they are able to withstand unexpected events (Ellis, 2000). The following paragraphs present a detailed discussion of the main theme of the framework.

4.1.2 Assets

The livelihood framework is based on the premise that the asset status of the poor is fundamental to understanding the options open to them, the strategies they adopt to attain livelihoods, the outcomes they aspire to and the vulnerability context under which they operate. Assets refer to owned, controlled, claimed or in some other means accessed by the household. It is by these assets that households are able to participate in production, the labour market and exchange with other households (Ellis, 2000). Assets are also referred to as resources (see for e.g. Grown and Sebstadt, 1989). DFID distinguishes five categories of assets (or capital) upon which livelihoods are built – natural, social, human, physical and financial (Carney, 1998).

Financial capital denotes the financial resources that people use to achieve their livelihood objectives. There are two main sources of financial capital; available stocks and regular inflows of money. Physical capital comprises the basic infrastructure and

producer goods needed to support livelihoods. Infrastructure includes affordable transport, adequate water supply and sanitation, affordable energy, and access to communication. The human capital represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. Social capital is taken to mean the social resources upon which people draw in pursuit of their livelihood objectives. They are developed through networks and connection, membership of more formalised groups and relationships of trust.

Natural capital is the term used for the natural resource stocks from which resource flows and services useful for livelihoods are derived. Clearly, natural capital is very important to those who derive all or part of their livelihoods from resource based activities such as farming, fishing, gathering and mineral extraction (DFID, 1999). In answering the first objective within the context of the above definition of “assets”, this study will analyse and assess the various assets available to these refugee women.

4.1.3 Vulnerability Context

The access to livelihoods and control of resources can be affected by events which may be beyond people’s control. “The vulnerability context firstly frames the external environment in which people exist” (DFID, 1999:13). Vulnerability denoted the shocks, trends and seasonality factors that people are prone to in their choice of livelihood options. For example: seasonal vulnerability of prices, health or employment opportunities can impact on livelihoods (DFID, 1999, Chambers & Conway, 1992). Culture (including gender) and household dynamics can also cause risk and vulnerability (Cahn, 2002). Such as the differential access to resources like land base on gender as evident in some communities (see e.g. Verma, 2001). Sudden shocks or events such as ill- health, earthquakes, floods, conflict. In the context of this study, the forced displacement of (refugee) women to an unknown country with different social structure can be classified as a form of shock. The current study will investigate how far these refugee women have dealt and cope with these vulnerabilities by investigating how they earn a living.

4.1.4 Transforming Structures and Processes

Transforming structures and processes within the livelihoods framework are the institutions, organisations, policies and legislations that shape livelihoods. They operate at all levels, from household to the wider communities. Access, control and use of assets are influenced by the institutional structures and processes such as laws, policies and societal norms. An understanding of structures and processes provides the link between the micro or local (individual, household and community) and the macro (regional, government, powerful private enterprise) (Ellis, 2000 ;Scoones, 1998 ;Carney, 1998,). This will help explain either the positive and or negative influence of such structures while it help and explain social process that could impact on livelihood sustainability (Scoones, 1998). For instance, what are the roles played by the various NGOs, government and community institutions and organizations to assist these women in their livelihoods.

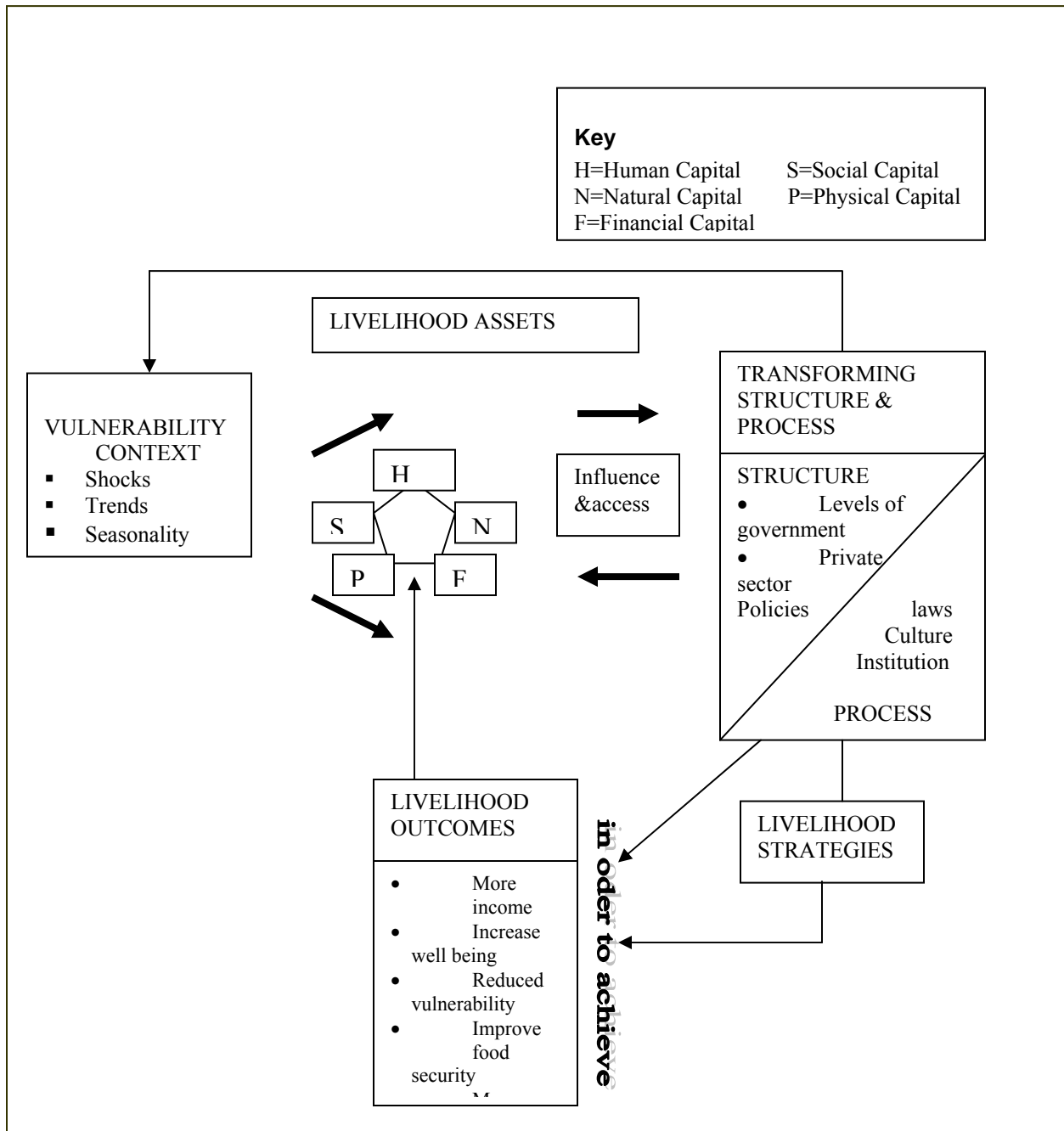
4.2 .1 Livelihood Strategies

Depending on the assets people have and the structures and processes that influence on them and the vulnerability context under which they operate, people make a choose as to what livelihood strategies that will best provide them with livelihood outcomes. ‘Livelihood strategies are composed of activities that generate the means of household survival’ (Ellis, 2000:40). Livelihood strategies change as the external environment over which people have little control changes. Carney (1998) lists these categories of livelihood strategies as natural resource based, non natural resource based and migration, while Ellis (2000), in his framework, categorises livelihood strategies as natural resource based activities or non natural resource based activities (including remittances and other transfers). Scoones (1998) identifies three types of rural livelihood strategies: agricultural intensification, livelihood diversification including both paid employment and rural enterprises, and migration (including income generation and remittances).

