



Refugee livelihoods

Enhancing livelihood security among Mauritanian refugees

Northern Senegal: a case study

Evaluation and Policy Analysis Unit

UNHCR's Evaluation and Policy Analysis Unit (EPAU) is committed to the systematic examination and assessment of UNHCR policies, programmes, projects and practices. EPAU also promotes rigorous research on issues related to the work of UNHCR and encourages an active exchange of ideas and information between humanitarian practitioners, policymakers and the research community. All of these activities are undertaken with the purpose of strengthening UNHCR's operational effectiveness, thereby enhancing the organization's capacity to fulfil its mandate on behalf of refugees and other displaced people. The work of the unit is guided by the principles of transparency, independence, consultation, relevance and integrity.

Evaluation and Policy Analysis Unit
United Nations High Commissioner for Refugees
Case Postale 2500
1211 Geneva 2
Switzerland

Tel: (41 22) 739 8249

Fax: (41 22) 739 7344

e-mail: hqep00@unhcr.org

internet: www.unhcr.org/epau

All EPAU evaluation reports are placed in the public domain. Electronic versions are posted on the UNHCR website and hard copies can be obtained by contacting EPAU. They may be quoted, cited and copied, provided that the source is acknowledged. The views expressed in EPAU publications are not necessarily those of UNHCR. The designations and maps used do not imply the expression of any opinion or recognition on the part of UNHCR concerning the legal status of a territory or of its authorities.

Acknowledgements

Dr. Stone was assisted, in the production of this report, by Mr Ibrahim Thiandoum, L'Office Africain pour le Développement et la Coopération (OFADEC), Podor, Senegal; Mr Yoro Tall, OFADEC, Podor, Senegal; and Mr Papa Kysma Sylla, Programme Officer, UNHCR Dakar, Senegal

The authors are extremely grateful to Jeff Crisp, EPAU, for this opportunity to review and document the livelihood situation of Mauritanian refugees in northern Senegal, a situation which we believe is a striking example of just how much can be achieved for and by refugees given simple, but appropriate and sustained approaches.

Sincere thanks are also extended to M Dillah Doumaye, UNHCR Regional Representative, Dakar, and other staff at UNHCR Branch Office Dakar for assistance with logistics and other arrangements made during the time this work was carried out. Thanks are also expressed to the four researchers, Mme Wade Marie Niang, Mme Anta Niame, Mme Mariam Sy and M Manso Diallo, who worked long hours under sometimes difficult conditions to assist with interviews and take part in discussions. Finally, our deepest gratitude to those refugees who gave freely of their time and provided essential input and insight to this study. We hope that we have managed to reflect their experiences in coping with their newfound situation and that it proves useful to them and others in similar situations.

Contents

Executive Summary.....	1
Introduction.....	5
Promoting and enabling improved livelihood security for refugees.....	5
Exodus from Mauritania.....	6
Current caseload.....	9
Refugee status.....	9
Purpose of this study.....	10
Methodology and results.....	11
Approaches used.....	11
Analysis of approaches.....	11
The situation today.....	15
Overview.....	15
Early moves towards self-sufficiency.....	15
An enabling setting for livelihood security?.....	17
Livelihood support for rural refugees.....	19
Agriculture.....	19
Micro-credit programme.....	26
Agriculture and micro-credit assistance.....	34
Market study.....	35
Coping strategies.....	39
Background.....	39
Recognising and promoting skills.....	39
Strategies adopted.....	41
Some consequences of these strategies.....	42
Some lessons learned and conclusions.....	43
Has the support provided made a difference to refugee livelihoods?.....	43
What lessons can be drawn?.....	44
Annex 1. The study area, Northern Senegal.....	47
Annex 2. Questionnaire.....	49

Executive Summary

The notion of securing or even enhancing livelihoods or livelihood options is not a new concept in refugee-related operations: mention of “livelihoods” can be found in much of the early literature, for example, mainly in caseloads of long to extended duration. Yet, even where this has been considered, practical and lasting evidence of where agencies like the United Nations or non-governmental organizations have made a deliberate and concerted effort to enhance the livelihood security of refugees – and local people – are few and far between.

This report traces the history of one situation in West Africa where the UN High Commissioner for Refugees (UNHCR), and other agencies and donors for a time tried to help improve the well-being of refugees and, to some extent, that of local villagers.

This response followed the violent expulsion of some 60-70,000 people from Mauritania in 1989, most of who fled to neighbouring Senegal and Mali. According to UNHCR, in 2003 more than 25,700 Mauritians remained in refugee camps in Senegal and Mali. By far the largest number – some 20,000 – are located at more than 280 sites in northern Senegal in the Vallée du Fleuve. Many communities have managed to integrate with local populations, but the quality and security of their livelihoods is extremely varied.

Following some promising early support to agricultural development and extension to a limited number of “settlements”, little attention has been given to this caseload in recent years. In fact, funding shortfalls brought the programmes to an abrupt ending in the late 1990s. Using a small amount of funds which remained in a bank account, however, UNHCR’s implementing partner L’Office Africain pour le Développement et la Coopération (OFADEC) has continued to engage with a small number of refugee and local communities. The current programme is based on two forms of support: micro-credit and agriculture, both of which have been designed expressly around the formation and running of women’s co-operatives.

This case study examines the current livelihood situation and coping strategies adopted by a sample of Mauritanian refugees residing in northern Senegal. Of particular interest was to review the past and current systems in place with a view to extracting lessons on approaches taken to enhance the livelihoods of refugees, to examine future prospects and make specific recommendations on how UNHCR and other agencies might improve the current situation.

The study shows that while considerable thought may go into the planning and implementation of programmes designed to improve the short- and longer term livelihoods of refugees and local people, the way this is managed by international agencies leaves a lot to be desired. The lack of clear strategies, funding commitment, transparency and open engagement with the refugee community in particular has meant in this situation that while promising results started to emerge from earlier work, it was almost completely undermined by the sudden withdrawal of support when funds dried up. Refugees spoken to during field work commented bitterly on

this: clearly had they been better informed it is likely that they would have been better able to cope with such sudden action. As it happened, structures being set in place were still at too early a stage of development to have any chance of being sustained.

A number of lessons can be drawn from this study, some of which could be used to further improve and stabilise the livelihood situation of those refugees currently hosted and likely to remain in northern Senegal. Other lessons should find easy application in other refugee situations, especially in Africa. Among the main lessons emerging from this field study, and discussed in more detail in the body of this text, is that:

- (i) Women's co-operatives are a wise entry point for assistance and development activities, as women generally seem to be more hard working, reliable and responsible than men, especially even among displaced populations.
- (ii) When such initiatives are supported, however, a parallel equivalent initiative must exist for at least part of the male (refugee and host) population. To exclude them totally from support risks undermining a successful venture.
- (iii) Interventions should be small, simple and appropriate. Intended beneficiaries should be thoroughly consulted before any decisions are taken on what form the support programme(s) would take. Refugees and local people should also be fully engaged with any planning, management and monitoring. Some of the most successful and lasting interventions come from instances where refugees are themselves responsible for the action, but just require a little support to enable it to happen.
- (iv) Previous experience of refugees – and a rapid survey of skilled needs and opportunities – must be taken into account from the earliest moment in a refugee operation.
- (v) Micro-credit when introduced and administered correctly can transform the welfare and well-being of refugee families. This is immediately obvious in the health of children and general appearance of households.
- (vi) To be successful in the short- and long-term, a micro-credit scheme should be rigorous in terms of screening individuals and monitoring, but flexible enough to allow refugees to respect the terms of repayment schedules based on their capabilities and activities.
- (vii) Building livelihood security takes time and may need sustained assistance (although possibly at a low level).
- (viii) It also needs an experienced and co-ordinated approach between relief/humanitarian agencies, implementing partners (if different), government authorities and other players. In situations such as this one there is no replacement for regular contacts between technical support agencies/individuals and the refugees.
- (ix) Funding disruptions can be disastrous when creating a conducive setting and approach to sustainable livelihoods.

- (x) Refugees engaging in small businesses or agricultural activities should be encouraged to diversify their activities from the outset. Assistance should initially be provided with accessing markets and in the use of organic, mixed cropping practices, for environmental and health reasons as well as to avoid constantly recurrent costs for chemicals.
- (xi) Basic, focused training should be provided for all those engaged in credit-related businesses to enable them to become “independent” as quickly as possible.
- (xii) Close monitoring – technical and administrative – is essential throughout all phases of assistance programmes.
- (xiii) Where possible, groups of women should be encouraged to group together and fund larger purchases or investments. This could help overcome an individual’s limitations in buying/saving where credit facilities are limited.
- (xiv) Throughout this process, local people should also benefit somehow from any form of assistance. Clarity over this issue up front could open up useful opportunities for refugee livelihood development through, for example, free and secure access to land or other arrangements made.
- (xv) Encouraging and enabling a more sustained and sustainable livelihood approach has much merit in situations such as this. Indeed, some of the original concepts of the agricultural and micro-credit projects spoke of this and attempted to turn it into reality. Benefits were clearly emerging from this early work over a number of years, but these were quickly eroded following funding shortfalls, which led to the eventual cancellation of projects and withdrawal of support.

Introduction

Promoting and enabling improved livelihood security for refugees

1. The notion of securing or even enhancing livelihoods or livelihood options is not a new concept in refugee-related operations: mention of “livelihoods” can be found in much of the early literature, for example, mainly in caseloads of long to extended duration. Yet, even where this has been considered, practical and lasting evidence of where agencies like the United Nations or non-governmental organizations have made a deliberate and concerted effort to enhance the livelihood security of refugees – and local people – are few and far between.

2. This report traces the history of one situation in West Africa where the UN High Commissioner for Refugees (UNHCR), and other agencies and donors, for a time made concerted efforts to help improve the well-being of refugees and, to some extent, that of local villagers. Various assistance and development interventions were introduced in a move towards making them become self-sufficient. While many positive lessons can be drawn from these experiences, it is also clear that some serious errors occurred along the way – some induced by the sudden downsizing of programmes, loss of project staff and funds, and withdrawal of support/assistance from other programmes. Such perturbations – for example, the withdrawal of food provisions in a programme not yet capable of being self-sufficient – only add further to uncertainties among the refugee and local communities, and do little to actually support the notion or practicality of improving or sustaining livelihoods among displaced people. What is also clear, however, as seen in this analysis is how the lack of forethought or planning influences refugees’ decisions and options. Typically during the screening process, refugees are asked of their former professional experience, if any. Such information, while duly recorded, is often then left aside and programmes designed and implemented by the agencies themselves typically parachuted onto the refugees.

3. In the current instance, with little warning – almost 100 per cent of the refugees spoken to during compilation of this review mentioned that they had fled empty-handed, with few or no possessions), tens of thousands of refugees fled from the south and south-eastern parts (Brakna, R’kiz, Traza, Magama, Boghé) of Mauritania in 1989. An estimated 50,000-60,000 people crossed the Senegal River into neighbouring Senegal, while others fled to Chad, where an estimated 6,000 still remain in the Kayes region. Assistance was provided to refugees for a time by UNHCR and other international agencies. The policy of the Government of Senegal at the time was to “regard the refugees as family members and to host them on their territory as long as they wanted to stay” (Klein, 1994).

4. Today, some 20,000 Mauritanian refugees remain in northern Senegal, located in some 280 sites – not classic camps or settlements, but informal villages or mere collections of houses, most often associated with local communities – along a 600 kilometre stretch of the Senegal River valley. Since the late 1990s, virtually no

international assistance has been provided to these people, all of whom still face uncertain status (see below).

5. This case study documents the findings from selected sites in northern Senegal, based on formal and non-formal meetings and discussions with refugees and local Senegalese, as well as much more detailed personal interviews from selected individuals – mainly women – from within targeted sites. The majority of those Mauritians met and interviewed are from two dominant ethnic groups – Peulh and Toucouleur.

6. In examining what strategies and activities have or might have been promoted and adopted, as well as the coping strategies developed and/or adopted by the refugees, attention has centred largely on agricultural activities and the provision of microfinance assistance. At the time when this research was carried out, both activities had been promoted intermittently by UNHCR and other agencies, including BMZ, for at least a decade. This study briefly traces the history of these interventions, and the rationale for these activities being promoted above others. It also examines some of the main impacts and considers whether and how these have had any bearing – positive or negative – on the livelihood and well-being of the affected refugee groups, as well as the broader Senegalese community. Finally, a more in-depth view is given of the current coping mechanisms adopted by selected groups of refugees, and their families.

Exodus from Mauritania

7. The broad origins of the ethnic and cultural conflict and discrimination between certain groups in Senegal and Mauritania arise from socio-economic and cultural differences between traditionally nomadic Arabic-speaking (*Hassaniya*) Moor herders and Afro-Mauritanian sedentary cultivators of the Halpulaar (the largest Afro-Mauritanian group), Soninké and Wolof ethnic groups. Although culturally homogenous, the Moors are divided among numerous ethno-linguistic clan groups and are racially distinguished as “White Moors” and “Black Moors”. The Halpulaar, Wolof and Soninké ethnic groups are/were mainly concentrated in the south and were in dominant positions in government administration.

8. Since April 1989, some 40,000 to 50,000 black Mauritians – members of the Peulh, Wolof, Soninké and Bambara ethnic groups – have been expelled from their own country on orders of their government. Most now live in refugee camps in northern Senegal.

