Livelihood
And
Employment Creation

Women's entrepreneurship development in refugee contexts
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PREFACE

Proposal of short Operational Guidelines

This collection of short guides describes a number of activities (based upon labour, enterprise and business development, training and local area development) that will contribute to the promotion of both social and economic recovery and livelihoods. Each activity is explained, and 'why', 'how', and 'when' (or when not) to implement them is outlined in a brief guide.

A. Why these guides

These guides provide a practical introduction to employment and business-related interventions. They are written for humanitarian and development field workers working on the promotion of self-reliance and livelihoods of displaced populations and other conflict-affected communities. They highlight opportunities and limitations of different relevant ILO approaches and methodologies for socio-economic empowerment through employment-oriented strategies. They should help field staff decide the suitability and feasibility of adopting these approaches in their particular operations; and will also help identify any need for specific ILO expertise to support relevant UNHCR operations.

These guides will not substitute technical expertise in the field; rather they are programming and decision-making guidelines that will help programme and technical staff oversee the design and implementation of relevant activities. Further technical training or partnerships should be developed as appropriate.

The subjects can be divided into three major categories:

- 'Cash for work', 'Food for work', 'Labour-based infrastructure reconstruction' and 'Community contracting' belong to the first. These three areas concentrate on the creation of temporary jobs that can inject cash into a community rapidly. These jobs are not meant to provide sustainable livelihoods, but are designed to revive the local economy, provide a boost to household economies, either in refugee hosting areas or in the reconstruction phase of a post-conflict situation, in order to create the means for further development.

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1 These short guides were elaborated by Maria Lazarte G. to be included in the UNHCR Self reliance Manual and have been derived from consultations with ILO technical departments and based on their relevant publications.
The second category includes micro- and small-enterprise development and its subsections: 'Microfinance', 'Business development services', 'Start and improve your business' and 'Women entrepreneurship development'. This group concentrates on building sustainable self-employment, and on micro- and small-enterprise support and development.

The last group contains general strategies that can be used in combination with strategies above in order to promote individual and communal economic development. These include 'Emergency public employment services', 'Skills-training', and 'Local economic development'.
A. **Who should use them**

These guides are written for middle managers, national and international field experts and associated partners.

B. **How should they be used**

The guides comprise of a combination of briefings and a compilation of major relevant ILO tools on each subject. The guides provide decision-oriented information on each area, and expansive methodological guidelines as well as a reference to an additional online bibliography and contact information for further resources and technical help.

The guides are divided into the following sections:

- A brief summary of each strategy (‘what is’).
- Its main advantages (‘why implement’)
- Information on when to implement each strategy (‘when to’)
- Warnings (‘when not to implement’).
- Problems and challenges to consider before and during implementation (‘problems/challenges’).
- Basic steps or different forms of each particular strategy, and some recommendations to consider during the implementation of each strategy (‘how to’).

C. **Contents**

There are twelve guides

**Building a basis for employment and enterprise development**
1. Vocational and skills-training
2. Local economic development
3. Public employment services

**Short-term employment options**
4. Cash-for-work
5. Food-for-work
6. Labour-based infrastructure projects
7. Community contracting

**Business development options**
8. Micro and small enterprise promotion
9. Microfinance
10. Business development services
11. Start and improve your own business
12. Women entrepreneurship development
Women’s entrepreneurship development in refugee contexts

A. What is women’s entrepreneurship development

Women’s entrepreneurship development involves supporting women to overcome barriers, which can be a result of their social and economic standing relative to men, in starting and running a business. In a refugee situation these differences in social and economic standing may be greater than in more stable situations. For example: when resources are scarce it is not unusual for the most powerful in a community have access to or own those resources. In many refugee communities the most powerful individuals are men. Therefore support for women entrepreneurs can:

- Ensure they can participate in and benefit from micro and small enterprise development activities: e.g. by ensuring women’s participation in businesses networks within and/or outside refugee camps.
- Focus specific activities on women e.g. business skills training courses for women only.

Many activities promoting women’s entrepreneurship are to reduce risk. For example:

- Reducing the risks involved in starting a business, through business training and access to credit on reasonable terms. (See the ILO/UNHCR Short Guide on Business Training.)
- Reducing the risk of friction within the family or community by promoting a positive attitude to entrepreneurship for women through awareness-raising.
- Reducing the risks associated with accessing markets through market appraisals and using business development services to improve marketing skills. (See the ILO/UNHCR Short Guide on Business Development Services.)
- Reducing the risks of operating alone in a business by promoting membership of small business associations.

B. Why focus on women entrepreneurs

Micro and small businesses are increasingly seen as a means of generating meaningful and sustainable employment opportunities, particularly for those at the margins of the economy frequently women, the poor and people with disabilities.
UNHCR and ILO realize that the economic empowerment of women refugees and internally displaced women also goes hand-in-hand with strategies for enhancing the protection of refugee women and girls.

