SOCIAL CAPITAL OF LIBERIAN REFUGEE WOMEN IN GHANA:
A MIXED METHODS STUDY

by

ALICE BOATENG

(Under the Direction of Larry Nackerud)

ABSTRACT

This study examined the role and impact of types of social relationships or social capital on the well-being of Liberian refugee women, a vulnerable population, at the Buduburam camp/settlement in Ghana. The mixed methods design used was the Concurrent Triangulation Strategy (Creswell, 2003). The analysis combined quantitative data from the Integrated Questionnaire for the Measurement of Social Capital (SC-IQ) (Grootaert, Narayan, Jones & Woolcock, 2003), and qualitative evidence, from documents, one-on-one interviews, a focus group session, and photographs of the study setting. Questions that guided this research were: 1) What are the social capital resources and strategies that the refugee women use in securing and enhancing their livelihood? 2) What legal, socio-economic conditions, and collective identity constructs inform the livelihood of the Liberian refugee women? 3) What current Ghana government, UNHCR, Non-governmental, International Organizations’ practices empower versus oppress women in the camp? 4) How can the needs of the Liberian refugee women be better addressed by the stakeholders involved?

The evidence presented in this study reveals that social capital is a low-level asset among the sample population. Though the women have some form of bonding social capital (relatively homogenous relations), they possess very little bridging (distant relations), and non-existent linking (connections to people in power) social capital. Bonding ties are needed to give a community identity and common purpose. Notably however, it is the extent to which people can call upon different types of bonding, bridging, and linking social capital that shapes their well-being. The Liberian refugee women studied in this study, and other refugee women, may benefit from policies and programs that seek to strengthen existing social capital, and also seek to create new social capital. Implications for social work practice are discussed.

INDEX WORDS: Refugees, Liberian refugee women, Refugee camp, Social capital, Bonding, Bridging, Linking, International social work, Refugee policy

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A MIXED METHODS STUDY

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A Dissertation Submitted to the Graduate Faculty of The University of Georgia in Partial
Fulfillment of the Requirements for the Degree

DOCTOR OF PHILOSOPHY

ATHENS, GEORGIA

2006

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May 2006

DEDICATION

To my dear daughter, Afia, and my loving son, Kwame, for their patience and understanding as I pursued degrees abroad.

AND TO

The Liberian Refugee Women in Ghana, who availed themselves for this course, and whose voices speak loud and clear in this study.

GOD BLESS YOU ALL!!!

ACKNOWLEDGEMENTS

Many hands have pulled me along the way, to make this dissertation a reality. First, I would like to thank the Almighty God – the Omnipotent, Omniscient, Omnipresent Father; the Alpha and the Omega, the Lion of Judah, the God of Love, who was on top, and in control of every situation I encountered, in course of this project, and in all my study endeavors. Fellow Worker, Faithful God, I did the human part, and you, the divine part. Ebenezer, this is how far you have brought me! Trinity God, I praise, and worship your majesty!

My deepest gratitude goes to the members of my dissertation committee: Dr. Larry Nackerud, Chair, your sense of humor, practical wisdom, generosity, patience, and intellectual understanding, to the course of this project, was invaluable. You saw no problem in my numerous issues, and in that way, you made life easier and more bearable for me, coupled with your late father and grandfather's stories you shared with me. Sure, there is a limit to what any chair could do. But you did more than I could imagine. You successfully saw me through the dissertation process and the Ph.D. program as a whole. My God-given Chair and Advisor, May the Good Lord Richly Bless You! Dr. Diane Napier, I owe you a huge debt of gratitude, for the part you played in this success story: In the midst of the current problems at home in South Africa, your concern, and passion for this project overwhelmed me! I am so very grateful to you, for the thoughtful comments, guidance throughout the process, and the eagerness in seeing me through. Dr. D., you are surely an advocate for refugees and for me; I appreciate you!

Dr. Rufus Larkin, you joined my dissertation committee at a very short notice. Yet you willingly accepted the task and helped to push this project forward with thoughtful comments and suggestions. Your encouragement, and belief in me, were additional assets. Fine scholar, I salute you!

Also, I would like to acknowledge you, Dr. Kavita Pandit, for the suggestions you provided in course of this project. Thank you very much! Dr. Ed Risler, for the special interest you had in this project, and therefore taking time to guide me through the quantitative analysis section, I say thanks for the insightful comments, and support!

A very special thanks is due to the management of the Buduburam Refugee camp or settlement in Ghana. Mr. John Thompson (Camp Manager), I appreciate your team and you, for giving me access to the camp, and for supporting this research on Liberian refugee women. I appreciate all the assistance and resources provided, that made my fieldwork at Buduburam a success. Additionally, I express my heartfelt gratitude to the Liberian refugee women, who willingly participated in this study, and the implementing partners in the field, who availed themselves to be interviewed for this project. God bless you all!

I am also enormously grateful to my special friends: Dr. Mike A. Addo of KAMA Industries, Ghana; the brain behind my overseas studies: Mike, you and I have similar life experiences, and so you became my good friend, and my muse. I cannot enumerate all your assistance and support, here on this paper. Our people have a saying, that “Onyame bo onifuraeni a, obo ne boafo (When God creates a blind man, he equally creates his helper). It was therefore not by chance that I happened to know you. You are my inspiration, and I say Long Live KAMA! Dr. Lewis A. Boahene, it is great to have a friend like you in the U.S. Professor, I am grateful to you for the encouragement, guidance and suggestions. Thanks for being there for me all the time, and for answering all my questions. Now is the time for the brass band treat you promised. Thank you very much! To Insuk Kim, I appreciate your assistance in the SPSS data entry, and analysis. Edward Togbah thanks for helping with the transcription of the tapes. To the Church of Pentecost, U.S.A. Inc, Atlanta Norcross Assembly, one measure of our likeness to Christ, is our sensitivity to the problems of others. Thanks for your love and support through phone calls, prayer, and the Word of God. That went a long way to sustain me. God Richly Bless You All! To my friends in St. Louis: Jane, Natalie, Rose, Rita, Florence, and Mercy, and to you, Akua in Dallas, thanks for always being in touch through phone calls, to check on my dissertation and on me. To Rabi, I say thank you, for being there for me.

I am also indebted to the University of Georgia School of Social Work, for assisting with funding for this dissertation project, and for its growing commitment to International Social Work. The school provided opportunities for me to expand my understanding of the immigrant/refugee area through teaching and research. Also, I am grateful to Kat Farlowe, the Ph.D. Program Specialist, for her invaluable secretarial support, and expert help with formatting this paper. Additionally, to my Doctoral Colleagues, I say thanks for your love and support!

Finally, I wish to acknowledge my family in Ghana: My late father and my dear mother, you saw in me a great potential, and therefore decided from my infancy, that I was not going to join you on the farm, but was to go to school, and reach the highest that I could. At a time when people in our small Bomaa town held on to the belief that a woman’s place is the kitchen and the home, rearing children, you braved the odds, and pursued your vision. Your faith, hard work, resiliency, honesty, and sociability, among others, that you instilled in me, have brought me this far; making me the first woman PhD holder at Bomaa, and a college education that no-one can take from me. Papa, Mama, we have made it!! Additionally, to my Godmother, Teacher Lydia, thank you very much for helping me realize my dream.

To my brother Dan and wife, much of the peace I had to live and study abroad, depended on you, holding the fort at home, on my behalf. Mr/Mrs. Obeng, "Onyame nhyira mo bebree!" (God Richly Bless You!). In addition, it takes good and obedient children, for a mother to reach this level. I acknowledge you, Afia. It was not by accident that you were named Patience at birth. My dear son, Kwame, you were my companion on the field, at the Buduburam camp. Thanks for all the tasks you performed to make this project a reality. To the two of you, and to Willie, my dear son-in law, I appreciate your love and support through phone calls, fascinating email messages, and prayers. This dissertation on the Social Capital of Liberian Refugee Women in Ghana is an event to be celebrated. To all of you, I say, CONGRATULATIONS!!!

TABLE OF CONTENTS

Page

ACKNOWLEDGEMENTS v
LIST OF TABLES xiii
LIST OF FIGURES xiv
PROLOGUE xvii

CHAPTER

1 INTRODUCTION AND OVERVIEW 1
  Background of the Problem 2
  Statement of the Problem 11
  Study Goals 14
  Research Questions 14
  Significance of the Study 14
  Site of Research 19
  Methodology 20
  Conclusion 21
2 LITERATURE REVIEW 23
  Introduction 23
  The History that Shaped Liberia’s Refugees 24
  Previous Literature on the Liberian Refugees in Ghana 30
  The Refugee Protection Instruments: A Brief History 40

Who is a Refugee? 49

Key Stakeholders in the Refugee Regime 52

Refugee Protection 62

Issues Affecting Refugee Women in Africa 64

Women’s Human Rights in Africa 76

Conclusion 82

3 THEORETICAL FRAMEWORK 83

Social Capital 83

4 METHODS 102

Introduction 102

Mixed Methods Research Designs 103

Example of Studies Employing the Mixed Methods Design 106

Why Use Mixed Methods Design? 108

Study Scale: Dimensions, Reliability and Validity 110

Adaptation of the Study Scale 111

Sample Selection 112

Data Collection Plan 114

Selected Mixed Method Design: Concurrent Triangulation Strategy 115

Quantitative Data Collection Procedure 116

Qualitative Data Collection Procedures 118

Conclusion 124

5 RESULTS 126

Introduction 126

Quantitative Data Analyses 127

Descriptive Statistical Analyses 127

Qualitative Data Analyses 149

Photographs 170

Conclusion 184

6 DISCUSSION 185

Introduction 185

Quantitative and Qualitative Findings Compared 185

Limitations 194

Recommendations 198

Implications for Social Work Practice 201

Conclusion 205

EPILOGUE 208

REFERENCES 209

APPENDICES 233

A PEOPLE WORLDWIDE LIVING OUTSIDE THEIR COUNTRY OF BIRTH 234

B WAREHOUSED REFUGEE POPULATIONS 235

C FORMS OF SOCIAL CAPITAL 236

D IRB APPROVAL FORM 237

E GHANA NATIONAL DISASTER MANAGEMENT APPROVAL FORM 238

F INTEGRATED QUESTIONNAIRE FOR THE MEASUREMENT OF SOCIAL CAPITAL (SC-IQ) 239

G CONSENT FORM 246

H QUALITATIVE INTERVIEW PROTOCOL 247

I FOCUS GROUP INTERVIEW GUIDE 249

J 2004 CONTRIBUTORS TO INTERNATIONAL REFUGEE AID AGENCIES 250

K ETHNIC COMPOSITION OF STUDY PARTICIPANTS 251

LIST OF TABLES

Page

Table 1: Frequencies of socio-demographic variables........128

Table 2: Number of groups participants belong........133

Table 3: Most important groups by order........134

Table 4: Group interaction........135

Table 5: Trusting people at the settlement........136

Table 6: Communal activities........138

Table 7: General happiness........142

Table 8: Correlation 1........143

Table 9: Correlation 2........144

Table 10: Correlation 3........144

Table 11: Correlation Final Output........145

Table 12: ANOVA 1........146

Table 13: ANOVA 2........147

Table 14: ANOVA 3........147

Table 15: Regressions........148

Table 16: Coefficients........149

LIST OF FIGURES

Page

Figure 1: Map of Ghana showing study site xviii

Figure 2: Study setting - Buduburam camp/refugee settlement........ xix

Figure 3: National flag of Liberia 24

Figure 4: Concurrent Triangulation Strategy Model 116

Figure 5: Ethnic composition of study participants 129

Figure 6: Number of years spent in Buduburam settlement 131

Figure 7: Phone calls received in the past month 139

Figure 8: Focus group sessions........172

Figure 9: Front view of camp manager’s office........173

Figure 10: Interviewing the manager........173

Figure 11: Conference room with open market at the background 173

Figure 12: Camp social worker at work, while another researcher looks on........174

Figure 13: Documentation of camp activities pasted on the wall,

with donated goods in container 174

Figure 14: The only typewriter available is out of service 174

Figure 15: A lot of paperwork, no computer 174

Figure 16: Researcher with camp social worker........174

Figure 17: Advertising alternative solutions to issues 175

Figure 18: Advertising community support........175

Figure 19: Advertising protection and prevention 175

Figure 20: Writings on the wall 175

Figure 21: Camp’s main street 176

Figure 22: Vendor stores 176

Figure 23: Some daily activities 176

Figure 24: Petty trading 176

Figure 25: Processes buying and selling 176

Figure 26: Interactions 176

Figure 27: Survival 177

Figure 28: Children are involved in petty trading 177

Figure 29: Foodstuffs arranged on tables for sale 177

Figure 30: More writings on the wall 177

Figure 31: Camp clinic 178

Figure 32: Right – A container for housing 178

Figure 33: Front view of clinic 178

Figure 34: Basic school 178

Figure 35: Communication – Internet & Western Union 179

Figure 36: Agricultural Development Bank 179

Figure 37: Lorry Park 179

Figure 38: Police Station – ensures security 179

Figure 39: Researcher poses with WISE 180

Figure 40: Camp Manager 180

Figure 41: Banner 180

Figure 42: Partial view of audience 1 180

Figure 43: Staging a play for peace 181

Figure 44: UNHCR country representative 181

Figure 45: UNHCR country representative addresses the audience....................................181

Figure 46: Partial view of the audience 2 181

Figure 47: Partial view of the UGA group 1....................................182

Figure 48: Camp manager and researcher welcome the UGA group 182

Figure 49: Partial view of the UGA group 2....................................182

Figure 50: Camp manager addresses the group 182

Figure 51: UGA social work students acquaint themselves with social welfare delivery issues on the camp....................................183

Figure 52: UGA social work students with camp social worker 183

Figure 53: Social work professor and students pose with camp social worker 183

Figure 54: Researcher and a social work student....................................183

PROLOGUE

By the rivers of Babylon, there we sat down
Yes, we wept
When we remembered Zion.

We hanged our harps upon the willows
In the midst thereof.

For there they carried us away captive
Required of us a song;

And they that wasted us
Required of us mirth, saying
Sing us one of the songs of Zion.

How shall we sing the Lord’s song
In a strange land?

Psalm 137: 1-6

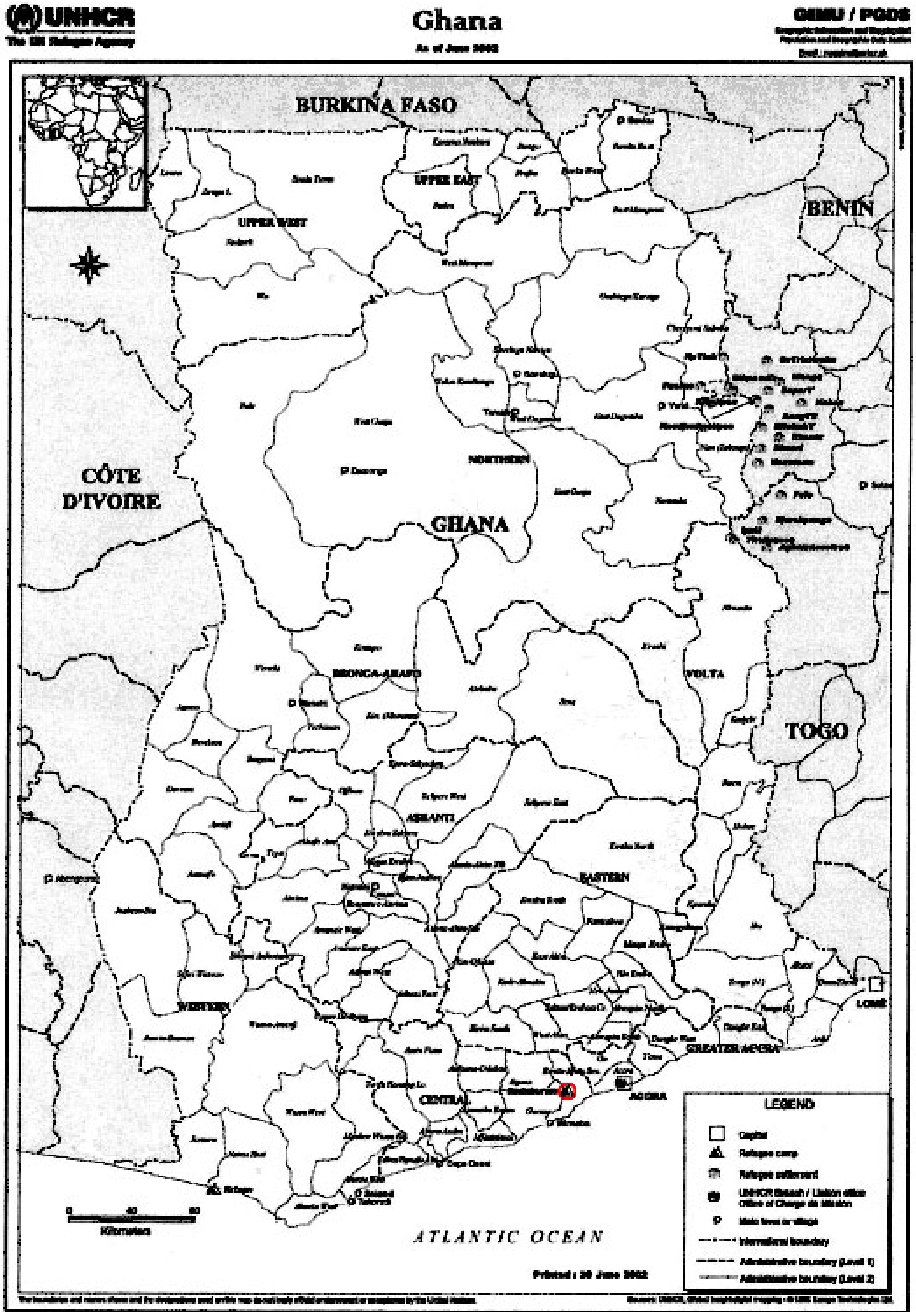
UNHCR
Ghana
GIMU / PGDS
BURKINA FASO
BENIN
CÔTE D'IVOIRE
GHANA
UPPER WEST
UPPER EAST
NORTHERN
VOLTA
TOGO
BRONG-AHAFO
ASHANTI
EASTERN
WESTERN
CENTRAL
GREATER ACCRA
ACCRA
LOMÉ
ATLANTIC OCEAN
LEGEND
Kilometers

Figure 1. Map of Ghana, showing study site: Buduburam refugee settlement

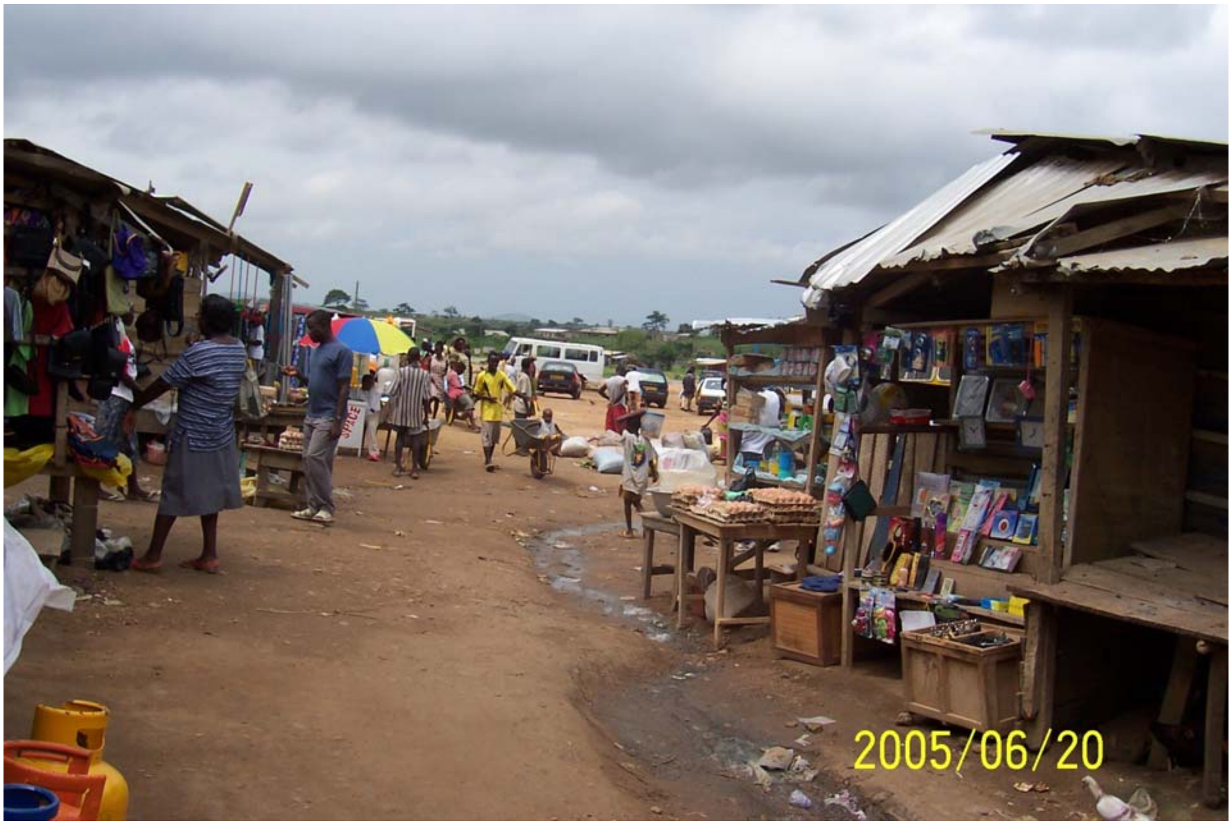

Figure 2. Study setting – Buduburam camp/refugee settlement

CHAPTER 1

INTRODUCTION AND OVERVIEW

Refugee women are a vulnerable population in the global refugee regime. They are in need of rescue. This study is centrally concerned with efforts at examining the constructions of refugee women in the universal policies of the United Nations High Commissioner for Refugees (UNHCR), and its implementing partners. In this introductory chapter, I first review the background of the problem, moving from the global, the regional, and to the local levels of displacement. Then I describe the statement of the problem, study goals, the research questions, the significance of the study, the site of the study, and the methodology employed in the study.

The desperate lives of the misfortunate, the have-nots, and the victims of terror in the world of refugee camps are obvious in the actual quotes of Liberian women refugees below:

> *I think help should be now, and so we count on you, to carry our cries, our concerns to the outside world; America, wherever, so that we here will be remembered and helped, to get out of Buduburam, to a place that we can build life for ourselves and our children.* Study participant.

The best advocates for refugee women are refugee women themselves, as seen in the first-hand testimonies of these women:

> *The issue here is survival, especially food. Beside the early years when we were here, every now and then they used to bring us food. And now I'm not getting any feeding for me and my children, and we have to rely on friends. I am entitled to food, once I am a refugee and have registered under the UNHCR. I have my card.* Study participant.
>
> *I am speaking as an individual and as a single parent. Here on camp Buduburam, well I can't afford rent. I have to live and pay rent. I feel the UN should give me house allowance. Because if you look at our cases, most of the women here are either widows, single parents, or some other things. So women here are facing harder times, even if they are registered or not.* Study participant.

> *The situation on the camp for us is difficult. Because there's no job, those with professions can't work. As I told you, I am a professional person. I used to work and own my money. But here I find myself, sitting down and doing nothing. I feel bad.* Study participant.

Can refugee camps be wiped out? Can the millions of the hungry in camps be fed? Can the conditions refugee women endure be made better? For instance:

> *Well, for Liberians who are unto businesses here, they are just for survival. Because they turn to relatives to help them monthly or every now and then. So it's not really anything we could rely on and say we are working.* Study participant

For us teenagers, we need help for our children to go to school, and for ourselves to go to school to learn trade and skills, to be able to help ourselves. But all these helps we get here, do not last. One time, there is school for us teenagers, and another time, the school is closed, may be because of lack of money. You know, we are eager to learn, but we don't have the opportunity to learn. Study participant

> *When it comes to the distribution of materials or food, the men are in control. Right now, we have a woman as chair lady of the Liberian welfare council, but it just happened recently. Since the establishment of the camp, men have been controlling the leadership. Also, the UN makes decisions for refugees. We may want to express to them the kind of food or services we need. They do not really ask us what we need.* Study participant

Background of the Problem

Global Refugee Issue

History, Literature, and the great religious books are full of stories of men, women, and children, as individuals or in thousands; fleeing from oppression they could no longer bear, from war, or revolution in the country of their birth. Though refugees have existed in all ages, the 20th Century was termed the century of the uprooted. This is because over 50 million refugees and displaced persons are recorded in many parts of the world (Crisp, 2000; Drumtra, 2003; Ogata, 2005). A few examples can help illumine the problem of global displacement: When the Indian sub-continent was partitioned in 1947, millions of people were reported to have been forced to migrate (Newland 1994). Steady streams of refugees were also said to have left China and East Germany, between 1950 and 1959 (Newland 1994). Newland, a well-known humanitarian advocate, also reported of the Korean War that produced some nine million refugees, the Hungarian revolution (1956) and the uprising in Tibet (1958-1959) that produced millions of refugees. Wars noted by the author to have increased the world's refugee population included the Arab-Israeli war in 1967 in the Middle East, the Vietnam and Cambodian civil wars, and the India-Pakistani war in 1971, which produced about ten million refugees. In Africa, conflicts over decolonization from 1955 to around 1970 such as those in Angola, Algeria and Zaire also generated large numbers of the world's refugees (Newland, 1994; Ogata, 2005).

In 1951 when the United Nations High Commissioner for Refugees (UNHCR) was established, there were an estimated one million refugees within the UNHCR's mandate (UNHCR, 2003; Martin, 2004). Although global statistics on immigrants and refugees are said to be inexact, it is estimated that in 1965, 75 million people (or 3% of the world's population) lived outside their country of birth (Martin & Widgren, 2002). It is also on record that in 2000, between 150 and 160 million people (or 2.5% of the world's population, lived outside their native country (Martin & Widgren, 2002) (Appendix A). Countries directly involved in war have produced millions of uprooted people and other countries not involved in war have been providing shelter and aid to refugees and displaced persons. The main countries of resettlement of these refugees are the United States, Canada, Australia, Norway, Sweden, New Zealand, Finland, Denmark, Pakistan, Tanzania, and Uganda (USCR, 2005). Asia is said to have hosted about 9.4 million refugees in 2003, followed by Africa with 4.6 million, Europe 1 million, North America 1 million, and Oceania 69, 200 (UNHCR, 2003; Martin, 2004).

According to a current survey by the U.S. Committee for Refugees(UCSR), the world refugee total as of December 31, 2004 was estimated at 11,498, the total number of internally displaced persons was 21.3 million, and refugees warehoused in five years or more, numbered

7.77 million (USCR, 2005). Countries that have generated the greatest numbers of refugees and asylum seekers as of December 31, 2004, include former Palestine, Afghanistan, Sudan, Myanmar, Burundi, Congo Kinshasa, Iraq, Liberia, Somalia, Vietnam, Colombia, Angola, and Eritrea (USCR, 2005). Countries in which persecution, widespread violence, and conflict have internally displaced the largest numbers of civilians include Sudan, Columbia, Congo Kinshasa, Uganda, Iraq, Myanmar, Azerbaijan, and Cote d'Ivoire. It was also noted that the number of refugees worldwide has decreased by 500,000 from 2003, largely due to the repatriation of refugees to Afghanistan and Angola. Still, the above report places the total number of refugees worldwide at 12 to 14 million. The USCR (2005) report further estimated global warehoused refugee population to be 7,765,700, with 6,911,600 out of the number, living in camps for 10 years or more (Appendix B). Thus information available on the number of the World's refugees, their geographical distribution, and the causes of their exodus, seen from a chronological perspective, suggests that the refugee problem has undergone drastic quantitative and qualitative changes in the past five decades. Whiles it remains difficult to establish and interpret statistics of people forced to flee, it is clear that the issue is a chronic one, and one of great magnitude.

Root Causes of Flight

This section outlines the causes that force people to flee their homes and native countries. Really, the sharp increase in the World's refugee numbers has attracted a vigorous debate about the root causes of flight. Generally, people live their homes as a result of compelling reasons. These causes could be either man-made or the result of natural disasters, or a combination of both factors. Among the causes forcing people to flee are violation of human rights and fundamental freedoms, the denial of political, economic, civic, social and cultural rights, as well as ethnic intolerance (Ager, 1999; Leach & Mansouri, 2004; Amnesty International, 2004;

Myers, 2005). The 2004 Annual Report by Amnesty International for example, revealed that violence by armed groups and increasing violations by governments have combined to produce the most sustained attack on human rights and international humanitarian law in 50 years. This sustained attack was producing a world of fear, growing mistrust and division. As well, where there is a complete breakdown of civic institutions and social order, armed groups tend to engage in massive violations of human rights. It must be emphasized that refugee flows occur in situations where economic, political, and social policies do not address development issues and do not redress injustices in society. Poverty breeds desperation, and in societies where the majority of the population lives in abject poverty, social upheaval and political turmoil are common elements that often cause people to flee (Newland, 1994; Bookman, 2002; Myers, 2005). Women and children are victims of such circumstances (Martin, 1995, 2004, Myers, 2005).

Natural disasters, emerging situations, and environmental damages caused by prolonged drought, locust invasion, desertification, earth quakes, and floods also generate refugees and displaced persons (Westin, 1999; Myers, 2005). As Myers observed, 200 million people could be overtaken by disruptions of monsoon systems, droughts of unprecedented severity and duration, other rainfall activities, sea level rise and coastal flooding, as a result of global warming (p.1). Furthermore, the desertification of the Sahel belt in the interior part of West Africa, caused by population increase, overgrazing, and a series of severe droughts for example, is noted to have given rise to an increasing flight (Westin, 1999, p. 25; Kibreab, 2004). The range of reasons why people are forced to leave their homes is wide and complex. The factors discussed above are what the scholars in the field called “push factors” (Leach & Mansouri, 2004, p.1). Forced migration is tied up primarily with these “push factors” that compel people to flee their countries, often suddenly. Here is how an asylum seeker who became a target of the security officials in Syria put it:

> *We are asylum seekers, not migrants. They should go back to the UN and see the definitions of an asylum seeker and migrant. A migrant comes to work, or study. That's not the case for us, we had to leave our country, we didn't have a choice* (Leach & Mansouri, 2004, p. 14).

African Refugee Issue

In recent years, the African continent has been noted for large-scale refugee movements, internal population displacements, and mass repatriation movements (Westin, 1999; Crisp, 2000; Drumtra, 2003; Ogata, 2005). The statistical data collected by organizations such as the US Committee for Refugees (USCR) and the UN High Commissioner for Refugees (UNHCR) indicate that the problem of human displacement in Africa is huge, that it is widespread, and that it has become highly complex in nature (Juma, 2002; USCR, 2005). Moreover, there is a great deal of qualitative evidence to suggest that the situation of Africa's displaced people has become precarious, and that even those who succeed in escaping from their country are unable to find a safe refuge in other countries (Drumtra, 2003; Ogata, 2005). Of the 20 top refugee producing countries in the world, nine are said to be found in Africa (Crisp, 2000, p. 2). Additionally, over 80% of all refugees remain in developing countries (Delgado, Jones, & Rohani, 2005, p. 11).

According to the US Committee for Refugees (USCR), 10 of the 24 countries with the highest ratio of refugees to local people are members of the Organization of African Union (OAU), and Africa produces 10 of the 20 countries with the largest Internally Displaced populations (USCR, 2005). Major refugee producing countries such as Iran, Ethiopia, Sudan, and Congo are at the same time major recipients of refugees from other countries (Westin, 1999; USCR, 2005). The vast majority of refugees in Africa are within their country of origin (Internally Displaced Persons (IDP's) or have crossed the border into a neighboring country.

Compared to the magnitude of the global refugee population, the numbers who have sought refuge in other continents are said to be very insignificant (Westin 1999; Oucho, 1995). According to the UNHCR 2003 count, Africa had about 15 million refugees, out of the estimated 20.6 million worldwide. This number includes the internally displaced and other uprooted persons throughout the African continent. Africa's largest refugee populations are from Burundi, Sudan, Angola, Democratic Republic of Congo, and Somalia. African countries hosting the largest refugee populations include Tanzania, Sudan, Zambia, Kenya, Uganda, and Ethiopia (Matthews, 2002; UNHCR, 2003).

In West Africa, conflict and civil wars remain a feature of life, as millions have been displaced across the region. For example, between 1989 and 1996, the Liberian civil war claimed over 200,000 lives and displaced an estimated 80% of the Liberian population (Stedman & Tanner, 2003). Neighboring Sierra Leone is also struggling to recover from the 1991 devastating civil war that sent thousands of refugees into other countries in the region. Guinea, one of the poorest nations of the world, hosted as many as 650,000 refugees (Stedman & Tanner, 2003, p. 8). Sadly, conflicts in one country in Africa spill over into neighboring countries (Drumtra, 2003; Stedman & Tanner, 2003). The conflicts in Sierra Leone and Liberia for instance, spilled across to Guinea in late 2000 and early 2001 (Crisp, 2000; Drumtra, 2003). Similar struggles occurred in Ivory Coast in 2002, and in the same year, inter-communal violence in Nigeria left an estimated 50,000 people internally displaced (Ogata, 2005). UNHCR's impact in the region however has been crippled by chronic funding shortfalls and irregular cash flow, leading to interruptions in aid provision and inability to tackle long-term projects (USCR, 2000). For example, UNHCR is reported to have closed a number of offices in the West Africa sub-region in 2001 due to lack of funding, leaving refugees in the area without its protection (Human Rights First, 2003).

The extraordinary large flows of refugees in Sub Saharan Africa are noted to have been caused by factors relating to structural and population development, environmental conditions, widespread poverty, social inequality, ethno-political conflicts, authoritarian rule, and disregard for human rights by government elites. (Bariagaber, 1997; Westin, 1999). For example, desertification and severe droughts have given rise to increasing migration pressure. Such environmental refugees were projected to increase in numbers throughout Africa in the foreseeable future (Oucho, 1995). This projection turned out to be right. A good example was the locust invasion and famine in a place like Niger in 2005 (BBC Africa News, 8/24/05). During most recent decades however, large flows of refugees in Africa have been as a result of ethnic and political conflicts between liberation movements and colonial powers, and thereafter between different ethno-political factions within the boundaries of given States. It is on record that the accession of most of the former colonies to independence around 1960, and the new forms of domination that developed since then, sparked movements of people in search for sanctuary of a new type (Cimade, Inodep, & Mink 1986, p. 4). Thus, colonization and the systems it introduced led people to leave their homes, to avoid compulsory recruitment into the army or into the hordes of workers recruited for public works and projects (Cimade, Inodep, & Mink 1986).

Current refugee crises also have other complex aspects: The socio-economic and natural environments of countries of asylum are severely affected by large forced population movements. Countries not producing refugees, in spite of their own difficult situations, have nevertheless received large refugee groups (Ogata 2005).

In times past, African refugees were noted to have either been integrated into local communities, or to have achieved self-settlement through governments. However, due to the rapidly increasing numbers of refugees in recent years, the pressures on scanty economic resources have become a major issue, especially in cases in West Africa, in which countries producing refugees are themselves hosting refugee populations from other countries. Tanzania, previously a country internationally recognized for its generous attitude to incoming refugees, is currently known to have enacted a law restricting the admission of refugees (Amnesty International, 2005). For refugees, in other parts of the world, initial settlement in the first country may be followed by resettlement into a third country, an industrialized country, and eventually by repatriation into refugees' native countries. However, for African refugees, resettlement has seldom been an option (Oucho, 1995).

The majority of studies on African refugees have addressed practical questions such as allocation of resources within refugee communities, administration of emergency and rural government policies. There is some literature on histories of particular African refugees, and case studies on issues such as mental health. Available literature on African refugees has been limited to Eastern and Central African Regions (Somalia, Sudan, Ethiopia, Angola, Rwanda), where refugees have until recently been given international recognition. Literature on refugee communities in the West African sub region is rare, and I agree with Owusu (1997) that 'refugeeism' has for a period of time not been recognized as a national problem in West Africa. This is due, in part, to the fact that host societies in West Africa recognized migration and contributions of foreigners to society as part of life. But this notion seems to be no more applicable, following civil wars in the West African sub region, which have uprooted thousands of people and have placed a huge burden on the international community, host countries and the refugees themselves. It is also reported that the refugee treaties (the 1951 UN Convention and its 1967 Protocol, and the 1969 OAU Convention) fall short of providing the needed protection for women refugees in Africa (Beyani, 1995; Matthews, 2002; Martin, 2003). A study by the West African Refugees and Internally Displaced Person's Network & Human Rights First (WARIPNET, 2000) found that other rights including social, economic, and legal, enshrined in the refugee treaties are most of the time denied refugees in West Africa.

Refugee Women Issue

It is important to examine the key issues that affect refugee women. This section approaches that goal. Realistically the majority of the world's refugee population is said to be women and children (Beyani, 1995; Callamard, 1999; Martin, 1995; 2004). According to Beyani (1995), despite the steps in women's human rights such as the International Women's Decade of 1976-85, and the U.N. World Conference on Women, refugee women's plight has been the same. Governments have ratified conventions and international legal instruments on women's rights. However, these have not always been enacted into national law (Beyani, 1995; Fox, 1999). Furthermore, women may be ignorant of the existence of laws that recognize their rights and can be invoked for their protection. The UN decade for women, the 1985 Nairobi conference, and the Beijing conference on Women highlighted the situation of refugee women, as an area of special concern, which gained a new impetus to local and international efforts. Yet, the incorporation of women within the field of refugee policies and refugee studies is noted to have been slow (Callamard, 1999; Martin, 2004). A year-long research project carried out on refugee women, in selected industrialized countries, observed that, despite the framework of guaranteed support, and in some cases, good practices, women refugees and asylum seekers, even in developed countries do encounter numerous problems (Campani, Schlenzka, Sommo, & Wadia, 2004).

The marginalization of the refugee woman in Africa is even worse, because in Africa, women are particularly vulnerable to gender specific war violence including rape, assault and powerlessness, beyond the trauma and distress. Refugees elsewhere receive not only material things from the UNHCR but also economic and psychological rehabilitation (Martin, 1995, 2004). UNHCR Africa has approved a minimum standard of assistance every refugee should receive, even basic needs as food and water are rationed (West African Refugees and Internally Displaced Person's Network (WARIPNET, 2000). I found this to be true, during my site visit to the Buduburam refugee camp in Ghana, summer 2003). The emotional war trauma, becoming victims of abuse/rape, lack of identification documents, the struggle to be recognized as refugees to receive food and other needs, indignity of having someone else take decisions that affect their lives without involvement, are just some of the added frustrations recorded for refugee women in Africa (Martin, 1995; 2004; Turshen &Twagiramara, 1998). Available literature in the refugee field concurs that less attention is given to the plight of refugee women in Africa.

Statement of the Problem

This section of the study briefly outlines the protection and assistance needs of the sample population (Liberian refugees in Ghana), as reported in the literature. As noted in this quotation:

> *To survive in the country of asylum, the refugee … needs to have some means of subsistence, as well as shelter, health care and other basic necessities. This entails obtaining some form of recognized legal status, providing authorization to work, or at least access to humanitarian assistance, social benefits, and documentation. Beyond what is required for immediate survival, refugees' need respect for the other fundamental human rights to which all individuals are entitled without discrimination.* (UNHCR, 1994).

Liberian refugee women's needs in a Ghanaian resettlement camp are largely going unmet. As a result of over 14 years of the Liberian civil war, the United Nations High Commissioner for Refugees (UNHCR) and Ghana's government sponsored-resettlement camps are designed to meet the basic needs of the refugees. In fact, the Buduburam refugee settlement/camp in South West Ghana has over 45,000 refugees, of which the majority consists of women and children (N'Tow, 2004; Ghanaian Chronicle, 2004). Speaking at a news conference to brief the media on a January 2004 tour of the Buduburam settlement by a joint team of UNHCR and the Ghana Parliamentary Select Committee on Foreign Affairs in Accra, the Chairman of the Ghana Refugee Board, Nene Akiwumi announced that the per income for a refugee in the country is $38 per annum. This amount comes in the form of material assistance, and other needs (Ghanaian Chronicle, 2004, p.1). This report is contrary to the perception that refugees in Ghana were enjoying immense financial assistance from the Ghana government and the UNHCR.

The joint committee report cited above, also noted that UNHCR resumed its community based assistance to the Liberian refugees at the Buduburam settlement in June 2002, after more than two years suspension. The camp manager in support stated in an interview with this researcher, during field work, that, in June 2000, UNHCR ceased all forms of assistance and all forms of social programs to the refugees at the camp. Then in July 2002 UNHCR reestablished its mandate to the camp, and this time offered only community services in areas of education, health, sanitation, and social services. Material assistance for the refugees was reduced to all, except the most vulnerable refugees. Granted that the host country (Ghana) depends on outside funds to carry out its activities, the central role of coordinating refugee programs by the regional organization is hardly observable.

Research and consultation with NGO's working with refugees in West Africa confirmed that the question of economic, social, and cultural rights of refugees in the West African sub-region, including the Liberian refugees at the Buduburam camp in Ghana were not being realized (Human Rights first & WARIPNET, 2000; Human Rights First, 2003; N'Tow, 2004). The Human Rights First & WARIPNET report for instance, noted that the health clinic at the Buduburam refugee camp was closed down on or about June 2000. As a result, the 15,000 refugees, including pregnant women, the elderly, and children, were without access to medical care. According to the report, one explanation given was that refugees in the camp could be seen with expensive cars and mobile telephones, the implication being that they could afford their own medical care. The inadequacies identified in the above cited reports, with regard to refugee protection clearly reflect the inadequacies in economic, social, and cultural rights protections, and therefore need to be explored from all embracing rights perspective.

The question is, once the refugees at the settlement are no more receiving individual assistance, how are they surviving? Since refugees are not homogenous, are their needs assessed individually for people to conclude that each refugee is capable of catering for themselves? Since refugees are heterogeneous populations with diversity and diverse needs, what forms of social capital are available for them to explore for their livelihoods? As Kibreab (2004) noted, "Though understanding of the losses refugees experience during and after flight is important, from a development perspective, an understanding of the effects of such losses on refugees' adaptational responses is more crucial" (p. 21). It is thus important to ask how refugees' respond to their losses and to challenges posed by exile. Responses to such challenges are mediated by variables including availability and accessibility of resources, and income generating opportunities, availability and nature of assistance, host government policies and practices, attitudes of nationals toward refugees, and availability of credit facilities, all of which my study seeks to explore through survey and interviews.

Study Goals

This section outlines the study goals, research questions that informed the study, and significance of the study. The following goals were established for this study: 1) to enhance social work practice in immigrant/refugee communities, 2) to increase knowledge about, and practice with immigrants/refugees, and 3) to employ research for social change, for the voiceless.

Research Questions

This study is a step in a line of research addressing the social capital issues of the Liberian refugee women in Ghana. Hence this project's research questions are:

- What are the social capital resources and strategies that the refugee women use in securing and enhancing their livelihood?
- What legal, socio-economic conditions, and collective identity constructs inform the livelihood of the Liberian refugee women?
- What current Ghana government, UNHCR, Non-governmental, International Organizations' practices empower versus oppress women in the camp?
- How can the needs of the Liberian refugee women be better addressed by the Ghana government, the UNHCR, Governmental/Non-Governmental organizations, and the participants themselves?

Significance of the Study

Traditionally, Africans believe that the social whole is more than the sum of its individual components. The notion in this is that group participation may have positive effects for an individual or for collectives. It is also on record that social capital in the form of social networks is a form of capital for migrants and refugees, since networks of civil engagement foster sturdy norms of reciprocity, trust, and allow dilemmas of collective action to be solved (Portes & Sensebrenner, 1993). A major problem with refugees in Africa, warehoused in camps, is lack of self-sufficiency (WARIPNET, 2000; Drumtra, 2003; USCR, 2004). One argument that has been used to cut food and other basic necessities for refugees in Africa is that the refugees have become self-sufficient. This argument was in the report by the West African Refugees and Internally Displaced Person's Network (WARIPNET, 2000), on the economic, social, and cultural rights of refugees in West Africa. My study seeks to examine this argument through exploration of the refugee women's social capital (groups, networks, associations), to identify the conditions under which these synergies emerge or fail to emerge, in the midst of limited humanitarian assistance. This will form an important factor in advocating for policy framework that supports opportunities for refugees in Africa, especially, women who form the majority.

Furthermore, it is on record that the main focus of outside intervention in refugee situations has invariably focused on material losses, and the non-material losses experienced by refugees are equally important (Kibreab, 2003; 2004). These include social relationships, encompassing familial relations, kinship ties, friendships, neighborhood networks, identities, trust, and informal institutions that regulate interactions (Baker, 2000; Maimbo, 2003; Kibreab, 2003; 2004). Unfortunately little is known about these social capital elements of Liberian refugees at the camp, and about the difficulties they face in their endeavors to survive their asylum region. Research observed that for refugees in camps in Africa, while few are clearly able to integrate with people in the host country, the majority remains as the least fortunate of Africa's displaced population (Crisp, 2000; Kibreab, 2004; 2005). Only a trickle of international assistance reaches such refugees. One of the consequences of this lack of data observed Gaim

Kibreab, a scholar in the field, has been a lack of consensus not only among aid agencies, but also among academics (Kibreab, 2004, p. 21). Furthermore, because the majority of African refugees remain in their own continent, public opinion is unaware of the gravity of their individual situations.

Feminist anthropologists have done excellent work on the variety of women's experiences and the variability of gender systems for anyone to imagine that there might be some universal women's experiences. There are positive consequences of the feminist agenda of empowering refugee women by collecting and publishing their stories on war and asylum experiences as this author noted:

> *The most legitimate feminist position of collecting and presenting refugee women's voices is that which put forward personal narratives displaying various survival strategies and, more important, the possibilities of construing alternative, 'underground' women's self-help social networks which could turn them into subjects of their own lives* (Kirin, 2002, p.182).

I believe that first hand account from the Liberian refugee women, may contribute to challenge the masculine political regimes in which the refugee women are entangled. Doing justice to the accounts of the remote and unseen refugees of our world, through research, in my opinion, is a line of study that also seeks to broaden the knowledge base of the profession.

In addition, available literature show that social capital in the form of groups, networks, associations, enabled refugees elsewhere to cope better with their day to day problems (Portes, & Sensenbrenner ,1993; Putnam, 1995, 2000; Kibreab, 2004). Understanding the social capital and empowering needs of Liberian refugee women in Ghana is important. If more could be known about Liberian refugee women and their empowering needs, more could be known about African refugees. Less is known about African refugees, especially women, who are vulnerable to specific war violence, including assault, rape, prostitution, and powerlessness (Crisp, 2000; Harrell-Bond, 2002; Kibreab, 2004).

Furthermore, since women form the majority at the Buduburam refugee camp, and for the fact that there is scanty literature available on refugee women, especially in West Africa, making the female voices heard in the refugee experience could make a contribution to finding solutions to the abusive circumstances in which female refugees are forced to operate. For instance, if UNHCR, governmental/non-governmental organizations, and Ghanaian National efforts/interventions are found to be disempowering, there may be a need to modify current practices, policies and programs in an effort to not only better service, but more effectively prepare refugee women for reestablishing better lives. More importantly, by understanding their perspective, this may provide critical understanding as to which intervention(s) help versus hamper the development and progress of these women. In addition, it is important to know how effective refugee treaties and women organizations are doing in the assistance and protection of refugee women in Africa.

As I gain knowledge on refugee issues, I am better able to help refugee women become contributing members of their community. According to UNHCR, women are great peace builders and may act to pass information to others, thus facilitating change in the behaviors of their families, friends, and community as well (UNHCR, 1998). It should be added here that the Liberian refugee women, who form the present study, were the women, so determined and so militant that in 2003, they mounted pressure on stakeholders at the Economic Community of West African States (ECOWAS) brokered Peace Talks throughout the 78 days of the closed-door negotiations, to wrestle for their nation, the needed peace and stability. United under the umbrella of the Women in Peace Building Network of the camp, the placard bearing women made their presence very conspicuous (Jehu-Appiah, 2003).