9. The expulsions took place in the context of a dispute between Mauritania and Senegal, which erupted into communal violence in the capitals of Nouakchott and Dakar. Pogroms were organized against light-skinned Mauritanian Moors in Senegal while in Mauritania, many Black Mauritians were denounced as saboteurs and Senegalese fifth columnists. Much confusion reigned which, at its peak in April 1989, involved the forced expulsion of about 70,000 Black Mauritians, mainly from the Pulaar, Soninké and Wolof ethnic groups.

10. According to the Human Rights Watch, the crisis erupted over the question of land in the fertile Senegal river valley – not by any means the first time such a gesture has been extended over access to, and resulting conflict over, natural

resources. The Mauritanian government has sought to dispossess blacks of their land in the valley by instituting policies that favour the purchase of land by *beydanes* (Arab and Berber Mauritians), in conflict with the traditional system of tenure.

11. The expulsion of black Mauritians began immediately after clashes in early April 1989 between Mauritanian herders and Senegalese farmers. Each country then agreed to repatriate the other's citizens as a precaution against further bloodshed. The Mauritanian government took advantage of the repatriation process to begin a systematic expulsion of thousands of black Mauritanian citizens to Senegal, with the aim of minimizing the political significance and clout of Mauritania's black population.

12. Among those targeted for expulsion were black civil servants, employees of private institutions, trade unionists, former political prisoners and, in some instances, the wives of political prisoners. Many were summoned by the police, interrogated, forced to relinquish their identity cards and then transported in trucks, with or without their families, to the edge of the Senegal River, where pirogues discharged them to Senegal. Some of those met during the current research had even swum across the river, arriving with no possessions and often no clothing.

13. After a sudden arrival of some 55,000 people in 1989-1990, the rate of influx slowed, reaching in 1992 a caseload of 66,300 people. Following the initial exodus, the number decreased steadily to some 59,000 refugees by August 1994, of which about 52,000 received food assistance (Klein, 1994).

14. Although the expulsions have now ceased, thousands of Mauritians languish in refugee camps – entirely more akin to settlements though than a structured camp – in Senegal. The last official census (August 1995) indicated that there were almost 50,000 Mauritanian refugees residing in northern Senegal in four zones (Table 1).

Table 1. Number of Mauritanian refugees living in Northern Senegal, August 1995

Zone	Number of refugees	Number of sites
Dagana	5,599	46
Podor	19,250	106
Matam	18,654	114
Bakel	5,536	15
	49,039	281

Note: at this stage, all refugees received food aid – primarily sorghum and or millet (mil), plus oil, beans and/or niébe and salt

15. According to a report¹ from the U.S. Committee for Refugees, at the end of 2001, Senegal hosted more than 40,000 refugees and asylum seekers, the majority of whom come from Mauritania and a minority from other African countries. More recent statistics from UNHCR in Senegal indicate that in urban areas there have been 714 refugees and asylum seekers from Sierra Leone, 436 from Liberia, 346 from Rwanda and 1,520 from other countries, totalling 3,016. Additionally, UNHCR reports approximately 20,000 refugees in rural areas, all from Mauritania, and

¹ World Refugee Survey, 2002, U.S: Committee for Refugees (www.refugees.org/WRS2002).

estimates that there are approximately 40,000 Mauritanian refugees in Senegal² (see also Table 2). The latter figures show a far higher number of women (56 per cent) to men (44 per cent), but an even more skewed ration of youth to adults: almost 60 per cent of the estimated population of refugees in the five main centres in Senegal are under the age of 17. From interviews carried out during this research in selected sites in northern Senegal, refugee household size varies from 2 to 22 people, with an average of 11 persons per household.

Table 2. Approximate Number of Refugees Residing in Senegal – Dakar, Dagana, Podor, Matam, Bakel

Age Group	Male	Female	Total
0-4	1,581 (7%)	2,347 (10%)	3,938 (17%)
5-17	3,883 (17%)	5,760 (25%)	9,643 (42%)
18-59	4,246 (18%)	4,170 (18%)	8,416 (36%)
60+	408 (2%)	621 (3%)	1,029 (5%)
Total	10,118 (44%)	12,898 (56%)	23,016 (100%)

Figures in parenthesis indicate rounded percentages

16. Refugees settled mainly on their own accord at some 280 sites stretching along approximately 600 kilometres of the Senegal River, which forms a natural geographical border with Mauritania. Several thousand other refugees have reportedly migrated to other parts of Senegal. These habitations were mostly located in close proximity to local villages, the refugee population often having family links with the Senegalese inhabitants. Some, but by no means all, such villages initially received minimal social infrastructure and support for basic amenities from UNHCR from the outset. Whereas the rural delta and lower valley were sparsely populated at this time, the density of the riverine periphery was relatively high in the middle reach of Podor and Matam (see Map, Annex I). Between 1976 and 1994, the local population of the four river departments increased from 550,000 to 879,000, an increase of 54 per cent (2.4 per cent increase per annum). By 1994, the refugee caseload represented an increase of about 6 per cent in population (Klein, 1994).

17. Most Mauritanian refugees have supported themselves with minimal help from UNHCR since 1996. Some, however, continue to receive modest health care, education assistance and are provided with clean drinking water. All continuing assistance is provided through one implementing partner, L'Office Africain pour le Développement et la Coopération (OFADEC). From prior experience, most attention is focused on women and youth activities. Senegalese authorities have provided books and teachers to Mauritanian students and have attempted to integrate refugee children into the local school system. Mauritanian refugee leaders, however, declared in 2000 that UNHCR had “abandoned” them to poor health care and malnutrition³.

18. After the border between Mauritania and Senegal reopened in 1992, prospects for voluntary repatriation improved. Small groups of refugees apparently returned spontaneously and in many cases incognito.

² UNHCR, 2001, UNHCR Mid-year Report 2001

³ www.refugees.org/world/countryrpt/africa/senegal.htm.

Current caseload

19. Latest census figures (August 1995) are shown in Table 1, indicating a presence of almost 50,000 refugees. Since then, however, the numbers have dropped significantly. The current caseload in the Senegal is geographically divided between an estimated 2,000-3,000 urban refugees in Dakar and a far more sizeable figure of probably some 20,000 refugees in northern Senegal. The latter are located at some 280 sites strung out across four "departments" along the Senegal River valley. Talks have been underway for some time to undertake a new registration programme, but no date has been set for this to commence.

20. The current caseload is composed of two main ethnic groups, Toucouleurs who largely live from agricultural activities and minor pastoral livestock raising or fishing, and the Pheul (Fulani) who are primarily engaged in semi-nomadic livestock-raising and some agro-pastoral activities on the side. Soninkés and Wolofs are other minor ethnic groups.

21. Both the Mauritanian refugees and the indigenous population on the left bank of the (middle) Senegal River are Haalpulaar, i.e. those who speak the Pulaar idiom. Apart from their language, a common feature is given by their social structure and their social life, in which the type and degree of interdependence plays a principal role: this is marked by distinctive castes and conservative social standing.

Refugee status

22. Senegal is signatory to the United Nations Convention Relating to the Status of Refugees and its Protocol, as well as the International Covenant on Civil and Political Rights and its First Operational Protocol.

23. The Senegalese government abruptly halted efforts to register Mauritanian refugees and provide them with identity cards in 2000. The registration process was still stalled at the time this study was carried out (August – September 2003), even though UNHCR has stated that it's "prime objective is to formalise the refugees" legal status in the country. Similar situations were also noted in neighbouring Gambia (Conway, Pers Comm) and in Gabon, with refugees from the Congo (Stone, Pers Obs). This aspect of the present situation is far from uncommon in this broader region.

24. Refugee leaders have repeatedly asserted that the population will not repatriate from Senegal until the Mauritanian government guarantees their citizenship and re-imburses them for lost property. No formal repatriation has existed since the turn of the century, but around 30,000 refugees are believed to have repatriated without the knowledge or assistance of Senegalese authorities or UNHCR. Klein (1994) states that "more than 75 per cent of the refugees consistently express their willingness to return to their home places". From the number of people responding to a question on this subject (n=91) during the 2003 field mission, however, it would appear that the vast majority of people have no desire to return to Mauritania (67 per cent). A small number (14 per cent) stated that they didn't think it would ever happen – not directly saying whether they would return or not, while a slightly larger group 19 per cent said they could envisage returning if conditions were right. Among these were that:

- it was safe to return;
- UNHCR organizes the return;
- there was peace in the region;
- their rights would be re-instated; and that
- their lands and other possessions be restored to them.

25. While poverty may still be pervasive in Mauritania, it is widely believed that many of the Mauritians living as refugees in Senegal, or those who have become integrated into the Senegalese economy, may be reluctant to return to Mauritania because they have the assurance of a higher income in Senegal as refugees or temporary workers than if they return to Mauritania. This is particularly true where they lost their farm land, houses, and herds when they fled or were expelled from Mauritania.

26. As is known from studies elsewhere, there is of course constant exchange and communication between Mauritanian refugees now living in northern Senegal, and people in their home villages. Some refugees (mostly men) even admitted to carrying out direct trade between the two countries. However, given the good relations which exist between local people and the refugee communities in the majority sites it is unlikely that these refugees would make any conscious decision to return to Mauritania in the near future. For this reason, it is also all the more important that greater moves are made to broaden and strengthen their livelihood options, together with similar acts for local people, to continue and create a stable and favourable climate and relationship for these people to share and develop.

Purpose of this study

27. This Case Study, which was initiated by the author in conjunction with UNHCR's Evaluation and Policy Analysis Unit (EPAU) and the UNHCR Regional Office in Dakar, examines the current livelihood situation and coping strategies adopted by a sample of the Mauritanian refugees residing in northern Senegal, following direct interventions by UNHCR and other agencies in the 1990s. Of particular interest was to review the past and current systems in place with a view to extracting lessons on approaches taken to enhance the livelihoods of refugees, to examine future prospects and make specific recommendations on how UNHCR and other agencies might improve the current situation. As this is one of a series of such studies being carried out by EPAU, the findings were expected to contribute to a broader picture of how UNHCR and its partners address the issue of refugee livelihood security in different countries and at different phases of refugee operations.

28. Seven site visits were made from 29 August to 13 September 2003, at: Diolly, Ndjioum, Taredji, Ngaole, Antenne Dabaye, Dagana II and Dodel. At each site, consultations were held with refugees and local Senegalese villages. A rapid study was also made on Dodel weekly market. Field colleagues collaborating on this study, however, have more than 20 years direct, daily experience of this situation, providing a deeper understanding than this field study alone would allow.

Methodology and results

Approaches used

29. A combination of tools and approaches was used to gather pertinent data in this review. Following an initial examination of information available on the refugee situation in rural northern Senegal, in particular, and given the number of sites and geographical distances involved, it was decided from the outset to concentrate on a few selected sites where more detailed analyses could be undertaken in the time available.

30. Agreement was reached from the outset that refugee livelihoods would be primarily examined through activities relating to agriculture and/or micro-credit, with particular attention being given to women's groups. These decisions were taken given that these were the two main subject areas addressed from the outset of the care and maintenance programme co-ordinated by UNHCR, the government and other agencies in an attempt to provide some livelihood support to refugees. In the course of these programmes – described in more detail in chapter on Livelihood Support for Rural Refugees – conclusions were reached by UNHCR and its partner, OFADEC, that working through selected Women's co-operatives was a better option in terms of impact and continuity, compared with trying to provide assistance to a much broader audience. This became all the more important as resources for technical back-up and monitoring became all the more limited.

Analysis of approaches

31. Different methodologies were elaborated for the contrasting situations – semi-urban and rural cases – in northern Senegal, and selective analysis of urban cases in Dakar.

32. In northern Senegal, group meetings were arranged in advance with seven (see Table 3) selected villages, giving the head of the site time in each case to inform people of forthcoming meetings and the intended purpose.

33. As these were open meetings, with some people joining and leaving at different times, it is difficult to put a precise figure on overall attendance. However, best estimates of people attending the entire meetings are as follows: 90 women, 42 men and 42 children, (Table 3).

34. The vast majority of participants at these meetings were refugees: local village leaders were occasionally found to be among the participants, actively participating in the debate. On each occasion, the precise nature of the meeting was explained at the outset in order to restrict the dialogue to the subject area, but very little control was exercised in guiding or leading the discussions. Such meetings usually lasted from 3-5 hours and touched on wide ranging issues, but remained focused as much as possible on the issues of livelihood security and coping mechanisms. While most time and attention was given to female participants to express their experiences,

specific questions were also addressed to the male contingent. Site visits were also an ideal opportunity to view at first hand the housing and living conditions of the particular community, to examine their food (agricultural) stores, and to inspect the infrastructure installed. On-site discussions were also held in most active agricultural plots receiving financial and/or technical assistance from UNHCR/OFADEC.

Table 3. Public meeting attendance

Site	Female participants	Male participants	Children
Diolly	16	13	8
Taredji	9	5	10
Antenne Dabayé	14	9	6
Ngowle	12	2	5
Ndioum	15	3	6
Dagana II	9	4	5
Dodel	(15)*	6	2
Total	90	42	42

* In this instance, women had already left for the market: 15 were interviewed at their stalls, but the occasion did not allow them to participate in a group discussion

35. These meetings⁴ were also taken as an occasion to request whether individuals might be receptive to more in-depth discussions on issues relating to their personal situations, through completing a semi-structured interview. In all cases, permission was granted for more formal interviews to take place. For this purpose, four researchers, all adult teachers (three females, one male) were recruited to carry out the interviews. Detailed discussions were held with the researchers on the use and content of a questionnaire (in French) to ensure that all four were familiar with the meaning of each question, and would be able to translate the questions appropriately into a local language, such as Pulaar. Interviews were held in the mornings and afternoons, each lasting from two to two-and-a-half hours.