By providing a source of income and increasing access to, and control over, resources such as land, women can obtain more control of their own lives. Economic empowerment has been shown to impact positively on the involvement of women in decision-making processes and to improve their negotiating position.

In refugee situations families need income. Income generating activities by women and men can be the source of this income. In particular women's traditional skills could be considered a business asset in refugee situations. Using women's traditional skills as a basis for establishing businesses, the right interventions can help women to become valuable providers for their families. Some grow to provide jobs for family members and others.

C. **Ways to promote women's entrepreneurship**

The following are ways in which ILO and UNHCR have promoted the economic empowerment of women in refugee and returnee camps in Mozambique and Angola. (See reading list)

1. **Economic mapping exercises:** examining what businesses women are engaged in, what skills they have, what obstacles exist for them and what market opportunities exist for business start-ups and growth. (See the UNHCR/ILO Short Guide on Micro and Small Enterprise Promotion)

2. **Analysis of gender relations:** examining the roles and level of empowerment of women in order to establish the level of intervention. For example if women have limited mobility within the camp the interventions will have to take this into account.

3. **Collaboration with partner organisations:** working with and building the capacity of existing organisations that represent women and women entrepreneurs. These organisations are vital for decision making processes, setting objectives and creating impact indicators.
4. **Developing entrepreneurship skills**: training women to become entrepreneurs to reduce the risk of business failure due to poor business skills is vital; however training trainers to be able to offer follow-up to trainees is as important. The ILO's business training materials could be used for giving women entrepreneurs the skills need. (See the ILO/UNHCR Short Guide on Business Training)

5. **Building up associations of entrepreneurs**: establishing or supporting member based organisations to be able to support women entrepreneurs. These organisations often provide support networks for women entrepreneurs, and can be capacitated to provide business development services to other women entrepreneurs.

6. **Encouraging the provision of business services to women**: facilitating the exchange of business and technical production skills often can improve the chances of survival of an income generating activity. Using business associations as providers of these services can be the most effective way of delivery. (See the ILO/UNHCR Short Guide on Business Development Services)

7. **Establishing linkages with microfinance providers**: linking to existing microfinance lenders is often the most effective way of making sure women have access to business capital. Starting a microfinance or group lending scheme can be complex, having access to existing, or attracting in, microfinance providers to a camp can often be the most effective option.

8. **Developing positive attitudes to entrepreneurial women within the camp**: promoting entrepreneurship as an acceptable role for women can be done by standard marketing techniques. Promotional materials, participatory workshops and using role models could be ways of reaching out to the camps' communities.

9. **Sustainability** of all the above activities should be a major concern of any intervention in a refugee situation. Building the capacity of in-camp organisations to carry out entrepreneurship activities after the withdrawal of external support is a priority. This capacity will also be transferred if and when refugees become returnees.
D. Challenges in promoting women’s entrepreneurship

In addition to the constraints to starting and running a business in conflict-affected contexts (see the UNHCR/ILO Short Guide on Micro and Small Enterprise Promotion) there might be additional cultural challenges in promoting women entrepreneurs’ activities:

- Women entrepreneurs are part of a community of men and women. Making sure male members of a refugee community understand the benefits and are supportive of the women’s entrepreneurship development activities is vital. This can be done through participatory workshops and working with partner organisations to inform and consult with male members of the community.

- Group businesses and lending are often seen as sustainable ways of setting up businesses at an income generation level. However, experiences in Angola and Mozambique have shown these ways of working are seen as unacceptable for groups of people whose trust levels may be very low after previous life experiences.

- In many countries the standard of numeracy and literacy among women can be lower than that of men. Refugee situations can mean schooling is very limited for women. These levels of numeracy and literacy can mean some interventions such as training have to be done alongside basic schooling or tailored to a less literate target group.

- Women’s positions within refugee camps can be lowered due to in-camp decision-making processes, male domination over resources and the threat of violence. It is important to take into account these types of gender relations when planning and implementing activities.

- Women often have multiple roles which means their workloads are already heavy. Take care not to overburden them with the responsibility of time consuming or costly business ideas.

For more information Women’s Entrepreneurship Development in Refugee Contexts see:


- Economic mapping and capacity building in Lumbala N’Guimbo administrative centre - Mexico Province, Angola, Rotafina José Sande, ILO/UNHCR, 2004
Report on Training and Capacity Building carried out by ILO's WEDGE team under the SEED Programme, Namsifu Nyagabona, ILO/UNHCR, 2004


Promoting Women’s Entrepreneurship Development based on Good Practice Programmes: Some Experiences from the North to the South; Kantor, Paula; ILO InFocus Programme on Boosting Employment through Small Enterprise Development. International Labour Office. Job Creation and Enterprise Dept. Geneva: ILO-SEED, 2000

Links:
www.ilo.org/seed
www.ilo.org/crisis
www.unhcr.ch

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