

Title: Civil War and Forced Migration: A case study of the livelihoods Strategies of Liberian Refugee Women in Ghana

Paper presented at the “Innovation & Governance in Development” Conference, UNU-MERIT/MGSoG, 26-28, November

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### **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, international and local non-governmental organizations (NGOs) in providing material assistance to Liberian women refugees in Ghana, and thirdly, it examined problems encountered by these refugee women in their efforts to earn a living.

The study area was the Buduburam refugee camp in Ghana and involved women refuge of ages 18 and above. Women refugees were the focus of this study because 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 respondents. 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 who were employed in the formal sector worked mainly with aid agencies. The younger women veered towards labour intensive jobs, such as food vending and trading. Furthermore, occupational combination was a common practice among the informants, as they had several income sources to ensure profitability and economic security. Respondents were found to be highly mobile and in so doing, diversified their livelihood options. Additionally, 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 offers 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.

## **Introduction**

By the close of 2006, there were an estimated 9.9 million refugees globally constituting roughly one third (30%) of United Nations Commission for Refugees (UNHCR's) population of concern with women accounting for 49% of this figure. 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%). With -7% Europe was the only continent recording a decrease in the population of concern. The available data indicates that 49% are female (ibid).

At the end of 2013, there were 16.7 million refugees worldwide<sup>1</sup>. According to available data, women and girls accounted for 49% of the refugee population in 2013, virtually unchanged compared to the 48% recorded in 2012. This implies that the total number of female refugees is almost at par with male refugees (UNHCE, 2013)<sup>2</sup>

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). By 2012 and 2013 the number of UNHCR's planned and managed camps represented 35.3% and 34.6% of refugee accommodation respectively.

## **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 (Karnaga, 1997). However, due to the budget constrain of the UNHCR, relief supply has been limited in subsequent years.

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<sup>1</sup><http://www.unhcr.org/uk/about-us/key-facts-and-figures.html>. Retrieved, 11/23/2014

<sup>2</sup> Out of the 42.9 million persons of concern to UNHCR at the end of 2013, data break down by sex were available for 23.9 million persons (56%)

Although there is no doubt that humanitarian assistance is needed to enable refugees in different locations rebuild their lives as well as guarantee the development of a sustainable livelihood, 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.

### **Hypothesis**

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

### **Objectives of the Study:**

Specifically, the study sought to:

1. Examine how Liberian women refugees earn a living in Ghana.
2. Examine role(s) played by the (UNHCR), international and local NGOs, 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

### **Methodology**

#### **Study area**

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

#### **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. 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 an increase in refugee

population 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). As of 2011 and 2013, there were still about 11,000 and 5,249 Liberian refugees in Ghana respectively. Female population as of 2008 stood at about 25,000<sup>3</sup>. In June 2012, refugee status for Liberian refugees formally ceased; UNHCR have since been urging refugees to return to Liberia (UNHCR 2011&2013).

## **Methodology**

The survey was conducted with women refugee of age 18 and above who were purposively selected. The age of respondents was fixed at 18 years and above because according to the Ghanaian constitution 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. The target groups for this study were women: married, separated, divorce, single or widowed. Women were the focus of this study because they represent a more vulnerable population among refugees. Furthermore, issues on refugee women and 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 utilised in this research. The primary data used in this research was collected from a field survey. Close and open-ended questionnaire were the main instruments 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. In addition, two focus group discussions were also conducted while interviews were conducted with both local and international NGO, as well as the secretary of the Ghana refugee Board with the aid of a questioning guide.

## **Civil War and Forced Migration**

### **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 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

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<sup>3</sup> Interview with president of women NGOs, (2007)

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).

### **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 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.

### **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 and lives. The arguments above show that the motivation of forcibly displaced people varies as most people are influenced by several issues.

The following paragraphs present brief discussions on the three main underlining causes of forced migration. More light will be thrown on war as a proximate cause because it is the immediate cause which has led to the forceful displacement of Liberians to Ghana.

### **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. This 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, 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), analysed countries that do not produce refugees and concludes that since 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).

### **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. 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. In most 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 and policies

## **Issues Affecting Refugee women in Africa**

### **Introduction**

Almost 80% of Africa's refugees are women and their children (Matthews, 2002; Martin, 2004). 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.

### **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).

### **Rape and Sexual Abuse**

Reported cases of rape by some refugee women 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 from a soldier during the civil war in Liberia while 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 men in the host country who may take advantage of unsuspecting and frightened immigrant women and sexually assault them.

### **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, refugees need money to supplement what may be provided. Kreitzer (1997) study of refugee women at the Buduburam refugee camp found the issue of inadequate resources for basic needs as the greatest concern to the refugee women. Another study by Akotia

and SefaDede (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 the 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.

