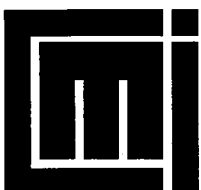


Income-generating Programmes in Pakistan and Malawi: A Comparative Review

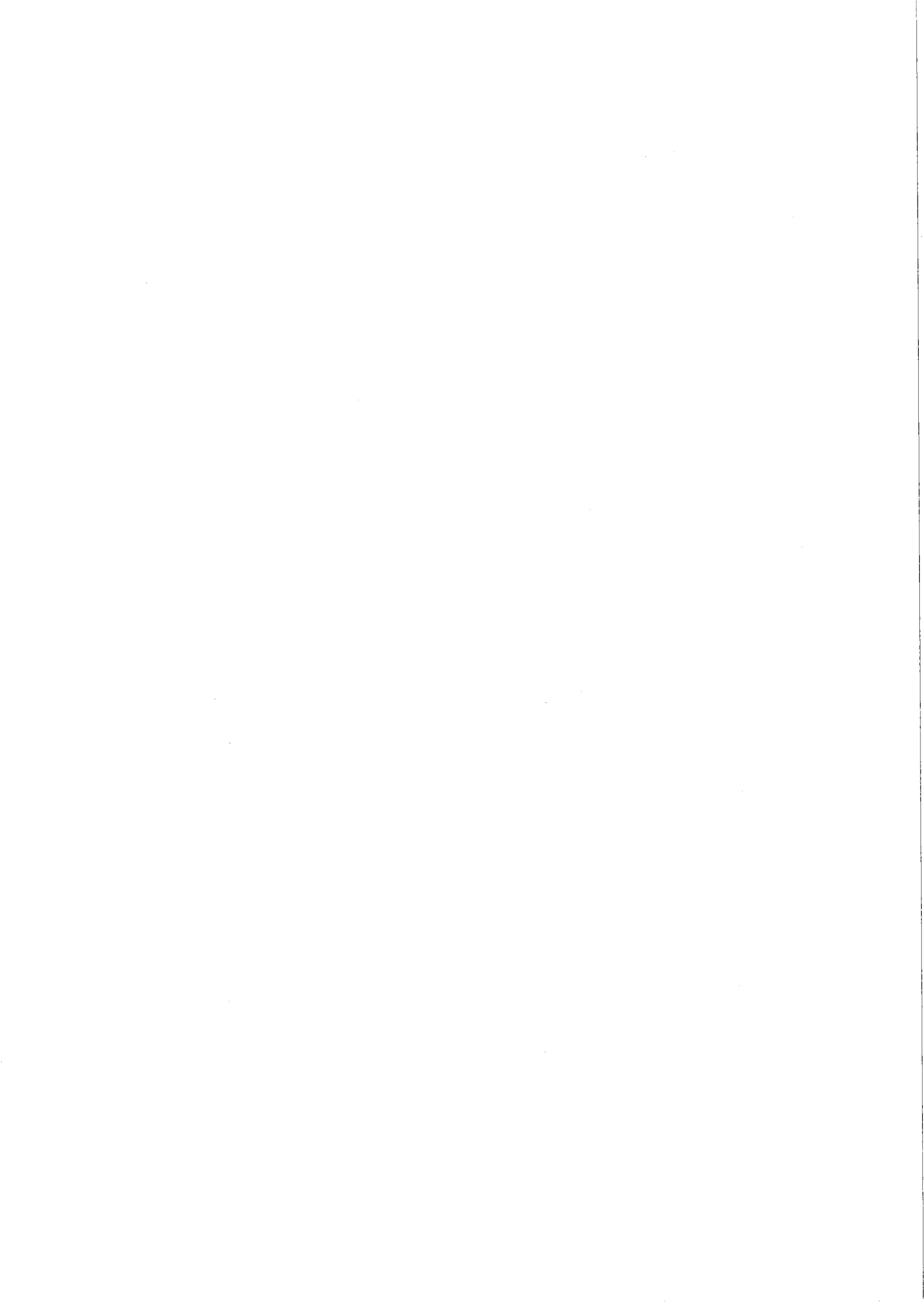
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**Income-generating Programmes in
Pakistan and Malawi: A Comparative Review**

