



**Women's Refugee Commission**  
Research. Rethink. Resolve.



# **Preventing Gender-based Violence, Building Livelihoods**

Guidance and Tools for Improved Programming

December 2011



WOMEN'S  
REFUGEE  
COMMISSION

## Research. Rethink. Resolve.

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

The Women's Refugee Commission is legally part of the International Rescue Committee (IRC), a nonprofit 501(c)(3) organization, but does not receive direct financial support from the IRC.

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## Acronyms & Abbreviations

|       |   |
|-------|---|
| ACMS  | African Center for Migration and Society  |
| ADF   | African Diaspora Forum                    |
| CFW   | Cash for work                             |
| DRC   | Danish Refugee Council                    |
| GBV   | Gender-based violence                     |
| HTP   | Harmful traditional practice              |
| IDP   | Internally displaced person               |
| NGO   | Nongovernmental organization              |
| OFDA  | Office of Foreign Disaster Assistance     |
| SAA   | Social Analysis and Action (CARE)         |
| USAID | U.S. Agency for International Development |
| WRC   | Women's Refugee Commission                |

## Executive Summary

Conflict and displacement destroy livelihoods and force people to adopt new strategies to support themselves. New livelihood strategies can increase the risk of gender-based violence (GBV). Women often have no safety net; they usually flee with few resources and little preparation and may become separated from or lose family members. A lack of access to economic opportunities while displaced often forces women and girls to resort to harmful measures to survive.

Women often face a trade-off between their protection and their livelihood. Most women in crisis situations actively seek to earn money, despite knowing the risks that having or earning money may bring. They need to make informed livelihood choices and to shape their livelihood options. Programs need to involve women throughout the project lifecycle—assessment and design; implementation; and monitoring and evaluation.

Promising practices on designing safe economic programs throughout the project lifecycle include:

### Assessment and Design

1. Conducting a safety mapping exercise\* that looks at the varied perception of risks faced by women, men, adolescent girls and adolescent boys when earning a living.
2. Combining qualitative inquiry (from the safety mapping) with existing quantitative data to identify specific profiles of people vulnerable to GBV.
3. Selecting appropriate product or service sectors for women by conducting a gendered market assessment and value chain analysis.
4. Strengthening effective strategies that communities employ to protect themselves.

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\* See Safety Mapping Tool, page 16, for a guide to conducting a protection assessment and safety mapping exercise.

## Implementation

1. Ensuring that livelihood programs are effective—that they meet participants' food and nonfood needs.
2. Advocating for host government policy and practice on women's and adolescent girls' economic rights, including property, inheritance and marital rights.
3. Connecting to existing community groups that have established social networks built around trust and reciprocity as entry points to achieve economic and protection outcomes.
4. Employing strategies to raise women's self-worth, self-esteem and self-confidence through solidarity groups and peer networks.
5. Ensuring women's control over resources earned.
6. Addressing women's time poverty by investing in labor-saving technologies and improving domestic service markets.
7. Engaging men, first and foremost, by engaging key community leaders, who can help create a safe space for women's participation in economic programs by giving "permission" to include women in programs. Men should also be engaged as participants and allies, and ultimately as change agents.
8. Addressing social norms in various contexts of displacement from emergency to early recovery.

## Monitoring and Evaluation

1. Measuring decreases or increases in the incidence, severity and/or risk of harm or violence.
2. Monitoring for unintended and harmful consequences in programs.
3. Adapting and modifying programs if they increase the risk of harm and violence.



## Organizational Capacity Building

1. Including qualified GBV specialists, who understand gender, GBV and the ethical considerations in working with survivors, in economic programs.
2. Shifting funding from one-year to five-year cycles and funding multisectoral programs.
3. Building the organizational and technical capacity of local partners through mentorship, project site visits and sharing lessons learned.
4. Ensuring gender mainstreaming into economic programs.

## Introduction

Women displaced by conflict or natural disaster adopt new strategies to provide for themselves and their families. These new strategies often place them at risk of gender-based violence (GBV). Without safe economic opportunities, women resort to harmful strategies, such as engaging in commercial sex or forcing daughters into early marriage. Or they place themselves at risk when selling goods on unsafe streets or working informally.

Women and girls are vulnerable to GBV because of the social and cultural acceptance of inequalities and discrimination against them *and* the everyday risks of harm and violence when earning a living. To date, few economic or GBV programs address both the underlying causes of GBV and everyday risks. Preventing GBV involves:

1. In the short term, addressing everyday risks through concrete, primary prevention-focused interventions.
2. In the long term, addressing the underlying cause by changing norms.

In 2009, the Women's Refugee Commission (WRC) published *Peril or Protection: The Link between Livelihoods and Gender-based Violence*,<sup>1</sup> describing how economic empowerment and women's safety intersect. In 2010 and 2011, the WRC trained approximately 200 practitioners in six countries on designing economic interventions as a tool of GBV prevention. This guidance builds on that work and draws on lessons learned from:

1. workshop participants, who incorporated women's and girls' protection into their livelihood or GBV programs;
2. site visits by a Columbia University team to camps in Kenya and Ethiopia, where they interviewed 440 practitioners and refugees;
3. desk research; and
4. over 40 expert interviews.

Expert interviews included input from practitioners, donors and academics working on GBV, livelihoods, education, gender and good governance in Bangladesh, Chad, Ethiopia, Kenya, South Sudan, Tanzania, Thailand, Uganda and elsewhere.

The Women's Refugee Commission found that the evidence of impact on protection from livelihood approaches in crisis settings is scarce, and that the literature on impact from noncrisis settings is fragmented and focuses predominantly on domestic violence. This guidance is therefore based on *promising* practices on how to design safe economic programs and livelihood activities.<sup>2</sup>

#### NOTE:

The Women's Refugee Commission has also developed an e-learning tool "Preventing Gender-based Violence, Building Livelihoods," an interactive guide to developing and implementing appropriate, safe livelihoods in displacement settings.<sup>3</sup>

## Main Findings

The London School of Hygiene and Tropical Medicine interviewed poor women in the United Republic of Tanzania on intimate partner sexual violence. One question they asked was how women negotiate their role as "earners" with their intimate partners. Women said that having money raised questions of sexual fidelity, as partners could not control women's movements outside the home or from whom they received the money. Regardless, women felt that he is going to beat me if I have money or if I don't have money; I'd rather have money.\*

\* Charlotte Watts, research director of the DFID-funded STRIVE Structural HIV Drivers Research Programme Consortium. Interview by Anooradha Siddiqi, tape recording, New York City and London, March 3, 2011.

Women often face a trade-off between their protection and their livelihood. Most women in crisis situations are actively seeking to earn money, despite knowing the risks that having or earning money may bring. Women need to make informed livelihood choices and to shape their livelihood options. Women and girls can advise on the scale and size of risks, suggest ways to manage them and judge for themselves whether the risks are worth taking. Programs need to involve women throughout the project lifecycle—assessment and design; implementation; and monitoring and evaluation. What follows includes recommendations on how to involve women in the project life cycle to address risks of harm and violence when women earn income.