4.2.2 Livelihood Outcomes

The word 'outcomes' is used rather than 'objective' in the DFID framework because outcomes is considered a neutral term that reflects the aims of both DFID and its clients, whereas the term 'objectives' could imply top down objectives (Carney, 1998). A focus on outcomes leads to a focus on achievements, indicators and progress. An understanding of livelihood outcomes is intended to provide, through a participatory enquiry, a range of outcomes that will improve well-being and reduce poverty in its broadest sense (DFID, 1999)

Figure 4.1. Sustainable Livelihoods (SL) framework



4.3.1 Strength of the Livelihoods Framework

Although none of the elements in the framework are new, it is an attempt to represent a holistic view of livelihood systems and to reflect poverty as having different dimensions. The SL approach is people centred, designed to be participatory and has an emphasis on sustainability. Furthermore the approach is optimistic in that it first identifies what people have rather than focussing on what people do not have. The SL approach recognises diverse livelihood strategies. The SL frameworks are useful analytical structures that help practitioners and theorists to understand the reality of the poor and the complexity of livelihoods (Singh & Gilman, 1999). Finally, it serves as a useful guideline to policy makers and development practitioners. In this study, the framework enabled me to frame my questions and objectives, and is also being used as a tool for analysis. For instance, the study will ascertain the various assets available to refugee women for the purpose of sustainable livelihood.

4.4.0 Critique of the livelihood framework

Notwithstanding the above advantages, there have already been concerns raised over what factors to include in the conceptual framework. One of the major concerns is that the SL approach is too complex. Furthermore, it is considered by some that ‘that the approach is over ambitious and offers insufficient practical guidance on the way forward’ (Carney, 1999:5). The SL approach is designed to work across sectors. However, the reality is that, most government agencies and organisations are operated and funded independently on a sector basis and thus cross sector development is difficult or not easy to achieve (Carney, 1999). Furthermore, there is no mention of gender in the published frameworks except for Ellis (2000) who lists gender, class, age and ethnicity under ‘social relations’.

4.5.0 Conclusion

Firstly, fleeing from one’s country to find safety and to protect any remaining assets can be regarded as a livelihood strategy. However, upon settlement in their first country of asylum, many refugee women may find it difficult to build up a decent livelihood and yearn for a better life elsewhere (UNHCR, 2006).

It is evident that livelihood opportunities can be enhanced or undermined by factors in the external environment. The DFID a livelihood is framework serves as a tool to analyse the resources available to refugees and the impact of other agencies on their livelihood strategies.

CHAPTER FIVE: DATA PRESENTATION AND ANALYSIS

5.0 Introduction

This chapter attempts a presentation and analysis of data collected from forty women refugee in Ghana. The chapter is divided into four sections as follows: section one is an analysis of the socio-demographic characteristics of respondents. Section two is on the various means by which these women earn a living (livelihoods strategies). Section three focuses on the roles of UNHCR, State agencies organizations and NGOs in supporting these women. The final section looks at the problems they encounter while making a living.

SECTION ONE

5.1 Social Demographic Characteristics

This section presents the data returns with a focus on age, martial status educational background, length of stay at the camp and household composition of respondents. Furthermore, this section will examine the residence (accommodation) of respondent upon arrival and their current residence. This is to help me test my hypothesis in a broad sense where “aid” is not only focused on “food aid” but also on shelter. Finally this section also addresses briefly the general background of the refugees prior to the war.

5.1.2 Age Distribution

The life cycle hypothesis of human capital theory posits a relationship between productivity and age. The hypothesis predicts that productivity increases with age early in the life cycle and then decreases with age late in the life cycle as human capital depreciation exceeds investment. Productive age is normally considered to be between age 15 and 49⁸ (Johnson & Neumark, 1997).

⁸ The age of respondents was from 18 years and above because according to the Ghanaian constitution the age of an adult is 18 years and above

Although this study does not directly test this hypothesis it shows that, in analysing livelihoods of women, age is an important variable since it influences their ability to actively partake in productive activity. In this study, it was also realised that age of a respondents have an influence on the type of economic activity they are involved in. The age group of 20 to 39 were more likely to take up economic activity which could be considered as demanding more physical energy than the age groups 40 and above. Therefore, we can conclude that age influences the choice of livelihoods strategies and is thus an important asset. Table 5.1 presents the distribution of respondents by age group.

Table 5. 1: Age Distribution of Respondents

Age Group	Frequency	Percentage
20 – 24	6	12.5
25 – 29	7	17.5
30 – 34	12	30.0
35 – 39	8	20.0
40 – 44	4	10.0
45 – 49	2	5.0
50 -64	1	2.5
Total	40	100

Source : Fieldwork, 2007

Out of the total of the 40 women who were interviewed, 30% (12) formed the modal age group falling between the ages of 30 and 34. This was followed by those between the ages of 35 and 39, forming 20%. Respondents between the ages of 25 and 29 constituted 17. 5%, while 15.0% of respondents were between the ages of 40 to 49. Additionally, 2.5 % representing one respondent was between the age bracket of 50 to 64.

It is clear from the Table 5.1 that generally, the proportion of respondents in each age group declines with increasing age. There are, however, fewer respondents in the age group 20-24 years and this might be due to the fact that this age group are more mobile

and thus had moved out of the camp to settle or fend for themselves. Fall (1998) observed that the mobility of migrants decline at the age of about 34 years. It can also be seen that the study population had only 20% of respondents in the active child bearing cohort of 20-29. It has been argued that this has implication on women's participation in economic activity as women with a heavy burden of child care are sometimes unable to combine it with income generating activity (Nung, 1996).

5.1.3 Educational Background of Respondents

Although education is not a pre-requisite for entry in the informal sector, the educational level of the respondents is important to this study. This is because is a form of human capital, which enhances livelihood options as discussed in the conceptual framework in Chapter Three. Livelihood options are increased by investment in educations well as by the skills acquire. Caldwell (1967) argues that education help open up new horizons for women and is also thought to have a positive effect on women's participation in formal employment. Furthermore, Kumekpor (1974) argues that once a woman has had some formal education she does not become satisfy with her traditional roles only, she feels she has to justify the investment in her by putting what she has learnt into practice. Thus the level of education attained by respondents has an important bearing on the quality of household human capital due to its ability to open up new horizons for women in labour market. Below is a table showing the various educational backgrounds of respondents.

Table 5. 2: Educational Background of Respondents

Educational Background	Frequency	Percentage
Elementary	12	30.0
Secondary (Senior high school)	10	25.0
Nursing training	3	7.5
University	2	5.0
Vocational school	9	22.5
Illiterate	4	10.0
Total	40	100

Source: Fieldwork, 2007

Educational access and qualifications overall were limited. The majority of respondents had obtained secondary school education while 10% of respondents were illiterate (no formal education). None of the women, who had elementary education, had been educated beyond the 10th grade. 12.5% of respondent (5) have been educated up to the tertiary level, while 22.5% have had vocational training.

The interview reviewed that out of the 5 women, who said they had tertiary education only one was educated to that level while in Ghana, 5 women had their elementary education in Ghana, while 6 respondents had their secondary education in Ghana. The level of education of the respondents as shown in Table 5.2 above had an influence on the livelihood strategies of respondents as most work in the informal sector which does not require extensive formal education. The study discusses these issues further in section two of the present chapter.

On the issue of how long respondent have lived in Ghana as refugees, the data showed that 56% of respondent arrived in Ghana between 1990 to 1995, 30% arrived between 1996 to 2001 while 14% arrived 2001 to 2004. Thus majority of respondents have lived in Ghana for almost 18 years.

5.1.4 Marital Status

Marriage is a mean of establishing and maintaining a family. Consequently, in many traditional African societies, every man or woman who reaches adulthood is expected to marry and bear children. Women in African societies want and hope to be married; in fact, an unmarried man is almost an anomaly (Gyekye, 1998). Young men are also encouraged to marry because of the responsibility associated with marriage particularly providing for members of the household-including the wife and children.

It is therefore relevant to find out how many respondents are married and why they are still working although they have their husbands who are suppose to be providers. An analysis of marital status of respondents is also important because Moser, (1998) has also argued among other things household relations is an asset in the form of human capital. Thus, the marital status has either a positive or negative influence on livelihoods outcomes as marital partners contribute to each others welfare-help provide access to productive resources which enhances livelihoods . Additionally, an analysis of household heads and size as below show the level of responsibility of respondents. Thus high economic value is placed on marriage as with children.