Are J. Knudsen and Kate Halvorsen

Bergen, August 1996

Summary:

This paper reviews income-generating programmes in Pakistan and Malawi organised by the Norwegian Refugee Council (NRC). It compares the different strategies chosen by the NRC regarding project design and the creation of efficient income-generating programmes for refugees. In Pakistan the project design and implementation focused on training and support to income-generating activities based on the traditional artisanal skills of mainly men. In Malawi the programme approach was less conventional as the gender issue was high on the agenda, but the aim of targeting women was constrained by poor project design and implementation. The paper discusses problems involved in creating programmes which can enhance the income of refugees, increase their skills and contribute to self-sufficiency in the country of asylum and eventually upon repatriation.

Sammendrag:

Dette notatet sammenligner Flyktningerådets inntektsskapende programmer i Pakistan og Malawi. I Pakistan ble det lagt vekt på å søtte eksisterende håndverkstradisjoner blant menn. Malawi programmet la større vekt på å lære opp kvinner i nye håndverk, en strategi som ble hemmet av prosjektets utforming og implementering. Denne sammenligningen illustrerer problemer knyttet til å utvikle programmer som kan heve flyktningers inntekt og øke deres evne til å brødfø seg i eksil og ved tilbakekomst til hjemlandet.

Indexing terms:

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Introduction¹

Income-generating programmes for refugees straddle the analytical division between humanitarian assistance and development aid, and as such represent a challenge in planning and implementation. On the one hand, within the context of humanitarian assistance they are different from the short-term hand-out activities, which characterize most emergency relief. On the other hand, it differs from the long-term, processual and often multi-faceted activities typical of development aid. This contradiction has led to a variety of criticisms of income-generation programmes: they might be relatively expensive, cater to the demands of aid organisations who need to demonstrate concrete results vis-à-vis their own donors, rarely reflect decision-making inputs from the refugees themselves as to what they need or want and tend to create dependency on the international donor rather than sustainability (Wilson 1992). In an attempt to discuss how to best implement income-generation programmes, this study compares two such programmes for refugees implemented by the NGO Norwegian Refugee Council (NRC) in Malawi and Pakistan.² The two programmes differ in strategy, choice of activity and outcomes for the participants. Which lessons can we learn from these two examples? How can we provide good and efficient income-generating projects for refugees? We will discuss this in light of the relevance of income-generating programmes and to what degree they are useful in improving refugees' income and living conditions in exile and upon eventual repatriation.

At first glance, Afghan refugees in Pakistan and Mozambican refugees in Malawi may seem to have little in common and have very different living conditions. A closer look, however, reveals many similarities. Both Afghans and Mozambicans were able to cross the borders into neighbouring countries. Moreover, the more than three million Afghans arriving in Pakistan and close to one million Mozambicans entering Malawi were ethnically similar to the host populations.³ In both countries, the refugees were assisted by the United Nations High Commissioner for Refugees (UNHCR) and a number of NGOs which provided emergency relief, including food, water, shelter, medicine, etc. In the following years, refugees in Pakistan and Malawi regularly commuted to their country of origin, but large scale repatriation was hindered by mines and political instability. Realizing that repatriation might be years ahead, aid agencies focused

¹ Fieldwork for this paper was undertaken in 1992-93. The paper was originally written by the first author in 1994-95. It has subsequently been revised by both authors during spring 1996. We are grateful to Drs. Astri Suhrke and Siegfried Pausewang for comments on earlier drafts of this manuscript. The responsibility for remaining errors rests with the authors.

² The empirical material for this review stems from two evaluations of income-generating programmes in Pakistan and Malawi (Ask *et al.* 1993; Pausewang and Pausewang 1993).

³ For an account of Mozambican refugees in Zambia, see Smawfield (1993).

on improving refugees' living conditions in the host countries. To this end, refugees in both Pakistan and Malawi were targeted for 'income-generating programmes'.