*This store you can see is my own. This part where I display material is also my plot. They cannot allow me to extend my building even within my plot...I had a talk with the government, especially those police in our camp... I was guaranteed to have an extension...Then when I bought the timber and put the iron sheets in order to extend...there is some men who are in near shops... they come directly to me and tell me that you can't do this. And if you do, then we take a step against you.*

— Refugee woman shop owner in a revolving loan program, attacked after trying to protect goods on display outside her shop in Dadaab camp, Kenya.

## Project Cycle: Assessment and Design

Evaluating risk of harm and violence should be carried out during the assessment phase and inform program design. In order to assess the potential risks of GBV, practitioners may conduct a safety mapping exercise (Annex 2), create GBV risk profiles, undertake a gendered market assessment and value chain analysis and identify existing community protection strategies. These tools should complement or enhance existing livelihood tools. In addition, practitioners need to ensure that the project promotes the community's definition of economic "empowerment" and women's aspirations.<sup>4</sup>

**Safety Mapping and Tool.** Programs should conduct a safety mapping exercise that looks at the varied perception of risks faced by women, men, adolescent girls and adolescent boys when earning a living. This involves leading focus groups, disaggregated by gender and age, to determine:

1. When and where displaced populations feel safe and unsafe.
2. Which forms of harm and violence (psychological, physical, sexual, economic or socio-cultural) they are exposed to.
3. Which situations bring greater risk (e.g., in a shop by oneself, negotiating to sell something) and how to reduce those risks.
4. How they would characterize relationships with other market actors, employers and fellow employees.
5. Whether they have a safety net (people they can turn to for help or can borrow money from).

**GBV Risk Profiles.** If available, safety mapping should be matched with existing quantitative data from GBV reports to identify specific profiles of people vulnerable to GBV. Note that GBV is an umbrella term and programs may want to address specific forms of GBV that are contextually prevalent.

### Gender-based violence can be\*:

**Physical:** beating, forced labor.

**Sexual:** rape (including marital rape), survival or transactional sex.

**Psychological:** intimidation or threat of physical harm, restricted freedom of movement, verbal abuse.

**Economic:** lack of access to land rights, inheritance rights and education, destruction of women's property, withholding money.

**Socio-cultural:** social ostracism, discrimination, political marginalization, forced or early marriage, honor killings.

\* Examples are illustrative

### Market Assessment and Value Chain Analysis.

When undertaking a market assessment and value chain analysis, programs should select appropriate sectors for women. This may include looking at assets that are not gendered, such as new technologies, so that the risk of harm and violence is less if women enter the value chain, or assessing risk in nontraditional value chains to ensure women's protection. For example, the Value Girls project in Kenya sought to upgrade the role of girls in the fish sector—one of the only viable sources of income in the area. After a situation analysis, the project discovered that it was common practice for women and girls to exchange sex for fish. Involving young women in the fish sector may increase their risk of sexual exploitation and abuse.<sup>5</sup> While the project identified poultry and vegetable production as safer alternatives, young women were kept in sectors traditionally taken up by women, which are less lucrative and based on discriminatory access to productive assets.

**Identifying Protection Strategies.** It is important to understand the steps communities take to protect themselves from risks to their safety. Protection strategies for displaced populations typically include<sup>6</sup>:

1. Avoidance, or escaping the risks, such as travel-





ling during the day on safer routes or working from home.

2. Containment, or living with the risks, such as traveling and selling in groups, paying protection money, forming alliances (usually exploitative) with host community members to start up businesses, or accepting lower wages for work.
3. Risk-taking, such as collecting firewood in unsafe areas; exchanging sex for jobs, education or relief aid; or working illegally and risking arrest, detention or exploitation (including sexual exploitation) by employers.
4. Resistance, such as the formation of self-defense groups or firewood patrols.<sup>7</sup> In emergency settings, CARE International's strategies for GBV prevention include strengthening community-based approaches,

supporting what communities are already doing, such as protection clubs or night watches.<sup>8</sup>

Data gathered should be reviewed and analyzed in consultation with displaced populations and partners to design the project.

## Project Cycle: Implementation

Livelihood programs must be effective and protective. Livelihood programs that mitigate risk of harm and violence cannot be wholly protective if they do not also help meet participants' food and nonfood needs. The Women's Refugee Commission's *Building Livelihoods: A Field Manual for Practitioners in Humanitarian Settings*<sup>9</sup> outlines how to design, implement, and monitor and evaluate effective livelihood interventions. The following highlights promising practices to enhance protection.

### Engaging Women to Identify Protection Strategies

USAID's Office of U.S. Foreign Disaster Assistance (OFDA) Cash for Work (CFW) programs regularly include consultations with women when designing programs. Lessons they have learned over the years are to:

1. include women in supervisory roles, as CFW crew leaders and managers, as well as participants;
2. ask women to identify appropriate CFW tasks for them to carry out as necessary;
3. determine the minimum number of women who should work in a group for safety;
4. deposit payments directly into bank accounts that women control, when available;
5. provide daycare services for CFW beneficiaries' children;
6. time CFW activities to allow women to travel and return home safely.\*

\* Laura Meissner, Economic Recovery Advisor, OFDA, interviewed by Jina Krause-Vilmar, tape recording, New York City and Washington, D.C., April 11, 2011.

**Enhancing the policy environment.** Host governments and policy makers must grant refugees legal status and the right to work in their countries of refuge. But host governments must more broadly enable a policy environment where all women and adolescent girls can realize their economic rights. This means working on laws that enforce gender equality and equity, such as property, inheritance and marital rights. Host government legislation on rights for host national women can significantly impact displaced women. For example, In South Africa, some Somali refugee women have claimed property and marital rights under South African law to keep their homes and businesses after divorce, contrary to Somali cultural practice.<sup>10</sup>

Once legislation is passed, it is important to ensure appropriate funding to enact legislation. For example, in 2009, the National Planning Authority in Uganda incorporated gender equality commitments into its five-year National Development Plan. To ensure funding for these components, a gender advisor funded by the UK Department for International Development demonstrated to policy makers the economic benefits of women's economic contributions to national growth. "In places where commitment to gender equality as a basic human right is weak at the highest levels it seems that we are forced to make the economic case for promoting women's economic contribution to national growth as a 'second best.' But we should be careful in

doing this that the notion of gender equality as a basic right is not lost.”<sup>11</sup>

Humanitarian practitioners should engage development partners working on women's rights issues at the policy level to ensure benefits include displaced populations.