My research seeks to add a voice to these women's voices; to bridge the gap by adding to the scanty literature on refugee women, especially in West Africa, and to make refugee women a part of analyzing their own problems and identifying solutions to them. One of the ways to help address this massive human tragedy is through research and publication. Fortunately, social work's history of work with the marginalized, the poor, and the oppressed makes me well armed to rise to this challenge (Farley, Smith, & Boyle, 2003). Advocating on issues of social and economic justice, community action, and empowerment of individuals, groups, and communities, is reflected in social work practice. The relationship between the oppressed person and the larger structures that affect the person's life, women's lives in particular, has also been part of social work education and practice (Whitmore & Wilson, 1997). These issues are very relevant to the refugee situation.

Last, but not least, considering the pervasive presence of refugees across the world, and the political and human issues this reality evokes, it seems more fitting and more relevant that refugee studies as an academic field of study has been establishing itself. By the end of 1980, few academics were noted to be involved in refugee studies (Lammers, 1999). Moreover, most of the work that was produced was said to have been directed by the needs of humanitarian agencies for data to improve the logistics of their assistance programs (Harrell-Bond, 1986; Malkki, 1995). Harrell-Bond, a scholar in the field, suggested that part of the reason for this lack of academic attention to refugee issues was informed by the reluctance of scholars to engage in the study of what they considered an insignificant phenomenon. That current refugee situation is not insignificant, but on the contrary involves long-term practices and processes can no longer be denied, especially in Africa, where civil wars are known to produce large numbers, and continue over protracted periods of time.

Site of Research

The Buduburam Refugee Camp in Ghana

A brief description of the study setting is provided in this section. The site of the research was the Liberian refugee settlement in Gomoa Bududuram in Ghana, popularly known as the Buduburam camp. This camp is the largest refugee camp in Ghana with an official population of about 48,000 (N'Tow, 2004). I selected this site because there were so many issues being debated in government circles and among groups and individuals in Ghana with regard to moving the camp from its current location (a few miles from Accra, the capital) to a far away remote area. For instance, Krista Zongolowicz of UN High Commissioner for Refugees (UNHCR) in Ghana described the camp as a "hot bed of crime" including cases of armed robberies and assaults (UNHCR, 2003).

Buduburam refugee camp is adjacent to a Ghanaian village, and over time, the refugees have spread beyond the camp to live in the village and surrounding areas. As the war in Liberia continued, more and more refugees trooped into the camp. These refugees face a number of obstacles, given the economic conditions of Ghana. For instance, wage labor is not readily available, even for Ghanaians, and so it is difficult for the Liberian refugees to get jobs. To survive, the camp has been turned into a business industry, with small shops distributed throughout. While some of the refugees have settled on their own in Accra (the capital) and a smaller number have been assisted to settle at Krisan Camp, Senzolli, the majority of the Liberian refugees, about 60,000, both registered and unregistered, remain at Buduburam. Refugees living outside the camp are using survival strategies similar to those used by those living at the camp. Buduburam is not walled and people move freely in and out of the camp. During my stay at the camp, the camp manager was making plans to get the Ghana Highways Authority to assist with walling around the camp. The refugees are allowed complete freedom of movement in Ghana. As per my observation during fieldwork in 2005, I found that the population in the camp is considerably stratified, with various standards of living among the refugees ranging from abject poverty to comparative comfort. While people cannot provide food for themselves, others have businesses, and operate with cell phones.

I chose the Buduburam camp for my research, because it is the biggest refugee camp in Ghana, and in 2002/2003 this camp was highly profiled as a breeding place for crimes. Doing research at Buduburam I believed would help me see the nature of the problems, and perhaps I might see most of the issues that pertain to other refugee camps. Though focusing on Buduburam is a limitation, it was also a way to make my study manageable.

Methodology

The methods employed in this study, which is described in greater detail in Chapter 4, include the use of mixed methods design. In this study, I used both quantitative and qualitative methods (mixed methods design), to examine the social capital and needs of the Liberian refugee women, at the Buduburam refugee settlement in Ghana. Specifically, I employed the Concurrent Triangulation Strategy (Creswell, 2003); whereby both quantitative and qualitative data were collected simultaneously, but separately, with the purpose of using results from both forms to fully understand the socio-economic needs of the sample population.

The Liberian refugee settlement in Ghana was selected as the site of the study. A total of 100 participants chosen, using a judgmental sampling process from the various women’s groups on the settlement, answered the 27 core questions of the Integrated Questionnaire for the

Measurement of Social Capital (SC-IQ (Grootaert, Narayan, Jones & Woolcock, 2003). For the qualitative phase of the study, eight participants were selected in a non-probability fashion for one-on-one interviews, and as a focus group. In addition, documents pertaining to the study, and photographs of the setting were collected and analyzed to enhance the rigor of the project, to serve as an additional data source, and modus of triangulation (Creswell, 2003; 2005).

Permission to conduct the study was obtained from the University of Georgia Human Subjects Review Board, and from the National Disaster Management Organization (NADMO), Ghana, before data collection. Informed consent was achieved with all participants. After consenting, the survey was administered to participants by this researcher and two trained research assistants. During the second phase (qualitative), the eight participants selected participated in the interviews and focus group discussion, after giving their approval.

Conclusion

In Chapter one, I reviewed the background of the problem, moving from the global, the regional, and to the local levels of displacement. In addition, I presented the statement of the problem, study goals, the research questions that informed the study, the significance of the study, site of the study, and the methodology employed in this study.

In Chapter 2, Literature Review, I present available knowledge of the origin and scope of the research problem and its related questions as follows: The history that shaped the Liberian refugees (sample population); published articles and written information on the sample population; definition of a refugee under International Law; major stakeholders in the refugee regime; protection and human rights needs of women in Africa. Chapter 3 carries the literature review further, to examine existing knowledge on the theoretical foundation of social capital, and how it is related to the research problem. In the chapter, I examine the concepts of capital, social capital, and its definition, and properties from various fields, and I further describe the social capital concept and its relation to other forms of capital. Additionally, I examine forms of social capital, as well as gender and the use of social capital. Finally, I present what existing evidence suggests as useful proxies for measuring social capital.

In Chapter 4, I review the specific methodology employed in the study, including the research design, its characteristics, the various types, examples of studies using the design, and the rationale for employing the design. Added to this, I describe the study scale, including its dimensions, adaptation, its reliability, and validity issues. Further, I review the sample selection for the study, as well as the various data collection procedures I employed.

In Chapter 5, I present the findings of both quantitative and qualitative data analyses performed in this study. The following analysis and results are described in the chapter: descriptive and inferential statistics for the sample - quantitative phase. These statistical procedures were used to address the four research questions that framed the study. Additionally, qualitative results - interviews, a focus group, and photographs, were reported, under themes related to the research questions. In Chapter 6, I discuss major findings and conclusions from the study, including implications of the results, and ideas/directions for future research and practice. Additionally, I discuss the implications of the findings for social work practice.

CHAPTER 2

LITERATURE REVIEW

Introduction

In this chapter I present available knowledge on the present study, which could help enlighten and inform both the researcher and the reader. The purpose of this literature review is to learn more about the origin, scope of the research problem, and its related questions, in an attempt to identify ways in which current findings are inconsistent or consistent with, and support existing knowledge, and to place my study in the historical and current political context. With this in mind, first, I provide a brief history of Liberia and the bloody civil war that produced thousands of displaced people, including the sample population in the present study. Then I discuss a small body of written information and published articles on the Liberian refugees in Ghana. These studies provide insight into the current situation and the socio-economic needs of refugees in the Buduburam settlement, in relation to refugees in other camps. I further examine the refugee protection instruments, which seek to enhance refugee protection in Africa. I also provide a further analysis of who a refugee is, vis-à-vis other displaced persons, from the literature. In addition, I examine the major stakeholders working with the sample population. I finally outline evidence on protection and human rights needs of refugee women, focusing on those in Africa.

As has been noted by researchers, for every research problem, and its related research questions, there is a body of knowledge that would be helpful for the researcher and reader (Yegidis & Weinbach, 2005, p. 47). For the present study, the existing relevant literature assessment was performed in the Academic Search Premier, Social Work Abstracts, Anthropological Literature, Women's Resource International, Women's Studies Bibliographic Database, and Sociological Collections. Additional source materials were collected from the Ghana web, BBC Africa web, Ghana National Disaster and Mobilization Organization (NADMO) and UNHCR offices in Ghana, University of Ghana and the University of Science and Technology Libraries in Ghana, as well as information from interviews with key informants.

The History that Shaped Liberia's Refugees

This section is focused on the history of Liberia. The purpose is to help the reader gain understanding of the history that resulted in the displacement of the Liberian people.

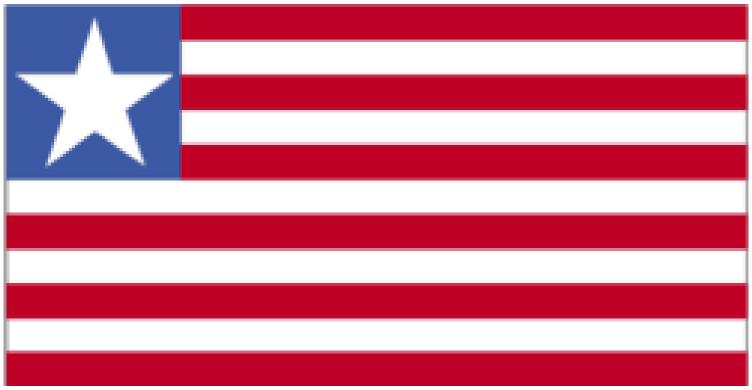

Figure 3. National flag of Liberia

To understand the origins of Liberia's refugee crisis, it is important to go back briefly, to the beginning of Liberia's history: Six thousand miles from the United States, and in West Africa, lies a country whose flag bears a striking resemblance to that of America: alternating red and white horizontal stripes, and in the upper left hand corner, a dark blue square. Against this blue background is a lone white star – the star of liberty. This flag is a symbol of the history of the Liberian State, its relationship with America, and its search for its own identity (Duva, 2002).

Founded in 1847 as a quasi-American colony for freed slaves, Liberia became the first republic in Africa (Dick, 2002; BBC Africa News, 2005). Settled by freed slaves from United States, Liberia, whose name means "land of freedom," has always struggled with its double cultural heritage: that of the indigenous Africans and of the settlers. While the country's name means "Liberty," its coat of arms reads: "The Love of Liberty brought us here." Although founded by freed American slaves, Liberia is mostly made up of indigenous Africans, with the slaves' descendants comprising 5% of the population (BBC Africa news, 2005).

History

In 1816, a group made up of mostly Quakers (abolitionists) and slave holders in Washington, D. C., formed the American Colonization Society (ACS). This group agreed that Black Americans should be repatriated to Africa (Duva, 2002). In 1822, the first 86 voluntary, Black emigrants landed on Cape Montserrado, what was then called the Grain Coast (Duva, 2002). In 1824, the settlement was named Monrovia, after James Monroe, the American president, and ACS member. The colony became the Republic of Liberia (Duva, 2002; BBC Africa News, 2005). According to some scholars, the benefits of such a colony appeared obvious. First, America would be rid of a social and moral problem, by sending freed slaves back to Africa. Second, Africa would be allowed to receive Christianized Blacks and the spread of Christianity, and thirdly, the opportunity for Blacks to achieve freedom and opportunity back in Africa (Sawyer, 1992, p. 13-41; Sanneh, 1999, p. 187-192). Over the next 40 years, 199,000 African American repatriates, known as Americo-Liberians, settled in Liberia (Duva, 2002). After Liberia declared its independence on July 26, 1847, Joseph Jenkins Roberts, a Black man, born in the American State of Virginia, was elected Liberia's first president. In 1848, President

Roberts and his senators, all American-born, resolved to create a country based on the principles of justice and equal rights (Duva, 2002).

The ex-slaves and their descendants, known as the Americo-Liberians governed the country by indirect rule until 1980 (Sanneh, 1999). Liberia's history until then was largely peaceful. For 133 years after independence, the Republic of Liberia was a one-party state, ruled by the Americo-Liberian-dominated True Whig Party (TWP) (Duva, 2002). Indigenous Liberians were relegated to second-class status and their chances for economic power were limited (Liebenow, 1969; Levitt, 2005). It is noted that despite the fact that Liberia, when it was founded, was given a constitution and a flag modeled after the country they had come from (United States of America), and despite its strong association with the U.S., Liberia does not have a conventional colonial history. It was never ruled by Washington in the same way as most other African countries were ruled by colonial powers, such as Ivory Coast from Paris and Ghana from London (BBC Africa News, 2005). For most of the country's history, Liberian-Americans, descendants of the freed slaves, such as Edwin Barclay, William V. S. Tubman, and William R. Tolbert, ruled the country, and they were always accused of discriminating against the nation's indigenous people (BBC Africa News, 2005).

Civil War

Frustration with the Americo-elite paved the way for Samuel Doe, a junior level, indigenous military officer to take over the country in a military coup in 1980 (Sawyer, 1992). Samuel Doe's rule was characterized by suspicion and brutalities and any hopes for improvements under an indigenous leader proved vain. In response to two coup attempts, Doe sent Khran and Mandingo government troops to loot and kill the supporters of the coup plotters in Nimba County. This generated ethnic conflict in Liberia, which caused Liberian refugees to flee to Ghana and other West African countries as far back as December 1989. However, although Doe was killed on September 9, 1990, fighting did not stop. Rebel forces divided into several ethnic-based factions. Each rebel leader was bent on winning the presidency in order to control and gain profit from the country's lucrative natural resources. Doe's governance was criticized as surrounding himself with people from his Krahn tribe, and Charles Taylor's National Patriotic Front of Liberia (NPFL) was formed as an attack on Doe (Duva, 2002; BBC Africa News, 2005).

Charles Taylor, after winning elections in 1997, was accused of never including his former enemies in the government, and fighting resumed in 1999. Mr. Taylor was also accused of destabilizing neighboring countries, especially Sierra Leone where he was said to have profited massively from supporting rebels operating in diamond-mining areas. Neighboring Guinea and Ivory Coast, unhappy with Taylor, have helped the rebels who controlled most of the country before a ceasefire was agreed. Since its foundation by the freed American slaves in 1847, it has been observed that their descendants, such as Charles Taylor, have held power at the expense of indigenous ethnic groups (Owusu, 1997; Duva, 2002; BBC Africa News, 2003/2005).

Despite peace accords, and efforts made by the ECOWAS Military Observer Group (ECOMOG), the civil war in Liberia still continued, characterized by general violence, rampant looting, rape, and brutal killing of civilians, under the leadership of Charles Taylor. Entire towns and villages were emptied as people fled (Duva, 2002). Liberian child soldiers replaced their school materials with AK-47 assault rifles and committed worse human rights abuses including maiming, and killing of civilians, but remained just too young and naïve to understand the intricacies of armed conflict (Jehu-Appiah, 2003). People in villages were rounded up and burned alive, uprooted civilians were massacred as they tried to flee, and women and girls were brutally raped (Dufka, 2004, p. 1). The Liberian civil war produced the largest flow of refugees in the West African sub-region. Two hundred thousand people were noted to have been killed, 800,000 internally displaced, and about 700,000 people became refugees in neighboring countries (BBC Africa News, 2003; Wikipedia, 2005). The numbers of Liberian refugees recorded to be living in neighboring countries by November, 1990 were: 311,000 in Guinea; 193,000 in Cote d'Ivoire; 130,000 in Sierra Leone; 34,000 in Ghana; and 6,000 in Nigeria. In addition, there were 860,000 internally displaced persons, bringing the total to 1,534,000 of a pre-war national population of 2.5 million (Owusu, 1997, p. 3). Efforts to restore an interim government in Liberia, in many instances, proved futile, since Charles Taylor refused to cope with the Economic Community of West African States (ECOWAS), and controlled greater part of Liberia (Ellis, 1999).

Finally, on August 11, 2003, as part of a peace agreement in Accra, Ghana, President Charles Taylor, under international pressure and pushed by rebels, resigned and was sent into exile in Nigeria (BBC Africa News, 2003). At the peace talks which ended Liberia's 14-year civil war, Mr. Gyude Briant, a relatively unknown businessman, was sworn in on October 14, 2003, as the head of a new power-sharing government, made up of rebels, and government officials. However, it is on record that there have still been riots in some parts of Liberia, especially Monrovia. For instance, in October 2004, during three days of riots, about 400 people were wounded and fifteen killed (Wikipedia, 2005). Accordingly, Mr. Gyude Briant, the head of Liberia's power-sharing transitional government at the time, in his annual address stated that Liberia urgently needed an additional $58 billion to keep the initial programs running (IRIN, 2005).

The civil war left Liberia overrun with weapons and economic ruin. The UN is said to have reported that corruption is threatening the peace process (BBC Africa News, 2005). General elections were held in Liberia in October, 2005, and repatriation of Liberian nationals to their country continues. According to a UN report, about half of 150,000 Liberian refugees who fled to Guinea during the war, for instance, have already gone home (IRIN, 2005, p.1). According to a UNHCR (2004) global report, over 1900 refugees were repatriated from Ghana to Liberia and Sierra Leone. Others have been scared by stories of fragile security, ruined infrastructure, and hostile strangers who have moved to occupy their land (Dufka, 2004). The Liberian people are just beginning the slow process of recovering from the social, economic, political, and psychological trauma of the civil war. However, an incomplete disarmament process, illegal occupation, absence of the United Nations Mission in Liberia (UNMIL) in some areas in Liberia, instability in neighboring countries, such as Cote d'Ivore, and general discontent, are reported as threats to Liberia's fragile peace (Dufka, 2004: Wikepedia, 2005). One priority, observed Corrine Dufka of Human Rights Watch, is the need for justice and accountability for the war crimes and crimes against humanity, committed against thousands of Liberians over the past 14 years, which however, remains conspicuous in the reconstruction agenda (Dufka, 2004, p. 2).

Finally, a US-educated economist and former finance minister of Liberia, Ellen Johnson-Sirleaf won the second round of presidential elections in November 2005, and in January 2006 she was inaugurated as Africa's first elected woman Head of State. In an hour-long speech after the ceremony, she vowed among other issues, to improve gender equality in Liberia (BBC Africa News, January 20, 2006).

Previous Literature on the Liberian Refugees in Ghana

Due to civil wars in West Africa since 1980, the sub-region has experienced a significant growth of refugee flows from Togo, Sierra Leone, Liberia, and Cote d'Ivoire. The Buduburam settlement, situated in Buduburam, in the Central Region of Ghana was established in 1990 to host Liberian refugees who fled to Ghana to seek asylum, following the civil war in Liberia. Having been rejected in several African countries, the UN Secretary General (Kofi Annan) made a special offer that any country that would accept the refugees would be given humanitarian support (Owusu, 1997). Therefore, when they arrived, the refugees began receiving assistance from the United Nations. The first major wave of the Liberian refugees in Ghana was evacuated between August and November by the West African peace keeping mission, known by the acronym ECOMOG, with Ghana navy ships and merchant vessels, from Monrovia (Owusu, 1997, p. 3). The second major wave of about 4,000 landed in Ghana in mid-May, 1996, on the Bulk Challenge-Lagos, following renewed fighting in Monrovia (Owusu, 1997, p. 3). According to Owusu (1997), the creation of a second refugee camp in Ghana was necessitated by this second wave of refugees, who are recently camped at Sanzule-Krisan, in the Western Region of Ghana.

The estimated number of refugees in the Buduburam camp in 2004 was noted to be 52,000, with 65% of the population being women and children (NTow, 2004, p. 2). By June 2005, this number had decreased to about 45,000, due to a repatriation exercise being carried on by the UNHCR (Interview with camp manager, June, 2005). Following the October 2003 Accra Peace Accord, some of the Liberian refugees have returned home. Yet the majority remains scared, and skeptical about the fragile peace process (N'Tow, 2004; IRIN, 2004). This majority, together with a few others who have formed roots in Ghana, and have decided against returning home to Liberia, continue to live in Ghana, mostly at the Buduburam settlement, popularly known as Buduburam camp, or Liberia. Refugee statistics are noted to be often inexact (Banki, 2004; USCR, 2005), and the number of displaced persons at the camp is thus noted to be greater than what is officially recorded by UNHCR (N'Tow, 2004). According to Susan Banki, a policy analyst, UNHCR's limited resources require the agency to be rigorous about limiting refugee status (Banki, 2004, p. 4). To the researcher, the fact that numerous persons in refugee-like situations are unable to receive refugee status implies that any discussion pertaining to number of refugees in camps/settlements is bound to be flawed.

Refugee camps are planned for temporary use, but after many years stay in the Buduburam camp, it could not qualify to be called a camp, but a settlement. Examples of such permanent encampments/settlements include Eritreans in Sudan, Liberians in Guinea, Saharawis in Algeria, and Palestinians in Lebanon (Appendix B). Such settlements are different from the short-term relief centers that provide emergency aid in the immediate aftermath of a disaster. Indeed, they are not like the Jubilee camp (Jubilee Partners) in the Georgia State of America, where refugees on their arrival into the country, spend only three months, and are then groomed into the American society and culture, and become self-sufficient. Neither are they like the camps portrayed by CNN cameras in which temporary tents hide desperate faces and starving bodies, such as the makeshift camps that housed Albanian refugees from Kosovo in 1999 (Bookman, 2002). Bookman describes these permanent encampments as "those concentrations of involuntarily displaced peoples that have matured beyond what relief agencies call 'the initial phase.' They have graduated from the short run to the long run. They have transcended the mere satisfaction of basic needs for food and shelter. Their concerns have focused on employment, education, trade, and capital accumulation" (p. 1). By the beginning of the 21st

Century it was estimated that 35 million people globally lived in various kinds of encampments, such as Palestinians in Lebanon, Saharawis in Algeria, Eritreans in Sudan, and of course, Liberians in Guinea, Cote d'Ivoire and Ghana (USCR, 2005).

There seems to be very little published scholarly work on the Liberian refugees in Ghana as compared to refugees in other parts of Africa. There are a few newsletters that visitors to the settlement have posted on the internet. In fact, my literature search fetched me only two studies, specifically on the Liberian refugee women at the Buduburam settlement (Akotia & Sefah-Dede, 1994; Kreitzer, 1997). The urgent need for West African refugee studies, especially on women, cannot be overemphasized. This is particularly true, given the fact that they form the majority and are the victims of the pervasive and continuous civil wars in the sub-region. The available studies, including that of Linda Kreitzer, a social worker, noted that the Liberian refugees are confronted with various issues (Kreitzer, 1997; Owusu, 1997; Panos News, 2003; Dick, 2000). In her 4-month phonomelogical qualitative study at the settlement, Kreitzer gathered data concerning the refugee women's participation in camp program planning and implementation. Through the voices of the women, factors that help or hinder the women's involvement were highlighted. Her findings showed that individual issues, such as trauma, hopelessness, basic needs, apathy, as well as organizational issues, including communication, dependency, power, and mismanagement of organizations, were among the factors that affected women's participation in program planning (Kreitzer, 1997). Kreitzer's findings reflect other camp reports of women's enthusiasm for planning programs (Crisp, 1990; 1999; Coomaraswami, 1998; Ager, 1999). Crisp (1990) for instance, reports of the feeling of hopelessness among refugees in a Thailand camp, and Coomaraswami (1998) noted that refugee women suffered from various kinds of psychological problems, such as loneliness and depression. According to Crisp (1999)

Somali refugees in Dadaab camp in Kenya for example, complained that men bored and frustrated by extended periods of confinement and inactivity, chewed psychoactive Khat leaves, and became aggressive against women and girls as the effects wore off (p. 25). Studies also suggest that refugees in Africa are often so traumatized by war and their flight experience that they are generally uncooperative and too unruly for any success to be achieved for community development (Harrell-Bond, 1999; Bookman, 2002).

From the literature, the issue of adequate resources for basic needs have been the greatest concern to the refugee women at the Buduburam camp. In a report by two Ghanaian scholars in the field, most of the women they studied had moderate to severe depression due to somatic symptoms, as a result of stresses of daily living (Akotia & Sefa-Dedeh, 2000). Accordingly, as observed by Adjoa Yeboah-Afari, president of the Ghana Journalists Association, of the sample population:

> *Needs are very real and pressing. … But instead of giving people handouts, refugees should be allowed to contribute economically, intellectually and artistically: Don't create a situation where refugees are reduced to beggars* (Panos News, 8/21/ 2003, p. 1).

Refugees in the camp, unemployed became dependent on the UN system as soon as they arrived, and now it has become hard for many to be self-sufficient (WARIPNET & Human Rights First, 2000). This dependency syndrome is found to be the case for refugees in many parts of Africa, such as Guinea, Somalia, and Sudan (Ager, 1999; Mills & Norton, 2002; Harrell-Bond, 2002; Moorehead, 2005), which also generates low self-esteem, lack of initiative, and can engender fatalistic paralysis (USCR, 2004; 2005). These studies have drawn attention to the inhumanity of conditions and inadequate access of social services in refugee camps/settlements.

According to Harrell-Bond, dependency breeds stress (2002**)**. The author observed that refugees in camps in Sudan composed praise songs, referring to UNHCR as 'their father and mother' (p. 4). In Africa, as in many societies, the image of a father symbolizes authority and responsibility, and according to the author, by singing such songs, the refugees were positioning themselves totally dependent on the organization for their survival, and its authority over them. The way in which refugees are 'helped' may itself undermine their personal coping resources. Even highly educated refugees are noted to be experiencing high stressors: Harrell-Bond (1999) describes in her article, *Refugees' Experience as Recipients of Aid,* the specific challenges of surviving camp conditions faced by highly educated Rwandans. One of them expressed his suffering when he asked a departing aid worker, "Can you leave me a book? I feel my mind is dying here" (p. 139). As Francois Chanterie, a refugee worker in Zambia observed, "Trauma can only be left behind if there is something to pursue ahead, genuine possibilities for rebuilding life in a more or less formal fashion" (Chanterie, 2000, p.2). Under the refugee treaties, refugees have a right to earn a livelihood. The few studies on the Liberians at the Buduburam camp found the refugees with no jobs, besides petty trading for survival (Kreitzer, 1997; Owusu, 1997; Dick, 2002; N'Tow, 2004). This is in contrast with Kenya, where the government grants permits for refugees to work (USCR, 2005).

Additionally, limited educational opportunities also face the refugees at the Buduburam settlement. According to a 2004 report, there were 43 registered schools in the camp run by various organizations. There is very limited secondary school. Out of 14,966 students enrolled in the camp for the 2003/04 academic year, 7,000 dropped out (N'Tow, 2004, p.7). This drastic dropout rate was attributed to the inability of parents to pay school fees. Other school problems I observed at the camp during field work in summer, 2005 include congestion in classrooms, inadequate teaching/study materials, and lack of teachers. Education is not free for the refugees. Students at the Buduburam secondary school are noted to pay 750,000 (US $95) each year, while students in the lower classes pay 500,000 (US $65) (N'Tow, 2004). No wonder school dropouts are found roaming around camp Buduburam. Such children of course experience various abuses, such as prostitution, child labor, and drugs. In support, Martin (2004) attributes lack of educational experiences for women and children in refugee camps to the lack of resources, female teachers, and long hours spent with domestic household chores. In a qualitative study conducted to identify the emotional needs of Kosovar refugee women in Albania, Drumm, Pittman & Perry (2001) for instance, found that lack of activities led to feelings of boredom, loss of talents, as well as increase in anxiety about their loss. These are problems which are documented in the literature (Ager, 1999, Harrell-Bond, 1999; 2002, USCR, 2004; 2005).

Furthermore, families at the Buduburam settlement are reported to have suffered from poor health as a result of improper diets, and food shortage (Kreitzer, 1997; Owusu, 1997). According to Maxwell Owusu, an anthropologist, the alarming increase in the deaths in the first one and a half years the camp was established was as a result of cholera outbreak, diarrhea, malaria, high fever, and lack of transport to carry the sick that needed immediate attention to the hospital. Complaints of food shortages are widespread in other refugee camps. The lack of food and inconsistencies of the delivery of rations in camp, frustrated Afghan refugee women in Pakistan (Christenson, 1990). In Tanzania (Women's Commission, 2003), and in Zambia (Chanterie, 2000), the biggest concerns among refugee women was always food; from lack of nutrition, to lack of appropriate food, and a decrease in amount (Martin, 1995; 2004). In addition there is currently only one functional clinic on the Buduburam settlement, and services are offered at a cost to residents, and most deaths in the camp are reported to be HIV/AIDS related

(N'Tow, 2004). As Chanterie (2000) noted, the quality of the clinic and of medical care in a camp/settlement depends on the quality of the organizations/agencies organizing facility.

The availability of water has also proved to be one of the biggest challenges for the Buduburam refugees. Water to the camp provided by the World Vision International was cut off due to the failure of UNHCR to pay the water bill (Dicks, 2002, p. 31). There are no functional boreholes and pumps in the settlement. Refugees, who can afford, buy water from commercially operated mobile tankers as well as potable water in plastic sachets (N'Tow, 2004; Interview with camp manager, June, 2005). As such, many refugees left without safe water walk long distances to beyond the camp, to fetch water. As Bookman (2002), and Mills & Norton (2002), noted of the camps in Zambia, Rwanda, Zaire, and in Uganda, unavailability of water and its scarcity caused deterioration in hygiene. According to a 2005 USCR report, more than a third of the refugees in Kakuma camp in Kenya did not have sufficient water due to over crowding. Common medical problems noted in camp refugees include post-traumatic stress disorder or depression, which involves anxiety, over-alertness, sleeplessness, chronic fatigue syndrome, amnesia, motoric difficulties, and sleep paralysis (Akotia & Sefa-Dedeh, 2000; Wikepedia, 2005).

Added to the above, is the means by which news and information are circulated. Linda Kreitzer's 1997 study at the Buduburam settlement observed also that communication and flow of information were considerably lacking in the camp. There was low attendance to general refugee meetings, lack of refugee representations at camp management meetings, and the feeling of powerlessness among the women. Women's views were therefore hardly represented and some of the women Kreitzer interviewed expressed consent about lack of communication between the women and the camp management. According to a 2003 report by Human Rights

First, women are clearly underrepresented within refugee settings and enjoy little or no effective participation in decision-making processes.

According to the literature, the Buduburam refugees also experience camp mismanagement. This includes the lack of comprehensive and/or effective registration information tracking the camp's residents (N'Tow, 2004, p. 4). In such a system, it becomes hard to identify who is, or who is not a refugee, when it comes to provision of ration cards or services. A settlement which is divided into 12 zones is said to have been created without a record of geographic information (N'Tow, 2004). Furthermore, on the availability of some data in regard to the identity of structures on the settlement, there is no map or sketch to show location of each structure, including homes, schools, and churches (N'Tow, 2004, p. 3). Accordingly, this is what a Ghanaian journalist described as "the haphazard layout and cramped appearance that suggest hurried construction" (Panos News, 8/21/03, p. 1). Kreitzer (1997) cited the manner in which the camp leaders and staff had first choice of gifts sent to the camp, and the failure of a loan scheme to support self-sufficiency, as good examples of mismanagement (p.53). The author also reported the existence of the male-dominated camp management style - predominantly male staff. Martin (2004) adds to this: "Not only are their voices unheard, if alternative arrangements are not made, but perspectives that they have to offer cannot otherwise be factored into decision making" (p. 20). In camps in Zimbabwe, too, women were found to be generally not part of planning and decision-making (Callamard, 1999).

In spite of the problems that have been noted regarding the Liberian refugees at the Buduburam settlement, some positive issues are recorded. Visitors and researchers to the settlement for instance, observed some exceptions to the refugees. They found the camp typical, lively, with an internal democracy, run by an elected Liberia welfare council (Kreitzer, 1997;

Owusu, 1997; Dick, 2000; Panos News, 2003). The fact that there are no barbed wire fences, camp residents live in their own built houses, and can move in and out freely, like settlements in Uganda (Brown & Thompson, 2003). The Buduburam settlement in this sense is quite different to settlements in Rwanda and Zaire (Mills & Norton, 2002). Freedom of movement is one of the credits the authors give to the Buduburam settlement. In Viana camp in Angola, these authors reported that refugees lived in tents closer to one another, and each tent was shared by two families, which made conflicts and promiscuity obvious (p. 7). Neither is the Buduburam settlement like the violent settlements in Cairo, or the Kuankan camp in Guinea, where refugees live in tarpaulin tents under the hot sun, with regular invasions of rebels from across the border, as described by Moorehead (2005). The Rwandan refugee camps in Tanzania and in Zaire for example, in 1994-96 became notorious safe havens for genocide perpetrators, who delivered aid to military and paramilitary personnel, and intimidated residents (USCR, 2004). Hence, some refugee camps become breeding grounds for refugee warriors, with the assistance of overseas partners (Stedman & Tanner, 2003, p. 3); and refugees are turned into resources to be used to prolong civil wars and threaten regional security (Crisp, 2000; Drumtra, 2003).

Credit is also given to the women, “who were determined against all odds to work hard to make a decent home away from home for themselves and their children” (Owusu, p. 5). Women’s groups within the camp such as the Women’s Initiative for Self-Empowerment, with support and encouragement from UNHCR are assisting the women through open forums and discussions, on women’s issues, such as economic empowerment, peace education, and gender-based violence. Although sexual and gender-based violence continue to plague refugee camps (Martin, 1995; 2004), its prevalence in the Buduburam settlement is noted to have reduced considerably. The UNHCR country representative, Thomas Albrecht, attributes this to women’s representation in some leadership roles, the Women and Juvenile Unit of the Ghana Police Force, the presence of special police unit, and significant female component of the refugee neighborhood team (UNHCR News, 2005). Owusu, 1997; Dick, 2002, scholars in the field of refugee studies, noted that faith in God greatly sustained the Buduburam refugees. Thus, when given the opportunity, refugee women form effective social systems of support for their families. Examples include refugee women's farming cooperatives in Somalia, and an Afghan women's center in Peshawar (Martin, 2004, p. 17).

Generally, and as noted from the above analysis, refugees especially those living in camps/settlements, live in abject poverty. Moorehead (2005) speaks to this:

> *But the poverty of camp refugees is about more than just having things: it is about having no way to get them, no means of altering or controlling one's own life* (p. 181).

Yet about eight million people across the world (USCR, 2005) live in what is now called protracted refugee situations; what Moorehead calls,

> *long lasting and intractable limbos in which dispossessed people are sequestered, concentrated, and kept out of danger, as most closely suits governments, who feel safe in the company of others in the same position in a strange land* (2005, p. 181).

As further evidence, Arafat Jamal, a scholar in the field, sums up this discussion:

> *With refugees sequestered, concentrated, visible and presumably out of harm's way, camps represent a convergence of interests among host governments, international agencies and the refugees themselves. They are not idle for anyone but they help focus attention and provide a safety net. Host governments in Africa…see camps as a means of isolating potential troublemakers and forcing the international community to assume responsibility. …Refugees understand that camps make them visible, and keep their plight, and the politics that underpins it, in the world's consciousness. …To insist that poor African nations should not only accept thousands of refugees but also let them spread throughout the country is unreasonable.* (Jamal, 2003, p.4).

Given the drastic restrictions on admission of refugees into developed countries, most of these victims are likely to remain confined in neighboring countries in Africa. Such populations restricted to camps or segregated settlements are deprived of basic refugee rights. The urgent need for studies on these populations, especially those invisible in Africa, cannot be overemphasized, given the pervasiveness, and continuous wars in the sub-region.

The Refugee Protection Instruments: A Brief History

It is almost impossible to understand refugee protection without understanding the instruments that seek to enhance the protection of refugees. This section discusses the International and the African refugee protection instruments. The section further examines the critique of the instruments by refugee policy scholars. There are a number of universal, regional, and domestic human rights instruments, which can be employed to enhance the protection of refugees and asylum seekers. The core of these instruments is the 1951 UN Convention Relating to the Status of Refugees, and its 1967 Protocol, which histories are described below.

The 1951 United Nations Convention Relating to the Status of Refugees

The 1951 United Nations Convention is the main international treaty governing the status, treatment and protection of the world's official refugees. The Convention came into effect after World War II when refugees were conceptualized as the responsibility of all States. Before World War II the status and treatment of refugees were determined by individual States, and refugee responsibilities were guarded by issues and principles of the States (Loescher, 1993). In 1920, the High Commissioner for Refugees was set up under the guidance of the League of Nations. The High Commissioner was to assist refugees recognized by the members of the League of Nations as deserving refugee status and assistance. The members emphasized a collective response to protect stateless persons. The first High Commissioner for Refugees Fridtjof Nansen became successful in facilitating state recognition and protection for the plight of refugee groups seeking asylum (Loescher 1993, p. 37). Initially, recognition of refugees was only provided to certain groups of refugees only from the USSR, and Armenia. Fridtjof Nansen is however credited with being the first to persuade European States that refugees were an international responsibility (Loescher, 1993, p. 37).

The refugee problem after World War I was said to be a European issue and therefore the international protection achieved was mainly in and from Europe. This was highlighted by the fact that the persons recognized as refugees were only from Europe (Davies, 2002, p. 2; Crock, 2003, p.56). This meant that the initial definition of a refugee in international refugee law was very limited. However, the refusal of members to adopt a universal definition of the term "refugee" argues Loescher, an expert on refugee and humanitarian issues, stemmed from "fear of opening the door to international recognition of political dissidents" (Loescher, 1993, p. 40). States at the period became concerned about the dangers of harboring political dissidents.

There existed a significant refugee problem in Europe and elsewhere after World War II. Researchers estimate that there were over 40 million displaced people in Europe alone (Loescher and Loescher, 1994, p. 8; Kourula, 1997, p. 51). Millions of Chinese people displaced by the Japanese occupation in China were seeking asylum outside China, and by 1947 the borders of the newly created India and Pakistan had contributed to the exodus of nearly fourteen million people. The need to address the overwhelming refugee crisis at the time led to the establishment of the United Nations Relief and Rehabilitation Administration (UNRRA) by the Western States in 1943 (Marrus, 1985, p. 317; US Committee for Refugees, 2000). The long-term durability of UNNRA was however found to be limited, since it was mainly created for humanitarian responses to persons displaced by World War II.

The escalating nature of the post-World War II refugee problem led to the immediate establishment of the International Refugee Organization (IRO) in 1945 under the United Nations.

Since the International Refugee Organization was temporary in nature, it was unable to effectively manage the increasingly large number of displaced people in Europe (Kourula, 1997, p. 53). In addition, the problem of legal protection for persons who did not have the protection of their country of origin was causing political and administrative difficulties. The IRO programs started phasing out and officially closed down in 1952 (Goodwin-Gill, 1996, p.6).

In February, 1946 the United Nations began a debate as to the creation of a new and permanent refugee body. It became clear in the debates that States wanted the maximum guarantee that their legitimate interests would be protected (Holborn, 1975, p. 28). Also States had different ideas about what was required. The United States for example is said to have supported the idea of a temporary refugee organization, like the International Refugee Organization (IRO), whereas Europe preferred a stronger multipurpose refugee organization (Goodwin-Gill, 1996, p. 6.). The States as a result, came to a compromise: In December, 1949 the UN General Assembly decided by twenty six votes to five, with eleven abstentions, to establish the office of the United Nations High Commissioner for Refugees (UNHCR), which was given an initial mandate for three years. On 14th December 1950, the UN General Assembly convened a conference of Plenipotentiaries under UN Resolution 429 (5) to draft and sign the Convention on refugees and stateless persons. In 1951 the Convention was established within international agreement to define, process, and resettle refugees (Goodwin-Gill, 1996, p. 297). Details of the Convention were resolved at a conference in Geneva on July 28, 1951 and it came to be known as the Convention Relating to the Status of Refugees (Jaeger, 2003, p.12).

At the 1951 Geneva conference, members decided that the Convention would include a definition of the term “refugee” as a person who

> *owing to well-founded fear of being persecuted for reasons of race, religion, nationality, in a particular social group or political opinion, is outside the country of his nationality*

> *and is unable or, owing to such fear, is unwilling to avail himself of the protection of that or, who not having a nationality and being outside the country of his former habitual residence as a result of such events is unable or, owing to such fear, is unwilling to return to it.* (UNHCR 1951 Convention Relating to the Status of Refugees, 1951, Article I).

In summary, the Convention defines what the term "refugee" means. It outlines a refugee's rights, including such things as freedom of religion and movement, the right to work, education, and accessibility to travel documents. It also outlines a refugee's obligation to a host government. A refugee under the Convention is required to respect the laws and regulations of his/her country of asylum. A key provision stipulates that a refugee should not be returned or refouled to a country where he/she fears persecution. This principle of refoulement is part of customary international law and it is binding on all States, both Convention and Non-Convention countries. The Convention also takes into account the interests of contracting States, it provides for cooperation between the States and the UNHCR; it settles relations between the Convention and previous treaties and contains the usual final clauses.

As of October 1, 2003, 48 out of the 53 African countries had acceded to the 1951 UN Convention on refugees (UNHCR, 2003). Despite the drawbacks, this widespread acknowledgement of the responsibilities of African States regarding refugees has been useful to international aid agencies. The UNHCR in some cases has drawn on provisions of these Conventions in countries that have signed them, thereby providing a better international protection to refugees (UNHCR, 2001, p. 6).

The 1967 Protocol

In view of the fact that the 1951 UN Convention covered only persons who had become refugees as a result of events occurring before January 1, 1951, and considering that new refugee situations had emerged in other parts of the world, especially in Africa since the Convention, and of the fact that equal status should be accorded all refugees covered by the definition in the

Convention, the restrictive declaration to events occurring in Europe became increasingly an issue for international action. In other words, the extent to which refugee groups of the future should be included within the coverage of the Convention became the major concern of the UN and the member States. (Holburn, 1975. p. 177). As a result, the High Commissioner for Refugees in 1965 convened a colloquium at Bellagio, Italy, following a request from his executive committee, which drafted a Protocol to the Convention, which was revised and amended by the Economic and Social Council and signed by the Secretary General in January 31, 1967 (Jaeger, 2003, p.13).

The drafting of the 1967 Protocol was a process that included both developed and developing States (UNHCR 2000, p. 54). There was a new emphasis this time on the benefit the Protocol would have for developing States. The majority of the drafting process occurred in the Executive Committee of the UNHCR, with Iran and China as the only representatives of Asian interests present. Other developing countries present were Lebanon, Colombia, Brazil, Madagascar, Nigeria, Tunisia, Turkey, United Arab Republic, and Venezuela, as opposed to eighteen developed Western States. Under the Protocol, benefits for developing States were to include UNHCR's legal protection for their refugee population. However, at the Bellagio Conference, some important concerns raised by the developing States were not addressed in the Executive committee meeting and were not therefore included in the Protocol. The major concern was the fact that the definition of the term "refugee," in the 1951 Convention was too limited.

The 1967 Protocol Relating to the Status of Refugees provided that State parties undertake to apply all articles of the Convention (Article 2 to 34), which relate to the status of refugees. It also suppressed in the 1951 definition of the term "refugee," the time limit of 1

January 1951(Article 1(2). The Protocol realized that new situations had arisen since the Convention, and so it was desirable that equal status be enjoyed by all refugees covered by the definition in the Convention irrespective of dateline. This was to make the 1951 Convention universally applicable. However, the Protocol did not provide for a geographical limitation, but enabled contracting States that opted for this limitation when acceding to the Convention, to maintain that option (Article I (2b). The Protocol was also opened for accession by all States, whether parties to the Convention or not (Article V).

The 1967 Protocol removed the geographical and time limitations written into the original Convention, under which Europeans involved in events occurring before 1 January, 1951 could apply for refugee status (UNHCR 2000, p. 53). The 1951 Convention and the 1967 Protocol to it continue to be the principal international instruments established for the protection of the world's refugees. Though these refugee instruments have been the objects of considerable criticism, such as the narrow definitions of the words "refugee" and "persecution", and for the lack of mechanism to hold States accountable (Hathaway, 1991; Goodwin-Gil, 1996; Crock, 2003), the remarkable thing is that the number of States acceding to these instruments has increased over the years. Member States to the Convention and or the Protocol reached 140 in November 2002 (Jaeger, 2003). These included majority of industrialized States, such as Britain, Canada, Norway, United States, irrespective of their political ideologies. However, well recognized States of the World, such as India and Pakistan are said to be non-parties to either the Convention or the Protocol (Jaeger, 2003, p. 18).

As of July 15, 2005, total number of State parties to the 1951 UN Convention stood 142, State parties to the 1967 Protocol were 142, State parties to both the Convention and Protocol, stood 139, and State parties to one or both instruments were 145 (UNHCR, 2005). Ghana (host country for the Liberian refugees in the study), together with Liberia (participants' native country) have both acceded to these international instruments, together with regional instruments that seek to enhance the protection of refugees.

The 1969 OAU Refugee Convention

In the African arena, there are three important legal instruments, which govern the manner in which refugees are defined. These are the 1951 UN Refugee Convention, its 1967 Protocol (discussed above), and the 1969 OAU Convention Governing the Specific Aspects of Refugee Problems in Africa. Policy advocates contend that the 1951 Convention and its 1967 Protocol reflected a Euro-American centered perspective of the concept of "refugee," that was derived following World War II (Kourula, 1997; Kneebone, 2003). According to Pirkko Kourula, an official of UNHCR, by 1964 fifteen African States had ratified the 1951 Convention. Africa's refugee population began to grow rapidly during this period. By 1967 it is estimated that one half million people in Africa had been displaced outside their home countries (Oloka-Onyango, 1986, p.3).

African refugees in the colonial era were the products of anti-colonial struggles (Blavo, 1999, p. 9; Oucho, 2002, p. 2). The initiative taken in 1965 to draft an African regional, legally binding Convention on refugees was based on the States' concern for refugees, the Pan African ideal of eliminating the sources of tension between African States, finding an African solution to the refugee problem in Africa, and to compliment the 1951 Convention's definition of "refugee" to address situations occurring after 1 January, 1951 (Kourula, 1997, p. 147). In 1969, the 6th session of the Organization of African Union adopted its own Protocol for refugees, which not only incorporated the 1951 Convention on refugees, but also expanded the definition of who is a refugee to include anyone who:

> *through aggression, occupation, foreign domination, or events gravely disturbing public order in part, or in all of his country of origin or the country of which he had nationality, is obliged to leave his usual place of residence to seek refuge outside this country* (OAU, 1969, Article 1).

The OAU definition of "refugee" was worded in a way to make it easier for a country to extend immediate protection of refugee status to a large group of people at once, who were simultaneously fleeing colonial oppression and anti-colonial warfare. Thus unlike the UN definition which places emphasis on individual persecution, the OAU definition concentrates on groups of people who are at risk during a conflict (Holborn, 1975, p. 189). The OAU Convention, in addition, has a positive approach to asylum in Article II. It contains a fairly powerful clause pertaining to admission and settlement of refugees "who for well-founded reasons, are unable/unwilling to return to their country of origin or nationality.' Also, the principle of non-refoulement is expressed in Article II (3) covering issues such as rejection at the frontier, return or expulsion. Article III prohibits a refugee from using the protection of his/her status in one country as a base for subversive activities against another OAU member State. Article V specifically addresses the question of durable solution for refugees and assumes that voluntary repatriation would be the ultimate solution for African refugees. A key feature of the 1969 OAU Convention is its focus on the maintenance of regional cohesiveness through expressions of African solidarity and international cooperation.

Oloka-Onyango, an academic and human rights activist from Uganda describes the OAU Convention as "pragmatic" and "progressive" and notes at the time (1986) that 31 member States had ratified the Agreement (Oloka-Onyango, 1986, p. 1). He however observed at the time, that only a few of the African countries had modified their national legal systems to reflect the Convention's principles. Zambia, Tanzania, and Sudan were among these few countries, and so have been able to react to large-scale refugee populations. It is on record that Africa has hosted a number of refugees who lived and worked on the continent. Ghana for instance was foremost in hosting political asylum seekers from apartheid South Africa, Rhodesia (Zimbabwe), Angola, and Mozambique during their colonial struggles (Oucho, 2002, p. 5).

However, the 1951 UN Convention on Refugees, its 1967 Protocol, together with their subsequent 1969 OAU Convention, though useful instruments in the past and present in some ways, have come under increasing scrutiny in recent years, with policy advocates and government officials across the world questioning their continuing relevance in the present world situation. These instruments have been blamed for a collective failure to manage the soaring numbers of displaced people, and they continue to be criticized as crises multiply, and spill millions of people across borders. The 1951 Convention has been criticized by its definition of "refugees." Under the Convention refugees are identified by four characteristics: 1) they are outside their country of origin, 2) they are unable/unwilling to avail themselves of the protection of that country, 3) their inability/unwillingness should be due to a well-founded fear of persecution and 4) the persecution feared should be based on reasons of race, religion, nationality, membership of a particular social group or political opinion (1951 UN Convention, Article 1).