36. Individual interviews were held with selected participants (mainly female, by deliberate choice) from each site and observations recorded. Each person interviewed was assured from the outset that this was an entirely voluntary engagement and that any comments recorded would remain confidential. This did not seem to pose any problem and, if anything, the number of people expressing a desire to be interviewed exceeded the capacity of the review team to deal with this, given the time available. Details of the people interviewed are shown in Table 4.

Table 4. Number of individuals interviewed by questionnaire process

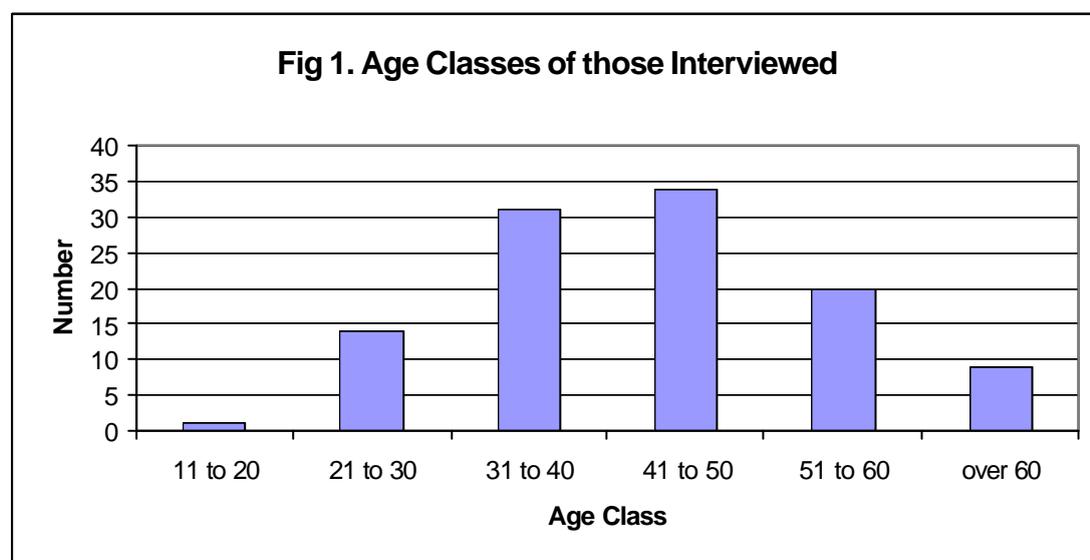
Site	Number of females interviewed	Number of males interviewed
Diolly	10	3
Rosso Peulh	9	3
Dagana II	7	3
Ndioum	3	2

⁴ Where group meetings were not staged (three sites), an advance request was made to the head of the site as to whether the interviewers might be allowed to visit the site and conduct their work.

Taredji	10	2
Dodel	9	3
Antenne Dabayé	7	3
Ngaole	9	2
Salde Fanaye	9	3
Mboyo	8	4
Total	81	28

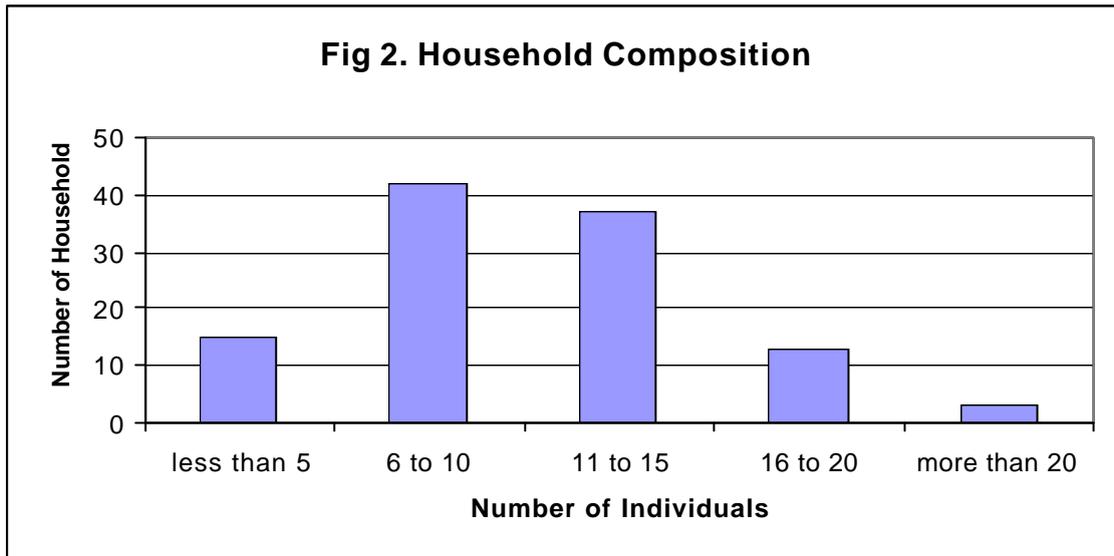
37. Table 4 shows that of the 109 people interviewed independently, 74 per cent were women. Of this group, 44 women (54 per cent of the total) were members of one of the co-operatives active in this region at the time. Almost equal numbers were interviewed from the predominantly Peulh dominated sites (Ndioum, Dodel, Taredji, Rosso Peulh and Dagana II) – 51 people – as with the other sites, 58 people.

38. During the interview process, care was also taken to ensure that a range of age classes was sampled. For women, individuals from the age of 17 to 69 were interviewed, while men from the ages of 24 to 79 were among those participating in the review. Average ages for the female groups would be in the late 30s, while most men tended to be in their mid-late 40s. Most of those interviewed (60 per cent) were of the middle-age group (30-50) (Figure 1).



39. Attention was also given to household size. From the ten sites where interviews were conducted, the household composition ranged from 2 to 22 people, the former being noted in the case of a divorced woman and child, and a mother and adopted child. Of the 109 households censused, 45 cases (41 per cent) had fewer than 10 members, with the overall household average being 9.2 persons.

40. Household sizes of 6 to 10 individuals were the most common recorded incidence (39 per cent of the total), followed closely by households of 11 to 15 persons (34 per cent) (Figure 2).



41. Data also show that the Peulh households interviewed (n=51) had generally fewer family members living within the given households, 511, compared with 676 for an almost equal number of households in non-Peulh sites.

42. In addition to the above, direct interviews were held in Dakar with a range of refugees from other countries. These, however, will not be addressed in much detail in this review, but the findings were useful in that they helped understand some of the differences observed between some of the attitudes, approaches and end results between rural and peri-urban sites in the Senegal Valley, part of which may be explained by ethnic differences.

43. Thus, despite the relatively short time spent on the ground for the analyses accompanying this review, the various sampling methods used and approaches taken – together with the fact that two of the authors of this Study have more than 20 years of hands-on experience with this programme – provide sufficient confidence in the observations and recommendations.

44. The questionnaire used for the individual interviews appeared to work satisfactorily, with the only recurrent negative comment being the time required for completion. Each interview took a minimum of two hours to complete which, while limiting the number of interviews which could be carried out in the time given, could also have been a constraint on the part of refugees, the intention being to not retain people from their own activities for undue periods of time. The latter was only experienced in a couple of instances with individuals not wishing to continue the interview on account of other engagements: such incomplete records have not been included in this analysis.

45. Brief meetings were held each day with the team of researchers to review the previous day's work, examine some of the responses and to fine tune approaches and further explain any particular words or phrases which had proved difficult to translate or express.

The situation today

Overview

46. While recognizing the danger of simplifying the situation of some 20,000 people, the approaches applied during the field work described above allows a certain number of conclusions to be drawn and recommendations made, based on the opinions of the diverse groups interviewed.

47. When asked to describe some of the positive and less positive aspects of their livelihoods, the vast majority of refugees interviewed spoke of the solidarity which existed at each site, and especially with their Senegalese neighbours. Good relations with neighbours were frequently discussed and it was only in what might be described as peri-urban situations (such as Dagana II and Rosso Peulh) that some resentment or ill feelings were mentioned in connection with local people.

48. People were generally more effusive about some of the negative aspects of living as a refugee in this situation, most of which can be clustered into one of two categories – health and economic. Health concerns were frequently cited, despite the fact that most sites have what is deemed to be relatively good access to clinics/dispensaries and at least nursing staff: the ratio of refugees to nurses ranged from 10 people per nurse in Diolly to over 200 in Taredji. There were however a considerable number of statements relating to poor access to hospitals, especially with regards child births and emergencies when people had to be frequently transported by horse cart.

49. Malaria was cited as a major problem by almost all those interviewed, and requests were made for general distribution of impregnated mosquito nets. Bilhartzia (on account of the location of many sites close to the river) and respiratory problems were also mentioned, as was outbreaks of diarrhoea when water is scarce.

Early moves towards self-sufficiency

50. From 1990 to 1998, UNHCR promoted self-sufficiency activities for refugees through agricultural, fishery, livestock and micro-credit projects. Other agencies, notably the European Union and the Government of the Federal Republic of Germany (BMZ) also contributed to self-sufficiency and local integration efforts.

51. At the same time, many refugees were thought to have managed by themselves to find ways to produce food and generate income, but no analysis was carried out on this aspect.

52. Thiadens (1997) noted that “Through a variety of economic activities, including irrigated and rain-fed crop production, vegetable production, livestock rearing, fishery, wage labour, small business and domestic work, most of the refugees are now self-sufficient at the same level as the local population”. A nutritional survey carried out in July 1996, seven months after phasing out of food assistance, showed a

malnutrition rate of 8.6 per cent, slightly higher than the malnutrition rate among the local population (8.4 per cent). At the same time, however, Thiadens also noted that “[refugees’] economic and social conditions remain precarious and a number of refugees without access to productive activities can still be considered as vulnerable”.

53. With the progressive integration of refugees with local communities and national services – refugees have had access to and contribute to the costs of local health clinics and schools – and with what was seen as the increasing level of self-sufficiency among refugees, care and maintenance programmes were scaled down and programmes promoting self-sufficiency consolidated. UNHCR’s direct interventions and all support ended in 1998.

54. Just what some of the above statements and assumptions are based upon is not clear. Thiadens (1997) clearly states that in the period 1991-1997, some 2,800 refugee families are expected to have benefited from the combined inter-agency support to irrigated agriculture (see para. 67 also). It is also apparent that the agricultural assistance package was not adequate or the results reliable. Many sites prepared for irrigation were abandoned. Essential materials such as water pumps fell into disrepair and were too expensive to replace – except in instances where careful fund management enabled costs to be recovered internally through the sale of produce and contribution of participating farmers. A serious question therefore hangs over the then judgement and pronouncement that assistance to these refugees could be discontinued.

55. While the present study was not intending to assess the overall situation for all refugee sites, or the previous programmes implemented, from those visited a number of observations can be made:

- refugee communities are clearly not self-sufficient in their needs: some face considerable obstacles in ever realising this;
- few of the previously supported agriculture-related activities have continued, seemingly mainly from lack of funds, technical assistance and equipment;
- the withdrawal of financial and technical support for refugee agriculture-related activities may have been too early and sudden. A more careful withdrawal and hand-over programme would have had considerable benefits.

56. Agriculture still retains considerable potential as a foundation – but not an exclusive means – for enhanced livelihood security and possibly a high degree of self-sufficiency. As the following sections show, positive results are once again being achieved through focused technical assistance and provision of credit to agricultural groups, which comprise of almost equal numbers of refugees and Senegalese nationals. Equally important, observations from this present study highlight the many positive aspects of the situation in which refugees exist, an occasion where relatively few obstacles and ample opportunities exist for enhancing livelihood security. What is required, however, as discussed later, is conscious and sustained support that would prepare interested refugee families in better management of their

means and resources. Not every refugee is, or wants to be a farmer: different solutions have to be identified and tailored for different interest groups.

An enabling setting for livelihood security?

57. In large, refugees interviewed were quite positive about their current situation. Overall security did not appear to be a concern in the rural and peri-urban settings at least, although mention was frequently made of some individual/family security issues. Among the security issues raised were:

- poor housing conditions, especially given the risk of fire and/or flooding;
- the need for more secure housing – many houses lack doors and people are therefore more vulnerable to attack or theft;
- sexual abuse (although generally spoken about, there were seemingly few actual incidents reported);
- need for better lighting around the site; and
- stealing – often of rice, mattresses and livestock.

58. All those spoken with agreed that the young, old and weak members of the population were the most vulnerable members of the community. There appeared, however, to be a strong sense of caring for such individuals, even by people not directly related to them.

59. The Case Study also reveals that most people spoken with have a positive attitude towards improving their living conditions and lifestyles. Many, however, cite the lack of means (funds and materials) as being the biggest obstacles towards self-help. Where these means have been forthcoming to some degree – through agricultural assistance or the provision of micro-credit, for example – tangible benefits can be seen.

60. Unlike many other countries, no discernible obstacles were noted or cited in relation to central government or local authority policies. Refugees, for example, are permitted to engage freely in trade and other economic activities – there are not even any local customs which prevent this from happening. Refugee women trading at the daily or weekly markets pay a small premium (FCFA100) each time, but this is also a condition imposed on Senegalese traders.

61. Central and local governments are, again, open to refugees engaging in agriculture. Access arrangements are made between the refugees and local population, directly. Normally, land is rented from Senegalese nationals, with repayment being in cash, an agreed upon contribution of crops, or a combination of both. Men, more commonly than women, enter into such agreements. Occasionally Senegalese national and refugees can be seen to work the same plots of land – certainly in the case where external financing has permitted the purchase and operating of a water pump (see chapter on Livelihood Support for Rural Refugees), but this is not a precondition.