The Pakistan Programme

In Pakistan UNHCR initiated the first income-generating programme around 1983. Surveys in refugee camps had shown that a large number of refugees were skilled artisans, but most of them had fled empty-handed, arriving in Pakistan without the tools of their trade. The programmes that were implemented were of the 'minimalist' kind, which meant that the programmes aimed to utilize refugees' existing skills rather than to train people in new skills, and thereby reach as many as possible with minimal aid (Sinclair 1992). This 'single activity' or 'minimalist' approach (ibid.:18) was considered to be especially appropriate to cope with the huge number of Afghan refugees needing assistance. In 1984 the NRC together with the Austrian Relief Committee (ARC), initiated its first income-generating programme, entitled Assistance to Skilled Afghan Refugees (ASAR).⁴ The project provided tools free of charge to enable artisans to take up their trade and hopefully support their dependants and provide services to local communities. The programme's main objective was to raise refugees' income to a point of self-sufficiency and thus enable refugees to rebuild their lives in exile. The programme intended to increase the supply of goods and services available to Afghan refugees, in addition to offering extra income to impoverished families. It provided tools free of charge to enable artisans to take up their trade. Since its inception, the ASAR programme has assisted approximately 12,000 men and women.

Among Afghan refugees artisanal skills vary from traditional crafts such as carpentry (*najar*), blacksmithing (*ahingar*) and masonry (*gilkar*), to modern skills such as auto-mechanic and radio repairer. Some skills such as being a barber have roots in occupational caste structures, and in addition there are regional specialties such as itinerant well-diggers from the Wardak province and ethnic specialties like Turkmen carpet weavers. The biggest socio-economic survey done among Afghan refugees to date (Christensen and Scott 1988:32) estimated that skilled men represented about 17 percent of the total refugee population. Not only males were skilled. The same survey estimated the percentage of skilled women to be 51 percent, with tailoring as most common. Among Afghans there was an embedded artisanal tradition which was important to maintain in the refugee situation in order to prevent skills from being lost.

Shifts in aid-policies meant that over the years new objectives were attached to the ASAR programme. The original tool distribution programme was supplemented by a vocational training programme. In 1989 the vocational training component was broadened to include 'vulnerable groups', targeting disabled

⁴ Since 1989 the NRC has run similar programmes in Afghanistan, but in this comparison we will only refer to the Pakistani program.

persons and certain categories of women, especially widows. In order to assist women and the disabled it was necessary to depart from the 'minimalist' approach. Afghan women were bound by *pardah* proscriptions (the tradition of separation and seclusion of women) and needed help both with training and marketing. Likewise, the disabled needed special marketing assistance and help to get started as shop-keepers and petty traders in the margins of the refugee economy.⁵ Moreover, they needed training in skills which suited their special needs as disabled persons (Sinclair 1992:24). ASAR's comprehensive vocational package reserved courses in tailoring, shoemaking, Farsi-typing and machine embroidery for the disabled. Other common courses were carpentry, masonry, tinsmithing, welding, blacksmithing and vehicle maintenance. Using already established artisans as teachers, training was done in permanent and mobile centres or occasionally in the artisans' own workshops. The training apprentices in workshops run by skilled artisans ('the apprenticeship programme') had the advantage of offering skills training in remote locations (ibid). When the trainees graduated, they got a free set of tools so they could begin to work immediately. The average value of the toolkit was USD 150 (NPO 1993:25).

While the ASAR programme first and foremost included men, it also ran programmes for women. As mentioned, such programmes needed to take into consideration that women's lives were severely restricted, bound by Islamic tenets as well as cultural proscriptions unique to Pashtuns, the biggest refugee group. The programmes for women were therefore handled by female staff, who assisted women in home-based activities, and organised training courses in carpet-weaving, embroidery and tailoring, which were traditional female activities. An experimental, home-based programme of tree nurseries was tried out as well. After a growing period of five months, the trees were sold to the Pakistan Forest Department which had provided the seeds (NRC n.d.). However, the number of women who were included in project activities was very limited, as was the variety of skills they were trained in. Including Afghan women in income-generating programmes in Pakistan was difficult due to cultural barriers. Many NGOs which attempted to involve refugee women had to keep a very low profile, because the refugee community, led by the (male) refugee leaders, disapproved of projects targeting or including women. Generally, the NGO sponsored projects for women proved unsuccessful (Moghadam 1994:869).