The first element of the Convention states for example that the asylum seeker must be outside the home of their nationality. But many of the persons forced to flee their homes in search of safety remain inside their country. Their plight may even be more serious than individuals who had crossed borders, yet they are excluded from the Convention's definition for global protection. This strict insistence in the Convention has prompted concerns of a problem between definition and human suffering. In one sense, critics find this part of the definition as clearly unfair (Petrasek, 1995, p. 286; Kourula, 1997, p. 62; Crock, 2003, p. 55), and in another sense it is seen as ignoring the existence of social, economic, and legal barriers, which make it impossible for all to escape to international protection (Hathaway, 1991, p. 29). This part of the definition, responding to the refugee problem in a minimal way and ignoring the needs of persons who are in a similar risk of persecution, has been condemned by David Petrasek of Amnesty International, as undermining the refugee protection (1995, p. 286). One of the important rights provided for in refugee and human rights law is the right to seek asylum, which Hathaway and Petrasek believe should not be undermined. UNHCR's view on the question of internally displaced people is that these people are within their own State and that they are still under the laws of that State (UNHCR, 2001, p.17). Hathaway, for instance sees it as unthinkable that the world community who increasingly accepted a legitimate right to set standards to scrutinize human rights record of various countries, cannot intervene in the territory of a State to protect citizens from their own government (1999, p. 400).

Perhaps, a better understanding of the reasons why people flee their native countries to foreign lands would enable the international community to design strategies to better serve these people, especially in recent times. The following section therefore provides a further discussion from the literature, of the definition of a refugee vis-à-vis other displaced persons.

Who is a Refugee?

> *We are asylum seekers, not migrants. They should go back to the UN and see the definitions of an asylum-seeker and migrant. A migrant comes to work, or study. That's not the case for us, we had to leave our country, we didn't have a choice.*
> A refugee in Syria. (Leach & Mansouri, 2004, p. 14).

According to Lawyers for Human Rights, the term refugee originally referred to the French Huguenots, who came to England after the revocation of the Edict of Nantes in 1695, and was used to describe a person, who, owing to religious persecution or political troubles, seeks refuge in a foreign land (Lawyers for Human Rights, 2004, p.3). This sense is retained in the modern definition of a refugee which emerged from the international cooperation to handle the mass displacement of people in the aftermath of World War II, discussed in the preceding section.

An excellent work that can be used to explain current refugee movements, especially those uprooted on the African continent, is E. F. Kunz' Kinetic Model (1973) of the refugee in flight. This model is explained in terms of "push" and "pull" factors that influence individuals to leave their native lands and settle elsewhere. The key to Kunz' model of flight is the idea of push. The refugee is pushed out, not pulled out, because given the choice; he would stay in his home country. As it has been noted, many refugees were functional, independent, and well to do people, before their flight (Stein, 1981).

Kunz sees the flight and settlement patterns of most refugees in relation to two types of movements - the anticipatory and acute (1973, p. 131). According to the author, the anticipatory refugee senses danger early, before a disaster makes orderly departure impossible. Anticipatory refugees when moving, may therefore carry some belongings/resources along, and in this manner, make some preparations for a new life somewhere. Acute refugee movements, Kunz observes, happen as a result of overwhelming push. The acute movement may be a mass flight which includes many who have actually little to fear, but who flee because of the atmosphere of hysteria or panic (Stein, 1980; Lawyers for Human Rights, 2004). In an acute movement refugees flee their native land in a moment's notice, without plan and preparations for the journey. They try to get out of danger, and at the same time not knowing what awaits them in a foreign land (Bariagaber, 1997; Kibreab, 2004; Leach & Mansouri, 2004). If anything at all, not until the land of asylum is reached, often in a state of shock. This situation is what Kunz calls "midway to nowhere" (1973, p. 133). This is the moment the refugee thinks of three choices facing him: 1) to return home, 2) to remain in the place of first asylum, or 3) to pursue a 3rd country settlement. These choices, observes Barry J. Stein, a political science professor, lie in the hands of international aid agencies (Stein, 1981).

Further evidence suggests the need for differentiating refugees from migrants (Bariagaber, 1997; Leach & Mansouri, 2004; USCR, 2004). This is because migrations of people for non-refugee reasons have been taking place, since time immemorial. As Ruud Lubbers, the former UNHCR chief once remarked, "But refugees and migrants are fundamentally different, and for that reason are treated very differently under modern international law (BBC Africa News, April, 5, 2004). Bariabager (1997) observes, "The 'push-pull' model basically developed for migration studies relies mainly on the motives of the migrant" (p. 1). Migrants choose to move in order to improve the future prospects of themselves and their families. The migrant is therefore assumed to have positive original motivation to settle elsewhere. That is, he or she is optimistic about the future in a new social environment, and so is willing to leave his country of origin, but refugees have to move to save their lives or preserve their freedom. If the migrant decides to return home to his country, he would continue to receive the protection of his government, whereas the refugee flees due to threat of persecution, and cannot return safely home in the circumstances then prevailing, until conditions at home permits his return (Bariagaber, 1997). According to Ludd Rubbers (former UNHCR chief), it is this difference in motivation that led to the different status of a refugee and a migrant in law (BBC Africa News, April, 5, 2004).

Because the above two distinctive groups of people on the move, refugees and migrants, are increasingly being confused, and increasingly being treated in the same way: with mistrust, hatred, and outright rejection, the international and regional instruments designed to protect refugees, reviewed earlier, are under intense scrutiny and pressure. As Chief Rubbers finally cautions: “We have to be clear about who is a refugee and who is a migrant, and not sacrifice one to keep out the other (BBC Africa News, April 5, 2004, p. 4). In actual fact, the term ‘refugee’ has slipped into common usage in our current world, to cover a range of people, including those displaced by natural or environmental disasters. Note for instance this US media caption, “Super Dome refugees to be taken out of New Orleans” (Fox News & CNN, 8/31/05). For the media to continuously refer to the Hurricane Katrina victims in the Gulf coast of the United States as refugees, and not internally displaced persons (IDP’s), surely calls for the crucial need of our world today (2005), to know the distinction between refugees and other uprooted populations, and Chief Rubbers is right!

Key Stakeholders in the Refugee Regime

The issues around current refugee assistance and protection are serious, as noted, and as such attract partnerships between and among host governments, the host population, the UNHCR and non-governmental organizations (NGO’s), as well as peace-keeping troops, for efficient and effective work. My research on social capital issues of the Liberian refugee women at the Buduburam settlement in Ghana, in part, seeks to examine these socio-economic relationships that the refugee population has with these stakeholders who affect their lives. It therefore seems appropriate at this point to review the major stakeholders involved in the interaction with these refugees. Specifically, key stakeholders working with refugees, are reviewed in this section as follows: the host government of Ghana, a peace keeping official, and the UNHCR.

It must be added that Ghana, the host country for the study population has signed all international and regional treaties that seek to protect refugees. One of the elements in the Organization of the African Unity (OAU) treaty is the explicit affirmation by the agreement that "giving asylum is a humanitarian act" (Article 2(2). Many people consider this as 'the golden rule,' that reflects the hospitality traditionally extended by Africans to travelers and strangers, on the basis of humanitarian feeling (Cimade, Inodep & Mink, 1986, p. 131; Owusu, 1997, p. 5). Note for example, this message from a native of Southern Chad, regarding refugees from the Central African Republic:

> *We are obliged to take these refugees in. But we've been hit by famine ourselves, so it's very hard. There's nothing to eat. Everything we eat, we've been sharing with the refugees. But we must support them - tomorrow it could be us in this situation.* (BBC Africa News, 9/7/05).

This is the spirit that has in part, prompted many African countries, including Ghana, to give a generous welcome to refugees. When the Liberian refugees suddenly arrived in Ghana for example, no organization was ready to receive them; there was only the local community, in the spirit of African solidarity that shared their scanty resources with the new comers at the initial stages (Owusu, 1997). As Cimade, Inodep & Mink (1986) observe, when international assistance arrives in Africa, generally a long time after, both the local population and the refugees are in a difficult situation. Often times, the international aid organizations exclude local population from assistance on the grounds that they do not need help (p. 93). Unfortunately, the greater population of the world's refugees is settled in the least developed countries of Africa, those that are poorly equipped to offer help to anybody.

The Ghana host government's duty, with regard to the assistance and protection of the Liberian refugees is best linked with aid agencies and can best be examined through the eyes of specific representatives who were interviewed during the summer 2005 field work. One such person was the manager of the camp, popularly called 'Commandant' by the refugees. When Commandant was asked about his work there at the settlement, he said:

> *My work here as the manager of the camp is a role that represents the government of Ghana. The government of Ghana is advised by the Ghana Refugee Board in all services and matters concerning refugees in the country. So I represent the government through the refugee board in the administration of this settlement. Eh, my work here basically is to make sure the territory of the entire settlement is well protected, both within and outside, that adequate protection is given to the refugees. This is done in collaboration with the police, with the Ghana National Fire Service, and presently, with a neighborhood team which also assists the police and the fire service to give adequate protection for the entire settlement.*

The camp manager's work also involves coordinating all activities in terms of social programs within the settlement. This he said is to ensure that whatever meetings or programs are held, falls within the defined laws of Ghana, and that no section of the public is given room to rise up against any other group of people. His other principal activity is to make sure that there is proper coordination of all activities within the settlement, and so he is mandated to meet charitable or philanthropic organizations to seek assistance for the benefit of the entire settlement community. Also, as a representative of the Ghana government the camp manager collaborates with UNHCR, in matters such as facilitating the travel of refugees who are willing to repatriate to Liberia. According to him, between October, 2004 and June, 2005, there was a repatriation of about 2,200 refugees to their home country Liberia, in collaboration with UNHCR and the Liberian government.

A further discussion with the camp manager focused on the three durable solutions to the refugee problem: Repatriation, Reintegration, and Resettlement into a third country (industrialized). On the question of the Liberian refugees resettling in a 3rd country such as U.S., the camp commandant had this to say:

> *Yes there are a lot of factors which come into play here. … First of all there must be a willing 3rd country which is prepared to accept refugees of a particular category or status. … Then the organizations in Ghana here, such as the Church World Service, which has one of its branches known as the Overseas Processing Entity (OPE) facilitates the identification of the right caliber of refugees to qualify under whatever criteria has been established.*

So the OPE, an international non-governmental organization from the U.S. undertakes overseas processing and identification in collaboration with the host government and the UNHCR, through interview processes with embassies such as that of the U.S. When a refugee qualifies under the criteria established then the refugee is resettled in a 3rd country. The commandant reiterated however that after the September 11 episode in the U.S., the current stringent measures make it hard for many refugees to qualify for a 3rd country resettlement. Besides the Church World agency, the host government has collaborative efforts with other agencies, with the principal actor being UNHCR who in turn collaborates with UN bodies such as the World Food Program (WFP), World Health Program (WHO), and United Nations Children's Educational Fund (UNICEF), to offer services to the refugees. The camp clinic for instance is run by the National Catholic Secretariat through the UNHCR, and most of the workers there are Liberians. It is on record that religious organizations have a long history of providing substantial relief and assistance to displaced populations (Adams, 1922).

As to the question of refugee employment in Ghana, the camp manager stated that Ghana has its own problems with employment. However, if any refugee who had the requisite qualification could prove with a document the right to be employed, then they could work. He cited an example of some Liberian doctors operating in Ghana because they have been able to identify themselves as such through documentation.

In response to success stories of stakeholders in the camp, the commandant among other things highlighted public awareness programs by stakeholders, for the host community, with respect to phasing off xenophobic attitudes about refugees. He added:

> *Refugees have been in Ghana for 15 years and naturally, at times, the support and the thinking about who a refugee is, begins to wear off, after such a long period of time. … It is for us to keep up the public education programs that it is not the choice of any group of*

> *people to come and live in somebody else's country under such difficult situations, and that once peace is firmly established in their country, the refugees will be willing to go back home, because there's no place like home.*

Challenges that these stakeholders face in the refugee helping process include how best to serve the refugee population who require special attention, due to the difficult circumstances from which they had come. According to both the camp manager and the camp social worker, every refugee in need comes with the mentality that he/she should be served, and it is just impossible to solve all refugee problems. Further, it becomes difficult to explain to the refugees, who have so many wishes because of their status, that things do not work that way, and that whatever support comes to them comes through donors, and once donor support dwindles, it becomes difficult to implement whatever programs and projects that the stakeholders have in mind.

The host government representatives interviewed had success stories too to share. Here is what the camp manager had to say:

> *Well, I think success story comes in the form that we've been able to establish peace and stability in Buduburam. … For a people who have had to flee their country…what comes to their minds first is to have an environment which is peaceful, and the government of this country has been able to establish that peace for the past 15 years. So that is our greatest achievement.*

The camp manager in addition stated that the management had also succeeded in erasing from the minds of the greater population of Ghana their misconceptions about the refugees, by trying to sell out the good things at the settlement. In collaboration with aid agencies and the refugee community, many services have been provided for residents, and improvements have been made in the area of sanitation and health.

Further thoughts shared by the camp manager, was for the refugees to understand their circumstance as refugees, and give due recognition to and appreciation to all the efforts being made by the government of Ghana, and by all the supporting organizations such as UNHCR, Christian Council of Ghana, National Catholic Secretariat (NCS), Women's Initiative for Self-Empowerment (WISE), Liberian Welfare Council. He concluded, "If they show signs of not appreciating whatever have been done, it's like a stab in the back, and it becomes difficult for anybody to continue to promote their well-being." Obviously, the problems include how to most effectively play the role of host to the new comers, while doing justice to the indigenous population who are disadvantaged within it. A problem that is noted to have grown significantly as new populations arrive from a particular place (Rose, 1981; Cimade, Inodep & Mink, 1986; Kibreab, 2004).

Another important actor in the lives of the refugees who was interviewed during the field work was the camp social worker, a Ghanaian lady, who was seconded to the Bububuram settlement in February, 2003 by the Department of Social welfare. Her main job is to try to integrate the vulnerable refugees into the main stream of development. Her office at the camp collaborates with the various partners of UNHCR (cited earlier on), to bring needs to the refugee population. What the camp social worker does mostly as she puts it,

> *is to assess the need of each vulnerable refugee and refer them to the appropriate agency for assistance. … And then I also link them to other departments or agencies in the Ghanaian society, if the need arises.*

According to her, the UNHCR's partners (both local and foreign) are always there to help, because UNHCR alone cannot do everything. After assessing a health need for instance, a charity form is provided from the social worker's office, which the sick refugee takes to the camp clinic for treatment. Only serious ailments are referred outside the settlement.

In the helping process, she does the immediate assessment and UNHCR does the long-term assessment on the refugees. She showed concern about refugees who thought their medical treatment could only be assessed overseas. In certain specific situations such as in adoption of refugee children, she stated that only the Ghana government, through the Department of Social welfare possesses the mandate:

> *If we have to send a refugee child to the children's home, may be Osu children's home, which is run by the Social Welfare, it's the department that helps.*

Major concerns expressed by the camp social worker included the need for a computer for her office assignments, clothes for the refugees, food items for the vulnerable. She stated,

> *We have a lot of women here who are single parents, and because they are not working, they can't also take care of their adolescent or teenage girls, and the girls are left on their own. They are also becoming mothers, so if we can get somebody who'll help these single mothers with some skills training, then that will also help. …Here too we have unaccompanied minors…At times they'd be here, and they'd come and say, 'Maa D., I don't have food, I don't have clothes.' So immediately I have to get something for him/her.*

In the midst of these challenges, the social worker's achievements at the settlement included her assessments on unaccompanied children, to be sent to the various schools, through the Christian Council, assisting in the provision of micro finance/loans for some of the women, and skills training for some women in batik/tie and dye. She finally remarks:

> *Yeah, my work is tedious, but as a social worker, I make do with what I have. I think working with the refugees is different from working in the normal community, and it takes more patience, and tolerance to work with them.*

The social worker really observes a vast difference, because at the camp she works 24 hours: She lives within the camp, and the refugees follow her to her home after her closing from work. She said,

> *Even when I go back home after 5: pm, I'll still be working, living within the camp; people will come to me, wanting me to listen. Even if I can't help, they just want me to listen, and if I don't listen, they think that I'm not identifying with* them.

It should be noted that this social worker is given no incentive for the extra work at home. She concluded:

> *There’s no incentive. The only incentive is that I get my job satisfaction.*

One other group among the stakeholders in the refugee arena is the peace-keepers, both the UN and ECOMOG (Economic Community of West African States Monitoring Group) forces. Since 1978, Ghana has been contributing soldiers to ECOMOG and other international peace-keeping operations. In course of the field work in Ghana, I had the opportunity to interview a military officer who has been part of both UN and ECOMOG forces for the past 18 years. As to the question of the duties of a peace-keeper, he stated that peace-keepers in general serve as an interposition force. He explained:

> *The first condition for peace-keepers is that the belligerents must accept a ceasefire and must agree on a zone between the fighting forces, where there can be no hostilities.*

So the peace-keepers occupy the safe haven or the neutral zone, and report to their higher headquarters about any of the belligerents who initiate hostilities. Their duties therefore involve patrols, monitoring, counting of available weapons, guarding internally displaced persons, providing camp security, and escorting refugees back to their home countries (Interview with a peace-keeper, June 30, 2005). According to this officer, the successes peace-keeping bring include a safe haven in a country where many feel insecure, and where belligerents can negotiate and find settlement. The challenges peace-keepers face according to him, include staying away from family, boredom, where there are no hostilities, and how to sustain oneself. According to the officer, peace-keeping could be very risky. He added:

> *That is why I don’t want to encourage any of my sons to join. They should be able to get into higher jobs.*

To the question of rape of refugee women by groups, including peace-keepers, which much of the literature on refugees in Africa report (Martin, 1995/2004, Koo, 2002; Human Rights First, 2003; Farwell, 2004), he replied:

> *Now the point is this, peace-keepers are among the best paid groups in the conflict situation, with dollars. Women in any crisis situation are vulnerable. They need shelter, food especially, security. …The peace-keeper has all these together with cash! Do you call anything that happens between a willing seller and a willing buyer rape? NO! Certainly not!*

He however added that, of course sometimes people "hit below the belt" like getting involved with 10/12 year old girls. Finally, to the measures that could be taken to stop these acts, the interviewee stated that people should avoid creating conflict situations.

In addition, the camp manager spoke on behalf of the UNHCR, the main actor in the assistance and protection of refugees. Granted that Africa mostly depends on outside funds to carry out its activities, most of the work on refugee welfare in Africa is rather associated with UNHCR and NGO's. According to the camp manager, and further evidence from their website, UNHCR Ghana, with its implementing partners, conducts skills training, income-generating activities, post-conflict trauma counseling, and community services. It also engages in capacity building efforts with the Ghana Refugee Board, and other government bodies, such as the Ghana Immigration Service. UNHCR's primary purpose is to safeguard the rights of refugees. As Steiner, Gibney & Loescher (2003) observe, as further evidence, the refugee protection crisis and the corresponding inability of UNHCR to protect refugees in all situations have led to the increasing NGO activity in the area of protection in recent times, though most NGO's are not trained for protection. The work of NGO's in the refugee arena includes lobbying governments to change their national policies, seeking their support for specific protection initiatives, public education of the refugee situation, advocating with governments for specific UNHCR programs, mobilizing funds, sending personnel, as well as conflict resolution (Steiner, Gibney & Loescher, 2003; UNHCR, 2005). Given the current global refugee flows, these authors call for a strengthened partnership between and among host governments, host communities, UNHCR, and NGO's.

It is also noted that UNHCR is not a development agency, and that it is at its best when conducting emergency operations (Moorehead, 2005, p.177). So long-term situations such as in camps are not its strong suit and much of its administration is noted to be left to its implementing partners, all giving generous help to the refugees. As Loescher (2001a) states, "Almost entirely dependent upon Western donor funding to carry out its protection mandate, UNHCR must [walk] a tightrope, maintaining a perilous balance between the protection of refugees and the sovereign prerogatives and interests of states." Moorehead (2005) noted for instance that the States that UNHCR must criticize for their failure to global refugee norms and laws (Appendix J) are sometimes the very States from which the agency derives legitimacy and financial support (p. 5). According to Moorehead, a refugee activist, 98% of UNHCR's funds come from States (p. 6). This dependency means that the agency is at times guided by State interests over those of refugees, and this leads to uneven distribution of funding across areas of displacement (Moorehead, 2005, p. 6).

Increasingly, the provision of services and resources to refugee populations has come under scrutiny (Loescher, 2001; Harrell-Bond, 2002; General Accounts Office (GAO), 2003; Moorehead, 2005). As stated earlier in this paper the 2003 report by the US General Accounts Office (GAO) for instance, charged UNHCR with providing little practical training for most UNHCR and its implementing partner staff, on protection concepts and techniques (GAO, 2003, p. 2). Kreitzer (2003) also noted that none of the employees of UNHCR's implementing partners she met at the Buduburam camp, in course of fieldwork, had a social work degree, though they were doing social work job at the camp. While stakeholders in the refugee regime have taken a number of steps in recent times to improve the protection of refugees, such as increased awareness programs, new standards and guidelines, abuse of refugees, especially women and girls continue to be a crucial and pressing issue, as the following section indicates.

Refugee Protection

Assistance organizations have always recognized that refugees need protection against forcible repatriation, armed attacks, and have always made the rapid provision of food, shelter, and clothing a priority, with the safety and security of those affected traditionally taking a back seat (Migration World, 1995). However, it is only in the last 10 years that the special needs of refugee women have been widely recognized and, under pressure from refugee advocates, and the international community (Women's Commission, 2003). Unquestionably, host states have the primary responsibility for protecting refugees and ensuring public order and security. In many situations however, and noted earlier, resource limitations and political instability render this task difficult. This is much the case of Africa. At the same time, it is acknowledged that the 1969 OAU Convention Relating to the Specific Problems of Refugees in Africa makes it clear that protection of refugees is a collective responsibility. Without protection from violence and exploitation, however, women and children's lives remain at great risk amid following conflict.

For most of the history of refugee relief – and still in many cases – assistance has been the primary concern during an emergency. Intergovernmental and nongovernmental agencies have traditionally concentrated on the provision of food, shelter, clothing, and healthcare, with little or no concern for protection. Refugees are legally protected by a series of international agreements, including the United Nations Convention Relating to the Status of Refugees (July 1951), and its 1967 Protocol, the Universal Declaration of Human Rights (1948), the 1949 Geneva Convention, the 1966 Human Rights Convention , and the Convention on the

Elimination of Discrimination Against Women. In addition to international law, the regional and national laws of the country of asylum govern the protection of refugee women. International action on the needs of refugee women started in 1985, with the formation of the Third World Conference on Women in Nairobi, Kenya (Migration World, 1995). This international working group was among the first organizations to point out the problems and protection needs of refugee women. Their policy, approved by the General Assembly, became the official, legitimate policy on refugee women. Following this was the UNHCR Guidelines, to provide information on the practical ways to implement the recommendations in the policy. The UNHCR guidelines were the first document to formally recognize the link between assistance and protection (Martin, 2004). The guidelines serve the operational purpose of helping field staff identify the specific protection issues facing women so that programs can reflect their needs and concerns. The greatest strength of the guidelines is that, they contain concrete information on how to ensure protection. However, the success of the guidelines will only be illustrated when they move from paper to the field.

Often in a refugee emergency when most people are concentrating on the provision of food, shelter, clothing and health care, the guidelines are forgotten or ignored. In addition, many UNHCR staff members are said to have little or no knowledge of the policy and a very limited or distorted understanding of its implications for their work (Migration World, 1995; Martin 1995; 2004). Ann Howarth-Wiles of UNHCR is of the view that UNHCR and governments should make implementation of the guidelines part of their contracts with implementing agencies, and that NGO’s have a special responsibility to report on gender issues (UNHCR, 1996). She recognizes that the guidelines will only be implemented if people are held accountable, which is currently not the case. Describing the guidelines as both a prevention and response arsenal, UNHCR's Director for International Protection, Erika Feller, cautioned that the new document would only be useful if implemented (UNHCR, 2003). Kathleen Newland of Women's Commission is of the view that since the nature of warfare has changed the protection of women and children must be addressed in line with other basic humanitarian needs. Newland, in New York, during the introduction of a new bill designed to protect women and children in armed conflict stated,

> *Too many women and children are suffering, even dying needlessly from violence and abuse committed during conflict and the international community has turned a blind eye. Protection must be an integral part of humanitarian assistance in the 21st century and this bill will help make this happen* (Women's Commission, 2003).

The lack of human and financial resources only compounds the problem. While the number of refugees continues to grow, UNHCR's budget for training has been reduced. UNHCR and NGO's are said to have implemented many programs to help women's income generating activities, but a number of problems have limited the success of these attempts, and women refugees continue to face hardships, especially those in Africa.

Issues Affecting Refugee Women in Africa

As suggested earlier in Chapter 1, in recent years the African continent has been characterized by a succession of large-scale refugee movements, internal population displacement, and mass repatriation movements. In a number of countries such as Rwanda, Angola, Burundi, Liberia, Ivory Coast, and Somalia for example, large proportion of the population have been uprooted, forced to flee their homes by ethnic conflict, persecution, and violence. The statistical data collected by organizations such as the UN High Commissioner for Refugees (UNHCR), the US Committee for Refugees (USCR) indicate that the problem of human displacement in Africa is large, it is geographically widespread, and have become complex in nature. Moreover, evidence suggests that the situation of Africa's uprooted people is becoming increasingly precarious, and that even those who succeed in escaping from their own country are unable to find a safe refuge in other countries (Crisp, 2000; Drumtra, 2003; Dufka, 2004; Ogata, 2005).

Almost 80% of Africa's refugees are women and their children (Matthews, 2002; Martin, 2004). These women are often hostage to the discriminatory practices of their societies. Some undergo the indignity of being inherited by a surviving brother on the death of their husband. Others live in daily terror of domestic violence that is worsened by cramped living conditions. Women who are raped in conflict or in flight frequently relive the same trauma in the very place where they have sought safety. Adolescent girls, orphaned or separated from their families, are particularly neglected with no programs for their specific needs. They are placed in foster care with refugee families from their own ethnic group. While some are adequately cared for, others live in domestic slavery or suffer sexual assault. Instead of attending school, they are forced to fetch water and firewood, cook and look after their foster siblings (Turshen & Twagiramariya, 1998). In the African patriarchal society, women and girls are most of the time powerless (Fox, 1999). Added to this note of resignation, are cultural beliefs and bureaucratic procedures that are pitted against the urgent needs of those at risk of violence. There are so many problems that the literature observes, as facing refugee women, especially those in Africa. This section seeks to discuss the major issues in much detail:

Shelter:

A factor that may greatly increase or decrease the refugee woman’s vulnerability is her source of shelter. In most African countries of asylum for example, refugee women live in crowded refugee camps where they may be exposed to abuse or illness (Migration World, 1995; Juma, 2002; Martin, 1995, 2004). When refugee camps are designed, without forethought, refugee women are put in particular danger. Sometimes, for example, unaccompanied women and girls live in communal housing that provides no privacy (Migration World, 1995). Basic services such as latrines and water collection points may be located at an unsafe distance from where refugee women are housed, while poorly lit lamps allow attacks to take place with relative impunity, as noted by N'Tow, a refugee activist, at the Liberian refugee camp in Ghana (N'Tow, 2004). In more than half the cases, refugee camps in Africa are located near to borders in clear violation of the OAU Convention that requires hosting of refugees at a distance safe from the border. This exposes refugees to insecurity related to banditry, militia and rebel groups. For instance, attacks on refugee camps in Northern Uganda are found not to be unusual as is the case in Kenya's Kakuma camp (Juma, 2002). Thus, studies on refugee camps in Africa offer critical news on the institutionalization of refugee assistance and confinement in the camps, as noted earlier in this paper. These studies point out that the latent function of the camp is to preserve rather than to solve refugee crises (Martin, 1995/2004, Harrell-Bond, 1999; 2002; Farwell. 2004; UNHCR, 2005; UCSR, 2005).

Rape and Sexual Abuse

Women of many cultures, such as those in the cultures of Africa tend to be dependent on men for the essentials of daily survival, food, shelter. This, coupled with the fact that men are generally physically stronger than women, opens the door to sexual and physical abuse outside and inside marriage. In most developing countries, abuse is not even reported due to the social status of women (Turshen & Twagiramariya, 1998; Lammers, 1999). War rape and sexual violence have until recently been absent in discussions of international humanitarian law (Farwell, 2004). Refugee women are extremely vulnerable to sexual abuse and rape. Horrifying reports of cruelty and rape have been reported by the few who will speak out (Human Rights Watch, 2004).

Four major sources of rape and sexual abuse have been identified (Callamard, 1999; Human Rights Watch, 2003, 2004; Farwell, 2004). First and most common, soldiers are reported to torture and rape prisoners of war, and residents of the 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 or a fighter, during the civil war in Liberia, and 61% reported they were beaten, locked up, stripped search, or subjected to attempted rape. (Swiss, Jennings, Aryee, Brown, Jappah-Samukai, Kamara, Schaack & Turay-Kanneh, 1998). Rape in the hands of armed combatants was extensively documented in the former Yugoslavia, Rwanda, and the Democratic Republic of Congo civil wars. This process culminated in the UN resolution that established rape as a war crime and saw the appointment of the first UN Special Rapporteur on Violence against women in 1994 (Rajasingham-Senanayake, 2004; Human Rights Watch, 2004). The second source of rape is women being sexually abused by their spouses and family members. Coupled with this, is the fact that the United States is one of the few countries where women are given the right to refuse to have intercourse with their husbands. Traditional gender roles in many cultures allow men to criticize and chastise their wives, along with having full control of the sexual aspects of the relationship.

The third source of rape recorded, is the men of the refugee woman's native country, performing random acts of rape and abuse, which tend to increase under war conditions. In addition, men in the refugee camps frequently find ways to trap and abuse weakened women. The fourth source of rape is by men in countries of second asylum. These men may take advantage of unsuspecting and frightened immigrant women and by deceptive means lure them into situations they are unprepared to handle. In current civil wars and conflicts, sexual assaults against women and girls have been used as a strategy of war, targeting women in the enemy group to achieve political objectives such as genocide, and ethnic cleansing (Farwell, 2004).

Although sexual violence against women and girls during conflict violates their human rights and negatively impact their health and economic status, the international community has only recently begun to recognize and document the problem (Koo, 2002; Farwell, 2004). Feminist activists, scholars, and the international media have begun to bring public attention to the use of rape as a weapon of war. Documented examples include the rape and murder of Chinese women during the occupation of Nanking (Farwell, 2004), the rape of Eritrean women by Ethiopian soldiers (Legesse, 2000), and rape occurring as government sponsored violence in Rwanda (Turshen & Twagiramariya, 1998; Coomaraswami, 1998). War rape has a devastating effect on a community; it damages community solidarity, destroys group spirit and moral strength (UNICEF, 1996); it brings about cultural collapse (Kibreab, 2004; 2005), and has an effect of confusing loyalties, especially among children of the survivors of rape (UNICEF, 1996). Further, there are not enough programs that address the needs of individuals and community members affected by sexual violence (Matthews, 2002; Martin, 1995; 2004).

In addition, refugee women face an increased risk of contracting HIV/AIDS. War rape in Africa’s refugee camps is noted to be fuelling the spread of HIV/AIDS and threatens to send infection rates soaring in regions already hard hit by war. In Guinea for example, the literature shows that unknown but presumably high number of Liberian refugee women have turned to sex work (Nyce & Brown, 2001). As an NGO worker explained, “Most of these women have lost their husbands. They have no other way to support their families. In many cases, these women are ostracized from the Liberian community and can no longer count on the community for support." (Nyce & Brown, 2001). It is assumed that HIV/AIDS infection rates are high among refugee women because of their low level of awareness about how the disease is contracted and spread. In addition, the women do not have easy access to testing. Just as Alistair Thomson, a scholar in the field noted, "…it is hard to educate people about a disease that does not manifest itself for years" (Thomson, 2001). Non-governmental Organizations that work with refugees believe that HIV/AIDS will become a serious problem in the next few years. Despite this concern, these agencies have been slow to add an HIV/AIDS component into their normal programs.

Lack of Economic Opportunities

The experience of refugee women be they in camps as in West Africa, or in urban areas, as is the case in South Africa, is one of extreme vulnerability. In her briefing, Lydia Wambugu, a South African feminist scholar, wrote of the difficulties encountered by a group of Rwandese women in Gauteng as they tried to come to terms with life in a foreign country while attempting to maintain their families at the same time (Wambugu, 2003). Their most pressing concerns were around providing for their families' material needs. This was echoed by Katharina Ley and Marivic Garcia, both feminist scholars, who described their work with a group of women refugees living at a shelter in Johannesburg. While the objective of their intervention had been to provide moral and psychological support to the women, they have found that addressing the practical needs of the women is as important as helping them deal with their trauma (Wambugi, 2003). The 1994 genocide in Rwanda took lives of as many as one million people – mostly ethnic Tutsis – and uprooted almost three million more. Over 90% of the households in Rwanda are headed by women due to the death or imprisonment of their husbands (African Rights, 1995; Crisp, 2005).

A fundamental need of many refugee women, who are mostly heads of households, is sufficient income to support their families. Although relief agencies supply some of their basic needs as noted, refugees need money to supplement what is provided. Access to skills training and income-generating programs are especially important for women and the extent to which refugee women are potential earners has often been underestimated. Linda Kreitzer's study of the refugee women at the Buduburam refugee camp in Ghana, additionally, found the issue of adequate resources for basic needs as the greatest concern to the refugee women (Kreitzer, 1997). Another study by two Ghanaian refugee scholars, Akotia and Sefa-Dedeh reported that most of the refugee women they interviewed at the Buduburam refugee camp in Ghana, had moderate to severe depression, due to somatic symptoms resulting from the stresses of daily living (Akotia & Sefa-Dedeh, 2000). These women spent their days finding food, water, and fighting ill health. Refugee women without income may also be forced to turn to prostitution, and are more vulnerable to sexual exploitation.

Furthermore, a 1998 study by Women's Rights International & Women's Health and Development Program found for example that the economic self-sufficiency of Liberian women was compromised not only for the duration of their lives as refugees, but possibly for a long period after returning to a stable home country. The findings indicated that the war and conflict significantly changed the nature of women's work. With the global increase in the number of displaced persons, more emphasis is needed on economic development, as well as facilitation of female migration, thus aiding women's empowerment and allowing them to become agents of development both in their host and home countries. As recent experience in Africa and other parts of the world suggests, the challenge of return, reintegration and reconciliation requires much more than short-term interventions and assistance from the UN and other humanitarian agencies. How for example, can countries which are marginal to the global economy and of strategic insignificance to the world's most powerful States achieve the economic growth and equitable distribution of income which appear to act as an essential ingredient to social and political stability? As this question suggests, reintegrating Africa's displaced populations, and averting the need for people to flee from their homes in the first place, are objectives that go well beyond the limited influence and resources of the humanitarian stakeholders.

In addition to lack of economic opportunities for refugee women in Africa, is the lack of skills and literacy training (Martin, 1995; 2004). As Martin put it, "Many skills that women bring with them are not immediately or directly relevant to their experiences in refugee camps or settlements" (Martin, 1995, p. 48). Refugee and displaced women often need training to undertake new roles to support themselves and their families. Education and skills training are noted to provide numerous benefits to refugee women such as income earning potential, alleviating the oppressive monotony of camp life, ability to have some measure of control within the community, enhancing the likelihood of resettlement, providing useful skills if the refugee returns home, as well as a measure of self-respect that was lost through years of unproductive exile (Martin, 1995, p. 48).

Lack of Access to Food

The principal cause of mortality in refugee camps is said to be malnutrition, resulting in diseases and starvation (Migration World, 1995). Equal access to food is a key issue for refugee women and children. In certain instances at refugee camps, it's only people who could endure walking long distances without food, water and shelter materials that survived (Migration World, 1995). Decisions about food distribution are generally made by international organizations in consultation with male leaders of the refugee sites (Martin, 1995; 2004). Yet these male leaders may have little understanding of the needs and circumstances of the women. As a result food distribution procedures and contents may be inappropriate. In some circumstances, food distributed through male networks is diverted to resistance forces, or sold on the black market, with women and children suffering as a result (Martin, 2004). In other cases, male distributors of food and other items require sexual favors in exchange, or women are forced into prostitution to earn income to buy food on the black market. When women oversee the distribution of assistance items, these types of incidents are recorded to occur far less frequently (UNHCR, 1993).

On the issue of food situation at the camps, this is how two refugee women put it:

> *When there is no food in the community, it creates problems for we the women. We have our children, because you know a lot of us having the children here and they are fatherless. We are the fathers and we are the mothers, you understand.*
>
> *We were told that the food basket will be decreasing because those who were supplying can't supply anymore. And they wanted to encourage us to try to be self-dependent…But it has not worked.* (Kreitzer, 1997, p. 51).

Food shortage complaints at refugee camps are widespread. For instance, Afghan refugee women in Pakistan felt devastated about the lack of food and the inconsistency in the delivery of rations in the camp (Christensen, 1990). In the African camps in Tanzania (Women's Commission, 1995), and in Uganda (Ochan, 2005), the biggest problem among refugee women was always food; the main issues were about food rations, lack of nutritious food, a decrease in amount, and the lack of appropriate food for children (UNICEF, 1996; Martin, 1995; 2004).

Health care Needs

Often in refugee settings, women's specific healthcare needs are overlooked, including the most basic requirements. According to an UNHCR brochure, a quarter of some refugee women's lives are wasted because they are denied an item as essential as cloth for use as sanitary napkins (Migration World, 1995; Martin, 2004). That oversight could force women to spend one week of each month in their shelters, unable to take their children to the clinic or supplementary feeding centers, to gather firewood, or perform other necessary chores. Where cultural roles demand that women alone take responsibility for these chores, the impact of confining a woman to her home for one week each month has severe consequences for her entire family. Reproductive healthcare services and mental health counseling are also severely lacking in most refugee settings. The shortage of female health workers only worsens the situation, especially in circumstances where women may be cared for only by male family members or by other women (Martin, 2004; USCR, 2004). Refugee women's problems are compounded by high birth rates in refugee camps, due to for example, unavailability of means of birth control (Martin, 1995, p. 38). Added to these is the lack of adequate childcare facilities, which was found to prevent women from participating in program planning, since the women did not have anybody to care for their children (Kreitzer, 1997).

Program Planning and Implementation

Although women and their dependent children make up 80% of the world's refugees, women are usually left out of the design and implementation of humanitarian and protection programs. In her study on the Liberian refugee women in Ghana, Kreitzer found that program planning was generally the responsibility of the camp management (Kreitzer, 1997). To enhance the effectiveness and smooth implementation of programs, Kreitzer argued that refugee involvement is important. The researcher further noted that when given the chance, the women would enjoy planning programs that would enhance camp living. This reflects other camp reports of women's enthusiasm for planning programs (Women's Commission, 1995; Martin, 1995; 2004). Refugee women must be part of the process of analyzing their own problems, identifying the solutions, and implementing the remedies (Migration World, 1995; Martin, 2004). Without full participation they cannot be adequately protected, nor can satisfactory solutions be found for their problems.

Several studies have emphasized the extraordinary coping abilities of refugee women (Owusu, 1997; Lammers, 1999; Martin, 1995, 2004; Kibreab, 2004; 2005). These studies have shown that in the adverse circumstances of exile, it was the women refugees more than the men who resourcefully developed new ways of creating a bearable living for themselves and their communities. In Khartoum for instance, Eritrean women set up community restaurants that offered support structures and information networks among the exiled (Lammers, 1999, p. 59), whereas many worked as domestic servants, some were compelled to go into prostitution in order to generate sufficient income for the survival of their families. Other studies, it must be said, have largely reconfirmed the prevalent image of women refugees, by showing how gender roles were not transformed in exile, but rather exacerbated with an increasing disadvantage for women, as compared to men (Lammers, 1999; Ager, 1999). These contradictory findings demonstrate the usefulness and interest in ways of knowing. It is observed therefore that, in migration studies, one should not take the vulnerability of refugee women as a matter of course, but rather examine it carefully in the specific location of their real daily lives (Lammers, 1999).

It should be noted that refugee women's admission into even the industrialized countries also presents many challenges. In a 2004 research project on refugee women in Germany, Italy, and Canada, the authors noted that while there have been some improvements within the asylum procedure for refugee women in industrialized countries, there are still shortcomings, due to lack of gender mainstreaming approach (Campani, Schlenka, Sommo & Khursheed, 2004). This project observed, like the camps in Africa, that some refugee women in Germany compare their initial accommodation to prisons (p.97). Areas that impacted negatively on refugee women in Germany, Italy, and Canada included finding safe and affordable housing, access to the labor market, discrimination, education, lack of vocational/skills training, and child care responsibilities. The authors however noted the Canadian Model of refugee protection as the best in terms of taking their commitment to protect the refugee population seriously and issuing appropriate guidelines for gender claims (p. 408). In contrast to refugee women in Africa, their counterparts in such industrialized countries, including those in the United States have the right to work, to become citizens of the host countries, to live wherever they want, and in their own apartments or homes, if they can afford.

Additionally, throughout the developing countries, not only are refugees admitted on temporary basis, but most are also without any legal protection. The West African Refugees and Internally Displaced Persons (2000) Report for example, showed that refugees in West Africa had virtually no legal protection. Susan Forbes Martin, a scholar in the field, states that refugee women, whether they come from developing or industrialized countries, are confronted with issues of adjustment and integration which must be solved through gender mainstreaming (Martin, 2004, p. 144). On gender stereotype, even the former High Commissioner, Jean-Pierre Hocke had to admit it, when he visited an Afghan refugee camp where women were said to be the majority, when he stated after his visit: “I did not see women” (Baines, 2004, p. 19). Baines attributed this statement to the male-oriented type of treaty making, which both literally and figuratively made refugee women “invisible”. The stereotype of the young male asylum seeker is far from the truth, and does not reflect the diversity within current asylum seeking populations. Obviously, during civil wars and armed conflict, gender-based violence and violations of human rights increase dramatically, especially in Africa, which calls for the need to review human rights issues with women on the continent.

Women’s Human Rights in Africa

In this section, the unique text of women’s human rights in Africa is offered to the reader. The arenas of women's human rights and human rights in Africa specifically, are domains which emphasize the argument of the relativist and the universalist perspectives. Each perspective emphasizes socio-cultural and philosophical questions about the relationship of the individual to society in Africa (Fox, 1999). The African Charter on Human and Peoples' Rights, adopted in 1986, underscores for many the tension between individual human rights and group or peoples' rights. In the relativist view, the sanctity of the extended family in Africa undermines the legitimacy of individual rights, viewed as a western import (Fox, 1999). Other human rights instruments too, such as the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), a vehicle to monitor the treatment of refugee and displaced women, adopted by the General Assembly in 1993, privileges an independent, free woman (Coomaraswami, 1994).

Women's human rights activists do indeed emphasize the idea of personal autonomy, precisely as a means of addressing the oppression of individual women within the family unit where women's human rights are frequently violated through domestic violence, restrictions on access to resources, and in matters of marriage, divorce, and property rights. In other words, the human rights of women in Africa bring questions about the relationship of the individual to the group. Those in support of universal precepts, including the African legal scholar Makau Wa Matua, argued that individual rights must always be applied in a social milieu. According to Matua,

> *a thorough understanding of the meaning of human rights, and the complicated processes through which they are protected and realized, would seem to link inextricably the concepts of human rights, peoples' rights, and duties of individuals. Individual rights cannot make sense in a social and political vacuum, devoid of the duties assumed by individuals. This appears to be truer in Africa than any other place* (Matua, 1995).

Matua is principally interested in the nature of the relationship between the individual and society in Africa, which he characterizes as dramatically different from the relationship between the individual and the State in western societies. What is significant to this argument, in addition to the nature of the relationships described, is simply the acknowledgment that a relationship exists. As Fox (1999) stated,

> *The opposition between the individualistic west and communitarian Africa ignores the ways in which individuals with varying degrees of personal autonomy are constituted as members of society through groups, everywhere.*

Women's struggles for human rights often position women in opposition to family and social networks where their roles and rights have been defined. However, because of the sanctity of the family, they often choose not to seek empowerment and freedom which sets them against their kin. It is therefore crucial to find ways for women to be protected as individuals against abuses. Doing so should not mean that the family will be undermined as an important social institution. Radhika Coomaraswamy, United Nations' special rapporteur on violence makes a fundamental observation when she asserts that the family is the place where individuals learn to trust, to care, and to nurture each other. As such the law should protect and privilege that kind of family and no other (Coomaraswamy, 1994). As these African activists argue, the affronts women suffer to their human dignity cannot only be solved through local institutions. Oloka-Onyango and Tamale, both human rights activists, suggest that one possible remedy lies in an "intra-cultural and cross-cultural dialogue" which recognizes that "the personal is political, but the political is extremely rich and diverse" (1995).

In her chapter, "From the Frying Pan into the Fire", Naima Hasci, an African woman activist examined the rights of refugee women in Africa, focusing on Somali refugee women in Kenya during the period 1991-1997 (Hasci, 1999). She sought to address the inconsistencies between the high level standard setting of human rights laws by the international community and the low level enforcement of such rights at the national level, especially with respect to the protection of refugee women's rights in countries of asylum. Hasci began with a discussion of the location of refugee settlements in border communities, where the State's juridical presence is minimal or non-existing. In such instances, the host community wields de-facto powers at the local level often with negative impact on refugees. At the international level, according to Hasci, the Convention on the Elimination of Discrimination Against Women (CEDAW) has been instrumental in highlighting and interpreting violence against women. Article 1 of the Convention is relevant to female refugees, condemning "any act of gender-based violence that results in, or is likely to result in physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life."

Also, since 1988 the United Nations High Commissioner for Refugees (UNHCR) has discussed the issues of safety, discrimination, and sexual exploitation, and in 1995 finally published guidelines on violence against and protection of refugee women. While these guidelines on refugee women's protection are extensive, detailed and drawn from various refugee women's experiences in the camps, including Somali women in Kenya in the last seven years, how effective CEDAW and the UNHCR's guidelines will be in contributing to the prevention or mitigation of sexual violence and the promotion of equity among refugees, remained to be seen (Hasci, 1999). Since national governments are ultimately responsible for effectively implementing international human rights standards, Hasci asserts for instance that it is the Kenyan government which is responsible for implementing the UNHCR's guidelines. According to Kenya's national law, rape is a crime punishable by imprisonment with hard labor for life, with or without corporal punishment (Goodwin-Gill, 1996, p. 257). In spite of this, the police and military in Kenya, according to Hasci, have not only been negligent in their duties to stop the rape crimes, but on the contrary, in many instances the Kenyan police were reported to have raped, beaten and killed refugee women. Hasci argues that given Kenya's poor human rights record, especially toward women, and its policy of persecution of Somali-Kenyans, the international community and particularly the UNHCR could have taken appropriate measures in time to avoid the establishment of the refugee camps in such a dangerous region where border disputes play a role in acts of aggression against refugees. (Hasci, 1999).

Additionally the size, character and changing dynamics of refugee population in Africa, as elsewhere, have tended to compromise protection. The refugee population in Africa has overwhelmed the humanitarian capacity, complicating the task of protection and assistance. Arriving from war torn countries, refugees are said to be accompanied by criminal elements and militia that take refuge in camps and use them as recuperation, to recruit and mobilize for ongoing conflicts in their countries of origin (Drumtra, 2000; Juma, 2002; Crisp, 2003). Such activities, including illegal cross-border trades in light weapons, narcotics, and minerals are said to aggravate insecurity in refugee camps and their environs, and undermine protection work in Africa (Juma, 2002). In the wake of global war against terrorism after the September 11, 2001 terrorists attack, scholars in the field are of the view that refugee protection poses renewed challenges, both to the States and humanitarian agencies. Monette Zard, a policy analyst is of the view that the feeling of vulnerability engendered by the September 11 attacks and the perception that the hijackers exploited open and liberal societies to commit their heinous acts have intensified an already restrictive climate for the refugees and asylum seekers, justified in the name of security (Zard, 2003). Therefore States in the name of security have tightened their procedural and security measures, which in some cases carry a risk of numerous challenges and dilemma for stakeholders engaged in refugee assistance and protection (Juma, 2002; Zard, 2003). This security mood is not limited to the West, but has crept into Africa, a country once known to practice open door policies towards refugees and asylum seekers. In this situation, refugees, generally perceived as a liability, are likely to be redefined as agents of insecurity and terrorism, the result of which is likely to be a compromise on protection of refugees.