62. The only restriction mentioned by refugees – apart from some not being able to access land, but this was largely found to relate more to people being unable to amass sufficient funds to either guarantee that rental would be covered or others who were not able to purchase tools/seeds, or who failed to succeed in growing crops – was in relation to the Ministry for Water and Forests (Ministère des Eaux et Forêts). At almost every site featured in this Case Study, refugees noted the constraints imposed by agents of the Ministry on felling trees. The collection of dead wood was permitted in each region, and this formed a regular source of income for many refugee women who gathered this for sale at the market or within their own site.

63. Refugees, as noted above, have free access to markets – often held daily on some sites, but weekly in nearby towns. Frequent observations of the latter in particular revealed these to be bustling points of exchange, with traders coming from far away to buy and sell. Agreement was widespread that most markets had increased considerably in size since the arrival of refugees. Many new products had been and continued to be introduced to the market place by refugees – from fruit and vegetables, to bread and livestock. Some of the refugee women, in particular, had former experience with small businesses, and likely became active in this role in Senegal at a very early stage. Additional information on markets and trading is given starting para. 130.

64. The general conditions experienced by refugees in northern Senegal are therefore quite conducive to them engaging in activities such as trade and marketing, agriculture, and general employment, although demand for the latter already appears to already exceed demand.

Livelihood support for rural refugees

65. This section examines the rationale, impact and current status of two activities which were designed from the early 1990s to provide longer term livelihood support to refugees in northern Senegal – agriculture and micro-credit. Both initiatives have had a mixed reaction, with obvious benefits emerging for refugees and local villagers from both at various times. It is clear, however, that in the absence of adequate support and monitoring, much of the input from 1991 to 1998 – when support was finally terminated – has been largely wasted.

66. A new approach, using the same initiatives, started in 2002 but with a much more cautious and focused approach, and under tighter management. This approach is already showing clear positive impacts, all the more so where both agriculture and micro-credit operate simultaneously. A number of valuable lessons can be drawn from this experience, for application in northern Senegal as well as in other refugee operations.

Agriculture

The physical setting

67. The climate of the Senegal valley ranges from sub-Saharan to Sahelian. During the period 1918-1969 the annual average rainfall was 300mm at Dagana and Podor and 500mm at Matam and Bakel. Variations from this long-term norm, however, have been noted from 1970 onwards and were marked by a series of droughts, reflected by the 1970-1986 average of about 180mm at Dagana and Podor, 300mm at Matam and 480mm at Bakel. These occurrences dramatically affected the farming systems of the whole valley.

68. Of particular note has been a conscious increase in the area of small village irrigation schemes for rice cultivation, a practise that became very popular in the current refugee-hosting area, and a practise which was actively encouraged and supported by UNHCR and other agencies. In the present context, this would have been just prior to the refugee influx from Mauritania. Similar agricultural practices were happening at the same time on the Mauritanian side of the riverbank: this could have enabled at least certain refugees to assimilate and integrate more smoothly into the emerging agricultural trends and practices in northern Senegal.

69. Soil structure and content varies along the valley but can, for the purpose of this study on agricultural (excluding livestock) production, be generalised into clayey vertisols near the river, which are particularly good for rice cultivation, backed by higher, drier and more sandy soils more suitable for cereal and vegetable production.

70. In theory there are three distinct cultivation seasons: the rainy season (l'hivernage) from June to October, the cold, dry season (contre-saison sèche-froid) from October to February and the warm, dry season (contre-saison sèche-chaude)

from February to June. Two cereal crops can be grown on a single plot in a year, provided that planting is carried out at the right time. Current practices, however, tend to concentrate on two cropping seasons each of which tends to focus primarily on one main crop at a time, especially onions or corn.

History of agricultural interventions

71. UNHCR first began to fund agricultural activities for refugees in Senegal from 1992-1995, mainly through the provision of seeds, tools, fertilizers, herbicides and pesticides. Village irrigation schemes (PIVs – Périmètres Irrigués Villageois) were also started by UNHCR, the European Union and BMZ for the benefit of refugees and local people. The inclusion of local villagers was a deliberate attempt to facilitate access to suitable agricultural lands for refugees and to promote more sustainable farming practices.

72. These schemes, which commonly varied from 13-30 hectares in area, were located adjacent to the Senegal river and were flooded with water pumped into a concrete tank from where it would then normally flow by gravity through a series of secondary and tertiary canals. Irrigated lands were commonly divided into family plots, which ranged from 0.3-1 hectare per family. These were used for growing rice, cereals and vegetables, or a combination of these.

73. Refugee and local farmers were organized in groups responsible for management of the irrigation schemes. Assistance was provided in terms of planning and construction of the irrigation systems, the provision of irrigation pumps (on a grant basis) and the provision of agricultural tools, seeds, fertilizers, pesticides and fuel for the pumps on a credit basis. Credit for farm inputs was given for two seasons only after which time it was expected that the groups would have acquired sufficient resources to cover ongoing costs.

74. Repayment of credit was to have been done in cash or in kind immediately after the harvest. Repayments were also to have been the basis for revolving funds that were to have been managed by the farmers' groups to cover recurrent costs.

75. From 1991-1997, a total of 666 hectares of land were developed under various schemes for irrigated agriculture, most of which (602 hectares) was for crops, the remainder being vegetables. In total, 2,820 people (1,880 women and 940 men) were thought to have benefited from this production, among which were approximately 2,800 refugee families. Total expenditure on this scheme was US\$2.8 million, with costs per beneficiary family calculated at US\$1,000 (Thiadens, 1997).

76. An evaluation of some 20 of these PIVs was carried out in 1995, some of the most pertinent findings to this Case Study being that:

- there were problems with land access;
- there was improper functioning of farmer groups and non-respect of the "rules of the game" (failure to repay loans, poor participation of group members in common activities; different status of farmer groups of refugees and Senegalese nationals);

- family plots of 0.33 hectares on average were too small to achieve the objective of self-sufficiency;
- inadequate training and extension services were noted;
- poor water management practises;
- low crop yields; and
- low level of repayment of credit and replenishment of revolving funds.

77. On the subject of self-sufficiency, Thiadens (1997) even notes that “With the small areas cultivated by each family and the requirements for repayment of loans, it cannot be expected that those families will be fully self-sufficient on the basis of crop production alone. The shortfall in food production and generated income is to be covered by a variety of other activities such as livestock keeping, wage labour and small business activities”. Nonetheless, he concludes that “irrigated crop production contributes substantially to the coping mechanisms of rich farmers and, as such, the investments made have a positive impact on refugees’ well-being and their opportunities for integration with the local communities”.

78. Many of the above concerns were still viable during the time the present study was undertaken. In addition, the continuing – and continued – need for high levels of input, from the purchase of water pumps to fuel, herbicides and pesticides continues to be a constraint for most refugee families.

Agricultural practices

79. Since shortly after their arrival in northern Senegal, refugees engaged in four types of agriculture:

- irrigated crop production, mainly rice;
- water receding crop production;
- rain-fed crop production; and
- irrigated vegetable production.

80. Irrigated crop production and vegetable growing is done on the basis of diesel pump irrigation on land adjacent to the Senegal River, while water receding crop production is practised on lower areas which are subject to seasonal flooding (the *Ouallo*), at short- to medium-distances from the river. In this, residual soil moisture is used at the beginning of the dry season, supplemented by run-off rainwater. Rain-fed crops are grown on more elevated sites further from the river – the *Diéri*. As experience has shown though, the latter is a risky practice in this region: in good years, rain-fed agriculture may provide a considerable contribution to farmers’ food security and income generation but in bad years, farmers will have to rely on other sources of income and food supply. As Thiadens (1997) found, most farmers (men only) therefore practise a number of economic activities.

81. While government policy is amenable to refugees practising agriculture (see chapter on Methodology and Results), access to land does vary from one location to another, as well as occasionally from one village site to another. Access to the *Ouallo* is often difficult and subject to arrangements (rental) with local village committees.

82. The Pheul groups of refugees are situated predominantly on the outside *Diéré* lands, while refugees living on the riverine *Walo* lands belong predominantly to the agriculture-oriented Toucouleur group (Klein, 1994). Thiadens (1997) noted that share cropping with farmers was commonly practised, with refugees also working as labourers for local farmers. In contrast, access to land in the *Diéré* is relatively easy although refugees have had to pay local people for the use of this land – payment often taking the form of an agreed amount of whatever crop is being grown at the time.

83. Since 1997, with the ending of financial support to refugee-assisted programmes in northern Senegal, there has been no further intervention, follow-up or evaluation of the agricultural programme. Thiadens (1997) noted that “The proper functioning of PIVs and farmers’ groups depends very much on the leadership of the groups and the discipline of the group members to follow the “rules of the game”. It appears that women’s groups which cultivate vegetables are functioning better than most of the men’s groups which cultivate rice.” This latter observation was responsible for a small pilot credit scheme being started once again in 2002, initially at one site but later extending to three other sites (Table 5). This scheme focuses entirely on providing support to women’s co-operatives, as with the scheme for micro-credit assistance (see from para.99).

84. Under these schemes, funds are provided to purchase and maintain a water pump (which costs in the region of FCFA7 million). Funding is also provided initially for seeds, fertilizers and herbicides/pesticides. Land is given free of charge (previously charges were CFA35,000/hectare for rental, which was a real barrier to livelihood enhancement) under a contract typically for 5-10 years signed between the refugee co-operative and a similar structure comprising local Senegalese. Refugees and locals share the benefits of the agricultural credit and work alongside each other in the fields. The ratio of refugees to local people is normally 50:50 but in the past has been noted to be one-third refugees to two-thirds local people.

Observations

85. Financial and technical assistance has therefore recently been provided to four women’s co-operatives specialising on agricultural produce (Table 5). Each of the four co-operatives engage in two cropping cycles a year, currently onions and maize, although some other vegetables are grown at the same time. There is, however, a risk in this as production levels increase certain markets may become saturated and prices will fall. This situation was already noted by many refugee women spoken to, who complained that the most difficult times were after the harvests had been gathered – for precisely this reason. Further diversification into growing additional crops, and even drying certain crops, e.g. onions and tomatoes, should therefore be encouraged and facilitated.

Table 5. Refugee sites receiving agricultural assistance since 2001

Site	Area Exploited (ha)	Start Date(s)	Total Financial Support Provided (FCFA)	Number of Women Refugees	Number of Local Senegalese
Ngaole	15	27-11-2001	8,189,600	64	61
Diolly	16	27-11-2001	7,298,460	42	0
Antenne II	8	27-11-2001	977,000	68	0
Kundel	6.5	27-11-2001	6,694,140	69	0

86. Overall, this scheme – although much reduced from the former level of agricultural support – is working well though variations were apparent between the quality of the sites visited. As an indication of the potential benefits, the co-operative from the village of Ngaole, for example, was able to produce an average harvest of 8.5 tonnes of onions per hectare, a return of CFA7,650,000 at market. In comparison, at Antenne Dabaye and Diolly, much higher yields (22 tonnes and 26 tonnes per hectare) was recorded, respectively, giving very sizeable financial returns from just a single cropping period. Little wonder therefore that both the latter sites now want to increase the area under cultivation.

87. Reference to the once highly productive co-operative at Ngaole was made by Thiadens (1997), who observed that at that time, the 15 hectares PIV, was managed by 420 women – under strong leadership – who had, after repaying their loan, gained an average of FCFA60,000 per person from their last harvest (aubergines, peanuts and cabbage). This site is currently perhaps the least productive of the four current sites: in 2002, less than 50 per cent of the loan for the water pump and other materials could be repaid.

88. Certain benefits from the agricultural co-operative programme are similar to those outlined below from the micro-credit programme. Among the positive aspects identified is that:

- refugees have entered into successful arrangements with local Senegalese – although relations between the two sides are very good, this scheme has helped cement this even further;
- in addition to agricultural production, a range of hedging activities are undertaken by women, including livestock purchase, tailoring, buying or collecting dead wood and reselling this, the collection of wild fruits and berries, and other strategies;
- at harvest time, women organise for their goods to be transported to Dakar markets and accompany these to ensure a good price;
- many family and personal benefits were cited, including that:
 - families now have their own vegetables and no longer need to purchase these;
 - women can earn significant income;

- women can buy jewellery for decoration and investment;
 - one woman interviewed had bought a bed (CFA110,000), while another bought a TV;
 - another woman, who is someone's third wife and formerly had little support, can now support herself;
 - families eat better and are better clothed;
 - children can be provided with school materials;
 - one woman bought two sheep and a bed with her earnings from one cropping cycle, and has since taken an orphan into her charge;
 - many women spoke of having paid off their own as well as their family's debts.
- when men engage in activities with the women, more favourable outcomes emerge. This has, as in the case of pure micro-credit, led to demands for a similar scheme targeting men; and
 - repayments for the water pumps and materials are generally being met on schedule.

89. It is important to note that it is not only the women members of the co-operatives who benefit from this support. Men also cited certain advantages, including:

- a reduction in the amount of cash needed to be given to support the family;
- improved quality of family life;
- improved income;
- better and more stable food sources.

90. Some issues need to be addressed, however, particularly:

- some sites have not managed to obtain ideal land conditions: flooding is a problem at some locations. Further negotiations are necessary between the affected refugee co-operatives and local villages;
- there are cultural differences between the Peuhl and Wolof people and these need to be taken into consideration: not every refugee, as is often assumed, is a farmer or has an interest in growing crops;
- access to markets should be a deciding factor when selecting sites for support; and
- there is a major need to diversify further among the crops currently being grown.