Table: 5.3 Marital Status Of Respondents

Marital Status	Frequency	Percentage
Single/Never Married	5	12.5
Married	5	12.5
Divorced	15	37.5
Widowed	10	25.0
Separated	5	12.5
Total	40	100

Source: fieldwork, 2007.

Table 5.3 shows that only 10.0% of respondents were married, 37.5% were divorced, 25.0% were widowed⁹ while 12.5% had never married or single and another or separated from their partners. In this study, separation means that they do not know the where about of their husbands since they did not migrate to Ghana with them. These women still did not consider themselves as single, widowed or divorce since they still had the hope that they may some day meet their husbands. Table 5.3 also shows that 37.5% of women have lost their husbands to the war. The narrations below shows why respondent are married or are eager to be married.

My husband has to take care of us. That's why I married him. The husband has to find a job, but if I have no husband I have to care for my children all by myself which will mean I have to do more work..

She emphasized again; I did not marry thinking of money, I have small children. I have to marry to take care of my small children and myself when I am sick and can not work again.

Another married women said this during the focus group discussion:

Although I am married, my husband cannot take care of all my needs including that of our two children. Those days when husbands did everything are gone. I have to work to support him. But I still think is his responsibility to take care of the home

A 38 year old married woman at the focus group discussion said the following:

I just cannot stay in the house doing nothing, my husbands money is not enough to look after us. So I have to work everyday

This is the narration of a single woman when the issue of marital status was raised:

I hope to meet my husband some day either in Ghana or in Liberia. Having a husband is very important to women. When you are not married everyone thinks they can advice you. I hope when I am married my husband will provide for some of my needs. I think that will also help me expand my business because I can reinvest most of my profit into my business. My children will also look after me one day

A married woman also said the following:

⁹ All of these respondents said their husbands died as a result of the war.

I recently married my husband and I think I am more comfortable now. Now I do not have to pay my rent alone, we put money together. So I now have more money than at first.

Majority of the women who were not married expressed the hope of getting married soon either for economic reasons or for the prestige associated with marriage. This study thus confirms Horn, (1994) argument that in Africa marriage is a social necessity. It is the one institution which brings respect to the women whiles children's labour is also considered an important human capital. Additionally, it also confirms the argument that men are publicly perceived to be responsible for protecting the family in a physical and economic sense though more and more women are moving out of their homes to work even in exile. The comments of especially single respondent corroborate this point. The data also support arguments that the income of women is very important to household survival irrespective of the presence of a husband (see also Gardiner, 1997). This study has also found that in some cases marital status of respondents has an influence on livelihoods option as well as the outcome. When resources (especially financial resources) are pulled together women end up having more surplus income.

HOUSEHOLD CHARACTERISTICS

5.1.5 Household Leadership

Given the increasing recognition that female headed households face enormous with household welfare, interviewees were asked who were the heads of their households. Based on the responses, four categories of household headship were identified. Households headed by a woman with no male partner, designated as female headed households throughout this paper, constituted 75%. This meant in all these cases respondents were the heads of their households. Only 10% of respondents said their households were male headed whiles 12.5% said it was jointly headed their husbands and themselves. Female heads of household were predominantly widowed, divorced, separated, single, or never married. Furthermore, respondents who headed their households were the sole breadwinners even among those household which were not headed by women, respondents still regards themselves as co- breadwinners of their

households since they contributed to the household income. When we consider the fact that these women lost their husbands to the war, then This study goes a long way to support the argument of Skjelsbæ and Smith, (2001) that war brings additional responsibility to women. The quotations below tells the story

My late husband used to provide for us when we were in Liberia, I lost him during the war, I also lost my elderly son so now I look after myself and my younger children.

Now I am the one who looks after my self and my two children. Since we did not arrive here with the father of my children, I have to work to buy food, pay rent and buy cloths. I do not have help from anyone

Madam, I can tell you that, although I live with my husband, I also contribute equally to the house. Sometimes not in money but I take some of the things I sell home to prepare food. I do not think our men will allow as to working and not contributing to the family budget.

5.1.6 Household Size and Number of Dependents

The household is usually organized around needs which have social, psychological, cultural and historical dimensions. These socially constructed needs include food, shelter clothes, companionship, recreation among others (Gardiner, 1997). Rakodi (2002) has argued that the household size or composition is a determinant factor of the capacities and strategies available to it. Furthermore, Gonzalez et al. (2001), has also stated that the size of a household and the availability of earners are very important element of vulnerability. Poverty is thus more likely in large household size with proportionally small income earners. This suggests that in situation where the woman is the sole breadwinner; the household is likely to be poor since resource flow is one-sided.

Household size of respondents ranged from one to six with an average of four. The age of dependants of these households ranged from six months to 22 years. With majority of respondents heading their households, this is an indication of the economic responsibility on these women. This also goes to support earlier arguments that in refugee women are

obliged to care for their children and other dependents in the absence of their male partners.

Although the above narrations and analysis regarding household relations may indicate that women perceived themselves to be economically and physically vulnerable in their new environment due to forced migration, it also shows that , these whom have taken responsibility as providers of their dependents and children.

5.1.7 Residence on arrival

On the subject of residence, this study revealed that there is strong solidarity amongst Liberian refugee women. On arrival, most of my respondents (50%) found accommodation with fellow refugees either at the camp or in town for the first few days or weeks. However, 20% respondents said they spent their first few days with Ghanaians they knew in Liberia while two women said they slept in church buildings for some days. The remaining 30% said they were housed in tents by the UNHCR. These are the narrations of some respondents.

It was late in the night when I first arrived five years ago, I had no body but when I came to the camp I meet some refugee I knew in Liberia and she took care of me for one week. It was weeks latter before UNHCR came to my aid.

I had contacted a Ghanaian friend who used to reside in Liberia. So when I arrived I meet her in town and she took care of me till I came to the camp.

Since I was among the first batch of refugees to arrive, I was lucky to have a tent to leave to myself.

I was lucky; UNHCR gave my children and me tent to sleep in

Thus respondents relied mainly on their social networks for first accommodation and meals. Thus the crucial role of social capital is emphasised (see chapter 5).

Figure 4.1: Houses at Buduburam camp



5.1.8 Current accommodation

The following narrations show how respondents how they have been sheltering themselves:

At the moment I live with a friend. We built the house ourselves. Through some camp NGOs we learnt how to build and we did it ourselves. UNHCR provided us with wood nails and felt for roofing.

Although I stayed with my friend for five weeks, I moved into a rented building just outside the camp. I had the money from my brother who was in the United States. After on year in that building, I had gathered enough money form my petty trading so I patterned with a friend who is also a woman, and we build the two bed room house where I live now and we built.

The Ghana Red Cross Society constructed this house for me about six yeas ago , I only help with labour. My three children and I had to carry and mould the blocks among other things.

I came to Ghana with my boy friend and in the few weeks we arrived, we went to the bush cut some timber and built this house ourselves

I have managed to now rent my own accommodation which I share with my friend

Although was sharing accommodation with another woman some time ago. Currently I have managed to put up a two bed room house were I live with my children.

The resilience of these women was evident from their current pattern of accommodation. While most of them were relying on friends and UNHCR for their initial accommodation, currently, they have replaced the tents they had been given upon arrival with permanent houses. Using the brick-making skills that they were taught in vocational schools run by some NGOs and CBOs these women have constructed their own houses. Although these houses are not luxurious, they represent how active and determined they strive to live a normal life even under pressing circumstances.

5.2 Life before the War

Although the study is not directly about the dynamics of economic life of the respondents while in Liberia, it was deemed necessary to touch on the issue. This was to enable a casual look at the extent of the “shock” of the war and their status as refugees on this previous occupation carries. The livelihood framework posits that people's livelihood can be affected by the shock they go through which in this study is war.

This was one of the themes of the focus group discussion and interviews. All participants interviewed at the interview reported having a good life before the war. Data show that 40% of respondents were working in the formal sector which included all those with tertiary education.

