"Livelihood Interventions in Conflict-Affected Areas: Dilemmas & Lessons Learned"

Feinstein International Famine Center
Sackler Center for Health Communications
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Report & Summary of Workshop Proceedings

I. Purpose of the Workshop

In those regions of the world experiencing protracted conflict and forced displacement, many people continue to try to pursue livelihoods and economic activities, be it in rural villages terrorized by rebel militias, urban areas inundated with displaced people, or refugee camps with few assets. Prolonged state crisis, widespread violence and insecurity, asset depletion and chronic displacement render the pursuit of livelihoods difficult and dangerous, and humanitarian or other kinds of programs that seek to support livelihoods in conflict zones face many problems.

In recent years, some in the humanitarian community have recognized the potential value in certain situations of using credit rather than relief grants to support livelihoods. Some microcredit programs have blossomed in refugee camps, boasting repayment rates of over 98%, and outreach to thousands of clients. Others have failed and been forced to shut down due to lack of repayment, or the resumption of hostilities. Some income generating programs have required in-kind repayment. Indigenous, community-based institutions and methods have been supported, including community banks, ROSCAs and rotating livestock credit programs. Many difficulties and dilemmas have arisen concerning the philosophy, implementation and outcomes of these kinds of credit-based approaches in conflict zones.

The Alchemy Project, which is part of the Refugees & Forced Migration Program based at the Feinstein International Famine Center (FIFC) at Tufts University, has for the past eighteen months been supporting a variety of credit-based programs in conflict zones and refugee hosting areas throughout Africa. We at Alchemy, our NGO partners and other interested parties thought this was an appropriate time to meet and launch a consortium of practitioners and researchers who could share experiences from the field, explore the current debates and disagreements, and begin the process of developing guidelines for credit-based livelihood programs in conflict zones and refugee hosting areas.

The workshop was held in Boston from March 6-7, 2003, and was supported by the Swiss Government, USAID/OFDA and the Alchemy Foundation.

The FIFC is committed to the Sphere process (which seeks to establish standards and guidelines for NGO practices in the humanitarian field), and the timing of the workshop offered the opportunity to contribute to the revision process of the Sphere Food Security minimum standards which is currently underway. One of the tasks of the workshop was therefore to review the draft Sphere Food Security minimum standards to determine if microfinance initiatives are adequately addressed, so that Sphere key indicators and guidance notes could be revised accordingly.

The workshop's objectives were to:

1. Identify issues and challenges of implementing microfinance as part of livelihood and income-generating programs in conflict zones;
2. Review the draft Sphere Food Security minimum standards to determine if microfinance initiatives are adequately addressed and revise Sphere key indicators and guidance notes accordingly;
3. Establish the process for developing a set of guidelines, and identify the work and resources it would require; and
4. Launch a consortium of practitioners and scholars working in the fields of microfinance and income-generation in conflict areas.

II. Process

The workshop was interactive and participatory, drawing on the expertise and experience of the forty participants who came from a range of NGOs and humanitarian organizations. It took place over a day and a half, and was coordinated by the FIFC staff. The first day began with three presentations, one by Sue Lautze on Livelihoods Frameworks, another by Helen Young on the Sphere Revision process, and a third by Karen Jacobsen on the Alchemy Program. A plenary ensued in which participants shared their views about the key issues they wished the workshop to address. These issues were then grouped into categories by workshop coordinators working with participant volunteers, and shared in plenary the next morning. Four breakout groups emerged from this discussion:

- When Not To do Microfinance?
- Food Security and Microfinance
- Sustainability of Microfinance in Conflict Zones
- Monitoring & Evaluation

Each group presented their findings in plenary after lunch and further discussion ensued. The workshop ended by focusing on the consortium, and commitments were sought from participants.

III. Outputs

The following will be sent to workshop participants and interested parties, and posted on the Famine Center website: http://famine.tufts.edu/work/refugees.html. All workshop outputs will be posted on the website, along with additional resources including PowerPoint presentations made at the workshop.