91. The major limiting factor in this scheme, however, concerns the provision of water pumps for irrigation. Selected sites are adjacent to the Senegal River, and water is pumped just a short distance into the fields where it is then transferred to other

parts of the site by a series of canals. The initial cost of the water pump however is seen as a block to increasing coverage of this much appreciated scheme. As with micro-credit, refugee women and local women co-operatives must repay the cost of the pump and its running costs. This, however, may take up to five years, at which stage there may be a need to look for a new pump. The continuing need to provide funds for this seemingly vital provision undermines the ability of these co-operatives to become truly independent of HCR/OFADEC funding. The use of alternatives, particularly wind powered pumps – which currently operate in the region – should be seriously evaluated.

92. It was also interesting to note that because men are not entitled to financial assistance (either through the agricultural co-operative or the micro-credit programme) many men were actively working alongside the women in the fields, at most times of the year. Although there is no statistical evidence to support this, it appears from accounts from refugees as though better crop results are achieved where additional labour is provided by men.

Some Lessons Learned

93. **Shared Co-operatives Can Work:** Examples seen during the present study, as well as previous reviews of this programme, show that the formation of women co-operatives, when provided with necessary loans and training, can function effectively. Positive benefits emerge at the personal and household levels, as well as with neighbouring Senegalese nations who participate in the scheme. Output appears highest when men work alongside women in the fields, but the men do not directly receive any financial assistance from the project. Regular monitoring by project staff remains crucial.

94. **High Investment, but Enhanced Livelihoods:** While the initial outlay for irrigated agriculture is considerable, the potential benefits from participating families is also potentially significant. Clearly only refugees working together and who have already benefited from a successful harvest could anticipate continuing with such systems. Alternative systems of energy should be examined as should simpler forms of water pumping that would enable a broader representation of refugees and local people to engage in irrigated agriculture.

95. **Distant Market Opportunities Exist:** Anticipating high crop yields, a few women from different sites took the initiative to go to Dakar and hire transport to collect and bring their crop to the capital city for sale. These women not only got rid of most of their crop quickly, but at a higher price, even having paid for transportation.

96. **A Need to Diversify:** A clear need exists to further diversify the range of agricultural crops and vegetables currently grown. Markets will quickly become saturated and produce that does not store well will quickly lose its value and result in a financial loss. Crop diversification is also important to retain/regain soil structure and help maintain soil fertility. This step should be taken in association with a positive drive to reduce the need for and use of inorganic fertilizers and herbicides/pesticides, since these are widely used (without any control), environmentally damaging and expensive to purchase.

97. **Introduce more Appropriate Systems of Mixed Agriculture:** Attempts should be made to introduce a more agroforestry based approach to the agricultural sites as some of the positive benefits would be enhanced fertility, shade and wind shelter, as well as the possibility of using certain species for fruit, building materials or livestock fodder. This may prove difficult, however, as most contracts drawn up between the local and refugee communities are for five years – a short period which may not encourage refugees to care for fruit trees and the like.

98. **A Sustainable Option?** In relation to livelihood security, the appropriateness and durability of irrigated agriculture in this context remains uncertain given the high financial costs involved. Clear benefits are seen among most practicing co-operatives, but this remains a tiny fraction of the refugee population in northern Senegal. Even recognising that not all of these communities have the possibility of, or might wish to, engage in agriculture, more efforts should have been made to provide a larger part of the population with at least some possibility of a more sustained livelihood.

Micro-credit programme

History

99. Various attempts were made to introduce and provide micro-credit facilities to refugees, almost since their arrival in 1989. Funded through UNHCR, the financial history of the micro-credit programme has been carefully documented by OFADEC. From the outset, however, virtually no formal review or analysis has been undertaken of the *modus operandi* or impact of the various micro-credit schemes, which is surprising given the known variable experiences encountered. Repayment rates, or the lack thereof, seem to have been the key indicator used to judge the next steps to be taken in these programmes. Decisions were then taken to end, redirect or start new programmes seemingly without much consultation with the individual refugees/groups participating in the scheme, or without thought of the consequences of what the impact(s) might be of, for example, ending a programme with little warning.

100. Initial credit assistance projects were broad based, for men and women. Although a certain degree of emphasis seems to have been placed on encouraging agriculture-related activities, this was not a cardinal rule.

101. After the phasing out of food assistance in 1996, a renewed micro-credit programme was initiated by UNHCR, with OFADEC as the implementing partner. This scheme, based on a tontine system, was reserved exclusively for women and was structured around the following components:

- establishment of women's groups of five members each;
- credit was to be given to individual members of the groups;
- the first beneficiary was to have been chosen by lottery;
- further individual loans would be granted subject to repayment of the first loan;

- the maximum amount of credit was CFA50,000;
- no interest was to be charged; and
- repayment was fixed every two months over a 12-month period.

102. From September 1996 to December 1998, some 1,159 women were provided with funds amounting to CFA26,146,185 in a programme overseen by OFADEC. During this period, each person received a maximum amount of CFA50,000, the intention being that repayments would be made when then person was able to do so. A total of CFA 26,009,780 – 99 per cent – was recovered in this way.

103. At the time, most of the loans were being used for small business activities such as the sale of vegetables, bread and petrol, among others. No information was available on the economic benefit of these activities although Thiadens (1997) did note that “there are indications that at least some of the beneficiaries make a real profit from their activities”.

104. All of the recovered funds were then re-invested to the same scheme but without the same level of success. In 1999, support to the programme was stopped due to the withdrawal of UNHCR support for OFADEC, and the refugee assistance programme in general, leaving a much reduced team to monitor and support this activity. It was no longer practical or possible to continue assisting or monitoring those refugees who had benefited from micro-credit assistance. Nonetheless, some CFA13,756,028 was recovered: the remainder was lost as, without the continued presence of OFADEC, people either reneged on payments, returned to Mauritania with the proceeds, or disappeared elsewhere.

105. The remaining funds were then returned to a bank account where they remained until November 2002, when a new approach was initiated by OFADEC. Using these funds – with UNHCR’s permission – OFADEC began a series of discussions with refugees from selected sites. The ensuing approach, which again focused exclusively on women, was to form a series of co-operatives, some of which would benefit from micro-credit arrangements and others from direct support to agricultural activities. Stricter conditions were imposed and the initiative was launched in November 2002, initially with six co-operatives. Currently, 13 co-operatives – involving some 260 women – benefit from this scheme, with many demands emerging from other sites, and demands for additional assistance and higher levels of credit support from those already experiencing this support.

Womens’ co-operatives

106. Following the experience described above, it was decided largely by OFADEC that if any future micro-credit programme was to be supported, it would concentrate exclusively on women’s co-operatives. Even then, selection criteria were to be applied through careful screening and discussions with the individuals concerned.

107. With this in mind, a handful of villages were approached early in 2002 to see if they were interested in participating in a revised and more rigorous scheme of micro-credit, using the funds available (ca FCFA14 million). Work initially started with six groups (72 women) but by September 2003 was already expanded to involve 13

groups (259 women) (Table 6). Plans were to expand this further to 28 groups in 2004.

Table 6. Evolution of the Micro-credit Co-operatives

Site	Start date	Original number of beneficiaries	Members	Number of women wait listed
Diolly	27 Nov. 2002	10	33	8
Taredji	27 Nov. 2002	10	15	1*
Donaye-Taredji	28 Nov. 2002	10	36	13
Ndioum	28 Nov. 2002	11	55	11
Dodel	28 Nov. 2002	10	37	15
Dagana II	29 Nov. 2002	21	25	-
Niakbiar	20 January 2003	10	24	4
Rosso Peulh II	13 January 2003	5	15	5
Hamade-Ounare	22 January 2003	10	20	-
Salmide Fanaye	7 February 2003	10	23	5
Bokhole	23 April 2003	10	26	11
Samba Yide	25 April 2003	5	10	-
Mboyo-Wolo	30 April 2003	10	16	2
Totals		132	335	65

* cancelled because group members did not think this person was credible

108. When the current phase of micro-credit was introduced, some women were forthcoming and provided, by one means or another, the inscription fee (CFA2,000). Some women, however either couldn't access such funds at the time or didn't believe that it was worth becoming involved. Now, however, less than one year after the start-up, the existing 13 co-operatives have a waiting list which, if emptied, would swell current members by 25 per cent, while demands are increasing from other sites. Men, too, have become much more vocal and persistent in their demands for micro-credit, as they too witness the benefits that can emerge from a well planned and carefully controlled and monitored programme.

109. Women's co-operatives are structured as follows. Following initial consultations – over a three-month period – between OFADEC and interested refugees, a site is encouraged to select its own members to form a co-operative. Women are chosen for their initiative, drive and integrity, in particular. The head of each site (a man in each instance) acts as guarantor for the funds then provided by OFADEC. Thus, if a member is unable to repay her monthly sum, the head of the site becomes ultimately responsible for repayment.

110. Under the micro-credit scheme, each co-operative elects a president, treasurer and secretary, as a minimum, from among its members, all of who are selected by drawing names from a hat. Each member receiving credit is then required to invest a token amount in the scheme, usually FCFA2,000 (see Box 1 for outline of mechanism).

Box 1. The Micro-credit System

To illustrate how this works in practice, the case of Diolly is taken.

1. Micro-credit system started in November 2002.
2. 33 women registered as members of the Diolly Co-operative, "Bamtaaré (meaning "development").
3. Each woman invests FCFA2,000 in the Co-operative.
4. Of the FCFA66,000 available, half was taken as "administrative costs" by OFADEC (to provide log books and other materials), the remainder acting as baseline capital.
5. Credit to the sum of FCFA500,000 provided by UNHCR/OFADEC, giving a balance of FCFA533,000.
6. 10 women were selected from within the group to each avail of FCFA50,000 credit. Each woman identifies an activity of their own – usually a commercial venture.
7. Monthly repayment rates fixed at FCFA5,000. Interest charged is 2.5 per cent, compared with 12 per cent by other credit agencies.
8. Already, after one month if repayments are met, sufficient funds have been generated to allow a new beneficiary to be selected
9. In less than 12 months, 20 women were actively benefiting from the revolving fund.

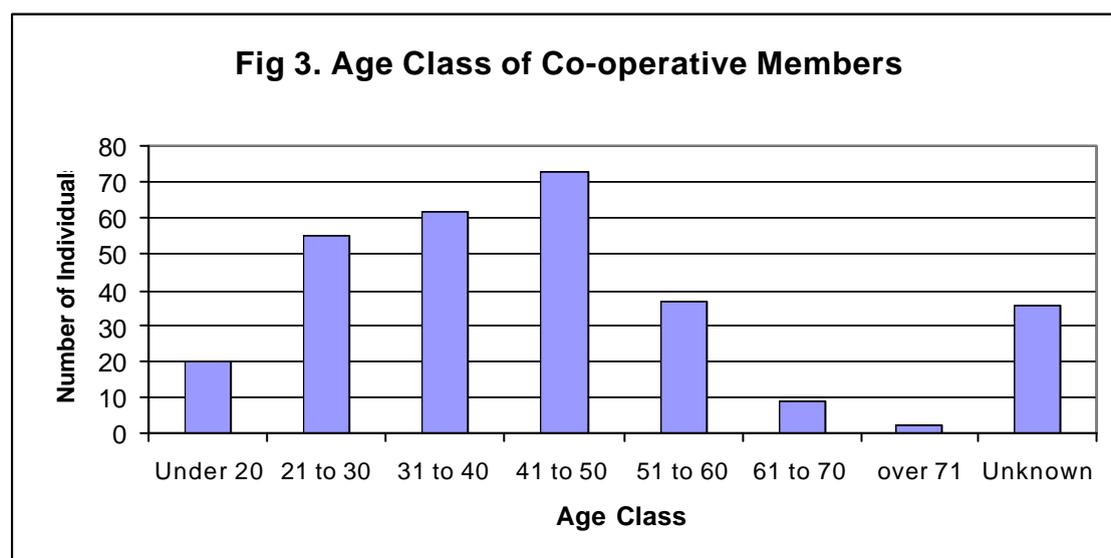
111. Credit is advanced to selected group members initially on the basis of a formal contract signed with OFADEC. Members of the co-operative themselves choose whether to receive CFA25,000 or CFA50,000 from the scheme, the maximum amount per person being CFA50,000. Funds are reimbursed by monthly instalments, the accumulation of which enters a revolving fund. Thus, when for example CFA50,000 has been re-imbursed, a new member of the co-operative is inscribed in the scheme. Most sites currently have women on the "waiting list", whose names are drawn from a hat when sufficient funds become available through the revolving nature of this scheme. At the end of each month, repayments are made and controlled by OFADEC.

112. Each woman receiving micro-credit assistance signs a contract with OFADEC. This contract stipulates that if a woman is unable to meet the prescribed monthly repayments, she is barred from any additional credit assistance and risks expulsion from the co-operative. From discussions and interviews held during this study, however, only two instances became apparent when recipients were unable to repay their debts – both on account of ill health. In one such case, the woman's family intervened while in the other, the head of the site personally covered the costs. Thus, the rate of repayment at the time of this study remained at 100 per cent. A summary of the financial situation of each of the active co-operatives is shown in Table 7.

