

Integrating Protection/GBV Mitigation into Livelihood Programs

The Women's Refugee Commission has been researching and promoting how to make economic programs for displaced and returning populations both effective and safe. Our findings have shown that new economic opportunities can increase women's and girls' risk of gender-based violence (GBV) but that economic programmers can mitigate many of these risks by understanding how their programs expose women and girls to risk and then building protective elements, such as those detailed below, into their program design and implementation to mitigate these risks as much as possible.

General

- Identify market trends and opportunities and inter-community dynamics to ensure that the program does not reinforce or perpetuate unequal gender norms or marginalization of vulnerable groups.
- Engage diverse groups of community members (including women and girls, people with disabilities, and other marginalised groups (for example, religious and ethnic minorities)) to inform targeting decisions and explain programme goals, in order to avoid creating new protection risks due to resentment and misunderstanding.
- Ask women and children for their input to help determine potential risks in program design, implementation and monitoring. A safety mapping tool can assist with risk identification. Make provisions for the care of beneficiary's children, both in order to increase program participation and to avoid negative impacts on child well-being.
- If project-specific ID cards are made, avoid putting vulnerability information such as ethnicity and tribal affiliation on the cards, as this can stigmatize or put participants at risk.
- Mainstream people with disabilities into livelihood programs or members of their household are for indirect impact and benefit.

Cash Transfers

- Monitor use of cash/consumption patterns monitored to ensure the female head of household has control over usage for basic and survival needs.
- Transfer vouchers or cash in the female head of household's name after assurances have been made that this will not place them at increased risk.
- Transfer cash directly into a bank account or a mobile money account or another place deemed safe by the recipient.
- Use ATM cards in the female head of household's name or mobile cash transfers instead of cash when appropriate based on distance and safety to collection points and literacy levels.

Cash for Work

- Include female participants and female supervisors in cash-for-work programs.
- Ensure women have opportunities to participate in occupations that are not traditionally female-identified.
- Monitor work conditions and security regularly to ensure that participants are safe from exploitation, sexual abuse and harassment.
- Conduct a safety assessment for work undertaken onsite.
- Ensure female participants have a safe place to save money earned, such as bank accounts or mobile money accounts in their names.
- Develop an exit strategy to ensure that participants are not put at economic or survival risk when the program ends, such as linkages with job placement and loan programs.
- Consider carefully the location of distribution points and methods as well as the places where work is going to be done. In consultation with women, girls and other community members, ensure that the routes to be taken to distribution sites do not expose women, men, boys or girls to risk of violence or abuse, especially if it is known that they will be carrying money.
- Take into account safety concerns at different times of day and adapt the hours of work or times of distribution accordingly. Consider assigning women some work activities that can be done from home, for instance repair of work tools and sewing workers' uniforms. Ensure that the distribution takes a "client-centered" approach that is friendly to children, adolescents, women, girls and vulnerable groups. Engage clients and staff to design a system of orderly distribution that avoids having to resort to even the mildest form of violence to control the crowds
- Ensure that the most vulnerable are brought to the front of the distribution line so they can go home earlier.
- Train any police or armed forces who have to support distributions for security reasons on the Child Safeguarding / Child Protection Policy. **Note:** the choice to work with armed security forces should be a last resort.

Vocational Skills Training

- Offer courses at hours that allow females with heavy care burdens to participate. Provide child care for staff and participants to allow mothers to be both teachers and pupils.
- Encourage and support females to take courses outside their traditional gender roles as these may lead to expanded opportunities, higher wages and higher status positions.
- Train teachers in sexual exploitation and abuse and reporting mechanisms and sign codes of conduct.
- Make sure that female instructors are well-represented among training center staff.
- Include transferrable skills in trainings – financial literacy, business management, computer skills, and marketing that strengthen female participants’ ability to manage and control their assets.
- Include post-course work apprenticeships and/or job placement services with placement sites appropriately screened and monitored for safety.
- Place female participants only in sites with other female employees/apprentices.

Livestock Dispersal

- Target livestock dispersal programs to both women and men and include women as recipients for large livestock (cattle, goats, sheep, pigs) not just small animals (chickens, rabbits, bees).
- Provide veterinary services, especially to those less familiar with maintaining livestock health, such as some women.
- Create links for female recipients to markets, suppliers and buyers and encourage and support women producers groups.
- Train women recipients in livestock care and basic veterinary services.

Agriculture/Crops

- Assess and, when necessary, negotiate women participants’ access to land and water.
- Target and include women in seed and tool dispersal programs.
- Review women’s ability to safely travel to/from available land and water.
- Support women to develop buying and selling cooperatives to facilitate equitable pricing.
- Create linkages for female participants with trustworthy vendors, transport companies and end markets.

Micro and small enterprise

- Provide business development services and ongoing mentoring to participants, especially those less familiar with entrepreneurship, to improve financial viability and sustainability of business.
- Train women business owners on money management and record keeping to ensure they can meet expenses and track income streams.
- Assist women to conduct safety assessments of the possible locations for placing their businesses.
- Ensure women business owners have emergency procedures in place, including police contacts for robberies, theft, break-ins and harassment.

Micro-finance

- Ensure women have access to a variety of financial service products, including savings, loans and micro-insurance.
- When women cannot meet their basic needs, do not provide them with loans but refer them to other, more appropriate, livelihood programs.
- Base loan sizes on business startup needs in the local economic environment.
- Ensure repayment schedules are not punitive but rather support business success and are based on projected income flows, seasonality of products (when appropriate), and realistic business development and growth.
- Monitor female loan recipients regularly to ensure that:
 - they control the loan and business;
 - the loan is not increasing their poverty level;
 - their new or expanded business does not cause an increase in the labor of their children;
 - and that they are not entering into a cycle of debt by accepting multiple loans from different service providers.

For additional information and resources, refer to the Women’s Refugee Commission’s report, *Preventing Gender-based Violence, Building Livelihoods: Guidance and Tools for Improved Programming* (<http://wrc.ms/S3jGQd>), our e-learning tool on the same topic (<http://wrc.ms/QPllqF>), and our webinar (<http://wrc.ms/QrBXEI>).