The Malawi programme

NRC established itself in Malawi in 1990, and began its experimental vocational training programme in February 1991, based on recommendations from a UNHCR consultancy mission and an expatriate consultant (Smawfield 1991-93a-1). The background reports (ibid.) stressed that in Malawi traditional income-generating programmes might do more harm than good. Field surveys confirmed that for a

⁵ Dr. Margaret Sinclair (UNCHR), pers. comm.

number of traditional occupations, skills were passed on from father to son, hence skill training was a family undertaking. Moreover, the number of artisans were believed to be optimal in relation to the market. It was therefore feared that income-generating programmes could distort this delicate balance. It was concluded that for an income-generating programme to be implemented despite these reservations, it would have to depart radically from traditional approaches. Consequently, an alternative approach was designed to target women and to introduce novel skills, thereby avoid distorting the market for traditional skills. Furthermore, it was regarded as important not to hand out tools for free which could create dependency (Smawfield 1991-93k:5). Instead, the background reports advocated an approach which meant that trainees were expected to pay for tools and training from income earned during the course (*ibid.*). Upon graduation the trainees were supposed to have earned enough money from products made during the course to purchase their own tools.

The background material suggests that the programme objectives were based on a wish to overcome problems common to many income-generating programmes. Firstly, the aim was to avoid distorting traditional skills' training and local markets as result of a surplus of artisans and their specific products. Secondly, by targeting women, the aim was to address the all-too-common 'gender bias'. Finally, by utilizing a participatory approach the programme aimed at self-sufficiency for the participants. While avoiding dependency was a concern, (Pausewang and Pausewang 1993:11) it seems that the programme managers did not know how to implement this objective.

In Malawi there were artisanal traditions as well, in fact Wilson (1992:32) claims that Mozambicans are unusually highly skilled. Despite women's traditional confinement to domestic chores and farming activities, a survey undertaken by the Malawi programme, showed that more than 60 percent had specific skills (Smawfield 1991-93d:13). Some common activities were basket and mat making, clay pottery and sewing. However, women's existing skills were not considered when designing the program, but rather skills which traditionally had been performed by men. The rationale behind this strategy is found in the report of the British consultant who designed the program. He argued that women should be trained in:

non-traditional skill areas such as carpentry, building, tailoring, tinsmithing, and welding... An important signal effect is likely to be created, reinforcing, for example, the message to the wider community that women do have full part in development. The potential contributions they can make need not be sexually stereotyped or limited to traditional gender roles (Smawfield 1991-93k:25).

The implementation approach was called 'Focal Points for the Facilitation and Enhancement of Vocational Activity and Training' (FoPoFEVAT). Three project buildings were constructed during 1991 in the locations of the refugee camps in Kambilonjo, Nkhata Bay and Biriwiri. The buildings were supposed to function as centres where established artisans and trainees could gather as well as serve as

nuclei for small enterprises. Part of the idea was that such groups should be given raw materials to produce items needed locally, instead of such items being supplied free of charge from an aid agency. This, it was hoped, would strengthen self-sufficiency and serve as bases of relief substitution (Smawfield 1991-93b:3).

Since 1991, about 660 persons have graduated from the Malawi vocational programme, of them about 62 percent women. Trainees were essentially offered a chance to learn a skill. Unlike Pakistan where teachers were paid a handsome salary, the Malawi teachers worked without a salary. Their only incentive was the chance to utilize the superior tools in the project's workshop. Teachers often left such unrewarding teaching posts to take up their previous work in their own workshop. Whereas in Pakistan the project almost exclusively employed Afghan refugees, the Malawi programme was staffed by local Malawians. For a programme of this kind, which emphasized refugee participation and self-sufficiency, this approach to staffing could be one reason why Mozambican refugees were reported to have problems in identifying with 'their project' (Pausewang and Pausewang 1993:35).

Selection, Participation and Monitoring

The income-generating programme in Pakistan (ASAR) applied standardized routines for selecting and monitoring the project participants. Based on a short practical and theoretical test, the successful participants were selected. Each candidate received a tool-box containing equipment according to a preset inventory list assigned for each skill. The vocational training programme used a similar approach, but selected boys and men on the basis of need and their overall family situation. The vocational training courses lasted six months, and upon graduation, they received a toolbox as well as a certificate of their training and performance. In both the vocational and the tool distribution programmes the level of participation was monitored after three, six and twelve months intervals. During monitoring, teams of two field officers travelled to bazaars and camps to find out whether trainees found work, how much they earned and if they needed further assistance or supplemental tools.