Clearly, protection by the host government of refugees is not occurring; instead, the camps create prison-like conditions providing minimal assistance, water, food, shelter and medicine, which are rationed (Crisp, 2000; Drumtra, 2003). Although international agencies are theoretically supposed to work in conjunction with host governments for the protection of refugees, the paradox, says Hasci, is that the UNHCR itself is in a sense, like the refugees, a guest of the Kenyan government, and in the final analysis, it operates in an environment over which it has little control, and therefore unable to fulfill effectively its mandate (Hasci, 1999). To add to this point, Amnesty International (2002) observes that so far governments have more or less ignored human rights violations against women – and sometimes effectively given a green light to torture or rape by their police or soldiers. In exploring ideas which may lay the foundation for future solutions to these kinds of paradoxes, Fox (1999) deems it imperative for stakeholders to generate a commitment and sense of ownership of laws at the national and local levels. Fox emphasizes that existing laws should be linked to or drawn from existing indigenous socio-legal norms and principles. Juma (2002) in support, emphasized the identification of regional and sub-regional fora, for relevant stakeholders to discuss and assign coordinated responsibilities in times of complex emergencies. The International Red Cross (ICRC), together with the UN High Commissioner for Refugees (UNHCR) also share the view that it is not additional instruments that are needed to improve the situation of refugee women, but that the three complementary bodies (humanitarian law, human rights law, and refugee law), if considered simultaneously, must be able to respond to the needs of women in situations of armed conflict (ICRC, 2002: UNHCR, 2003).

From the ongoing discussion, International human rights law seems to have failed to recognize women even when they suffer the same human rights abuses as men (Beyani, 1995; Fox, 1999; ICRC, 2002). Neither the 1951 Convention relating to the status of refugees, nor the 1969 OAU Convention on the specific aspects of refugee problems in Africa, for example recognize gender-based persecution as a ground for granting refugee status. International human rights law is further blamed for having difficulty in recognizing the gender dynamics of the often occurring sexual violence which characterizes torture visited on women, or rape as a war crime within the context of international humanitarian law (Crock, 2003; Jaeger, 2003). Major limitations of these laws are noted to include the voluntary nature of the process, a lack of precision about the obligations of ratifying States, and the lack of necessary resources in many developing countries (Chimni, 2000; Copeland, 2003). Although the ratification creates a legal obligation for State parties to comply with the agreements, this obligation is observed to be more nominal than real as there are neither incentives for compliance, nor sanctions for non-compliance (Petrasek, 1995). The breach of human rights laws are therefore noted to have compromised the protection of refugees, especially women, who form the majority and experience persecution differently, including sexual assaults, and rapes (Human Rights First, 2003; Martin, 2004).

Conclusion

In Chapter 2, I presented an overview of literature relevant to the research problem and its related questions in the present study, under the following topic areas: History of Liberia, Previous literature on the Liberian refugees in Ghana, A brief history of the refugee protection instruments, Definition of a refugee, Stakeholders in the refugee regime, Refugee protection, Issues affecting refugee women in Africa, and Women's human rights in Africa. The chapter served as a guide for both this researcher and the reader, in the navigation through existing relevant knowledge that may have influence on conclusions that may be drawn from the current study. In the next chapter, I take the literature review further, into what existing evidence suggests about social capital, the theoretical framework for the present study, and how it relates to the research questions.

CHAPTER 3

THEORETICAL FRAMEWORK

Social Capital

In Chapter three I review existing knowledge on social capital, the framework for the present study, and how it is related to my research questions. First, I briefly examine the concept of capital. Then, I examine the multiplicity of concepts concerning the definition and important properties of social capital, from various disciplines. Additionally, I explore the social capital concept, vis-à-vis other forms of capital. Next, I examine gender, and the use of social capital, as reported in the literature. Finally, I present what existing evidence suggests as useful proxies for measuring social capital, in a policy-related manner.

It is important to consider the concept of 'capital,' in order to understand social capital. Capital is said to have played a significant role in the human sciences for over a century (Lin, Cook & Burt, 2001). As such, scientists from almost all fields have studied kinds of capitals, including financial, physical, human and social. The concept of 'capital' is traced to Karl Marx in his analysis of how capital emerges from social relations between the bourgeoisie/capitalists and the laborers in the process of commodity production and consumption. Marx saw capital as the surplus value of the commodities of production and exchange that creates additional profit (Lin 2001, p. 4). Bourdieu (1986) defines capital as accumulated human labor in either a materialized form or in an embodied form within persons (p, 241). This means that to acquire profit from a form of capital, actors must invest time, energy, and money, which implies investment strategies as a tool to pursue personal interests. James Coleman defines capital as a resource that enhances production but at the same time is not consumed during the production process. In this sense, all capital makes possible “the achievement of certain ends that would not be attainable in their absence” (Coleman, 1990, p. 304).

The concept of social capital has emerged from sociology concerning the quality of social relations and their impact on the lives of their participants. The concept was first used by Lyda Judson Hanifan (State supervisor of rural schools in West Virginia in 1916) in his discussions of rural school community centers to describe ‘those tangible substances that count for most in the daily lives of people’ (Hanifan 1916, p. 130). Hanifan was mainly concerned with the cultivation of goodwill, sympathy, fellowship and social relations among people that make up a social unit. Notable contributions after Hanifan have come from Jane Jacobs (1961) with regard to urban life and neighborliness, Pierre Bourdieu (1983) in relation to social theory, James S. Coleman (1988) in his discussions of the social context of education, and Robert D. Putnam, in his community studies (1993; 2000). The social capital concept has also been adopted by the World Bank as a useful organizing idea, with regard to economic and societal development. (The World Bank, 1999; Woolcock & Narayan, 2000).

The literature on social capital shows a multiplicity of concepts concerning its definition and important properties. One school of thought emphasizes social networks of the connections that individuals have with one another. Accordingly, it is the positive interactions that occur between individuals in the network that lead to the formation of social capital, with trust and reciprocity as the focal point. A leading proponent of this school of thought is the sociologist, James Coleman, who compared social capital with human capital, a concept that linked economics and sociology. Coleman argues, “Social capital is defined by its function” (Coleman, 1990). The complementarity between human and social capital implies a form of asset like a valuable property, and it shares with other forms of capital the fact that it

> *is productive, making possible the achievement of certain ends that in its absence would not be possible. Like physical capital and human capital, social capital is not completely fundable but may be specific to certain activities… Unlike other forms of capital, social capital inheres in the structures of relationships between actors and among actors"* (Coleman 1988, p. 598).

Political scientists too, have utilized social capital. For Frances Fukuyama (1995) and Robert Putnam (1993) the focal point of social capital is trust and reciprocity arising from intra-group obligations. Putnam defines social capital as "norms of general reciprocity: I'll do this for you now, in the expectation that down the road you or someone else will return the favor" (Putnam 1993, p. 7). Putnam subsequently applied his concept of social capital empirically in studies of communities in the United States (Putnam, 1995) and Italy. Putnam's study of Italy (1993a) is a major contribution that focused on why Southern Italy has lagged the North in democratic development. It identified mistrust and low civic responsibility as the root cause, compounded by the presence of organizations such as the Mafia.

Another major reference in the social capital literature, Francis Fukuyama, viewed social capital as depending on the norms and values shared within a community, and the willingness to subordinate individual interests to wider interests. Sharing values allow people to trust one another, trust in turn is "the expectation that arises within a community of regular, honest and cooperative behavior, based on commonly shared norms on the part of other members of that community" (1995, p. 26). Trust is what permits people to associate with others, and breeds social capital, which is the ability of people to work together for common goals – a definition which Fukuyama attributes to Coleman.

Michael Woolcock & Deepa Narayan (2000) of the World Bank analyzed social capital from the perspective of community development and income generation. These two researchers do not reduce social capital to market-based asset formation of ownership. Rather, they too merge economics and sociology, by pointing out that social capital comprises the norms and attitudes that enable people to work collectively. They use a four-fold model - the Communitarian, Networks, Institutional and Synergy perspectives to make significant distinctions between levels of social capital in society (Woolcock & Narayan 2000, p. 228-232).

The Communitarian Perspective

The communitarian perspective relates social capital to local organizations such as clubs, associations, and civic groups. The communitarian sees the number and density of these groups in a given community as social capital, which is inherently good, and that more is better, and has a positive effect on a community's welfare. This view also assumes that community is homogenous, and automatically includes and benefits all members. However, evidence from developing countries is recorded to show that just having high levels of social solidarity does not necessarily lead to economic prosperity. A poverty assessment in Kenya recorded more than 200,000 community groups in rural areas, most of which were not connected to outside resources and were poor (Narayan & Namwaya, 1996).

The Network Perspective

The Network perspective of social capital emphasizes the importance of vertical as well as horizontal associations between people, and relations within and among other organizational bodies such as community groups and firms. It recognizes that intra-community or "strong" ties are needed to give families and communities a sense of identity and common purpose. It also stresses that without inter-community or "weak" ties that cross various social divides such as those based on race, religion, socio-economic status – strong horizontal ties can become a basis for pursuing narrow sectarian interest. In recent literature, these two forms of social capital, vertical and horizontal, have been termed “bonding,” with family, close friends and closer network, and “bridging,” to a wider network/s within the community, and immediate reference group (Grittell & Vidal, 1998; Putnam, 2000). Bonding is also termed exclusive and bridging is termed inclusive social capital. The former is referred to as more inward looking and have the tendency to reinforce exclusive identities and homogenous groups, while the latter may be more outward looking and encompass people across social different divides (Putnam 2000, p. 22). Bonding capital is good for strengthening specific reciprocity and mobilizing solidarity. Bridging networks, by contrast, are better linkage to external assets and information diffusion. Putnam explains: “The ‘weak’ ties that link me to distant acquaintances who move in different circles from mine, are actually more valuable than the ‘strong’ ties that link me to relatives and intimate friends whose sociological niche is very like my own.” (Putnam 2000, p. 22-23). Bonding social capital is good for getting by why bridging social capital is good for getting ahead.

Two key propositions are said to characterize the networks view of social capital. First, social capital is a double edged sword. It can provide a number of services for community members, ranging from baby-sitting, to shop-minding, to job referrals, and emergency cash, but there are costs too, since those same ties can place considerable non-economic claims on members’ sense of obligation and commitment that may have negative economic consequences. Putnam also suggested that one aspect to social capital may be that those in a social network, who accept the norm of reciprocity, are generally good to others inside their network. However, those outside a network can suffer negative consequences (Putnam 2000). Daniel, Schwier, &

McCarlla (2003) show that local community ties can promote secrecy, exclusion, and at their worst condone violence against vulnerable community members and outsiders. Alternatively, the network solidarity can have a negative side in retarding the progress of some individuals in the group, since they cannot rise above the network norms, or will have a narrow self reliance.

The Institutional Perspective

The institutional perspective argues that the vitality of community networks and civil society is mostly dependent upon the political, legal and institutional environment. Where social capital is largely treated as an independent variable at the Communitarian and Networks levels, the institutional view puts emphasis on social capital as a dependent variable. To this view, the very capacity of groups to act in their collective interests depends crucially on the quality of the formal institutions under which they reside, and that the high levels of generalized trust corresponds to superior rates of economic growth. This view also stresses that the performance of States, institutions, and firms depends on their own internal coherence, competence, credibility and their external accountability to civil society. The strength of the institutional view is that it addresses macro policy concerns, and stresses the importance of ‘good government’ for making local programs work (Tendler, 1997). Fukuyama (2001) in his contribution to the institutional perspective suggests that: “The ability to co-operate is based on habit and practice; if the state gets into the business of organizing everything, people will become dependent and lose their spontaneous ability to work together” (p.18).

The Synergy Perspective

This perspective attempts to blend the network and institutional views of social capital and stresses the need for the attainment of collective goals for States and their societies. Since States, firms and communities alone do not possess the resources needed to promote broad-based sustainable development; partnerships and complementarities forged both within and across these different sectors are required. Identifying the conditions under which these synergies emerge or fail to emerge is thus central to development. The synergy view thus, draws attention to the role of government institutions in social capital creation. In essence, James Coleman, a leading social capital theorist, acknowledges the need for formal institutional support in post-industrial societies, and a need for the substitution of some kind of formal organizations, for the voluntary and spontaneous social organization that previously sustained local forms of social capital (Coleman, 1988, p. 118). A body of literature exists on the role of local governments in social capital creation (Fukuyama, 2001; Wallis & Dollery, 2002; Warner, 1999). These researchers argue that local governments can have enabling role by engaging community members in local governance decision-making, supporting network formation through local community development initiatives, and facilitating partnerships between public and private sectors (Wallis & Dollery, 2002, p. 78).

The description so far suggests that there is a reasonable consensus on the conceptual definition of social capital: social relations of mutual benefit characterized by norms, of trust and reciprocity (Coleman, 1988; Putnam, 2000; Fukuyama, 2001). In this definition, reciprocity relates to the assumptions underlying the obligations which individuals, groups, and institutions have to one another. The notion of social capital thus seems to portray that the individual is socially helpless. If one comes into contact with ones neighbor, and they with other neighbors, there will be an accumulation of social capital, which may immediately satisfy one’s social needs and which may have the potential of improving the living conditions in the whole community. In other words, the social whole is more than the sum of its individual components. Households, groups, neighborhoods, and communities create networks of mutual obligation, care, concern, and interest that facilitate cooperation for mutual benefit which can be referred to as "social capital." When a group of neighbors informally keep an eye on one another's homes that is social capital in action, or when a person baby-sits for a neighbor who is working, that is social capital in action. Social capital can thus be found in friendship networks, churches, neighborhoods, schools, clubs, associations, and bars. The notion in it is that group participation may have positive effects for individuals or for collectives.

Social Capital versus Other Forms of Capital

Researchers working with the concept of social capital have increasingly recognized that social capital, like human capital, is not a single, unit variable. Instead, social capital has many forms, and different forms have different consequences (Woolcock, & Narayan, 2000). As Light (2004) noted, "If capital is defined as a store of value that facilitates action, additional forms are possible (p. 145). In addition to physical and financial capital, current literature in social science identifies three new forms (Bordieu, 1986): human, cultural, and social. Each form can be understood independently of the others, but they are said to be "best understood in their reciprocity and independency (Light, 2004, p. 145). Human capital means investment in educational training or work experience that increases one's productivity and in return earns money (Bourdieu, 1986). A person's trained skills as a capital reserve is similar to financial capital. Human capital resides in the owner's person, not in the owner's bank account (Light, 2004). Cultural capital, a related concept originated in the work of Pierre Bourdieu, a renowned sociologist. Bourdieu (1986) defines cultural capital as high cultural knowledge that ultimately works to the owner's socio-economic advantage. An example includes knowing how to dress for success. Therefore, acquiring high cultural knowledge and style, including dress or table manners, is noted to be a source of capital, vested in the owner.

Social capital is similar to these other forms of capital such as human capital and physical capital, in that it is productive, it makes possible the attainment of certain goals that in its absence would not be possible (Coleman 1994, p. 98). Unlike the other forms of capital, social capital is inherent in the structure of relations between and among actors. It is not lodged either in the actors themselves or in physical implements of production, but it is usually created and transmitted through cultural elements such as religion, tradition or historical habit. Robert Putnam summarizes it: “Whereas physical capital refers to physical objects and human capital refers to the properties of individuals, social capital refers to connections among individuals, social networks and the norms of reciprocity and trustworthiness that arise from them.” (Putnam 2000, p.19). Such networks of relationships can provide access to information, economic resources (loans, opportunities) and needed services (childcare, repairs) (Putnam 1993; Woolcock, 1998), but they can also place constraints on individual action, limit receptivity to the outside culture, and enforce demands on members (Portes & Sensebrenner, 1993).

Different Forms of Social Capital for Migrants/Refugees

Forms of refugees’/migrants’ social capital are presented in this section as follows: social networks, remittances, formal and informal associations, trust and reciprocity, and security. Social networks are a form of capital for migrants and refugees. They imply a degree of integration in both places of origin and destination, affecting access to resource valuation in both the short and long term. Though this may not be true in every case, studies on Eritrean refugees in Sudan for example, noted that the refugees responded to their losses and challenges by developing new and broader forms of social networks, skills, relationships, and survival strategies (Kibreab, 2003, p. 20). Social networks increase the chance of an individual to migrate to a specific destination. Previous migrants may provide information about the possibility of migrating to a specific destination. Social networks may reduce assimilation shocks. For instance if immigrants arrive in an environment where others speak their language the expected benefits such as a warm welcome would be assured. Previous migrants might also help in the job search process by both reducing the opportunity costs of movement and increase the long-term benefits. More than half the rural migrants in Delhi are noted to have received information on jobs from friends and relations already working in the city (Barnerjee 1984, in Roberts, p. 125). Such networks can also help to save and reduce living expenses and provide financial assistance upon arrival of new-comers. Networks of civil engagement foster sturdy norms of reciprocity and trust. Such networks facilitate coordination and communication, increase reputation, and thus allow dilemmas of collective action to be solved. Mexican migrants in United States usually return to Mexico for the celebration of their village's patron saint, and also make regular visits home to maintain allegiances and establish economic connections (Roberts, 2003). So do many Africans living outside the continent. Ultimately, network connection may also retard the progress of some of its members.

One of the most important influences refugees and immigrants can have on their country of origin is through remittances they send, which also serve as a form of social capital. There is increasing evidence that remittances contribute to the survival of communities in many developing countries, including those which have seen conflict and produced refugees. Migrants' remittances, estimated to $100 billion in the year 2000, is said to represent a large proportion of world financial flows (Foner, 2001; Maimbo, 2003; Ratha 2003). Such remittances as social capital may be in cash or in kind, and are an important contribution to recipients' income. In Africa, remittances form a family welfare system that smoothes consumption, alleviates liquidity constraints, and provides a form of mutual insurance (Maimbo 2003). The bulk of migrant remittances are used for consumption or investment in human capital, education, health, repay debt. A house survey in Burkina Faso found that international remittances reduced the headcount of poverty of rural households by about 7% and of urban households by about 3% (Maimbo, 2003). As I observed at the Liberian refugee camp in Ghana, some of the refugees have invested remittance money into small businesses, thus strengthening the camp economy.

Immigrant and refugee remittances are noted to translate into a prime source of foreign exchange for home countries, into investment that sustain home industries, and into new cultural practices that radically modify the value systems of everyday lives of entire regions (Levitt, 2001; Maimbo, 2003). According to these researchers, remittances can serve as a foreign exchange, and as collateral for solicitation of loans. As Peggy Levitt, a migration expert noted, receiving remittances is the primary reason why sending country governments have taken such a keen interest in their expatriates in recent years, rushing to pass dual citizenship legislation and granting representation of migrants in national legislatures (Levitt, 2003, p. 878). Eritrean government was among the first to recognize this migrant potential. The Eritrean government asked Eritreans in the diaspora to pay some percentage of their income to the State as a “healing tax” after the conflict with Ethiopia, as their contributions towards the costs incurred (Van Hear, 2003, p. 2).

Formal and informal associations constitute another form of migrant/refugee social capital. The varieties of associations that exist in migrant communities include churches, women’s groups, neighborhood watch groups, migration education programs that provide services to strengthen and support the residents. African migrant groups mainly take the form of church and cultural associations (Maimbo, 2003). Maimbo, a scholar in the field of migration, reported of Mali refugee associations in France that have expanded over decades which have established over 60% of infrastructure back home in the villages of Kayes in Mali. One way that migrants stay connected to their sending communities is through transnational religious practices. Some migrants for example, make significant contributions to their home churches or organizations, and seek long distance practical and spiritual guidance from them (Levitt, 2003, p. 851). Another example of such associations is that formed by Ghanaian expatriates who participate in ethnic and town-based associations abroad, and assist health institutions in Ghana with donations. A further example are the refugees at the Buduburam camp in Ghana, who have decided to improve upon their lives by setting up camp-based organizations, which provide services to the community and offer financial resources at the camp. Migrants and refugees' social capital - informal practices of everyday life through language, music, food, and religion thus help to celebrate the sense of belonging to the immigrant group, fostering transnational social capital.

Trust and reciprocity is another form of social capital for migrants. An immigrant community may have limited social and economic opportunities. Members may therefore pool their resources together and all may have privilege access to such economic resources such as employment or funds to start the new life with. In such communities, there will be sanctioning capacity of the community to enforce reciprocity arrangement, informal, with reliable expectations that wrongdoing will be addressed. This can lead to what Portes & Sensenbrenner called economically ethnic enclaves of entrepreneurial vibrancy (1993). In his contribution to the Global forum (presided by ex-President Clinton) at the just ended UN Conference in New York, the Director of the Grameen Bank in Bangladesh, Muhammad Yunus, stated that the Bank is operated with no legal papers or agreements, but on trust of its clients (CNN, 9/17/05). The Grameen Bank is, of course one of the world's great success stories. The Bank is a micro-credit organization that started in Bangladesh, which gives small loans to poor people without requiring collateral. The system is based on the idea that the poor have skills that are underutilized. Each group of five individuals are loaned money, but the whole group is denied further credit if one person defaults. This creates economic incentives for groups to act responsibly, increasing Grameen's economic viability.

Security is another form of social capital, especially for refugees in sub-Saharan Africa. African governments hosting refugees in camps as well as the refugees themselves are in constant threat of insurgents' infiltration, since Africa's wars spill across regions (Crisp, 2000; Drumtra, 2003). In the African refugee camps, the solidarity of the camp residents emerges as the primary source of protection. At the Liberian refugee camp in Ghana, households are banded together in voluntary and ad hoc networks to defend their homes and communities against any attack. The social solidarity and informal security (neighborhood watch dogs) that they display, confirms the existing social capital.

Social capital can surely promote migrant and refugee adaptation at the destination. Immigrants and refugees around the world are faced with a range of stressful challenges, including housing, establishing a new career, coping with health care, and adjusting to a new environment. Since their resources may be limited, interactions with others will enable quicker adaptation and faster resolution of collective problems. A good example of migrants in Africa is recorded to be Ghanaian canoe fishers. It is documented that these fishers have migrated as far north to Mauritania and as far south to the Congo throughout the 20th century as a result of both push and pull factors (Overaa 2000). But in recent decades, political conflicts have limited the Ghanaians access to other nations' fishing grounds. However, the striking feature of these fishers is the copying of social institutions in places of destination. These migrant fishers register with local tribal authorities in places of destination before fishing and conform to the same fishing regulations as those in their country of origin. The social networks linking the place of origin and destination insure strong normative and instrumentally fixed relations. Social capital is thus a positive force for migrants.

Migrants maintain close contact with their countries of origin through gifts, visits, and donations to community projects. In doing these activities, migrants assert and maintain their community membership. In contrast, individuals who do not maintain contact with families in their sending countries are no longer considered part of the network based at home (Goldring, 1996, p. 81). For a variety of noted reasons, generally life is easier in a community blessed with a substantial stock of such social capital. Social capital furnishes migrants and refugees with resources beyond their individual reach by creating connections and support. However, it is important to note that social capital can also generate some limits to the possibilities of success of immigrant and refugee groups. This may be the case, due to the obligations and expectations of solidarity that may be too demanding (Portes & Sensebrenner, 1993). Social capital can thus become negative social capital, and may strengthen in-group social capital among migrants, limiting the potential for solidarity with other ethnic groups.

Gender and Social Capital

The scholarship on social capital, in the domain of policy, is noted to ignore gender relations and focuses mainly on men's networks (Molyneux, 2002). As the researcher noted, not one of the postings on the World Bank website on social capital (at the time of writing) directly addressed nor critically engaged in gender issues, in the midst of feminist advocacy debates (p. 177). Evidence shows across a range of countries that women among low-income groups are often those with the strongest kin and community ties. These women engage in networks, reciprocal support relations, including church support activities (Molyneux, 2002). Nee, Sanders, & Sernau's (2002) study on Asian immigrants in Los Angeles suggest for example, that women are more reliant on inter-personal ties than men. In Peru, neighborhood associations were organized for basic survival strategies between 1980 and 2000, with much of the work being done by women (Molyneux, 2002). Most loan recipients of the Grameen Bank in Bangladesh, mentioned earlier, are reported to be women, whose household members eat three meals, with rainproof houses, and the ability to repay their loans (http://grameen-bank.iqnaut.net). In. such cases, women undoubtedly were found to sustain the social fabric. The familiar assumption is that women are naturally endowed to serve their families or communities because of their social involvement in family and neighborhood ties due to their responsibility in the area of social production. Hence, their self-help projects, and voluntary work, often unacknowledged, are dependent upon by their families/communities.

Since social capital is known to be diversely present in social formations, it could be assessed by certain groups and not by others. Refugee/migrant communities, for instance, are noted to be differently endowed with social capital, and those with dense networks tend to operate in self-serving and hence exclusionary ways (Portes & Sensebrenner, 1993). If a network excludes, as much as it includes, then it follows that there are considerable differences in men's and women's networks, as far as gender is concerned. Since power relations within societies are reflected in and reproduced by social networks, women are disadvantaged in ways that include, their not usually belonging to the kinds of networks that bring economic advantage, and their dependence upon networks that generally involve fewer economic resources, which rely mostly on time and non-monetized labor exchanges (Molyneux, 2002).

The above discussion, on women’s activities in their communities can be seen as evidence of the importance of social capital, understood as a collective resource in poverty relief or as response to a crisis in social reproduction (Overaa, 2000; Maimbo, 2003). In view of this, a gender-awareness approach to social capital is crucial, since women are most of the time central to the forms of capital that families tap, that governments and development agencies seek to mobilize in their poverty-relief, and community development programs. Moreover, where women’s contributions are recognized, it has helped to create a set of expectations about their role in development projects, which have had some positive effects.

Measuring Social Capital

Examples of studies that sought to measure social capital are discussed in this section, in the following sequence: 1) Quantitative studies; 2) Comparative studies; and 3) Qualitative studies. Social capital has been measured in a number of innovative ways, though for a number of reasons obtaining a single "true" measure is probably not possible. First, the most comprehensive definitions of social capital are multidimensional, incorporating different units and levels of analysis. Second, any attempt to measure the properties of inherently ambiguous concepts such as “network”, "community", and "organization" is correspondingly problematic. Third, few long-standing surveys were designed to measure "social capital", leaving contemporary researchers to compile indexes from a range of approximate items, such as voting trends, measures of trust in government, memberships in civic organizations, hours spent volunteering (Woolcock, 2001). New surveys currently being tested by the World Bank team will hopefully yield more direct and accurate indicators.

Measuring social capital may be difficult, but it is not impossible, and several excellent studies have identified useful proxies for social capital, using different types and combinations of quantitative, comparative and qualitative, research methods. Here are a few such examples from the literature (Putnam; 1993; Knack & Keefer, 1997; Davies, 2000)

Quantitative Studies

Knack and Keefer (1997) use indicators of trust and civic norms from the World Values Survey for a sample of 29 market economies. These measures were used as proxies for the strength of civic associations in order to test two different propositions on the effects of social capital on economic growth, the "Olson effects" (associations stifle growth through rent-seeking) and "Putnam effects" (associations facilitate growth by increasing trust). In their analysis, these authors show that there is a relationship between social capital and economic growth, specifically that low levels of social and economic polarization are associated with the development of cooperative norms and trust. Narayan & Pritchett (1997), using data from the Tanzania Social Capital Survey (SCPS), constructed a measure of social capital in rural Tanzania. This large-scale survey asked individuals about the extent and characteristics of their associational activity, and their trust in various institutions and individuals. They matched this measure of social capital with data on household income in the same villages, both from the SCPS and from an earlier household survey, the Human Resources Development Survey. Their findings showed that village-level social capital raises household incomes.

Comparative Studies

Putnam, in his 1993 study comparing North and South Italy, examined social capital in terms of the degree of civic involvement, as measured by voter turnout, newspaper readership, membership in choral societies and football clubs, and confidence in public institutions. Northern Italy, where all these indicators are higher, showed significantly improved rates of governance, institutional performance, and development, when other orthodox factors were controlled for. Putnam's recent work on the United States (Putnam 1995/1998) used a similar approach, combining data from both academic and commercial sources to show a persistent long-term decline in America's stock of social capital. Putnam validates data from various sources against the findings of the General Social Survey, widely recognized as one of the most reliable surveys of American social life. Light & Kargeorgis (1994), and Portes (1995), studied the economic well-being of different immigrant communities to the United States. They showed that certain groups (e.g. Koreans in Los Angeles, Chinese in San Francisco) do better than others (e.g. Mexicans in San Diego, Dominicans in New York) because of the social structure of the communities into which new immigrants arrive. Successful communities are able to offer new arrivals help with securing informal sources of credit, insurance, child support, job referrals, and English language training. Less successful communities display a short-term commitment to their host country, and are less able to provide their members with important services.

Qualitative Studies

Portes & Sensenbrenner (1993) examined what happens to immigrant communities when some of their members succeed economically, and wish to leave the community. Their interviews revealed the pressures that strong community ties can place on members; so strong are these ties that some members have Anglicized their names to free themselves of the obligations associated with community membership. Social capital can therefore serve to reshape goals and restrict individual freedom. Fernandez-Kelley (1995) interviewed and observed young girls in urban ghetto communities in Baltimore, and discovered that normative pressures to leave school, have a baby while still a teenager, and reject formal employment were very powerful. Surrounded on a daily basis by violence, unemployment, and drug addicts, the girls' only way of establishing their identity and status was through their bodies. In a qualitative study of female refugees from South East Asia, Davies (2000) concluded that the stories told by women in the study portrayed an extraordinary resilience of the human spirit, which is fortified through strong family and community affiliations (p.166).

Social capital, from the discussion in this chapter, can be seen as a resource for collective action, which may lead to a broader range of outcomes. Social capital facilitation is understood as part of the capacity building process, and an integral part of strong families, strong communities and strong institutions. However, some researchers are of the view that the lag between social capital theory and research is such that despite developments and successes achieved in recent research, there exists some polarity between the theoretical understanding of social capital, and ways it has been measured and 'put into practice' in much research and policy to date (Stone, 2000). While acknowledging the strengths of different views on social capital in the literature, it is not the purpose of this study to resolve these debates per se, but rather to use the social capital integrated questionnaire, with a range of pre-tested survey questions, as additional evidence to its use in research.

In this chapter, I reviewed existing knowledge on the concept of social capital, and how it is related to my research problem. In effect, I examined the concepts of capital, social capital, its definition, and properties from various fields. Further, I explored the social capital concept and its relation to other forms of capital. Additionally, I examined the forms of social capital, as well as gender and the use of social capital. Finally, I presented what existing evidence suggests as useful proxies for measuring social capital. In the next chapter, I present the methods used in this study.

CHAPTER 4

METHODS

Introduction

The purpose of this study was to explore the social capital forms that the Liberian refugee women at the Buduburam settlement in Ghana employ, as they respond to their losses, and to the challenges posed by exile, using mixed methods approach. In effect I gathered information about the experiences, challenges, and specific gender issues affecting the sample population, including how their lives are affected by the stakeholders in the refugee regime. In this chapter, I present the research methodology used in this study to answer the following research questions:

- What are the social capital resources and strategies that the refugee women use in securing and enhancing their livelihood?
- What legal, socio-economic conditions, and collective identity constructs inform the livelihood of the Liberian refugee women?
- What current Ghana government, UNHCR, Non-governmental, International Organizations' practices empower versus oppress women in the camp?
- How can the needs of the Liberian refugee women be better addressed by the Ghana government, the UNHCR, Governmental/Non-Governmental organizations, and the participants themselves?

In the chapter, the specific methodological components used are reviewed, including the research design, its characteristics, the various types, examples of studies using the design, and the rationale for employing the design. Added to this, I describe the study scale, including its dimensions, adaptation, its reliability, and validity issues. I further review the study's sample selection, the various data collection procedures, and key observations in the field. The goal is to inform the reader of all material information, pertinent to the research design employed in this research.

Good research takes ethical concerns into serious consideration, and attempts to minimize the effort and time required of participants, to protect their privacy, and to ensure that the study does no harm to participants. In this regard, one of the most important developments concerning research ethics is the establishment of Institutional Review Boards (IRB's), which review the ethical aspects of proposals for research involving human subjects (Bankert & Amdur, 2006). As the National Association of Social Workers (NASW's (1996) Code of Ethics states:

> *Social workers engaged in evaluation of research should carefully consider possible consequences and should follow guidelines developed for the protection of evaluation and research participants. Appropriate institutional review boards should be consulted (Standard 5.02{d}.*

In line with this statement, the present study was reviewed and approved by the Institutional Review Board (IRB) of the University of Georgia. Additional approval was granted by the Ghana National Disaster Management Organization (NADMO), to enable this researcher to conduct the study. (Appendix D & E: research approval forms).

Mixed Methods Research Design

The overall methodological approach guiding this study is the mixed methods design, an approach which is relatively new in the social and human sciences. Broadly defined, a mixed methods design involves the collection, analysis, and 'mixing' of both quantitative and qualitative data to best understand a research problem (Creswell, 2005, p. 527). In other words, any researcher who collects data that is made up of closed-ended items with numerical responses, together with open-ended items in the same study is conducting mixed methods research. The underlying assumption of a quantitative approach is that research designs should be based on an objective view of the world and follows the positivist model of controlling variables and testing pre-specified hypothesis (Falconer & Mackay, 1999, p. 288). The qualitative approach on the other hand assumes that a study is done in the participants' natural settings. It attempts to interpret phenomena in terms of meanings people bring to them (Bogdan & Biklen, 2003). Though both qualitative and quantitative investigators are concerned about individual points of view, qualitative researchers believe in getting closer to participants' perspectives through detailed interviewing and observation (Merriam & Associates, 2002; Bogdan & Biklen, 2003).

Researchers have increasingly accepted the underlying assumption that biases are inherent in any one particular method of data collection or analysis. About forty-six years ago, quantitative researchers, Campbell & Fiske (1959) suggested mixing methods to accurately measure a psychological trait "to ensure that the variance was reflected in the trait and not in the method (Creswell 1994, p. 174). This method was later expanded into what Denzin (1978) called "triangulation," to conduct stronger research. Researchers following these have identified many ways to mix methods. Examples of such mixed design researchers are Tashakkori & Teddlie (1998), Creswell, Trout & Barbuto (2002), and as found in Creswell (2003).

Key Characteristics of Mixed Methods Design

In this section of the chapter, I review the key characteristics of mixed methods design, presented as follows: Rationale of the design; quantitative and qualitative forms of data; priority; sequence; data analysis matched to a design; and diagram of the procedures (Creswell, 2005, pg. 517-522).

Rationale for the design.

Mixed methods advocates are of the view that readers need to know why a researcher is mixing methods. Therefore there is the need for the researcher to include a justification for using both quantitative and qualitative methods (Rocco, Bliss, Gallegher & Perez-Prado, 2003; Creswell, 2005). For instance a researcher's rationale for collecting quantitative data in a second phase may be important to test the qualitative explorations of the first phase of the study, i.e., exploratory design (Creswell 2003; 2005).

Collecting quantitative and qualitative data.

A second characteristic in mixed methods study is for the researcher to clearly indicate that he/she is collecting both quantitative and qualitative data. The researcher therefore includes specific forms of both quantitative and qualitative data and incorporates this discussion into the methods section of the study (Creswell, 2005).

Priority.

Additionally, the mixed methods design indicates a priority to the collection of both quantitative and qualitative data, using one of these three options: quantitative and qualitative data are of equal weight; quantitative data is of greater weight than qualitative data; qualitative data is of greater weight than quantitative data. Weight or priority means that the researcher places more emphasis on one type of data than the other (Creswell, 2005).

Sequence.

Furthermore, mixed methods researchers show the sequence of data collection, using different approaches. Such approaches include: collecting both quantitative and qualitative data at the same time; collecting quantitative data first, followed by qualitative data; and collecting qualitative data first, followed by quantitative data. For instance, if the purpose of the study is to converge or triangulate findings - triangulation design, the data are collected at the same time. If the intent is to develop an instrument from qualitative data - exploratory design, and if the purpose is to explain quantitative results further with qualitative data - explanatory design, then the procedures need to indicate this sequence (Creswell, 2005).

Diagram of the procedure.

Researchers in the field often provide a diagram or a visualization of their mixed methods design. With the diagram, they show the procedures, which consists of labeling the quantitative and qualitative data, indicating the sequence of activities (Creswell, 2003; 2005).

Data analysis matched to design.

Proponents of mixed methods design additionally believe that to examine data analysis the researcher should reflect back on the design and the options for analysis within each design (Caracelli & Greene, 1993; Tashakkori & Teddle, 1998). These authors are of the view that consideration of design is an important aspect of research, since the design of a study governs how data are to be analyzed. Three major types of mixed methods designs exist. These are: Triangulation design, which includes the collection of both quantitative and qualitative data simultaneously with the purpose of converging the data; the Explanatory design, which begins with quantitative data and analysis followed by qualitative data collection and analysis; and the Exploratory design, in which the researcher follows up qualitative explorations with quantitative findings (Creswell 2003;2005).

Examples of Studies Employing the Mixed Methods Design

Reviewed below, are examples of works that employ the types of mixed methods strategies discussed: Creswell (2003) provides illustrations of mixed methods studies that use both the sequential and concurrent strategies of inquiry. The first example employed the sequential strategy; in which two types of teacher workplace commitment (organizational commitment and commitment to teacher learning) in 63 schools were studied by Kushman (1992), a two-phase mixed methods design. Research questions exploring relationships provided a theoretical lens for the quantitative phase of the study. Results were presented in two phases: first were the quantitative results that discussed correlations, regressions, and two-way ANOVA's. The second phase reported case study results with themes and sub-themes supported by quotations. The final discussion reported the integration of the qualitative and quantitative findings, with the researcher highlighting the quantitative results. (Kushman 1992, p. 223).

The second example used the concurrent strategy model, in which Hossler and Vesper (1993) studied factors associated with parental savings for children in higher education campuses. Information from students and parents on 182 surveys and 56 interviews were collected concurrently over a 3 year period, with the purpose of triangulating the findings. The authors provide extensive discussion of the quantitative analysis. The priority in mixed methods design was given to the quantitative data collection and analysis, with the integration of the two data occurring at the interpretation stage. No theoretical framework guided this study.

In the social work area, Regehr, Chau, Leslie, & Howe (2002), in a study to identify stress in child welfare staff of Children's Aid Society of Toronto employed mixed methods. In this study, a quantitative survey of 175 questions was distributed to all staff after meetings describing the nature of the study. This quantitative component included a variety of measures concerning traumatic events, levels of social support and distress, which were measured by Likert and Social Provision Scales (SPS). Members of staff who participated in the quantitative component were asked to participate in an interview in order to more fully explore their experiences. A random sample of 20 out of 40 participants who agreed to participate in the interview were selected for the qualitative component of the study, which comprised a semi-structured interview that included questions about stressors encountered on the job, effects of stress, and strategies for dealing with stress. The one to three hour interviews were audio taped to ensure accurate data, and credibility was established through triangulation of quantitative, interview, and consultation group data.

In a study conducted by Cooper, Brown, Azmitia & Chavira in 2002, the authors used mixed methods inquiry to explore how Latino parents and children navigate successful pathways through school. Qualitative case study methods including individual and group interviews were used to develop surveys that included open-ended questions and drawing. Multivariate statistical analyses with prediction analysis, together with qualitative comparative analysis were used to examine the students and families as cases. According to the researchers, the participants' reflection deepened their understanding of variables such as poverty, immigration, racism, and gender. Thus longitudinal case studies and interpretive cycle of interviewing parents as insiders, together with inductive coding and statistical analysis helped the authors to understand how immigrant parents guide their children as they adapt to a new country, and thus strengthened the authors' partnership with families and schools. As found from the results of these studies, the use of mixed methods design can generate rich findings, greater utility, and more useful research.

Why Use Mixed Methods Design?

A research design should be selected as the most appropriate to address research questions. My study which sought to examine the socioeconomic needs, challenges, and gender specific issues of Liberian refugee women in Ghana employed mixed methods as the best design. Attention is given to the levels of conflict in Africa and the plight of African refugees. However, less attention is given to the specific plight of women refugees on the African continent, who are the majority. It is reported for instance that the 1951 UN Convention together with the 1969 OAU Convention on refugees fall short of providing needed protection for women refugees in Africa (Dirasse, 1999). The emotional war trauma, becoming victims of abuse, being separated from their families, indignity of having some one else take decisions that affect their lives without involvement are just some of the added frustrations recorded for refugee women in West Africa. The experiences of these women need to be heard loud and clear for their needs to be properly addressed. As Matthews (2002) declared, women whose voices have been drowned out by gunfire, by abuse and by discrimination must also not be denied the opportunity of speaking out and informing others of their plight. Their voices, which I employed in the qualitative piece of the study may advocate for changes and thus inform both local and international policies and agreements on African refugees. The mixed methods approach based on the notion of triangulation is a means for seeking convergence across quantitative and qualitative methods (Patton, 1990). The unique, broad and complex experience of the refugee women can be best captured using both quantitative and qualitative data. For instance, the questionnaire may not cover issues such as the women's past experiences in their home country, Liberia, or other issues of concern to them. Investigating the whole impact of the refugee experience calls for a mixed methodology, since each approach is expected to create a valid and reliable explanation through triangulation. In other words, the study will have the advantage of the deep descriptions and insight into the women's lived realities explored by qualitative methods, as well as the potential to contribute the generalizability and statistical reliability which is the strength of quantitative research. This minimizes the weaknesses in any single approach.

Furthermore the mixed methods approach can promote greater understanding of my findings. The quantitative data can show if change occurred and how much change took place, while the qualitative data can help me understand why. It can therefore add insights and understanding that might be missed when only a single method is used. Also, the combined design may offer something for everyone. Different stakeholders have different interests or needs. The UN agencies, Non-Governmental organizations, donor countries, and host governments in the refugee arena, while some of them may want to see hard facts and figures on a refugee study, others may in contrast be more interested in hearing stories and testimonies from the participants about their situation. Thus being a flexible design, my study may understand more fully, deeply and broadly knowledge claims that represent a wider range of interests and perspectives. Such a study is therefore able to attract the various stakeholders in the refugee arena.

Study Scale: Dimensions, Reliability and Validity

This section contains a brief discussion of the instrument that was employed in the quantitative phase of the study. The Integrated Questionnaire for the Measurement of Social Capital (SC-IQ) is arranged into six broad sections: 1) Groups and Networks, 2) Trust and Solidarity, 3) Collective Action and Cooperation, 4) Information and Communication, 5) Social Cohesion and Inclusion, and 6) Empowerment and Political Action. Though social capital has been conceptualized at the micro, meso, and macro levels, the instrument focuses on measurement at the micro level, i.e. for use with households and individuals (Grootaert, Narayan, Jones & Woolcock, (2003). In view of this, all questions are addressed to individuals, in the context of a household survey, with the objective to obtain information about the participation of household members in groups, associations, perceptions of trust and empowerment, household participation in collective action. The authors advise that the survey combines with a complementary qualitative tool within a single study, for a more comprehensive picture of the structures and perceptions of different dimensions of social capital (p. 4). This is exactly what the present study seeks to achieve, by adding a qualitative component.

The Integrated Questionnaire for the Measurement of Social Capital (SC-IQ) is designed for use by evaluators, researchers, and managers conducting poverty assessments, or developing national poverty reduction strategies in their projects and programs. The scale is designed to provide a core set of survey questions for generating quantitative data on various forms of social capital as part of a larger household survey, such as the Living Standards Measurement Survey (LSMS). The questions are drawn from previous survey work on social capital, where it had proved its reliability, validity and usefulness. The instrument as a whole, has been through extensive critique and input from an external panel of experts, and has been pre-tested in the field, in Nigeria and Albania (Grootaert, Narayan, Jones & Woolcock, (2003). For the purpose of this study, the 27 core questions (Appendix F) were adapted, and employed, upon consultation with my dissertation committee members, and with Michael Woolcock, one of the authors/developers of the survey.

Adaptation of the Study Scale

This section includes a review of a number of adaptations made to the measuring instrument (Social Capital Integrated Questionnaire (SC-IQ). These include replacing phrases with local events. Although the design and content of the SC-IQ is based on a wide experience of collecting social capital data in different countries, the authors emphasize that any application will require adaptation to the local setting. Therefore, upon consultations with my dissertation committee, and the Buduburam refugee camp management, the survey was adapted. All the six modules in the core questionnaire were maintained, to ensure legitimacy, and to maintain the analytic potential of the collected data. Certain words and phrases were replaced with local events. This was achieved by submitting a copy of the survey to the camp management beforehand. A detailed review of the questions and answer codes followed, to see if they were relevant in the local context. For example, in questions 1, 2, and 12, the expression "any member of your household," in the original survey, was removed, in order to address the questions specifically to the participants. In question 11, the word "camp" replaced "village," and "the ongoing school building project" replaced "community project."

The next step of adaptation concerned English, which was the prototype of the SC-IQ survey. English is the 2nd language of participants. But fortunately, every Liberian speaks some English, copying from the original settlers (the African Americans). The major problem, however, was with accent. But this was solved by the use of a Liberian graduate woman as a back up research assistant, to work with the least educated participants. There was no way the survey could be translated into local language, as was done in Nigeria or Albania, since past experience had shown that translation of some of the terms was not easy (Grootaert, Narayan, Jones & Woolcock, 2003). The authors indeed advise strongly against translating the questionnaire into other languages. In a study on the mental health of Guatemalan refugees, Sabin (2002) stated that to ensure accurate responses, the indigenous language was used to administer the survey. This was possible because participants in Sabin's study spoke one local language (Spanish). In the case of the Liberian refugees under study, the participants selected were from 12 ethnic tribes, with different local languages. In this case, the official second language, which was used to develop the survey, was maintained.

Sample Selection

This section is a description of how the sample for the study was selected. It includes a review of the subgroups of women selected, for both the quantitative and qualitative phases of the study. Sampling is a crucial aspect of survey research, and a subject relevant to nearly all scientific inquiry. As Keeter (2005) suggests, our samples of realities, of food, people, and places, are biased in important ways (p. 140). Similarly, survey research collects data from a sample of population of interest. The population of interest in the case of this study is the Liberian female refugees, at the Buduburam settlement in Ghana. I chose one hundred women for the quantitative component of the study. The original plan was to employ a simple random sampling selection, using a master list of refugee women at the camp manager's office. However, that master list had not been updated after some women had left the camp. I therefore used the list of the subgroups of women at the camp's social welfare office, which was current, with names of most women at the settlement. Groups included teenage women, disabled women, single mothers, and the elderly.

The sample for the quantitative part of the study then was selected from each subgroup, using a judgmental sampling process; a selection process that the researcher believed would be representative of not only the overall population, but also the key subgroups of women in the camp. Judgmental sampling was conducted to ensure that those groups considered being of higher risk or special interest were selected (Schofield, 1996, p. 29). A judgmental sampling technique is also noted to be consistent/congruent with a flexible and emergent design in qualitative inquiry (Bogdan & Biklen, 2003). My selection of eight women for participation in the interviews and the focus group meeting can also be considered theoretical sampling, in the sense that I endeavored to elicit detailed information and insight from them to buttress and augment the information I obtained from the one hundred participants in the survey (Bogdan & Biklen, 2003). The survey sample of my study comprised widows, married, single, disabled, and unregistered women, who had lived in the camp for more than one year, in order to collect broader information.

While quantitative inquiry typically depends on larger samples, qualitative inquiry typically focuses in depth on relatively small samples. Eight out of the 100 participants for the quantitative part were selected from the various women's group lists, at least one from each group, non proportional, to be interviewed as part of the qualitative interview data. This group of eight participants was also used as the focus group part of the study. It should be emphasized here that I selected the Buduburam camp only, limited the study to 100 participants for the quantitative phase, eight participants for the qualitative interviews, and confined the field season to summer 2005. These limitations were to make my study manageable.