## **SUSTAINABLE LIVELIHOOD FRAMEWORK**

### **Introduction**

This section presents a detail discussion of the main analytical framework used in this study (Sustainable livelihoods framework). The livelihood framework was used for the analysis of the different livelihoods strategies of respondents.

### **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). According to Scoones (1998), sustainable livelihoods is 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 access to assets and activities that is influenced by social relations (gender, class, kin, and belief systems) and institutions.

### **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.

### **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. 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 investigates how far these refugee women have dealt and cope with these vulnerabilities by investigating how they earn a living.

### **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). For instance, what are the roles played by the various NGOs, government and **community institutions** and organizations to assist these women in their livelihoods.

### **Livelihood Strategies**

Depending on the assets people have and the structures and processes that have influence on them and the vulnerability context under which they operate, people make a choice 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).

### **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 sustainable livelihoods (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 while also serving as a useful analytical structure that help practitioners and theorists 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 ascertained the various assets available to refugee women for the purpose of sustainable livelihood.

### **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'.

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.

## **Findings**

### **Introduction**

This section is a presentation and analysis of data collected from forty women refugee in Ghana. It 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 local as well as international NGOs in supporting these women. The final section looks at the problems they encounter while making a living.

### **Demographic Characteristics**

#### **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 49years (Johnson &Neumark, 1997). 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 years were more likely to take up economic activity which could be considered as demanding more physical energy than the age groups of 40years 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 1: Age Distribution of Respondents**

<b>Age Group (Years)</b>	<b>Frequency</b>	<b>Percentage</b>
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 40 women who were interviewed, 30% (12) formed the modal age group falling between the ages of 30 and 34 years. 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, only one respondent was in the age brackets of 50 to 64 years.

It is clear from table 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 them. 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).

### **Educational Background of Respondents**

Although education is not a pre-requisite for entry into the informal sector, the educational level of the respondents is important to this study. This is because it is a form of human capital, which enhances livelihood option by the skills acquired. 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 the labour market. Below is a table showing the various educational backgrounds of respondents

**Table 2: Educational Background of Respondents**

<b>Educational Background</b>	<b>Frequency</b>	<b>Percentage</b>
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
No Formal Edu.	4	10.0
Total	40	100

Source: Fieldwork, 2007

Table 2 shows that educational access and qualifications were limited. The majority of respondents had obtained secondary school education while 10% of respondents had no formal. None of the women, who had elementary education had been educated beyond the 10<sup>th</sup> grade. 12.5% of respondent (5) have been educated up to the tertiary level, while 22.5% have had vocational training.

The interview revealed that, out of the 5 women who said they had tertiary education only one obtained her degree while in Ghana, 5 women obtained their elementary education in Ghana, while 6 respondents obtained their secondary education in Ghana. The level of education of the respondents may also explain why respondents were predominantly working in the informal sector which does not require extensive formal education.

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.

### **Marital Status**

Marriage is a means 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, according to Gyekye (1998), an unmarried woman is almost an anomaly. 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 their husbands are suppose to be providers. An analysis of marital status of respondents is also important because Moser, (1998) has also argued among other things that the household relations are 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 other's welfare and help provide access to productive resources which enhances livelihoods. Additionally, an analysis of household size and heads show the level of responsibility of respondents. Thus high economic value is placed on marriage as with children.

**Table: 3 Marital Statuses of Respondents**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage</b>
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 3 shows that only 12.5% of respondents were married, 37.5% were divorced, 25.0% were widowed<sup>4</sup> 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 whereabouts 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 someday meet their husbands. Table 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.*

<sup>4</sup> All of these respondents said their husbands died as a result of the war.

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 cannot 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 it is his responsibility to take care of the home*

## **Household Characteristics**

### **Household Leadership**

Given the increasing recognition that female headed households face enormous challenges with household welfare, interviewees were asked who the heads of their households were. 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 77.5%. This meant in all these cases respondents were the heads of their households. Only 10% of respondents said their households were male headed while 12.5% said it was jointly headed with 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 regard 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, 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.*

### **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 nobody but when I came to the camp I met 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 met 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. This emphasised the crucial role of social capital (see chapter 5).

### **Current accommodation**

The following narrations show how respondents 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 from 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 years 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 I was sharing accommodation with another woman some time ago. Currently I have managed to put up a two bed room house where 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.