Table 7. Financial Status of Micro-credit Programme

Site	Start date	Group Capital	Funds provided by UNHCR/OFADEC	Balance
Rosso Peulh II	13 January 2003	15,000	250,000	6,500
Dagana II	29 November 2002	25,000	500,000	397,550
Taredji	27 November 2002	16,000	250,000	164,625
Ndioum	28 November 2002	55,000	1,000,000	13,850
Diolly-Ganki	27 November 2002	33,000	500,000	13,850
Salnde Fanaye	4 February 2003	23,000	500,000	26,750
Dodel	28 November 2002	37,000	500,000	26,750
Mboyo Walo	30 April 2003	17,000	250,000	15,375
Bokhole	23 April 2003	26,000	500,000	17,500
Samba Yide	25 April 2003	10,000	125,000	17,750
Donaye-Taredji	28 November 2002	36,000	500,000	250
Niakwar	20 January 2003	24,000	500,000	22,250
Hamady Ounare	22 January 2003	20,000	500,000	18,750

113. Figure 3 shows the age grouping of members of the co-operatives. From this, it appears that the majority (25 per cent) of women are between the ages of 41 to 50, followed closely by those in the 31-40 category (21 per cent) and 21-30 category (19 per cent). The youngest member of a co-operative was just 14 years (at Salnde Fanaye), while the oldest woman was 78 years of age (Diolly). This corresponds with statements often reported from individuals (women and men) relating to the deliberate choice of individual women – primarily by the women themselves as well as the head of the site – who are deemed active and responsible.



114. Many of the co-operatives were characterised by having young Presidents or young Secretaries (who could read and write), typically less than 30 years of age. At three sites, Salnde Fanaye, Bokhole and Hamady Ounare, one-fifth of the respective co-operative's members were less than 20 years of age.

115. It is difficult to put a precise sum on the benefits that women are actually getting from this system, but in almost every case it can be assumed that there are indeed real and tangible benefits emanating from this micro credit programme. Benefits will vary from one individual and co-operative to another – some people/groups are more active and enterprising than others, for example. When matched with agricultural assistance (see below) the benefits reported are even greater. Nonetheless, many of the women spoken with reported a cash income from their credit-assisted activities of approximately FCFA3,000 per week. Given that many monthly repayments are in the range of FCFA 5,250, an individual able to realise a benefit of FCFA1,750. each week or US\$0.5/day is clearly able to meet the required interest repayments, plus have sufficient to save or re-invest.

Observations

116. Some of the main observations emerging from this study are as follows. On the positive side:

- this scheme is well appreciated;
- it has thus far maintained a 100 per cent re-imburement level;
- many, if not all, sites are keen to extend to the credit limit to at least CFA100,000: caution should, however, be exercised here as many of the groups are still less than a year old and may need more time to establish a solid structure and gain experience;
- there is a high level of adhesion to repayments: only two instances have arisen where an individual has been unable to meet their repayments – both apparently on account of illness. On these occasions, family members and the head of the site stepped in to cover the costs;
- tangible benefits are cited by both women and men: among these are fewer demands on men for cash and household support, to improved meals, ability to buy clothes, beds, jewellery, livestock, medications, school materials and cosmetics;
- the micro-credit scheme has enabled women to engage in non-traditional activities, for example, commercial activities, buying and reselling anything from rice, soap or oil to small livestock;
- many family benefits were described: most refugees interviewed eat three meals a day. Children are well fed and, in large, appear in good health;
- at most sites visited, strong calls emerged for men to have similar access to micro-credit, as they see and realise the benefits which women are now obtaining: again, caution is to be expressed here but it is almost inevitable that HCR/OFADEC will have to support at least some male groups –

perhaps through selected youth members – in order to avoid the excellent co-operation that now exists being undermined;

- women are keen to bring other members of the co-operative – currently on the waiting list – into the scheme: the faster the credit is paid off, the sooner they can join;
- a certain cohesion has emerged between members of a group, particularly regarding any difficulties one might have in meeting the re-imbursments on time;
- women are prepared to sell their possessions – if necessary – in order to be able to meet repayments and remain within the scheme.

117. While the last few points might suggest a negative undertone, what is thought to be happening – and as witnessed during on-site visits and personal interviews – is that many women will invest perhaps 60-70 per cent of her initial capital on small livestock (especially sheep) or on bulk quantities of a certain commodity – oil or rice for example. Goods are bought when the market is low, are stocked and then resold when the market prices are more favourable. Livestock are kept and fattened for 3-4 months and then sold for a higher price. On such occasions, while the individual will simultaneously continue to engage in other activities – small commerce, buying and selling wood, clothes making, dyeing, etc – the main part of her capital is tied up for a short period of time. Many instances were thus found of women taking on additional credit loans among themselves.

Box 2. Size of Credit Allowance is Important

Co-operative members decide the level of credit to opt for. When asked what they would do differently if they were provided with higher credit amounts, women in Dagana II replied that they would:

- buy more and stock it in readiness for the market;
- buy more valuable products;
- buy more goods at wholesale prices;
- pay for training (e.g. to become a hairdresser or tailor) as these professions can realise higher benefits;
- go to other markets and buy/sell there at better prices;
- engage in more diverse activities; and
- try and invest some of the benefits for more long-term security.

In this case, women receive FCFA25,000 each. This was a conscious decision by group members as it would allow faster rotation and enable more women to have access to at least some funds, rather than making the group the preserve of a few.

118. Few negative attributes emerged from this aspect of the review, the most common perhaps being that the monthly repayments were too strict, and that women would prefer to have more flexibility in this arrangement. Nonetheless, it is not recommended that this be altered at this stage.

119. While evidence suggests that women are willing to co-operate to keep the scheme going, no signs were found where women clubbed together to pool their resources and engage in possibly more lucrative activities. This is seen as offering

one way around the fixed level of credit currently made available, as many people who have now had experience of this system complained the CFA25,000/50,000 was too little. Following discussions at particular sites where this system is working very well (e.g. Diolly and Dodel), interest was expressed in pursuing this approach. At the same time, however, this review has also shown that women choose many different strategies to make the most of the credit available, and are possibly therefore reluctant to share these ideas with others. Nonetheless, this is something which should be further encouraged by OFADEC as and when an opportunity for such mutual co-operation is noted.

Some lessons learned

120. **Group size and credit limit:** The balance between group size and the amount of credit requested have definite advantages and disadvantages. Dodel, for example, had 37 members each benefiting from CFA50,000 in terms of assistance. In this instance, 17 months must pass for a member to receive any additional new funding. This is quite different to the Dagana II co-operative, with 25 members and a credit ceiling of FCFA25,000, where full individual re-imburement is achieved after just five months, at which stage each woman is entitled to a new round of funding. This can serve as an obvious encouragement to people.

121. On the other hand, however, care should be taken in limiting the size of the co-operative as, although it might allow for more rapid turnover of funds, it would also risk causing exclusion of some women expressing interest in joining the co-operative. An additional risk in this case might also be selection and favouritism by the head of the site.

122. **Re-imburement rate:** Despite the advantages given above, no instance was found of where a woman or co-operative strove to repay more than the prescribed credit amount each month. Had she/they done so, they would have been able to automatically receive a new round of credit, possibly even to a higher level if the monitoring agency was satisfied with their performance. Possible reasons for this not happening are that:

- the contract rates and terms are respected and women may not wish to step outside of this – possibly because of lack of experience;
- individuals may not want to, preferring instead to set aside the credit to be re-imbursed and using any remaining funds for purchasing personal effects;
- people may wish to re-invest, e.g. through lending to others perhaps, to diversify their sale goods and/or to buy livestock.

123. **Respect for the system:** Among all of the active co-operatives, there is a strong, and even growing respect, for the current system – in large part this appears due to the rigorous monitoring applied. When asked what would happen if re-imburements could not be met, women invariably said that they would sell something to be able to meet the repayments. In times of difficulty, women would prefer to have to sell a goat, sheep, cow, household items, and gold/jewellery – in

that order. Many husbands spoken with also echoed these observations: most added that they would intervene if there was difficulty.

124. A limit to cooperation within the cooperatives: One of the issues commonly raised by women and men was the need to increase the level of individual credit. While this is unlikely to happen in the short-term at least, another possibility emerged from discussions that of a small group of women within the co-operative pooling all or part of their credit together to invest in something of greater value. If people were able to buy larger quantities of rice or cloth, for example, they might get it at a cheaper rate and then hope to increase their profit margin on resale. Likewise, with more funds, 3-4 women could perhaps buy a cow (which has a higher potential for profit on sale) than each buying a goat or sheep, with each one then sharing the profit. Such an approach, however, was not favoured by the member of different groups, individuals seeming to prefer to manage their own funds.

125. Individual strategies: The above observation might be linked with the fact that women are, understandably, often secretive about their business transactions. While most women spoke freely of their commercial undertakings, others would only divulge their activities in private. Thus, in most sites, and markets, there is a keen sense of competition over what is bought and sold and from whom, when it is bought and perhaps stockpiled, and how any benefits are re-invested.

126. A clear structure and monitoring is essential: With a relatively small amount of funding, this programme has been able to establish a successful revolving fund and many tangible benefits have emerged for refugee women and their families. Appropriateness, advance preparation, simplicity and rigour are four of the main ingredients which contribute to this success. Support should therefore be given to ensuring its continuance and expansion to other sites. Specific recommendations are that:

- additional funds from UNHCR be provided to OFADEC to enable recruitment and support of at least one additional core person to help manage this programme;
- micro-credit support be extended to another 12 sites in northern Senegal. The choice of sites should be decided following detailed studies of potential sites. For selected sites, baseline data on household and livelihood security, in particular, should be carried out to assist monitoring and be able to demonstrate benefits emerging from this programme; and that
- a small micro-credit programme should start for men, ideally targeting youth – again through a co-operative approach guaranteed by the head of each site. No more than two sites should be supported at the outset. Possible areas of interest might include agriculture (either crops or livestock), as the link between micro-credit and agriculture has been noted to re-inforce the benefits emerging from this scheme.

Agriculture and micro-credit assistance

127. In a third option to enhance livelihoods, one site – Diolly – has been the recipient of both agricultural assistance and micro-credit, again provided through

women's co-operatives. In this instance, some but not all of the women benefiting from micro-credit also actively benefit from being in the agricultural scheme.

128. Although there is limited information on which to draw any conclusions, it was apparent during this study that the general quality of life at Diolly was far above that of almost all other sites visited. This can be noted through:

- the variety of foods being prepared and eaten;
- the visible health and well dressed nature of all children;
- the appearance of the refugees;
- quality of the houses (although some admitted to receiving additional remittances from "family" in other countries);
- well-stocked stores with agricultural produce;
- health of livestock; and
- general cleanliness of the site.

129. It is anticipated that a few additional sites will receive the same two-tiered support as Diolly in 2004, but it is clear that, while again being a more demanding and expensive approach, the benefits are clear. As the respective co-operatives gain further experience and additional members, it is also expected that they will require much less outside support, except perhaps with some anticipated training in project management and bookkeeping, which would only serve to strengthen the functioning of these groups even further.

Market study

130. In addition to determining market prices (buying and selling) at each of the sites featured in this study, a quick survey was carried out at Dodel weekly market.

131. Women were found to be selling a range of items – soap, rice, millet, oil, firewood, bread, water melon seeds, wild berries, sugar, salt, reconstituted milk (from dried milk powder) and cloth, in particular. Many of these products had been bought earlier that same morning from larger commercial agents, sometimes on credit loans. Items which are not sold are kept and traded at other weekly markets or within the refugee site.

132. In order to better understand the dynamics of this market, and the contributions refugee women obtain, rapid interviews were held with a number of women. From these, it appears that many women anticipate making just a small benefit (CFA50) on each sale: a packet of 4kg of sorghum, for example, is purchased at CFA750 and resold at CFA800. Melon seeds, likewise, are bought for CFA750 (for a 4kg packet) and resold at CFA765. By far the most profitable product, however, appears to be oil, with a daily benefit of about CFA2,000 being realised.

133. What is clear from the above, other discussions and market visits is that refugees have and continue to make a significant contribution to the bustling weekly

up-country markets in particular, but also that they have a contribution and impact (in terms of buying and selling) at markets as far away as Dakar. Greatest input is probably in terms of agricultural produce and livestock, the latter especially being the domain of the Peuhls who are livestock specialists. An active trade is apparent in this arena.

134. Female refugees in particular have had to diversify their experience and approaches to trading and markets – for some (especially those of the Peulh group) this has been their first experience with trading – but this seems to have progressed very smoothly in the majority of cases.

135. Many refugees have also take on a new trade: for example, three bakers now operate at Dodel (although not under the co-operative scheme), with bread being sold daily within the site (some 1,700 refugees) and weekly at the local market.

136. Box 3 indicates some of the costs and benefits associated with market trading from a number of sites in northern Senegal.

Box 3. Some market options and strategies practised in Northern Senegal

The following are some of the options favoured mainly by women refugees:

- women often buy one jar/two packets of sweets for FCFA550 and sell at FCFA 15 each, realising a total profit of FCFA750 on the sale;
- goods – rice, oil, cloth – are commonly bought in bulk from travelling salesmen from Dakar and then sold at local market(s);
- purchase 4kg of rice for FCFA200, remove the husk and sell 1kg for FCFA200. The cost of dehusking is FCFA35/4kg bag, but this can also be sold as animal food (FCFA25/kg);
- buy a donkey load of dry wood at FCFA7,500 and realise a profit of around FCFA 500-600. One person can sell a cart load in one day;
- buy a goat for FCFA7,000 and sell it again around two months later for FCFA10,000-11,000;
- buy a sheep for FCFA10,000 and sell after three months of fattening at FCFA20,000, or at FCFA50,000 after two years;
- purchase of a cow represents the highest level of investment: a one-year old cow might cost as much as FCFA70,000, and could be sold six months later for a possible profit of FCFA10,000-30,000, depending on its condition;
- an active market was noted at several sites in the sale of reconstituted milk: 10kg of dry milk for example, would be bought at FCFA17,000, with an expected benefit of FCFA 125-150/kg; and
- some women actively engage in the collection of wild foods – baobab nuts, berries and mangoes being commonly cited – for sale at markets, with limited consumption at home. A basin of mangoes, for example can fetch FCFA1,500-5,000 at market.