Data Collection Plan

This section outlines the data collection methods used in the study. These include: selection and training of data collectors, overview of the type of mixed methods design (Concurrent Triangulation Strategy) selected for the study; quantitative data collection procedures, and informational meetings held at the study setting, with the camp management and the sample population.

For the sake of ethics and data accuracy, it is crucial to recruit data collectors who understand the protocols involved in interviewing and human subjects procedures. With these in mind, the survey team consisted of the researcher, the camp social worker, and a Liberian refugee woman, both college graduates, as research assistants. Both research assistants lived in the settlement. Before data collection, the team went into training. Training helped to ensure that a similar protocol is adopted for taking participants through the survey questions, filling out the survey, responding to all questions, and clarifying ambiguities. As the authors noted, the more rigorous and comprehensive the up-front training, the higher is the likelihood of generating useable and useful data (Grootaert, Narayan, Jones & Woolcock, 2003 p.12). Protection of human subjects was discussed, and the research assistants were asked to sign confidentiality contracts stating that any identifying information they learned in course of the study would not be shared with anyone. The final preparation for the field work consisted of pilot testing of the SC-IQ survey. Five participants not included in the actual survey, were used to test its applicability, to assess all aspects of data collection, to learn the time it takes to complete the questionnaire, and to discover the range of issues we were likely to encounter during the actual application of the survey.

Selected Mixed Methods Design: Concurrent Triangulation Strategy

The type of mixed method design employed in the study is the Concurrent Triangulation Strategy (Creswell, 2003). In this model, two different methods are used by a researcher in an attempt to confirm, corroborate, or cross-validate findings within a single study. This model generally employs separate quantitative and qualitative methods as a means to neutralize weaknesses in one method with the strengths of the other method. There is concurrent collection of quantitative and qualitative data, and priority may be equal or given to one approach. Results are usually integrated at the interpretation phase, and a discussion is provided about the themes emerging from the data, and how they support or refute the statistical analysis. This model was selected because it is said to be probably the most familiar of Creswell's six models (Creswell, 2003, p. 214). Being familiar to most researchers helps to enhance well-validated and substantiated findings. Also concurrent data collection meant a shorter data collection time period as compared to the other models. I need to state that, initially, and before going to the field, I anticipated using the dominant-less-dominant design (Creswell, 2003). In this model, priority is given to the quantitative phase of the study. However, while completing data analysis, I came to believe that both the quantitative and qualitative approaches have equal weight. Following is the visual model of the design Concurrent Triangulation Strategy.

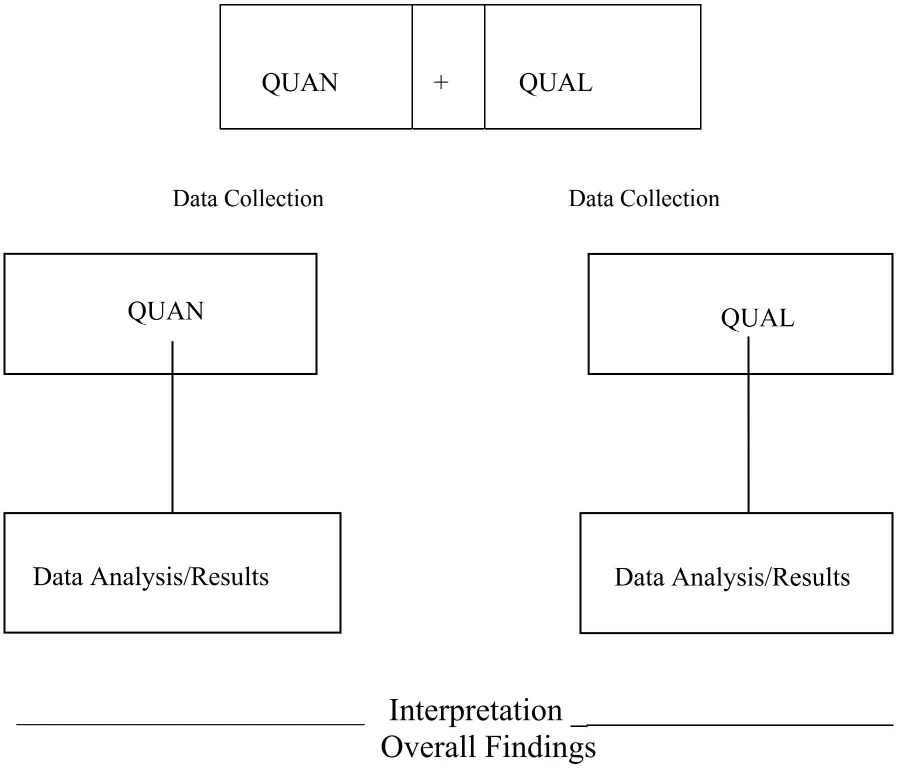
QUAN
+
QUAL
Data Collection
Data Collection
QUAN
QUAL
Data Analysis/Results
Data Analysis/Results
Interpretation
Overall Findings

Figure 4. Concurrent Triangulation Strategy Model

Quantitative Data Collection Procedures

As shown in the model above, both quantitative and qualitative data were collected concurrently, but separately. Equal priority was given to both approaches. The quantitative data comprised of the Integrated Questionnaire for the Measurement of Social Capital (SC-IQ), discussed earlier. During the first week in the field, this researcher had a meeting with the camp manager, research assistants, and the women's group leaders at the camp's conference room.

These representatives were briefed about the study. The group leaders were given the rest of the week to send letters to group members and to inform them to attend an informational meeting regarding the study. Also, an announcement went through the camp, informing the women to attend this meeting, which was held a week before data collection. During this informational meeting, the remaining letters inviting participation were given out to women who had not received one. After that, the purpose of the study was highlighted; confidentiality issues were discussed, together with benefits of the study to the women. Women who were interested in the study were asked to attend a second meeting, (four days to data collection), where selection would be made from their various groups. Surprisingly, almost all the women at the camp were present during this second meeting, with each person very willing, and ready to participate in the study. After some deliberations with the camp management, participants were selected from the various sub groups, using random numbers.

With the permission and assistance of the camp management, a meeting was held with the selected sample. The meeting was to obtain their consent, through the provision of informed consent forms, for them to read, sign, and take a copy. (Appendix G***:*** copy of consent form). The researcher once again highlighted the purpose, confidentiality issues, benefits of the study, as well as instructions on filling out the survey. Participants were informed that all information was desired from them to serve their personal interests, and help the entire target population of Liberian refugee women at the Buduburam settlement. They therefore had the right to make an informed decision and to hear a full explanation of the study. Additionally, participants were told that all information shared for the purpose of this study would be kept confidential, together with any information collected in the course of the study, for the protection, and promotion of their integrity. Personal, face to face, survey method of data collection was employed. The survey was administered to participants at the conference center. After filling the survey, there were data checks to see if the forms were filled out correctly.

The primary advantage of face to face interviews is that the participants will usually respond when confronted in person. In addition the interviewers could note specific reactions of participants and clarify misunderstandings about questions asked. All questionnaires are returned. This is unlike mailed surveys which may have the lowest rate of response because of the least contact with participants. Surveys are less time intensive, and relatively inexpensive. Problems noted with interviews include deliberate misrepresentation, because a respondent does not know an answer, and inaccuracies in answers, as a result of misunderstanding a question (Kvale, 1996).

Qualitative Data Collection Procedures

Qualitative data procedures employed in the study and described in this section include an informational meeting with sample participants, one-on-one interviews, a focus group session, documents, and photographs of the study setting.

After administering the questionnaire, there were a few days break, in order for the researcher to review the answer codes to see which questions or answers needed further probes, in order to add such questions into the qualitative interview questions. After this review, the questionnaires were locked in a cabinet in the researcher's room, for safety and confidentiality. Following the break, an informational meeting was held with the selected sample, to brief them on the qualitative component of the interview, including day, time and venue for these one-on-one interviews. Qualitative data collection methods I employed in the study included interviews, written documents, a focus group section, and photographs.

One-on-One Interviews

A qualitative research interview seeks to describe the meaning of a central theme in the life and world of participants. It is particularly useful in getting the story behind the interviewee's experience, and it helps to understand the meaning of what the person being interviewed says (Kvale, 1996). Qualitative interviewing is also used to find out what is in a study participant's mind (Patton, 1990, p. 278). Interviewing is a far more personal form of research, in that the interviewer works directly with the participant and has the opportunity to probe and ask follow-up questions. Through the interview, in-depth information can be collected around the topic, and is considered a key part of the data collection and analysis process. As Patton (1990) further explains, "Qualitative interviewing begins with the assumption that the perspective of others is meaningful, knowledgeable, and able to be made explicit" (p. 278).

The primary instrument used in the qualitative part of this study was semi-structured interviews, with an interview guide (Appendix *H*). Types of interviews include highly structured, semi structured, and unstructured (Merriam & Associates, 2002). Semi-structured interview is a loose structure, consisting of open-ended questions that allow participants to define the world or their experiences in unique ways. Since neither the exact wording nor the order of questions is determined ahead of time, this type of interview allows the researcher to respond to the situation at hand. As recommended by Lofland & Lofland (1995), the first page of the interview guide included demographic information about the participants, as well as information relating to the date, time, and location of interview. The interview guide had five sections in all, with thirty seven questions, asking about the participants themselves, their past and present life experiences, their gender needs, the refugee camp activities, the UN High Commissioner for Refugees - the main protection agency, the host community, and on the three durable solutions for refugees globally. These are: 1) reintegration into the host country/community, 2) repatriation into the refugee's native country, and 3) resettlement, into an industrialized country, popularly known as a 3rd country resettlement.

In the study, cases were defined as the eight individuals, chosen in a judgmental fashion, from the 100 participants selected for the quantitative part. After meeting with the eight participants, an interview date, location, and time were agreed upon between participant and researcher. At the agreed upon place, the researcher reviewed the interview procedures, including issues of confidentiality, and consent, with the participant. Then the participant was asked to sign the consent form. One copy was given to the participant, and the second copy was kept by the researcher. The interviews varied in length of time, ranging from a minimum of 45 minutes to a maximum of two hours. Participants with long war histories took much time. Some participants had lived in more than one camp, within the West African sub-region. With permission from the participants, all eight interviews were audio taped. The tapes were to be used for transcribing to ensure accuracy of responses, and the identification of emergent themes. Added to that, this researcher hand recorded written notes during all eight interviews. The researcher used probing techniques where needed, in course of the interviews, including appropriate amount of rapport building, and joining, as recommended by several qualitative scholars (Patton, 1990; Padgett, 1998). Additionally, for a broader understanding of issues in the research questions and for a richer data, stakeholders in the lives of the sample population, such as the camp manager, the camp social worker, a UNHCR official, and a peacekeeping officer were interviewed.

The next qualitative component after the interviews was a focus group session.

Focus Group

Unlike the one-way flow of information in one-on-one interview, focus groups generate data through the give and take of group discussion, which can provide a wealth of information. The eight participants for the qualitative interview component of the study became an ideal size of a focus group to get much information as they bounced ideas off each other, so that further explanations could emerge. Before the meeting, the researcher once again explained the purpose of the group, and assured participants of its voluntary and confidential nature. The researcher employed outline questions (Appendix I) to explore various aspects of the research topic, as well as probes for more information. The researcher took notes, in conjunction with audio recording. Advantages of using a focus group include flexibility, wide range of people/topics, high face validity, and easy to conduct. Limitations include less control over group, and a small number of participants in a group, which limits generalization.

Documents

Documents related to the research questions and available to the researcher were selected. These included log books, files and UNHCR policy documents at the camp management offices, on the Liberian refugees in Ghana were reviewed and used in the study. Other sources included books and articles written on the Liberian refugees at the University of Ghana main library, the Ghanaian newspapers, the BBC African news, and refugee agencies' websites. These sources provided information on the role and position of the refugees before and after the Liberian civil war. These materials were treated as historically specific cultural products. Additional informational sources explored included the Academic Search Premier, Social Work Abstracts, Anthropological literature, and Women's Studies Biographical Data base. Using documents is a way to understand official perspective of the study (Bogdan & Biklen, 2003). The reports from these materials for example, helped me to interpret the ways in which several of African and Western culture blended and clashed at particular moments in the history of the Liberian refugees (Duva, 2002; Jehu-Appiah, 2003). Documents have however been criticized by researchers as being “extremely subjective, representing the biases of the promoters” (Bogdan & Biklen, 2003, p. 128).

Photographs

Photographs were selected on the basis of the relationship to the research questions. Additional criteria were to enhance the research, and to connect the reader to the research setting. Photographs can be an excellent way to disseminate qualitative data. At the Buduburam refugee camp in Ghana, this researcher took photographs of the setting, the participants/key informants (with their permission), the situations they experience, and the events that occur. Seeing the environment which they live and the faces behind the stories make more impact on viewers and people who are interested in the study. Photographs also help to probe the unspoken attitudes of the research subjects and may be used to answer specific questions the researcher wants to raise. The photographs add to the documentation of the context, they add life and color to the account of findings in the text, and are used to augment and verify data findings from other data sources, i.e., triangulation by data source. A limitation of using photographs observed by Cook and Reichardt (1979) is the fact that the researcher may limit what viewers see, either because of a theory or an idea behind taking the pictures (p. 113). The authors suggested that researchers answer more questions more completely from both negative and positive photographs, from “what goes on behind the neat walls .. to ...disorder, drinking, bad taste, sloth and mess” (Cook & Reichardt, 1979, p. 115).

In the Field

Fieldwork involves being out in the subjects' world, and attempting to learn from them, and to know what it is like to be them (Bogdan & Biklen, 2003, p. 73). To achieve quality fieldwork, prior to data collection, I made an informal trip to the Buduburam refugee camp/settlement in Ghana in summer 2003, to engage the site, on a fact finding mission, and to develop my research question. In effect, trust and rapport were established between the researcher and her informants, ahead of the study (Seligmann, 2005, p. 236).

What went Well

In this section, I briefly outline my fieldwork activities and schedule, including things that went well, and unexpected developments. First, I listed tasks that had to be carried out, to have a clear overview of who should be involved, who should do what. For instance, my fieldwork manual included guidelines for training of research assistants, and number of interviews that could be carried out per day. Furthermore, I made rough estimates of time needed for the different parts of the study, scheduled activities that needed to be carried out each week in a work plan. I was accompanied to the field by my son, Kwame, who handled the photographs section of the qualitative phase. Organizing both human and material resources in this manner helped to minimize delays and errors resulting from lack of planning. Additionally, doing the research in my own country made it easier for me as the researcher and for my subjects too. This is because I knew all the ropes, and knew where to go, and what to do, and easily became a natural part of the scene. For instance the camp management was made up of Ghanaians, who were very supportive of my project and me. We easily understood each other. We understood our system and how it works. The logistics, cultural norms, and the African taboos were all familiar and made coping easier. The whole community was friendly and appreciative of the project. Again, being a woman and the subjects being all women, they saw me as trustworthy (Devault, 1990). In spite of all these, as a researcher, I needed to be careful of my bias, particularly as a Ghanaian.

Unexpected Developments

Unexpected developments I observed in the field are listed in this section as follows: 1) riots, 2) unusual attachment of a refugee woman to her son, and 3) a request for an identity disclosure. First, riots erupted on the camp during my second week of fieldwork. This slowed down my schedule. However, peace was restored after a week. Secondly, I was surprised at a refugee woman at the camp who I observed hanged on to her son all the time. The explanation I was provided was that this woman lost all her children in the Liberian war, except this one son, and could not let that go, not even to school! Thirdly, while confidentiality is an essential element in this research, as stipulated in the Institutional Review Board's application, interestingly, a couple of the participants interviewed, wanted disclosure of their identities. These participants believed associating their voices with their identities would be a better way for individual problems to attract the attention they deserved. This seems to buttress the desperate need for solutions to the women's problems.

Conclusion

In this chapter, I reviewed the methodological components applied in the study. A mixed methods investigation was most appropriate in addressing my research questions, employed to examine the social capital issues of the Liberian refugee women in Ghana. Both quantitative and qualitative methods were used concurrently, but separately. In addition, the Social Capital Integrated Questionnaire (SC-IQ), developed by the World Bank Thematic Group (Grootaert, Narayan, Jones & Woolcock (2003), which had been tried and tested in the field, for its validity and reliability, was used as the measurement tool. The study was composed of 100 participants, quantitative phase, chosen from five subgroups of women, using judgmental sampling process. Eight participants from the 100 participants were chosen from the same groups, for the qualitative component of the study. In addition, the chapter discussed key observations in the field.

Finally, it should be stated that compensation to study participants was financial, as reciprocity, and the monies were given to the women after each interview participation session. As Sabin (2002) stated, “Any time that participants are reimbursed for their time, there is the possibility of coercion to engage in the study due to their level of poverty” (p. 81). This might have contributed to the high turn out of subjects for this study. After handling the envelope to each participant, the researcher shook hands with her, and with a broader smile said, “Me daase paa!” (Thank you very much!). Obviously, that was one of the simplest Ghanaian expressions the women understood, and therefore responded, with either the same expression, or with smiles, or both.

In the chapter that follows, I describe the techniques used in organizing, examining, comparing, and summarizing the collected data.

CHAPTER 5

RESULTS

Introduction

As stated in the previous chapter, the purpose of this study was to explore the social capital forms that the Liberian refugee women at the Buduburam settlement in Ghana employ, as they respond to their losses, and to the challenges posed by exile, using mixed methods design. The study employed a mixed methods design, specifically, the Concurrent Triangulation Strategy (Creswell, 2003). During the first phase (quantitative), the study utilized the Integrated Questionnaire for the Measurement of Social Capital (SC-IQ (Grootaert, Narayan, Jones & Woolcock, 2003), as its outcome measure. The second phase (qualitative) consisted of data from semi-structured interviews, a focus group, documents, and photographs of the setting.

Specifically, I examined the bonding, linking, and bridging social capital forms, experienced by the sample population. The purpose was hopefully achieved by drawing lessons from the experiences of the refugees, in order to enhance the quality, impact, and relevance of policies and programs that affect the sample population. This chapter includes the results from the analyses performed, employing descriptive and inferential statistics in the quantitative component of the study. Further, I present the results from analysis of documents, one-on-one interviews, a focus group session, and photographs of the study setting, in the qualitative component of the study.

Quantitative Data Analyses

The survey data were analyzed by the researcher, using SPSS 13.0. The analysis in this section examines the dimensions of the survey used in the study (SC-IQ). The objective of this is to inventory the forms of social capital that exists among the Liberian refugee women at the Buduburam settlement, to map the distribution across the various groups of women, and to gain a better insight into the different dimensions of participants' social capital as an important asset. The first type of analyses therefore, is primarily descriptive.

Descriptive Statistical Analyses

The pattern of presentation of the descriptive analyses is presented as follows: socio-demographic variables; select categorical variables, select continuous variables, and analysis on the social capital questionnaire. A common first step in data analysis is to describe information about variables in the researcher's dataset, such as the averages, and variances of variables, by presenting them in a readable and interpretable form (Weinberg & Goldberg, 1990; Babbie, Halley & Zaino, 2000). Such summary or descriptive statistics was employed for the reader in this first phase of my study. The objective of these analyses was to describe the demographics of the participants of the study, and to determine whether the categorical and continuous variables were normally distributed. Normal distribution has a very important use in statistical theory of drawing conclusions from sample data about the population from which the sample is drawn (Altman & Bland, 1995; Blanksby & Barber, 2006). In essence, normal distribution represents one of the empirically verified elementary truths about the general nature of reality (Altman & Bland, 1995). Table 1, sorted out by categorical and continuous variables describes the results from the frequencies of the selected demographic variables.

Table 1 lists the frequencies of the socio-demographic variables: marital status, ethnicity, age, years of education, years spent in camp, and number of children, of participants. In order to minimize the amount of information, variables such as age and number of children of participants are summarized in ranges.

Table 1

Frequencies of Socio-Demographic Variables

Variable	Categories	N=100	Percent
Marital Status	Single		55.0
	Married		25.0
	Widow		20.0
	Total		100.0
Age	18-30		29.0
	31-40		24.0
	41-50		33.0
	51-60		9.0
	61-82		5.0
	Total		100.0
Years of Education	No education		10.0
	MS graduate		14.0
	HS graduate		48.0
	College Graduate		19.0
	Others		9.0
	Total		100.0
Camp Years	2-5		26.0
	6-10		45.0
	11-16		29.0
	Total		100.0
Children	None		9.0
	1-5		68.0
	6-8		16.0

Table 1 continued

Variable	Categories	N=100	Percent
Children	9-12		7.0
	Total		100.0
Groups	Disabled M		30.0
	Single M		33.0
	Teenage M		20.0
	Elderly		7.0
	Unregistered		10.0
	Total		100.0

Select Categorical Variables

The majority of participants were single (55%) (n=a/100). Twenty percent of participants indicated that they were widows, and 25% stated they were married. In Figure 5, participants' ethnicity was investigated, to examine whether the overall sample was representative of the ethnic groups of Liberia.

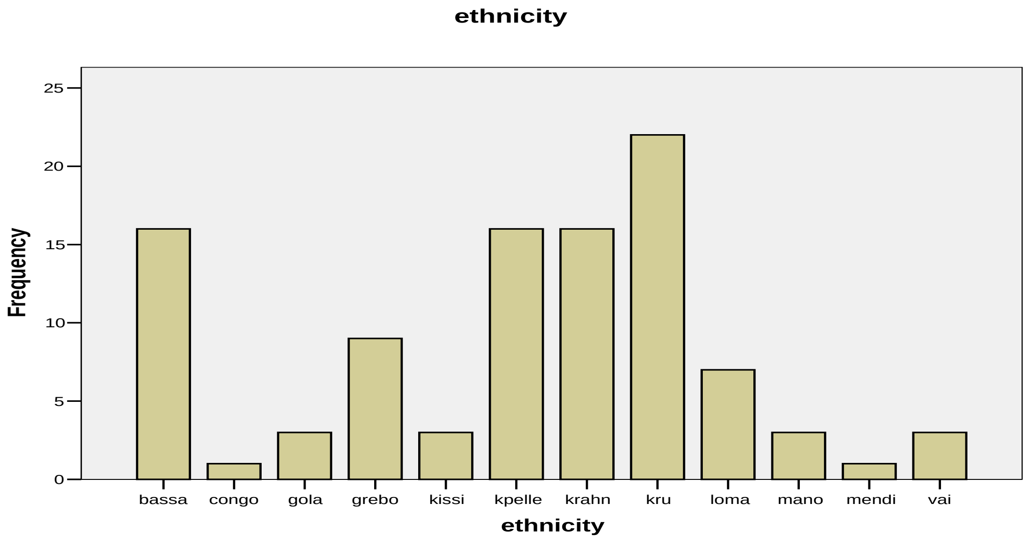

Figure 5. Ethnic Composition of Study Participants

The results indicated that participants were from 12 out of the 16 ethnic groups of Liberia, with the majority of the women from the Kru (22%), the Bassa (16%), the Kpelleh (16%), and the Krahn (16%) ethnic groups.

Select Continuous Variables

Though the various stages of adulthood were represented in this study, with participants' ages ranging from 18-82, the variable was not normally distributed. Twenty nine percent of participants were ages 18-30; 24% were ages 31-40; 33% were ages 41-50; 9% were ages 51-60, and 5% were ages 61-82, with a mean age of participants 38.95, and (SD=12.18). Investigating the participants' years of education, 48% (majority) indicated that they are high school graduates; 19% were college graduates; 14% are middle school graduates, 10% have no education, and 9% comprised others**.** The mean age was 2.53, the median 2. 00, the mode 2, (SD=1.13). Participants' years of education too, was not normally distributed.

Figure 6 describes participants' years spent at the Buduburam settlement. Majority of the sample population (26%) has lived in the settlement for nine years, followed by 18%, spending 15 years. Seven percent indicated eight years; 6% indicated 6 years; 10% said five years; 7% indicated four years, and another 7% indicated three years. Only one participant indicated that she had lived in the settlement for 16 years. The mean for participants' camp years was 8.93, median was 9.00, mode 9, and (SD=3.99). The data are not normally distributed. Figure 6, shows that the majority of participants have spent nine years (26%), followed by 15 years (18%) at the Buduburam settlement.

Participants' answers to the number of children they had, covers a wide range from 0-12. The majority of participants (68%) had one to five children. Nine percent had no children, 16% had 6-8 children, and 7% had 7-12 children. Only one participant indicated that she had 12 children. Data on number of children participants had was not normally distributed, with the mean 3.73, and (SD=2.75).

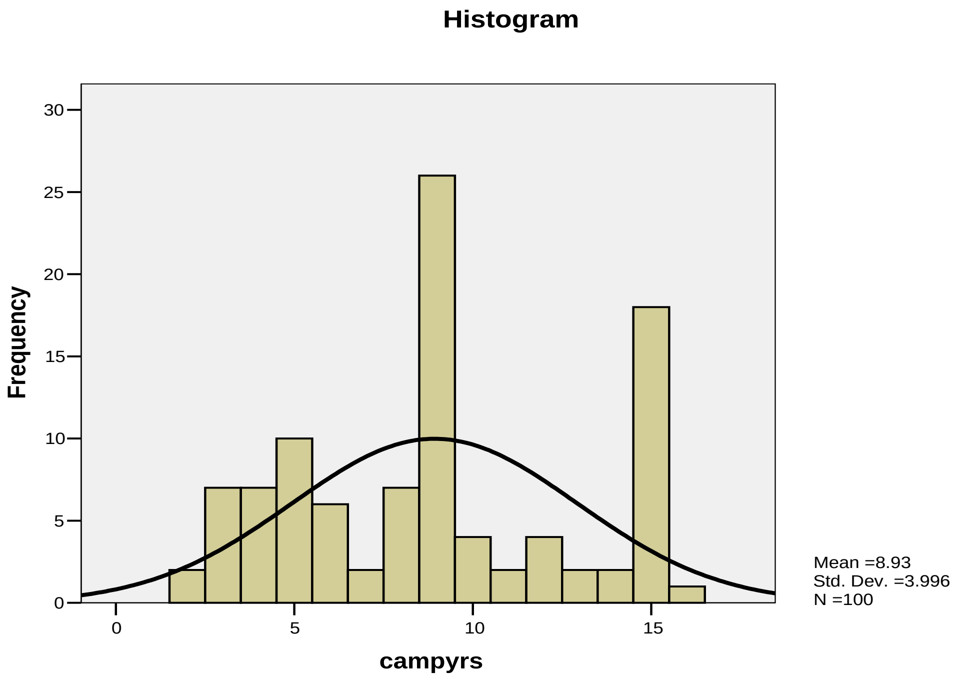

Figure 6. Number of Years Spent in Buduburam Settlement

Outcome Measure-SC-IQ

As stated earlier in this chapter, the Integrated Questionnaire for the Measurement of Social Capital (SC-IQ) was used as the outcome measure in the quantitative phase of this study. The data analysis in this section inventories the forms of social capital that exist among the sample population at the Buduburam settlement, and maps the distribution across the six social capital modules – A) Groups and Networks, B) Trust and Solidarity, C) Collective Action and Cooperation, D) Information and Communication, E) Social Cohesion and Inclusion and F) Empowerment and Political Action so as to gain an insight into participants' social capital.

Module A: Groups and Networks

The questions from Module A of the Integrated Questionnaire for the Measurement of Social Capital (SC-IQ) consider the nature and extent of participants' participation in various types of social organizations, and informal networks, and the range of contributions that one gives and receives from it. It further considers the diversity of a given group's membership. Memberships in local associations or groups, and networks, derived from model A of the SC-IQ is an indicator of structural social capital (Grootaert, Narayan, Jones & Woolcock, 2003).

The SC-IQ makes it possible to describe organizations along four key dimensions: the density of membership, the diversity of membership, the extent of democratic functioning, and the extent of connections to other groups. Regarding networks, the survey provides three items of information: the size of the network, its internal diversity, and the extent to which it would provide assistance in times of need. Because network is a difficult concept, the survey authors pragmatically define network as "a circle of close friends" – that is, people one feels at ease with, can call upon for help, or can talk to about private matters (Grootaert, Narayan, Jones & Woolcock, 2003, p. 11). Diversity of the network is assessed by focusing on whether the network consists of people with different economic status; the usefulness is assessed by asking participants whether they could turn to the network for support.

Module A is presented with the following pattern: Number of groups participants' belong; participants' most important groups by order; group diversity; group interaction with other groups; people participants could turn to for help. The first question in the model inquires about the number of groups participants' belong to. Table 2 shows the number of groups and networks that the hundred participants in the study belong. As it indicates, a majority of the women in the study belongs to one or two groups (66% & 17%). Three of the participants join no group at all.

Table 2

Number of Groups Participants Belong

Group	N=100	Percent
0		3.0
1		66.0
2		17.0
3		3.0
4		1.0
5		2.0
6		2.0
7		6.0
Total		100.0

Table 3 shows the five most important groups participants belong to: Disabled Women's Group (17%), Church Group (15%), the Liberian Refugee Women's Group (12%), Teenage Mother's Group (10%), and Women of Liberia Progressive Network (WOLPNET) (10%). All these are groups within the Buduburam settlement, showing that though participants have some kind of bonding social capital – immediate family members, and close friends, they lack bridging social capital – members of demographic groups, and linking social capital – relations between participants and external organizations.

Further questions on group diversity showed that 69% of participants are not of the same religion, 54% join groups that are not of the same gender, and 96% are in groups that are not of the same ethnic group. Majority, 93%, of the study sample indicated that members do not have the same occupation, and that the majority does not have any occupation. In addition, 96% of participants agreed that members in their favorite groups have diverse educational backgrounds. These responses appear to indicate internal diversity within the Buduburam settlement. However, it is not very clear whether a high degree of internal diversity is a positive or negative factor from the point of view of social capital.

Table 3

Most Important Groups by Order

Group	N=100	Percent
Disabled Group		17.0
Church Group		15.0
LIREWO		12.0
WOLPNET		10.0
Teenage Mothers		10.0

To the question of whether participants' most important group work or interact with groups outside the settlement, 16% said no, 45% said yes, occasionally, and 36% said yes, frequently, as shown in Table 4.

This finding is indicative of the fact that the sample population has less linking social capital. Quality social relations embody bonding, bridging and linking social capital. Lack of such cross-cutting ties is noted to amount to lack of strength that garners resources or power (Woolcock, 1998).

Then to a further network question about how many close friends participants have these days, 5% indicated they have no close friends, 37% have one close friend, 34% have two close friends, and 16% have three close friends. Only 3% have between five and fifty close friends.

The fact that majority (71%) had one or two close friends, adds to participants low level bridging social capital.

Table 4

Group Interaction

Outside Camp N=100	Percent
None	16.0
Yes occasionally	45.0
Yes frequently	36.0
Missing system	3.0
Total	100.0

The last question in Module A, (q. 7) asks if there are people beyond participants' household that they could turn to for help, in a sudden need of money. This is again linking social capital, what Putnam refers to as, "The 'weak' ties that link me to assets and information diffusion" (Putnam 2000, p. 22). A majority of participants (37%) said they have no such distant acquaintances, 27% were not sure anybody could help, 28% said probably, and only 8% answered definitely, that they would get help from outside friends. This emphasizes further that participants have a lower level linking ties with the world outside the camp community, and would lack sustainable support.

Module B: Trust and Solidarity

Module B of the SC-IQ focuses both on generalized trust (the extent to which one trusts people overall), and on the extent of trust on specific types of people. This module is presented below with the following pattern: trust towards neighbors, trust towards key service providers;

whether participants can receive help from the camp community; and whether camp residents participate in communal projects.

This 2nd set of proxy variables of the SC-IQ which consists of indicators of trust and solidarity is designed to capture cognitive social capital. These measures are based on participants' expectations, and experiences regarding the extent to which they would receive assistance from members of their community, in case of need. Trust is noted to be an abstract concept, which is difficult to measure, in a survey, in part because it may mean different things to different people (Grootaert, Narayan, Jones & Woolcock, 2003, p. 12).

The first question in Module B asks the general question of whether most people in the settlement can be trusted or one has to be very careful in trusting people, as shown in Table 5.

Table 5

Trusting People at the Settlement

Trust	N=100	Percent
People can be trusted		16.0
Can't be too careful		84.0
Total		100.0

Whereas 16% of participants agreed that people in the settlement can be trusted, the majority (84%) checked that one must be very careful in trusting people. However, to the question of how much participants trust the authorities in charge; first, the Ghana government officials at the settlement, 14% indicated that they trust them to a very great extent, 35% trust them to a great extent, 20% were not sure, and 23% to a very small extent, trust them. With participants' trust of UNHCR officials, 23% trust them to a very great extent, 46% to a great extent, and 11% to a small extent. This is quite supportive of the observation in the literature, regarding refugees' greatest trust in the UNHCR, calling the agency their father (Harrell-Bond, 2002; Kibreab, 2003; 2005). The majority (69%) also agreed strongly, and the others (24%) agreed somewhat that in their community (Buduburam), one needs to be alert or someone is likely to take advantage of them. These results portray that there is not much trust among the settlement community.

Regarding general help when it is needed, only 2% strongly agreed, 43% somewhat agreed, 11% were unsure, 18% somewhat disagreed, and 28% strongly disagreed that most people in the camp are willing to help if they need it. This indicates that the majority believes getting help within the community is slim. That may be possible, given the resource position of the refugees at Buduburam.

With a question on solidarity, 92% of participants agreed that they would contribute their time, and 64% agreed that they would contribute their money. The percentage that would contribute time exceeds those that would contribute money, and this is acceptable, given the poor financial situation of the refugees. Additionally, the fact that the majority will contribute time and money indicates that social capital at the settlement, in the form of solidarity is strong, and that the African solidarity still exists among the sample population.

Module C: Collective Action and Cooperation

The collective action section of the SC-IQ collects information on: the extent of collective action, the type of activities undertaken collectively, and the overall assessment of the extent of willingness to cooperate and participate in collective action. This indicator of social capital is useful, because in many communities, collective action is possible only if a significant amount of social capital is available in the community (Putnam 2000; Overaa, 2000; Lin, 2001).

This module is presented below as follows: Participants' participation in communal activities; participants' cooperation in addressing a need within the camp community.

The first question in the section (q. 12) asks about participants' participation in communal activities in the camp for the past 12 months (Table 6). Whereas 15% of the participants indicated that they never participated in any communal activity, 84% indicated their participation.

Table 6

Communal Activities

Participation	N=100	Percent
Yes		84.0
No		15.0
Missing		1.0
Total		100.0

A further question as to the number of times participants participated, the responses showed that majority (44%) had participated between two to five times in communal activities within the year, with the largest number (25%) participating three times. In cooperating to solve a water supply problem in the settlement, 83% expressed the likelihood that the camp community would cooperate. Considering the answers to this section, one can see that collective action and cooperation, just as solidarity, are strong forms of social capital for the sample population.

Module D: Information and Communication

This section of the survey provides a list of sources of information and means of communication. Maintaining and enhancing social capital crucially depends on the ability of members of a community to communicate among each other, with other communities, and others that live outside the community. This 4th module therefore asks about the availability of some important means of sources of information and communication, such as telephone, newspaper, radio, television. The first question in the module inquires about the number of times participants have made or received a phone call in the past month.

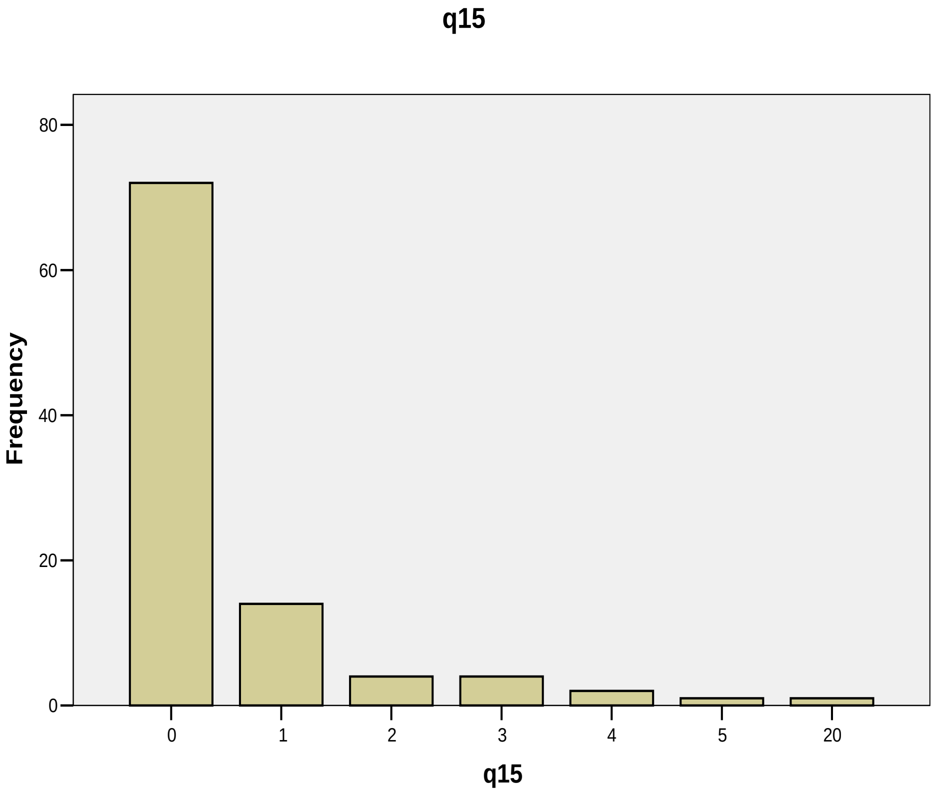

Figure 7. Phone Calls Received in the Past Month

Figure 7 shows that the majority (72%) of participants indicated that that they received no phone calls in the past month, 14% received one phone call each, 4% received two calls, and another 4% received three calls. The mean was 0.68 calls, and SD= 2.22. This seems to indicate that participants lack information and communication as a form of social capital. Participants additionally indicated that the three main sources of information they explore were: 1) the community bulletin board; 2) the radio, and 3) through relatives and friends. Participants relatively lack access to sources such as newspapers, television, and internet. The women in the study therefore lack linking social capital, and this isolates them.

Module E: Social Cohesion and Inclusion

Module E of the questionnaire asks a series of questions about everyday social interactions. It brings together three related topics: 1) inclusion, 2) sociability, 3) conflict and violence. This module is presented as follows: Whether there are divisions in the camp community; what characteristics cause the divisions; whether the participant has ever been the victim of exclusion; socialization with people in public places; and the diversity of such social interactions. As noted, one of the most important positive outcomes of the presence of social capital in a community is the extent of social cohesion and inclusion (Grootaert, Narayan, Jones & Woolcock, 2003). The SC-IQ assesses inclusion in the context of access to important services, such as education, and justice, where people are excluded from services, and whether the situation has ever led to violence. The overall level of conflict and violence is also assessed by the perceptions of participants regarding safety and fear of becoming the victim of crime. On the positive side, a high level of sociability typically characterizes a socially cohesive community.

The first question in this module inquires about the various differences in the people living in the settlement (wealth, ethnic background, education). Sixty five percent of participants agreed that there are differences in characteristics of people living in the camp community, and 79% of participants indicated that these differences cause problems. Majority (86%) of participants indicated that differences in ethnic background and in social status are the two differences that most often cause problems that lead to violence. In response to a further question that probes into the number of times in the past month that participants have got together with people to eat/drink, 59% of participants indicated that they never got together with people to eat/drink, 15% got together with people only one time, and 16% got together with others two times a month. This indicates a low level sociability among the participants.

In addition, 30 out of 43 participants who got together with people in the past month further indicated that those people were of different ethnic background, 23 out of the 43 participants indicated that those people were of different economic status, 25 out of the 43 indicated further that those people were of different social status, and 27 out of the 43 indicated that those people they got together with, are from different religious groups. This data reinforces the internal diversity of participants. The last question in this section is an inquiry about how safe participants are, in general, from crime and violence when alone in their homes. Only 2% indicated that they are very safe. Whilst 43% indicated they are moderately safe, 42% said they are very unsafe. This seems to indicate a permanent state of stress and people at risk.

Module F: Empowerment and Political Action

Finally, Module F examines the extent to which participants feel empowered and participate in political action. While empowerment is a broader concept, the SC-IQ focuses on control over decisions that directly affect everyday life, such as petitioning government officials, participation in public meetings, and participating in elections. Module F is presented with the following pattern: Participants' sense of happiness; personal efficacy; capacity to influence both local events and broader political outcomes.

The question that begins this section (q. 24) asks participants the extent of their general happiness. In Table 7, only one person indicated that she is very happy. Forty one percent of participants said they were moderately happy, 22% said they were neither happy nor unhappy, 7% said they were moderately unhappy, and the remaining participants (29%) indicated they consider themselves to be very unhappy; a huge number, indicating unhappiness.

Table 7

General Happiness

Happiness	N=100	Percent
Very happy		1.0
Moderately happy		41.0
Neither		22.0
Moderately unhappy		7.0
Very unhappy		29.0
Total		100.0

In the next question (25), as to whether participants have power to make important decisions that change the course of their lives, 53% said that they are unable to change their lives, 13% were not sure, 16% indicated they are mostly able, and 18% said they are totally able to change their lives. As to the number of times in the past year that participants had gotten together to petition government/UNHCR officials 72% participants indicated that they never got together on this mission. The last question (q. 27) inquired whether participants voted on the 2004 state/national/presidential election in Ghana. All 100 participants indicated that they did not vote in those elections**.** The analysis of participants' social capital, in the form of empowerment and political action seems to be the lowest among all six models of social capital that the SC-IQ explores.

Part II: Inferential Statistics

Whereas descriptive statistics is used simply to describe the data, inferential statistics provide conclusions that extend beyond the data (Babbie Halley & Zaino, 2000; Trochim, 2002;

Blanksby & Barber, 2006). That is, inferential statistics make inferences from the sample about the population from which it was drawn. Most of inferential statistics come from a general family of statistical models known as the General Linear Model, which includes Analysis of Variance, Correlation, Regression and Multivariate Analysis (Weinberg & Goldberg, 2005). The present study employed Correlations, the Analysis of Variance (ANOVA), and Regression Analysis.

Correlations

Correlations are a measure of the linear relationship between two variables (Weinberg & Goldberg, 1990; Blanskby & Barber, 2006). I chose these correlations because they relate to the research questions. In order to test whether the number of years participants have spent in the camp has any relationship with the number of groups they joined, a correlation was run. In Table 8, the correlation coefficient (.084) indicates a not statistically significant (p=.409) relationship, between camp years and number of groups participants belong.

Table 8

Correlation 1

		Camp yrs	q1
Camp years:	Pearson Correlation	1	.084
	Sig. (2-tailed)		.409
	N	100	99
q1:	Pearson Correlation	.084	1
	Sig. (2-tailed)	.409	
	N	99	99

Question 23 of the SC-IQ, under the module of *Social Cohesion and Inclusion*, asks about participants' safety from crime and violence in general when they were alone at home. A correlation was run to test the relationship between the number of years participants had spent in camp Buduburam and how safe they felt. The length of time and sense of happiness are weakly correlated, as seen in Table 9.

Table 9

Correlation 2

		Camp yrs	q23
Camp years:	Pearson Correlation	1	-.065
	Sig. (2-tailed)		.520
	N	100	100
q23:	Pearson Correlation	-.065	1
	Sig. (2-tailed)	.520	
	N	100	100

The correlation between camp years and home safety indicates negative relationship (r = -.065), and is not statistically significant (p=.520). This means there is non-existence relationship between number of years a respondent had spent in the camp, and the person's safety within her home.

Table 10

Correlation 3

		Camp yrs	q24
Camp years:	Pearson Correlation	1	-.023
	Sig. (2-tailed)		.824
	N	100	100
q24:	Pearson Correlation	-.023	1
	Sig. (2-tailed)	.824	
	N	100	100

An additional correlation was run to test whether there is any relationship between camp years and participants' happiness in general (question 24 of SC-IQ). Table 10 indicates a negative relationship (r = -.023), and shows a not statistically significant (p=.824). The length of time and a sense of general happiness are weakly correlated. What this may also mean is that having spent nine or fifteen years at the camp does not guarantee one's happiness in general.

The final output tests whether variables listed in the variable boxes will correlate with every other variable in the box. Q23 (In general, how safe from crime and violence do you feel when you are alone at home?) and q25 (Do you feel that you have the power to make important decisions that change the course of your life?) and q1 (I would like to start by asking you about the groups or organizations, networks, associations to which you belong).

Table 11

Correlations Final Output

		q23	q25	q1	close friends
q23	Pearson Correlation	1	-.171	-.142	.023
	Sig. (2-tailed)		.089	.161	.817
	N	100	100	99	100
q25	Pearson Correlation	-.171	1	.055	-.141
	Sig. (2-tailed)	.089		.590	.163
	N	100	100	99	100
q1	Pearson Correlation	-.142	.055	1	.005
	Sig. (2-tailed)	.161	.590		.957
	N	99	99	99	99
Close friends	Pearson Correlation	.023	-.141	.005	1
	Sig. (2-tailed)	.817	.163	.957	
	N	100	100	99	100

As shown in Table 11, all six correlation coefficients indicate a not statistically significant linear relationships (p = .089; .161; .590; .817; .163, and .957), testing relationships between q23 &

q25, q1 & q23, q1 & q 25, number of close friends & q23, number of close friends & q 25, and number of close friends & q 1 respectively. The data further indicate a not statistically significant correlations (r = -.171; -.142; -.141) for associations between q23 & q23; q1 & q23, close friends & q25). These negative correlation coefficients or associations indicate that no relationship exists between these variables.

Analysis of Variance (ANOVA):

Analysis of Variance (ANOVA) is a statistical procedure for examining differences in means and for partitioning variance (Weiberg & Godberg, pg. 314). In order to determine whether a significant difference exists among groups on a number of groups/networks participants belong, using marital status, One Way Analysis of Variance (ANOVA) was run. Table 12 shows that there is group difference on the number of groups that participants join (F=4.477; P=.014). This means married women join more groups and may be presumed to have a higher social capital, compared to the others (single, and widowed).

Table 12

ANOVA 1

q1

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	23.592	2	11.796	4.77	.014
Within Groups	252.954	96	2.635		
Total	276.545	98			

Question 23 of the questionnaire asks in general, how safe from crime and violence participants feel when they are alone at home. Again, ANOVA was run to find out which group of women feels safer, using marital status as a dependent variable. Table 13 shows that there is no significant difference among the groups on safety at home (F=.023; P=.997: not significant). The feeling of insecurity stemming from the fear of crime and violence is felt with the same high degree among groups and was further supported by the qualitative interviews.

Table 13

ANOVA 2

q23

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.098	2	.049	.023	.977
Within Groups	206.092	97	2.125		
Total	206.190	99			

Under Module F (*Empowerment and Political Action*) ANOVA was again run to see which group of women consider themselves to be generally happy (question 24).

Table 14

ANOVA 3

q24

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.388	2	.694	.416	.661
Within Groups	161.772	97	1.668		
Total	163.160	99			

The relationship tested and displayed in Table 14 equally is not statistically significant (F=.416; P=.661). Most of the women consider themselves to be unhappy, a sentiment that was further supported by the qualitative interviews.

Regression

A regression equation indicates the nature of the relationship between two or more variables (Blanksby & Barber, 2006). In particular, it indicates the extent to which one can predict some variables by knowing others, or the extent to which some are associated with others. A regression equation was created to predict general happiness among the subgroups from which the study sample was selected.

Table 15

Regressions

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.028	.001	-.009	1.290

a. Predictors: (Constant), group

The above table, R=.028, indicates very little variance shared by the independent variable - group, and the dependent variable - q24-general happiness. R2 (.001) indicates that 0/100 of the variance in the dependent variable is explained by the independent variable in the table.

Equally, Table 16 shows that a subgroup from which a respondent was selected, is not a good predictor of happiness, and no relationship (Beta=.028; Sig=.780). All these tables indicate that there is no predictive interaction between or among groups.

Table 16

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.152	.274		11.521	.000
	group	.029	.103	.028	.280	.780

a. Dependent Variable: q24

In the present study therefore, there is very little or no relationship between the variables of interest. One would for instance expect participants who have spent nine to 16 years at the camp to have cross-cutting networks/relationships, or for college educated graduates to do better with bridging and linking ties, but this has not been the case for the Liberian women in this study. It seems like the longer the participants stay in the camp, the worse they feel, which was supported in the qualitative interviews as a result of being in the state of redundancy.