The evaluation of the tool distribution programme (Ask *et al.* 1993) suggested that the entry terms were too liberal, and a more selective screening would have been appropriate. There was a tendency for programme staff to distribute tools in order to 'meet the quota', rather than in response to a careful evaluation of the current market situation, skills present and individual needs. Rather than fixing quotas on the basis of field surveys, quotas were often determined by breaking down budgets into costs per tool-box or trainee.

The criteria for selection to programmes in Malawi were need, vulnerability, but most importantly gender. In general, women were to have the majority of the places, and, as suggested by the programme design, women should be trained in new occupations and occupations dominated by men (Pausewang and Pausewang 1993:8). Training records from three project locations – Kambilonjo, Nkhata Bay

and Biriwiri – show that women were preferably trained in experimental skills such as beekeeping, fish and rice farming and mushroom farming. (Table 1). The table also shows that a large number of participants were trained in bee-keeping, among whom quite a number were men. However, this activity turned out to be problematic as the market for honey was not big, and in addition women would have to compete with the men who were trained. The table also illustrates that a number of the individual skills training courses included a large number of men or were dominated by men, such as carpentry and tailoring in Kambilonjo and Nkhata Bay, although women dominate in the grand total programme participation (62 percent).

Table 1
Excerpts from Training Records in Kambilonjo, Nkhata Bay and Biriwiri,
Malawi

Vocational area	Participants	Male	Female
KAMBILONJO			
Beekeeping	Trainees	30	76
Carpentry	Artisans/trainees	10	2
Tailoring	Artisans/trainees	16	6
Fish/rice farming	Trainees	3	8
Mushroom farming	Trainees	-	10
NKHATA BAY			
Beekeeping	Trainees	16	4
Tailoring	Artisans/trainees	6	8
Carpentry/building	Trainees	12	-
BIRIWIRI			
Beekeeping	Trainees	-	30
Tailoring	Artisans/trainees	10	17
Carpentry	Artisans/trainees	7	5

Source: Smawfield 1991-93b

The Malawi programme intended to overcome a problem other income-generating programmes suffered from, namely a high degree of 'absenteeism' (Smawfield 1991-93k:27). Participants had to tend to their gardens and fields, hence were prevented from attending courses every day. To deal with this obstacle, the Malawi programme devised a rotational system where candidates were trained for two days a week. The undesirable result of this strategy was that

the duration of the course was prolonged and closing dates were not fixed. In some instances courses lasted more than a year, and graduates were not issued their certificates upon completion. This created mistrust, as well as problems among trainees who could not afford to remain enrolled in the programme long enough to graduate (Pausewang and Pausewang 1993:18). Despite good intentions the programme failed to solve the absenteeism problem, which resulted in a diffuse training itinerary which frustrated both managers and trainees.

The Malawi programme lacked a systematic, regular monitoring and follow-up of the graduated participants, thus was not able to document whether they managed to establish themselves as artisans. Claims that the trainees were in a sense 'weaned from the project' (ibid.:8), were contradicted by the fact that former graduates drifted back to the project after unsuccessfully trying to establish themselves as independent craftsmen. This was probably also due to the weak market conditions for the products they were making. Moreover, failing to provide monitoring and follow-up of candidates meant that the programme could not confirm whether or not graduates did find jobs or were able to establish themselves as independent artisans. Some of the structural differences here between the Malawi and Pakistan programmes are summarized below (Table 2).

Table 2
Comparison of Vocational Programmes in Pakistan and Malawi

Country	Project duration	Course length	Conditions for entry	Monitoring	Training & tools
Pakistan	Long	Fixed	Liberal: Skill, need, (gender)	Regular, systematic	Free of charge
Malawi	Diffuse	Not fixed	Restricted: Gender, need, vulnerability	Erratic, irregular	Charge

Evaluating Income-Generating Programmes

One of the inherent problems with income-generating programmes is to agree on criteria for evaluating them, especially when variables such as funding, programme objectives and the overall refugee situation are included. As a rule, NGOs rarely specify criteria for evaluating results, nor did the two programmes examined here. The reason is that income-generating programmes are part of an emergency aid package to refugees which are usually exempt from result evaluation in the manner of long-term aid-projects. Here we will utilize the following evaluation criteria: increase in income, drop-out levels and sustainability in terms of participants' ability to continue on their own after assistance was terminated. In addition, we find it appropriate to discuss the design, implementation and role of the programmes in relation to repatriation.