1. Workshop Report, includes a summary of workshop proceedings and identification of new needs and next steps, and Consortium List consisting of institutions and individuals attending the workshop (emailed to participants).

2. A more detailed analytical paper, entitled "Supporting Microfinance, and Other Credit Based Programs, in Conflict-Affected Areas: Some Initial Arguments and Considerations" (emailed to participants).

3. CD of resources and reading materials related to microfinance in conflict (included in packet given out at workshop).

The remainder of this report summarizes key areas of discussion and follow-up needs that emerged from workshop discussions.

IV. Terminology

One of the primary debates concerned the use of the terms 'credit' and 'microfinance'. It was quickly agreed that the term "microfinance" has a specific meaning that refers to the provision of banking and financial services including credit, savings and insurance. But there was disagreement about how to refer to other forms of credit-based programs in conflict zones. Some programs have a repayment component that is not cash-based but in-kind, such as livestock. Should this kind of repayment be considered credit? Not everyone thought it could. Workshop participants who came from traditional microfinance organizations tended to be reluctant to refer to these kinds of programs as credit-based and did not want to group them with microfinance. Other participants thought it useful to group all kinds of credit-based programs along a spectrum ranging from those with strict traditional microfinance criteria, to those that included other goals, including humanitarian or conflict reduction ones, or those that used community-based approaches that differed significantly from microfinance.

The difficulties and disagreements about terminology were not fully resolved, and were revisited in all discussion. However it was agreed that 'microfinance' should refer exclusively to a specific methodology and set of (financial) goals, and that other credit-based approaches should *not* be referred to as microfinance. In particular, relief NGOs should not attempt to implement microfinance programs when they lack the training and capacity to do so.

Humanitarian vs. Development?
Most programs conducted in conflict zones are associated with relief and humanitarian assistance, and are (or should be) based on international humanitarian law (IHL) which includes refugee law. As set out by the Sphere Code of Conduct, relief programs seek to save lives in accordance with IHL, guided by the principles of neutrality, impartiality and transparency. In contrast, microfinance is related to banking, and its modus operandi is closer to development than relief. Microfinance programs use development criteria such as sustainability, repayment, and growth to guide program implementation, rather than humanitarian criteria. Although it was pointed out that the criteria for microfinance programs --transparency, objectivity, neutral criteria – are not so different from humanitarian principles guiding relief programs, the differences between microfinance and relief seem to be greater than their similarities. Depending on whether an organization sees itself as humanitarian/relief-based or development-based, its goals, operating procedures and exit strategies will differ. Programs that use credit-based approaches to support livelihoods in conflict areas are both humanitarian and developmental in nature. This makes them difficult to place in the existing order.

V. When Not to Do Microfinance?

The first breakout group discussed the problem of deciding whether or not to implement a microfinance program in a conflict and refugee zones. By injecting credit resources into a community and enabling diversification of economic activities, microfinance can be used as one element of a broad-based livelihoods approach, potentially enabling self-reliance and increased food security. However, there are also strong arguments against using microfinance, based on the many risks and constraints in the conflict environment. These risks, it is argued, prevent successful program implementation, and resources (time, funds, human resources) should be used in more appropriate ways. In addition, since microfinance programs are not targeted at the most vulnerable, it is often argued that grant-based modalities should be used, which are more appropriate for the vulnerable.

The group agreed that microfinance programs should not be begun under the following circumstances:

- Unfavorable government policies towards the displaced (e.g. a policy barring trade in refugee camps;
- Lack of legal (or community) structures to enforce repayment or reduce the likelihood of theft;
- Destroyed infrastructure or security problems that prevent travel to markets and trade;
- Lack of any technical expertise regarding microfinance;
- Insufficient financial resources to sustain and administer program;
- Insufficient population density or stability;
- Lack of assets (including social assets like trust);
- Non-monetized economies

When microfinance is not an option, other kinds of livelihood interventions such as training, grants, in-kind repayment, or community-based credit programs are more feasible. The group advocated a high-level of both *competency* and *coordination* with respect to other forms of livelihood interventions, and placed significant importance on the *health status* of clients across all types of programs.