In the final analysis understanding the extent of bonding, bridging and linking ties available to this population and how these can be enhanced can provide a useful way to monitor the impact of programs available to them. The additional qualitative analyses that follow helped to support the survey analysis in this section of the paper.

Qualitative Data Analyses

Interview Data

As stated earlier in this chapter, the qualitative data in the present study comprised of documents pertinent to the study, one-on-one interviews, a focus group session, and photographs of the study setting. The qualitative interviews, as explained in the methods chapter, were semi-structured, designed to explore the participants' thoughts and feelings about the extent, nature, and quality, of the range of camp activities, and personal/interpersonal relationships available to them. Additionally, the qualitative interview was used as a follow up to explain the quantitative data (Creswell, 2003; 2005). This is consistent with the Concurrent Triangulation Strategy (Creswell 2003), employed in the study.

According to Lacey & Luff (2001), there are no ‘quick fix’ techniques in qualitative analysis. This means there are probably as many different ways of analyzing qualitative data as there are qualitative researchers doing it. However, researchers agree that there are some theoretical approaches to choose from (Lacy & Luff, 2001; Creswell, 2003; 2005). Typical of many qualitative approaches, the method in the present study involved inductive analysis, in which interview data were partitioned into content areas, for the comparison of themes across individual cases (Bogdan & Biklen, 1982; Lacy & Luff, 2001; Creswell 2003; 2005).

In analyzing the one-on-one interview and focus group data an interim analysis was performed at the field by memoing (Lacy & Luff, 2001). Memoing, according to these authors means recording reflective field notes about what was being learnt from the data collection. Memos to myself with such ideas and insights were to be included as additional data to be analyzed. Secondly, the general sense of the data was explored through familiarization, by listening to the voices on the tapes several times. Thirdly, with the assistance of a Liberian in Atlanta, the data were transcribed. This collaborative work was to ensure authenticity of transcription. Additionally, the tapes and the transcribed data were listened to, and read several times for organization. Preliminary coding followed this reading. Then, the data were organized, summarized, refined and the codes were revised. Materials were then coded under themes that attempt to have a bearing on the research questions posed in the present study. The business of coding was managed manually, and color coding was employed, using separate colors for each code or category (Lacy & Luff, 2001). In analyzing the data, pseudonyms were employed, to ensure confidentiality

Themes emerging from the one-on-one interviews are presented to the reader with the following pattern: 1) life before Liberia's civil war, 2) the most important group participants belong to, 3) surviving camp life, 4) interaction with the host community, 5) strengths and weaknesses of the UNHCR, and 6) participants' views on the three durable solutions to the refugee problem.

1) Life before Liberia's Civil War

All eight participants, given pseudonyms in this paper, were chosen across the various women's groups and asked to discuss their lives in Liberia before the civil war that uprooted them. All the participants reported having a good life before the war. Included among responses is that of Dede, a woman with five 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 into my own home, and I was married, living with my husband and my children. I had my own business, an interior decorator. I was able to travel on vacation, and even with one or two of the children every year.*

Effie, a single woman with three children, claims the following:

> *I worked with the Liberian government, at the hospital, as an x-ray technician by profession before the civil war.. My late father used to work with the government, as a heavy duty machine operator, and my mother was housewife. In our home in Liberia, we had enough of everything we needed to make life meaningful. When the war started, we had to flee, and left.*

Jean, a single mother, with three foster children stated that she was a student and a nurse at the same time, before the war, and she continues:

> *So before the war, I was enjoying life: going to school, going to work, and going to church. I mean going to a lot of activities, things were fine. Sometimes, I went to weddings, I enjoyed life, I was happy, things were fine.*

This is Natalie's contribution to life before the war:

> *I was a dietician, cooking in a school called Kukatunu. I worked there for three years, and also a business woman. I was operating a night club, and my husband was a tax collector at the Ministry of Finance, and we had a nice time.*

Mona, a married woman with seven children said:

> *Before the war, I worked with the Bureau of Immigration Service in Liberia, until the 1990 war.*

Rita, (a widow with four children and grand children), reported working with the Special Security Service at the executive mansion as an officer. She states,

> *I worked as body guard to the late President Tolbert. I also worked as director for field offices, at the Ministry of National Security, responsible for items smuggling.*

Participants' responses regarding their lives before the war, is indicative of working and responsible women before flight from Liberia.

A further theme on the civil war revealed that participants went through terrible times. Three of them reported being raped, including Aba, a single woman with three children, and disabled:

> *I was living with my adopted mother, and a man was living with them. He sexually abused me before the war. And during the war, he joined the rebels. He came with some of them in order to beat me. At that time, I was six months pregnant. I was beaten, raped, became disabled, and came to Ghana.*

Akos, a single mother recounts the horror:

> *We went through hard time during the war. My father had been a police officer. He worked with one of the political parties as a coordinator. Then the rebels, wanted to seek revenge, and so came into our house, tortured us, and threatened to kill us. I was raped, my mother was gagged, my sister was gagged.*

Effie (a single mother of three children) provides this telling account of the terror:

> *In course of the war, when the rebels came, my father was taken away. We later on heard that he was dead… And I was tortured, and there was attempted rape on my life by one of the soldiers, and he even took a pressing iron and put on my thigh* (shows the scar).

Jean (a foster mother) in addition to these others provides a horrible account of indiscriminately shooting by rebels who rushed into their house, and continues:

> *When they broke the gate open, one of the men were asking me "Yes, madam, we are here to enjoy all the money you enjoy, where your money?" I said, "Which money you're asking for?" He said, "Not your mother dey trade at NOPL?. She sells in the market, she has big business, and we know. We are always helping her. Where dey money your mom got?" … He slapped me. The other man jumped on me. He raped me. When he was raping me, my children ran away, because they were scared. I was screaming, and so my mother came out. The other man who had the gun shot my mother in the head.*

Such torture and rape the participants reported, seem to be major factors to the high population of disabled women in the Buduburam settlement.

2) The Most Important Group Participants Belong

This was a follow up question to question 2 of the questionnaire, to find out why the selected groups are so important to the women. Three of the eight participants reported church, as the most important to them. Dede says:

> *Well, first of all, I go to church every Sunday. .. When you have a problem you know, the best person to take it to is God. And my pastor tells us to explain our problems to him, and you know, by just talking to somebody, it relieves you of some of the burden you have.*

In support, Jean and Natalie note that listening to the preacher brings good news that carries them through their problems, and allows them to know more people. They eat together, discuss problems in the camp, such as "how we are tired staying here" (Jean).

Aba and Mona chose the Disabled Women's Group as their favorite, and like the church group, they get together, express their grievances to each other, and do things for themselves. According to Mona, the disabled in the settlement are people really in need:

> *We need on the spot help, because of our health problems. We have families with us, and unable to feed them. Our children do not go to school because no money to pay school fees. As disabled, we have common problems, and so feel fine with each other, as we discuss our problems.*

The group most important to Rita is the Liberian Welfare Council. Being the head of women and children's division, she works with other women organizations within the camp to address women and children's issues. However, only one participant (Effie) claims that she belongs to no group at all at the settlement. To her, for security reasons, she prefers staying home peacefully with her children. She also complained about money collection in groups such as church, which she does not have.

3) Surviving Camp Life

The third emergent theme focused on the survival strategies of participants, beside any assistance they received from the stakeholders in the field, including petty trading, and remittances from relatives and friends based in developed countries. One participant (Dede) reported that she is a designer and makes some clothing (tie/dye) for people. Her older son who is not in school makes blocks, and mats for sale. They also make gardens and sell some of the garden produce. She however adds:

> *Well, for Liberians here who are into businesses, they are just for survival, because they turn to relatives to help monthly, or every now and then. So it's not really something that we could rely on and say we are working.*

Effie endorses this statement:

> *Well, right now, I don't have any means of support, just help from some friends. Like a girl friend of mine owns a school, and she offered my child to be put in school, that's how my little girl is in school.*

Jean, a single mother with three foster children, a volunteer counselor, who has spent nine years in the settlement, agrees:

> *Women are very vulnerable here, because no job, no income, except you have a relative abroad who will send you money. … Men mostly take advantage of women when they are hungry, but no food. They will buy you bread and egg and tell you they want to love you, or sleep with you.*

Answering to money issues, she adds:

> *Normally, Sundays in the camp is our big day. All the refugees in Ghana living outside camp come to visit us at the camp, and through that some of us get some money from them, or they promise us things; whatever they have to bring us. And the next Sunday, they bring them to us.*

Natalie, who stated that before the war, she was a dietician in Liberia, reported that she sells ice blocks at the camp.

> *Sometimes, when we are very broke, my children take off from school and help in selling the ice blocks. It's not much money, but that is all I have been doing for four years, to help our living.*

Mona, a widow with four children, and eight grandchildren reported of selling iced water too. She adds:

> *Sometimes I make doughnuts, to be sold by my children. Sometimes, it is rotational. If we have anything, we sell it. We sell fufu and soup. Presently, we are selling roasted fish.*

Still on survival at Buduburam, Mona summarizes the situation:

> *On the camp, actually, no woman is working here. There's no-one working, but people are trying to make ends meet. Women here again are taking the role of a bread winner. Because they go to the market to sell greens, water, and fufu, to enable the family live. Men on the camp are not working.*

Aba, a disabled single mother with three children claims that she depends on the UNHCR and others for survival:

> *For me, I'm somebody who is disabled and have some medical problem. The UNHCR and the social worker help me, but it's not enough. And some friends here at the camp also support me and my children, with food, and some money.*

Akos, a teenage single mother of three children also stated:

> *I do volunteer work for UNHCR. We distribute food to the refugees. I am not paid, but I just enjoy the fun during the distribution, and it allows me to know more people, and through that I get some of the things I need.*

4) Interaction with the Host Community

This emergent theme centered on the relationships between the Liberians and the host community (Ghana), as a follow up question to q 10 (trusting government officials), and q 22 (diversity of the people they interact with). On interaction with Ghanaians, this is what Dede says:

> *They have good people and they have bad people all over the world. Even the America that we are killing ourselves to go to, they have many different peoples there. It all depends upon one's attitude to the other person. … Unless you've done some wickedness to me, I cannot say you are wicked. … But since I have been here in Ghana, I must say for myself, I have not had any problem with anybody, Liberians or Ghanaians. They are generally nice people. I have a very good nice Ghanaian friend that I have known from Liberia. She goes to the farm and sometimes she brings me food, okra, etc. I teach her son football. Most Ghanaians I get into contact with, they are nice people.*

With regard to any homophobic attitudes from Ghanaians, she adds,

> *Well, it's not anything that they have done to me personally, but you know, calling us 'Liberian refugees.' Well, as you know this name 'refugee' alone is something like stigma. But you know, they don't bother me, you know, they are just words.*

Another participant Effie states that there is not much interaction between the Liberians and Ghanaians, except the church. She continues:

> *Some Liberian churches here have branches outside the camp, and so Liberians may have interaction with the other sisters in the other churches. But from my own personal experience I don't have any interaction with any here or even in Accra.*

When she is asked why she has no interaction with people, Effie says:

> *Well, I went through a lot, both in Liberia and Ivory Coast during the war. I lost family members, and very good friends, and I think those relationships are lost forever.*

Answering to a question on things she does not like about the Ghanaian community, she says:

> *I have never had any problems with Ghanaians as I said. Security wise we move about freely. There's no harassment, so I think I love that. But, like traveling on a public bus, you have problems with those boys who are called mates on the bus. I don't speak Twi. May be he is collecting the money, and he speaks that dialect to me. Sometimes, I don't even know that he's talking to me. Ok, that is my problem.*

This problem of language barrier was one of the major problems reported in this one-one interview. Listen to Jean about Ghanaians:

> *They say they don't understand how we speak our own Liberian English. Yes, so one time I had a problem with one of them. I was talking about tea kettle, the one they drink tea in. I was saying that I had a tea kettle, and she said no, I should say kettle. So we had that argument. I said, 'You speak the British, and we speak the American way, so there are two different ways.*

However, on what Jean has really liked about Ghanaians, she says:

> *They are very respectful. … and they will always give you a beautiful smile.*

Still on the language barrier, another participant Natalie observes:

> *Mainly we Liberians do not speak Twi, and the Ghanaians speak the Twi language all the time, and have taken that language to be their major language. Since we cannot understand the Twi, we cannot be close to the Ghanaians. They too don't understand us, so it's difficult for us to work together. In other words, majority of the people are Ghanaians, so if you do not look for trouble, or trouble them, they will not trouble you. …Sometimes if you ride a car from Accra and the mate is doing something wrong, and a Liberian wants to report to the driver, all the other Ghanaians in the car will join and abuse the Liberian. They will say, 'You Liberians, you are in our country. You people are different people here. If you talk again, we will put you down from the car.*

Rita who has spent three years at the settlement adds to this question on language:

> *Ghanaians love speaking their language Twi all the time, even if they are with different people. For me, I have learned their language, and if I'm speaking to them, I most often speak their language Twi or Fanti. … If you are sitting with them, they sometimes forget about you and speak their language. I do not like that from them.*

However, here is what this participant likes about the Ghanaian community:

> *Ghanaians are lover of people. They show you that they are God fearing people. They care about people, mainly those I have interacted with, and they have all been good to me.*

Mona has spent 10 years at the camp. However, Mona, just as Effie and Akos, reports having little interaction with the Ghana community: Listen to her:

> *I only have interaction with the Ghanaian woman I know on the camp, Ma Dorothy, the social worker. But outside the camp, I don't have people to interact with.*

And now Akos, a single mother with nine years stay at the settlement:

> *I don't have any interaction with Ghanaians. .. For me, I will say Ghanaians are selfish. … Because if there is a case where they have their Ghanaian sister and a Liberian sister to help, they will help their Ghanaian sister first, and will not think because the Liberian is a foreigner so they help her first. They will always take to their people first.*

These women, in effect have no linking and bridging social capital. Again, on the language problem, Mona adds:

> *They are very friendly people. … The other thing is, I am a Liberian and I do not understand their language (Fanti and Twi). So it's difficult for me, because if you want to buy anything, they will start to speak their language, and I do not understand. You will be standing there and do not know what to do, because you cannot understand them. I do not like that behavior.*

One participant (Aba) however reported having no problem at all with the host community:

> *Well, most of all I would say, thank you first to the Ghana government, and the people of Ghana, for giving us shelter in their country. I love Ghanaians; they are friendly sort of people. If you don't bother nobody, nobody bother you. For nine years, Ghanaians have been good to me as a refugee. I don't have problems, except my medical problems.*

Aba, with nine years stay at the settlement concludes:

> *For me, I have good relations with Ghanaians. I can go to Accra anytime I want. I socialize with Ghanaians in my church. Even the associate pastor is a Ghanaian. .. For me I have no problem. I am a Christian, and I deal with people on time to time basis. … As for human beings, you are a different person, I'm a different person. You are a Ghanaian, I am a Liberian. My culture is different from your culture, so I don't have problems.*

5) Strengths and Weaknesses of the UNHCR

Another theme that emerged in this interview part of the study, and as a follow up, and a support to the trust question in the questionnaire, was participants' views on the UNHCR, the major actor in the protection of refugees. First, participants outlined the strengths of UNHCR. According to Aba, a disabled, single mother, the UNHCR has been very helpful, especially with the disabled at the settlement. The agency supplies some of their needs and help people out of the settlement, for political asylum in developed countries. All the women agreed that UNHCR has been assisting them with services, such as providing health care, sanitary napkins, food, running workshops for women that seek to empower women. This is consistent with the degree of participants' trust for UNHCR, indicated in the survey. This is how Dede, a woman with 15 years stay at the settlement, nine years separated from her husband puts it:

> *Well (pauses), first of all we were very happy, when the UNHCR came back, after leaving for some time, (they stopped their support from 2002 until 2004), and they gave us id cards to let others know, we were under their umbrella and their protection. … They have also started caring for people, especially, those they call the vulnerable. They have a clinic here that we can go to, whether we have money or not. .. The social welfare lady can give you a card to seek your medical attention at the clinic. Our id cards we use for services and some of our health problems have been solved. But then, the feeding system has come back into the system.*

Effie, a single mother with three children and three year stay in the settlement adds:

> *Well for UNHCR, they give food ration to some of the refugees, not all. For one reason, I don't know. But speaking for my own case, I receive food ration from UNHCR along with my children. .. But umm, well, I am not ok, in the sense that the wheat we eat is not my favorite food, so it's like we are managing. … My favorite food from Liberia is rice. … I have rice here, but the price is costly, and I'm not working, and can't afford to buy rice.*

Jean, a single mother, three foster children, and nine years stay summarizes it:

> *Well, UNHCR says she can't give everybody education. So she gives to vulnerable, the vulnerable, especially, the young, the disabled, and old people. She gives assistance to education. She also assists people who their people died, to help them. They have no specific services for women. … Well, they are trying because they are empowering women to be able to do something. They bring micro loans to help them do their businesses, you know. They do workshops to educate and also help us to minimize violence on the camp.*

Regarding the weaknesses of the UN agency, the women were of the view that the agencies' services do not cover everybody, and that services are short lived.

This is what Natalie, separated from her husband for three years, and with four years stay at the settlement says:

> *Certain groups of people receive, and so many people do not get food. … Some women go to school and some do not. Majority of us want to learn something, but certain group gets and certain group does not get the opportunity.*

This is how Mona, married with seven children, and ten years stay at the settlement, says:

> *On the camp, UNHCR is helping, but only targets few people. … They work with target group and not everyone, and not withstanding, we all are refugees. … Even the target group, few among the target group can get help. Those that have been registered with the UNHCR. …UNHCR has their own way of making or selecting the target group. …Also, as an individual, I believe that the UNHCR delays in coming to the aid or help of refugees.*

Rita, a widow with four children, eight grand children, and three year stay at Buduburam agrees that UNHCR has assisted in services such as food, medicine, workshops, training skills, schools, a clinic, and micro loans for certain women. She however claims that:

> *They make provision for, and decide for refugees. Refugees themselves want to do something for themselves. We may want to express to them the kind of food we need. They do not really ask us what we need. .. Also distribution of materials or food is done by men. If we want the women to work there, the men have them. … Well (pauses) right now we have a woman as a chair lady of the welfare council. It just happened recently, but since the establishment of the camp, men have been controlling the leadership.*

6) Views on the Three Durable Solutions to Refugee Problems

The last theme that emerged during this one-on-one interview section was the participants' views on the three durable solutions (integration, repatriation, third country resettlement), and how these solutions affect the women. The last option (3rd country resettlement) refers to a refugee being resettled in an industrialized country, such as Canada, or the United States. However, for many refugees in Africa, resettling in an industrialized country would not be their 3rd country of resettlement. This is because West Africa's civil wars spill across regions (Drumtra, 2003), forcing the uprooted to flee over and over again to neighboring countries. Five out of the eight refugee women selected for the qualitative interview in the present study, had lived in Guinea, Sierra Leone, and/or Cote d'Ivoire, before reaching Ghana.

Regarding these three durable solutions, the responses from the interviewees showed that all eight participants prefer resettlement into an industrialized country (3^{rd} option), over host country integration, and repatriation into their home country (Liberia). This is how Aba, a single woman with three children, and nine year stay at the settlement responds:

> *For repatriation to Liberia? I will say no, not now. … I wouldn't like to be resettled in Ghana too. Because I have a medical problem. I can't be treated here. … I want to resettle overseas in America or somewhere there, where I can get better treatment, work, and make life for myself and my children.*

Responding to the durable solutions, Akos, separated from her husband, and with nine year stay in the settlement says:

> *I won't like to resettle here in Ghana, because Africa is just Africa. The government agencies do not pay workers on time, and the money they pay is not able to feed and pay the children's school fees and other things. But if you go to Europe and America, you get what you want, and can pay your children's fees, and your money will come on time. … If I go to a place like America, I will be able to educate my daughter. Right now, her father is not here with me and I am the only one.*

On integration in Ghana, Dede, a married woman with three children, and 15 years stay at the settlement states:

> *For me if my needs are provided, my children go to school, they have education, if I have a job that that I know I can depend on, you know, to be able to sustain my family, I will agree. But with us, we want to go abroad, because everything is America, America, America (laughs). America things; because America is supposed to be the land of milk and honey.*

Answering a further question on how she gets her information about America, she says:

> *Well some of the people who have been there say its good (laughs). And I've been there also. Well, it all depends on the person. America makes you and breaks you. If you have a focus and know what you want, you can go there and get what you want and come back to your country and make life.*

Responding to the issue of these durable solutions, here are the views of Effie, a single mother (both parents died in the war) with 12 years stay in Cote d'Ivoire, and three years stay in Ghana:

> *If UN or Ghana government decides I should resettle here in Ghana, I will say no! The reason is that in the first place, I am not working, how do I maintain myself here? If I reintegrate into Ghana, is the Ghana government going to be responsible for me and my children wholly and solely? If it is no, then I don't want to be integrated into this society. I want to be resettled into a 4th country of my choice. … As at now, Liberians who have been coming from Liberia say that it is also not safe to return to Liberia, so that too is out. If I am given another chance to go to another country such as America, I will be out of Africa, where there will be elimination of poverty. My life will change a bit, and I'm very much interested in even going back to school.*

And now the turn of Jean to the above question:

> *Alright! (Pauses). About reintegration in Ghana? No. I wouldn't like this one, because I will find it difficult in getting along. … I will find it difficult with that language barrier. … They say U.S. is good. … And they also said, "Look, it will be good for you, because you are very hardworking. They always tell me that!*

Natalie in her contribution to host country integration observes:

> *In Ghana, to get a job is very hard, even for the Ghanaian. And I am a refugee. Therefore, I will not get job to do. I have my children, they need to be educated. … In Ghana, where will I work to support my children? So I do not want to be reintegrated. Liberia too, it's not safe to go there now. … I will like to resettle anywhere beside Africa.*

Here are the thoughts of Rita regarding reintegration:

> *I have not thought about reintegration in Ghana. I want to say if the Ghanaians wanted to reintegrate us, they should have not put us in a refugee camp. If they had allowed us first to spread in the Ghanaian society or community, then we would have now been used to the way, or custom of Ghanaians. … I know I will go back to Liberia some time, when everything is settled, and there is peace. If I cannot find any peace at home in Liberia, and here again in Ghana, I do not have work to do, so I want to be resettled abroad. In Ghana, you cannot be employed to earn an income, and you can't easily survive in a country without any income. … Only a few of us have jobs, so life here is so difficult for us.*

Mona (a mother of seven children) seems to sum it all for the interviewees, regarding the three durable solutions:

> *If I can get a better life here in Ghana, ok, I will stay. We are leaving from here because we want to live a better life. Therefore we want to be resettled abroad. Its, not easy, if you want to go back home. Life there is very hard, especially after all those destruction as a result of the wars. If the reintegration will help me and my family to go back to normal life, then I will take that. … We know that not everyone will be fortunate to get*

> *the chance to be resettled. In that case, if we do not get the chance to be resettled, and we are not ready to go back home, then the UNHCR should find a way for us to do something, depending on our qualifications, or what we know.*

In the preceding discussion, several themes emerged in the interview data, and the findings support the quantitative component of the study. Added to the one-on-one interviews, was a focus group session:

Focus Group Session

In order to identify a number of individuals who share common issues, I planned a focus group session, as one of the techniques employed in the qualitative phase of the study (Figure 8). A focus group session generates the possibility for participants to develop ideas collectively and to bring forward their own priorities and perspectives (Rubin & Rubin, 2005), or to explore the degree of consensus on a specific topic (Bogdan & Biklen, 2003). Since group interaction has the potential for greater insights into the livelihoods of participants, the eight women selected for the interview section of the qualitative component were used as a focus group. As part of the qualitative phase of the present study this focus group session, which lasted for about five hours, served as a further probe into both the quantitative (survey responses), and the one-on-one interview (qualitative) responses, consistent with the mixed-method design, Concurrent Triangulation Strategy, (Creswell, 2003;2005) employed in the current study.

The results that were established from the focus group session emanated from the following key themes: A) major activities the camp community explores, B) needs/challenges that face women, broken into sub-themes, including 1) lack of electricity, 2) lack of water, 3) lack of jobs, 4) lack of education, 5) lack of participation in decision making, 6) short-lived programs, 7) health problems, and 8) registered and unregistered refugees.

First, with regard to major activities that take place in the settlement, participants stated that there are many activities, including football games, kickball, basketball, and wedding programs. Women socialize by helping each other in for instance, assisting relatives, and friends organize their weddings, in times of sickness, and in birthday celebrations. The women sometimes come together and do a forum to discuss issues concerning women at the settlement. To supplement the efforts of the UNHCR the women have found groups that provide skills training and feeding programs on the camp, with the assistance of UNHCR and its implementing partners (the National Catholic Secretariat, Christian Council of Ghana, individuals). These activities seem to enhance participants' bonding social capital.

The second emergent theme during this focus group session was the needs and challenges confronting women at the settlement, in their day to day lives, and how best they think these needs and challenges could be met. First, the group confirmed what they said in the one on one interviews, regarding programs and services provided by the UNHCR and its implementing partners. The group agreed that these stakeholders have played a significant role in their lives, by the provision of services for the women, such as training and workshops, micro loans, basic schools, a camp clinic, some medical care, and some food for some of the refugees. The women then discussed the problems they face in the midst of these assistance programs. First, the group was concerned about lack of electricity to the whole camp community. They believed that lack of electricity in their homes hampers some of the activities they would like to undertake for survival, such as preserving food in a refrigerator, cooking on an electric stove, and making iced blocks and iced water, and iced cream for sale. Lack of electricity in their homes also prevents them from receiving information through radio and television, and it further puts their lives in danger, as they go to the bush in search of firewood, or fresh wood to make charcoal, as fuel for cooking.

Second, lack of good drinking water was considered to be another challenge for the group. Water is needed for so many activities in our everyday lives, including drinking, washing, cooking, and bathing. Listen to one of the participants (Akos): "I buy water everyday to take to bath." The Buduburam camp community is noted for the purchase of water from tankers that come in occasionally to sell water (N'Tow, 2004, Interview with camp manager, summer, 2005). This was also confirmed by the focus group. According to the women, it is hard for them to buy all daily needs, including water, when many of them have no jobs that could generate income.

Lack of jobs therefore, a third issue under needs, seems to be a big issue that the sample population grapples with. The women emphasized the point that almost no woman at the camp has any meaningful employment. They were of the view that even those women doing petty trading at the camp markets and stores are doing those activities, only for survival. The monies these sellers or hawkers make from the sales of their wares, according to the group, are from hand to mouth, and are unable to take them through their daily lives. This supports question 7 of the survey data, in which the majority of participants (71%) stated that they rely on friends for help. This is how Dede, one of the group participants puts it:

> *I said it during the first interview, and I am saying it again at this group meeting. The Liberians who you see, doing businesses here on this camp, those businesses are just for survival, because they turn to relatives and friends to help them every now and then. So it's not really something they could rely on and say they are working. Again, to me nobody is working here.*

Another member of the group (Jean) adds:

> *Even some of those people here selling big things like television, radio, clothing, and even provisions, they are selling them for other people for commission, and so the*

> *businesses are not theirs. And sometimes too, these sellers assemble their wares and in the end of day, they get no sales, because people here on camp Buduburam are refugees, who do not work and so make no income to buy things. Here, even those of us who are professionals among us, such as nurses, security personnel, teachers, we can't work. Some of us are into petty businesses, and some, there's no capital to start any business.*

Aba in her contribution to the lack employment states:

> *What we are going through is unbearable. The majority of us are doing no business. Many of us don't have means of support, just help from friends and relatives. Those few women who have received micro loans from UNHCR, some of them end up using the money for food. … But you know, we just have to make do and take life as it, and try to make it comfortable for us, until we see a brighter day.*

The fourth challenge to the women was the issue of lack of education and training for the camp community, especially women and children. Lack of income has made it difficult for the children of the interviewees to be in school and to be educated. One of the women (Akos) states:

> *I sell cookies and plantain chips. Sometimes, I ask my children to cut school and sell for me at the market, so we can get enough money to buy food and some things we need. When I am not making much money through the sales and my children are sent home for school fees, I ask them to stay home and help with our trading, and so two of my children are no more in school. I can't afford the school fees. Here at Buduburam, I can't afford rent. I have to live and pay my rent. I feel that the UNHCR should give us allowance for rent, and scholarships for our children's education, which they promised us.*

Fifth, participants in the focus group were also concerned about the women's lack of participation in decision making by the UNHCR and its implementing partners that affect their lives. Another woman (Effie) observes:

> *Well, I receive food ration, unlike some other refugees on the camp. Yet, when it comes to food, I am not ok, in the sense that they give us wheat and the wheat we eat is not my favorite food, so it's like I am managing. And the issue is they don't ask us for our choice of food. The wheat and corn meal we are given, do not make a complete meal for a day. For us Liberians, our staple food is rice, and rice is very costly here, and we are unable to buy because we don't work, and they don't give us rice.*

Rita had this to say, in contribution to the women's lack of participation in decision making:

> *They make provision for refugees. Refugees themselves want to do things for themselves. Refugees want to express to the authorities in charge the kind of food we need. They do*

> *not really ask us what we need. Let's say if I need this bag before, and you come to give me a battery. If you give me a battery, you are giving me a thing you feel I need. … The thing I mean is that they should find out from me what I really want. What we ask for should be things that they should give us. … Well, if they give me a battery, I will hold it, but do I need anything more than the battery, or do I prefer a bag to the battle? Yes, we also need other things beside the battery. So they should know and ask us and also ask individuals for our preferring needs.*

Sixth, short-lived programs/projects by the UNHCR and its implementing partners were a challenge to the study sample. Most of the women would like to go to school, and be educated, or to learn a trade, and to be able to help their children and themselves. But according to the women, almost all programs and services to train women and their children are short lived. A school for teenagers to learn trade for example, had been closed down, due to lack of funds. A further issue of concern to the women was the UNHCR's lack of promptness in addressing women's needs. According to the group, some of the women for instance, need serious medical attention, following the terrors and brutalities they experienced in the Liberian civil war. One of the women (Effie) states:

> *The UN delays and as a result most people die. … People, especially women have serious medical problems, and they are not taken to the right place, where they are needed to be treated properly, so they die. They do not come swiftly to the call of us refugees, when we are in distress.*

Seventh, the women expressed concern about their health problems. The participants were of the view that women, who experienced rape, injuries, and mental health problems, need to be transferred abroad for proper medical care. They also made it clear that the UNHCR's delay in assisting refugees, does not exempt those registered under the agency and are referred to as persons of concern to the UNHCR. Listen to Natalie:

> *Well, I am a registered refugee. I have the refugee id card, but the UNHCR is slow in attending to my needs. I paid my hospital bill myself; I paid my children's school fees myself; I buy water for us daily, and our feeding depends on me. And I am sure the same is true of most of us women here. And I am able to survive because, like a few of us, we are lucky we have some relatives and friends abroad in America, Canada, or Europe,*

> *who help us financially. But even that, we will prefer to work, make our own lives, rather than depending on others. That is not good for us.*

The eighth emergent sub-theme was the issue of registered and unregistered refugees at the settlement. According to the group, refugees who are not registered with UNHCR do not have identity cards as official refugees that would enable refugees to receive services from the agency, such as food, medical help, and skills training. Here is how P3, an unregistered refugee puts it:

> *Yes, several times I have gone to the UNHCR office and cried for help. I have been there last year, and over two years I have visited their offices. They sometimes tell me to go home and keep looking on the board for my name.*

As the interviewees noted, if a person's name does not appear on the camp bulletin board, then the person is not registered with UNHCR. Probing into why some refugees are registered, and have identity cards, while others have none, the camp social worker stated that, the registration was an exercise taken at the camp in 2003, whereby information was circulated that every refugee should register. She stated however, that some refugees did not take the exercise serious, and so failed to register. According to the interviewees, even refugees who are registered under the UNHCR exercise, including those the agency has labeled as 'vulnerable refugees,' not all of them receive the few services the agency provides. Finally, the participants had the opportunity to voice out how best their needs could be met:

Suggestions from Focus Group Participants

The issues under investigation discussed in the previous section, with respect to social capital and needs of the Liberian refugee women, attracted key suggestions from the participants in the present study. These suggestions are presented in this section with the following pattern: A) Education/Skills training, B) Stable programs/projects, and C) Women's participation and involvement in decision-making, and D) Resettlement.

A) Education/skills training.

The group stated that they want scholarships for their children, which UNHCR once promised. They want education for both women and children. They want loans to start small businesses, and that the loans should be a little bigger than what is given women previously, so that meaningful businesses can be set up. Women who have been trained and are sitting idle at home can open hair and beauty salons, some can open schools, to enable other women learn too.

B) Stable programs/projects.

The women are of the view that the on and off services by UNHCR and its partners at the settlement was not helping them. Instead, stable programs should be set up, to function always, to enable women complete their training, in order to be fully educated for the future. Further suggestions were made as to the provision of instruments, goods, equipments, that would enable women to do their own businesses, since they have problems of handling real cash. As one member (Rita) puts it:

> *The cash may sometimes enter into the wrong pocket. So let them give the goods, help find a place to make our own businesses, and put the equipment there. … We will work with the equipment, to get money to empower ourselves.*

One group member (Akos) provides an illustration:

> *Those kids that are going to computer school in Kasoa, when they are able to complete their school program, and they come back, they need to help themselves. Because if they finish a computer school, they need a job to cater to their needs. But if they do not have any job to do after their training, they may forget what they have learned. The skills need to be used; else it is of no use training people.*

Another group member (Effie) adds:

> *I may suggest that a big building be built, that all the basic skills learned be implemented. It can be a micro building with skills, computer, catering, embroidery training being taught. … And people can volunteer in there, to help the departments. So people will never forget what they have learned. That will be a great development for all refugees on the camp.*

C) Women's participation and involvement in decision-making.

Participants in the study agreed that user involvement in participation in decision-making that affects their lives was crucial, and wanted to use this group interaction as a medium to further the course of women, to having a voice when it comes to the provision of services and programs.

D) Resettlement.

Finally, the focus group emphasized the point that all camp residents want to be resettled in an industrialized country. Since they live in a camp in Ghana, and are not employed, they believe they need to live abroad, work, and have lives of their own, in order to be able to care for their families, themselves, and return home to Liberia with something of value. Dede, one member of the group, sums it all:

> *We can't go back to Liberia with an empty hand (no education, no money). If we enter Liberia in this way, we will never be welcomed by our own people or friends. … Therefore we want to be resettled abroad, to be empowered as women, to develop our nation. If we go back home without education and money, how will we get shelter, because our homes have been destroyed by the rebels. Nobody there will give us money to do anything. … Therefore, we can only ask the UNHCR and the International community to resettle us abroad because the government of Ghana cannot help all us. If we are resettled, then we can be empowered, educated, and we will have money to make us live in our country Liberia. If we are not educated, if we do not have money, and we are not empowered, if we return to Liberia, we are going to face the same problems we are facing here in Ghana.*

Photographs

With the goal of making the present study more engaging for everyone involved, while at the same time capturing the real life experiences of the Buduburam community, photographs were taken of the study setting, including some of its activities, with permission from the population involved. Of course buttressing interviews with photographs at the setting is an attempt to confirm, support, and triangulate the various data collected, as the design employed in this study.

Photographs and artifacts are a good way of collecting observable data of phenomena (Collier & Collier, 1986). As these authors found out in their study on migrants' readjustment in the San Francisco Bay area, photographs provide the opportunity to go "beyond that contained in the photographs themselves" (1986, p. 99). Photographs are further noted to be extremely useful for both aiding memory and as a focus for subsequent questions (Mayoux, 2000).

In this part of analysis, the photographs of the Buduburam settlement were printed, and grouped into the following categories: 1) The focus group session, 2) Researcher interviews camp manager, 3) Social Welfare office at the camp, 4) Buduburam's open market, 5) Camp Resources, 6) International refugee day celebration, and 7) UGA Study Abroad visits camp.

The phrase, "a picture is worth a thousand words" is summed up in the analyses that follow:

Photographs: Buduburam Refugee Settlement

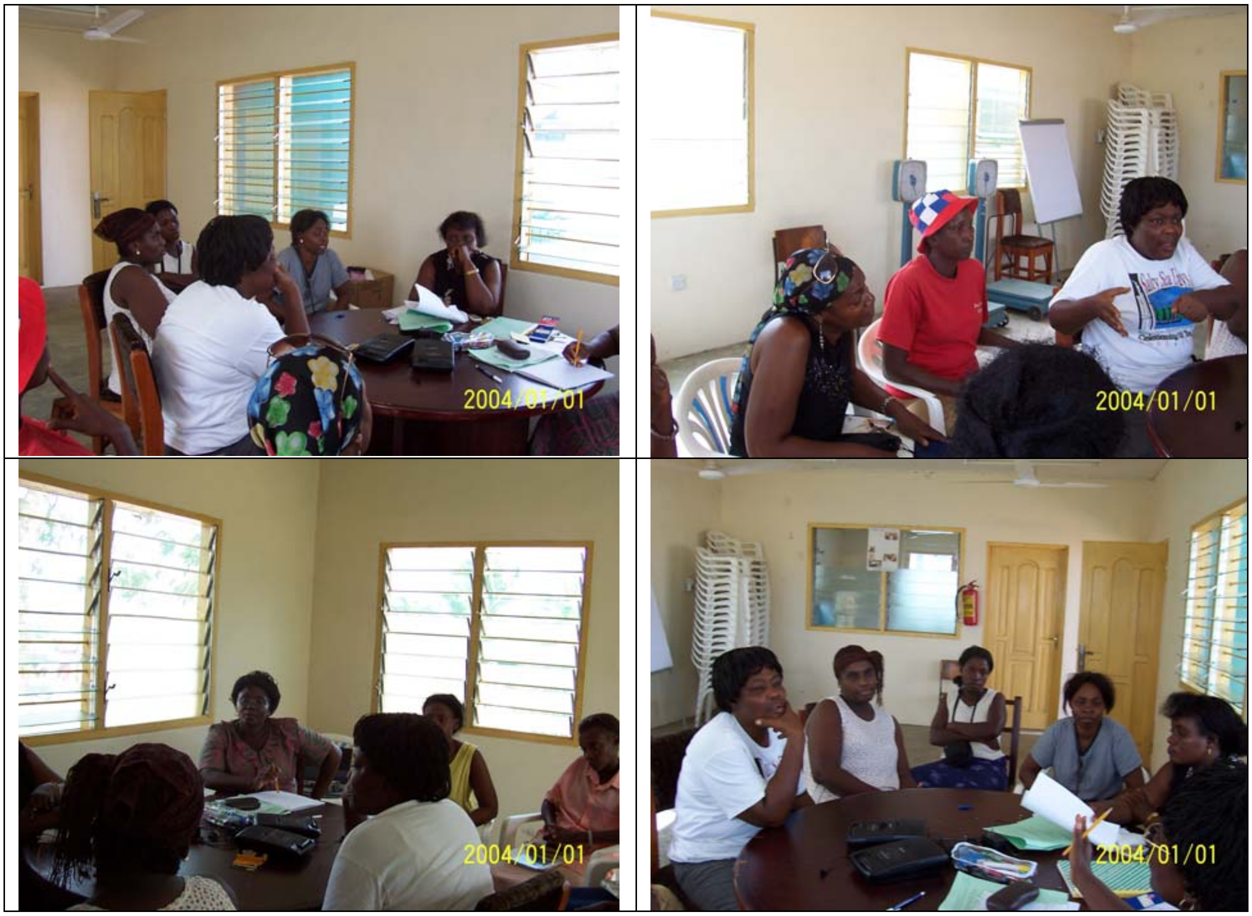
2004/01/01
2004/01/01
2004/01/01
2004/01/01

Figure 8. Focus Group Sessions

Camp manager’s conference room, showing partial view of focus group. The group of eight women for the one-on-one interviews was used as the focus group. The eight participants were chosen from across the various women subgroups at the Buduburam settlement.

Researcher interviews camp manager

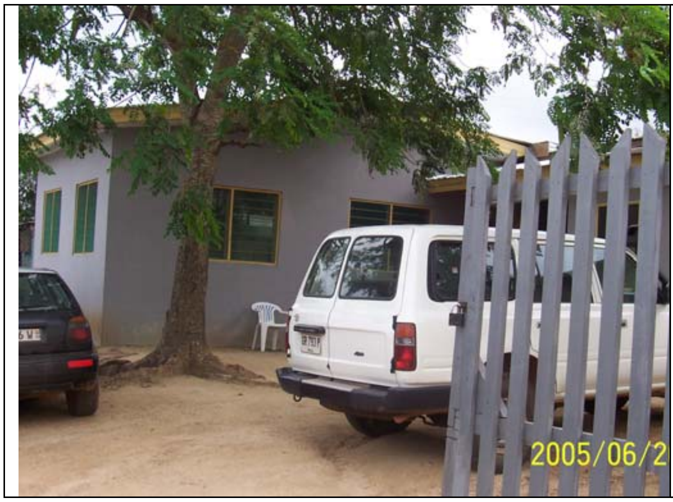

Figure 9. Front view of camp manager's office

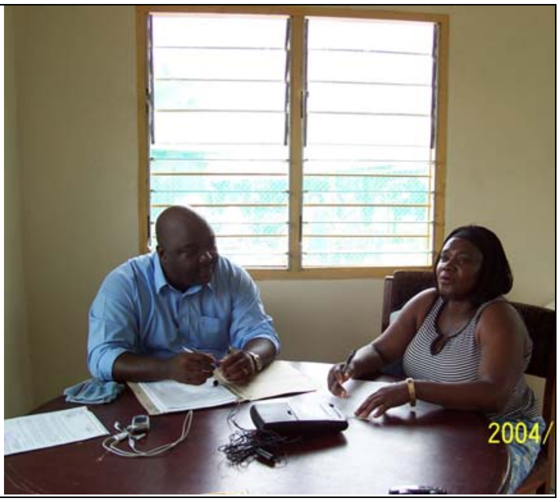

Figure 10. Interviewing the manager

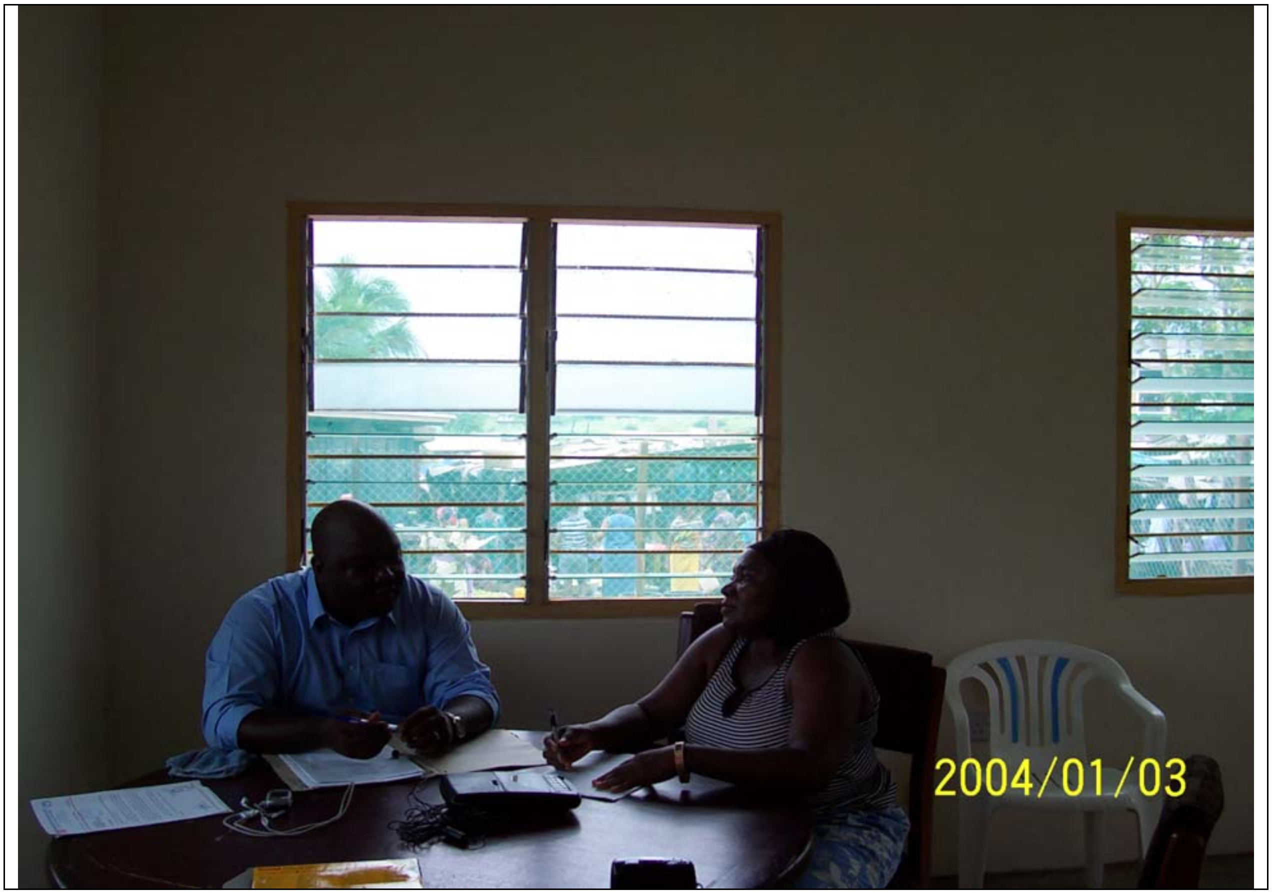

Figure 11. Conference room with open market at the background

The camp manager represents the Ghana government through the Ghana Refugee Board in the administration of the Buduburam refugee settlement.