A woman with four children and separated from her husband as a result of the war:

My life before the war was a good one. I was working. I was doing my own business. I was even in my own house and I was married and living with my husband and children. I had my own business as an interior decorator. I was able to travel on vacation to other relatives with my children

A single mother with two children said the following:

I worked with the Liberian Government, at the hospital as an x-ray technician by profession before the civil war. Although I stayed with my father, who was a business man, I earned enough to contribute to the family budget.

Nanas lost all her three sons to the war and she is 53 years old...

My sons were taking care of me. Although I was a trader, my sons sent me money every month and so I was very comfortable. I lost my husband before the war.

Mama, is 30 years, single had no children:

Before the war, I was enjoying life: going to school, going to work and going to church. I mean doing a lot of activities, things were fine. Sometimes I went to weddings, visited my relatives, i enjoyed life, I was happy, things were fine.

The informants regarded their lives before the war as been good and indicative that they were involved in a form of work to earn a living. While 40% of respondents were working in the formal sector, others had their own business in the informal sector. Only Four respondents said they were not involved in any form of work whiles in Liberia. When this information is compared to their current livelihoods strategies (section two of this chapter), especially in relation to the percentage of respondents who were formally working in the formal sector, we may say that the current status of respondents as refugees has had a negative influence in their participation within the formal sector.

SECTION TWO.

5.3 Livelihood Strategies

In the early days of arrival, survival of respondents was ensured by the combined efforts of the UNHCR, State agencies, churches and charitable organisations. However, with time, resources dwindled. None of the respondents I interviewed except two participants at the focus group discussion were receiving food ration or any form of aid from UNHCR.

This was also confirmed during my interview with the current camp manager:

Majority of the refugee you see here are without any form of assistance. This has been the case since June 2000. The UNHCR suspended all forms of humanitarian and material assistance to the refugees using the outcome of the 1997 elections as its

reason. The Liberian refugees were left vulnerable without assistance in all forms - food, water, medicine, education, etc.

This was also supported by a UNHCR official as such:

Currently, UNHCR assist only the vulnerable, the disabled, unaccompanied and malnourished children and the elderly. As at the last week, we were supporting 700 refugees but just on Monday UNHCR called to say they can now support only 400 individuals from now onwards¹⁰.

The preceding paragraphs takes a detail look at the various means by which refugee women at the Buduburam camp earn a living. First it is a presentation of the narrations of respondents on their livelihoods strategies.

One respondent reported that she is currently a dress -maker. This is her third job since she arrived in Ghana five years ago:

Women in this camp are very hard working, we have our own small businesses, I started as an ice water seller then I moved to baking bread and am now a seamstress, this is what I do for my daily meal.

Another woman also recounts her story on how she earns a living as such:

I am a trader, I sell provisions, and this is what I have been doing for the past eight years since I arrived. I have been able to look after my daughter and she is now in the vocational school, through this work, I have built a small house on the camp where we now live.

When I arrived here in 1999, I was among the first batch of refugees to arrive. I started to work just some few months after I arrived because the food ration and the other things UNHCR and the other organizations gave us were not sufficient for me and my children and grandchildren I came with. This is my fifth job, I started plaiting hair, and then sold food, and now I sell these dresses and shoes you see here.

A respondent, who works in the formal sector as teachers, recounts her story:

When I first arrived in Ghana I used to sell vegetables which I buy on credit from another refugee. I manage to educate myself up to the Winneba University with the help of UNHCR under their scholarship project and now I am a teacher, I have been teaching for only two year.

¹⁰ Interview with UNHCR official, 1 August, 2007

These are the quotations of respondents recount:

I learnt how to plait hair from my aunty and I have been plaiting hair on a non commercial basis since age 20 when I was in Liberia. Currently, this is what I do for a living. I move out of the camp with my friends to Tema¹¹ to plait hair and I return to the camp in the evening.

We thank God that Ghanaians like our hair plaiting. So a lot of us young ladies moved out of the camp to Accra to plait hair and come back in the evening.

I used to go to Winneba to plait hair. I work with a team of four girls. During the initial stages, the salon owners in the town did not want us to come because they claimed we were stealing their customers so we stop going there to work for some time although I sometimes go to do few plaiting without been noticed

Although most of the women I interviewed were involved in some form of economic activity as their main source of livelihoods. However, two respondents said the only way they make a living is through remittances that their sons send to them from Norway and the United States.

After UNHCR stopped giving assistance in 2004, my child in Norway has been supporting me since then, Every other months He sends me about four million cedis¹² and it enough for me and my little nephew who is with me now

Below is a table which summarizes the various income-generating activities of respondent.

Table: 5.4. Respondents by their income -generating activities

Income generating activities	Frequency	Percentage
Food Vending	4	8.0
Trading	21	42.0
Hair Dressing/Hair Plaiting	13	26.0
Dress making	6	12.0
Teaching	1	2.0
Administrative work with NGOs	2	4.0
Remittances	2	4.0
“Sususu” Collection	1	2.0
Total	50	100

Source: Fieldwork, 2007.

¹¹ Tema is a suburb of Accra, the capital of Ghana)

¹² About 430 U S dollars

The total stood at 50 because 10 respondents were combining two activities.
According to Table 5.4, Out of the forty respondents who were interviewed, 21 were involved in trading as an economic activity. These traders buy and selling goods like firewood, charcoal, vegetables, food stuff, prepared food, cloth, cigarettes, and sweets. Thirteen women provided services such as hair dressing and hair plaiting. Very few refugees women interviewed had found find formal wage employment with aid agencies. These women were administrative assistants with the Women' Initiative Self Empowerment (a national NGO also base in the camp)

Thus the data shows that in urban areas and refugee camps, few women refugees with professional skills like nursing and teaching. Thus move toward non-farm activities like trading is very important, especially for women. Table 5.4 also shows that informants working in formal employment they had part-time work as traders during the weekends. Additionally, Table 5.4 revealed that remittances received from relative abroad were the only source of livelihood of some informants. This is not to say that some of the respondents, who were engaged in other economic activities, did not receive remittance at all. These respondents considered remittances as a negligible source of their income. This is how a respondent puts it:

Sometimes, may be once a year and some times less often my uncle in the stated send my money. I do not want to talk about that often because is too small it does not get home

As shown above, income-generating activities among respondents were heavily concentrated in petty trading. This is due to a number of reasons as expressed by below

I sell these things to earn money so I can look after my little boy and myself. I lost all my other family through the war. It was not so difficult to start because I started selling fewer things on a table top before moving into this kiosk. As you know, when you start small you need small capital.

Since I do not have capital I can only sell this charcoal. May be, one day, I will expand when I have the money.

According to these respondents petty trading was the most popular economic activity because is not capital intensive. This was also confirmed during the focus group

discussion. One participant reported that although she was a radiologist while in Liberia. But due to the war, she now sells shoes and dresses. She entered into trading because it is almost impossible for her to find job in Ghana due to her nationality and the limited

I have been in this camp for six years and I have tried to do various things for my to survive; now I sell shoes and dresses among others. Because this is what the little money I have can do. I have tried several times to work in my professional area in Ghana but they will not give me work because I am not a Ghanaian. When spoke, they could tell from my accent I am a Liberian and they turned me down.

Another respondent who was a nurse before the war and currently a hair dresser supported the comments above as such:

You have to forget about your education as a refugee, we women are even more vulnerable. I can not get job in the formal sector, I am not able to work even in a private clinic, they will not employ me because am not Ghanaian. The only time I got a job as a nurse in a private clinic, they said they will pay me 400,00 cedis(500 US dollar) a month; this is too small so I did not take the offer.

It appears from the comments of the respondents that, lack of capital is not the only reason why refugee women are not able to open big business, but also a discrimination against them due to their nationality. Furthermore, it may be due to the fact that the salary offered is not enough. Unlike the food sellers, respondents involved in trading cuts across all the age groups.

The following paragraphs present the key characteristics of the various livelihoods strategies identified.