VI. Food Security and Microfinance

Microfinance interventions can bolster food security in conflict-affected populations by increasing income and smoothing consumption patterns. The broader scope of food security includes: primary production, income and employment, access to markets, and preservation of assets. In each of these areas, access, availability, and use of credit (including debt) plays an important role in determining household food security. The relationship between microenterprise and food security can be strengthened by specific program adaptations such as seasonally determined cycle lengths in village banking, loans for food storage projects and cash-oriented agriculture that help borrowers increase their income streams, and strengthen their reserves.

Sphere Food Security Guidelines are currently being revised to incorporate how microfinance impacts food security. Microfinance organizations can potentially use Sphere Food Security guidelines to help make decisions about when, and if, to intervene in conflict-affected populations. These include the need to do a feasibility assessment, examining potential security problems before an intervention occurs, and doing a cost-benefit analysis.

The group thought the following changes within the Sphere FS guidelines should be made to incorporate microfinance issues:

FS Guidance Notes should include:

- Assessment of long-term stability of target populations
- Assessment of the banking sector and other credit and savings facilities (what is already in place?)
- Ways to separate grant-based and credit programs

Key Indicators include:

- Systems of safe delivery (food or cash)
- Monitoring of loans and repayments

VII. Sustainability and Adaptability in Conflict-Affected Areas

Questions over sustainability were a core area of debate. Unlike the provision of grants, microfinance depends upon both financial and institutional sustainability. Financial sustainability means that repayment is a primary goal. But inflationary pressures and problems related to holding cash in conflict-affected areas create serious problems for repayment. Institutional sustainability requires that microfinance programs are well-managed. Those that are poorly managed often have negative long-term development consequences such as setting precedents for 'bad' lending and borrowing practices, or 'poisoning the well' for future microfinance operations. Understanding sustainability requires that we take into account how much conflict affects both day to day operations of clients and program managers. Long-term sustainability requires local ownership, but this is difficult to achieve in a conflict-setting.

This breakout group considered the following questions: Is sustainability an attainable objective in a conflict zone? What kind of sustainability are we looking to establish in a conflict-affected area? Over what kind of time period? How do you make the goals of the microfinance program relevant to the crisis at the time?

The group discussed three aspects of microfinance interventions in conflict zones:

1. *Financial sustainability*

It was agreed that:

- the scope of demand for credit services in the community must be determined;
- programs that set market-based interest rates (including those set against money-lenders) are more likely to be taken seriously by clients, and therefore show greater promise for sustainability.

Questions needing further research and understanding:

- How to deal with repayment problems?
- How to deal with potential absconders (particularly in a refugee camp)?

2. Organizational/management sustainability

It was agreed that:

- the program and its services will need to be managed over the long term.
- there might exist local institutions that can be 'transformed' or scaled-up into a microfinance organization

Questions needing further research and understanding:

- Should clients (i.e. the community) manage and evaluate services or should it be done by separate (local) organizations?

3. Social/cultural sustainability.

It was agreed that:

- local institutional structures might exist, such as other types of informal lending programs, that are indigenous to the population. These need to be capacitated.
- Much in the same way that social capital is considered as an 'asset', an active *culture* of lending and borrowing is also likely to support credit-based programs.

VIII. Monitoring and Evaluating.

What do successful credit programs achieve, and how to measure their impact? What is a 'failed' program?

Microfinance and other credit-based approaches seldom have adequate evaluations. Few programs have an evaluation or monitoring budget lines, and there is little rigor in determining their impact and evaluating their success in achieving their goals. One problem is deciding what exactly those goals are. In development and non-conflict settings, microfinance goals are straightforward -- sustainability, repayment and other financial indicators. But in conflict zones, there is more debate about what the goals should be. Some microfinance experts at the workshop believed a strict microfinance regimen would ultimately provide the best outcome. Others believed programs could and should go beyond normal microfinance goals, to include for example, economic stabilization or community institution building.