Social Welfare Office at the Settlement

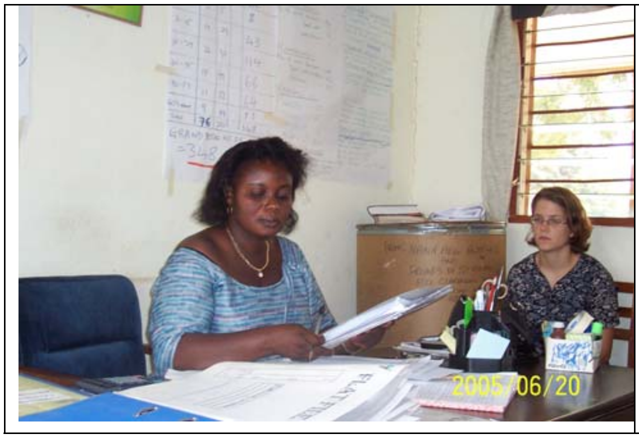

Figure 12. Camp social worker at work, while another researcher looks on

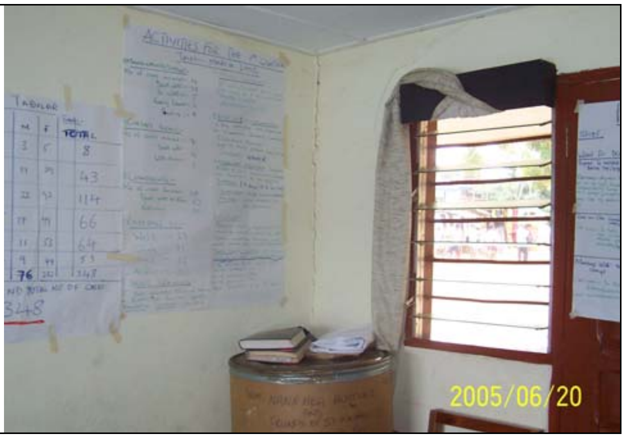

Figure 13. Documentation of camp activities pasted on the wall, with donated goods in container

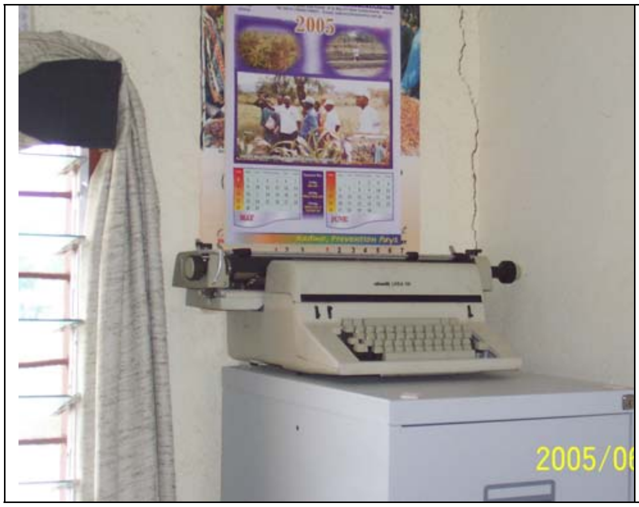

Figure 14. The only typewriter available is out of service

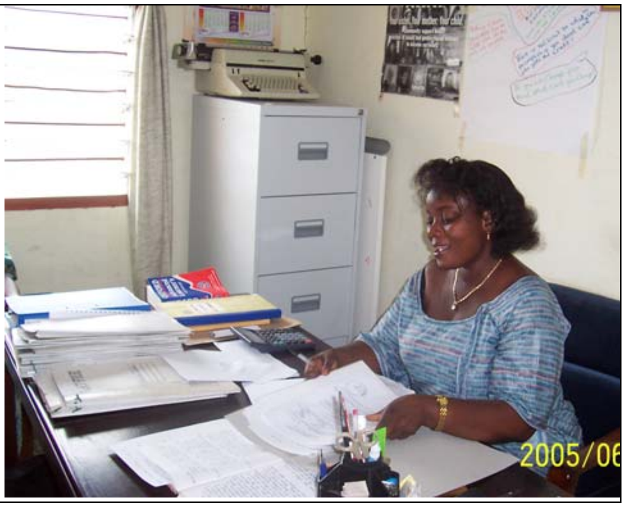

Figure 15. A lot of paperwork, no computer

THE SOCIAL WELFARE
OFFICE
2005/06/20

Figure 16. Researcher with camp social worker

Writings on the wall of the Social Welfare Office

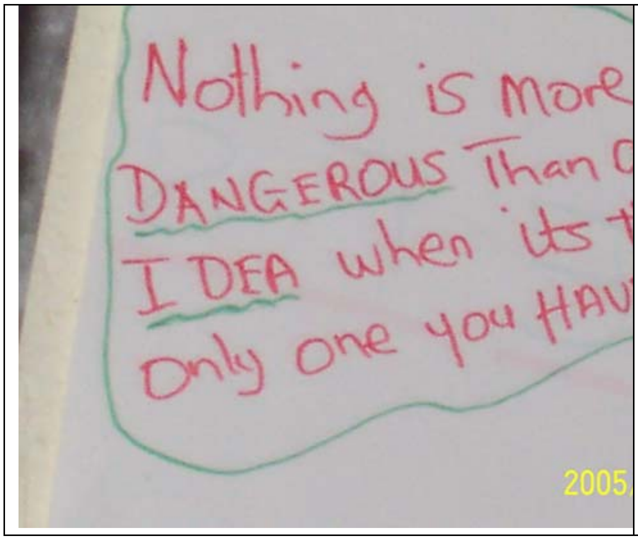
Nothing is more
DANGEROUS Than
IDEA when its
Only one you HAV
2005

Figure 17. Advertising alternative solutions to issues

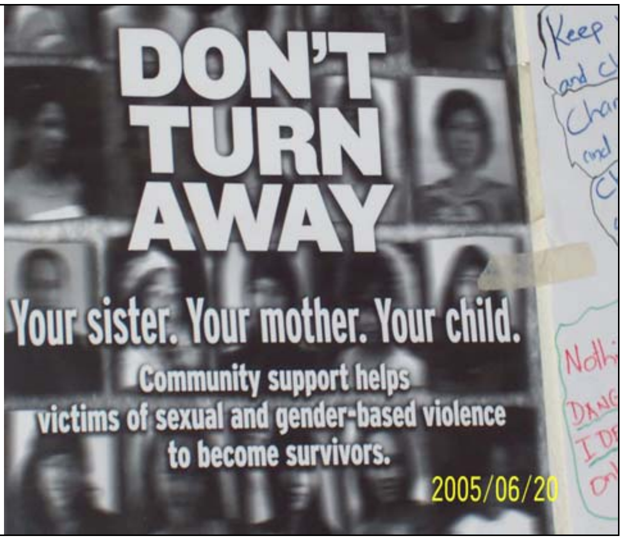
DON'T
TURN
AWAY
Your sister. Your mother. Your child.
Community support helps
victims of sexual and gender-based violence
to become survivors.
2005/06/20

Figure 18. Advertising community support

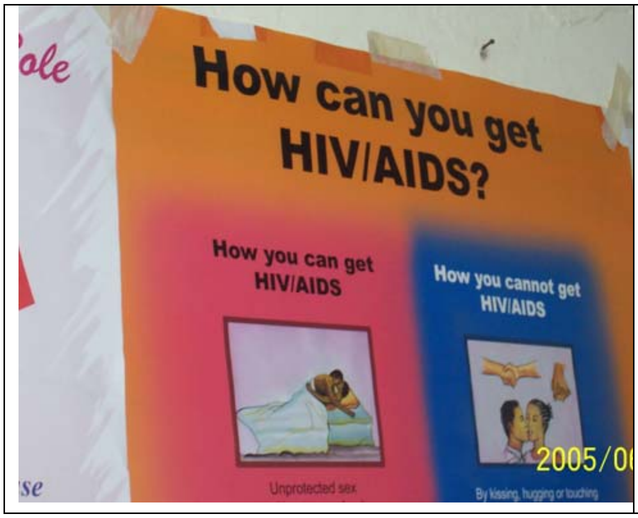
How can you get
HIV/AIDS?
How you can get
HIV/AIDS
How you cannot get
HIV/AIDS
Unprotected sex
By kissing, hugging or touching
2005/0

Figure 19. Advertising protection and prevention

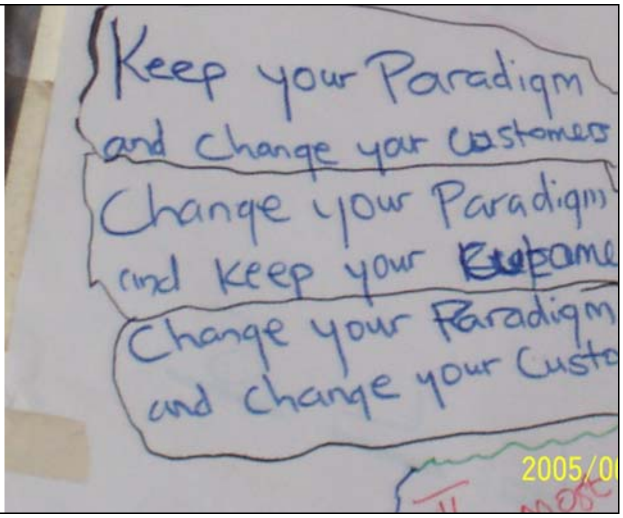
Keep your Paradigm
and Change your customers
Change your Paradigm
and keep your customers
Change your Paradigm
and change your Custo
2005/0

Figure 20. Writings on the wall

Buduburam's Open Market

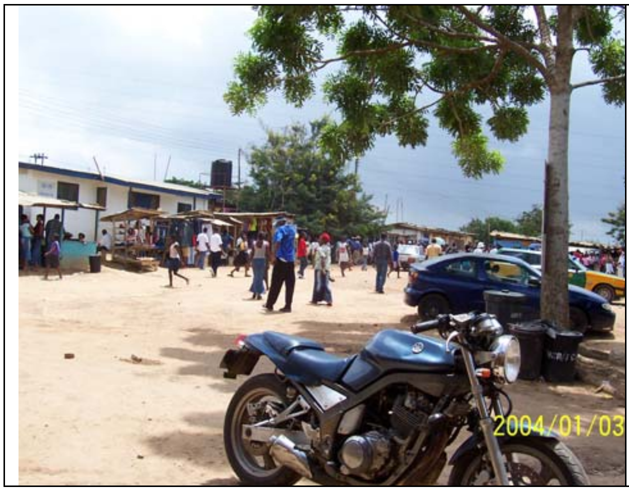

Figure 21. Camp's main street

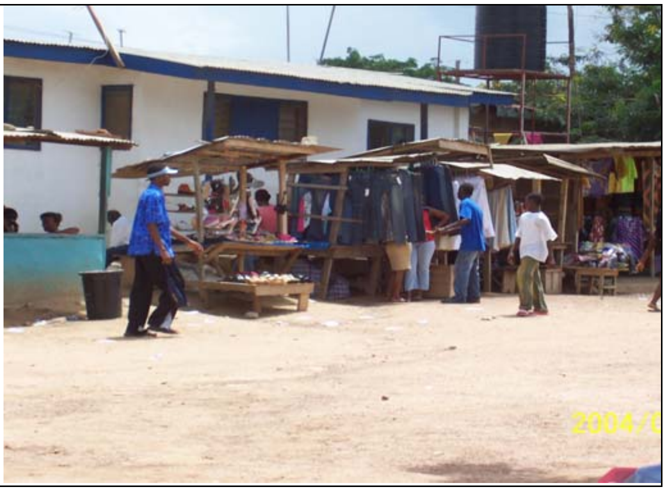

Figure 22. Vendor stores

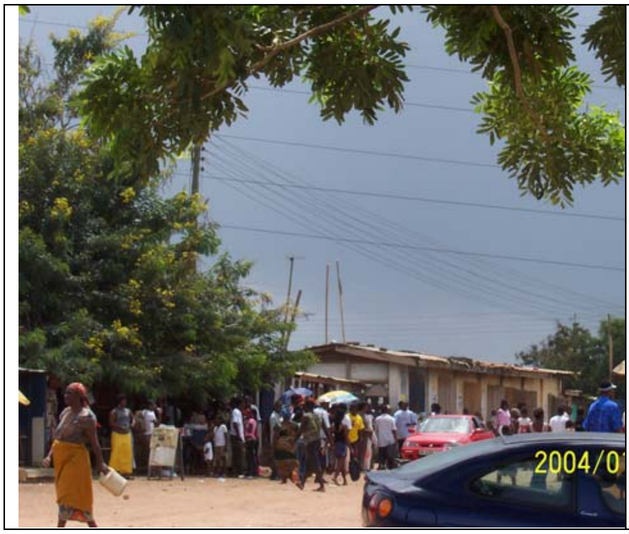

Figure 23. Some daily activities

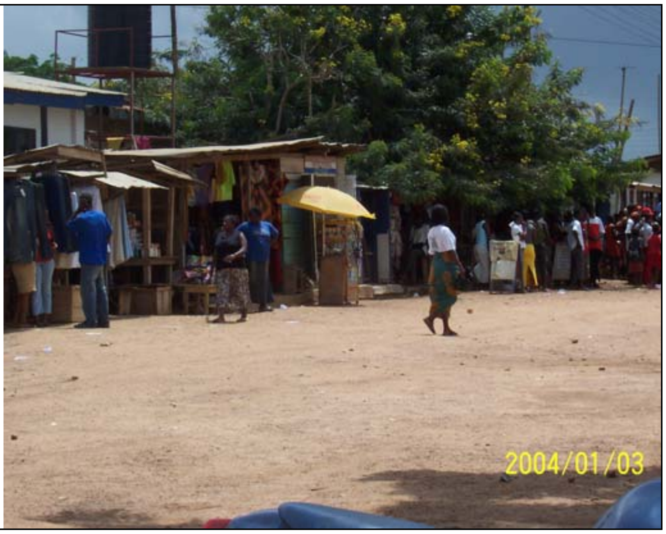

Figure 24. Petty trading

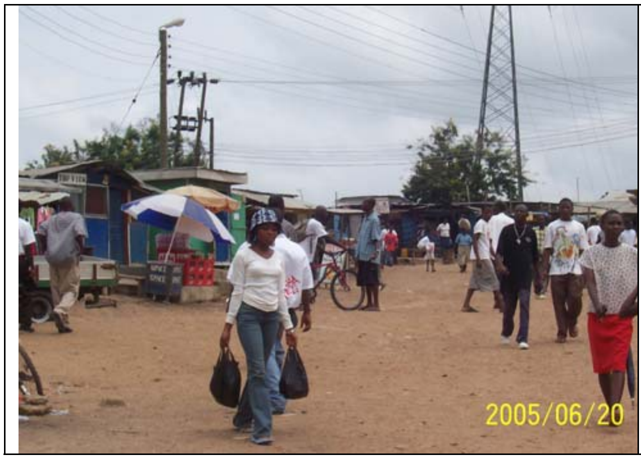

Figure 25. Processes, buying and selling

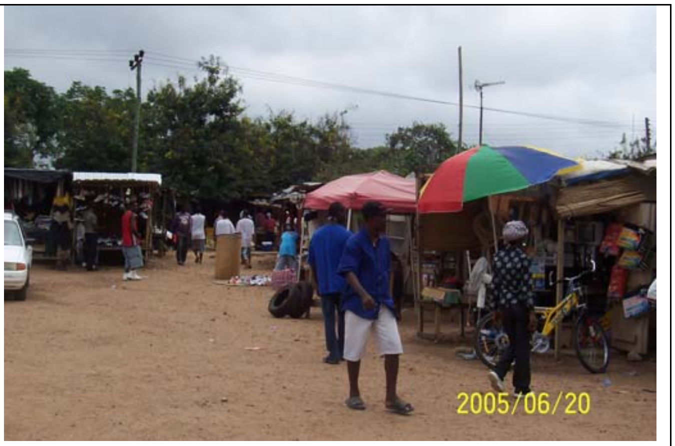

Figure 26. Interactions

Open market continued

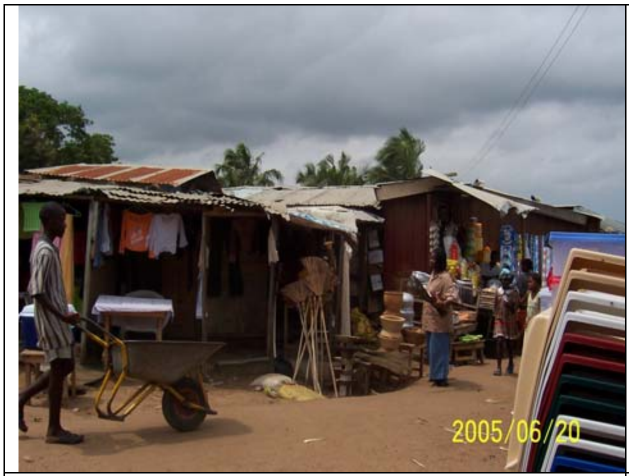

Figure 27. Survival

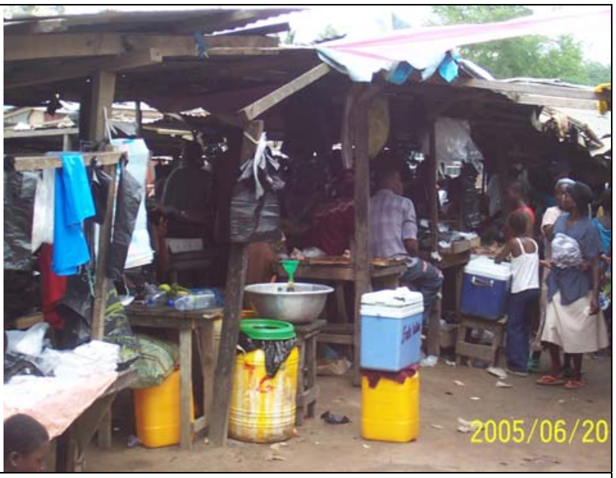

Figure 28. Children are involved in petty trading

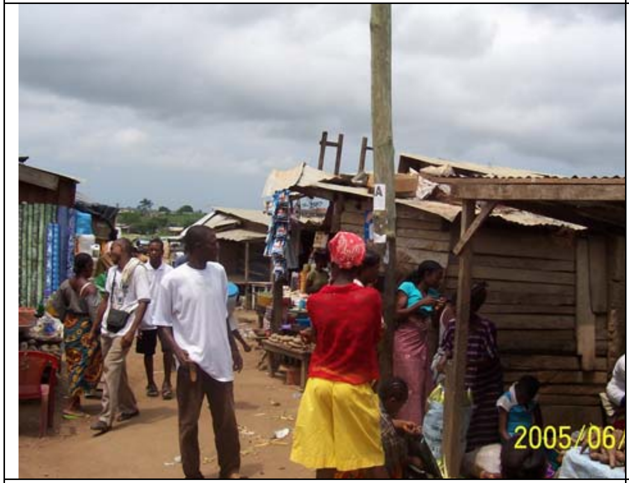

Figure 29. Foodstuffs arranged on tables for sale

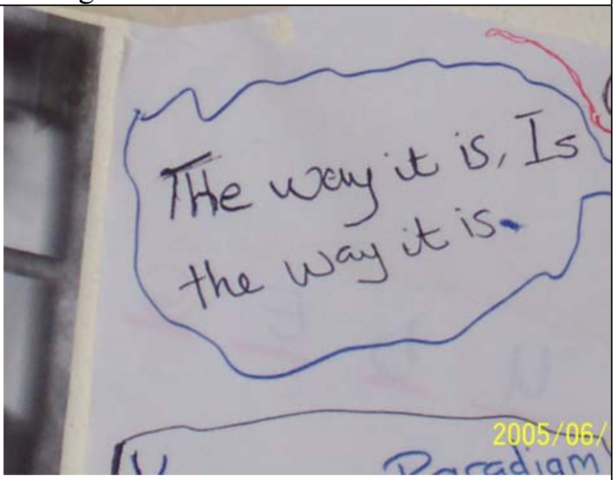

Figure 30. More writings on the wall

These pictures are showing the real life activities within the Bububuram settlement. In order to survive, some residents engage in petty trading. This also keeps the camp active, and portrays the fact that not all is negative. Quite surprisingly, there is the availability of goods, which include food items, clothing, athletic outfits, and electronics. However, these pictures do not mean everybody at the camp is buying or selling. These however, are some of the ironies or contradictions in the reality of the camp life, which these pictures have helped to argument, and verify, as part of the triangulation strategy employed in my study.

Camp Resources

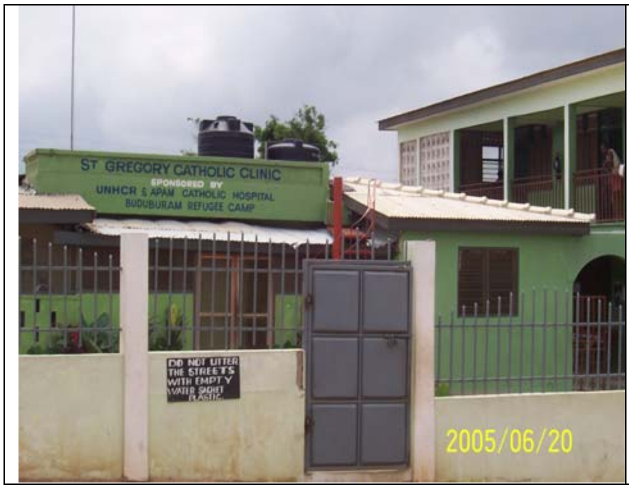
ST GREGORY CATHOLIC CLINIC
SPONSORED BY
UNHCR & APAM CATHOLIC HOSPITAL
BUDUBURAM REFUGEE CAMP
DO NOT LITTER THE STREETS WITH EMPTY WATER SACHET PLASTIC
2005/06/20

Figure 31. Camp clinic

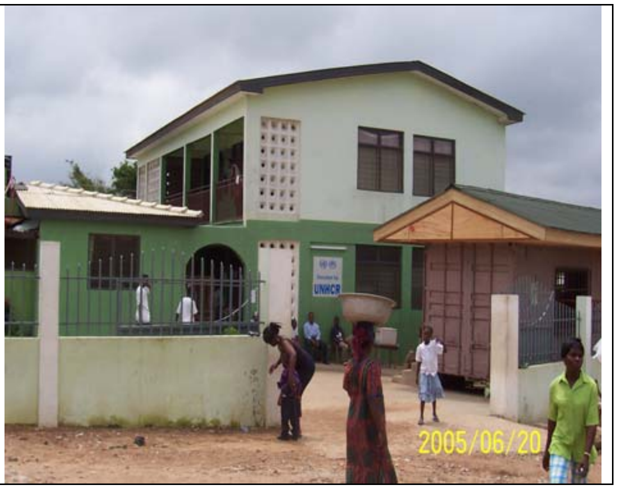

Figure 32. Right - A container for housing

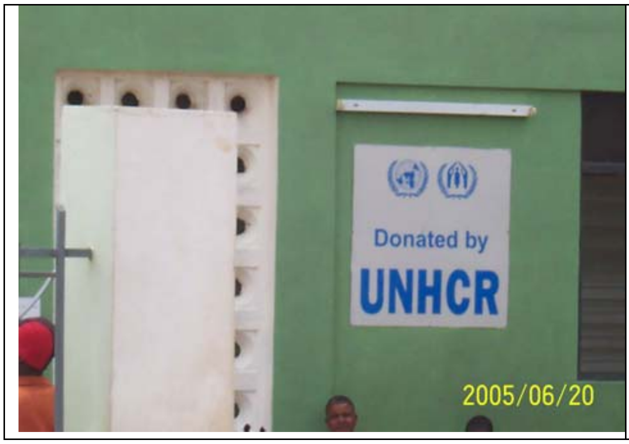
Donated by
UNHCR
2005/06/20

Figure 33. Front view of clinic

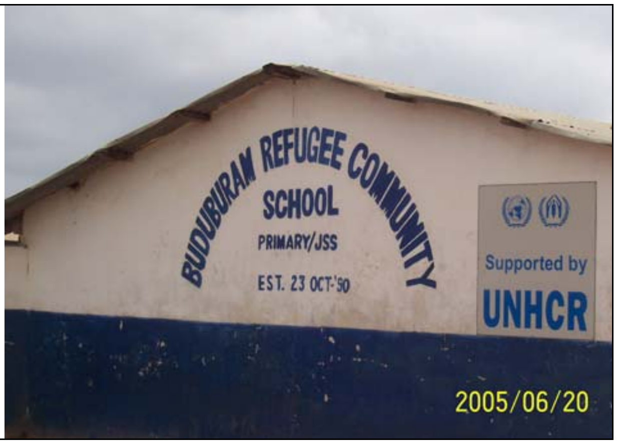
BUDUBURAM REFUGEE COMMUNITY
SCHOOL
PRIMARY/JSS
EST. 23 OCT-'90
Supported by
UNHCR
2005/06/20

Figure 34. Basic school

The Buduburam camp clinic that serves the camp community, is noted to have closed down in 2002, and reopened in 2004, due to lack of funds (N'Tow, 2004). The container for housing structure at the fore front of the camp clinic (Figure 32) is a way to make do with what is available, and looks like camp version of a mobile home. The camp basic school (Figure 34) was established in 1990, and continues to serve children at the camp. However, some children are not in school, due to financial problems.

Camp Resources Continued

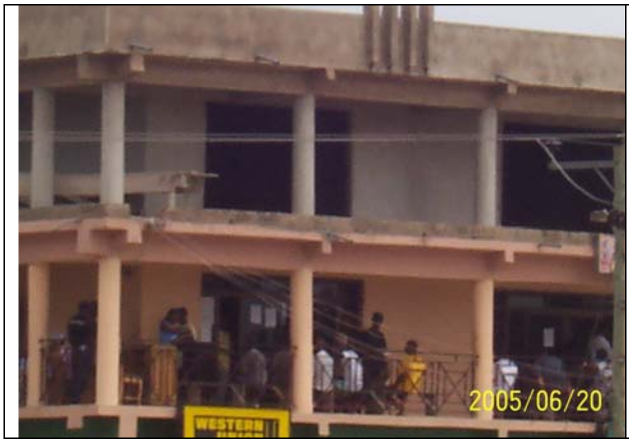

Figure 35. Communication – Internet & Western Union

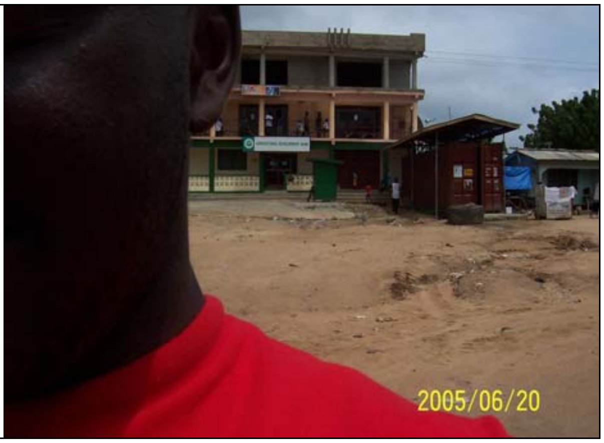

Figure 36. Agricultural. Development Bank

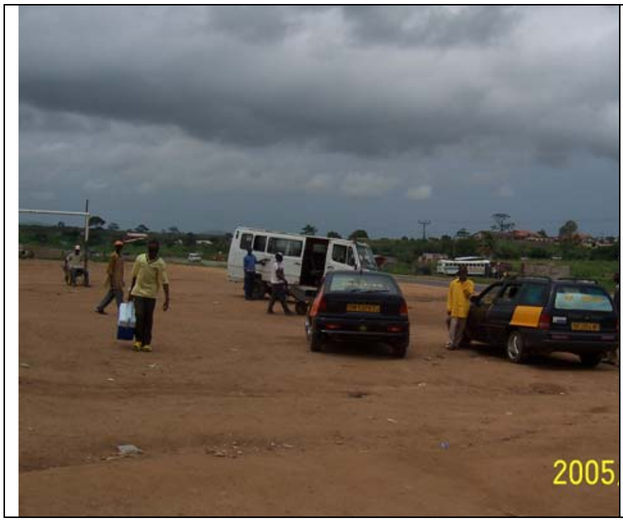

Figure 37. Lorry Park

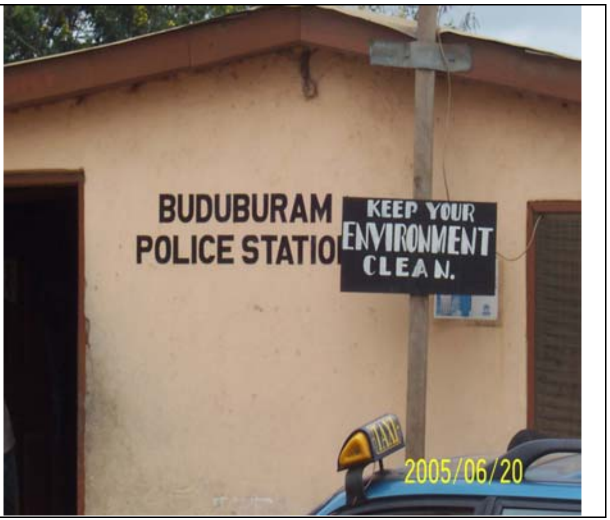

Figure 38. Police Station – ensures security

A thread running through the camp is communication centers, where residents use the internet and reach friends and relatives through phone calls. The first floor of Figure 35 holds a Western Union office, where some residents receive remittances from relatives abroad, as a form of social capital. Financial houses such as the Agricultural Development Bank (Figure 36) operate at the camp to provide some form of micro loans to residents. Unlike other camps elsewhere in Africa, the Buduburam camp residents enjoy freedom of movement, and Figure 37 signifies access to and from the camp, using taxis and mini buses. These resources at the camp are provided by the UNHCR and its implementing partners.

International Refugee Day Celebration at Buduburam

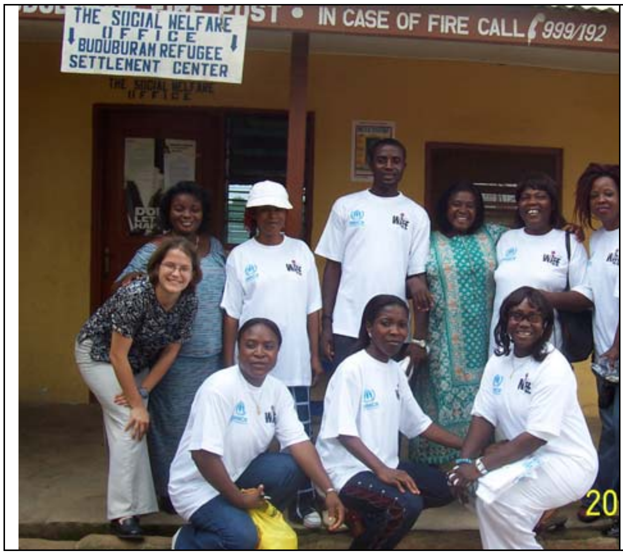
THE SOCIAL WELFARE OFFICE BUDUBURAN REFUGEE SETTLEMENT CENTER
THE SOCIAL WELFARE OFFICE
IN CASE OF FIRE CALL 999/192
WISE
20

Figure 39. Researcher poses with WISE

Figure 40. Camp manager

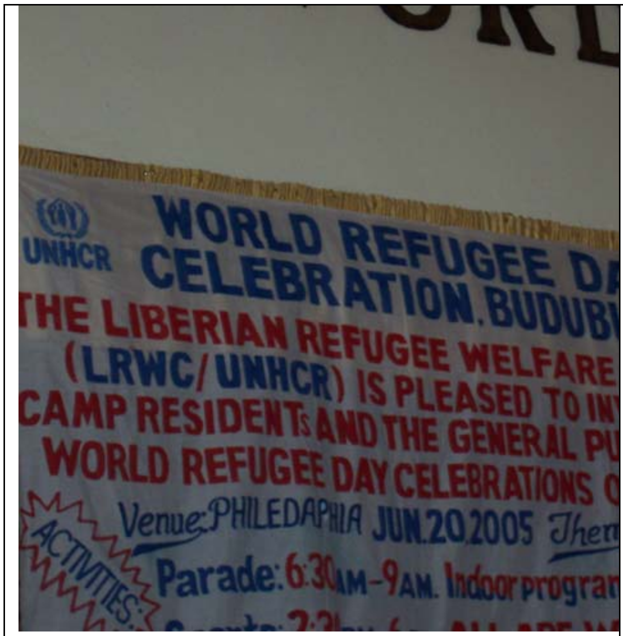
UNHCR
WORLD REFUGEE DA
CELEBRATION. BUDUB
THE LIBERIAN REFUGEE WELFARE
(LRWC/UNHCR) IS PLEASED TO IN
CAMP RESIDENTS AND THE GENERAL PU
WORLD REFUGEE DAY CELEBRATIONS O
Venue: PHILEDAPHIA JUN.20.2005 Them
ACTIVITIES:
Parade: 6:30AM-9AM. Indoor progra

Figure 41. Banner

Figure 42. Partial view of audience 1

International Refugee Day is celebrated globally on June 20 each year. The researcher celebrated the day at the camp (June, 20, 2005). Figure 39: A camp group (Women's Initiative in Self-Empowerment (WISE), poses with researcher. Figure 40: Camp manager addresses the audience. Figure 41: Note the venue, 'Philadelphia' – indicates Liberians are still linked to the United States.

International Refugee Day Celebrations Continued

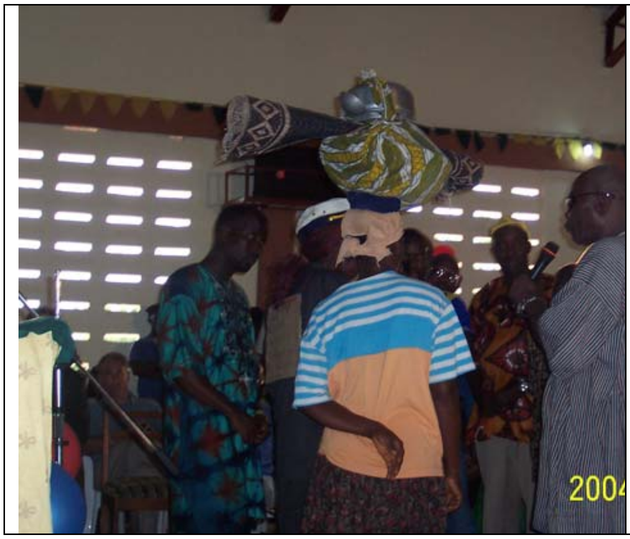

Figure 43. Staging a play for peace

Figure 44. UNHCR country representative

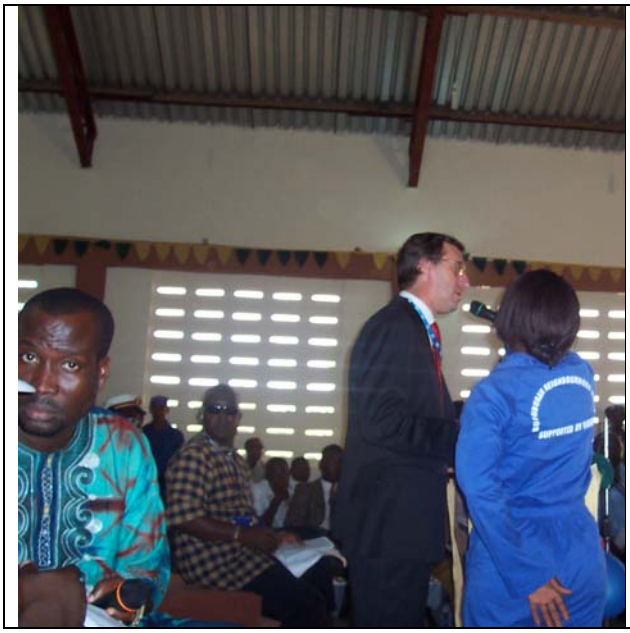

Figure 45. UNHCR country representative addresses the audience

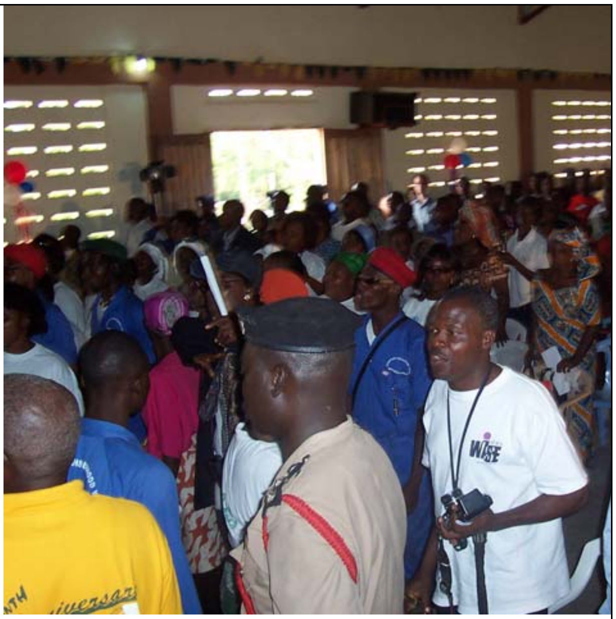

Figure 46. Partial view of audience 2

The audience at the refugee day celebration (June 20, 2005) comprised UNHCR's representatives, implementing partners, host country (Ghana) dignitaries, security men, and the refugee community. The occasion was marked after some riots at the camp in May (2005). Therefore, unlike the previous years,' the 2005 celebration was observed indoors.

University of Georgia (UGA) Ghana Study Abroad group visits Camp Buduburam

Figure 47. Partial view of the UGA group 1

Figure 48. Camp manager and researcher welcome the UGA group

Figure 49. Partial view of UGA group 2

Figure 50. Camp manager addresses group

This program of which the researcher of the present study is a member, contributes to UGA's globalization mission by:

- Maintaining an institutional presence in West Africa
- Collaborating with other departments across campus to enrich student's learning
- Providing UGA's faculty with research, teaching, and service opportunities; and
- Preparing UGA's graduates as leaders in international outreach, and service abroad.

UGA Study Abroad Visit Continued

Figure 51. UGA social work students acquaint themselves with social welfare delivery issues on the camp

THE SOCIAL WELFARE OFFICE

Figure 52. UGA social work students with camp social worker

THE SOCIAL WELFARE OFFICE
CREW ROOM

Figure 53. Social work professor and students pose with camp social worker

Figure 54. Researcher and a social work student

The University of Georgia School of Social Work is preparing a generation of social workers for challenging and rewarding careers in the changing world. The realities of global interdependence surely demand increased emphasis on the international dimension of social work. Refugee issues are a global challenge. Thus, it is essential for social workers to have an international perspective and understanding of this issue, to be effective practitioners in today's world.

I believe that this visual presentation has attempted to document the context, has verified what was in the survey, and served as actual powerful reminders of emotions, and events involved in conducting the research, and in enhancing the research design – Cuncurrent Triangulation Strategy (Creswell, 2003).

Conclusion

In Chapter 5, I described both quantitative and qualitative data analyses performed in this study. The following analysis and results were described in this chapter: descriptive and inferential statistics for the sample (quantitative phase). These statistical procedures were used to address the four research questions that framed the study. Additionally, qualitative results (interview, a focus group, and photographs) were reported, under themes related to the research questions. The next chapter (6) presents major findings and conclusions from the study, including discussions of implications of the results, for future research and practice.

CHAPTER 6

DISCUSSION

Introduction

In this chapter, I discuss the findings from the field-based study conducted to examine the complex variable of social capital and the needs of refugee women at the Buduburam refugee settlement in Ghana. Additionally, I outline the study's limitations and provide recommendations. Finally, I consider the implications, and applications of the study, for social work practice and future research.

Quantitative and Qualitative Findings Compared

In this first section, the quantitative results are compared with the qualitative results. The aim is to confirm, corroborate, or cross-validate findings in this study. The questions this study attempted to answer were:

1. What are the social capital resources and strategies that the refugee women use in securing and enhancing their livelihood?
2. What legal, socio-economic conditions, and collective identity constructs inform the livelihood of the Liberian refugee women?
3. What current Ghana government, UNHCR, Non-governmental, International Organizations' practices empower versus oppress women in the camp?
4. How can the needs of the Liberian refugee women be better addressed by the Ghana government, the UNHCR, Governmental/Non-Governmental organizations, and the respondents themselves?

Module A (*Groups and Networks*) of the Social Capital Integrated Questionnaire (SC-IQ) examines the first question. The results indicated that majority of participants belong to one or two groups and such groups or networks are within the camp community. This indicates bonding social capital as an asset of camp residents. Additional finding showed that members in these groups or networks are of different gender, different ethnic groups, and different educational backgrounds, which portray the internal diversity of the camp community. Additionally, the majority of participants were noted to belong to the disabled group, followed by the church group. These findings are consistent with previous studies that found a large proportion of refugee women disabled, as a result of war torture, and thus bear a double burden (Matthews, 2002; Martin, 2004).

Related studies (Aibone, 1978; Ellis, 1995; Dick, 2002a; Ohta, 2005), consistent with the present study, found religious groups and churches as a good source of social capital for refugees. Given Liberia's religious and cultural framework, Ellis found that healing in these refugee circumstances lies in the political as well as the spiritual realm (1995, pg. 197). As confirmed by some of the participants in the qualitative interviews, church activities are relieving, and churches are noted for working for the spiritual, as well as material welfare of refugees (Aibone, 1978; Dick, 2002a). It is noteworthy that church organizations are among the implementing partners at the Buduburam settlement. However, further results on participants' group's interaction with other groups beyond the camp community, as well as people beyond the community participants could turn to for help, indicated very little interaction, and very little outside assistance, respectively. This shows that participants possess closed networks instead of diverse networks, hence, lack bridging and linking social capital, which may enhance the capacity to discover new productive opportunities and relationships. A possible explanation for lack of bridging and linking social capital that participants in the study provided in the qualitative phase, was cultural/language barriers, in interaction with the host community (Ghana). These findings however, are contrary to findings on previous studies on Eritrean refugees in Sudan, who responded to their losses and challenges by developing broader forms of social networks; transethnic and transreligious social organizations (Kibreab, 2003; 2004).

Findings in the qualitative interview and focus group sessions further indicated remittances as an additional form of network explored by the sample population. Remittance as a form of network is observed by many communication centers on the camp **(**Fig 35 & 36). The photographs of the study setting, showing Western Union and internet cafes, show examples of the communication network in the settlement. Evidence suggests that refugees in protracted situations increasingly rely upon remittances sent to them by members who have succeeded in resettling in other parts of the world (Dick, 2002a; Crisp, 2005; Delgado, 2005; Kibreab, 2003, 2005). In effect, groups and networks are recorded to be a strong source of social capital, and a form of coping mechanism for refugees (Kibreab, 2003; 2005).

Here is the second question this study attempted to answer: What legal, socio-economic conditions and collective identity constructs inform the livelihood of the Liberian refugee women? Module C of the social capital survey (*Collective Action and Cooperation*) examined the above question. With collective action, findings indicated that majority of participants (84%) participated in communal activities for the past 12 months. On cooperation, again majority (83%) expressed the likelihood of coming together to solve common problems affecting the community. These illustrate the communal spirit of the African, and the African solidarity, specially stipulated in the OAU Convention, the joint effort, which is necessary in solving common problems within communities.

From the analyses, collective action and cooperation is noted to be a strong form of social capital among participants in the study. This may be due to the fact that collective action and cooperation requires less financial or material resources. In the qualitative interviews, some of the participants mentioned that camp residents share their scarce resources with the needy and participate in weddings, and funerals in the camp. These findings, just as Collective Action and Cooperation in the survey, replicate findings regarding joint action by communities to address common problems (Putman, 1995; Overaa, 2000; Lin, 2001; Kibreab, 2003, 2005). Figure 39, a group picture of members of the Women's Initiative for Self-Empowerment (WISE) illustrates group action among the Liberian women in Buduburam camp. Additionally, the camp community's celebration of Global Refugee Day (Figure 42) reinforces participants' collective action and cooperation.

Here is the third question the study attempted to answer: What current Ghana government, UNHCR, Non-governmental, International Organizations' practices empower versus oppress women in the camp? Parts of Modules B (*Trust and Solidarity*), D (*Information and Communication*), E (*Social Cohesion and Inclusion*), & F (*Empowerment and Political Action*) examined this question. On the question of trust (Module B), the findings showed that participants have a larger trust in the UNHCR than the other people in their community, who affect their lives. As participants further explained in the qualitative interviews, their relationship with the Ghana officials/community is not much of what they could depend on for their needs. This finding is similar to that in previous studies, which report the UN organization as taking the place of the patriarch, and in some cases refugees referring to the agency as 'father' (Ager, 1999; 2002; Crisp, 2005). This is seen as the most obvious, especially in Africa, given the fact that refugees are dependent upon the UNHCR for their basic needs. The fact can be underlined however, that agencies contribute to a broadening of social capital among refugees. During the focus group section for instance, the participants in this study reaffirmed their trust in UNHCR, by their appreciation of the agency's provision of some of their needs, including identity cards, a clinic, food for the disabled, and workshops for women in the camp.

A possible explanation for the participants' low level of trust (as a form of social capital) for camp residents however, may be due to their experience in the civil war, where the people they trusted at home in Liberia turned guns on them, and destroyed their livelihood. War is noted to undermine trust and erode bonding (Ibanez, Lindert & Woolcock, 2002). Furthermore, the participants' displacement was as a result of tribal war, and almost all the 16 tribes are represented there at the settlement, which calls for caution in trusting people. This is in contrast to findings in Barr (2003), in which communities in Zimbabwe were more willing to trust each other, in order to build their communities. The subjects' lack of trust for camp residents was in a way reinforced in the focus group session where participants expressed the need for materials to work with, instead of providing the women with real cash, which might 'enter into wrong pockets.'

Equally, the results from Module D of the survey indicated that information and communication as social capital, was very low among the study sample (72% indicated receiving no phone calls within the past month, and the main sources of information for the majority were community bulletin board, radio, and relatives/friends). A plausible explanation provided by the women in the qualitative interview was lack of money to make calls, or to buy cell phones, or televisions. An equally plausible explanation for lack of information and communication among the sample population may be due to their operation within a close network of their camp community. People gain access to new information, ideas and resources through diverse networks (bridging and linking social capital), which the sample population lack. Another equally plausible explanation was loss of familial relations as a result of the conflict, and therefore no-one to call. Thus, the blurring of kinship social relations in the lives of refugees in camps, is well documented (Kibreab, 2004, 2005). It is also important to note that most of these women have no jobs and no income, and therefore lack sustainability, as indicated in the qualitative interviews. Interestingly, there are many communication centers on the settlement, where phone calls and internet transactions could be made. However, a visit to some of the internet cafes found the users to be mostly youth males **(**Figure 35). These findings are somewhat similar to those other studies, which have found refugees in camps so idle and depressed as a result of lack of information and communication (Ager, 2002; Harrell-Bond, 2000; 2002; Crisp, 2005).

Furthermore, the participants' social capital in the form of social cohesion and inclusion (Module D) was equally low. However, it is important to point out that the 100 participants for this study comprised people from 12 out of the 16 tribes of Liberia (Appendix K), sub-groups within the camp, and also from different educational backgrounds. These findings, reinforce the internal diversity within the Buduburam camp community, and indicate the density of the displacement caused by the Liberian civil war. This finding is compatible with related studies that found refugee populations as considerably stratified (Dick, 2002; Crisp, 2005). Additional findings under the above model indicated that majority of participants feel unsafe from crime and violence. One would expect this; violence erupted the last week of May 2005, during my fieldwork. This is consistent with what previous studies noted about insecurity in refugee camps (Ohta, 2005).

Results on participants' empowerment and political action seemed to be the lowest form of social capital among the sample population. Majority of participants indicated a feeling of unhappiness, as well as lack of power to make important decisions that affect them. Additionally, 72% indicated that they never got together to petition the authorities in charge, and none of the 100 participants had the power to vote in the 2004 Ghana national elections. These findings are consistent with those studies on refugees in Africa, which report about refugee rights (under the refugee treaties) that are highly unobservable (Ager, 1999; Bookman, 2002; Harrell-Bond, 2000; 2002; Kibreab, 2003, 2004, Stedman & Tanner, 2003). As reinforced in the interviews and focus group session, the women in this study showed a greater concern about their inability to participate in decision-making. This boils down to the dependency that enshrines refugees in camps/settlements, and violation of human rights, which has been widely reported (Harrell-Bond, 1999; 2000; 2002; Lammers, 1999; Kibreab, 2002; 2003; Martin, 2004; Crisp, 2005).

It is equally important to note that the study consistently revealed no significant relationships among the group variables, and no associations between number of years spent on the camp and participants' happiness or safety. There was also no association between years of education, and participants' social capital, which is contrary to a similar study (Ibanez, Lindert & Woolcock, 2002), in which participants' social capital increased with their education level. This can possibly be explained in terms of the idleness, and lack of sustainability that glue the sample population together on the camp. Therefore, the registered, unregistered, and the so called vulnerable refugees (disabled, widows, teenage mothers), none could claim any good life, under humanitarian assistance and protection. Shelley Dick's 2002 study of the Liberian refugees at the Buduburam camp refers to these refugees as "capable, enterprising and industrious, adapting survival strategies and adjusting to changing circumstances in order to maximize opportunities available to them in exile" (2002, pg. 1). This is how one participant in the present study responds:

> *Well, for Liberians here who are into businesses, they are just for survival, because they turn to relatives to help monthly, or every now and then. So it's not really something that we could rely on and say we are working.*

The question is how many of them are really doing any meaningful business to make a living? Perhaps a few among the over 60,000 refugees on Buduburam settlement are putting up this extraordinary coping abilities, greatly recorded in the literature of female refugees (Lammers, 1999; Martin, 2004; Ohta, 2005). Previous studies in the field support the claim that refugees are not homogenous (Lammers, 1999; Crisp, 2005; Ohta, 2005). Therefore, from what the findings of the present study suggest, it is essential for researchers, and refugee organizations, to go beyond the physical environment, or open market (Figures 21-29), and explore the heterogeneity among camp refugees. As argued by Ohta, an anthropologist, knowledge heterogeneity positively affects innovation (2005, p. 315).

The fourth question the study attempted to answer was: How can the needs of the Liberian refugee women be better addressed by the Ghana government, the UNHCR, Governmental/Non-Governmental organizations, and the participants themselves?

This question was best examined in the qualitative phase of the study (interview and focus group), about women's needs/challenges, and how such needs could be better addressed by these stakeholders.