Figure 5.1: women selling foodstuff at the Buduburam Market



5.3.0 Key Characteristics of Livelihood Strategies

5.3.1 Food Vending

Sold from “chop bars,” kiosks, at the market and offerings range from the traditional rice-and-sauce dishes popular among the cities. For some respondents preparing and selling cooked food is the only means by which they earn a living. In Ghana, street foods are not only more convenient but some times also more economical than home-prepared meals. I observed that, foods sold in the camp were also purchased by Ghanaians who live in nearby communities. All four respondents, who were involved in this activity, were between the ages of 25-29. This may mean that young women are more likely to be involved in this type of economic activity. This may be explained by the fact that preparing and serving food on a large scale may be labour intensive and require more energy as one respondent puts it:

As you can see (reference to researcher), this is the only work I do. I wake up as early as 3am to start preparing “Wakye” before I put the “Kenkey” on Fire. Since I do not have money to hire someone to assist me, I do it all by myself, I get so tired at the end of the day.

5.3.2 Petty Trading

Respondents in this study sold agricultural products like vegetables, fruits and foodstuff. By January 1993, a number of enterprising Liberian women who had unsuccessfully tried to sell at Ghanaian markets had established a market centre at the entrance of the camp (Karnaga, 1997), and in most cases these women sold in the market. Women, who sold agricultural products buy them from farmers in near by villages or purchase from purchase from Accra.

5.3.3 Hair Plaiting

This is yet another type of enterprise that absorbs a large number of Liberian refugee women interviewed. This skill was not limited a particular age group among respondents but wide spread within the age groups. The style involved braiding the hair with strands of synthetic fibre. Respondents did not have any formal training in this field although

they are well skilled. This is due to the fact hair plaiting among Liberian women is part of the socialization process especially when a family member has that skill. From observation, it took about two to five hours to plait depending on the number of people plaiting and the style.

Responses from majority of respondents who plait hair as their livelihood strategy indicate that women refugee in the camp move in and out of the camps to engage in various economic activities. Thus mobility of refugees has strong on their economic activities. My observation was that, refugees living in camps are never fully separated from the local community.

5.3.4 Remittances

The field data show that some respondents rely upon remittances sent to them by family members, who have resettled in Western countries. Among the respondents, two relied solely on remittance for their survival. These respondents were 49 and 40 years old. Some studies have shown that refugees in protracted situations increasingly rely upon remittances sent to them by members who have resettled in western countries (Dick, 2002; Crisp, 2005; Kibreab, 2003). Thus, some literature on refugee livelihood rated remittance as very essential to the survival of refugee. However, in this study, apart from the two respondents who said remittance were their main source of livelihood and another two who recalled that they had received their capital from relatives and friends abroad remittances did not feature very prominently as a source of financial capital. This may be an indication that in protracted refugee situations remittance to women are reduced because refugees in such situations are perceived comfortable or established by their relatives abroad. Furthermore, this could mean that refugee women receive less remittance as compared to men especially when men are supposed to be the providers. These deductions need further studies.

5.3.5 Susu Collection

“Susu” is one of Africa’s most ancient traditional banking systems which have over the years been the mode of fund mobilization for initiation, sustenance and in some cases

development of MSE businesses, particularly micro enterprises (Basu et al., 2004). “Susu” is an informal financial identification for daily or weekly deposit collection on the West African markets. “Susu” can be described as a form of banking because it is a system of trading in money, which involves regular and periodic collection of fixed amount of deposits that are made available to the owners after a specified period of time or when required or to borrowers within the scheme at a fee. In Ghana today, “susu” can be classified into three key categories. These are “susu” Clubs and “susu” Associations, and Cooperatives and mobile Collectors, the later is what pertains at buduburam.

In Ghana, only 5 to 6% of the population is reported to have access to formal banking facilities (Basu et al., 2004). Micro and Small Enterprises are commonly believed to have very limited access to deposits, credit facilities and other financial support services provided by Formal Financial Institutions (FFIs). Susu is now being recognized and incorporated into some formal financial institutions as a deposit - loan system using ““susu”” collectors and operators (Basu et al., 2004). The “susu” scheme has also become a basis for a number of microfinance systems including rural banking and the Credit Union schemes (World Bank, 1994).

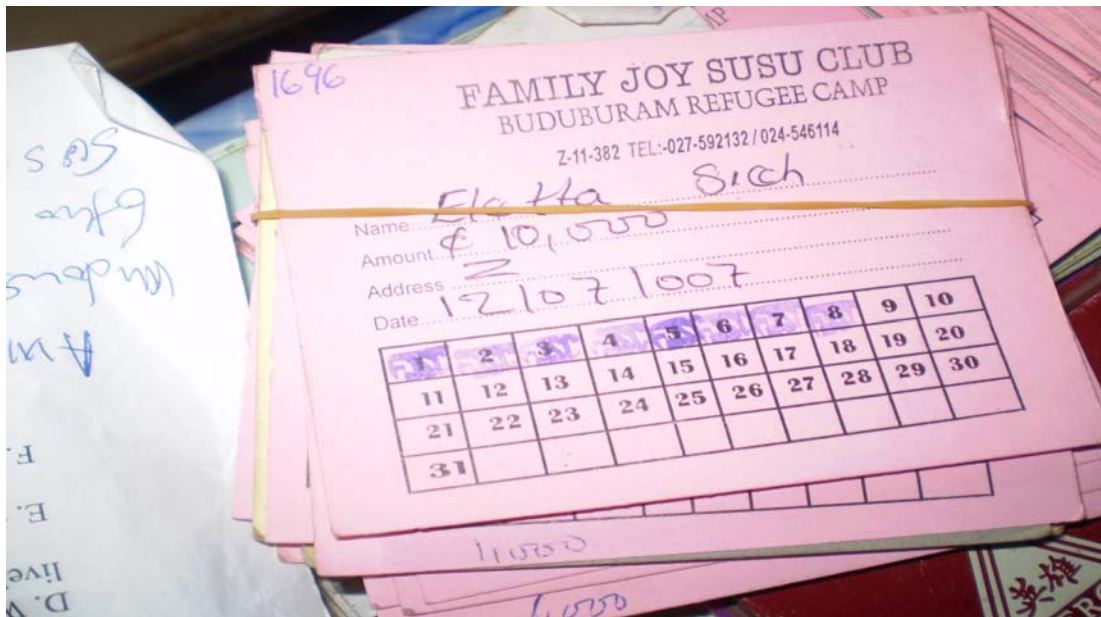
The mobile collector goes round her customer to collect daily amounts voluntarily saved by their clients, which she returns at the end of the month minus one day’s amount as commission which translates to 3.33%. The *susu* collector among respondent said she had thirty customers each contributing an average of 7000 cedis daily (about one U S dollar) with majority of her customers been women.

About 80% of my people are women, they are mostly traders and are refugees leaving on the camp. I go round everyday between 12.00 and 15.00 to collect the money. On the average, I will say customers are able to pay 15 days in the month so sometimes when the market is not good they are not able to pay.

From observation, I noticed that this was not the only susu group. I saw one other susu office in the camp. Among the respondents, 40% said they were contributing daily to susu, while 20% said they contributed weekly. The average daily contribution was 300

cedis (about 50 cent). 15.0% had bank account with the formal banking system. This is shows that refugee women in the camp are not just surviving; they are able to set money aside as savings. In the absence of aid, these women are still able to surviving.

Figure 5.2: An example of a susu records card



5.3.6 Teaching and Administrative work

Although very few three respondents were in the formal sector. One was a teacher at a local junior secondary school and the other two administrative secretaries with the local NGO. My observation was that there were few women, who were also working, with the camp administration.

5.3.7 Dress making

Except for two respondents, all the other received training in dress making in Ghana through the help of some churches and the UNHCR. These two institutions provided the manual sewing machines and paid the money for apprenticeship fees. Respondents had between 30 to 50 customers. All respondent were operation from their own kiosk and used mostly hand machines.

Data shows that a number of respondents were combining occupations. Ten respondents said they combined two economic activities in order to earn a living. These are the narrations of some respondents who were combining occupations

I am a teacher and I also sell food staff and cloths in the market after school. I do this so that I will be able to look after my dependents. The salary I receive is not enough to take care of us.