In situations where baseline data are hard to come by, estimating the relative increase in income involves guesswork. During 1992 the UNHCR's Peshawar office undertook a series of socio-economic studies in the NWFP in order to assess refugees' living conditions and, in particular, the current poverty level (Merton 1992a,b,c). On the basis of these studies, the UNHCR estimated that the average monthly income per person in Pakistan was PKR 158.⁶ Using this figure as an indicator, it was possible to measure the overall achievements of the ASAR programme. In our opportunistic sampling of male ASAR beneficiaries in Peshawar and various refugee camps (N=47), we found that their income had increased considerably after programme participation. On average, the daily income level of the male beneficiaries had increased threefold, from an average of PKR 20 to PKR 65 (Ask *et al.* 1993:21). The arithmetic average of per capita income was PKR 163, that is slightly higher than the poverty level for rural NWFP (Merton 1992a:24). An ASAR family with a monthly per capita income of PKR 163, would be among the 'elite' 10.7 percent of refugees in the NWFP earning more than PKR 150 per family member (Christensen and Scott 1988). One reason for this encouraging result was that those who graduated from programmes could enter an expanding and smooth functioning market in Pakistan and at certain locations inside Afghanistan. Those who were able to establish themselves as skilled artisans had a high net income.

From Malawi comparable and systematic data on income were not available (Pausewang and Pausewang 1993:13). However, the existing data show monthly incomes ranging from MK 400 (hairdressing) to MK 35 (tinsmithry). Carpenters earn from MK 150-200. In comparison, average monthly earnings for a variety of petty jobs typically are around MK 10. Skilled persons earn on average a lot more than the average refugee (male), which indicates an increase in income for the programme participants. However, the constraints posed by low market demand, lack of raw materials and overall refugee poverty make it difficult to predict whether this situation will prevail.

Another way of measuring the relative achievements of programmes is to compare drop-out levels, that is, to what degree the programmes were able to 'graduate' those candidates who were selected for vocational training or given new tools. If we first look at the part of the ASAR programme which distributed tool-boxes to artisans, the 'falling off' rate was quite high. In the part of the ASAR programme concerned with tool distribution to disabled persons, the rate was on average 35 percent. In comparison, a study of 200 able-bodied men showed a falling off rate of about 40 percent (NPO 1993:7). It is important to note that 'falling off' is not the same as 'drop-out'. Those listed as 'falling off' were those whom the project's field staff had been unable to find during subsequent monitoring. Missing beneficiaries may still have managed to set up a shop,

⁶ Poverty levels are measured in per capita monthly income. As an example, a monthly income of PKR 1600 in a family of 10 persons, gives PKR 160 as the per capita income. One US dollar is equivalent to approximately PKR 30.

relocated elsewhere in Pakistan or repatriated to Afghanistan. Despite the relatively high 'falling off' rate, it is difficult to know whether this confirms that liberal entry terms, despite attention to monitoring, lead to a high fall off rate or if the figures are exaggerated due to the inability to find and recover beneficiaries in an oscillating refugee population. Likewise, the possibility that some men never took up their profession and instead sold their tool-boxes after finishing a course, need not be considered a failure. It can, alternatively, be viewed as a useful transaction which generates income for buyer and seller. Turning to the vocational programmes, the drop-out rate in ASAR's vocational training programme was less than in the programme component distributing tools. In the biggest training centre in Peshawar, there were during 1991 only 17 dropouts among 218 admitted, which is less than eight percent (NPO 1991).