### **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 extend of “shock” (see livelihood framework) of the war and their status as refugees on their previous occupation carries. The livelihood framework posits that peoples 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.*

Only Four respondents said they were not involved in any form of work while 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, The data show we may say that the current status of respondents as refugees has had a negative influence in their participation within the formal sector of employment

### **Livelihood Strategies**

In the early days of arrival, respondents survive with the help of 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 currently 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 onwards<sup>5</sup>.*

The preceding paragraphs take 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 years.*

*I learnt how to plait hair from my aunty; 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 Tema<sup>6</sup> to plait hair and I return to the camp in the evening.*

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<sup>5</sup> Interview with UNHCR official, 1 August, 2007

<sup>6</sup>Tema is a suburb of Accra, the capital of Ghana)

*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. 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 cedis<sup>7</sup> and it enough for me and my little nephew who is with me now*

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

**Table: 4 Respondents by their income -generating activities**

<b>Income generating activities</b>	<b>Frequency</b>	<b>Percentage</b>
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
“Susu” Collection	1	2.0
<b>Total</b>	<b>50</b>	<b>100</b>

Source: Fieldwork, 2007.

*The total stood at 50 because 10 respondents were combining two activities.*

Table 4 shows that, out of the forty respondents who were interviewed, 21 were involved in trading as an economic activity. These traders buy and sell 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

<sup>7</sup> About 430 U S dollars

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)

The data shows that in urban areas and refugee camps, few women refugees with professional qualification find work within their area of specialization; livelihood strategies move toward non-farm activities like trading. The Table also shows that respondents who work in formal employment combined their work with part-time work as traders during the weekends. Additionally, remittances received from relative abroad were the only source of income for some women. 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 Statesends me 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

*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 it 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 number of jobs.

*I have been in this camp for six years and I have tried to do various things for me 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.*

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 cannot 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 Ghanacedis( about125 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 cut across all the age groups.

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

### **Key Characteristics of Livelihood Strategies**

#### **Food Vending**

According to four respondents, preparing and selling cooked food is the only means by which they earn a living. They mostly sold from “chop bars”(local restaurant), kiosks, and at the market. The menu was mainly traditional rice and sauce dishes. In Ghana, street foods are not only more convenient but sometimes 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 25-29years. 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.*

#### **Petty Trading**

Some 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 nearby villages or purchase them from Accra.

#### **Hair Plaiting**

This is yet another type of enterprise that absorbs a large number of Liberian refugee women interviewed. This skill was not limited to 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.

### **Teaching and Administrative Work**

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

### **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 respondents were operating from their own kiosk.

Additionally, the study shows that a number of respondents were combining occupations. Ten respondents said they combine 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*

It can be deduced from the narrations that these women are combing occupations because a single occupation does not generate 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.

## **Support from UNHCR, other International and local Organizations, and the Government of Ghana**

### **Introduction**

This section of the analysis presents the various support refugees have received to enable them earn a living. What are the institutions respondents are utilising to get their livelihoods? What has been the role of UNHCR, international NGOs, and state agencies in supporting refugee women to make a living? The following quotations are answers to the question on what help they have received to support their economic activities:

According to a physically challenged 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 bread 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 from 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 cannot go to work.*

*Currently, UNHCR through Women's Initiative for Self Empowerment is giving us training and support to start our own business. They teach 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 but through the UNHCR scholarship programme, I was able to attend the university and now this is where I teach.*

### **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.

### **Support from Local NGOs**

Four major national NGOs worked in the camp. These NGOs are the implementing partners of the UNHCR as follows:

- The National Catholic Secretariat who are responsible for food distribution to the vulnerable

- The Assemblies of God : health and sanitation.
- The Christian Council: 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 enable 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 who were in charge of skill training

### **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 refugees, the government of Ghana 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 provided security.

*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

## **Problems Affecting livelihoods Strategies**

### **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 on the lack of 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. Martin (1995) argues that 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.

### **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.

### **Lack of Capital**

One of the needs for respondents 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.

## **Summary, Conclusions and Recommendation**

Results show that 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 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 different types of livelihood strategy of the female respondents shows 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).

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. This may be because prostitution and related issues easily attract community shame. And since data 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 in other parts of Africa (UNHCR, 2006,). This was partly because the Buduburam refugee camp is situated 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.

### **Support from UNHCR, NGOs, and Ghana Government:**

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

The data showed the informants as being highly appreciative of the initial humanitarian assistance offered them during their first few months as refugees. However, with time, they generally rated relief packages unfavourably because they viewed the assistance as being inadequate to help them establish any meaningful life in their new home.

### **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 from host community and lack of capital and vocational skills.

### **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. Therefore findings of this study have supported the hypothesis. 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 continue 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% of the women relied solely on remittance but since 96 % were working this assertion can be substantiated from the data. Thus we can conclude that 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.

## **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

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