One of the crucial needs expressed by the women was insufficient medical care to women, especially the disabled, who experienced horror, and torture, during the Liberian civil war. It is the wish of the study participants that such women would receive proper medical care, which goes beyond what the camp clinic could provide. Health concerns of refugee women are among the issues highly documented in refugee studies (Sabin, 2002; Martin, 2004; Amnesty International, 2004; Crisp, 2005). In addition, participants stated that women need to be empowered, and hoped that the UNHCR and its implementing partners would address the issues of, on and off programs/projects, by the establishment of permanent programs, through which women on the settlement could acquire vocational/skills training, in order to be educated, and empowered, so that when they return home to Liberia, they would be able to contribute to the rebuilding of their society.

The women agreed in addition, that the refugee women be provided with loans (with small interest or interest free), to help them set up small businesses, and that the loans should be bigger than the amount currently provided to some of the women as loans. This would ensure meaningful businesses. In addition, the women should be given a long period of time to pay. This would be a good opportunity for the women who had acquired skills training, to set up jobs and be empowered. This in turn, may reduce refugee dependency. The participants also suggested that, women who cannot handle loans or cash be provided with materials or equipment to work with. Material deprivation in refugee camps in Africa is widely recorded in the literature (Harrell-Bond, 2000; 2002; Matthews, 2002; Kibreab, 2003, 2005; Crisp, 2005).

Further concerns of the sample population were pitched on decision-making and participation issues. They believed that women should be more of a part of decision making, that affect their lives, and that the authorities in charge should treat women as heterogeneous, and address their individual concerns. They were also of the view that every refugee on the Buduburam settlement is a vulnerable person, and therefore should be known as a person of concern, under the UN refugee rights, for such rights to be accorded to each one of them, instead of to some of them, such as registered, disabled, etc. Limited freedom of choice expressed in the study, is consistent with findings from previous studies (N'Tow, 2004). This however contrasts with studies on refugees in industrialized countries, which noted refugee rights to be comparatively observable, including rights to citizenship (Martin, 2004, Baines, 2004; Campani, Schlenzka, Luigia, & Khursheed, 2004).

Finally, the sample population were of the view that, since their native country (Liberia) is currently under reconstruction after the civil war, it is not safe to return, and for the fact that there is little integration with the host community (Ghana), due to cultural/language barriers, and lack of resources, the United Nations should consider resettling them in an industrialized country, such as U.S., Canada, where they can work, educate their children, and move on with their lives. The preference of industrialized country resettlement, which was fully endorsed (100%) by participants in both the quantitative and qualitative phases of this study is compatible to what other studies noted, of refugees in Africa, concerning the refugees' choice of a durable solution to their problem (Harrell-Bond, 2000, 2002; Crisp, 2005; Ohta, 2005; Ghana Web General News, 2005). It is evident from this mixed methods study, that social capital and specific needs of the Liberian refugee women, have taken a back seat to the more traditional humanitarian assistance, focused on the rationing of basic needs, such as food, and medical care.

Limitations

The limitations of the present study are discussed in this section. These limitations include: Issues relating to the outcome measure, Integrated Questionnaire for the Measurement of Social Capital (SC-IQ), sample selection, and research bias. The SC-IQ that was used for this study was drawn from prior survey work on social capital, where it is said to have demonstrated its reliability, validity, and usefulness (Grootaert, Narayan, Jones, & Woolcock, 2003, p. 3).

Additionally, it is said to have been subjected to extensive critique from an external panel of experts, and has been pre-tested in countries such as Nigeria and Albania, to assess the impact of social capital, and was found to be successful (Grootaert, Narayan, Jones, & Woolcock, 2003, p. 4). For the present study, the core questions of the questionnaire were employed, after consultation with Michael Woolcock, one of the authors of the questionnaire, and my dissertation committee members. The 27 core questions were adapted by changing some words or phrases to suit the study setting (Buduburam refugee camp). The authors themselves stated that “Not all listed questions are likely to be useful in all places…in every context” (Grootaert, Narayan, Jones, & Woolcock, p. 3). Though changing words/phrases may be a limitation, the complementary qualitative component to my research helped to construct a more comprehensive picture of the refugee women’s phenomena that the study seeks to examine.

Furthermore, the questionnaire is a Likert type, with closed-ended questions, made up of dichotomous, multiple choices, and multiple response answers. Given the participants I worked with, other potential problems I found in using this questionnaire included difficulties in reading, since the sample population was made up of persons highly literate and persons unable to read. Additionally, the questionnaire was administered in English, and English is the participants’ second language. Therefore if the meaning of a question was unclear, participants might not give accurate answers and misunderstanding of a question could result in invalid data, which could also reduce response rate. In addition, the questionnaire needed additional codes to cover situations of no response and non-applicability.

However, an effort made to minimize these issues was the inclusion of one refugee woman as a research assistant who assisted in addressing such situations by for example, providing further explanation of questions to illiterate participants, using Liberian English or dialect. Having one of the Liberian women as one of the research assistants could also be a limitation, in that, her explanations to questions may influence participants' responses. With this in mind, I was at this time present for such interviewing. It could also be noted that her presence as part of the research team was a strength as well, since her inclusion on the team inculcated higher trust of the participants, into the study, which may have contributed to the overwhelming willingness of the Liberian women, to participate in the study. One obvious limitation, which appeared on some of the photographs, is for the researcher to update the dates set on the study camera to current date.

Another limitation of the study is the choice of a sample population from the women subgroups, which was not proportional. For instance, there were not enough elderly women in the study (5), and a few unregistered women refugees. According to the camp social worker out of about 60,000 refugees on the settlement, 42,000 are registered refugees. Future studies would have to explore issues affecting elderly women, who are confined in doors in such protracted refugee situations. Studies could also examine refugees who are unregistered at camps, and find out why they are not registered, and what their needs are. Furthermore, the study was limited to women refugees only, as well as Liberian refugees at camp Buduburam. Additional studies may be done on refugees in other camps in Ghana, such as the Krisan camp, or on refugee children, or refugee men. Results from such additional studies could then be compared with findings from the present study. Future studies can also explore the impact of refugees on the economy of their host country, whether or not the country benefits from their presence. Another plausible study could examine the social capital issues of Liberian refugees resettled in an industrialized country, and compare results with findings in the present study.

Also, in research, it is important for the researcher to continually self examine herself to be certain that her own biases and stereotypes are not influencing the interpretation of the findings. My experience of being a woman, an African, and an immigrant, all shape my world view. My underlying view is that seeing to the long term needs of the refugee women is an effective approach to addressing a major issue. I hold on to the old adage that, "If you give me a fish, you feed me for a day, but if you teach me how to fish, you feed me forever." I began this research predisposed toward viewing refugee women's social capital needs and economic empowerment as a positive stance. My bias may therefore be in the research topic, methodology, and data interpretation.

To suppress my subjectivity, I consciously put myself in the role of learner/researcher and listened to the participants as teachers. I kept a monitoring journal and also used colleagues as multiple investigators/consultants to help me realize my subjective views, which also helped minimize bias. I recorded detailed field notes, included long quotes, and tried as much as possible to keep my voice separate, and allowed participants' reality to be the predominant voice in my study.

Much of researcher bias, I believe were minimized through the rigorous study design - mixed methods. The triangulation approach employed, is most often mentioned as the main advantage of the mixed design which provides for a more reliable and valid study (Todd, Nerlich, McKeown & Clarke; 2004; Creswell, 2003; 2005). It is my belief that using this design has yielded a final product that highlights the significant contribution of both quantitative and qualitative designs.

Recommendations

There is no doubt that UNHCR and its implementing partners are making some impact in the lives of the Liberian refugees at the Buduburam settlement. Much as these stakeholders are promoting the principle of refugee self-reliance pending repatriation, much more needs to be done, as the evidence from the present study suggests; in the form of permanent programs and projects, that could be self-sustaining. The macro-economic factors that hamper self-reliance in refugee populated areas must be addressed. Services that are seen as emergency relief operations should give way to longer-term projects, on the settlement, because it is no more a camp. As suggested by Stedman & Tanner (2003), UNHCR and its implementing partners, including development agencies, should collectively develop a longer term, and a far more ambitious approach in managing protracted refugee situations. Such projects should incorporate case by case assessment of needs of various groups of refugees on the settlement, such as children, women (widows, teenage mothers, and single mothers), the elderly, men, etc. Like any others in Africa, refugees housed in long-term camps are characterized by people with special needs, who also form the majority (Crisp, 2005). Since refugees are heterogeneous, they have different life experiences, different challenges, and thus different needs. Each refugee therefore needs to be officially registered, and provided identification documents, so to be recognized to receive the assistance each is entitled to, under refugee law.

In addition, the UNHCR policy of providing assistance and protection to only 'the vulnerable,' or what is termed 'persons of concern to UNHCR' does not hold water, and should stop. This is because every Liberian refugee at Buduburam for example, is vulnerable, and a person of concern. It must be pointed out that in such protracted refugee situations; those who are able to survive without humanitarian assistance may not live in camps. After all, the international definition of a refugee is

> *a person who owing to well-founded fear of being persecuted for reasons of race, religion, nationality, in a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that or, who not having a nationality and being outside the country of his former habitual residence as a result of such events is unable or, owing to such fear, is unwilling to return to it.*

Therefore, programs on long-term refugee camps, now known as settlements should target all refugees, to enable them become self-sufficient. From the study, the participants appeared to recognize the fact, that economic growth and prosperity of a nation is linked to the quality of education and training of its citizens. In fact, a common finding of recent studies is that refugees who have led productive lives in exile, may actually be better equipped and prepared, to return home and contribute to the reconstruction of their country, than those who live idly in camps for years, and depend on humanitarian assistance for survival (Kibreab, 2004; 2005; Crisp, 2005). Since a small number of Africa's refugees can attract resettlement into an industrialized country, and since repatriation is also not rife into a country under reconstruction (Liberia) after 15 years brutal civil war, equipping these Liberian refugees and integrating them into the host country (Ghana) can be feasible. Current studies have indicated that gaps in refugee programs in Africa are as a result of funding shortfalls (Martin, 2001; Kibreab, 2003; Baines, 2004; Crisp, 2005). The UN agency in charge of refugees (UNHCR) according to these records is said to be dependent on donor funds (Appendix J), and experience budget cuts. This was confirmed by the refugee camp manager at Buduburam. For programs to be permanent, and effective, UNHCR needs to evaluate its strengths and weaknesses, and must as well have a budget allocation; to be used in managing refugee projects, since 'refugeeism' and UNHCR seem to have come to stay.

In order for refugees to escape from poverty, refugee rights under the rule of law should be exercised. Evidence from the study showed that the participants exercise a low level assistance and a limited range of rights. A critical step for self-reliance therefore must be the restoration of rights and protection to which these refugees are entitled, under the regional and international laws. Additionally, if gender is considered in the refugee definition, under 'social group,' this new definition will surely help to embrace women and women's needs in refugee situations. Furthermore, host countries in Africa must be persuaded that they have a crucial part to play in working out policies that ensure refugee self-reliance. Apart from calling on States to extend their African solidarity to refugees, and to abide by the refugee instruments, the economy and security of the refugee hosting countries in Africa should be strengthened. Studies have suggested that refugees can certainly have a disruptive effect on host communities, especially those in Africa, due to poor economy (Ager, 1999; Drumtra, 2003; Kibreab, 2004; 2005). In view of these, the international community as a whole, must attend to the root causes of civil wars, and address such causes, including the World Bank and International Monetary Fund (IMF) policies in developing countries, in order to prevent corruption, that leads to armed conflicts.

Furthermore, it was observed in this study that the participants lack bridging and linking social capital, partly because of language and cultural barriers, in interaction with the host community (Ghanaians). Since refugees relocate to environments and cultures that are not most of the time similar to that of their native lands, considerable adaptations in the life-style of refugees may be required. In the qualitative part of the study for instance, some of the participants seemed to have refused to embrace anything Ghanaian, because of the intention that they are living in Ghana temporarily, and would finally return to Liberia. However, majority of participants in the study were noted to have lived at the Buduburam settlement for more than nine years, and even if they do not travel outside the settlement, Ghanaians have set up petty businesses on the settlement, trading with the residents. Therefore, they can learn the Ghanaian way of life if they want to.

Last but not the least, civil wars in Africa can be minimized by sanctioning African governments, and holding leaders accountable, instead of granting them safe havens after subjecting their country and its people to brutal armed conflict and destruction. One of the participants in the present study (Natalie) relayed this concern:

> *Well, I'll tell anybody that in the first place war is not good, because the one who brings the war definitely never suffer. It's the poor generation that suffer from this war. Yes, these boys, they fought for Taylor, and said they were fighting for their Poppie. But see, the Poppie is living in luxurious compound with security,and these boys are left alone with no slippers on the feet. Even up till now, some of them are not in school, because when the war came, 1990, some of them were just boys not even in school. So they've grown above the age and out of ignorance. But they are the victims today.*

It is currently noted that Liberia, after its successful democratic elections, is seeking an end to former Liberian President Charles Taylor's exile, and has formally asked Nigeria to extradite him (BBC Africa News, March 17, 2006). The purpose of this extradition is to transfer Mr. Taylor to the Special Court of Sierra Leone, to face prosecution for the war crimes. I believe this action will serve as a deterrent to African leaders.

Implications for Social Work Practice

The social work profession has much to offer the refugee community. The belief in social justice, community action, and empowerment of individuals, groups, and communities, is reflected in social work practice. The relationship between the oppressed person and the larger structures that affect the person's life, women's lives in particular, has been part of social work education and practice (Whitmore & Wilson, 1997). These issues are very relevant to the refugee situation. Individual counseling and group work concerning trauma should have a major presence in all refugee camps. Family counseling as a result of domestic abuse requires social work skills. The role of the social worker could be one of a counselor, a lobbyist, a coordinator, a researcher, a policy evaluator, and an encourager of participation of refugees in the assessment of their needs.

The events precipitating people's exit from one country and asylum application elsewhere, though initially local in origin, clearly have international dimensions and consequences. The social worker can also advocate on behalf of refugee groups to national and international organizations, working with refugees to identify community needs and solutions to these problems. The worker should be involved in advocating for changes in refugee policies concerning participation, women's issues, and camp administration procedures. She can act as a mediator between the refugee community and the host country communities affected by refugee settlements. The social worker's experience in community organization and group work as well as passion and sensitivity to environmental issues that promote friendliness and participation can be of benefit to the refugee community.

As professionals for the vulnerable, and with global perspective, social workers need to confront all forms of violence against women. We need to turn our attention to broadening our professional values and ethics to make them more inclusive of global issues, particularly with regard to gender relations. We need to work collaboratively with women's organizations, in a range of strategies, from sensitive assessments to medical and psychosocial care in clinical and community contexts to economical well-being and gender support. Documentation, legal action, and viewing war rape for example, as a human rights issue and a crime are essential aspects of social work. Inge Brinkman, an African refugee activist, suggested that workers could feel uncertain and inadequate, partly because of cultural differences but also given that refugees' recent life experience tends to be 'outside' the social workers' range of personal or professional knowledge.

With regard to social work responses to refugees and asylum seekers, there is still relatively little evidence of attention to this issue in social work literature, and this is taken to reflect the reality of a lack of attention to the problems of refugee children and families by social work educators as a whole. Brinkman advocated that workers should see the refugee as a survivor, rather than a victim, and recognize the transferability of their own knowledge and skills to work with this new 'client group'. She gives useful pointers to practical approaches to work with refugees, which include provision of information and activities, so that days and weeks take on some structure, as well as development of varied methods for communicating.

Social Work with refugees and asylum seekers seems to be a 'new' area of social work organization and practice for the current generation of policy makers, practitioners and educators in the social professions, although the problem in previous times, of course, set to establish some of the current agencies involved in this work, such as International Committee of the Red Cross (ICRC), and surfaced periodically throughout the 20th century as a matter of concern to social workers in different parts of the world (Lyons, 1999). Just as there has been relatively little research and writing about this issue in the recent social work literature, it can also be argued that social workers need an increased understanding, not only of cultural differences but also of the global forces, events and policies which result in the displacement of people and their arrival in various countries as asylum seekers. What this means is that the nature of displacement of people in recent times, brings into focus a broader debate, not just about the nature of education for social work, but also about the scope of social work itself. A consideration of the needs of and responses to refugees and asylum seekers suggests that a more globally informed view of social work as a professional activity would be appropriate, and this would clearly have implications for related education and training programs.

In view of this, the international dimension of social work education needs to be strengthened. Social work programs around the world are noted to attract limited attention to social issues beyond national boundaries (Hokenstad & Midgley, 1997; Healey, 2001). The social work curricula in many schools are said to lack international content. Since we live in a global village, and are global citizens, a more fully developed and expanded international dimension to the social work curriculum, coupled with study abroad experiences will better equip social workers with knowledge and skills for globally-oriented social work. The realities of global interdependence in the 21st Century, surely calls for practice beyond national borders.

Additionally, the profession's institutional framework, such as the International Federation of Social Workers (IFSW), and the International Association of Schools of Social Work (IASSW), which are noted to be fragile, and unfamiliar to many social workers (Hokenstad & Midgley, 1997), must be strengthened. This will enable their programs to attract a wide exposure among social workers, to research and work overseas. As noted by (Hokenstad & Midgley, 1997), insufficient involvement, as well as inadequate resources limits the activities of these organizations in the international scene. Finally, there should be more social work involvement in the United Nations and International Non-governmental organizations. Social work involvement in these organizations has been limited to a small number of individuals, and some employees doing social work activities for some of such organizations, such as on refugee camps, have no social work education, and skills. Professional social workers are equipped to address the challenges and opportunities that refugees encounter in their attempt to participate more widely in social organizations.

In summary, this study is important to social workers because: 1) it permits workers the ability to consult the literature regarding a recent study on African refugees, 2) it allows social workers to obtain knowledge that is essential to the identification and selection of useful scales and/or instruments, 3) it contributes to research literature regarding social work practice with refugees, and 4) it provides future researchers with valuable framework for designing and planning social work services for refugee clients using a mixed methods design.

Conclusion

The qualitative findings strengthen the conclusions from the quantitative results. The participants in the study possess a degree of bonding social capital - family members, neighbors, close friends, have very little bridging - members of same race, ethnicity, religion, and non-existent linking social capital – links to organizations, and systems that can help people gain resources and bring about broader change. Bonding social capital is an important asset for the poor, including refugees, because strong ties provide economic support in times of need, as indicated by the participants in the study, and in the case of African refugees, as a form of social insurance. On the other hand, bridging and linking social capital are critical for attracting external assistance, may promote economic advancement, and may be seen as valuable resources to reduce poverty, which the study population lack, and hence their inability to get ahead (Putnam, 2000). It should be noted however that participants in the study regard their meager social capital as a central element in managing their livelihood. In view of this, the United Nations High Commissioner for Refugees (UNHCR) and its implementing partners should aim not only to strengthen bonding social capital among the refugees, but also to encourage the creation of bridging and linking social capital, by ensuring that existing policies and programs constructively complement and supplement the social capital strategies that are already being employed by these women. Overcoming the social and economic isolation of communities in long-term refugee situations, particularly women refugees at the Buduburam settlement in Ghana, is crucial.

Central to this study, was to provide a section of Liberian refugees at the Buduburam refugee camp in Ghana, a voice. Though people are aware of the 15 year Liberian civil war that spread across the West African sub-region, I believe only a few people may have an idea of the Buduburam settlement that contains over 60,000 survivors (registered and unregistered), of the brutal civil war, majority of them being women and children, and as such people with special needs, that require resource-efficient social interventions. The study was therefore aimed at improving the understanding of the ways in which women are affected by armed conflict, by drawing lessons from the experiences of the refugee women, in order to enhance the quality, impact, and relevance of programs and activities of the stakeholders involved, to enable the participants enjoy fulfilled lives.

I believe that using both quantitative and qualitative data in a triangulation mixed methods study, has helped me to best understand the social capital needs of the Liberian women at the Buduburam settlement, and has broadened my understanding of both quantitative and qualitative research. Whereas the quantitative approach provided an opportunity to gather data from a large number of participants (N=100), the themes that emerged from the complementary qualitative data supported the survey analysis. In this sense, I managed to capture a broader picture of my research problem. I understood from the beginning of the research that in selecting mixed methods design, I had taken a challenging project. It is obvious, however, that a challenging issue, such as social capital and refugee women's needs, should go with a challenging design that gathers relevant data, from a more individualized, personalized level, as well as generalized through the entire population. In the end, I believe, it is worth it!

EPILOGUE

Despite all the problems in our cities today, all the burdens that our communities are bearing with unemployment, inflation, housing and taxes, you should recall that the record of history is clear: Whenever we have helped others to come here and build a new life, whether it was the Irish in Boston long ago, or the Italians in New York City, or the Chinese in San Francisco, or the Cubans in Miami, there have always been those who would close the golden door, but afterwards we have always been able to say, 'By helping these people, we have helped ourselves.' …"

Victor Palmieri, U.S. Coordinator for Refugee Affairs, 1980; In Rose, 1981).

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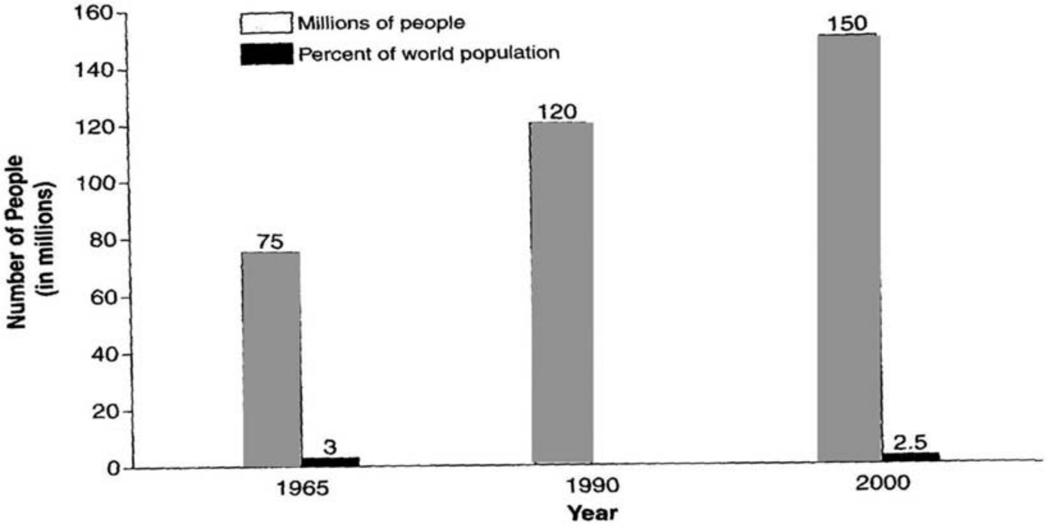
APPENDICES

APPENDIX A

PEOPLE WORLDWIDE LIVING OUTSIDE THEIR COUNTRY OF BIRTH



(Delgado, Jones & Rohani, 2005).

APPENDIX B

WAREHOUSED REFUGEE POPULATIONS (AS OF DECEMBER 31, 2004)

Years Since Situation Began	Population	Host Country	Number
56	Palestinians	Gaza, Lebanon, &West Bank	1,648,400
37	Palestinians	Egypt, Jordan, & Saudi Arabia	454,000
36	Eritreans	Sudan	191,000
31	Filipinos	Malaysia	65,000
29	Angolans	Zambia & Namibia	101,400
29	Sahrawi	Algeria	98,000
25	Afghans	Iran & Pakistan	1,920,000
25	Iraqis	Iran	93,2000
25	Palestinians	Kuwait	50,000
21	Sudanese	Various	409,3000
21	Sri Lanka	India	80,000
20	Myanmarese	Thailand	150,000
16	Somalis	Djibouti, Ethiopia, Kenya, & Yemen	261,000
16	Myanmarese Chin	India	60,000
15	Liberians	Cote d'Ivoire, Ghana & Sierra Leone	178,000
15	Tibetans	Nepal	25,000
15	Myanmarese Chin	Malaysia	15,000
13	Myanmarese Rohingya	Bangladesh	150,000
13	Bhutanese Lhotsampa	Nepal	105,000
13	Afghans	India & Russia	130,000
11	Burundians	Rwanda & Tanzania	446,000
11	Myanmarese Rohingya	Malaysia	10,000
10	Rwandans	Uganda	20,000
8	Congolese (DRC)	Various	430,000
8	Myanmarese	Thailand	297,000
6	Congolese (DRC)	Burundi & Zambia	126,6000
	TOTAL	**7,765,700 (6,911,600 for 10 years or**	**more**

Source: US Committee for Refugees (USCR)/Electronic Publishing Unit

APPENDIX C

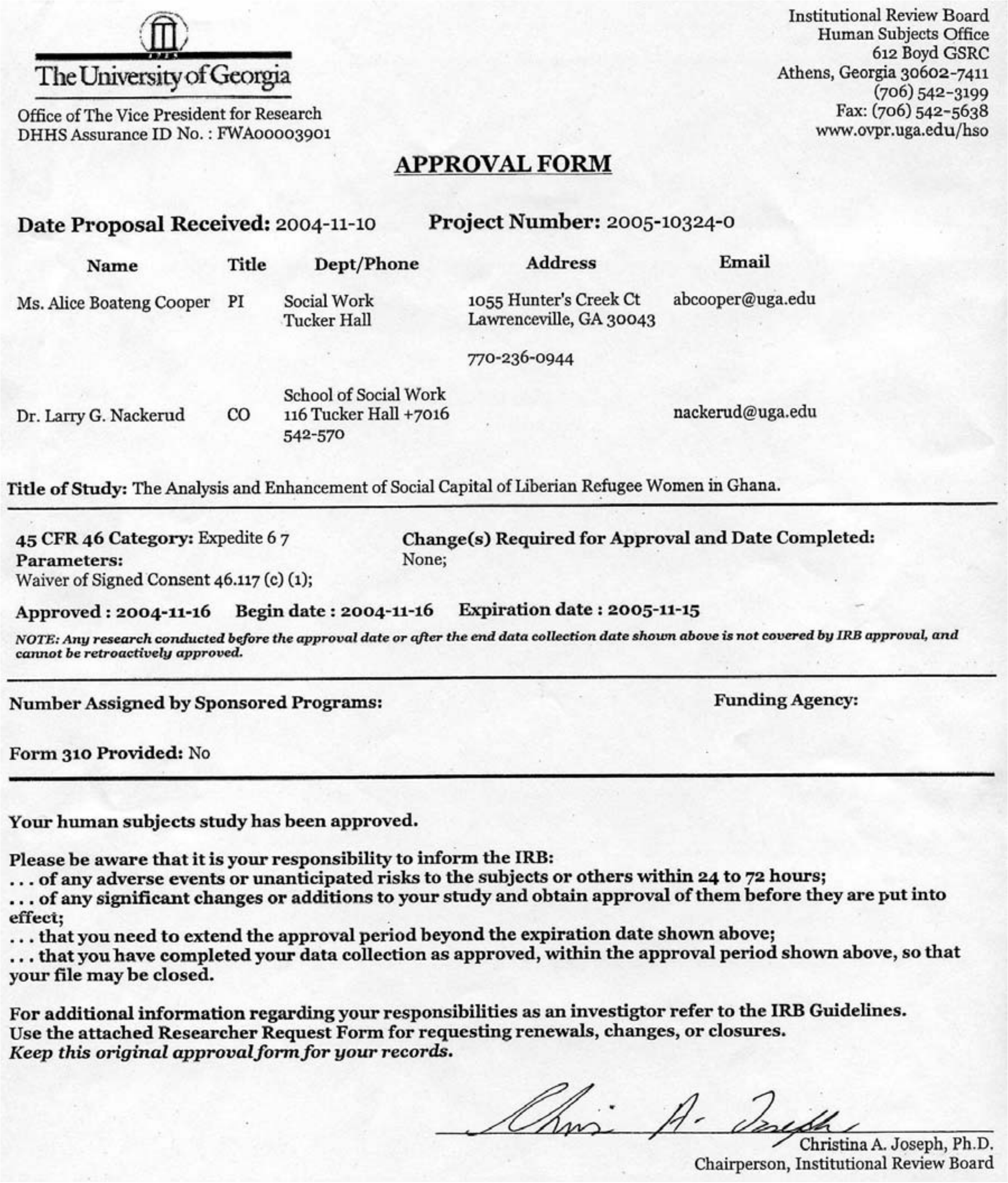
FORMS OF CAPITAL

Form	*Definition*
Financial	Money available for investment
Physical	Real estate, equipment, and/or infrastructure
Human	Training that increases productivity on the job
Cultural	High cultural knowledge that can be turned to the owner's socio-economic advantage
Social	Relationships of trust embedded in social networks

Source: Light (Light, 2004, p. 145).

APPENDIX D

IRB APPROVAL FORM



The University of Georgia

Office of The Vice President for Research
DHHS Assurance ID No. : FWA00003901

Institutional Review Board
Human Subjects Office
612 Boyd GSRC
Athens, Georgia 30602-7411
(706) 542-3199
Fax: (706) 542-5638
www.ovpr.uga.edu/hso

APPROVAL FORM

Date Proposal Received: 2004-11-10 **Project Number:** 2005-10324-0

Name	Title	Dept/Phone	Address	Email
Ms. Alice Boateng Cooper	PI	Social Work Tucker Hall	1055 Hunter's Creek Ct Lawrenceville, GA 30043 770-236-0944	abcooper@uga.edu
Dr. Larry G. Nackerud	CO	School of Social Work 116 Tucker Hall +7016 542-570		nackerud@uga.edu

Title of Study: The Analysis and Enhancement of Social Capital of Liberian Refugee Women in Ghana.

---

45 CFR 46 Category: Expedite 6 7
Parameters:
Waiver of Signed Consent 46.117 (c) (1);

Change(s) Required for Approval and Date Completed:
None;

Approved : 2004-11-16 **Begin date : 2004-11-16** **Expiration date : 2005-11-15**

NOTE: Any research conducted before the approval date or after the end data collection date shown above is not covered by IRB approval, and cannot be retroactively approved.

Number Assigned by Sponsored Programs: **Funding Agency:**

Form 310 Provided: No

Your human subjects study has been approved.

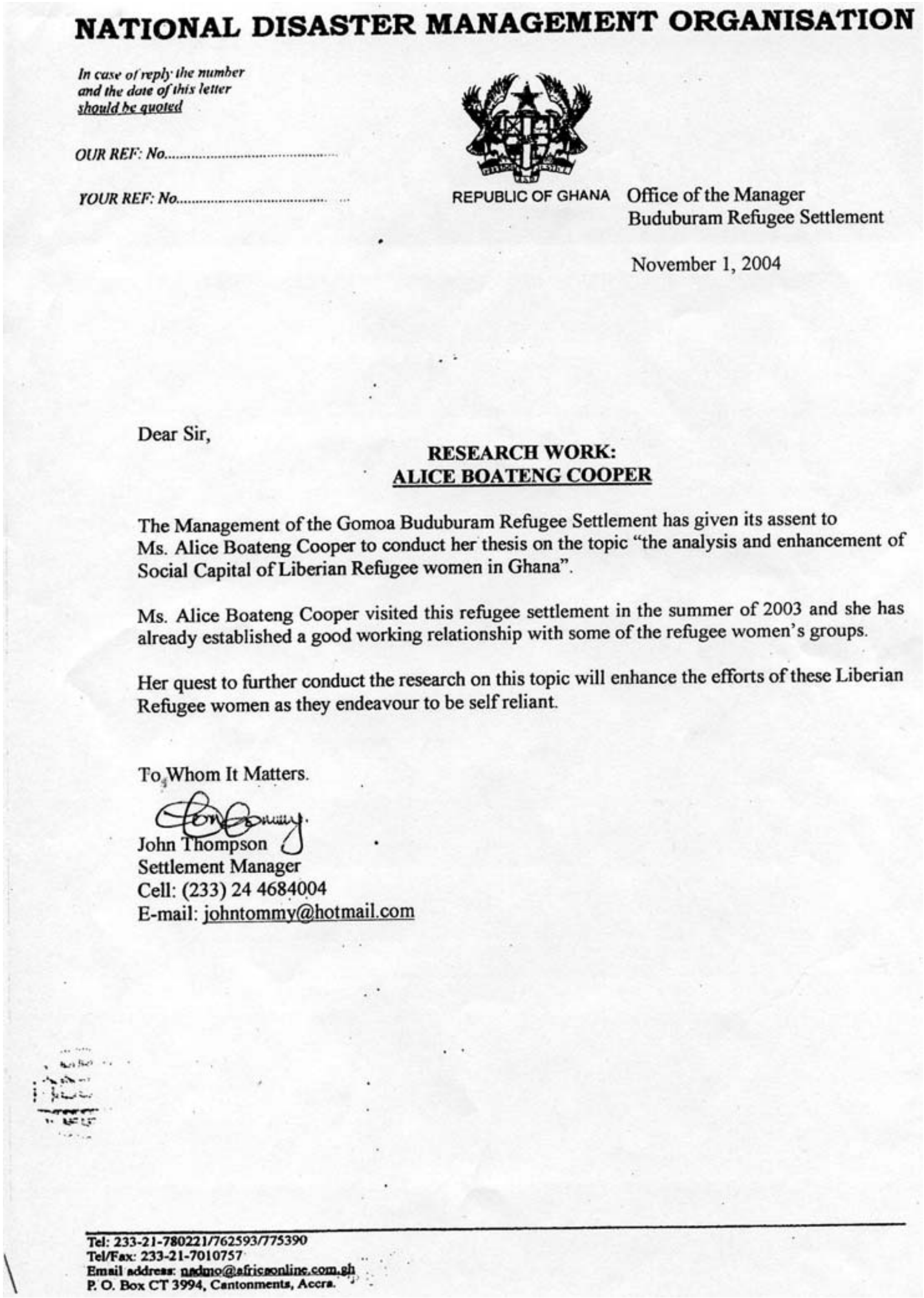
Please be aware that it is your responsibility to inform the IRB:
. . . of any adverse events or unanticipated risks to the subjects or others within 24 to 72 hours;
. . . of any significant changes or additions to your study and obtain approval of them before they are put into effect;
. . . that you need to extend the approval period beyond the expiration date shown above;
. . . that you have completed your data collection as approved, within the approval period shown above, so that your file may be closed.

For additional information regarding your responsibilities as an investigtor refer to the IRB Guidelines.
Use the attached Researcher Request Form for requesting renewals, changes, or closures.
Keep this original approval form for your records.

Chris A. Joseph
Christina A. Joseph, Ph.D.
Chairperson, Institutional Review Board

APPENDIX E

GHANA NATIONAL DISASTER MANAGEMENT APPROVAL FORM



NATIONAL DISASTER MANAGEMENT ORGANISATION

In case of reply the number and the date of this letter should be quoted

OUR REF: No...

YOUR REF: No...

REPUBLIC OF GHANA

Office of the Manager
Buduburam Refugee Settlement

November 1, 2004

Dear Sir,

RESEARCH WORK:
ALICE BOATENG COOPER

The Management of the Gomoa Buduburam Refugee Settlement has given its assent to Ms. Alice Boateng Cooper to conduct her thesis on the topic "the analysis and enhancement of Social Capital of Liberian Refugee women in Ghana".

Ms. Alice Boateng Cooper visited this refugee settlement in the summer of 2003 and she has already established a good working relationship with some of the refugee women's groups.

Her quest to further conduct the research on this topic will enhance the efforts of these Liberian Refugee women as they endeavour to be self reliant.

To Whom It Matters.

John Thompson
Settlement Manager
Cell: (233) 24 4684004
E-mail: johntommy@hotmail.com

Tel: 233-21-780221/762593/775390
Tel/Fax: 233-21-7010757
Email address: nadmo@africaonline.com.gh
P. O. Box CT 3994, Cantonments, Accra.

APPENDIX F

INTEGRATED QUESTIONNAIRE FOR THE MEASUREMENT OF SOCIAL CAPITAL (SC-IQ)

Demographic Information

Age: __________

Marital Status: ___________

Educational Level: ____________

Ethnicity: _______________

Years spent in camp: __________

Children alive: ___________

Sections

A. Groups and Networks

B. Trust and Solidarity

C. Collective Action and Cooperation

D. Information and Communication

E. Social Cohesion and Inclusion

F. Empowerment and Political Action

A: Groups and Networks

1. I would like to start by asking you about the groups or organizations, networks, associations to which you belong. These could be formally organized groups or just groups of people who get together regularly to do an activity or talk about things. Of how many such groups are you a member?

☐

2. Of all these groups to which you belong, which one is the most important to you?

________________________ [Name of group]

3. Thinking about the members of this group, are most of them of the same….

	1 Yes 2 No
A. Religion	
B. Gender	
C. Ethnic or linguistic background/ race/caste/tribe	

4. Do members mostly have the same…

	1 Yes 2 No
A. Occupation	
B. Educational background or level	

5. Does this group work with or interact with groups outside the village/neighborhood?

1. No
2. Yes, occasionally
3. Yes, frequently

6. About how many close friends do you have these days? These are people you feel at ease with, can talk to about private matters, or call on for help.

7. If you suddenly needed to borrow a small amount of money enough to pay for expenses for your household for one week; are there people beyond your immediate household and close relatives to whom you could turn and who would be willing and able to provide this money?

1. Definitely
2. Probably
3. Unsure

4. Probably not
5. Definitely not

B: Trust and Solidarity

8. Generally speaking, would you say that most people in this camp can be trusted or that you can't be too careful in dealing with people?

1. People can be trusted
2. You can't be too careful

☐

9. In general, do you agree or disagree with the following statements?

	1 Agree strongly 2 Agree somewhat 3 Neither agree or disagree 4 Disagree somewhat 5 Disagree strongly
A. Most people in this camp are willing to help if you need it.	
B. In this camp, one has to be alert or someone is likely to take advantage of you.	

10. How much do you trust….

	1 To a very great extent 2 To a great extent 3 Neither great nor small extent 4 To a small extent 5 To a very small extent
A. Ghana government officials	
B. UNHCR officials	

11. If a community project at camp Buduburam does not directly benefit you but has benefits for many others in the camp, would you contribute time or money to the project? (An example is the on-going school building project at the camp)

A. Time ☐	B. Money ☐
1 Will not contribute time	1 Will not contribute money
2 Will contribute time	2 Will contribute money if I have

C: Collective Action and Cooperation

12. In the past 12 months did you participate in any communal activities, in which people came together to do some work for the benefit of the camp community?

1. Yes
2. No (skip to question 14) ☐

13. How many times in the past 12 months?

☐

14. If there was a water supply problem in this community, how likely is it that people will cooperate to try to solve the problem?

1. Very likely
2. Somewhat likely
3. Neither likely or unlikely
4. Somewhat unlikely
5. Very unlikely ☐

D: Information and Communication

15. In the past month, how many times have you made or received a phone call?

☐

16. What are your three main sources of information about what the Ghana government is doing (such as agricultural extension, workfare, family planning, etc.)?

1. Relatives, friends and neighbors
2. Community bulletin board
3. Local market
4. Community or local newspaper
5. National newspaper
6. Radio
7. Television
8. Groups or associations
9. Business or work associates
10. Political associates
11. Community leaders
12. An agent of the government
13. NGOs
14. Internet

☐ ☐ ☐

E: Social Cohesion and Inclusion

17. There are often differences in characteristics between people living in the same village/neighborhood. For example, differences in wealth, income, social status, ethnic or linguistic background/race/caste/tribe. There can also be differences in religious or political beliefs, or there can be differences due to age or sex. To what extent do any such differences characterize this camp? Use a five point scale where 1 means to a very great extent and 5 means to a very small extent.

1. To a very great extent
2. To a great extent
3. Neither great nor small extent
4. To a small extent
5. To a very small extent

☐

18. Do any of these differences cause problems?

1. Yes
2. No → go to question 21.

☐

19. Which two differences most often cause problems?

1. Differences in education
2. Differences in landholding
3. Differences in wealth/material possessions
4. Differences in social status
5. Differences between men and women
6. Differences between younger and older generations
7. Differences between long-term and recent residents
8. Differences in political party affiliations
9. Differences in religious beliefs
10. Differences in ethnic or linguistic background/ race/caste/tribe
11. Other differences

☐ ☐

20. Have these problems ever led to violence?

1. Yes
2. No

☐

21. How many times in the past month have you got together with people to have food or drinks, either in their home or in a public place?

☐

22. [IF NOT ZERO] Were any of these people….

	1 Yes 2 No
A. Of different ethnic or linguistic background/ race/caste/tribe?	
B. Of different economic status?	
C. Of different social status?	
D. Of different religious groups?	

23. In general, how safe from crime and violence do you feel when you are alone at home?

    1. Very safe
    2. Moderately safe
    3. Neither safe nor unsafe
    4. Moderately unsafe
    5. Very unsafe

    ☐

F: Empowerment and Political Action

24. In general, how happy do you consider yourself to be?

    1. Very happy
    2. Moderately happy
    3. Neither happy nor unhappy
    4. Moderately unhappy
    5. Very unhappy

    ☐

25. Do you feel that you have the power to make important decisions that change the course of your life? Rate yourself on a 1 to 5 scale, were 1 means being totally unable to change your life, and 5 means having full control over your life.

    1. Totally unable to change life
    2. Mostly unable to change life
    3. Neither able nor unable
    4. Mostly able to change life
    5. Totally able to change life

    ☐

26. In the past 12 months, how often have people in this camp got together to jointly petition government officials or political leaders for something benefiting the community?

    1. Never
    2. Once
    3. A few times (≤5)
    4. Many times (>5)

    ☐

27. Lots of people find it difficult to get out and vote. Did you vote on the last state/national/ presidential Ghana elections?

    1. Yes
    2. No

    ☐

APPENDIX G

CONSENT FORM

CONSENT SCRIPT

I will read you consent information. This means that I will tell you the purpose of this survey and any benefits or risks you may have as a result of helping with this survey. Please listen carefully to this information. If you have any questions when I am finished reading, please ask them.

You are being asked to participate in this research survey titled “Social Capital of Liberian Refugee Women in Ghana: A Mixed-Method Study.” This research is being conducted by Alice Boateng Cooper, a student at the University of Georgia in the United States of America with the help of the Ghana National Disaster Management Organization (NADMO). The participation is entirely voluntary. This means that you have the right to stop answering questions at any time without giving any reason. If you stop, it will not affect any services you receive.

Some of the questions ask about experiences you may have had, witnessed or heard about as result of the war in your home country (Liberia), since you have been a refugee. You may find some of the questions upsetting. They may remind you of experiences that are painful to think about. If you feel you are too upset to continue to answer the questions, feel free not to answer. If you still feel upset after the interview is over, you can visit free of charge with your community health advisor.

In order to have an opportunity to answer the questions honestly, I will not ask you for your name or the names of your children. The information that you share, together with any information shared for the purpose of this study will always remain confidential. Your name will never be given to anyone, nor will I share any personal information that could identify you to anyone. If you agree to participate in this survey, please say yes.

Any other questions you have regarding this research can be sent to The Ghana National Disaster and Mobilization Organization, and the information can be sent to Alice Boateng Cooper or the University of Georgia. Research at the University of Georgia that involves human participants is overseen by the Institutional Review Board. Questions or problems regarding your rights as a participant should be addressed to Dr. Christina A. Joseph, Institutional Review Board, 606 Boyd Graduate Studies Research Center, University of Georgia, Athens, Georgia 30602-7411; Telephone (706)542-3199

Email: irb@uga.edu.

APPENDIX H

GUIDING QUESTIONS: QUALITATIVE INTERVIEW PROTOCOL

Demographic Information

Age: __________ Location: __________________

Time: _________ Marital status: ______________

Educational Background: __________ Years spent in camp: _____________

Children currently living in the camp: _________ Date: ______________

Initial Questions

1. Hello, it's nice to see you. Can you discuss with me how you came to live in this camp?
2. Tell me how long you have lived in this camp.
3. I would like to know about your family life, whether you are single, married, have children, and any other family members living with you here in the camp?
4. I am also interested in hearing about any transnational relationships/networks that you may have.
5. Can you share some ideas about whether you have other relatives living in other camps in or outside Ghana?
6. Tell me about any activities that take place between the other members (q. 3 & 4) and you.

Questions about the refugee women's life experiences:

1. Can you tell me something about your own life experience before the war?
2. I know it's hard, but if you can give me an account of your experience in Liberia during the war, that will help.
3. How did you manage to reach here in Ghana?
4. When did that happen?
5. Can you talk about other family members who accompanied you here?
6. How would you describe the position of women in Liberia?
7. How would you describe the position of women in this resettlement camp?
8. What is it like to be a refugee in another country?

Questions on UN High Commission for Refugees:

1. What are the major services offered to the refugee population by the UNHCR?
2. How about specific services offered to women here in this camp?
3. What are the special needs of women that in your opinion are not met?
4. Based on your opinion, what do you say are the strengths of the UNHCR?
5. How about weaknesses? This will be helpful because identification of kind of weaknesses you describe can really help in making changes in UNHCR's programs and services.
6. What kind of changes/similarities do you notice between services provided here at the Ghana Buduburam Camp and other camps you lived outside Ghana? (Most of them were placed in camps, either in Liberia or Ivory Coast).

Questions on camp activities:

1. What major activities take place here for the women in this camp?
2. Do the women socialize and/or help one another in this camp?
3. What major women's programs take place here?
4. What economic activities do you engage in, to supplement UNHCR's assistance?
5. In what ways do you/women here make the authorities in charge know your needs?
6. How do the camp-living affect things that you would like to engage in?
7. Suppose you were being asked by a camp official, whether or not they should move this camp from its location here near the capital, to a far away remote area. What would you say?
8. What argument would you draw to support this opinion? (In question 7)
9. What are some of the challenges, if any that face women here?
10. Can you describe some special needs of women that are not met in this camp?
11. What are some of the changes in women's lives that you would like to see happen?

Questions on Host Community:

1. Many of the women in the camp here say that there is none or very little interaction between the neighboring Ghanaian community and the refugee community. (This was one of the comments from most of the refugee women during the site engagement in summer 2003). What do you say to that?
2. What are some of the things that you've really not liked about the host community?
3. Can you also talk about some other things that you've really liked about the host community?
4. What do you think about resettling/naturalizing in Ghana?
5. You've been very helpful. I'd be very interested in any other feelings and thoughts you'd like to share with me to help me understand your experience as a refugee woman and how it affected you.

APPENDIX I

FOCUS GROUP: INTERVIEW GUIDE

1. Specific activities that women at the camp do, to help each other
2. How such projects/activities are organized, actors involved
3. Socialization with women in the camp, with other women's groups outside camp
4. Specific interactions/networks with the Ghana community
5. Women without groups/networks, how are they surviving?
6. Unregistered women, and therefore without identity cards, how are they surviving?
7. How about elderly women confined to their homes?
8. How women manage with the major problems in camp: food, water, lack of jobs
9. Activities women do to supplement UNHCR's assistance
10. How do women present their concerns to the authorities?
11. How camp-living affects some activities women would like to do
12. How they handle their differences (participants coming from all the different ethnic groups in Liberia, all the factions that were involved in the civil war)
13. Any sexual abuse issues in camp?
14. Problems/challenges confronting women as a group; as individuals
15. Further probes on reintegration, 3rd country resettlement, and repatriation
16. Enhancing women's happiness in camp – what needs to be done –suggestions

APPENDIX J

2004 CONTRIBUTIONS TO INTERNATIONAL REFUGEE AID AGENCIES

Top 20 Donors: Contribution in Millions of U.S. Dollars

United States	$ 619.0	Canada	$ 50.0
European Commission	237.8	Italy	38.7
Netherlands	114.4	Switzerland	37.7
Sweden	102.5	Finland	24.9
United Kingdom	97.5	Belgium	21.2
Japan	95.3	France	18.5
Norway	80.2	Spain	18.4
Denmark	60.6	Peru	18.3
Germany	52.0	Ireland	13.6
Australia	51.3	Luxembourg	8.1

Source: US Committee for Refugees (USCR)/Electronic Publishing Unit

APPENDIX K

ETHNIC COMPOSITION OF STUDY PARTICIPANTS

Group	N=100	Percent
Bassa		16.0
Congo		1.0
Gola		3.0
Grebo		9.0
Kissi		3.0
Kpelleh		16.0
Krahn		16.0
Kru		22.0
Lorma		7.0
Mano		3.0
Mende		1.0
Vai		3.0
Total		100.0