Systematic records on participant drop-out from ASAR's women's programme were not available. However, the main problem was not that women withdrew from programmes, but that programmes had to be designed so as not to offend Islamic ideals, thereby being acceptable to men and, in particular, to religious scholars. Programmes for women were instituted after a survey of women's earning potential (Godfrey 1991). Since women were confined to the private, domestic sphere, and not allowed to work in the bazaars, marketing represented an additional problem. In some instances, however, marketing had traditionally been handled by men. In domestic carpet production this was an established practice and women wove while men sold the carpets (Moghadam 1994:869). In the Malawi vocational programme, the drop-out was believed to be around 15 percent (Pausewang and Pausewang 1993), hence significantly higher than in the one vocational training programme in Pakistan mentioned above. According to programme reports, it was believed that most of the drop-outs in Malawi were a result of population movements. One should keep in mind here that the drop-out level in Malawi of around 15 percent is only an estimate of how many who left training programmes.

An essential part of any income-generating programme is the sustainability of the activities, by which is meant whether the programme participants actually were able to continue with the activities after the assistance ended. In Pakistan a large majority of the participants continued upon completion of the training or after receiving tools. In Malawi it has already been pointed out that there was a tendency for graduated participants to return to the project because they could not make it on their own. The programme did not keep systematic records of how many of the graduates were able to establish themselves as independent craftsmen. However, the available data suggest that only a few participants succeeded in establishing themselves when they completed the training. One general problem of the Malawi programme was that the selection of a majority of women and the decision to emphasize untraditional skills training for women were not adequately discussed with the refugee community and the potential refugee participants themselves. In the case of women, the main reason for higher drop-out levels was, in addition to population movements in general, caused by the problems women encountered both on the course itself — saving to buy tools — and to set up their

own shop in a male dominated artisanal setting. On some occasions, too many women and men were trained in one area, making it difficult for them to be able to make a profit. The programme did not take into account that women would have to balance their meagre income from production during the course with other pressing needs. Women were often the principal providers of food for the family and therefore had problems saving enough money to establish themselves as independent artisans. Married women often had to support unemployed husbands, which made it very difficult to save enough money to buy tools. Moreover, women complained about the common household practice for men to appropriate their wives' income and spend it for their own needs (ibid.:3). The Malawi programme targeted underprivileged women for training, but offered them no incentives other than earning enough money during the course to buy tools upon graduation. Whereas some artisans, especially carpenters (who were mostly men), experienced some market demand for their products, many of the products were not marketed to other refugees or the host population, but sold to aid agencies on a contractual basis. In turn, aid agencies resold or gave out these products, meaning that a general market demand for these goods often did not exist. This also meant that when agencies complained of low quality, the goods could not be sold at all. In addition, there was a lack of necessary raw materials in and around refugee camps, restricting what could be produced. Because the participants were delivering their products to agencies, they neither learnt how to market their produce in the regular street vendor market nor did they receive any follow-up assistance. Unable to succeed in the street market, some women and men drifted back to the project after graduation to produce for contractual delivery to aid agencies. Contrary to the aim of avoiding dependency, participants therefore became dependent on the project to help them sell their produce. This could lead to conflicts, and in one case, a number of pots were rejected by a project coordinator because of their low quality (Pausewang and Pausewang 1993:16). This caused the participants to call a strike, which ultimately led to the closing of the pottery project.

The concern that aid programmes might promote dependency and thereby influence the choice of repatriation has been voiced in connection with a number of refugee contexts and attempts have been made at finding causal connections between income-generating activities and the decision to repatriate. Although our data support such a connection, indeed interviews in Pakistan and with returnees to Afghanistan (Khost) suggested that the ASAR programme affected the participants' decision to repatriate, the data from the programmes in both countries are too scarce and unsystematic to make any final conclusions about possible effects of income-generating activities on the decision to repatriate. However, it is possible to discuss how useful the income-generating activities were in relation to repatriation. Were the income-generating activities transferable to the country of origin and could the refugees utilize this training and experience if and when they repatriated? Were the activities first and foremost geared towards the market and conditions in the country of asylum, the country of origin or were they relevant to both countries?

Our field surveys in Pakistan and Afghanistan confirm that the services and products of new artisans have filled market demand and generated new activity, rather than representing an unhealthy competition in an already cramped market situation. However, some of the training curricula reflected the market conditions in Pakistan rather than Afghanistan, hence were directed towards items needed there. To illustrate the problem, the welding curricula included making bookshelves, an item which made sense in relation to the Pakistani market, but which was hardly needed in Afghanistan. It would, perhaps, have been more worthwhile to teach trainees how to make agricultural equipment. This illustrates the dilemma of creating activities suitable for markets in the country of asylum or rather for the country of origin so that it will be useful upon eventual repatriation. With regard to the Malawi programme, it was uncertain whether the female participants could continue their work once they returned. The activities as such were known to Mozambicans, but there was no telling how the local Mozambicans would react to women performing skills which they only knew to be performed by men.