**Engaging existing community groups.** Existing community groups often have established social networks built around trust and reciprocity. These groups can act as an entry point for achieving economic and protection outcomes. According to Andrea Roderick,<sup>12</sup> community-based livelihoods groups generally perform three categories of functions: 1) to build solidarity (members are predominantly women) where there is a focus on building relationships and support; 2) to perform a concrete purpose collectively, such as group production, buying inputs in bulk, or aggregating produce for sales; 3) to facilitate a wider development agenda, such as representing community interests to local government or other service providers, or linking to other development organizations or networks. Programs should identify the variety of community-based groups and select partners that can best meet both economic and protection objectives. In rural Uganda the USAID SPRING project created informal savings and loan groups that received business skills, assets and management training. Within the first year, most of these groups failed to effectively save or loan funds. The team identified a lack of group cohesion and shared objectives as the major obstacle.<sup>13</sup> In the second year, they identified and selected existing self-help groups, resulting in savings of 6,000,000 to 7,000,000 shillings (2,122 to 2,475 USD)<sup>14</sup> per group, from which members were able to send their children to school and purchase goats, bicycles and cows.<sup>15</sup>

In the emergency phase of displacement, community groups may not exist. Programs should then consider establishing solidarity groups for women and girls and follow the recommendations below.

**Increase women's and girls' agency.** Livelihood programs often employ agency-based strategies to raise women's self-worth, self-esteem and self-confidence. Because women and girls are often more socially isolated than men, and their mobility is restricted by culture and/or physical safety concerns, their relationships are frequently limited in terms of the number and diversity of individuals and their interaction with institutions. In addition, relationships with men are frequently unequal due to women's limited power.

Solidarity groups and peer networks help women gain access to social resources, build confidence and create a safety net to access information, food, jobs, housing and physical security. The American Refugee Committee in South Sudan has established solidarity groups for women within their livelihood programs, as women are often invisible in the community.<sup>16</sup> Women-only informal savings groups, literacy and numeracy groups and peer trader networks may double as solidarity groups. Effective solidarity groups:

1. Use a safe space model to secure a safe place in the community where women and girls can meet. Once girls reach puberty, public space becomes increasingly dangerous as women and girls are usually viewed as sexually available. A social mapping exercise conducted by Population Council in Kibera, Nairobi, the largest slum in Africa, of safe spaces for girls found that less than two percent of the estimated 76,000 girls had a safe place where they could go to meet friends.<sup>17</sup>
2. Show consistent participation by members, which is important to develop social trust and support in women's and girls' groups. Meeting regularly with the same participants is needed to see lasting positive development outcomes related to agency.
3. Engage women mentors from the community to serve as critical role models and contribute to building women's leadership. For example, in Addis Ababa, Ethiopia, domestic workers link to older domestic worker mentors, who provide advice on negotiating with employers and claiming their legal rights.<sup>18</sup>

4. Connect women from different wealth groups and with host communities. People need these more distant ties to get new information about jobs and markets. For example, a BRAC microfinance program in Bangladesh demonstrated that by linking project participants to community members of higher socioeconomic standing, the most vulnerable participants moved up two economic class levels (out of a possible five), from “vulnerable” to “middle class.”<sup>19</sup> Ties with host communities can also reduce tensions over resources between displaced and host communities.

**Ensure women’s control over resources they earn.** While women may participate in economic programs, they may not have control over the resources they acquire. Programs should provide safe places for women to save, such as bank accounts, and financial literacy so that they can maintain control over the resources they earn. In camps, land titling should require that husband and wife hold joint ownership. Photographs should be included with certificates to avoid discrepancies.<sup>20</sup>

**Address women’s time poverty.** Women carry a disproportionate responsibility for income generation and for household and reproductive tasks. These tasks mean that women in some contexts work as much as 50 percent more hours than men.<sup>21</sup> This “time poverty” often limits women’s capacity to enter new markets or engage in strategies to upgrade their businesses that require additional investments of time. Promising approaches to overcome time poverty include:

1. Investing in labor-saving technologies or processes. Strategies that improve the productivity of women’s existing livelihood activities generally generate strong interest and high rates of adoption by women.
2. Improve domestic-service markets. Improved access to child care, home care and other domestic services facilitates women’s entry into markets and enhances child protection.

**Engaging men.** Men must be engaged in economic empowerment programs that address harm and violence. First and foremost, programs must engage key formal and informal community leaders, both men and women, who can help create a safe space for women’s participation in economic programs by giving “permission” to include women in programs. For example, in Liberia, ChildFund International built a community center for women and girls. By bringing community leaders into the process early, the center was accepted by the community and acted as a safe space. In addition, the project offered times when men and boys could access the center.<sup>22</sup>

Programs should also involve men as:

1. Participants. Men’s participation in programs should not prevent women’s active participation. Programs may need to actively include women by addressing barriers to their participation. They may also need to build women’s agency to ensure that they have the skills to participate equally with men.
2. Allies, where men cooperate with women to make shared decisions.
3. And ultimately, as change agents, where men reflect on harmful practices against women and girls and promote positive, alternative behavior.

**In camps in the Somali region of Ethiopia,** the Danish Refugee Council (DRC) is providing microgrants to entrepreneurs. The program originally targeted female-headed households who, as a result of participation, experienced backlash, such as increased verbal abuse from men in the community. DRC is now consulting community leaders to get buy-in for the program and is including men as participants.\*

\* Solomon Assefa, Danish Refugee Council. “Mitigating Risk of Gender-based Violence, Action Plan follow-up,” e-mail to Jina Krause-Vilmar, December 11, 2010.

**Address social norms.** In order to effectively prevent violence and harmful practices, the social norms that sustain discrimination based on gender need to change. Livelihood programs provide a space to transform harmful norms into norms that allow women to earn income safely and to control their income. Because norms govern behavior, norm change may have greater impact than behavior change approaches.

During conflict and displacement, the social networks that reinforce reciprocal expectations of behavior are disrupted. Living in new or artificially constructed communities such as refugee and internally displaced persons (IDP) camps provides an opportunity to change some of the social norms that reinforce harmful practices. For example, in camps in the Somali region of Ethiopia, UNHCR's camp planning approach includes mixing households from different Somali clans into one block in order "to prevent the problem of exclusion and discrimination based on clan."<sup>23</sup>

***"To be a woman is to be abused by the man she loves."***

– Younous Abdoulaye, Directeur Technique de Vitec-Tchad, comments on social beliefs held by women in "Notre analyse due problème," email to Anooradha Siddiqi, May 18, 2011. Translated from the original French.