Non-finance related goals include:

Conflict Reduction and Stabilization
Some participants argued that in conflict zones, credit programs must be designed with an active and explicit conflict reduction component. If the community is involved in the process of program design (as many believe it should be), this process can itself contribute to the easing of intra-community tensions. Repayment practices could be aimed at peace building or conflict reduction.

Do No Harm in a War Economy
Cash and credit resources can be hijacked by war lords, and the availability of credit resources can aggravate insecurity by increasing the likelihood of raids. An evaluation of a program should include determining whether the program strengthened the war economy, or increased the community's insecurity.

Strengthening Local Institutions
Credit-based approaches should be used to strengthen local institutions, including indigenous credit schemes, and in so doing support good citizenship and the rule of law.

Help the vulnerable by strengthening the viables
Microfinance programs aim to support those who are most likely to succeed economically, with the expectation that their success will create wider (trickle-out) benefits for the entire community. In other words, we "help the vulnerable by strengthening the viables". One concern with this approach is that by targeting the most viable, programs help those who would probably manage for themselves anyway. It is therefore important to evaluate whether the rising tide raises all boats in the community, or whether only a few have benefited. This is the problem of scale.

How to measure whether any of these goals has been achieved, including strict microfinance ones, is a continuing difficulty that needs to be addressed. Overall, the impact – positive and negative – on livelihoods is one that requires more evaluation research. Given the conceptual and programmatic difficulties of evaluation, some workshop participants were not sure that evaluation should be a priority. Other thought it was important, and needed further work.

IX. Next Steps

Research Needs
Many questions were raised in the workshop that suggested the need for research initiatives. One need concerned the development of an appropriate assessment tool to assess the potential impact of credit resources on the economy and livelihoods of people in conflict zones, using existing 'livelihoods in conflict' frameworks[1].

Such a tool would incorporate the following elements:

- the nature of conflict in the community/region (phases, type, intensity, level of violence)
- the nature of displacement in the community/region (phases, type (IDPs. refugees), impact on and response of host community)
- existing credit resources in the community, such as indigenous credit schemes, village banks, moneylenders
- the war economy

Other research-related questions and issues that arose during the workshop:

- How to determine the impact of externally provided credit resources on war economies?
- How to strengthen local institutions?

[1] For example, see Lautze & Stites 2003,

- How to enable credit to be used in a trickle-out form so that it can also help those it does not target, i.e. the vulnerable?
- What are possible entry and exit strategies for credit programs and NGOs in conflict zones?
- What are good advocacy strategies for supporting credit-based approaches in conflict areas?

What Tufts University Has to Offer

As a university-based organization, the FIFC has the capacity to conduct some of this research, or act as a clearing house for related research projects. The Alchemy Project at FIFC is already engaged in research on microfinance in conflict zones, including the construction of a database of credit programs in conflict areas in Africa. The faculty at FIFC have wide experience in livelihoods research.

For now, we at Alchemy are willing to be the 'home' for the consortium, and we will continue to research the impact of credit approaches on livelihoods in conflict. We welcome further input about this endeavor. We will also be organizing a follow-up workshop, as discussed below.

Field-based workshop

The March 2003 workshop was a first attempt to set out the parameters of debate in the field of microfinance in conflict. Many issues emerged that could not be fully addressed, and which call for a "lessons learned" type workshop, based in the field, where practitioners can share their experience, and learn specifics about best practices. Such a workshop is now being planned for August 2003, to be held in Maputo, Mozambique, hosted by one of the Alchemy NGO partners.

For further details, contact Tsering Gellek, Alchemy Project Manager, tsering.gellek@tufts.edu

X. Consortium

The workshop launched the start of a consortium of practitioners, academics, donor representatives and consultants with common interests in using microfinance and other credit-based approaches to support livelihoods in conflict zones. As a first step, a list of these individuals is attached to this document.

The consortium will initially be based at the FIFC, under the auspices of the Alchemy Project. It is intended for now, as a way to stay in contact with new developments in the field, and as the basis for sharing information, such as job postings, consultancy requests, workshops and related research and literature. The consortium can also be used as an advocacy tool, in ways that have yet to be determined.
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