Conclusion

The programme plans and criteria for evaluation used in this study show clear differences in intent and output between the income-generating programmes in Pakistan and Malawi. The Malawi programme was based on the radical objectives of targeting women and introducing them to new and untraditional skills. The drop-out rate was low and the majority of the participants were women, which indicates that the objective of targeting women was successful. However, the implementation was less successful in strengthening the livelihood of individual female participants. There are clear indications that the income did not increase significantly and that many participants subsequently had difficulties in establishing themselves on their own, due to time and money constraints, lack of money to buy equipment, and problems with marketing the products. Rather than building on the existing skills of refugee women, the Malawi programme introduced new and experimental skills, which later proved less effective than what was hoped. Although there had been market analyses of refugees' training needs, the programme nevertheless selected skills training activities which lacked a basis in the traditional economy or lacked approval and support from the refugee community. We therefore argue that the failure of the Malawi programme was not due to the radical objectives of the program, but to poor design and implementation of individual courses.

The Pakistan programme was based on a more traditional approach as it primarily promoted artisanal skills among men. However, it also had innovative elements such as targeting disabled refugees. Although women were eventually included in a sub-programme activity, the great majority of beneficiaries were men. Women were largely excluded due to traditional limitations of gender roles and gender relations, and as such the programme failed to reach an important part

of the refugee population. However, in relation to increase in income, drop-out levels and sustainability, the programme was relatively successful. It is clear that the income of the participants increased. Furthermore, the low fall-off and drop-out rate in Pakistan indicated that a large majority completed the training and managed to establish themselves on their own after assistance had been terminated. The relative success of the Pakistan programme was due to the fact that it built on existing skills among the refugee men and an existing market both in Pakistan and Afghanistan, and because it avoided challenging cultural constraints.

The relative success of the Pakistan programme and the failure of the Malawi programme pose two questions: how does one successfully implement a programme which introduces new activities to marginal or vulnerable groups and how does one include women into a programme operating in a male-dominated society? Gender bias in terms of neglecting or disadvantaging women has been documented in numerous development-aid and humanitarian assistance projects. Ensuring that women benefit equally from development aid and humanitarian assistance is a complex task and needs careful analysis of traditional gender roles and relationships. Experience has shown that the introduction of untraditional activities for women has to be discussed (and accepted) by the traditional refugee leadership. Another common mistake is to neglect women's time-use patterns as well as existing skills and knowledge in programme planning and implementation (Forbes Martin 1992).

Income-generating programmes are costly, time-consuming, complicated to implement in the framework of humanitarian assistance, and results are not always easily defined or identified, so what can we learn from these two examples? First, it is important to build on documented needs and, where feasible and possible, an embedded artisanal tradition and on existing gender roles and relations. Second, prior to programme design and implementation it is essential to consult refugee women as well as refugee leaders (who are usually men). Third, if it is deemed necessary to introduce new or untraditional activities, existing and traditional gender roles and relationships need to be thoroughly studied and taken into consideration. Moreover, it is important to identify the constraints of the participants, especially in terms of time, money and cultural barriers. Fourth, whether the skill or activity is traditional or not, the programme design must enable participants to carry on after assistance has ended and thus avoid dependency. Fifth, the design of income-generation projects for refugees should take future repatriation into consideration and make sure that both the training and the type of activities undertaken can be continued upon repatriation. Finally, it is important to note that pre-feasibility studies and needs assessments prior to project design do not necessarily ensure appropriate and efficient programming and implementation. Designing appropriate, effective and useful income-generating programmes is a difficult balancing act between on the one hand taking the culture and traditions of the refugee community into account, and on the other hand achieving programme objectives which might necessitate the introduction of new and untraditional activities and strategies. While it is important to continue evaluating this type of humanitarian assistance for the purpose of improvement,

the basis for evaluation has to be related to the complex and nested nature of income-generation projects.

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