I combine dress making and food vending because there are seasons when people do not sew. Especially after just the Christmas or when there are no celebrations. When this happens it is the food I sell that gives me some money

Some times it difficult to market some food staff because they are common in the market. When this happens, I just combine selling these food staff with selling cooked food.

It can be deduced from the narrations that these women are combining occupations due to the fact that one activity does not generated enough income for the household. Furthermore, occupational combination is popular among respondents due to the insecurity in the informal sector with regards to wages and pension. Finally, it can be argued that the flexibility in the informal private sector makes it easier for these women to combine occupations more easily. Thus occupations are combined in order to diversify sources of income and minimise the risks associated with the informal sector.

Sections Three

5.4 .0 Introduction

This section of the analysis presents the various support refuges are receive to enable them earn a living. What institutions are respondents utilising to get their livelihoods? What has been the role of for UNHCR, international NGOs, state agencies and local NGOS as well as Community Base organizations in helping refugee women to make a living? The following quotations are answers to the question on what help they have received to help them with their economic activity:

According to Lily, a disabled participant at the focus group discussion UNHCR, has been very supportive of the disabled:

I am a disabled, but I do not go to bed empty stomach. Through the support of UNHCR, I have managed to buy some soft drinks and pastries which I sell. The loan to start the business was given to me by UNHCR through the Liberian Refugee Women's Empowerment.

When we first arrived in 2001, UNHCR supplied us with corn, but since corn is not the stable food of Liberians my family and I did not like it very much. What I did was to make corn bred out of the corn and through this I got enough money to buy all these goods to sell.

Well, first of all we were very happy when UNHCR came back after they stopped their support form 2002 until 2004 and they gave us aid card. Although now they do not care for a lot of us, they still care for the vulnerable. They have a clinic here that we can go to when we are sick and can not go to work.

Currently, UNHCR through Women's Initiative for Self Empowerment is giving us training and support to start our own business. They tech us how to write a business plan and they also give us financial support depending on your project. They loan us money and we pay back.

Gloria, a single mother said this at the focus group discussion:

We had a number of organizations coming to our aid when we first arrived, but now some of them have left up. But I know some few refugees who still receive help from UNHCR the Catholic group.

Another respondent said:

My church had a vocational training centre and that is where I got my training to start my business. I did not pay anything for the training.

Below is the story of the teacher

When I came to Ghana, my educational level was up to the secondary education from Liberia, but through the UNHCR scholarship programme, I was able to attend the university and now this is where I teach.

5.4.1 Support from UNHCR and other International Organizations

From 1976 to 1990, the UNHCR office in Ghana existed as a Counselling Service to the Ghanaian government on matters concerning the relatively small number of refugees from southern Africa. In 1990, unable to meet the needs of the large influx of Liberian refugees, the Ghanaian government called upon UNHCR to offer material assistance, dramatically increasing UNHCR's operations in Ghana. Under UNHCR's administrative direction, a variety of NGOs which functioned as partners began to assist Liberian refugees. Food rations were provided while tents were distributed for shelter. The Ghana Red Cross set up a clinic, World Relief provided water and other aid organizations also participated in relief efforts. In general, the basic needs of Liberian refugees were met at the initial stages of their time in Ghana (Karnaga, 1997). In 1993, the International Rescue Committee (IRC) began vocational skills training. Refugees were taught construction, carpentry, sewing and community health. Also in 1993 UNHCR initiated an agriculture and micro-loan programme in an attempt to promote refugee self-reliance.

The finding on the role of UNHCR shows that at the early stage of the arrival of refugees, the agency was seen as a "father" (see also Ager, 1999). This is not surprising, given the fact that most of these refugees were dependent upon the UNHCR for their basic needs. Furthermore, respondents were grateful for food for the disabled, the clinic and business workshop for women in the camp.

5.4.2 Support from State Agencies:

Before the Liberian crisis, Ghana did not have any previous experience hosting large numbers of refugee. Hence, there was no government agency with the expertise to handle the presence of Liberian refugees. Recognizing the need for national legislation to guide dealings with refugees, Law 305, which came into effect on 27 August 1993, established the Refugee Board as the official government counterpart of UNHCR in Ghana with the responsibility to oversee government policy on refugee issues including refugee status determination (Essuman-Johnson, 1998). To accommodate the refugees, the host

government made land available at Buduburam in Gomoa District located about 40 minutes' drive east of Accra. The National Mobilization Programme (NMP), a government organization responsible for disaster relief in Ghana, was given administrative responsibility for the camp and the Ghanaian police provide security. However, the government has not offered any material assistance, making it clear that they 'are overburdened with the challenge of hospitality for the thousands of refugees who entered the country'. Any such assistance for refugees has come through UNHCR and non-government sources. In an interview with the secretary of the Ghana Refugee Board he stated that:

The government does not prevent refugee women from establishing business. In the informal sector, they normally do not come for a permit before they start to work. For those who are in the formal sector, the ministry of interior does not hesitate to give work permit. Therefore, on the side of government, we create a conducive environment for these women to work without any persecution.

The above narration shows that the government of Ghana does not have any particular programme in place to support women refugee to earn a living. Any such support must come from the UNHCR.

5.4.3 Support from Local NGOs

Currently, there are four major national NGOs work in the camp. These NGOs are the implementing partners of the UNHCR as follows:

- The National Catholic Secretariat, which are responsible for food distribution to the vulnerable
- The Assemblies of God, which is responsible for health and sanitation.
- The Christian Council which, takes care of education and religious matters.
- Women's initiative for Self Empowerment (WISE) has implemented the Women's Empowerment and Economic Development program since 2004. The programme provides credit and skills training: to equip borrowers with the necessary skills to give them the best possible chance of achieving success and meeting the demands of loan repayment.

Earlier, there were the International Rescue Committee and Assemblies of God and Development Services which were in charge of skill training.

5.4.4 Support from Camp Base Organizations (CBOs)

The role played by CBOs shows that Liberians were not willing to be merely recipients of aid, but they are proactive in coordinating their own relief and development projects. CBOs like the Help Eradicate Liberia's Problems (the HELP Society) was able to organise and raised funds to train refugees on various vocational training programmes

CBOs such as , Assistance for All Liberians and Action Rebuild Liberia assisted in teaching Liberians to make bricks for building houses and poultry farm . Currently, most of these CBO does not exist. Records from UNHCR office shows that, there have been about fifteen women's including the, although majority are not functionally currently. These CBO's were providing vocational skills and micro credit to women refugees. The Liberian Refugee Women Empowerment is one such CBO still active at the camp and is involve in Baking, tie and die, sawing, and interior decoration. With support from the African Women's Development Fund, UNHCR, the African Community development fund, and the Global Fund, it also gives credit to women who are interested. Training is free.

This is the comment of the leader of the Liberian Refugee Women Empowerment:

At the moment, we have 150 women we train. It takes four months to train a class of women. Although the training is free, you have to have you own capital to open your business. Majority of the women who have been through this training have managed to set up their own small business. Previously, we were also giving micro credit which most of the women managed to pay back.

Finally, although they are not businesses, churches have provided material resources to refugee women to support them in their livelihood strategies. One such significant church related project at the camp is the Agency for Holistic Evangelism and Development

Training (AHEAD). Established in 1997, AHEAD provides vocational training in missions and evangelism, community health, business, agriculture and construction to students who have completed high school.

5.5.5 Role Played by UNHCR, Government of Ghana, NGOs and CBOs Compared To Refugees' Expectations.

The following paragraph examine the roles played by the various organizations to assist refugee women

These comments are representative of how respondents evaluates these roles

When we first arrived UNHCR was quit helpful, but few years after that they were not boarded about how we survive. They (UNHCR) are unprepared to assist us open big business. What they are doing now through WISE is too small. They only assist 50 women at a time.

We want to thank them for their support, especially when we arrived. But I think they can do more to help, I hope they do not pull out completely. They should help us establish more businesses.

I think UNHCR and other NGOs can do more to help us. I hope that they do not stop the few services they provide to us. Tell them to help us get loans form the bank so we can establish our own businesses. If I do not make money in Ghana, I can' go back home. What will I eat in Monrovia if I go now?

As for your government (Government of Ghana), we do not have much problem with them, So far we live as free people here without harassment. When we do our small businesses we do not have to go for a work permit. But I wish they can help us get loans and employment in the formal sector.

Generally response from respondents both during the interview and focus group discussion showed that they were happy with the initial response of institutions that came to their aid. However, it appears from responses that, they were not satisfied with assistance they are receiving to help them to establish sustainable livelihoods. Whiles official thought they are doing their best, refugees on the other hand expected more. This may be a characteristic feature of protracted refugee situation where aid agencies become exhausted and expect refugees to return home.

SECTION FOUR

5.6.0 Problems affecting livelihoods strategies

The response to the question ‘Why have you chosen this economic activity brought out a couple of problems women refugee faced in their economic activities. The following quotations are illustrative:

I became a trader because I did not have an opportunity to be employed as a nurse to make enough money for my family. They will not accept me because I was not trained in Ghana and I do not speak like a Ghanaian. Even when I private clinic decided to employ me part time only in the evening, they paid me a very small salary so I stopped. So without any capital or opportunity to work within the formal sector I entered into trading.

I tried my best to find some a job in town. But they all refused to hire me. I think they did not trust foreigners. When I tried for one year I started trading with the capital I got from a friend.

Although I like the work I do, I wish I will get more money to expand this business. I wish I could sell more things like electrically. This business is too small and I can not save any money.

I am grateful to the organization I work with. But I think the salary they pay me is too small. When I asked Ghanaians in town doing similar business, I think the salary I receive may be too small.

I decided to plait hair because I did not have to pay for someone to teach me. I could do it myself. I faced some obstacles form the local community where I go to pliat but now this has stop. The Ghanaian hair dressers did not want me to come there often because they claimed I was taking away all their customers.

I have been selling here at here (camp) for the past five years because been in the camp is much easier for me. If I have to go to “amasaman” (near- by city) I will have to pay transportation. And also renting a space at that market is very expensive

Now, my problem is that, I do not get more customers to purchase my good as before. Now , trading is very common in the camp so a lot of us are now selling

Currently I plait hair because I do not have the money to learn how to sew nor go to a vocational school to lean some other skill. A lot of the young women who do not do any meaningful jobs will be working if they have apprentice money to learn some vocational skills.

Please tell the officials that we women need capital, they can give us credit and we will pay back. We need to expand our trading. I need a kiosk and additional market space. I know that UNHCR give some women credit to start but only few women benefit. We want more credit. The banks are not ready to help because we do not have collateral.

The quotations above shows that Women Refugee interviewed face many problems in their day-to-day challenges to earn a living for. These problems include lack of employment opportunity in the formal sector, low wages, mistrust and lack of capital. The following paragraphs examine these problems.

5.6.1 Lack of employment opportunity

Lack of employment especially in the formal sector was another major problem the respondents complained about. There were complaints both during the interview and focus group discussions that they were not given the opportunity to participate in the formal sector. Sometimes they attributed this to the unwillingness of the camp management to facilitate the introduction of professional Refugee women into formal employment.

In addition to the lack of economic opportunities for these women refugees, there is the lack of skills (see also Martin, 1995). As Martin put it, many skills that refugee women bring with them may not be immediately or directly relevant to their experiences in the refugee camp or settlement. These women often need training to undertake new roles to support themselves and their families.

5.6.2 Low wages

Respondents who were previously employed complained about low wages. Field data showed that, forced migration decreases the bargaining positions of refugees and increases their risk of exploitation at the hands of unscrupulous employers.

5.6.3 Lack of Capital

One of the needs for displaced people is access to cash and credit. Host (2006) has also argued that there are few sources of credit for refugees. In most host countries, refugees do not have access to savings and loans facilities of formal banks and credit institutions. For some of these women, credit from the banks and financial institution is not available because the banks demand collateral rendering them unqualified for mainstream credit facilities.

5.7.0 Reasons for the Continuous Stay of Liberian Refugee in Ghana

The question on “the reason why they were still in Ghana” although UNHCR is offering voluntary repatriation was to enable me find out if their livelihoods outcome is a motivation factor for their presence in Ghana.

I think I will one day leave Ghana, especially now that Liberia is free from war, but I want to make a little money here so that when I go to Liberia I can start my own business. Some of my friends who have left said it is not easy there too. So I need to work a little longer.

Am hoping that if I remain here as a refugee, I will be resettled to a rich country where I can get more money. In the mean time, I enjoy it here in Ghana. There is peace and no one bothers you when you are in town. I will continue my work here

My work is going on here. And I do not see the need to go home. Now I have been able to rent a place to live and am happy so far. I will go home one day.

Since I have a job now I think I should stay and work to get more money. Though I know it will be very difficult, well, am ok here.

I am planning to leave soon, because my current work is not giving me much income. Maybe if I go to Monrovia, I will do better there.

Women Refugees interviewed offered the following reasons for their decision to remain in Ghana. Firstly, they consider Liberia to be unsafe. While lack of capital necessary to start over in Liberia prevents many from repatriating. Furthermore incentive to return home is blunted by the more attractive possibility of resettlement to the United States

from Ghana. Thus data suggest data these women are in Ghana due to numerous reasons of which their livelihood outcome is also an important factor

CHAPTER SIX : SUMMARY, CONCLUSIONS AND RECOMMENDATION

6.0 Introduction

This chapter presents a summary of the main study findings and a set of conclusions or recommendations, which could enhance the living conditions of refugee women.

The study had three main objectives: firstly, it examined the livelihoods strategies of Liberian women refugees in Ghana. Secondly, it examined the role(s) played by the UNHCR, internationals and local NGOs, state agencies and other Community Based Organizations in providing material assistance to Liberian women refugees in Ghana; and thirdly, it examined problems encountered by these refugee women in the pursuit of earning a living.

6.1 Summary

Emerging Issues

While the aid regime helped to provide the refugees basic needs (such as food rations and tents for shelter), these relief packages were inadequate and forcing the Liberians women refugees to find their own means of supporting themselves.

Most respondents said they were employed within the formal sector prior to the war in Liberia but this was far from the case in their new home - Ghana. Very few refugees had found formal wage employment and even these jobs were mainly with aid agencies. Thus, for most of the refugee informants, their only real income-earning possibility was in the non-formal sector, especially petty trading and other small-scale businesses. Occupational combination was a common practice among the informants, as they had several income sources to ensure profitability and economic security. The various livelihood forms of the female respondents underscored the diverse strategies often adopted by refugees to “earn a living” and cope with their situation after the initial shock of forced migration (Chambers and Conway 1992).

Another issue, which emerged from the study, was the appropriation of social capital. The concept of social capital generally refers to the quality of social relations and their impact on lives. Unlike other forms of capital, social capitals, inheres in the structures of relationship between actors and among actors (Coleman, 1988, p. 598). In this study, it was presented as various forms of *social networks*, *remittance sources*, *formal* and *informal associations*.

The data returns showed some refugee, who had arrived relatively earlier, helping new arrivals to find jobs and even providing them with loans or start-up capital for small businesses. Also, six informants depended mostly on financial remittances from friends and relatives living outside Ghana and four informants actually using some of the received monies to start small-scale income-generating ventures.

Churches and women's groups are some of the notable voluntary associations available in the Buduburam refugee camp, the present study area. As noted by some informant-participants in the focus group discussions, the Churches provided both religious and material welfare for their members; credits and shelters were provided by the Churches. Likewise, community-based organizations (CBOs) in the camp were providing some form of vocational skill training to women to ease their entry into the job market. Initially, there were about twenty such CBOs in the camp but, about five have recently come together to form a coalition to support women.

The literature is replete with female refugees resorting to prostitution and other negative practices to support themselves (Dick, 2002; UNHCR, 2006). However, in this study, none of the respondents indicated prostitution as a livelihood option. In close-knit living arrangements in the camp, residents appeared wary of making full disclosures about their private lives, especially when it bordered on prostitution and related issues that could easily attract community shame. And since the field materials were collected through face-to-face interactions and interview sessions, the respondent might have failed to declare such perceptively "shameful" incomes.

Again, none of the informants was engaged in crop farming as livelihood form, as shown in refugee studies other parts of Africa (UNHCR, 2006,). This was partly because the Buduburam refugee camp in the outskirts of Accra, the capital city of Ghana, where it is difficult to obtain land for all manner of purposes. Also, agriculture is considered as a rural activity in Ghana and as such often frowned upon by urban dwellers. From the camp manager, the early batch of Liberian refugees farmed but the lack of secured land rights has put the activity beyond the reach of the present camp dwellers, including the women

6.2 Support from UNHCR, NGOs, CBOs and Ghana Government:

Besides UNHCR and Ghana Government, the study showed that a number of local and international NGOs were supporting the refugee women to a make a living. These support services mostly revolved around the following: self-awareness, vocational training, micro credit schemes, training in business management and counselling.

The data showed the informants as being highly appreciative of the humanitarian assistance offered them during their first few months as refugees. However, with time, they generally rated the received relief packages unfavourably. They viewed the assistance as being inadequate to help them establish any meaningful life in their new home. Thus, in considering how Liberians refugees survive without humanitarian aid, the important role played by churches play should not be overlooked as shown in the present study. The Churches appeared clearly concerned about both spiritual (religious) and material welfare of their members.

6.3 Problems affecting livelihoods strategies:

The study showed that refugee women face many problems in their effort to earn a living for themselves. These problems include lack of employment opportunity in the formal sector, low wages, mistrust and lack of capital and vocational skills. The study also realised that women refugees were frustrated by lack of credit and capital.

6.4 Hypothesis

My argument in this study was that Liberian refugee women in Ghana are not just passive recipients of relief handouts. Based on information presented above, Liberian refugees have demonstrated that they are not simply victims in need of assistance, but are active agents capable of looking after their own needs and finding their own solutions. The study thus revealed that Liberian women refugees have not been necessarily crippled by their status as refugees. They are capable of navigating obstacles and capitalising on opportunities to live either with or without humanitarian assistance. Specifically the study showed that

- Women refugees have turned efforts to meet their most basic needs for shelter, food, and water into income-generating opportunities.
- The study also shows that instead of waiting for food aid and continues to lead a hand-to-mouth existence. These women have been able to establish their own small business. This may not be true for all respondents as 4% women relied solely on remittance but since 96% are working this assertion can be substantiated from the data. Thus Liberian refugees at the Buduburam camp are industrious, adapting survival strategies and adapting to changing circumstances in order to maximize opportunities available to them in exile
- Most of the women interviewed are not just surviving from their various livelihoods; they also manage to save some money either weekly or daily.
- Although some international NGOs have followed UNHCR's lead by withdrawing most of their assistance to the camp, refugee women continue to establish CBOs and raise funds abroad for community projects.

Thus the findings of this study have supported the hypothesis.

6.5 RECOMMENDATIONS

In view of the findings of this study, the following recommendations are made

- The evidence strongly suggests that further microfinance schemes could have a great impact on improving the livelihoods of women refugees.

- There is the need to provide training to women refugee to build and enhance their managerial, vocational and entrepreneurial skills
- Refugees women must be directly involve in planning programmes aimed at promoting self sufficiency
- Citizens of host countries should be educated to appreciate the plight of refugee women. So that they are not perceived as “socio-economic parasites” or dependants on humanitarian assistance but as people capable of providing for themselves and contributing towards the development of their host communities.

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INTERVIEW GUIDE

This is a study being conducted on the livelihood Strategies of Liberian Refugee Women in Ghana as part of my Master Degree programme. All information given will be treated as confidential. Thanks for you cooperation

Arrival in Ghana

1. Which year did you come to Ghana?
2. How did you find accommodation when you first arrived
3. How did you find your present accommodation?
4. Have you ever change your place of residence since you came to Ghana.
5. If yes why, If no why

Demographic characteristics and Family background

6. How old are you?
7. What is your religious affiliation?
- 8a. Are you married [] single [] Divorced [] Widowed [] Separated []
- 9b. If married, is your husband in Ghana with you
- 10c. If married, are you staying with your Husband?
- 11d. If yes, Do you live together
12. Do you have any formal education?
- 13a. what level primary [], secondary [], tertiary [], vocational [] etc
14. Was this your educational level before you left home?
- 41a. If no, what was it
15. Do you have Children?
- 16a. how many are they
- 16b. who takes care of their daily needs

17. How many members are in your household?

18. Who do you consider head of your household and why

Livelihood in Original country

19. How were you taking care of your daily needs in Liberia?

Economic Activities/ Livelihoods in Ghana

20. How do you take care of your daily needs now and that of your kids and dependents if any?

20a. If is through professional or skilled labour, how and when did you receive training

21. How and why did you decide to enter into this type of work?

22. Have you previously tried any economic activity?

23b. If yes, how many

24. Why did you change to this current one?

25. Are you satisfied with the progress of your current work

26a. If yes why, if no why

28. Are you satisfied with the work you are currently doing

28a. If yes why if no why

Role of CBOs , NGOs, UNHCR, and state agency in the pursuit of their economic activity

29. Do you receive any assistance from any organizations (church , NGOs, UNHCR) or persons to help you with the means by which you take care of yourself? (both previous and current)

30. Can you name these organizations or your relationship with these persons ?

31. At which stage did they come in to support?

32. What forms of assistance did you receive?

33. What has been the impact of their assistance on your work?

34. How do you evaluate this support you receive

35. What is the effect of this support on your work

Remittances

36. Do you receive any remittances from abroad?

36a. If yes, which country

36b. what is the relationship between you and the sender (Husband, friends or relatives, etc)

Problems Encounter in the pursuit of livelihoods

37. What are some of the problems you encounter in your work?

Future Plans

38. Do you hope to continue with this work in the future?

38a. IF yes why if no why

39. If no, what is next for the future?

Interview Guide

This is a study being conducted on the livelihood Strategies of Liberian Refugee Women in Ghana as part of my Master Degree programme. All information given will be treated as confidential. Thanks for you cooperation

Questions for Organization who work with refugees:

- A. What are the various services your organization provide to refugee women
- B. How do these services contribute to the livelihoods of refugees?
- C. What are their thoughts about refugees women establishing livelihoods in their asylum countries?
- D. What policies have they put in place to enable women refugees establish sustainable livelihood.
- E. what problems do you think refugee encounter in the pursuit of their livelihoods
- F. How has you organization assist refugee women to solve these problems?

QUESTION GUIDE FOR FOCUS GROUP DISCUSSION

1. What is the size of your household?
2. Who takes care of their daily needs?
3. Who do you consider head of your household and why

Arrival in Ghana

4. Which year did you come to Ghana?
5. How did you find accommodation when you first arrived?
6. How did you find your present accommodation?
7. If yes why, If no why

Livelihood in Original country

8. How were you taking care of your daily needs in Liberia?

Economic Activities/ Livelihoods in Ghana

9. How do you take care of you daily needs now and that of your kids and dependents if any?
10. If is through professional or skilled labour, how and when did you receive training
11. How and why did you decide to enter into this type of work?
12. Have you previously tried any economic activity?
 - 12b. If yes, how many
13. Why did you change to this current one?
14. Are you satisfy with the progress of your current work
 - 14a. If yes why, if no why
15. Are you satisfied with the work you are currently doing
 - 17a. If yes why if no why

Role of CBOs , NGOs, UNHCR, and state agency in the pursuit of their economic activity

18. Do you receive any assistance from any organizations (church , NGOs, UNHCR) or persons to help you with the means by which you take care of yourself? (both previous and current)

18. Can you name these organizations or your relationship with these persons ?

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How do you evaluate this support you receive

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25. Do you hope to continue with this work in the future?

25a. IF yes why if no why

26. If no, what is next for the future?