While some women tended to focus on selling one product at a given time – possibly vegetables from the agricultural plot, or oil which fetches a high price and is constantly in demand, others preferred to try and sell a variety of low-cost items like sweets, dried milk, simple cosmetics or small pieces of cloth.

137. Raising small animals is one of the preferred activities by women for making cash at Ndioum. Interestingly, at Dodel – another Peulh site – two strategies emerged, one being to buy small livestock in particular and then sell it quickly (even the same day, at the same market) for cash, the other being to buy, keep and breed the animal and later sell it and/or its offspring. The latter practise, however, seemed to more the provenance of male refugees.

Coping strategies

Background

138. As mentioned in the chapter on Methodology and Results, those refugees whose opinions are reflected in this Case Study were generally positive about their current situation. The act of being suddenly and forcibly uprooted, together with the suddenness and form of deportation experienced have naturally remained ingrained in peoples' memories, and were the two most commonly cited issues when people were asked "What has been the most difficult situation to deal with?". Other replies to this question included:

- adapting to life as a refugee;
- lack of possessions;
- poverty;
- social issues – especially integration;
- access to land;
- access to safe drinking water; and
- access to health facilities.

Recognising and promoting skills

139. Refugees with former professional training or work experience (see Box 4) were, in large, found to be currently not using such skills. Part of the reason for this is undoubtedly due to the already saturated work market in Senegal – even skilled Senegalese nationals have difficulty finding work.

140. During the interviews conducted in this study women, in particular, appeared to be actively engaged in a vast array of activities, including small businesses, selling fish, occasional agricultural work, clothes making and /or dyeing, collection of wood for sale, and hairdressing. "Small businesses" were probably the most commonly cited activity: they include the buying and selling of a whole range of

Box 4. Previous skills/sources of employment among refugees

The following were the main professions/ activities practised by refugees (chiefly women) while in Mauritania:

- Seamstress;
- clothes dyeing;
- crochet;
- gardener;
- teacher;
- driver;
- mechanic;
- commercial business;
- livestock rearing;
- agriculture;
- student; and
- nothing – too young.

products which seems to depend more on the market availability than demand. Many women in fact complained about the lack of demand for the goods they were selling.

141. When asked, however, whether agencies such as UNHCR had provided any training possibilities, the response was almost always “No”, the main exception being in relation to some (limited in scale and scope) agricultural assistance. Minor assistance had been provided to some men in terms of fishing equipment – piroques and nets in particular. Refugee women at Dagana and Dodel also benefited from a donation of sewing machines from UNHCR in 1997.

142. At the same time, however, it should be noted that when asked whether they had requested training, the response was again largely “No”. Further discussions, however, invariably revealed that – perhaps with hindsight and/or having witnessed what others have realised – people would have appreciated certain forms of assistance which would “have helped them become more autonomous”, including:

- business training;
- marketing assistance;
- reading and writing;
- access to credit;
- access to safe drinking water;
- access to land and help to exploit this in the first instance;
- provision of a water pump for agriculture;
- a rice dehusker; and
- a workshop.

143. Few of the refugees spoken with were currently engaged in an activity with which they had much experience before being forced to leave Mauritania. Among the reasons for this were that:

- s/he had lost all proof of former training, e.g. teaching certificates;
- the work market did/does not provide an opportunity for engagement, or was already saturated;
- s/he lacked the means or resources to practise their skills;
- s/he was now too old.

144. Interviews showed, however, that early upon arrival in Senegal refugees were quick to identify opportunities for supporting themselves and their families. These ranged from taking on occasional labour – agricultural and domestic work – to making clothes, teaching, caring for livestock and getting involved with diverse

small businesses. Again, however, the lack of financial resources was the major obstacle for this happening.

Strategies adopted

145. A number of coping strategies have come to light primarily among those women interviewed, among which the following were the most prominent and often noted:

- eat less and eat less favourable foods;
- sell wood or charcoal – rarely both;
- sell herbs;
- most women who have had access to micro-credit engage in a number of activities, partially it appears to hedge against loss in any one sector of activity;
- purchase of small livestock (a sheep or goat) is a common strategy, slightly more obvious among refugees belonging to the Peulh group;
- women don't reveal their means/markets to others;
- common to buy in bulk early on market day and sell on;
- some people buy and store goods;
- buying livestock and jewellery is common practise;
- some lend money to others, but this was rarely observed; and
- tangible benefits for women and their families.

146. Many refugees, including those with access to land but not forming part of one of the women's co-operatives, complained that they were unable to grow enough food for their families or, at best, were just able to get by. Such families were left with little option but to sell some of the goods or possessions they already had, and/or depend on other families or neighbours for support. Some women mentioned having to occasionally engage in occasional labour to earn enough cash to purchase food.

147. A surprisingly large number of those interviewed mentioned that they routinely sold some of their food stocks. Reasons for this varied from selling one product to buy another (and thus vary meals somewhat), to having to pay off debts (most commonly observed after a harvest), or to raise cash for a given need. The most common response though was related to refugees wanting to vary their diet. Fresh fish was one of the most commonly purchased market goods by almost all refugees spoken with during this study, yet there never seemed to be a surplus of this at markets, indicating that the demand is probably even greater than the current supply rate. Indeed, fishing was one of the few activities which people suggested as alternative options for supplementing their food availability, along with the collection of wild fruits and herbs.

Some consequences of these strategies

148. Of all of the issues discussed with refugees encountered in this study, the subject of the consequences of the coping strategies they had opted for, or simply started out of necessity, was one of the most difficult to discuss and analyse. Some refugees were very clear in their responses, such as “hunger”, “having to do without simple luxuries”, “having to sell possessions”, “having to rely on family/neighbours”, or “entering debt”, but most were either not clear about what was being asked, or preferred to shy away from this issue.

149. The purpose of asking refugees “What do you think are the implications of these [coping] strategies” was to try and determine if they were making conscious decisions in the type(s) of activities in which they were engaged, or whether their current situation was arrived at in a more incidental manner. Some indications can, however, be drawn from other responses given in many interviews. In group discussions, women commonly spoke of the range of small activities that they might be involved with, but generally preferred not to go into detail of these in public. As the practise of engaging in diverse activities is seen as a safety net – and an opportunity at the same time – it is also reasonable for individuals to not divulge too much information to potential competitors.

150. Buying on credit was an option used by some women to try and determine a financial gain. Foodstuffs such as rice, dry milk powder, oil, sugar, soap, tea and salt – all commonly required goods – as well as cloth would be purchased on credit from traders from Dakar, other parts of the country and possibly Mauritania. Once sufficient profit had been made to enable more goods to be purchased at least part of the debt would be repaid. Some women even acknowledged lending credit to other women who had no other possible source of income.

151. It is clear that most women receiving credit wanted as quickly as possible to invest in something that could, in turn, be developed into a larger profit. Small livestock – goats and sheep in particular – as well as jewellery were the most preferred purchases whenever sufficient funds became available for investment purposes. One elderly woman at Ngowle reported having 20 goats, 12 sheep, 1 calf and 2 horses, while another at Diolly had 12 sheep, 1 cow and calf and 1 horse. While such numbers probably represent the upper limit of a single woman’s livestock assets, women commonly reported having 2-3 sheep and a similar, if not larger, number of goats.

152. What emerges though, in general, is that the situation in northern Senegal favours commerce and other forms of entrepreneurship. This is certainly the result of a compliant government and, generally, welcoming society. Few instances of competition were cited through the interviews. It is also clear that the presence of refugees has been and continues to be a driving force in the market economy, from providing significant amounts of agricultural crops and vegetables, to the presence of sizeable numbers of livestock kept by households.

Some lessons learned and conclusions

153. Findings show that a range of coping strategies have been developed and adopted by refugee men and women. The latter have received particular encouragement through the provision of micro-credit support and agricultural assistance. Part of the reason for the current success of this initiative – which however only reaches a small number of refugees – is that it has taken a cautious, focused approach. Previous experiences with the provision of micro-credit and similar credit for agricultural support have been particularly turbulent, have not been sustained or did not become sustainable, and have not contributed to a lasting, durable solution. The current approach, in contrast, has already resulted in significant achievements that actively contribute to livelihood security.

154. One of the many interesting aspects of the women's coping strategies emerges where many women, once they have enough financial backing, will invest capital in a chosen product, with a view to reselling this at a later date for higher profit. During the interim, a woman will engage in other fund-generating activities, the profits from which may not be sufficient to meet monthly repayments to the micro-credit schemes. In such instances, local arrangements are made to ensure that payments are covered – there has in fact been no financial loss in this programme since November 2002 – a positive sign that this support is welcomed and being used properly.

155. While the authors of this Case Study strongly recommend that this dual programme of micro-credit and agriculture through the co-operative approach be strengthened and expanded to other sites, caution should be exercised as to the level of funds being directed to this work. At present, the programme works exceedingly well on a small, but tightly controlled budget. While it would be good to try and attract an additional partner or two to assist with this work – assuming that UNHCR wishes to continue its low level of current support – great care must be taken not to destabilise the current approach, which could easily happen through the introduction of either large amounts of funding or the wrong partners.

Has the support provided made a difference to refugee livelihoods?

156. There is no doubt that the current programme of technical agricultural assistance and/or micro-credit assistance is providing visible and tangible benefits to the small number of selected refugees and their families. The benefits are enhanced even further in the instance where a women's group benefits from both forms of support. But would similar benefits have happened without the financial assistance provided by UNHCR and the administrative and monitoring support provided by OFADEC? All evidence points to the answer to this question being “No”. There are several possible reasons for this.

157. First, there is no continuing support to the refugees in this region. External assistance from UNHCR and the World Food Programme ended in 1998, since which time there have been only very limited outside intervention. While it is becoming

increasingly difficult to attract donor funds for drawn out situations like this, there is little chance of any assistance coming from within the country itself.

158. Second, despite similar activities having been supported for many years, there appears to have been little, or even minimal, preparation for the withdrawal of support and hand-over of responsibilities. This includes the provision and management of funds, equipment and technical support, but should also have involved some degree of training and capacity building. Previous experience also highlights the need to identify the right audience and focus of the intended programme.

159. Now, however, some families have demonstrated that they can make a living and save at same time, experiences that encourage them, and their families to try even harder, while also providing encouragement to others.

What lessons can be drawn?

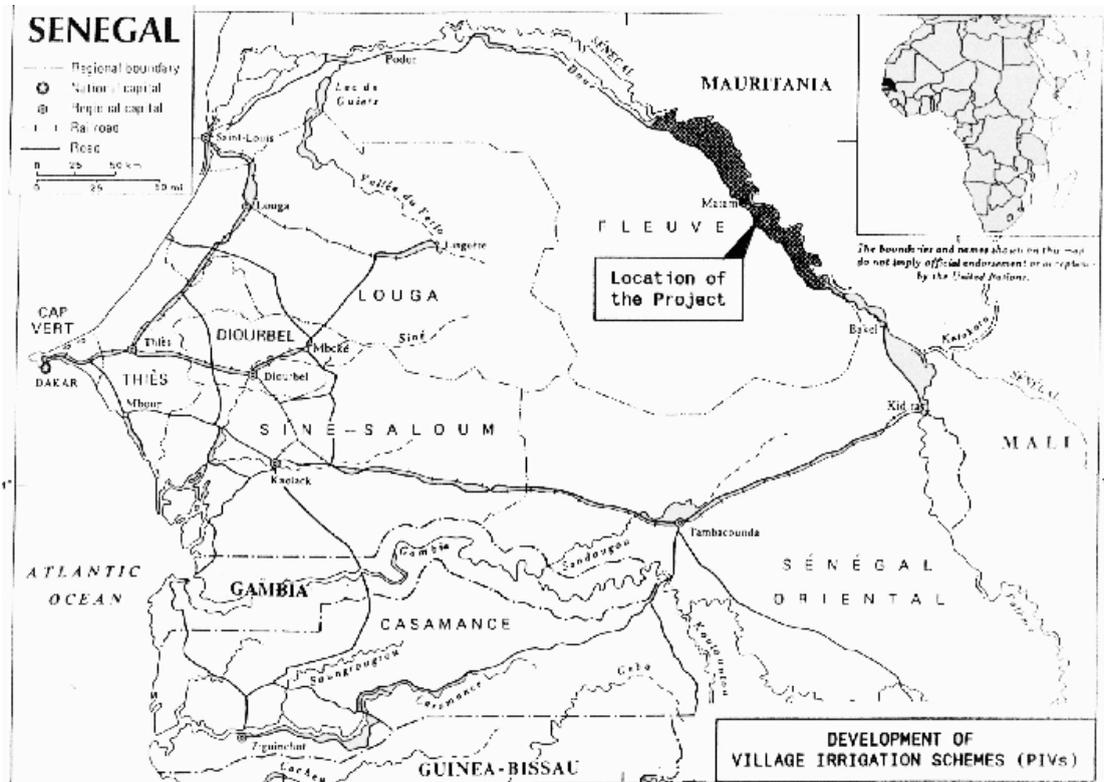
160. A number of lessons can be drawn from this study, some of which could be used to further improve and stabilise the livelihood situation of those refugees currently hosted and likely to remain in northern Senegal. Other lessons should find easy application in other refugee situations, especially in Africa.