Incorporating a social norms perspective in livelihood programs would, in part, include the facilitation of safe spaces where men and women can discuss shared values, practices and behaviors in relation to human rights. The program would also seek to support groups making decisions on a collective level about changes to these norms. Lessons learned are:

1. Conversations should be organized at the community and national level. Norms are the grammar of social interactions and cannot be solely addressed at the individual level. It must take place within groups who share and reinforce reciprocal expectations of appropriate behavior.<sup>24</sup> For example, if the community does not speak out against an act of domestic violence, the act is considered acceptable or normal. At the community level, addressing

social norms in programs may involve: 1) bringing the entire community together to engage in public facilitated discussion, or; 2) bringing livelihood project participants and their close relations (partners, parents, market actors, etc.) together. At the national level, interventions may include a media campaign depicting women breadwinners as "normal," or work on national legislation and policies to grant women greater rights and protection. Coordination between community and national level initiatives can reinforce and intensify discussions.<sup>25</sup>

2. Discussions should be open and grounded in human rights discourse, which emphasizes understanding the intent behind harmful behaviors and focusing on community aspirations. Discussions that indirectly confront ingrained norms, rather than tackling sensitive topics head-on, have the potential to more effectively create a safe space for discussion.
3. Engaging men means shifting conversations away from blame of men and towards what positive changes men wish to see in their own personal lives.<sup>26</sup> We cannot assume that entrenched patriarchal systems mean that men cannot or will not change.
4. The greater the duration and frequency of conversations, the more opportunities communities have to reflect and discuss.<sup>27</sup> UNICEF programs have seen change happen in time frames ranging from a few months to three to five years—depending on the behaviors being changed, on the existing attitudes

CARE's Social Analysis and Action (SAA) process explores the social complexities that aid or impede positive social outcomes within programming. It helps communities acknowledge and address their social inequalities, challenging stakeholders and staff to think about social outcomes in a more integrated manner. The Action Book\* explains the concept of SAA and each stage of implementation. It provides case studies and tools on integrating SAA into programs.

\*[http://www.care.org/careswork/whatwedo/health/downloads/social\\_analysis\\_manual.pdf](http://www.care.org/careswork/whatwedo/health/downloads/social_analysis_manual.pdf).



and social expectations regarding the behaviors and the national environment at the outset of a program.<sup>28</sup>

In emergencies, it may be difficult to address social norms that enable harmful practices. It may not be possible to eliminate violence but it may be possible to reduce the incidence and severity of violence against women. “In a short period of time, it is not realistic to convince them [men] that beating their wives is wrong or something that they should not do... but you can get some movement on having the skills that reduce the incidence of violence.”<sup>29</sup> For example, one route is to provide both partners with pathways to discuss and negotiate around major household pressure points, such as household budgeting, purchases or women’s mobility. This may reduce some tension and result in a lower incidence of violence.<sup>30</sup> Programs should work with communities to identify pressure points within the household that may increase harm or violence and provide alternative pathways to resolve conflict by teaching men and women, husbands and wives, conflict resolution, negotiation and communication skills.

## Project Cycle: Monitoring and Evaluation

Research demonstrates that there is a link between GBV and livelihoods, but little evidence exists regarding which protection strategies are most effective in addressing specific vulnerabilities. Practitioners should adopt a practice-based learning agenda on what works for enhancing protection through program monitoring and evaluation, which should take place throughout the project life-cycle as well as years after the project has been completed, in order to effectively assess impact.

To reduce GBV, economic programs must do more than follow a no-harm approach; they must decrease the incidence, severity and/or risk of harm and violence.<sup>31</sup>

Programs may monitor a decrease in the incidence, severity and risk of GBV by regularly consulting with program participants on the positive and negative unintended consequences of program activities and adapting programs in consultation with participants. If

decreases are not noted, or if there are increases in GBV, program managers, in consultation with participants, need to modify the program design.

Note that as community awareness of GBV increases, reports of incidents of GBV may increase. This may not signify an increase in GBV overall, however.

## Organizational Capacity Building

To effectively involve women throughout the project lifecycle, programs must consider specific constraints to implementing cross-sectoral programs.

Livelihood and protection actors recognize the need to link protection and livelihood approaches for displaced populations. Protection assessments often highlight how protection risks are linked to livelihood activities and recognize that constraints to livelihoods can create protection risks.<sup>32</sup> Despite this, few humanitarian programs effectively integrate GBV prevention into livelihood programs, or programs assume that a livelihood intervention is sufficient to enhance protection.

**GBV specialists.** Economic programs must build in protective elements aimed at increasing women’s safety. In order to do so, economic programs need qualified GBV specialists, who understand gender, GBV and the ethical considerations of working with survivors. According to evaluator Radha Iyengar, a key component of the Women’s Refugee Commission-funded, International Rescue Committee-implemented Burundi Economic and Social Empowerment program included GBV-sensitized livelihood managers.<sup>33</sup> CARE International engages its livelihood staff in a reflective process to consider their own biases and attitudes on GBV and women’s power.<sup>34</sup> Livelihood staff must be comfortable engaging in these issues by challenging their own assumptions and beliefs, and must be conscious of the social norms that guide them.

GBV specialists are not qualified to implement economic programs and need to work in coordination with livelihood specialists.



**Funding.** Given the protracted nature of many humanitarian crises, planning for programs should be on a five-year cycle rather than a one-year cycle.<sup>35</sup> Planning on a five-year cycle may better incorporate both short-term and long-term solutions. Access to safe livelihoods is lifesaving; livelihood programs should begin at the early stages of an emergency. In addition, donors should fund multisectoral programs and encourage greater cross-sectoral coordination.

**Local partners.**<sup>36</sup> Local partners often need technical and organizational capacity building to implement effective and safe livelihood interventions. Capacity-building and mentorship services should be included in funding that local NGOs receive. In addition, learning may best be demonstrated through site visits to pilot projects, as well as greater sharing of lessons learned between organizations.

Finally, organizations that do not actively promote gender equality and equity will find it difficult to institutionalize and understand how to reduce the risk of harm and violence for women and girls in programs. Training and organizational buy-in for gender equality and equity is often a first step.

## Recommendations

Most women in crisis situations actively seek to earn money, despite knowing the risks that having and earning money may bring. Women need to make informed livelihood choices and to shape their livelihood options. Programs need to involve women throughout the project lifecycle—from assessment and design to monitoring and evaluation.

Promising practices on designing safe economic programs include:

### Assessment and Design

1. Conduct a safety mapping exercise that looks at the varied perception of risks of women, men, adolescent girls and adolescent boys when earning a living.
2. Combine qualitative inquiry (from the safety mapping) with existing quantitative data to identify specific profiles of people vulnerable to GBV.
3. Select appropriate product or service sectors for women by conducting a gendered market assessment and value chain analysis.
4. Strengthen effective strategies that communities employ to protect themselves.

### Implementation

1. Ensure that livelihood programs are effective—that they meet participants' food and nonfood needs.
2. Advocate for host government policy and practice on women's and adolescent girls' economic rights, including property, inheritance and marital rights.
3. Build on existing community groups that have established social networks built around trust and reciprocity as entry points to achieve economic and protection outcomes.

4. Employ strategies to raise women's self-worth, self-esteem and self-confidence through solidarity groups and peer networks that include a safe space to meet. Also promote mentorship and connect displaced women from different wealth groups with each other and with the host community.
5. Ensure women control resources earned.
6. Address women's time poverty by investing in labor-saving technologies and improving domestic service markets.
7. Engage men, first and foremost, by engaging key community leaders who can help create a safe space for women's participation in economic programs by giving "permission" to include women in programs. Also, engage men as participants and allies, and ultimately as change agents.
8. Address social norms:
  - i. Through camp planning that promotes communities building social networks that are not exclusive or discriminatory.
  - ii. By facilitating safe spaces in livelihood programs where men and women discuss shared values, practices and behavior. Conversations should be organized and coordinated at the community and national level, and should happen regularly. Discussions should be grounded in human rights discourse, indirectly confront ingrained norms and recognize the positive changes men can make.
  - iii. By identifying, in emergencies, pressure points within the community and household that may increase harm or violence and provide participants with alternative pathways to resolve conflict by teaching men and women conflict resolution, negotiation and communication skills.

## Monitoring and Evaluation

1. Measure decreases or increases in the incidence, severity and/or risk of harm and violence.
2. Monitor for unintended and harmful consequences in programs.
3. Adapt and modify programs if they increase risk of harm or violence.

## Organizational Capacity Building

1. Include qualified GBV specialists in economic programs, who understand gender, GBV and the ethical considerations in working with survivors.
2. Shift funding from one-year to five-year cycles and fund multisectoral programs.
3. Build the organization and technical capacity of local partners through mentorship, project site visits and sharing lessons learned.
4. Ensure gender mainstreaming in economic programs.

## Annex 1: Vulnerabilities to Gender-based Violence in Conflict Settings

The list below elaborates and expands on the “What Makes Women and Girls Vulnerable to Violence in Conflict Settings?” list originally developed in *Peril or Protection: The Link between Livelihoods and Gender-based Violence*<sup>37</sup> (page 6).

### VULNERABILITIES:

#### Underlying Causes

Social and cultural acceptance of inequalities and discrimination against women and girls.

#### Everyday Risks

- ◆ Inadequate Legal/Policy Frameworks and Funding
  - Impunity
  - Lack of legal rights
  - Lack of awareness of rights/obligations
  - Unwillingness to access law enforcement
  - Inadequate asylum screening processes for GBV risk
- ◆ Lack of Basic/Survival Needs: increases general risk as well as vulnerability to sexual exploitation and abuse
  - Inadequate rations
    - Food
    - Nonfood items
  - Inadequate water
  - Lack of cooking fuel
  - Inadequate shelter
  - Insufficient hygiene materials
  - Insufficient health care
- ◆ Lack of Opportunities: Economic, Educational, Social
  - Financial dependence
  - Have/have-not power dynamics
  - Unsafe, exploitative, insufficient income-generating activities
  - Poverty
- ◆ Socio-Cultural Norms
  - Push factors for migration (including domestic violence, harmful traditional practices (HTPs) and others—see below)
  - HTPs (female genital cutting/mutilation, forced and early marriage, dowries, honor killings)
- ◆ Insecurity/Lack of Physical Protection
  - During flight/migration
  - In detention
  - Lack of appropriate lighting
  - Overcrowding
  - Poor latrine/hygiene facilities (unsafe, shared, far away, unlocked)
  - Few communication options (including language)
  - Insufficient/untrained police
  - Inadequate and unsafe shelters
  - Lack of security mechanisms/personnel
  - Water/fuel/fodder/shelter materials far away

## Annex 2: Protection Assessment

The Protection Assessment consists of two qualitative inquiry tools, a **Safety Mapping Exercise** and a **Safety Tool**, to assess both communities' risks when earning income and their existing protection strategies. These tools should complement or enhance existing livelihood tools and be adapted to fit a program's needs. They are ideally used while conducting a livelihood assessment or after a livelihood assessment has been completed.

**NOTE:** These tools are currently being tested. We welcome feedback. Please send your comments to Jina Krause-Vilmar, [jina@wrcommission.org](mailto:jina@wrcommission.org).

The questions in each tool can be refined by secondary research and answered through primary research.

### Secondary research includes:

- ◆ reading existing documents and publications;
- ◆ visiting gender-based violence (GBV) and livelihood organizations' websites;
- ◆ talking with colleagues or others in the community;
- ◆ participating in local GBV and Early Recovery/Livelihood cluster and coordination meetings;
- ◆ conducting market observations, observing the varied roles of women and men in the market and possible harmful behavior.

Secondary research should refine the protection assessment tool and complement data gathered from primary research.

### Primary research includes focus group interviews that should:

- ◆ be conducted after the practitioner has completed secondary research;
- ◆ be conducted with communities, disaggregated by gender and age.

### Each tool has its own cover page including:

- ◆ purpose—sketching out the main objective and key uses for the tool;
- ◆ instructions—to give additional guidance to the practitioner or facilitator.

## Interview Tips

When interviewing refugee women and girls on issues of protection, ethical standards such as the World Health Organization's Ethical and Safety Recommendations<sup>38</sup> must be followed. Practitioners should review the informed consent process prior to interviews, ensure participants of confidentiality and refer GBV cases to available care and support services. We encourage practitioners to probe, but to respect the sensitivity of the subject matter. The practitioner may begin and end each interview with an adapted version of the suggested opening and closing scripts below.

### Opening script for focus group discussions:

*My name is \_\_\_\_\_ and this is my colleague \_\_\_\_\_; we work for \_\_\_\_\_. We would like to ask you some questions about how people in your community are earning a living and the risks they face in doing so. This will help us better understand your needs and concerns.*

*We are not asking for your specific stories; please do not use any names. We are asking about things that you have heard of or know to be happening. If you feel uncomfortable at any time you can leave. Participation in the discussion is completely voluntary and you do not have to answer any questions that you do not want to answer.*

*We have nothing to offer other than listening; there will be no direct benefits related to the time we spend together today.*

*We do not want your names and will not write your names down. We also will not present any other potentially identifying information in anything that we produce based on this conversation.*

*We will treat everything that you say today with respect, and we will only share the answers you give as general answers combined with the answers of all of the people that speak to us.*

*We ask that you keep everything confidential too. Please do not tell others what was said today.*

*Are there any questions or concerns at this point? May we receive consent (either verbal or written) to start this conversation? \_\_\_\_\_ is taking notes to make sure that we do not miss what you have to say. Is this OK with you?*

**Closing script for focus group discussions:** *That is all of my questions for now. Do you have anything you would like to add? Do you have any questions for us?*

*As I told you at the beginning, our discussion today is meant to help us learn about how people are earning a living in your community. Please remember that you agreed to keep this discussion to yourself and not talk about it with other people. If anyone would like to speak to me in private, I am happy to talk to you.*

**If respondents have disclosed harm or violence:** *I realize that these questions may have been difficult to answer, but it is only by hearing from women/men/girls/boys that we can understand their risks and experiences. From what you have told us, I can tell that women/men/girls/boys in the community have had some very difficult times. However, from what you have told us, I can see that you all have persevered through some difficult circumstances. Here is a list of organizations that provide support, legal advice and counseling services in \_\_\_\_\_(name study location). Please contact them if you would like to talk over your situation with anyone. Their services are free, and they will keep anything that you say private.*



## Reflection Boxes

Many subsections of the tools include key questions to facilitate analysis immediately after collecting information. These questions are in highlighted boxes, titled Reflection Boxes, and are for consideration while completing the tool. The practitioner should not read the content of the Reflection Boxes to focus groups. Rather, they are meant to help the practitioner reflect personally on the information collected in real time and support the decision-making process.

## Summary Charts

Summary Charts at the end of each tool help practitioners analyze and process information gathered in that tool. Practitioners should complete each tool's Summary Chart once they have gathered enough evidence from all focus groups to make informed assessments and reflect on key themes.

## Decision Charts

After using all necessary tools, practitioners will take into account all the information gathered by the relevant tools and make a decision as to whether your livelihood intervention needs to include protection strategies to mitigate potential risks of harm or violence. When making a decision, the practitioner should consider the program's particular capacities and constraints.

# Safety Mapping Tool

## Purpose:

The goal of safety mapping is to capture local knowledge and social perceptions about risk and safety on a map. The map should show places significant to the community, highlight those places important to their livelihood and specify where community members feel safe. Often the process of making the map—finding out about the local context and different views on what should go on the map—is just as important as the information the map contains. Maps can also be used as simple monitoring and evaluation tools. “Before” and “after” maps can be used to record changing perceptions of safety at the beginning and end of a project. Safety maps are not drawn to scale and are not meant to be complete.

With knowledge gained from this tool, practitioners will understand:

- ◆ What resources, services and infrastructure are available to the community.
- ◆ In which spaces communities feel safe and unsafe.
- ◆ What risks increase harm or violence.

## Instructions:

- ◆ Organize focus groups disaggregated by gender and age.
- ◆ Explain the task: to draw a map of the community on paper, without any rulers, using different color pens or crayons.
- ◆ Assure participants that you will not write down their names, that they should feel comfortable speaking freely, that everyone will keep the conversation confidential. Leave plenty of time to answer questions or concerns.
- ◆ Allow people plenty of time to discuss what is meant by a map and to ask questions.
- ◆ Allow participants to choose what materials to use in making their map.
- ◆ Encourage discussion, but do not control the drawing of the map.
- ◆ When the map is finished, ask people to discuss any corrections they think need to be made.

## I. Layers of the Map

1. Ask participants to first draw a representation of their locality. This should include their homes and where people work and study.
2. Ask people to highlight on the map places important to their livelihood, such as the market, taxi/bus stands, farm land or suppliers.
3. Ask people to highlight where they never feel safe, sometimes feel safe or always feel safe.

**Reflection Box:** Are there places where everyone feels unsafe (women, men, girls and boys), or places where only some feel safe or unsafe, based on their age or gender?

## II. Questions

### Place and Safety

1. Discuss the resources, services and infrastructure that participants drew on the map. Why did they draw these items? (If they did not include savings groups, banks, transportation, school, training centers, health clinic, church, NGO offices, food distribution sites, ask why not). Are they accessible or inaccessible? Why or why not?

**Reflection Box:** Are there resources, services or infrastructure that are more accessible to women than men or vice versa? What are barriers of access for women or men?

### Forms of GBV and Risks of Harm and Violence

2. In places where participants “never feel safe,” ask why. What forms of violence or harm “might” one confront? Psychological (intimidation or threat of physical harm, restricted freedom of movement, verbal abuse), physical (beating, forced labor), sexual abuse or exploitation, economic (no control over resources, destruction of property, withholding pay), socio-cultural (social ostracism, discrimination).
3. In places where participants “sometimes feel safe,” in what conditions do they feel safe, for example, I feel safe there **if** .....?
4. In places where participants “always feel safe,” why? What conditions allow them to feel safe, for example, I feel safe **because**.....?

## III. Safety Mapping Summary Chart

### Instructions:

- ◆ Fill in the chart separately for women, men, adolescent girls and adolescent boys. Reflect on the answers for each of these groups and think about overall trends and differences.
- ◆ In the left-hand column, list all the places (resources, services, infrastructure) participants drew on the map.
- ◆ For each place, circle if the participants never feel safe, sometimes feel safe or always feel safe.
- ◆ If they never feel safe, what forms of GBV did participants mention that one “might” confront?
- ◆ In the last column, “Risks of harm or violence,” what risk factors increased harm or violence? Reference questions on forms of GBV–Risks of Harm and Violence that made participants feel safe in particular places or problems with access to resources and infrastructure.
- ◆ Reference the “Risks of harm or violence” summary responses when completing **column 2** of the Decision Chart (see page 22).

## Safety Mapping Summary Chart

| Focus Group # _____ |  | Date: _____  |                           |
|---------------------|--|--|---------------------------|
| Place               | Safety   | Forms of GBV   | Risks of harm or violence |
|                     | Never feel safe<br>Sometimes feel safe<br>Always feel safe | Psychological:<br>Physical:<br>Sexual:<br>Economic:<br>Socio-cultural: |                           |
|                     | Never feel safe<br>Sometimes feel safe<br>Always feel safe | Psychological:<br>Physical:<br>Sexual:<br>Economic:<br>Socio-cultural: |                           |
|                     | Never feel safe<br>Sometimes feel safe<br>Always feel safe | Psychological:<br>Physical:<br>Sexual:<br>Economic:<br>Socio-cultural: |                           |
|                     | Never feel safe<br>Sometimes feel safe<br>Always feel safe | Psychological:<br>Physical:<br>Sexual:<br>Economic:<br>Socio-cultural: |                           |
|                     | Never feel safe<br>Sometimes feel safe<br>Always feel safe | Psychological:<br>Physical:<br>Sexual:<br>Economic:<br>Socio-cultural: |                           |
|                     | Never feel safe<br>Sometimes feel safe<br>Always feel safe | Psychological:<br>Physical:<br>Sexual:<br>Economic:<br>Socio-cultural: |                           |

**Reflection Box:** Which forms of harm or violence are most cited? Which risks increase this form of harm or violence? What are the different risks of harm for women, men, girls and boys? What trends do you see? Which group is the most vulnerable?

# Safety Tool

## Purpose:

This tool will help practitioners identify factors that increase the risk of harm and violence and identify current protection strategies used by communities. It looks at women's, men's, adolescent girls' and adolescent boys' varied perceptions of risk when earning a living. This involves examining when, and in which situations and relationships displaced communities feel safe and unsafe.

## Instructions:

- ◆ Organize focus groups disaggregated by gender, age and special considerations (disability, ex-combatants, domestic workers) or ask questions to the same groups that completed the safety mapping exercise.
- ◆ Introduce yourself and explain the purpose of the questions.
- ◆ Assure participants that you will not write down their names, that they should feel comfortable speaking freely and ask that everyone keep the conversation confidential. Obtain necessary consent. Leave plenty of time to answer questions or concerns.
- ◆ Take note of the groups estimated age, dress and anything else that you think is important.
- ◆ Ask all the questions in the next section; adapt them as necessary to make sure they are easily understood and specific to the context.
- ◆ Encourage discussion and write down answers.

## I. Questions

### Risk Factors: Time

1. Are there times of the day (morning, afternoon, evening, night) when you feel safer? Why or why not?
2. Are there times of the week (during the week, weekend) when you feel safer? Why or why not?
3. Are there times of the year (holidays, during the dry season, when school fees are due, when men migrate for seasonal work) when you feel safer? Why or why not?



### **Risk Factors: Situations**

**4.** In which situations are harm or violence likely to increase?

- i. Getting stopped by a police officer
- ii. Getting stopped by a city official
- iii. In a shop by oneself
- iv. Negotiating to sell something
- v. Borrowing money
- vi. Selling goods
- vii. Other: \_\_\_\_\_

### **Risk Factors: Relationships**

**5.** Can you negotiate/bargain equally with, or do you feel safe when negotiating or dealing with:

- i. Customers (male, female)
- ii. Suppliers (male, female)
- iii. Service providers (loan officer, teachers, health workers)
- iv. Market administrators
- v. Intimate partner
- vi. Parents (if speaking to adolescents)
- vii. Others: \_\_\_\_\_

**Reflection Box:** Which risk factors are most often cited?

### **Safety Net**

**6.** In an emergency, do you have:

- i. Five nonfamily friends of the same gender?
- ii. A safe place to meet friends at least once a week?
- iii. Someone you feel safe to turn to if you have a problem?
- iv. Someone you can safely borrow money from?
- v. Someone you can safely ask for food?
- vi. A safe place to stay at night?
- vii. Someone who can help you find work?

### **Protection Strategies**

**7.** What strategies do you use to protect yourself or to reduce the risk of harm or violence?

**8.** What strategies do you use to keep members of your household (wife, husband, son, daughter, sister, brother, parents) safe?

**9.** What strategies do others in the community use to protect themselves or to reduce the risk of harm or violence?

## II. Summary Chart

### Instructions:

- ◆ In the first three columns, list the reasons why community members feel unsafe at certain times, in certain situations and in specific relationships. Consolidate risk factors into the “Summary: Risk Factors” column. Reference responses in the “Summary: Risk Factors” column when completing **column 2** of the Decision Chart.
- ◆ In the “Protection Strategies” column, list those protection strategies that correspond with the risk factors identified in the “Summary: Risk Factors” column. Reference responses when completing **column 3** of the Decision Chart.
- ◆ In the “Safety Net” column, determine if the communities’ safety net is weak, sufficient or strong. Add up the number of “yes” responses in question 6, titled “Safety Net.” There are a total of 7 possible “yes” responses in question 6. If you add only 0-3 “yes” responses out of a total of 7 possible “yes” responses, their safety net is deemed weak; 4 “yes” responses indicates a sufficient safety net and 5-7 “yes” responses indicates a strong safety net. Reference responses when completing **column 3** of the Decision Chart.

## Safety Tool Summary Chart

|                     |            |               |                          |                       |                                    |
|---------------------|------------|---------------|--------------------------|-----------------------|------------------------------------|
| Focus Group # _____ |            |               |                          | Date: _____           |                                    |
| Risk Factors        |            |               |                          | Protection            |                                    |
| When                | Situations | Relationships | Summary:<br>Risk Factors | Protection Strategies | Safety Net                         |
|                     |            |               |                          |                       | Weak (yes response to less than 4) |
|                     |            |               |                          |                       |                                    |
|                     |            |               |                          |                       |                                    |
|                     |            |               |                          |                       | Sufficient (yes to 4)              |
|                     |            |               |                          |                       |                                    |
|                     |            |               |                          |                       | Strong (yes to more than 4)        |
|                     |            |               |                          |                       |                                    |

## Decision Chart

**Research Question:** Does my livelihood intervention need to include protection strategies?

### Instructions:

- ◆ Use this decision chart to determine whether your program should include protection strategies to mitigate the risk of GBV for existing or planned livelihood activities identified through a livelihood assessment.
- ◆ Enter the relevant livelihood activity in the left-hand column.
- ◆ For each livelihood activity, answer the questions in each column using information compiled in each tool's Summary Chart. Mark the corresponding "yes," "maybe" or "no." If you select "yes" or "maybe," list the corresponding risk or protection strategy.
- ◆ Use the information in each row to decide whether a protection strategy needs to be included in the corresponding activity.
- ◆ For "yes" decisions, develop a consultative process with participants to review potential risks, jointly develop protection strategies and identify risks they feel are worth taking. In addition, see page 24 for a list of promising practices in protection strategies.

## Decision Chart

| Focus Group # _____                                       |   | Date: _____  |                                     |   |
|---|---|--|-------------------------------------|---|
| Livelihood activity:<br>To be inserted<br>by practitioner | Column 2: Risk of<br>harm or violence: Is<br>there a risk of harm<br>or violence for this<br>livelihood activity? | Column 3: Protection<br>Strategy: Does the<br>community currently<br>use a protection<br>strategy to address<br>these risks? | Column 4: Decision:                 |   |
|   |   |  | Develop a protec-<br>tion strategy? | Develop a protec-<br>tion strategy<br>with whom?    |
|   | Yes : _____<br>_____<br>Maybe: _____<br>_____<br>No   | Yes: _____<br>_____<br>No  | Yes<br>No                           | Women<br>Men<br>Adolescent Girls<br>Adolescent Boys |
|   | Yes : _____<br>_____<br>Maybe: _____<br>_____<br>No   | Yes: _____<br>_____<br>No  | Yes<br>No                           | Women<br>Men<br>Adolescent Girls<br>Adolescent Boys |

## Decision Chart

| Focus Group # _____                                       |   | Date: _____  |                                     |   |
|---|---|--|-------------------------------------|---|
| Livelihood activity:<br>To be inserted<br>by practitioner | Column 2: Risk of<br>harm or violence: Is<br>there a risk of harm<br>or violence for this<br>livelihood activity? | Column 3: Protection<br>Strategy: Does the<br>community currently<br>use a protection<br>strategy to address<br>these risks? | Column 4: Decision:                 |   |
|   |   |  | Develop a protec-<br>tion strategy? | Develop a protec-<br>tion strategy<br>with whom?                |
|   | Yes : _____<br>_____<br>Maybe: _____<br>_____<br>No   | Yes: _____<br>_____<br>No  | Yes<br><br>No                       | Women<br><br>Men<br><br>Adolescent Girls<br><br>Adolescent Boys |
|   | Yes : _____<br>_____<br>Maybe: _____<br>_____<br>No   | Yes: _____<br>_____<br>No  | Yes<br><br>No                       | Women<br><br>Men<br><br>Adolescent Girls<br><br>Adolescent Boys |
|   | Yes : _____<br>_____<br>Maybe: _____<br>_____<br>No   | Yes: _____<br>_____<br>No  | Yes<br><br>No                       | Women<br><br>Men<br><br>Adolescent Girls<br><br>Adolescent Boys |
|   | Yes : _____<br>_____<br>Maybe: _____<br>_____<br>No   | Yes: _____<br>_____<br>No  | Yes<br><br>No                       | Women<br><br>Men<br><br>Adolescent Girls<br><br>Adolescent Boys |
|   | Yes : _____<br>_____<br>Maybe: _____<br>_____<br>No   | Yes: _____<br>_____<br>No  | Yes<br><br>No                       | Women<br><br>Men<br><br>Adolescent Girls<br><br>Adolescent Boys |

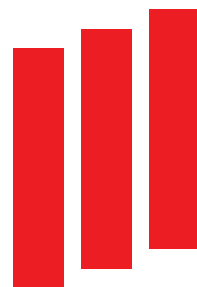
### Possible protection strategies may include:

1. Advocating for changes in host government policy and practice on women's and adolescent girls' economic rights, including property, inheritance and marital rights.
2. Employing strategies to raise women's self-worth, self-esteem and self-confidence through solidarity groups and peer networks.
3. Addressing women's time poverty by investing in labor-saving technologies and providing day care services for their children.
4. Addressing social norms:
  - a. through camp planning that promotes communities building social networks that are not exclusive or discriminatory;
  - b. by facilitating safe spaces in livelihood programs where men and women discuss shared values, practices and behavior;
  - c. in emergencies by identifying pressure points within the community and household that may increase harm or violence and providing participants with alternative pathways to resolve conflict by teaching men and women conflict resolution, negotiation and communication skills.
5. Including women in supervisory and management roles.
6. Requiring codes of conduct from employers.
7. Organizing safe and affordable transportation to and from work for women.
8. Providing safe places for women to save, such as bank accounts, and teaching financial literacy so that they can maintain control over the resources they earn.

## Notes

1. Women's Refugee Commission, *Peril or Protection: The Link between Livelihoods and Gender-based Violence*, 2009, <http://wrc.ms/rVUloW>.
2. Nearly every humanitarian aid sector creates subsidiary livelihoods as a by-product of primary packages. For example, in the WASH (water, sanitation and hygiene) sector, when a latrine is provided, secondary work is created on the supply side (in fabrication and distribution) and on the demand side (in delivery and construction). Livelihood activities in other sectors should incorporate GBV protection.
3. <http://womensrefugeecommission.org/elearning/portal/courses/2-preventing-gender-based-violence-building-livelihoods>.
4. Radha Iyengar, Associate Professor, Department of Economics, London School of Economics and Political Science, interviewed by Jina Krause-Vilmar and Anooradha Siddiqi, tape recording, New York City and London, December 28, 2010.
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7. A. Bonwick, "Who Really Protects Civilians?" *Development in Practice*, no. 16, (June 2006).
8. Leigh Stefanik, GBV Program Officer, CARE USA, interviewed by Jina Krause-Vilmar and Anooradha Siddiqi, tape recording, New York City and Washington, D.C., February 14, 2011.
9. Women's Refugee Commission, *Building Livelihoods: A Field Manual for Practitioners in Humanitarian Settings*, 2009, [http://womensrefugeecommission.org/resources/doc\\_download/281-building-livelihoods-a-field-manual-for-practitioners-in-humanitarian-settings](http://womensrefugeecommission.org/resources/doc_download/281-building-livelihoods-a-field-manual-for-practitioners-in-humanitarian-settings).
10. Interviews with Somali women, interviewed by Jina Krause-Vilmar and Tiziana Clerico, Johannesburg, South Africa, March 22, 23 and 28, 2011.
11. UK Department for Foreign International Development, "Women's Economic Empowerment," online conversation, Henrietta Miers, October 14, 2010.
12. Andrea Rodericks, Technical Advisor for Women and Agriculture, CARE USA, interviewed by Anooradha Siddiqi, New York City and Atlanta, February 17, 2011.
13. Ringe Florence, Economic Security and Social Inclusion Advisor, SPRING Project, "Mitigating Risk of Gender-based Violence, Action Plan follow-up," e-mail to Jina Krause-Vilmar, September 2, 2010.
14. 1 USD is equivalent to 2,763 Ugandan shillings (OANDA currency conversion on October 25, 2011).
15. Ringe Florence.
16. Lisa Butenhoff, Country Director, ARC/South Sudan, interviewed by Jina Krause-Vilmar and Anooradha Siddiqi, tape recording, New York City and Juba, February 29, 2011.
17. Karen Austrian, "Safe Spaces, Financial Education, and Savings for Adolescent Girls in Kenya," *Promoting Healthy, Safe, and Productive Transitions to Adulthood Brief no. 29*, 2011.
18. Annabel Erulkar, et. al., "Adolescent Life in Low Income and Slum Areas of Addis Ababa, Ethiopia," Population Council, 2004.
19. O. Bandiera, R. Burgess, S. Gulesci, & I. Rasul, "Community Networks and Poverty Reduction Programmes: Evidence from Bangladesh," *Economic Organization and Public Policy Programme (EOPP)*, 2009. Retrieved from <http://sticerd.lse.ac.uk/dps/eopp/eopp15.pdf>.
20. Naila Kabeer, "Reflections on the Measurement of Women's Empowerment," in: *Discussing Women's Empowerment: Theory and Practice*, SIDA: Swedish International Development Cooperation Agency, 2001.
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23. Audrey Crawford, Community Services Officer, Jijiga, UNHCR/Ethiopia, interviewed by Anooradha Siddiqi, Elettra Legovini and Maame Ofosuhen, tape recording, Jijiga, Ethiopia, January 10, 2011.
24. Cody Donahue, Child Protection Section/Programme Division, UNICEF, interview by Jina Krause-Vilmar and Anooradha Siddiqi, tape recording, New York City, May 10, 2011.
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26. Doris Bartel, Director of the Gender Unit, CARE USA, interviewed by Jina Krause-Vilmar, tape recording, New York City and Atlanta, February 16, 2011.
27. Cody Donahue.
28. Ibid.
29. Radha Iyengar.
30. Ibid.
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32. Susan Jaspers and Sorcha O'Callaghan. "Challenging choices: protection and livelihoods in conflict." *Humanitarian Policy Group*, no. 31, May 2010, p. 1.
33. Radha Iyengar.
34. Doris Bartel.
35. Response from workshop participants and several expert interviewees.
36. Response from several workshop participants.
37. Women's Refugee Commission, *Peril or Protection: The Link between Livelihoods and Gender-based Violence*, 2009, <http://wrc.ms/rVUloW>.
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