161. Among the main lessons, which are discussed in more detail in the preceding sections – in particular “Some lessons learned” – are that:

1. Women’s co-operatives are a wise entry point for assistance and development activities, as women generally seem to be more hard working, reliable and responsible than men, especially even among displaced populations.
2. When such initiatives are supported, however, a parallel equivalent initiative must exist for at least part of the male (refugee and host) population. To exclude them totally from support risks undermining a successful venture.
3. Interventions should be small, simple and appropriate. Intended beneficiaries should be thoroughly consulted before any decisions are taken on what form the support programme(s) would take. Refugees and local people should also be fully engaged with any planning, management and monitoring. Some of the most successful and lasting interventions come from instances where refugees are themselves responsible for the action, but just require a little support to enable it to happen.
4. Previous experience of refugees – and a rapid survey of skilled needs and opportunities – must be taken into account from the earliest moment in a refugee operation.
5. Micro-credit when introduced and administered correctly can transform the welfare and well-being of refugee families. This is immediately obvious in the health of children and general appearance of households.

6. To be successful in the short- and long-term, a micro-credit scheme should be rigorous in terms of screening individuals and monitoring, but flexible enough to allow refugees to respect the terms of repayment schedules based on their capabilities and activities.
7. Building livelihood security takes time and may need sustained assistance (although possibly at a low level).
8. It also needs an experienced and co-ordinated approach between relief/humanitarian agencies, implementing partners (if different), government authorities and other players. In situations such as this one there is no replacement for regular contacts between technical support agencies/individuals and the refugees.
9. Funding disruptions can be disastrous when creating a conducive setting and approach to sustainable livelihoods.
10. Refugees engaging in small businesses or agricultural activities should be encouraged to diversify their activities from the outset. Assistance should initially be provided with accessing markets and in the use of organic, mixed cropping practices, for environmental and health reasons as well as to avoid constantly recurrent costs for chemicals.
11. Basic, focused training should be provided for all those engaged in credit-related businesses to enable them to become “independent” as quickly as possible.
12. Close monitoring – technical and administrative – is essential throughout all phases of assistance programmes.
13. Where possible, groups of women should be encouraged to group together and fund larger purchases or investments. This could help overcome an individual’s limitations in buying/saving where credit facilities are limited.
14. Throughout this process, local people should also benefit somehow from any form of assistance. Clarity over this issue up front could open up useful opportunities for refugee livelihood development through, for example, free and secure access to land or other arrangements made.
15. Encouraging and enabling a more sustained and sustainable livelihood approach has much merit in situations such as this. Indeed, some of the original concepts of the agricultural and micro-credit projects spoke of this and attempted to turn it into reality. Benefits were clearly emerging from this early work over a number of years, but these were quickly eroded following funding shortfalls, which led to the eventual cancellation of projects and withdrawal of support.

Annex 1. The Study Area, Northern Senegal



REFERENCES

- Klein, P. Development of Village Irrigation Schemes. Mission Report 94/42/N. UNHCR, Geneva.
- Thiadens, R. 1997. Review of Agricultural Programmes for Mauritanian Refugees. Technical Mission Report 97/33/N. UNHCR, Geneva.

Annex 2. Questionnaire.

Sécurité des moyens d'existences des réfugiés

Forme d'interview semi-structurée

NOM : **SEXE** :

AGE : **SITE (Region/Localite)** :

1. POLITIQUE

- a) La loi vous empêche-t-elle de vous livrer à des activités économiques? Respectez-vous cette loi?
- b) Les coutumes locales vous empêchent-elles de vous livrer à des activités économiques?
- c) La politique du gouvernement central est-elle favorable à l'agriculture?
- d) Le gouvernement / l'administration local(e) est-il/elle favorable à l'agriculture?
- e) Avez-vous libre accès aux marchés?
- f) Les coutumes locales vous empêchent-elles d'utiliser les ressources naturelles?
- g) Comment faites-vous / avez-vous fait face à ces restrictions?

2. ENQUÊTE-MÉNAGE

- a) Pays / région d'origine
- b) Groupe ethnique
- c) Composition du ménage: *nombre d'individus dans le ménage, sexe, âge, professions, nombre de personnes à charge (si différent)*
- d) Temps passé au camp
- e) Énumérez, le cas échéant, quelques aspects positifs de la vie au camp
- f) Quels sont quelques-uns des aspects les plus négatifs de la vie au camp?
- g) Quel(le) a été la situation / le problème le/la plus difficile auquel/à laquelle vous avez dû faire face?
- h) Quelle(s) stratégie(s) d'adaptation avez-vous employée(s) pour y faire face? (*p. ex. vente de biens, réduction de la consommation de nourriture, vendre du bois de chauffage, manger moins de ses aliments préférés, abandonner sa famille*)
- i) A votre avis, quelles sont les implications de ces stratégies?
- j) Décrivez la situation de la sécurité à l'intérieur et autour du camp. Y a-t-il des problèmes de sécurité particuliers? Sont-ils différents pour les hommes et les femmes?
- k) Quels groupes au sein de la communauté sont les plus vulnérables? Pourquoi?
- l) Achats les plus fréquents
- m) Source(s) d'achats
- n) Principales sources de revenus, p. ex. Engagement dans un travail occasionnel ou dans des activités génératrices de revenus
- o) Quelles sont vos principales sources de dépenses?
- p) Disposez-vous d'une quelconque source d'emprunt d'argent?
- q) La(les)quelle(s)?
- r) Un esprit de coopération est-il présent au sein de la communauté? *Exemples...*
- s) Cela a-t-il changé avec le temps? Si oui, expliquez

3. MOYENS GÉNÉRAUX D'EXISTENCE: ENQUÊTE DE GROUPE / ENQUÊTE INDIVIDUELLE

- a) Le cas échéant, comment vous êtes-vous préparé à votre départ? (*p. ex. en apportant certains objets*)
- b) Depuis combien de temps êtes-vous dans ce camp / village?
- c) Où étiez-vous avant d'y venir?
- d) (*p. ex. centre de transit, autre camp..*)
- e) Que faisiez-vous (travail actif) avant de fuir votre pays d'origine?
- f) Quelles sont les caractéristiques de votre subsistance actuelle? Quelles activités exercez-vous?
- g) Quelles mesures / actions le HCR a-t-il (entre)prises pour améliorer vos moyens d'existence – au début et plus récemment?
- h) Idem pour les autres agences
- i) Possédez-vous des compétences particulières? (*p. ex. soudage, enseignement? Si oui, s'en est-on enquis et avez-vous été en mesure de les mettre à profit?*)
- j) Quelles possibilités et contraintes commerciales / économiques avez-vous rencontrées à l'intérieur / autour du camp?
- k) Vous a-t-on porté assistance dans ces circonstances? (*p. ex. prêts, formation...*)
- l) Si non, quel genre d'assistance auriez-vous apprécié?
- m) Quelles sont vos principales sources de revenus? Cela a-t-il changé avec le temps?
- n) Quel accès avez-vous eu aux ressources – cliniques, écoles, formations, semences, bois, eau, terres, marchés...?
- o) Limitations actuelles des moyens d'existence – possibilités, solutions et recommandations
- p) À quelles contraintes doit-on faire face pour permettre de meilleures perspectives pour la sécurité des moyens d'existence dans ce camp – ou ailleurs?

4. ALIMENTATION & NUTRITION (AGRICULTURE)

- a) Possédez-vous ou avez-vous accès à des terres? Potager ou plus grande parcelle de terre? (*Si pas de terres, pourquoi?*)
- b) Quelle proportion du camp a accès à des terres?
- c) Cultivez-vous vos propres récoltes? Si oui, lesquelles? Un assolement est-il pratiqué?
- d) Cela est-il suffisant pour satisfaire à vos besoins (aux besoins de votre famille)?
- e) Qui est responsable de la culture / de l'entretien des récoltes dans votre famille?
- f) Quelle proportion de votre nourriture vient de la terre? Cela est-il fiable tout au long de l'année?
- g) Où vous procurez-vous vos semences?
- h) Dépendez-vous des pesticides ou des herbicides? Si oui, d'où viennent-ils? Combien coûtent-ils?
- i) La qualité / le rendement du sol s'est-il/elle modifié(e) avec les années? Décrivez
- j) Quel est l'historique d'un éventuel soutien du PAM?
- k) Recevez-vous des rations alimentaires du PAM / d'ailleurs? Si oui, en quelles quantités? Quelle est leur composition? Leur qualité?...
- l) Avez-vous déjà eu à vendre de la nourriture pour survivre? Si oui, pourquoi et quelles en étaient certaines des implications?
- m) Comment les groupes vulnérables s'en sortent-ils lorsque la nourriture est inexistante?
- n) Vendez-vous toujours des rations alimentaires ou vos propres aliments? Si oui, que vendez-vous? Où le vendez-vous? À quelle fréquence le vendez-vous?...

- o) À qui avez-vous vendu de la nourriture?
- p) Possédez-vous du bétail? *Détails*
- q) Y a-t-il des options pour augmenter la disponibilité de nourriture – la pêche, la chasse? Si oui, décrivez.
- r) Quelle source de combustible utilisez-vous? D'où vient-il?
- s) Quel(s) genre(s) de cuisinière utilisez-vous?
- t) Combien de combustible utilisez-vous par semaine? (*s'il provient des marchés, combien d'argent est dépensé*)
- u) Que pourrait-on faire pour améliorer la situation ci-dessus?

5. SANTÉ

- a) Quels problèmes de santé principaux rencontrez-vous aujourd'hui ou avez-vous rencontrés dans le passé? Comment y faites-vous face?
- b) Avez-vous accès à une clinique?
- c) Combien de personnes compte-t-on par médecin? Par infirmière?
- d) Combien de fois par jour mangez-vous?
- e) Avez-vous mangé des fruits ou des légumes au cours des dernières 24 heures?
- f) Vos enfants ont-ils mangé des fruits ou des légumes au cours des dernières 24 heures?
- g) Où vous procurez-vous ces fruits / légumes?
- h) Où vous procurez-vous de l'eau potable? Comment est-elle recueillie et stockée?
- i) Qui dans le ménage est responsable de la collecte de l'eau?
- j) Subissez-vous des pénuries d'eau? Si oui, quelles en sont les conséquences?
- k) Avez-vous des installations sanitaires dans l'enceinte familiale? Si non, où sont-elles? Avec combien de familles les partagez-vous?
- l) Y a-t-il des problèmes d'installations sanitaires dans le camp? Si oui, lesquels, et que fait-on pour les résoudre?
- m) Les installations sanitaires de douches-lavabos sont-elles disponibles et satisfaisantes?

6. ÉDUCATION

- a) Y a-t-il une école? Si oui, à quelle distance se trouve-t-elle de votre logement?
- b) Nombre d'élèves par enseignant
- c) Vos enfants vont-ils à l'école tous les jours?
- d) Vos enfants disposent-ils de leur propre matériel scolaire? Si oui, de quoi se compose-t-il?

7. ÉTUDE DU MARCHÉ

- a) Où se trouve le marché le plus proche? À quelle distance?
- b) Combien de fois y allez-vous? Quel membre de votre famille s'y rend?
- c) Dans quel but principal y allez-vous – pour vendre, acheter...
- d) Qu'y achetez / vendez-vous?
- e) Les aliments frais les plus courants sont-ils disponibles? *Sources*.
- f) Combien coûtent le bois et le charbon de bois? Comment ces prix se comparent-ils à ceux de la ville?
- g) Faites-vous la collecte de produits naturels (bois, miel...) dans le but de les vendre? Si oui, où vous les procurez-vous?

8. MATÉRIELS & RESSOURCES

- a) Quels matériels vous a-t-on remis (bidons d'eau, bâche en plastique, casseroles...) à votre arrivée?

- b) Le cas échéant, quels outils vous a-t-on donnés à votre arrivée?
- c) Étaient-ils appropriés?
- d) Quels sont les matériels et ressources les plus courants que vous utilisiez?
- e) Quand vous a-t-on fourni les outils les plus récents?
- f) Quels sont les outils les plus nécessaires et les plus appréciés?
- g) Comment la situation pourrait-elle être améliorée?

9. POSSIBILITÉS

- a) Lors de votre arrivée, quelles étaient les possibilités dont vous disposiez pour assurer votre soutien et celui de vos familles? En avez-vous profité? Si oui, comment, et quels en ont été les résultats?
- b) Quelles sont les possibilités d'emploi existantes à l'heure actuelle?
- c) Disposez-vous de qualifications professionnelles reconnues? Si oui, quelle en est la nature et par qui ont-elles été fournies?
- d) Mettez-vous ces compétences en pratique? Si non, pourquoi?
- e) Comment aurait-on pu vous venir en aide au tout début de votre séjour?
- f) Une formation vous a-t-elle été dispensée dans le but de promouvoir / favoriser des compétences spécifiques?
- g) Avez-vous demandé une telle formation? Si oui, quel en a été le résultat?
- h) Lorsque vous repartirez, quelles activités envisagez-vous d'entreprendre?
- i) Prévoyez-vous des contraintes qui pourraient vous empêcher d'entreprendre ces activités?

Interview menée par:

Traduite par:

Durée de l'interview: